



Canada Revenue
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du Canada

Paper Filed T2 Corporation Income Tax Returns Telephone Survey – Quantitative Research

Final Report

Prepared for the Canada Revenue Agency

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Canada 

Paper Filed T2 Corporation Income Tax Returns Telephone Survey – Quantitative Research

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Prepared for the Canada Revenue Agency by Forum Research Inc.
May 2019

The Canada Revenue Agency (CRA) commissioned Forum Research Inc. to conduct a research survey of corporations who filed their T2 Corporation Income Tax returns via a paper-based method. The aim of this research was to better understand the rationale for T2 paper-filing and to see what barriers to electronic filing – real or perceived – exist for these filers. In addition, the CRA wanted to investigate whether any improvements were needed to facilitate the switch to electronic filing. A total of 1,002 corporations who filed their 2016 and 2017 T2 income tax returns by mail were surveyed by telephone from January 15th to February 7th, 2019.

This publication reports on the findings of that research survey.

Cette publication est aussi disponible en français sous le titre : Sondage téléphonique sur les déclarations de revenus des sociétés T2 produites sur papier.

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Executive Summary

Background and Purpose

The Canada Revenue Agency (CRA) is encouraging the use of electronic services for taxpayers and registrants (such as electronic filing, direct deposit, and electronic submission of information and enquiries) with the ultimate goal of improving services to Canadians.

Several program enhancements were implemented in the last 17 years to support electronic filing of corporation T2 returns:

- Corporation Internet Filing (CIF) was introduced as a pilot in 2002, rolled out nationally in 2003, and expanded to include non-resident filers in 2008.
- Mandatory Electronic Filing (MEF) was introduced in 2009 for corporations with gross revenues in excess of \$1 million.
- In 2013, MEF was introduced for tax preparers who prepare more than 10 T2 returns in a calendar year.
- In 2014, corporations and tax preparers can also file amended returns electronically.
- In 2016, CIF was made available to insurance corporations and the Attach-a-doc feature was added to tax preparation software for this population.
- In 2017, the Attach-a-doc service was expanded for use by all corporations, and the T2 Auto-fill service was launched.

According to the latest CRA statistics, 90% of T2 returns are filed electronically. While the vast majority of corporations choose electronic filing because it is fast, secure, and convenient, the CRA has been unable to pinpoint the reasons and understand why the remaining 10% are not taking advantage of using this technology, particularly since over one-third of paper returns are prepared using tax preparation software that could file the return electronically.

Objectives

The CRA wanted to contact corporations who still file by mail in order to understand the motivations behind paper filing and to identify the barriers to electronic filing – either real or perceived.

Methodology

The CRA provided contact information for corporations who-filed their T2 return by mail in both 2016 and 2017. No personal information was shared with Forum Research.

Telephone surveying was conducted with 1,002 respondents and each survey took, on average, 10 minutes to complete. Fieldwork was completed from January 15, 2019 to February 7, 2019.

The target audience included incorporated businesses that paper-file their T2 returns and representatives of corporations that paper-file T2 returns. Targeted sub-groups included:

- Corporations (or their representatives) that downloaded the paper form from Canada.ca, filled it out, and mailed it in (referred throughout the report as “those who downloaded and mailed in their T2 paper forms”);
- Corporations (or their representatives) that prepared a return using commercial tax preparation software, printed the completed form with supporting documents and mailed it in (referred throughout the report as “those who paper-filed but used software to prepare their return”); and
- Corporations that prepared a return using commercial tax preparation software and mailed in just a barcoded version of their T2 return and supporting schedules (referred throughout the report as “those who mailed in a 2dBar-code”).

The filing method used in 2017 amongst the target audience determined the required number of responses per category within the total population. Respondent distribution, based on the sub-groups surveyed, is outlined below.¹

- 31 responses were collected from those who paper-filed but used software to prepare their returns.
- 396 responses were collected from those who mailed in a 2dBar-code.
- 575 responses were collected from those who downloaded and mailed in their T2 paper forms.

