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File My Return Invitation Letters

Qualitative Research

FINAL REPORT

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Ce rapport est aussi disponible en français.

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Executive Summary

Introduction and Background

In the November 2015 mandate letter to the Minister of National Revenue, it stated the following:

“As Minister of National Revenue, your overarching goal will be to ensure that the CRA is fairer, more helpful, and easier to use.”

To attain this goal, several top priorities were identified, one of which was:

- To ensure that the Canada Revenue Agency (CRA) is a client-focused agency that will:
 - Offer to complete returns for some clients, particularly lower-income Canadians and those on fixed incomes, whose financial situation is unchanged year-to-year; and,
 - Support more Canadians who wish to file taxes using no paper forms

To effectively meet its service mandate, the CRA has developed a new service offering called “File My Return.” This service, to be launched in February 2018, will allow those who qualify to file their individual tax return over the telephone by answering a few yes/no questions and, if applicable, providing information regarding the provincial benefit amounts and refundable tax credits they wish to claim. File My Return involves no paper forms, no calculations, and is free.

In February 2018, an invitation letter and provincial information sheet (when applicable) will be mailed to each person who is eligible to use the File My Return service.

The CRA has drafted an invitation letter and provincial information sheet (when applicable) that applies to each sub-group of the File My Return target audience. Research is required to determine if these communication materials will be effective in helping the CRA to meet its service mandate. The CRA will use this research to gauge the effectiveness of, and refine as necessary, the wording of the communication material that will be sent to persons eligible to use the File My Return Service.

Research Objectives

The CRA will be sending an invitation letter and provincial information sheet (when applicable) to those eligible to use the new File My Return service. The purpose of the research is to ensure that the letter and information sheets convey that the service is for them, are easy to understand, contain all the required content, and have instructions that are easy to follow.

Overview of Methodology

CRA contracted NRG Research Group (NRG) to conduct a qualitative research study to test the effectiveness of communication materials to assist the CRA to meet its service mandate. The CRA will use this research to gauge the effectiveness of, and refine as necessary, the wording of the communication material that will be sent to persons eligible to use the File My Return service. A series of focus groups were conducted across Canada between the dates of October 16th and October 19th, 2017. Two groups were held at four locations segmented somewhat by paper and online tax filers.

NRG was responsible for the telephone recruitment of individuals to participate in the focus group sessions. The sample frame for recruitment consisted of records sourced from the CRA, who were individuals who might qualify to use the new File My Return service. Individuals were qualified for the study using a screening instrument developed jointly by NRG and the CRA. Specifically, these are individuals who indicated having no income, or their only income was from one or more of the following sources (OAS, CPP, QPP, EI, workers' compensation, social assistance payments and net federal supplements). None of the participants had employment income (including self-employment). This instrument can be found in the Appendices attached to this report.

A total of 82 participants were recruited by telephone, with 67 attending the discussions. Each group lasted approximately 1.5 to 2 hours and was moderated by a trained research professional. Andrew Enns with NRG moderated all the groups except for those held in Montreal. John Patterson of Patterson, Langlois Consultants moderated the Montreal groups, which were conducted in French.

The groups were moderated using a prepared discussion guide developed jointly by NRG and the CRA, which can be found in the Appendices attached to this report. All participants received a \$90 honorarium in appreciation for their feedback.

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the issues explored, but they cannot be generalized to the larger population.

The contract amount for this project was \$47,121 (including HST).

Key Findings

Overall, the letter is structured well and understandable to recipients. The language used is not perceived as overly complex as to make it a challenge to read and comprehend. The material did successfully communicate the File My Return service, although, given it was a new service, there were questions raised regarding specifics in terms of how it worked.

A main finding arising from the research is that the letter would benefit with a slightly expanded and stronger introduction of the File My Return service and why the recipient was being invited to use the new service.

A stronger introduction to the service would also go some length in addressing another concern that comes up frequently in the discussion. That is the phrase, "...you are likely eligible...". This catches peoples' attention and not always in a good way. It makes some people suspicious about the program and question if they should they bother investigating further. Some language indicating that "if the information below is correct you, are eligible for the service". The goal should be to make this statement more assertive as opposed to 'likely'.

In addition, some direction on how to interpret the Step by Step information could be provided in the letter. Perhaps providing a brief introduction such as:

The information below is broken into 3 easy steps:

- *Step 1 is confirming that the information we have about you is still accurate*
- *Step 2 is some information you need to have before you call File My Return*
- *Step 3 provides the number to call*

Adding the above would situate the Steps in the letter better for the recipient.

The benefits of the File My Return service should be more expressly stated in the opening of the letter. As discussed below, the line in Step 3 stating "...all benefits and credits will be included..." is generally well received but, it comes too late in the letter. With the intended target population, dollars matter a great deal and if there is any sense this service may not maximize tax benefits and credits, it will be concern and a barrier to uptake.

A final introductory edit for consideration would be to more overtly indicate this is an automated call-in service. The majority of readers assumed they would speak to a live agent should they call the 1-800 #. The fact the service is an automated interactive voice recording (IVR) service is not received with great enthusiasm; however, it is also not identified by most participants as an absolute deal breaker in terms of them trying the service.

Another aspect of the material to be aware of relates to the Information Sheet regarding benefits and credits. In a few groups, particularly Vancouver and Kitchener-Waterloo, there was reasonably strong concern voiced about the potential the File My Return service will miss some credits available to an individual. As noted above, this is not a population open to risk and missing out on taking advantage of a tax credit, benefit and forfeit some monetary return on their taxes.

Overall, there was reasonable interest in trying the File My Return service should eligible participants be invited. This was particularly the case for individuals who clearly understood that their income tax filing was very basic and generally unchanging from year to year. These participants did appreciate that the File My Return service would represent a considerable saving in time and effort.

Many older individuals said they would be likely to discuss the invitation letter with a son or daughter to get their feedback. Among those who use a third party for their tax preparation needs said they might share the letter with them to get their advice. A few participants also said they would visit the CRA website to find out some additional information and confirm its legitimacy. Concerns about fraud and scams are quite prevalent among this population, so there is some hesitation about new things that sound very good.

Sommaire Exécutif

Introduction et contexte

La lettre de mandat de novembre 2015 adressée à la ministre du Revenu national énonçait ce qui suit :

« À titre de ministre du Revenu national, votre objectif primordial sera de rendre l'ARC plus juste et plus utile et de faciliter l'accès à ses services. »

Pour atteindre ce but, plusieurs priorités ont été définies, dont celles-ci :

- Faire de l'Agence du revenu du Canada une agence axée sur la clientèle qui :
 - offre à certaines personnes de remplir leur déclaration, en particulier celles qui ont un faible revenu ou un revenu fixe et dont la situation demeure inchangée d'une année à l'autre;
 - soutient un plus grand nombre de Canadiens qui veulent produire leur déclaration sans utiliser de formulaires papier.

Pour s'acquitter de son mandat de services, l'Agence a mis sur pied le nouveau service Produire ma déclaration. Ce service, qui sera lancé en février 2018, permettra aux personnes admissibles de produire leur déclaration de revenus et de prestations par téléphone. Il leur suffira de répondre par « oui » ou « non » à quelques questions et, s'il y a lieu, de fournir des renseignements sur les montants de prestations et de crédits d'impôt remboursables provinciaux qu'elles demandent. Le service Produire ma déclaration est gratuit et il n'y a aucun calcul à faire ni formulaire à remplir.

En février 2018, l'Agence a envoyé une lettre d'invitation et, dans certains cas, une fiche de renseignements provinciaux aux personnes admissibles à utiliser le service Produire ma déclaration.

Les lettres d'invitation et les fiches de renseignements provinciaux sont adaptées à chaque sous-groupe du public cible du service Produire ma déclaration. La recherche permettra de savoir si ces documents de communication aideront l'Agence à s'acquitter de son mandat de services. Les résultats de cette recherche permettront à l'Agence d'évaluer l'efficacité des documents de communication qu'elle envoie aux personnes admissibles à utiliser le service Produire ma déclaration, et de les modifier au besoin.

Objectifs de la recherche

L'Agence enverra une lettre d'invitation et, dans certains cas, une fiche de renseignements provinciaux aux personnes qui sont admissibles à utiliser le nouveau service Produire ma déclaration. L'objectif de la

recherche est de s'assurer que les lettres d'invitation et les fiches de renseignements expliquent bien aux lecteurs que ce nouveau service leur est destiné, qu'elles sont faciles à comprendre et complètes et que les instructions qui y figurent sont faciles à suivre.

Aperçu de la méthode

L'ARC a demandé au groupe NRG Research Group (NRG) de mener une recherche qualitative afin de tester l'efficacité des documents de communication aidant l'ARC à remplir son mandat de service. L'ARC utilisera cette recherche pour mesurer l'efficacité des communications envoyées aux particuliers admissibles à l'utilisation du service Produire ma déclaration et s'en servira pour modifier ses communications, si nécessaire. Des séances de discussions en groupe ont eu lieu dans l'ensemble du Canada entre le 16 et le 19 octobre 2017. Deux groupes ont été réunis à quatre endroits et ils ont été séparés par déclarants sur papier et déclarants en ligne.

NRG avait la responsabilité de recruter les participants au téléphone pour les séances de discussion en groupe. Les registres de l'ARC ont été utilisés pour créer la base d'échantillonnage du recrutement qui devait contenir des particuliers qui seraient admissibles à l'utilisation du service Produire ma déclaration. L'admissibilité des particuliers a été mesurée au moyen d'un instrument d'évaluation développé conjointement par NRG et l'ARC. Plus précisément, les particuliers admissibles sont ceux qui ont indiqué n'avoir aucun revenu ou ceux dont le seul revenu provenait d'une ou de plusieurs des sources suivantes : PSV, RPC, RRQ, AE, indemnisation des accidentés du travail, prestations d'assistance sociale et versements nets des suppléments fédéraux. Aucun des participants n'avait de revenus d'emploi (ni de revenus d'un travail indépendant). Cet instrument d'évaluation peut être consulté en annexe du présent rapport.

Un total de 82 participants ont été recrutés par téléphone et 67 d'entre eux ont assisté aux discussions. Chaque séance a duré approximativement entre une heure et demie et deux heures et a été animée par un professionnel de la recherche qualifié. Andrew Enns et NRG ont animé tous les groupes de discussion à l'exception de ceux tenus à Montréal. John Patterson, de la firme de consultation Patterson, Langlois, a animé les groupes de Montréal en français.

Un guide de discussion développé conjointement par NRG et l'ARC a été utilisé pour animer les groupes de discussion. Ce guide peut être consulté en annexe du présent rapport. Tous les participants ont reçu une rétribution de 90 \$ en guise de remerciement pour leurs commentaires.

Il s'agissait d'une recherche qualitative et non quantitative. Par conséquent, les résultats reflètent l'opinion des participants concernant les problèmes examinés et ne peuvent pas être considérés comme étant l'opinion du grand public.

La valeur du marché pour ce projet était de **47 121 \$** (TVH comprise).

Principales constatations

Dans l'ensemble, les destinataires de la lettre la trouvent bien structurée et intelligible. Ils ont jugé que le langage utilisé était suffisamment clair pour ne pas poser d'obstacle à la lecture ou à la compréhension. Ils sont d'avis que les documents expliquent efficacement la nature du service Produire ma déclaration. Cependant, comme il s'agit d'un nouveau service, les participants ont soulevé quelques questions concernant son fonctionnement.