¹ The Detailed Methodology on Page 35 explains how these sub-group sizes were determined.

Summary of Key Findings

The majority of the corporations and representatives that filed their returns by mail in 2016 and 2017 (73%) were aware that T2 returns can be filed entirely online using commercially available software without having to mail in anything. However, among those aware, only 21% actually attempted to file their 2017 T2 return electronically. About one-third of respondents (31%) said that they would be very likely to file their T2 return electronically in the future.

The stated barriers to electronic filing that consistently emerged throughout the research were:

- The perceived high cost of the software;
- The complexity of electronic filing or the software / the familiarity, simplicity, speed and convenience of paper filing; and
- Technical problems with / limitations of the software or website.

A secondary barrier, cited consistently by a handful of respondents, was:

- Business reasons – small business / little activity or revenue / changes in the business.

The challenge of addressing cost is that almost one-half (48%) of those who downloaded and mailed in their T2 paper forms were not willing to pay any price for software and only 10% were willing to pay the standard minimal price of \$100. Perhaps promoting the benefits of electronic filing, offering training and addressing technical limitations may be more productive courses of action to alleviate barriers to electronic filing.

Benefits that could be promoted are:

- The faster speed of processing returns. Awareness that 95% of electronically filed returns are processed within 6 weeks is relatively low but generated a great deal of interest.
- CRA software certification. Trust in the CRA's online services was high, but only slightly more than 1-in-2 respondents (54%) across all target audiences were aware that the CRA certifies T2 tax preparation software.

The following should *not* be a focus of potential CRA marketing strategies, since they are not significant barriers or benefits to electronic filing:

- Increasing awareness that T2 returns can be filed entirely online using commercially available software
- The speed of completing a T2 tax return.

These findings are discussed in more detail in the Conclusions section of this report.

Contract Value

The total contract value for this project was \$49,983.45 (including HST).

Statement of Political Neutrality

I hereby certify as Senior Officer of Forum Research that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the [Policy on Communications and Federal Identity](#) and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences and standings with the electorate or ratings of the performance of a political party or its leaders.

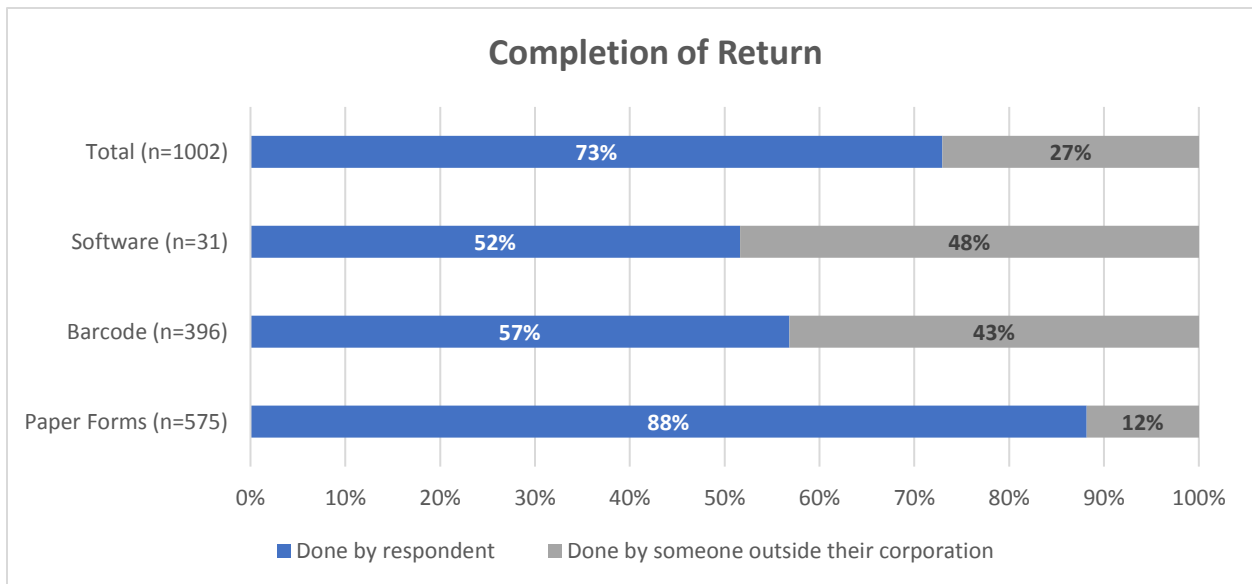
Dr. Lorne Bozinoff
Forum Research
President

Detailed Findings of Survey Results with Analysis

Involvement in Filing Return

Roughly three-quarters of all respondents claimed to have personally filed their own 2017 T2 corporation income tax return (73%), while just over one-quarter had the T2 return filed by someone outside their organization (27%).

Those respondents who downloaded and mailed in their T2 paper forms were the most likely group to personally file their own T2 return (88%). Just over one-half of those who mailed in a 2dBar-code (57%), as well as those who paper-filed but used software to prepare their return (52%), filed their own return.



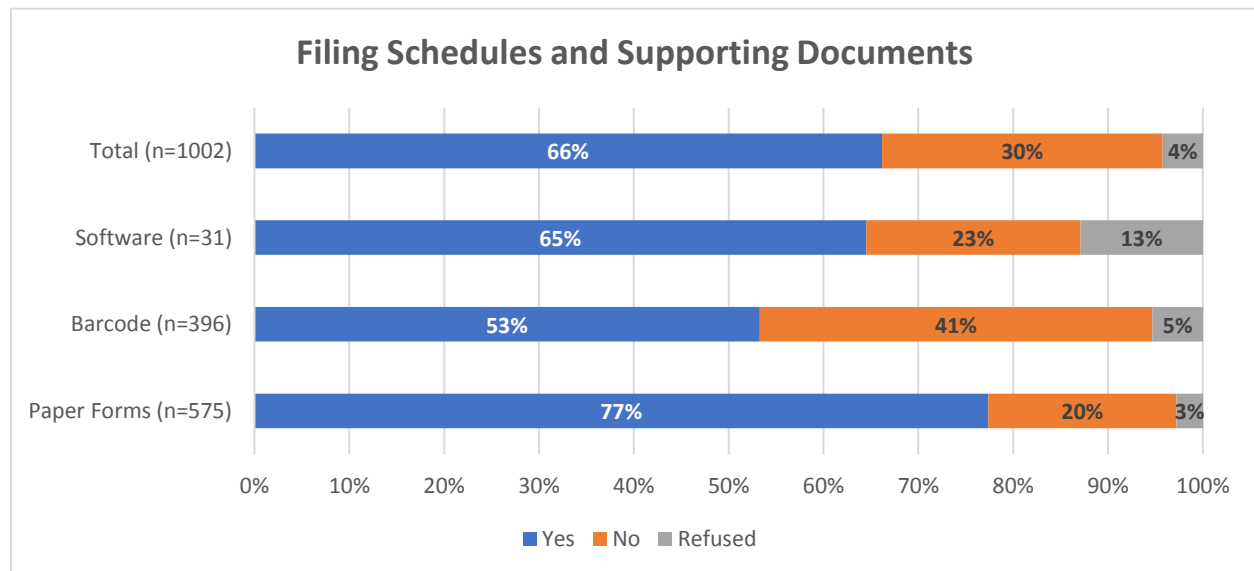
Q1. First of all, can you tell me if the 2017 T2 corporation income tax return for <CORPNAME><CORPNAME2> was filed by you personally, by another employee in your corporation or by someone outside your corporation? BASE: All Respondents (n=1,002)

Filing Schedules and Supporting Documents

Two-thirds (66%) of all respondents surveyed indicated they included schedules and supporting documents with their 2017 T2 corporation income tax return, while 30% indicated they did not, and 4% did not know if schedules or supporting documents were filed or refused to answer this question. Over one-half (54%) of those who indicated they filed schedules and supporting documents did not know or remember what was filed. This was partially due to the fact that many (27%) handed over this process to someone outside the organization to complete.