L'une des principales constatations émanant de la recherche est que la lettre pourrait bénéficier d'une présentation du service Produire ma déclaration un peu plus étoffée et plus claire en plus d'inclure de plus amples renseignements sur les critères de sélection des destinataires.

Une meilleure présentation du service permettrait également de répondre à l'un des problèmes soulevés à plusieurs reprises lors des discussions : l'expression « vous êtes probablement admissible » semble poser problème. Cette formulation attire l'attention des participants, mais pas nécessairement pour les bonnes raisons. Elle rend certaines personnes méfiantes à l'égard du programme, et ceux-ci se demandent s'ils devraient se donner la peine de se renseigner. La lettre contient la formulation suivante : « si l'information ci-dessous est exacte, vous êtes probablement admissible au service ». Or, cette phrase devrait être plus affirmative et éviter l'emploi de l'adverbe « probablement ».

De plus, la lettre pourrait contenir certaines consignes sur l'interprétation des informations « Étape par étape ». Elle devrait peut-être fournir une brève introduction comme celle-ci :

Les informations ci-dessous sont séparées en trois étapes faciles :

- *L'étape 1 consiste à confirmer l'exactitude de nos renseignements à votre sujet*
- *L'étape 2 contient des renseignements à connaître avant d'appeler le service Produire ma déclaration*
- *L'étape 3 vous fournit le numéro de téléphone du service*

L'ajout de ces consignes permettrait au destinataire de mieux repérer les étapes dans la lettre.

L'introduction de la lettre devrait expliquer plus clairement les avantages du service Produire ma déclaration. Tel que mentionné plus loin, la ligne de l'étape 3 spécifiant que « tous les crédits et les prestations seront pris en compte » est habituellement bien comprise, mais celle-ci arrive trop loin dans la lettre. Pour le public cible du service, l'argent revêt une grande importance. S'il a le moindre sentiment

que ce service ne lui permettra pas de maximiser ses crédits d'impôt et ses prestations, il pourrait décider de ne pas y avoir recours.

Aussi, l'introduction pourrait être modifiée de façon à expliquer plus clairement qu'il s'agit d'un service d'appel automatisé. La majorité des lecteurs avaient l'impression qu'ils parleraient à une vraie personne en appelant au numéro 1-800. Le fait que le service est assuré par un serveur vocal interactif automatisé (SVI) ne suscite pas un grand enthousiasme. Toutefois, pour la majorité des lecteurs, cet élément ne constitue pas un facteur suffisamment négatif pour les dissuader d'essayer le service.

Il faudrait également porter attention à la section concernant les crédits d'impôt et les prestations dans la fiche d'informations. Dans quelques groupes, particulièrement à Vancouver et à Kitchener-Waterloo, les gens semblaient passablement inquiets de ne pas pouvoir obtenir tous les crédits d'impôt disponibles pour les particuliers. Comme mentionné précédemment, il s'agit d'un public cible sensible au risque qui souhaite obtenir tous les crédits d'impôt, prestations et remboursement pécuniaires relatifs à sa déclaration de revenus.

Dans l'ensemble, les participants ont démontré un certain intérêt à essayer le service Produire ma déclaration s'ils y étaient invités. C'était particulièrement le cas des individus dont la déclaration de revenus est très simple et ne varie pas d'une année à l'autre. Ces participants appréciaient l'idée que le service Produire ma déclaration leur permettrait d'économiser temps et efforts.

Certaines personnes plus âgées ont dit qu'elles allaient probablement parler de la lettre d'invitation à leurs enfants pour connaître leur opinion à ce sujet. Certaines personnes qui confient la préparation de leur déclaration de revenus à un tiers ont mentionné qu'ils pourraient lui transmettre la lettre pour lui demander conseil. Certains participants ont aussi déclaré qu'ils souhaitaient visiter le site Web de l'ARC pour obtenir de plus amples renseignements et pour confirmer la légitimité de la lettre. Les préoccupations au sujet des fraudes sont très répandues au sein du public cible. Celui-ci se montre donc assez méfiant face aux nouveautés qui peuvent lui sembler trop belles pour être vraies.

Detailed Findings

Introduction and Background

In the November 2015 mandate letter to the Minister of National Revenue, it stated the following:

“As Minister of National Revenue, your overarching goal will be to ensure that the CRA is fairer, more helpful, and easier to use.”

To attain this goal, several top priorities were identified, one of which was:

- To ensure that the Canada Revenue Agency (CRA) is a client-focused agency that will:
 - Offer to complete returns for some clients, particularly lower-income Canadians and those on fixed incomes, whose financial situation is unchanged year-to-year; and,
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To effectively meet its service mandate, the CRA has developed a new service offering called “File My Return.” This service, to be launched in February 2018, will allow those who qualify to file their individual tax return over the telephone by answering a few yes/no questions and, if applicable, providing information regarding the provincial benefit amounts and refundable tax credits they wish to claim. File My Return involves no paper forms, no calculations, and is free.

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Research Objectives

The CRA will be sending an invitation letter and provincial information sheet (when applicable) to those eligible to use the new File My Return service. The purpose of the research is to ensure that the letter and information sheets convey that the service is for them, are easy to understand, contain all the required content, and have instructions that are easy to follow.

Impressions/Word Associations with Tax Filing

Participants were asked to write down a word or two that captures how they feel about filing their income taxes. It was to be a word that quickly comes to mind describing how they feel about the process. The words and subsequent discussion revealed several dominant and very different themes.

There were many individuals who wrote down words such as: *anxiety; stressful; make sure I have ID; hard; worry; too many details; needs to be perfect; painful; complex; daunting forms; complicated; don't be late and deadlines*. Individuals who identified with these words did not look forward to tax filing time.

Based on the discussion for some participants, their perception was either based on past experience or just a comfort level with numbers that filing their taxes are simply beyond their capacity to handle themselves. A few individuals said they had made mistakes despite their best efforts.

Many of these individuals said they were not comfortable with numbers and even though it was just transferring a number from one form to another, they 'stressed' about the process. In addition, some participants said it always took some effort to ensure they had all the required forms and they worried about potentially missing one.

The physical nature of the tax filing form was raised as an impediment to filing. The filing guide – a “*thick*” booklet that needs to be laid out side by side with one's returns and studied carefully was identified as “*daunting*” and very technical.

Other participants were apt to associate a different feeling with tax filing. This feeling was described by the following words: *long; tedious; boring; the same every year; unnecessary red tape; forms too long-winded and too much paperwork for no reason because nothing changes*. Individuals who noted these words expressed more frustration or consternation with the process, as opposed to stress. They did not find the act of filing taxes difficult or stressful, but for them it was somewhat time-consuming. A number of participants said they did not understand why they had to provide so much information every year when nothing changed in their financial situation from the previous year.

A third category of participants who could be included in the group discussed immediately above were those who said they found the whole tax filing process *easy*. These individuals viewed their tax filing requirements as not changing much from year to year, and therefore for them an easy process to repeat. These participants did acknowledge there was a fair amount of paperwork to complete each year, but it was generally the same paperwork every year, which was not an issue for them.

It should be noted a few individuals who associated *easy* with their tax filing impression did so because they used the services of an accountant or tax filing help centre.

In terms of how participants filed their tax returns, between a third and a half of participants in each group used external help services of some sort with the remainder doing the tax preparation and filing themselves.

The external services ranged in terms of type. Some participants said they used an accountant to help them. Others said they had a friend or family member who was “*good with numbers*” who assisted them with their taxes. Still a few participants identified the free services provided in the community by volunteers. In Vancouver, they were described a ‘tax preparation labs’. Most participants spoke positively of these free community-based services, however, a few did raise an experience where they had missed something, which required additional follow-up with the CRA.

The discussion on tax filing did lead to a few comments about a service that used to be offered by the CRA, which allowed individuals to file by telephone. It was referred to as ‘Telefile’. A handful of participants in the Fredericton and Vancouver groups mentioned this service, and spoke positively about it.

File My Return Material

The Invitation Letter

The next phase of the group discussion focused on the understanding and reactions to the proposed invitation letter and accompanying Benefits Information sheet (except Quebec) that would be sent to eligible File My Return service participants. The moderator provided virtually no introduction to the service prior to distributing the letter, as part of the research objective was to determine if the letter sufficiently explained the program to the reader.

Individuals were provided a letter, which in most groups, was customized to their marital situation (i.e. single or married) and were asked to note positive and negative comments regarding content and format. Participants noted their comments using a blue pen to indicate a positive reaction/comment and a red pen for negative comments. This exercise was conducted independently by participants and discussed together as a group.

The discussion below summarizes the comment notations participants made independently on the material itself, along with feedback that arose during the discussion.

Overall, the material was not very difficult for the readers to generally understand what was being described. The letter at two pages, did not take participants long to read. As noted below, there were suggestions to improve and a few points that consistently caught the attention of participants, but these were usually not on points of comprehension.

Below are some points that came up multiple times in the groups.

Introductory Language

The introductory sentence above the Step 1 box was greeted with some skepticism from participants. There was reaction which indicated a fairly high degree of cynicism relating to the ease of dealing with government and the CRA. The references to “...free ...fast and secure...”, while welcomed by many participants, did produce a few questions from some individuals, wondering aloud if the service was “*too good to be true.*”

When reading the letter, many individuals missed the important service cue contained in the opening sentence, “Based on your filing history...” In addition, they do not initially fully interpret the significance of the information being confirmed in Step 1 – Part B. Should these important pieces of information be made clearer at the beginning of the letter, it would help recipients understand why they have been invited to participate in the service.

There was some confusion in the initial part of the discussion of who would receive this letter. A number of participants said they assumed anyone could get a letter, which then got confusing when reading further into Step 1. One individual noted that after reading Step 1 that, “*The service needs to be eligible for a bigger range of people. Not everybody can use this based on these requirements.*”

Admittedly, in the focus group setting, the letter was not personalized and addressed to the participants, which will be the case when the service launches live. Several participants were initially confused by this fact, but when they realized it would be addressed to a specific individual, it made more sense.

A stronger introduction to the File My Return service would address another concern that comes up frequently in the discussion. That is the phrase, “...you are likely eligible...”. This caught participants’ attention, making them somewhat suspicious about the program and questioned whether they should bother investigating further. Some language should be added to indicate that “if the information below is correct, you are eligible for the service”. The goal should be to make this statement more assertive, as opposed to ‘likely’.

In the group discussion, the benefits of the File My Return service were not always clear for participants. There was considerable initial discussion of why an individual would change from what they were currently doing when filing their taxes with this new system. Some participants still assumed they would need to gather all their tax information and complete the necessary forms like in the past. These participants had difficulty realizing the advantages of the proposed service.

A final question raised during the discussion of the introductory language of the letter related to the automated call-in service. In the groups, it was widely assumed that individuals would speak to a live agent should they call the 1-800 #. The explanation that this service would be provided through Interactive Voice Recording (IVR) automation was not received with great enthusiasm as many participants felt this would

be cumbersome and difficult to navigate. Initially there was an assumption there would be a large number of questions and prompts to go through, which was said to be a challenge using the IVR approach.

As the conversation continued however, and participants better understood the number of questions and level of detail required to participate in the service, the IVR approach became more acceptable. As one person noted, *“Automated makes sense. No reason to have a person on the line. Hopefully if you get stuck or need help they set up options to either speak to someone or get help at least.”* Appreciating this fact also led to many participants indicating they now could see how this could be a very fast process. A few participants also mentioned that with an automated service, one did not have to wait on hold for extended periods—*“To talk to a real person, it’s always busy and I always have to wait. I get frustrated and I don’t have time.”*

A number of retirees in the group said that older individuals might feel less comfortable using an IVR system. The reasons provided for this were the recordings were sometimes hard to understand or pressing the correct number keys on the phone could be problematic. Some participants in the groups agreed with this, however, the older individuals in the group (even those who raised the concern) said they themselves would be able to navigate such a system so long as the instructions were clear.

When participants were asked to summarize what they understood about the File My Return service the following things were identified frequently:

- Free
- Fast and easy
- Based on filing history
- No paper forms
- Phone call

Step 1 Box

The information under Part A – Identification in this box was generally clearly understood. The confirmation of current information, including province of residence etc. was clear.

The statement asking whether the person “... owned foreign property worth more than CAN \$100,000...” was understood, but seemed unusual in relation to the above information. In addition, many of the participants in the research groups were in a somewhat challenged financial situation, which made the notion of owning foreign property *“a dream as opposed to a reality.”* While there was some conversation around this statement in Step 1, participants said they would be able to answer it.

Part B was fairly easy to follow for participants. In the discussion it was apparent that some participants did not read the text carefully and did not fully understand what was being asked. A few mentioned initially they thought the letter asked if you were self-employed. But upon closer read, it was

understandable. There were a number of suggestions made to increase the size and boldness of the “or” that separated the two sections of information to help avoid confusion. It was also suggested that instead of hyphens, bullet points or boxes be used.

There was some confusion with the part of the letter with individuals not reading closely and assuming they needed to provide income amounts. When this was raised and the moderator asked them to confirm if this was the case, the second read was clearer that it was not the case.

For those individuals that connected the information required in under Part B with the reference to “based on your filing history...” in the introduction of the letter, the File My return service and how it worked started to become clearer. As one individual noted, *“It’s all government income so they already know what I made. They just need to know nothing’s changed.”*

Step 2 Box

This Step had slightly different information requirements depending on the marital status of the letter recipient. In the groups, differing letter types were distributed according to the marital status of participants. These letters were found to be less confusing and generated smoother conversations. In addition, Step 2 also referred to “...benefits and credits...” and referenced in an accompanying Information Sheet. This will be discussed separately in a section below.

Overall, most participants understood the Step 2 box was to provide the letter recipient with detailed instructions of what information to have on hand prior to calling the File My Return phone number. The instructions to have one’s social insurance number (SIN) and date of birth available were clear.

There were some comments and a detectable concern about sharing one’s SIN over the phone. In all groups, there seemed to be a heightened awareness of scams. A number of participants in the groups were retired and particularly cautious about providing personal information. As one individual noted, *“I get strange calls sometimes wanting to sell me things. They ask for my name and address. I don’t like those.”*

During this conversation, there were a few comments raised regarding the IVR system and that it needs to be secure if it were collecting this information.

For married individuals, the Step 2 box contained a request to have their “spouse’s total net income ready.” For most participants, this was understood and not identified as a problem. There were some participants who did not read this carefully the first time, who misinterpreted the information request to be *their* net income. A few participants misunderstood this, and assumed they needed to know their income along with their spouse’s net income. After reading a second time, it was clear for these participants what information was required.

The language at the bottom of the letter provided some instruction for readers on how to determine spousal net income, which was moderately helpful. Most readers could identify with parts of the information depending on their situation (working spouse or both retired for example), however, it was not immediately evident to participants that the information referred to different spousal income situations. This created some confusion for a few participants. The typical answer for determining spousal income was “referring to their T4 slip”.

A few participants raised hypothetical questions whether spouses always shared their income information, but the ability to get this was widely said to be possible.

Step 3

The Step 3 box of information was understood as providing final contact instructions to initiate the File My Return call. While the information in this box was understood, it was not always agreed with.

Most participants identified positively with the phrase “...you will automatically receive all credits and benefits you are eligible for...” Participants generally trusted the CRA to do this. There were, however, some individuals in a few of the groups who were not trusting in this regard and voiced views that they still would prefer to complete their taxes themselves or have a 3rd party do them. In a few groups, there was also some reference to the Government’s Phoenix payroll system and its publicized problems. This example serves as a caution for some in being too trusting of government to always get it right. It was evident from the discussion in the groups that money, even small dollar amounts, was important to individuals and the possibility something could be missed was a concern and barrier to using the new automated service.

Acceptance that the CRA would automatically take into account applicable credits and benefits was higher in provinces where there was not a large number of benefits presented and discussed in conjunction with the letter. In the Ontario groups, participants were exposed to an Information Sheet (see section below) with a large number of benefits. This resulted in a fairly large number of questions whether the CRA would include all credits and benefits compared to Quebec and even New Brunswick.

In Vancouver, there were also fairly strong concerns voiced about the potential the File My Return service would miss some credits coming to an individual. One participant even pointed out that it was inconsistent in the letter to say in Step 2 “Know your benefits and credits you may claim...” and then in Step 3 make the statement “We will automatically give you any deductions, benefits and credits that apply.” When this was raised, it did cause a few others in the group to wonder what this meant.

The second bullet point in Step 3 was viewed as providing good helpful information in case the reader turned out to be not eligible. A few participants interpreted this bullet providing alternative courses of

action should an individual not wish to use the automated service regardless of eligibility. The provision of the web addresses for more information was noted by many participants as helpful.

Other Comments on the Letter

There were no questions or concerns raised regarding the title of the letter on the front page, which arose spontaneously in the discussion. Later in the discussion, the moderator probed directly on the title name and there were no concerns expressed about it. An alternative title, Let us Help You File Your Taxes by Phone, was tested but participants preferred the original version. The inclusion of 'Phone' put a few participants off even though it was a phone directed automated service.

A number of participants commented on the hours of operation listed at the bottom of page 2 of the letter as being very generous. When it was universally understood that it was an IVR automated service it was clear why the hours operation were so long. A few participants asked why, if it was automated, it could not be open for calls 24/7. This was not a significant concern however.

A few other minor editing points regarding the letter include:

- Changing the French translation of the hours of operation to incorporate AM and PM
- A couple of typos in both English and French versions
 - In the French Single version: Missing the word "pas" last line Part A: "Vous ne possediez PAS de biens étrangers..."
 - In the English Married_Credits version Step 3 "got to Canadian.ca..."

The scenario was presented to participants when an income situation of a letter recipient changed by them taking a job and now receiving income. Participants understood that this would make them ineligible for the program under the criteria specified in Step 1.

Participants were comfortable with the situation that if one's income changed in a year and it was clear (to the government) they were no longer eligible for the service, that individual would not receive a letter. A few suggested CRA could send a letter informing that person of their ineligibility, however others in the group thought that was unnecessary and a waste of money.

The Benefits Information Sheet

The Information Sheet to be provided with the letter was tested in Ontario, New Brunswick and British Columbia locations. There are no File My Return relevant provincial credits/benefits in Quebec.

As noted above, the question of how tax benefits and credits would be addressed by the File My Return service was a point of considerable discussion. The conversation started when discussing the information

in the Step 2 box that instructed individuals “Know the benefits and credits they could claim...” and referred them to the attached information (if applicable). This point in the letter did attract some attention, as participants in the groups were quite familiar with tax benefits and credits.

The Information Sheet itself was not viewed as being confusing or too technically worded. However, depending on the province and the number of benefits and credits listed on the sheet, was the source of much discussion and some confusion, which arose from three general circumstances.

The first circumstance arose when benefits/credits were identified that were unfamiliar to some participants. This is to be expected as some benefits are age or marital status sensitive, so individuals not qualifying would likely not have been exposed to the program. That said, seeing a benefit or credit they were not aware of led to reactions of “*Am I missing something?*”

Another circumstance related to the confusion on what information is required and how the benefit impacts one’s taxes. Again, this was particularly evident among participants not familiar with a benefit and therefore not clear how they would determine the information required to participate in the File My Return service. The issue though, was several participants who voiced this concern said may prompt them to call CRA for information or possibly decide not use the File My Return service for fear of missing out on a benefit or credit.

The final situation was when well-known benefits and credits were not listed on the Information Sheet. This was most apparent in Ontario where the Information Sheet lists ‘provincial political donations’ as a credit. In addition to questioning the ethics of this, many participants raised the questions “*what about other charitable donations?*” There was concern about how these would be accounted for in the File My Return service, with no understanding that these credits would not be applicable in the income situations being serviced by File My Return.

The most frequently mentioned other credits not listed included:

- Canada child benefit
- Charitable donations
- GST/HST credit
- Fitness and arts credit
- Student tax credit

One benefit listing that generated a significant amount of discussion was the Political Party donation credit listed on the Information Sheet for eligible Ontario residents. A large number of questions were raised about this, including many questions about why only this benefit was included and not other benefits.

Appendix A: Qualitative Methodology

The Canada Revenue Agency (CRA) contracted NRG Research Group (NRG) to conduct a qualitative research study to test the effectiveness of communication materials to assist the CRA to meet its service mandate. The CRA will use this research to gauge the effectiveness of, and refine as necessary, the wording of the communication material that will be sent to persons eligible to use the File My Return service. A series of focus groups were conducted across Canada between the dates of October 16th and October 19th, 2017. Two groups were held at four location (identified in the table below) segmented somewhat by paper and online tax filers.

Location	Date '17	# of Paper filers	# of E-filers	# of Participants
Kitchener/Waterloo, ON	October 16	4	12	16
Montreal, QC	October 17	7	12	19
Fredericton, NB*	October 18	-	12	13
Vancouver, BC	October 19	5	14	19

*1 participant in Fredericton did not know whether they submitted via paper or electronic

Results from qualitative research are directional only and are not statistically projectable to the overall population.

NRG was responsible for the recruitment of individuals to participate in the focus group sessions. The sample frame consisted of records sourced from the CRA, who were individuals who might qualify to use the new File My Return service.

Individuals were qualified for the study using a screening instrument developed jointly by NRG and the CRA. Specifically, these are individuals who indicated having no income, or their only income was from one or more of the following sources (OAS, CPP, QPP, EI, Workers' compensation, social assistance payments and net federal supplements). None of the participants had employment income (including self-employment). This instrument can be found in the Appendices attached to this report.

Participants were informed during the recruitment that the research was sponsored by the Government of Canada. In addition, during recruitment, verification and confirmation/reminder stages, participants were informed the sessions are being audio-taped for research purposes. All attending participants provided oral and written consent to this fact.

Each group lasted approximately 1.5 to 2 hours and was moderated by a trained research professional. Andrew Enns with NRG moderated all the groups except for those held in Montreal. John Patterson of Patterson, Langlois Consultants moderated the Montreal groups, which were conducted in French.

The groups were moderated using a prepared discussion guide developed jointly by NRG and the CRA, which can be found in the Appendices attached to this report.

All participants received a \$90 honorarium in appreciation for their feedback.

As is standard with qualitative research done on behalf of the Government of Canada, the following conditions were also applied for all participants:

- They had not participated in a discussion group within the last six months;
- They had not attended, in the past two years, a focus group discussion or in-depth interview on issues related to the topic at hand;
- They had not attended three or more focus groups or in-depth interviews in the past five years;
- At least one third of the participants recruited for each group must never have attended a group discussion or in-depth interview before;
- They had a sufficient command of English (or French for the Montreal groups) to fully participate in the focus group sessions; and,
- They or their family are not employed in any of the following:
 - A research firm
 - A magazine or newspaper
 - An advertising agency
 - A political party
 - A radio or television station
 - A public relations company
 - Federal government

As with all research conducted by NRG, contact information was kept entirely confidential and all information that could allow for the identification of participants was removed from the data, in accordance with the *Privacy Act* of Canada.

Appendix B: Qualitative Screener

B.1 English Version

CLIENT INTRO

Hello, my name is _____. I'm calling from **NRG Research Group**, a national opinion research firm. We're organizing a focus group on behalf of the Government of Canada. **Focus Groups are in-depth research discussions involving a small number of people that are brought together to talk about different topics.** These groups will look for feedback on letters about a new service that will be offered to some Canadians. About twelve people will be taking part, all of them randomly recruited by telephone just like you.

INTRO

Participation is voluntary and all your answers will be kept confidential and will be used for research purposes only. We are simply interested in hearing your opinions – no attempt will be made to sell you anything. The format is a “round table” discussion lead by a research professional. An audio recording of the session will be produced for research purposes. The recording will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed.

IF RESPONDENT ASKS HOW WE RECEIVED THEIR PHONE NUMBER, SAY:

[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.]

ADDITIONAL INFO FOR THE INTERVIEWER IF RESPONDENT ASKS FOR INFORMATION ON HOW THE RECRUITER SELECTED THEM:

You were randomly selected from a large list of phone numbers provided by the Canada Revenue Agency solely to assist in recruiting for these focus groups. We do not tell the Canada Revenue Agency who we have contacted from their large list. The list will be deleted immediately

following the research. The list provided to us contains only the information required to assist with recruiting participants for the discussion sessions.

SCREENER QUESTIONS:

May I ask you a few questions?

- Yes **[CONTINUE]**
- No **[SCHEDULE A CALL BACK/ THANK & TERMINATE]**

1. Are you a Canadian citizen at least 18 years old who normally resides in the **[KITCHENER-WATERLOO]** Area?

- Yes **[CONTINUE]**
- No **[THANK & TERMINATE]**

2. Please tell me if you or any member of your immediate family works in or has retired from **[CHECK ALL THAT APPLY]:**

- Market Research or Marketing
- Public Relations or Media (TV, Print)
- Advertising and communications
- Accounting or Tax Preparation
- Political Party
- Federal or Provincial Government Department

[THANK & TERMINATE IF YES TO ANY OF THE ABOVE]

3. Would you be available to attend a discussion group **Monday, October 16th, 2017**? It will last no more than two hours and at the conclusion of the group you be compensated for your time with a \$90 cash honorarium?

- Yes **[CONTINUE]**
- No **[THANK & TERMINATE]**

4. Gender **[BY OBSERVATION ONLY; DO NOT READ. RECRUIT A MIX]**

- Male
- Female

5. And which of the following age groups are you currently in? Are you**READ LIST**

- Under 18 years **[THANK & TERMINATE]**
- 18-24 years
- 25-34 years
- 35-44 years **AIM FOR**
- 45-54 years **A MIX OF AGES**
- 55-64 years
- 65 years and older
- Refuse **[THANK & TERMINATE]**

6. Can you please tell me which of the following best describes your situation since January 1, 2017 **[DO NOT READ LIST]**

- Working Full-Time
- Working Part-Time
- Self-employed } **[THANK & TERMINATE]**
- Unemployed but looking for work **[CONTINUE]**
- Not working **[CONTINUE]**
- Unable to work **[CONTINUE]**
- Student **[THANK & TERMINATE]**

7. I’m going to read you a list of possible income sources that you may receive. Please tell me if any of your personal income is made up by them. Do you receive income from...**[INSERT SELECT ALL THAT APPLY]**

- i. OAS – Old Age Security
- ii. CPP – Canada Pension Plan
- iii. QPP – Quebec Pension Plan
- iv. EI - Employment Insurance
- v. Worker’s Compensation
- vi. Social Assistance Payments
- vii. Net Federal Supplements
- I have no income
- Don’t know **[DO NOT READ][THANK & TERMINATE]**
- Refused **[THANK & TERMINATE]**

8. Do you have any other types of income not listed above?

- Yes **[THANK AND TERMINATE]**
- No **[CONTINUE]**

9. Did you complete your taxes on your own or receive help from someone else? **[USING A TAX SOFTWARE DOES NOT COUNT AS RECEIVING HELP]**

- Completed on your own
- Received help – Friend/Family member
- Received help – Tax preparation service/accountant
- Don't know

10. Do you know if your taxes were filed electronically or by paper? Typically, when you file your taxes, do you file online or by paper submission?

- Paper Submission **[QUALIFIES FOR GROUP 1]**
- Electronically **[QUALIFIES FOR GROUP 2]**
- Don't know **[DO NOT READ][If 'Received help – Tax preparation service/accountant/volunteer service, QUALIFIES FOR GROUP 2]**

11. What is the highest level of education you have attained? Is it...

- Less than high school
- High school graduate
- Some college/Technical school
- Completed college/Tech. school
- Some University
- Completed University
- Other _____
- Don't Know/Refused **[THANK & TERMINATE]**

12. Have you ever attended a focus group discussion which was arranged in advance and for which you received a sum of money for participating?

- Yes **[CONTINUE – MAX 6 PER GROUP]**
- No **[SKIP TO INVITATION OR STANDBY]**

13. **[IF Q12=YES, ASK]** When was the last time you attended a group?

[THANK & TERMINATE IF IN THE PAST 6 MONTHS]

14. **[IF Q12=YES, ASK]** How many groups have you attended in the past 5 years?

[THANK & TERMINATE IF 3 OR MORE]

15. **[IF Q12=YES, ASK]** What was the topic of the most recent focus group you attended?

[THANK & TERMINATE IF TOPIC TAXATION/GOVERNMENT RELATED]

TERMINATE IF RESPONDENT OFFERS ANY REASON SUCH AS SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM, A CONCERN WITH NOT BEING ABLE TO COMMUNICATE EFFECTIVELY OR IF YOU HAVE A CONCERN)

[INV1] As I mentioned earlier, the group discussion will take place, **Monday, October 16th, 2017 at 5:30pm/7:30pm** for no more than 2 hours. Would you be willing to attend?

- Yes **[CONTINUE]**
- No **[THANK & TERMINATE]**

[INV2] The group discussion will be audio recorded for research purposes only. Please be assured your comments and responses are strictly confidential. Are you comfortable with the discussion being audio recorded?

- Yes **[CONTINUE]**
- No **[THANK & TERMINATE]**

[INV3] The discussion will also take place in a focus group or meeting room that will be equipped with a one-way mirror or audio set-up for observation. There may or may not be a government observer but they will not know your full name. The purpose of them observing is to hear your thoughts and opinions and take notes without disturbing the group discussion. Would this be a problem for you?

- Yes **[THANK & TERMINATE]**
- No **[CONTINUE]**

[INV4] 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 **[CONTINUE]**
- Comfortable **[CONTINUE]**
- Not very comfortable **[CONTINUE, BUT NOTE FOR GROUPS AND ACCOMMODATE]**
- Not at all comfortable **[THANK & TERMINATE]**

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

[INV5] 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 **[CONTINUE]**
- Comfortable **[CONTINUE]**
- Not very comfortable **[THANK & TERMINATE]**
- Not at all comfortable **[THANK & TERMINATE]**

Do you have a pen handy so that I can give you the address where the group will be held. It will be held at :

B.2 Version Française

INTRO DU CLIENT

Bonjour, je m'appelle _____. J'appelle de **NRG Research Group**, une société de recherche sur l'opinion nationale. Nous organisons des groupes de discussion au nom du gouvernement du Canada. **Par groupes de discussions, on entend des discussions en détail sur la recherche auxquelles participent un petit nombre de personnes réunies afin de parler de divers sujets.** L'objectif de ces groupes sera d'obtenir des commentaires sur les lettres à propos d'un nouveau service qui sera offert à certains Canadiens. Environ douze participants seront recrutés, lesquels auront tous été recrutés par téléphone de façon aléatoire comme vous.

INTRODUCTION

La participation est volontaire et toutes vos réponses seront traitées de façon confidentielle et seront utilisées aux fins de recherche seulement. Nous souhaitons seulement connaître vos opinions – nous n'essayerons pas de vous vendre quoi que ce soit. Le format sera une discussion en « table ronde » animée par un professionnel de la recherche. L'ARC produira un enregistrement audio ou vidéo de la séance de groupe à des fins de recherche. Seul le chercheur utilisera cet enregistrement afin de rédiger un rapport sur les résultats de recherche. L'enregistrement sera détruit dès que ce rapport aura été rédigé.

SI LE RÉPONDANT VOUS DEMANDE COMMENT NOUS AVONS OBTENU SON NUMÉRO DE TÉLÉPHONE, DITES :

[SI UNE COMMUNICATION/VÉRIFICATION DE L'ARC EST REQUISE : Krista Holmes, conseillère principale en affaires publiques, 613-617-1343]

[SI LE RÉPONDANT DEMANDE QUEL MINISTÈRE PARRAINE L'ÉTUDE : Cette recherche est parrainée par l'Agence du revenu du Canada. Veuillez noter que votre participation demeurera strictement confidentielle et que le fait de participer à cette recherche n'a aucune incidence sur vos relations avec le gouvernement du Canada, y compris l'Agence du revenu du Canada.]

RENSEIGNEMENTS SUPPLÉMENTAIRES POUR L'INTERVIEWEUR SI LE RÉPONDANT DEMANDE DE L'INFORMATION SUR LA MÉTHODE UTILISÉE PAR LE RECRUTEUR POUR LE SÉLECTIONNER :

Vous avez été sélectionné de façon aléatoire à partir d'une longue liste de numéros de téléphone fournie par l'Agence du revenu du Canada dans le but unique d'aider à recruter pour ces groupes de discussion. Nous n'avons pas l'Agence du revenu du Canada des personnes sur la longue liste

avec lesquelles nous avons communiqué. La liste sera supprimée immédiatement après la recherche. La liste qui nous a été fournie contient seulement les renseignements nécessaires pour aider à recruter des participants pour les séances de discussion.

QUESTIONS DU SÉLECTIONNEUR :

Puis-je vous poser quelques questions ?

- Oui **[CONTINUEZ]**
 Non **[FIXEZ UNE DATE DE RAPPEL/REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**

1. Êtes-vous un citoyen canadien d'au moins 18 ans qui réside normalement dans la région de **[MONTREAL]**?

- Oui **[CONTINUEZ]**
 Non **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**

2. Est-ce que vous ou un membre de votre famille immédiate êtes un travailleur ou un retraité de l'un des secteurs suivants **[COCHEZ TOUTES LES RÉPONSES QUI S'APPLIQUENT]** :

- Étude de marché ou marketing
 Relations publiques ou médias (télévision, presse imprimée)
 Publicité et communications
 Comptabilité ou préparation de déclarations de revenus
 Parti politique
 Ministère du gouvernement fédéral ou provincial

[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL SI LE RÉPONDANT RÉPOND OUI POUR L'UN DES SECTEURS CI-DESSUS]

3. Seriez-vous disponible pour participer à un groupe de discussion le **mardi 17 octobre 2017**? Cela ne prendra pas plus que deux heures et une prime en argent de 90 \$ vous sera versée pour vous remercier de votre temps.

- Oui **CONTINUEZ**
 Non **REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL**

4. Sexe **[PAR OBSERVATION SEULEMENT; NE LISEZ PAS. RECRUTEZ DES PARTICIPANTS DES DEUX SEXES]**

- Homme
- Femme

5. Pourriez-vous nous dire à quel groupe d'âge vous appartenez? Avez-vous....**LISEZ LA LISTE**

- Moins de 18 ans **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**
- 18 à 24 ans
- 25 à 34 ans
- 35 à 44 ans **ESSAYEZ DE RECRUTER DES PERSONNES D'ÂGES DIVERS**
- 45 à 54 ans
- 55 à 64 ans
- 65 ans ou plus
- Refuse de répondre **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**

6. Lequel des énoncés suivants décrit le mieux votre situation depuis le 1^{er} janvier 2017 **[NE LISEZ PAS LA LISTE]**

- Travailleur à temps plein
 - Travailleur à temps partiel
 - Travailleurs indépendants
- [REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**
- Sans emploi, mais à la recherche d'un emploi **[CONTINUEZ]**
 - Sans emploi **[CONTINUEZ]**
 - Incapable de travailler **[CONTINUEZ]**
 - Étudiant **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**

7. Je vais vous lire une liste de sources de revenus qui pourraient s'appliquer dans votre situation. Veuillez m'indiquer si une partie de votre revenu personnel se compose de l'une de ces sources. Recevez-vous un revenu de...**[SÉLECTIONNEZ TOUTES LES RÉPONSES QUI S'APPLIQUENT]**

- i. SV / Pension de la Sécurité de la vieillesse
 - ii. RPC / Régime de Pensions du Canada
 - iii. RRQ / Régime des rentes du Québec
 - iv. EI / Assurance-emploi
 - v. Indemnités des accidentés du travail
 - vi. Prestations d'assistance sociale
 - vii. Versement net des suppléments fédéraux
- a. Je n'ai aucun revenu
 - b. Ne sait pas **[NE LISEZ PAS CETTE PARTIE][REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**
 - c. Refuse de répondre **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**
8. Avez-vous d'autres types de revenus qui ne sont pas énumérés ci-dessus?
- a. Oui **REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL**
 - b. Non **CONTINUEZ**
9. Avez-vous produit votre déclaration de revenus par vous-mêmes ou l'avez-vous fait avec l'aide d'une autre personne? **(L'UTILISATION D'UN LOGICIEL D'IMPÔT NE COMPTE PAS COMME DE L'AIDE REÇUE)**
- A produit la déclaration lui-même ou elle-même
 - A reçu de l'aide – Membre de la famille ou ami
 - A reçu de l'aide – service de préparation de déclarations de revenus/comptable/bénévole
 - Ne sais pas
10. Savez-vous si votre déclaration de revenus a été produite par voie électronique ou en format papier? Habituellement, lorsque vous produisez votre déclaration de revenus, le faites-vous par voie électronique ou en format papier?
- Soumission papier **[ADMISSIBLE AU GROUPE 1]**
 - Soumissions en ligne **[ADMISSIBLE AU GROUPE 2]**
 - Ne sait pas **[NE LISEZ PAS CETTE PARTIE][Si le répondant a reçu de l'aide – service de préparation de déclarations de revenus/comptable/bénévole, il est ADMISSIBLE AU GROUPE 2]**
11. Quel est votre niveau de scolarité le plus élevé? Is it...

- Moins d'un diplôme d'études secondaires
- Diplôme d'études secondaires
- Études collégiales ou techniques non terminées
- Études collégiales ou techniques terminées
- Cours universitaires en partie terminés
- Études universitaires terminées
- Autre
- Ne sais pas ou refuse de répondre **(REMERCIER ET METTRE FIN À L'APPEL)**

12. Avez-vous déjà participé à une discussion de groupe qui était organisée à l'avance et pour laquelle vous avez été rémunéré(e)?

- Oui **[CONTINUEZ – MAXIMUM DE SIX PAR GROUPE]**
- Non **[PASSEZ À LA SECTION INVITATION OU EN ATTENTE]**

13. **[Si Q12 = « OUI », DEMANDEZ]** Quand avez-vous participé à un groupe de discussion pour la dernière fois?

[REMERCIER LE RÉPONDANT ET METTEZ FIN À L'APPEL SI LE RÉPONDANT A PARTICIPÉ À UN GROUPE DE DISCUSSION AU COURS DES SIX DERNIERS MOIS]

14. **[Si Q12 = « OUI », DEMANDEZ]** À combien de groupes de discussion avez-vous participé au cours des cinq dernières années?

[REMERCIER LE RÉPONDANT ET METTEZ FIN À L'APPEL SI LE RÉPONDANT A PARTICIPÉ À TROIS GROUPES DE DISCUSSION OU PLUS]

15. **[Si Q12 = « OUI », DEMANDEZ]** Quel était le sujet du dernier groupe de discussion auquel vous avez participé?

**[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL SI LE SUJET ÉTAIT LIÉ À L'IMPOSITION
OU AU GOUVERNEMENT]**

**METTEZ FIN À L'APPEL SI LE RÉPONDANT DONNE UNE RAISON D'INCAPACITÉ À
COMMUNIQUER EFFICACEMENT, COMME UN PROBLÈME DE VUE OU D'OUÏE, UN
PROBLÈME DE LANGAGE ÉCRIT OU VERBAL OU SI VOUS AVEZ UNE PRÉOCCUPATION.**

[INV1] Comme je l'ai mentionné plus tôt, le groupe de discussion aura lieu le mardi 17 octobre 2017 à 17 h 30/19 h 30 et ne durera pas plus de deux heures. Aimerez-vous participer?

- Oui [CONTINUEZ]
- Non **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**

[INV2] La discussion de groupe sera enregistrée en formats audio et vidéo aux fins de recherche seulement. Soyez assuré que vos commentaires et vos réponses demeureront strictement confidentiels. Êtes-vous à l'aise avec le fait que la discussion soit enregistrée en formats audio et vidéo?

- Oui [CONTINUEZ]
- Non **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**

[INV3] La discussion aura aussi lieu dans un groupe de discussion ou dans une salle de réunion dotée d'un miroir d'observation ou d'équipement d'enregistrement audio-vidéo aux fins d'observation. Il pourrait ou non y avoir des observateurs du gouvernement, mais ces derniers ne connaîtront pas votre nom au complet. Leur rôle sera tout simplement d'entendre vos pensées et opinions et de prendre des notes sans déranger la discussion de groupe. Est-ce que cela serait un problème pour vous?

- Oui **[REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]**
- Non [CONTINUEZ]

[INV4] On pourrait demander aux participants de lire des passages et d'écrire leurs réponses individuellement pendant la séance de discussion. Dans quelle mesure êtes-vous à l'aise à lire et à écrire (français/anglais) sans aide si on vous demandait de le faire pendant le groupe de discussion? Êtes-vous...?

- Très à l'aise [CONTINUEZ]
- À l'aise [CONTINUEZ]
- Pas très à l'aise [CONTINUEZ, MAIS PRENEZ EN NOTE CE MALAISE POUR LES GROUPES AFIN D'ADAPTER LES ACTIVITÉS]
- Pas du tout à l'aise [REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]

Si vous avez besoin de lunettes pour lire, veuillez les apporter.

[INV5] Puisqu'on demande aux participants d'exprimer librement leurs pensées et opinions dans un environnement informel de groupe, nous aimerions savoir dans quelle mesure vous êtes à l'aise dans une telle situation. Diriez-vous que vous êtes...?

- Très à l'aise [CONTINUEZ]
- À l'aise [CONTINUEZ]
- Pas très à l'aise [REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]
- Pas du tout à l'aise [REMERCIEZ LE RÉPONDANT ET METTEZ FIN À L'APPEL]

Avez-vous un stylo à portée de main afin que je puisse vous donner l'adresse du lieu où le groupe tiendra sa séance? La séance aura lieu à :

Appendix C: Qualitative Discussion Guide

C.1 English Version

INTROS AND ROUNDTABLE (10 minutes)

- Introduce the moderator and NRG Research Group
- Introduce assignment and role of the focus group
 - The Government of Canada is the sponsor of these focus groups, specifically the Canada Revenue Agency-CRA
 - We are going to spend our time together to get your feedback on matters relating to income tax filing
 - Only talking with a few groups of people across Canada, thus your observations and opinions are important.
- Conduct of the discussion
 - Discussion will last about two hours, without a break
 - Not all at once, but do not need to wait for me to call on you
 - Respect
 - Want to get individual thoughts and opinions—there are no right or wrong answers and we're not looking for a consensus. Encourage individual group members to participate
- Audio recording for report writing purposes (destroyed after) and presence of observers.
- 1 or 2 Individuals behind the mirror who are observing. They do not know who you are, are interested in your honest opinions (good or bad). Another reason they're here is to know what is written in the report is reflective of what was said in the discussions.
- Confirm that individual responses will be kept confidential. The purpose is not to report on individuals, but instead to get a better general understanding of the opinions of Canadians. Eventually, the report can be accessed through the Library and Archives Canada or by searching "public opinion research reports Canada".

What I'd like you to do is go around the room and have you introduce yourself, first names only, and tell me what keeps you busy these days— family, hobbies.

WARM UP: GENERAL CONTEXT (10 minutes)

1. The first thing I would like you to do for me is on the paper in front of you write down one or two things that come to mind as it relates to filing your income taxes. Anything at all. Just some things that come immediately to mind when I ask you to think about filing your taxes. DISCUSS AND NOTE ITEMS ON FLIPCHART
2. How do you actually file your taxes? Do you have help? [DISCUSS KEEP BRIEF]

How would you describe the overall process? Difficult or fairly straight forward? What are a few of the challenges for you? [Note: *let's separate and ask those who file themselves and those who*

file with assistance, even with assistance, how is the overall process perceived] LIST BUT KEEP BRIEF

REVIEW LETTERS/INFO SHEETS (40 minutes)

Now, I'd like to spend some time reviewing material associated with a new way to file taxes that the CRA is considering. This new service is called File My Return.

ONLY TO BE USED IF NECESSARY AND ONLY AFTER DISPLAYING FIRST LETTER/INFO SHEET

FMR will be by invitation only, free, easy and secure, with no paper forms to complete.

How will FMR work?

Invitees will answer a few yes or no questions and, if applicable, provide some information (amounts) to allow us to correctly calculate entitlements to certain credits (GST/HST and provincial refundable tax credits).

Based on answers and information already on record, CRA will assess the income tax and benefit return and renew any federal and/or provincial or territorial benefit payments as we do today.

Once assessed, the same verification criteria and processes in place for other filing methods will continue to apply.

PACKAGE ONE

I have some communication material associated with the service. I want you to take a few minutes to read the following material. It consists of:

- A 2 page letter
- A one (or 2 page ONT) information sheet

MODERATOR TO DISTRIBUTE A PACKAGE OF MATERIAL AND ASK RESPONDENTS TO DO THE FOLLOWING:

Using the pens in front of you, I would like you to do a few things when reading this document. First, using the **BLUE** pen please take the time to note elements that you find particularly good, clear or interesting—helpful information

Second, using the **RED** pen please note/highlight elements that you find to be not good, unclear or not interesting.

Please review all the pages in the package.

MODERATOR TO GIVE PARTICIPANTS FIVE MINUTES TO DO THE EXERCISE.

Letter

3. Let's start with the first document, the two page letter.
 - What are the things that you noted in **BLUE** that you found particularly good or interesting? PROBE Why is that? What do you like about that?
 - What are the things you noted in **RED** that you found a problem with? PROBE Why is that? What was confusing? How could this be made better?
4. Could you tell if this service applies for you? Why or why not? PROBE SPECIFICALLY STEP 1. Is clear that the information in Step 1 has to be accurate to be eligible?
5. OTHER PROBES AS NECESSARY:
 - In Step 1 Part B is it clear what year is being referred to in terms of income sources? [2017]
 - From the information provided, would you say the cost of the service is? [free]
 - How do you actually file your return with this new service? [call a 1-800 #] How do you expect this to work? [Automated prompts] LISTEN FOR EXPECTATIONS OF LIVE OPERATOR – IF LIVE Why do you think that? Problem if automated?
 - Before you call, what information would you have to have ready? [SIN #; BIRTH DATE; SPOUSAL INCOME; BENEFITS] PROBE ON THIS POINT WITH:
 - Are you clear on information required? Spousal/common law partner's net income? How to determine your net income? Would you be able to figure this out? PROBE GROUP
 - Where to find info on other benefits [INFO SHEET]
 - Are the instructions regarding this information clear enough?

Info Sheet

6. Let's look at the Info Sheet attached to the letter.
 - Was this fairly clear? Anything noted in **RED** that was unclear or confusing? Is there anything you think is too 'technical sounding' and could be worded more clearly for other people?
 - Is it clear how it relates to the letter?
 - Would you be able to provide the required information?
7. What would you do if you received this information package in the mail? If you had questions what would you do? Where would you seek clarification?
 - If internet – what sites
 - If speak to someone – who?
8. What questions might you have? LIST FAQs
[PROMPT IF NECESSARY: Any security/validity concerns? [IF YES] What would you do?
[Contact/visit or research on the CRA website before calling]

What would you expect to find/hear in terms of additional information? What would be the best way to communicate answers? i.e. step-by-step, general info, online tutorial/checklist, etc.?

PACKAGE TWO

I have another package that consists of:

- 2 page letter
- A one or 2 page (ONT) information sheet

REPEAT PROCESS AND QUESTIONING USED FOR PACKAGE ONE. BE PREPARED TO ABBREVIATE AS NECESSARY

REFER TO PACKAGES FOR SPECIFIC DIFFERENCES. *BACKROOM* AT CONCLUSION OF LETTER DISCUSSION

LETTER/INFO SHEET WRAP-UP (20 minutes)

I have a few wrap up questions.

9. We haven't discussed the title of the letters. What do you think of the title '**Let us Help You with Your Taxes**'? Is it clear and properly descriptive of the service? DISCUSS
 - What about this title: "Let us Help you File your Taxes by Phone"? What do you think of this?
10. Based on what you have read in these letters and what we have discussed, would you use this service? Why or why not?
 - What is attractive about the program? What are the benefits to you? LIST
 - PAPER FILIERS – Would you use this service instead?
 - What are some concerns that might prevent you from using it? LIST BARRIERS
11. Do you feel this material provides enough information regarding the File My Return service? IF NO. What more information should be provided?
12. How should this information be provided to people like yourselves?
13. Do you feel that the service will allow you to take advantage of all the benefits and credits available to you?
14. Would they expect CRA to continue to invite you every year if you are likely to be eligible?
 - In your opinion, does this letter clearly explain that you may not be able to use the service even if you received an invitation?
 - If, for example, you now have employment income and no longer eligible, is it obvious you cannot use the program or do you need to be informed of this? If you do not receive an invitation letter will you know not to try to use the service?

- If you are not eligible to use the service consistently every year does that affect your likelihood to participate? Eligible one year, not the next but again the year after scenario. IF YES PROBE WHY THIS MIGHT BE THE CASE

If they receive the letter one year and use the service, if the following year, they are working full-time, is it going to occur to them they can't use the same service?)

BACKROOM

CONCLUSION (5 minutes)

We really appreciate you taking the time and energy to come down here and give your opinion. Your input is very important and helpful! To conclude, I wanted to take a few moments to ask whether you have any last thoughts that you want to provide the Canada Revenue Agency or the broader Government of Canada.

C.2 Version Française

INTRODUCTIONS ET TABLE RONDE (10 minutes)

- Présentez le modérateur et le groupe NRG Research Group.
- Présentez l'exercice et le rôle du groupe de discussion.
 - Le promoteur de ces groupes de discussion est le gouvernement du Canada, plus particulièrement l'Agence du revenu du Canada (ARC).
 - Pendant cette rencontre, nous aimerions obtenir vos commentaires sur des questions liées à la production des déclarations de revenus.
 - Nous allons seulement parler à quelques groupes de personnes partout au Canada. Vos observations et opinions sont donc importantes.
- Déroulement de la discussion
 - La discussion durera environ deux heures, sans pause.
 - Veuillez ne pas parler tous en même temps, mais n'attendez pas que je vous adresse la parole avant de parler.
 - Soyez respectueux.
 - Nous voulons obtenir les idées et les opinions des gens. Il n'y a aucune bonne ou mauvaise réponse. Nous ne cherchons pas non plus à en arriver à un consensus. Nous encourageons chaque membre du groupe à participer.
- Il y aura un enregistrement audio pour la rédaction du rapport (après quoi cet enregistrement sera détruit). Des observateurs seront aussi présents.
- Une ou deux personnes seront derrière le miroir pour observer. Les observateurs ne savent pas qui vous êtes; ils veulent connaître vos honnêtes opinions (bonnes ou mauvaises). Les observateurs doivent aussi être présents pour s'assurer que ce qui se trouve dans le rapport reflète ce qui a été dit lors des discussions.
- Les réponses de chaque personne demeureront confidentielles. Le but n'est pas de rendre des comptes à l'égard des participants, mais plutôt d'obtenir une meilleure compréhension générale des opinions des Canadiens. Éventuellement, le rapport sera accessible par l'entremise de Bibliothèque et Archives Canada ou par le lancement d'une recherche sur les rapports de recherche sur l'opinion publique au Canada.

Pour commencer, j'aimerais faire le tour de la salle pour que chacun puisse se présenter, prénom seulement, et nous dire un peu à propos de vous (p. ex., famille et passe-temps).

EXERCICE D'ÉCHAUFFEMENT : CONTEXTE GÉNÉRAL (10 minutes)

1. J'aimerais tout d'abord que vous utilisiez la feuille devant vous pour écrire une ou deux choses qui vous viennent à l'esprit lorsque vous pensez à la production de votre déclaration de revenus. Vous pouvez écrire tout ce qui vous vient immédiatement à l'idée lorsque je vous demande de penser à la préparation de vos déclarations de revenus. **DISCUTEZ ET PRENEZ EN NOTE LES POINTS SOULEVÉS SUR LE TABLEAU-PAPIER.**

2. Comment produisez-vous vos déclarations de revenus? Avez-vous de l'aide? [DISCUSSION – RESTEZ BREF]

Comment décririez-vous le processus global? Difficile ou assez simple? Nommez quelques obstacles que vous avez à surmonter. [Remarque : *Séparez ceux qui produisent leurs déclarations eux-mêmes et ceux qui obtiennent de l'aide. Personnes qui obtiennent de l'aide à produire leurs déclarations : Comment trouvez-vous le processus global?*] ÉNUMÉREZ LES POINTS PRÉSENTÉS, MAIS SOYEZ CONCIS.

EXAMEN DES LETTRES ET DES FICHES DE RENSEIGNEMENTS (40 minutes)

J'aimerais maintenant passer en revue du matériel qui serait utilisé pour présenter une nouvelle option envisagée par l'ARC pour la production de déclarations de revenus. Ce nouveau service s'appelle « Produire ma déclaration ».

À UTILISER SEULEMENT AU BESOIN, ET SEULEMENT APRÈS AVOIR PRÉSENTÉ D'ABORD LA LETTRE ET LA FICHE DE RENSEIGNEMENTS

Le service « Produire ma déclaration » sera offert sur invitation seulement. Il s'agit d'un service gratuit, facile et sécuritaire, sans formulaire papier à remplir.

Comment fonctionnera le service « Produire ma déclaration »?

On demandera aux invités de répondre à quelques questions fermées (oui ou non) et, le cas échéant, à fournir quelques renseignements (montants) pour nous permettre de calculer correctement les droits à certains crédits (TPS/TVH et crédits d'impôt provinciaux remboursables).

D'après les réponses et les renseignements qui figurent déjà au dossier, l'ARC évaluera la déclaration de revenus et de prestations et renouvellera les paiements de prestations fédéraux et/ou provinciaux ou territoriaux, comme nous le faisons aujourd'hui.

Une fois la cotisation terminée, les mêmes critères et processus de vérification en place pour les autres méthodes de production continueront de s'appliquer.

TROUSSE 1

J'ai quelques documents de communication liés au service. Veuillez prendre quelques minutes pour lire le matériel suivant. Il comprend ce qui suit :

- Une lettre de deux pages
- Une fiche de renseignements d'une page (ou de deux pages [ONT])

LE MODÉRATEUR DOIT DISTRIBUER UNE TROUSSE DE MATÉRIEL ET DEMANDER AUX RÉPONDANTS DE FAIRE CE QUI SUIT :

J'aimerais que vous preniez les stylos qui se trouvent devant vous et que vous fassiez certaines choses en lisant ce document. D'abord, à l'aide du stylo **BLEU**, veuillez prendre en note les éléments que vous trouvez bons, clairs ou intéressants (renseignements utiles).

Ensuite, à l'aide du stylo **ROUGE**, prenez en note ou mettez en évidence les éléments que vous ne trouvez pas bons, qui ne sont pas clairs ou qui ne sont pas intéressants.

Veuillez passer en revue toutes les pages de la trousse.

LE MODÉRATEUR DOIT ACCORDER CINQ MINUTES AUX PARTICIPANTS POUR FAIRE L'EXERCICE.

Lettre

3. Commençons par le premier document : la lettre de deux pages.
 - Quels sont les éléments que vous avez notés en **BLEU** que vous avez trouvés particulièrement intéressants ou bons? DEMANDEZ AUX PARTICIPANTS de justifier leurs réponses. Qu'est-ce que vous aimez à propos de cet élément?
 - Quels sont les éléments que vous avez notés en **ROUGE** que vous trouvez problématiques? DEMANDEZ AUX PARTICIPANTS de justifier leurs réponses. Quels éléments ont porté à confusion? Comment pourrions-nous améliorer cela?
4. Pouvez-vous dire si ce service s'applique à vous? Pourquoi? POSEZ D'AUTRES QUESTIONS PRÉCISÉMENT SUR L'ÉTAPE 1. Est-il clair à l'étape 1 que les renseignements doivent être exacts pour être admissibles?
5. AUTRES QUESTIONS, AU BESOIN :
 - À l'étape 1, partie B, est-il énoncé clairement de quelle année on fait référence concernant les sources de revenus? [2017]
 - D'après les renseignements fournis, quel est le coût de ce service selon vous? [Gratuit]
 - Comment produisez-vous votre déclaration en utilisant ce nouveau service? [Numéro 1-800] Selon vous, comment fonctionnera ce service? [Messages automatiques] SI DES RÉPONDANTS S'ATTENDENT À PARLER À UN TÉLÉPHONISTE : Pourquoi pensez-vous que le service sera offert de cette façon? Est-ce que cela poserait des problèmes si le service était automatisé?
 - Avant de téléphoner, quels renseignements devriez-vous avoir en main? [NUMÉRO D'ASSURANCE SOCIALE, DATE DE NAISSANCE, REVENU DU CONJOINT, PRESTATIONS] POSEZ DES QUESTIONS À CET ÉGARD :
 - Savez-vous quels renseignements sont requis? Le revenu net du conjoint ou du conjoint de fait est-il requis? Comment pouvez-vous calculer votre revenu net? Pourriez-vous trouver comment faire? POSEZ LES QUESTIONS SUIVANTES AU GROUPE
 - Où pouvez-vous trouver des renseignements sur d'autres prestations? [FICHE DE RENSEIGNEMENTS]
 - Les directives concernant ces renseignements sont-elles suffisamment claires?

Fiche de renseignements

6. Examinons la fiche de renseignements jointe à la lettre.
 - Cette fiche est-elle assez claire? Avez-vous noté quelque chose en **ROUGE** pour signaler qu'un passage n'était pas clair ou portait à confusion? Selon vous, y a-t-il des passages trop « techniques » ou qui pourraient être formulés d'une façon plus claire pour d'autres personnes?
 - Le lien entre la fiche de renseignements et la lettre est-il énoncé clairement?
 - Seriez-vous en mesure de fournir les renseignements pertinents?

7. Que feriez-vous si vous receviez cette trousse d'information par la poste? Si vous aviez des questions, que feriez-vous? Où vous tourneriez-vous pour obtenir des précisions?
 - Si les répondants précisent consulter Internet : Quels sites consulteriez-vous?
 - Si les répondants précisent parler à quelqu'un : Avec qui parleriez-vous?

8. Quelles questions pourriez-vous avoir? ÉNUMÉREZ LES QUESTIONS ET RÉPONSES [POSEZ LA QUESTION SUIVANTE AU BESOIN] : Avez-vous des préoccupations à l'égard de la sécurité ou de la validité? [SI LA RÉPONSE EST OUI] Que feriez-vous? [Communiquer avec un agent/consulter le site Web de l'ARC ou y lancer une recherche avant d'appeler]

Quels renseignements supplémentaires pensez-vous trouver ou apprendre? Quelle serait la meilleure façon de communiquer les réponses? (p. ex., étape par étape, renseignements généraux, tutoriel ou liste de contrôle en ligne)

TROUSSE 2

J'ai une autre trousse qui comprend ce qui suit :

- Une lettre de deux pages
- Une fiche de renseignements d'une page ou de deux pages (ONT)

RÉPÉTEZ LE PROCESSUS ET LES QUESTIONS DE LA TROUSSE 1. SOYEZ PRÊT À ÊTRE CONCIS, AU BESOIN.

CONSULTEZ LES TROUSSES POUR CERNER LES DIFFÉRENCES PRÉCISES.

CONVERSATION À *HUIS CLOS* APRÈS LA DISCUSSION SUR LA LETTRE

RÉCAPITULATION SUR LA LETTRE/FICHE D'INFORMATION (20 minutes)

J'ai quelques questions de récapitulation.

9. Nous n'avons pas discuté du titre des lettres. Que pensez-vous du titre « **Laissez-nous vous aider à produire votre déclaration de revenus** »? Ce titre est-il clair et décrit-il bien le service?
DISCUSSION

- Que penseriez-vous de ce titre : « Laissez-nous vous aider à produire votre déclaration de revenus par téléphone »?
10. D'après ce que vous avez lu dans ces lettres et ce que nous avons discuté, utiliseriez-vous ce service? Pourquoi?
 - Que trouvez-vous d'intéressant au sujet du programme? Quels sont les avantages pour vous? NOTEZ CE QUI EST DIT.
 - DÉCLARANTS PAR SUPPORT PAPIER – Utiliseriez-vous ce service?
 - Quelles sont certaines de vos préoccupations qui vous empêcheraient d'utiliser ce service? ÉNUMÉREZ LES OBSTACLES.
 11. Croyez-vous que ce matériel fournit suffisamment de renseignements au sujet du service Produire ma déclaration? SI DES PARTICIPANTS RÉPONDENT NON : Quels renseignements supplémentaires devrions-nous fournir?
 12. Comment devrions-nous partager ces renseignements aux gens comme vous?
 13. Croyez-vous que le service vous permettra de tirer profit de toutes les prestations et de tous les crédits disponibles pour vous?
 14. Est-ce que vous vous attendez à ce que l'ARC continue à vous envoyer une invitation chaque année si vous êtes admissible au service?
 - Selon vous, cette lettre explique-t-elle que vous pourriez ne pas pouvoir utiliser le service même si vous recevez une invitation?
 - Si, par exemple, vous recevez maintenant un revenu d'emploi et que vous n'êtes plus admissible au service, est-il énoncé clairement que vous ne pourrez pas utiliser le programme, ou devriez-vous être informés de cela? Si vous ne recevez pas une lettre d'invitation, saurez-vous que vous ne devez pas essayer d'utiliser le service?
 - Si vous n'êtes pas admissibles à utiliser le service chaque année, est-ce que cela aura une incidence sur votre volonté de participer au programme? Par exemple, vous êtes admissible au service la première année, vous n'y êtes pas admissible la deuxième année, mais vous y êtes de nouveau admissible la troisième année. SI LES PARTICIPANTS RÉPONDENT OUI : POURQUOI?

Si les participants reçoivent la lettre une année et utilisent le service, mais que, l'année suivante, ils travaillent à temps plein, est-ce qu'ils vont savoir qu'ils ne peuvent pas utiliser ce même service?

CONVERSATION À HUIS CLOS

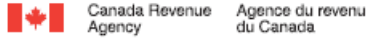
CONCLUSION (5 minutes)

Nous vous remercions grandement d'avoir pris le temps et l'énergie de venir ici pour donner votre opinion. Votre opinion est très importante et utile pour nous! Pour conclure, je veux tout simplement

prendre quelques minutes pour vous demander si vous avez une dernière réflexion que vous voulez faire part à l'Agence du revenu du Canada ou au gouvernement du Canada en général.

Appendix D: Invitation Letters

Married-Credits



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Let us help you with your taxes!

Based on your filing history, you are likely eligible to use our new **File My Return** service.

File My Return is **free** and lets you file your income tax and benefit return in a **fast** and **secure** way, with no paper forms or calculations. With a quick phone call, you can file your return. To use File My Return, just follow three easy steps:

Step 1 – To use the File my Return service, the following information must be correct:

<p>Part A - Identification</p> <ul style="list-style-type: none"> - Your marital status on (month day), 2017, was: <input type="text" value="MARRIED"/> - Your province of residence on (month day), 2017 was: <input type="text" value="ONTARIO"/> - Your address on this letter - You did not own foreign property worth more than CAN\$100,000 or sell your principal residence in 2017. 	<p>Part B - 2017 Income</p> <ul style="list-style-type: none"> - You were not self employed and you had no income. or - You had income, but only from one or more of the following: <ul style="list-style-type: none"> - old age security - Canada or Quebec Pension Plan benefits (including disability benefits) - employment insurance benefits - workers' compensation benefits - social assistance payments - net federal supplements
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Canada Revenue Agency
Agence du revenu du Canada

Step 2 – Before you call, make sure you:

Have your social insurance number and date of birth ready.
(DD/MM/YYYY)

Have your spouse's net income ready.
(see "Determining net income" below)

Know the benefits and credits you can claim, as well as any amounts you may be asked to enter.
(see next page)

Step 3 – Dial 1-800-959-1110

The File my Return service will confirm your eligibility at the start of the call.

- If you are eligible, File my Return will use the information in our records and your answers to process your return. We will automatically give you any deductions, benefits and credits that apply.
- If you are not eligible, you can still use our other filing methods, including free software for online filing for individuals. Learn more at canada.ca/netfile. Also, you may qualify for filing help under our Community Volunteer Income Tax Program. For more information about the program, go to canada.ca/taxes-volunteer.

Determining net income

Both you and your spouse or common-law partner will need to know each other's net income amounts to file your respective Income Tax and Benefit Returns. This amount is used to calculate your entitlements to various credits such as the GST/HST credit. The net income amount can be determined by taking the total income from all sources minus applicable deductions; it can be found at Line 236 of the Income Tax and Benefit Return. For more information, go to canada.ca/taxes.

For those eligible to use the File my Return service, the net income can be determined by adding up the amounts in the specified boxes from any of the following information slips you have received:

- T4A(OAS): boxes 18 and 21
- T4A(P): box 20 (minus box 18 if applicable);
- T4E: box 14; and,
- T5007: boxes 10 and/or 11.

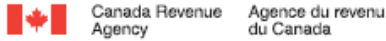
If they don't have any income, then their net income will be zero.

The File my Return service will be available as of 6:00 am, Eastern time, on Monday, February 26 2018, and throughout the tax-filing season. The service runs from 6:00 am to 3:00 am, Eastern time, 7 days a week.



Canada

Single – Credits



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Let us help you with your taxes!

Based on your filing history, you are likely eligible to use our new File My Return service.

File My Return is free and lets you file your income tax and benefit return in a fast and secure way, with no paper forms or calculations. With a quick phone call, you can file your return. To use File My Return, just follow three easy steps:

Step 1 – To use the File my Return service, the following information must be correct:

<p>Part A - Identification</p> <ul style="list-style-type: none"> - Your marital status on December 31, 2017, was: <input type="text" value="SINGLE"/> - Your province of residence on December 31, 2017 was: <input type="text" value="ONTARIO"/> - Your address on this letter - You did not own foreign property worth more than CAN\$100,000 or sell your principal residence in 2017. <input type="text"/> 	<p>Part B - 2017 Income</p> <ul style="list-style-type: none"> - You were not self employed and you had no income. or - You had income, but only from one or more of the following: <ul style="list-style-type: none"> - old age security - Canada or Quebec Pension Plan benefits (including disability benefits) - employment insurance benefits - workers' compensation benefits - social assistance payments - net federal supplements
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Step 2 – Before you call, make sure you:

Have your social insurance
number and date of birth ready.
(DD/MM/YYYY)

Know the benefits and credits you
can claim, as well as any amounts
you may be asked to enter.
(see next page)

Step 3 – Dial 1-800-959-1110

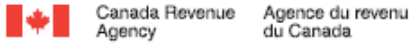
The File My Return service will confirm your eligibility at the start of the call.

- If you are **eligible**, File My Return will use the information in our records and your answers to process your return. We will automatically give you any deductions, benefits and credits that apply.
- If you are **not eligible**, you can still use our other filing methods, including free software for online filing for individuals. Learn more at canada.ca/netfile. Also, you may qualify for filing help under our Community Volunteer Income Tax Program. For more information about the program, go to canada.ca/taxes-volunteer.

The File My Return service will be available as of 6:00 am, Eastern time, on Monday, February 26, 2018, and throughout the tax-filing season. The service runs from 6:00 am to 3:00 am, Eastern time, 7 days a week.



Married – No Credits (PQ)



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Laissez-nous vous aider à produire votre déclaration de revenus!

Selon vos déclarations de revenus précédentes, vous pouvez probablement utiliser notre nouveau service Produire ma déclaration.

Produire ma déclaration est un service gratuit qui vous permet de remplir votre déclaration de revenus et de prestations de façon rapide et sécuritaire, en ayant recours à aucun calcul ni formulaire papier. Il ne nous faudra que quelques minutes au téléphone pour produire votre déclaration de revenus. Pour utiliser Produire ma déclaration, il suffit de suivre ces trois étapes faciles :

Étape 1 – Pour utiliser ce service, les informations suivantes doivent être exactes:

Partie A - Identification

- En date du 31 décembre 2017, votre état civil était:
- En date du 31 décembre 2017, votre province résidence était:
- Votre adresse est celle qui figure sur cette lettre.
- Vous ne possédiez pas de biens étrangers valant plus que 100 000 \$ CAN et vous n'avez pas vendu votre résidence principale en 2017.

Part B - Revenu 2017

- Vous n'étiez pas travailleur indépendant et vous n'aviez aucun revenu
ou
- Vous avez touché un revenu, mais ce dernier provenait seulement d'une ou de plusieurs des sources suivantes:
 - Sécurité de la vieillesse
 - Prestations du Régime de pensions du Canada ou du Régime de rentes du Québec (y compris les prestations d'invalidité)
 - Prestations d'assurance-emploi
 - Indemnités pour accidents du travail
 - Prestations d'assistance sociale
 - Versements nets de suppléments fédéraux





Étape 2 – Préparez-vous bien avant d'appeler.

Ayez en main votre numéro d'assurance sociale et votre date de naissance.
(JJ/MM/AAAA)

Ayez en main le revenu net de votre époux ou de votre conjoint de fait
(voir «Détermination du revenu net» ci-dessous)

Étape 3 – Composez le 1-800-959-1110

Le service Produire ma déclaration confirmera votre admissibilité au début de l'appel.

- Si vous êtes **admissible**, le service utilisera vos réponses et les renseignements figurant dans nos dossiers pour traiter votre déclaration. Nous vous accorderons automatiquement l'ensemble des déductions, prestations et crédits qui s'appliquent.
- Si vous n'êtes **pas admissibles**, vous pouvez toujours avoir recours à une autre de nos méthodes de production, y compris au logiciel de production en ligne pour les particuliers. Apprenez-en plus à ce sujet à canada.ca/impotnet. Il est aussi possible que vous ayez droit à de l'aide à la production dans le cadre Programme communautaire des bénévoles en matière d'impôt. Pour obtenir plus de renseignements sur le programme, allez à canada.ca/impots-benevoles.

Détermination du revenu net

Vous et votre époux ou conjoint de fait devez chacun connaître le montant de revenu net de l'autre pour produire vos déclarations de revenus et de prestations. Ce montant sert à calculer vos droits à divers crédits, tel que le crédit pour le TPS/TVH.

Le montant du revenu net peut être déterminé en prenant le revenu total de toutes provenances moins les déductions applicables; il se trouve à la ligne 236 de la déclaration de revenus et de prestations. Pour en savoir plus, allez à canada.ca/impots.

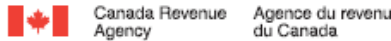
Pour ceux qui sont admissibles au service Produire ma déclaration, le revenu net peut être déterminé en ajoutant les montants dans les cases spécifiées ci-dessous qui figurent sur les de renseignements fiscaux que vous avez peut-être reçus:

- T4A(OAS): cases 18 et 21;
- T4A(P): case 20 (moins case 18 si un montant est présent);
- T4E: case 14; et
- T5007: cases 10 et 11.

S'il n'y a pas de revenu, le montant du revenu net sera zéro.

Le service Produire ma déclaration sera disponible dès 6 h 00 (heure de l'Est) le lundi 26 février 2018, et tout au long de la période de production des déclarations de revenus. Le service sera offert de 6 h 00 à 3 h 00 (heure de l'Est), 7 jours par semaine.

Single – No Credits (PQ)



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Laissez-nous vous aider à produire votre déclaration de revenus!

Selon vos déclarations de revenus précédentes, vous pouvez probablement utiliser notre nouveau service Produire ma déclaration.

Produire ma déclaration est un service gratuit qui vous permet de remplir votre déclaration de revenus et de prestations de façon rapide et sécuritaire, en ayant recours à aucun calcul ni formulaire papier. Il ne nous faudra que quelques minutes au téléphone pour produire votre déclaration de revenus. Pour utiliser Produire ma déclaration, il suffit de suivre ces trois étapes faciles :

Étape 1 – Pour utiliser ce service, les informations suivantes doivent être exactes :

Partie A - Identification

- En date du 31 décembre 2017, votre état civil était:
- En date du 31 décembre 2017, votre province résidence était:
- Votre adresse est celle qui figure sur cette lettre.
- Vous ne possédiez de biens étrangers valant plus que 100 000 \$ CAN et vous n'avez pas vendu votre résidence principale en 2017.

Partie B - Revenu 2017

- Vous n'étiez pas travailleur indépendant et vous n'aviez aucun revenu
 ou
- Vous avez touché un revenu, mais ce dernier provenait seulement d'une ou de plusieurs des sources suivantes:
 - Sécurité de la vieillesse
 - Prestations du Régime de pensions du Canada ou du Régime de rentes du Québec (y compris les prestations d'invalidité)
 - Prestations d'assurance-emploi
 - Indemnités pour accidents du travail
 - Prestations d'assistance sociale
 - Versements nets de suppléments fédéraux





Canada Revenue
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du Canada

Étape 2 – Préparez-vous bien avant d'appeler.

Ayez en main votre numéro
d'assurance sociale et votre date
de naissance.
(JJ/MM/AAAA)

Étape 3 – Composez le 1-800-959-1110

Le service Produire ma déclaration confirmera votre admissibilité au début de l'appel.

- Si vous êtes **admissible**, le service utilisera vos réponses et les renseignements figurant dans nos dossiers pour traiter votre déclaration. Nous vous accorderons automatiquement l'ensemble des déductions, prestations et crédits qui s'appliquent.
- Si vous n'êtes **pas admissible**, vous pouvez toujours avoir recours à une autre de nos méthodes de production, y compris au logiciel de production en ligne pour les particuliers. Apprenez-en plus à ce sujet à canada.ca/impotnet. Il est aussi possible que vous ayez droit à de l'aide à la production dans le cadre Programme communautaire des bénévoles en matière d'impôt. Pour obtenir plus de renseignements sur le programme, allez à canada.ca/impots-benevoles.

Le service Produire ma déclaration sera disponible dès 6 h 00 (heure de l'Est) le lundi 26 février 2018, et tout au long de la période de production des déclarations de revenus. Le service sera offert de 6 h 00 à 3 h 00 (heure de l'Est), 7 jours par semaine.

Info Sheet –Ontario

Know which benefits and credits you can claim

Did you pay for energy or accommodation costs?

You and your spouse or common-law partner will have to decide who gets to make the claim for both of you. If you are, provide us with the following (if applicable):

Total rent paid*:

\$ _____

Total property tax paid:

\$ _____

Total energy costs paid on a reserve:

\$ _____

Total accommodation costs paid to a public long-term care home:

\$ _____

The amount(s) provided will help us determine if you are eligible to claim the Ontario energy and property tax credit (OEPTC), the Ontario senior homeowners' property tax grant (OSHPTG) and/or the Northern Ontario energy credit (NOEC).

If you and your spouse or common-law partner occupied separate principal residences for medical reasons on December 31, 2016, you can apply for the OEPTC, the OSHPTG, and/or the NOEC (if eligible) either individually or as a couple.

*Rent includes amounts paid to a private long-term care home.

Did you donate to an Ontario political party?

If you did, provide us with the following (if applicable):

Total donation amount: \$ _____

Know which benefits and credits you can claim

Did you take public transit?

For 2017, only transit expenses incurred on or after July 1 can be claimed. You'll be able to claim up to \$1,500 in transit expenses and receive up to \$225.

Total transit costs: \$ _____

You can claim the fare you pay on eligible Ontario or municipally-operated public transit services, including transit services offered by MetroLinx.

The service paid for must also be:

- A short-haul service people would commonly use for a return trip in a single day
- Offered to the general public
- Operated by a bus, subway, train, or tram

This includes public transit services that run from within Ontario to a destination outside Ontario, such as those departing from Windsor to Detroit or Ottawa to Gatineau.

Info Sheet – New Brunswick

Know which benefits and credits you can claim

Did you, or someone for you, pay for renovations to your home or the land on which your home is situated?

If you answered yes, you may be eligible for the New Brunswick seniors' home renovation tax credit.

If you meet the conditions listed below, you can claim the lesser of \$10,000 or the total paid.

Total eligible expenses*: \$ _____

To claim this credit, you must have met one of the following:

- You were a senior (65 years of age or older);
- You were a non-senior living with a family member who is a senior.

The renovations must be integral to the home or land and done to:

- Allow a senior to gain access to, or to be more mobile or functional within, the home or on the land; or
- Reduce the risk of harm to a senior within the home or on the land or in gaining access to the home or the land.

*Total paid (minus government assistance you received or expect to receive that is related to the eligible expenses if applicable)

Note: If on December 31, you and your spouse or common-law partner occupied separate principal residences for medical reasons or because of a breakdown in your marriage or common-law relationship for a period of 90 days or more, each spouse or common-law partner can claim up to \$10,000 of eligible expenses.

Info Sheet – British Columbia (Single)

Know which benefits and credits you can claim

Did you, or someone for you, pay for renovations to your home or the land on which your home is situated?

If you answered yes, you may be eligible for the British Columbia home renovation credit for seniors and persons with disabilities.

If you meet one of the conditions listed below, you can claim the total paid up to a maximum of \$10,000.

Total eligible expenses*: \$ _____

To claim this credit, you must have met one of the following:

- You were a senior (65 years of age or older);
- You were a non-senior living with a family member who is a senior;
- You were a person with a disability eligible for the federal disability tax credit;
- You were living with a family member who is a person with a disability eligible for the federal disability tax credit

The renovations must be integral to the home or land and done to:

- Allow a senior or a person with a disability to gain access to, or to be more mobile for functional within, the home or on the land; or
- Reduce the risk of harm to a senior or a person with a disability within the home or on the land or in gaining access to the home or the land.

*Total paid (minus amounts claimed by someone else or government assistance you received or expect to receive that is related to the eligible expenses if applicable)

Info Sheet – British Columbia (Married)

Know which benefits and credits you can claim

Who's going to claim the British Columbia Sales tax credit?

You and your spouse or common-law partner will have to decide who gets to make the claim for both of you. Whoever claims the credit will automatically get \$75 and another \$75 for the spouse or common-law partner.

Did you, or someone for you, pay for renovations to your home or the land on which your home is situated?

If you answered yes, you may be eligible for the British Columbia home renovation credit for seniors and persons with disabilities.

If you meet one of the conditions listed below, you can claim the total paid up to a maximum of \$10,000.

Total eligible expenses*: \$ _____

To claim this credit, you must have met one of the following:

- You were a senior (65 years of age or older);
- You were a non-senior living with a family member who is a senior;
- You were a person with a disability eligible for the federal disability tax credit;
- You were living with a family member who is a person with a disability eligible for the federal disability tax credit

The renovations must be integral to the home or land and done to:

- Allow a senior or a person with a disability to gain access to, or to be more mobile for functional within, the home or on the land; or
- Reduce the risk of harm to a senior or a person with a disability within the home or on the land or in gaining access to the home or the land.

*Total paid (minus amounts claimed by someone else or government assistance you received or expect to receive that is related to the eligible expenses if applicable)

Note: If on December 31, you and your spouse or common-law partner occupied separate principal residences for medical reasons or because of a breakdown in your marriage or common-law relationship for a period of 90 days or more, each spouse or common-law partner can claim up to \$10,000 of eligible expenses.