Those who downloaded and mailed in their T2 paper forms were the most likely group to indicate schedules and supporting documents were included with their 2017 T2 corporation income tax return (77%). To be precise, they were more likely to file documents than those who mailed in a 2dBar-code (53%). They were also the group that was most likely to remember the specific schedules that were filed. These findings align with the results of the previous question; most of this group completed the T2 return on their own, which would make them most familiar with what additional information was required during the filing process.

It should be noted that 13% of those who paper-filed but used software to prepare their return did not provide an answer to this question. This may be because roughly one-half (48%) of this group had someone outside their organization complete the T2 return and therefore could not answer.

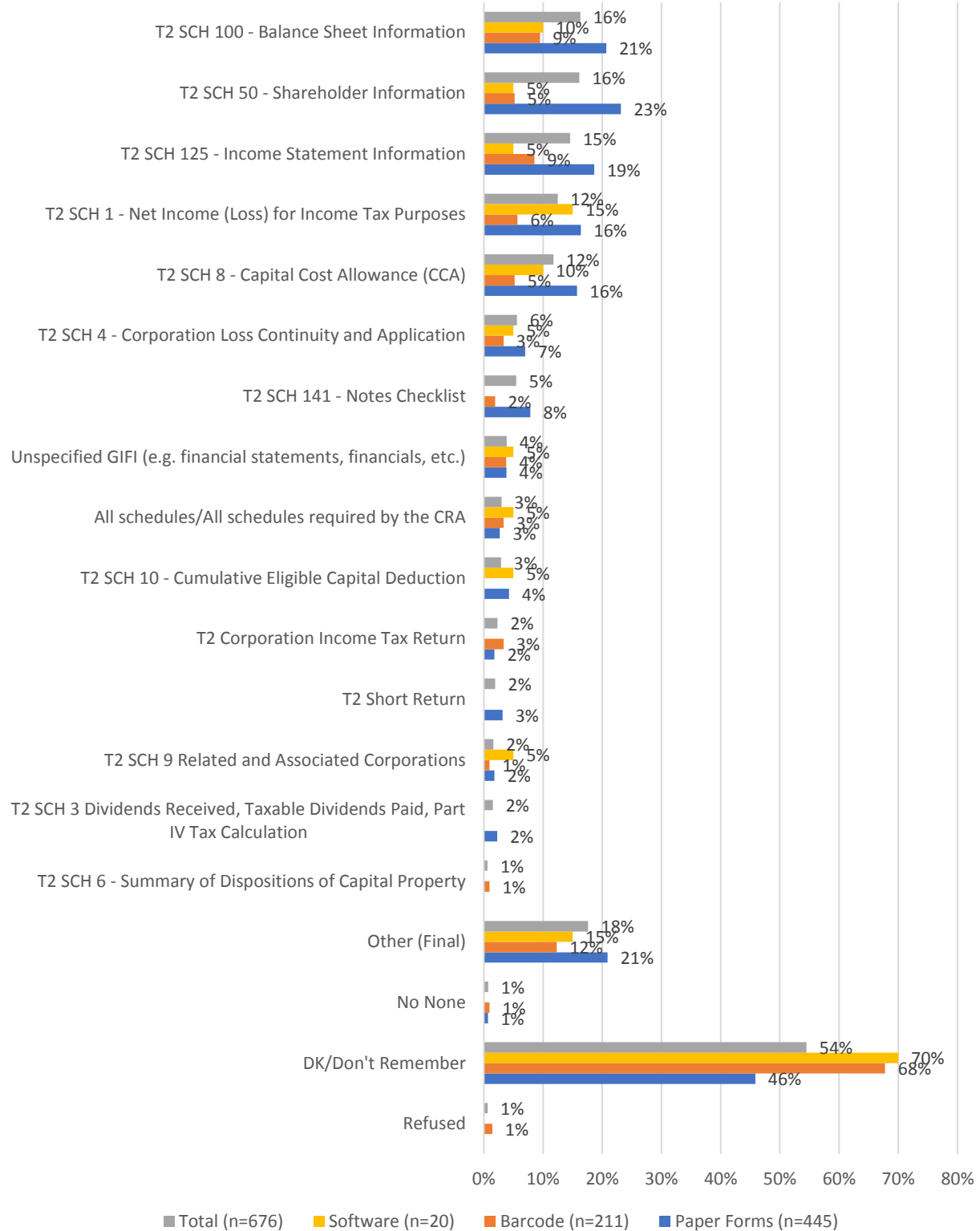


Q4. Did you file schedules or supporting documents with your T2 return? BASE: All Respondents (n=1,002)

The top five schedules or supporting documents filed are listed below:

1. T2 SCH 100 - Balance Sheet Information (16%),
2. T2 SCH 50 - Shareholder Information (16%),
3. T2 SCH 125 - Income Statement Information (15%),
4. T2 SCH 1 - Net Income (Loss) for Income Tax Purposes (12%), and
5. T2 SCH 8 - Capital Cost Allowance (CCA) (12%).

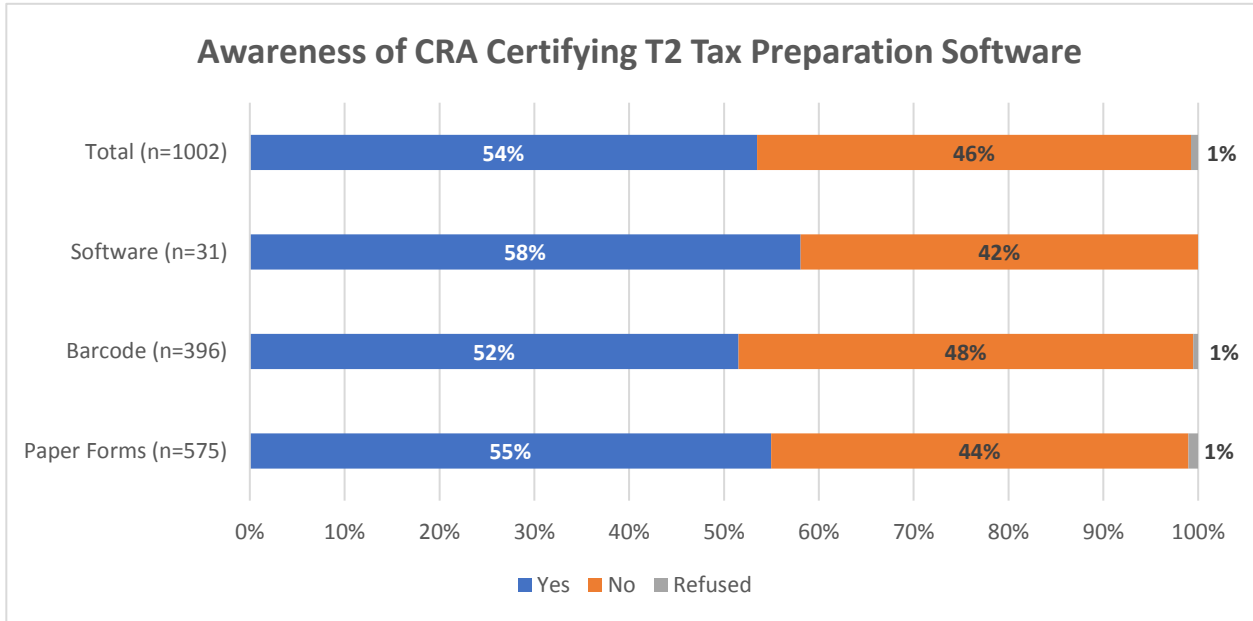
Schedules and Supporting Documents Filed



Q5. What schedules did you file? BASE: Respondents who filed schedules or supporting documents with their T2 return (n=676)

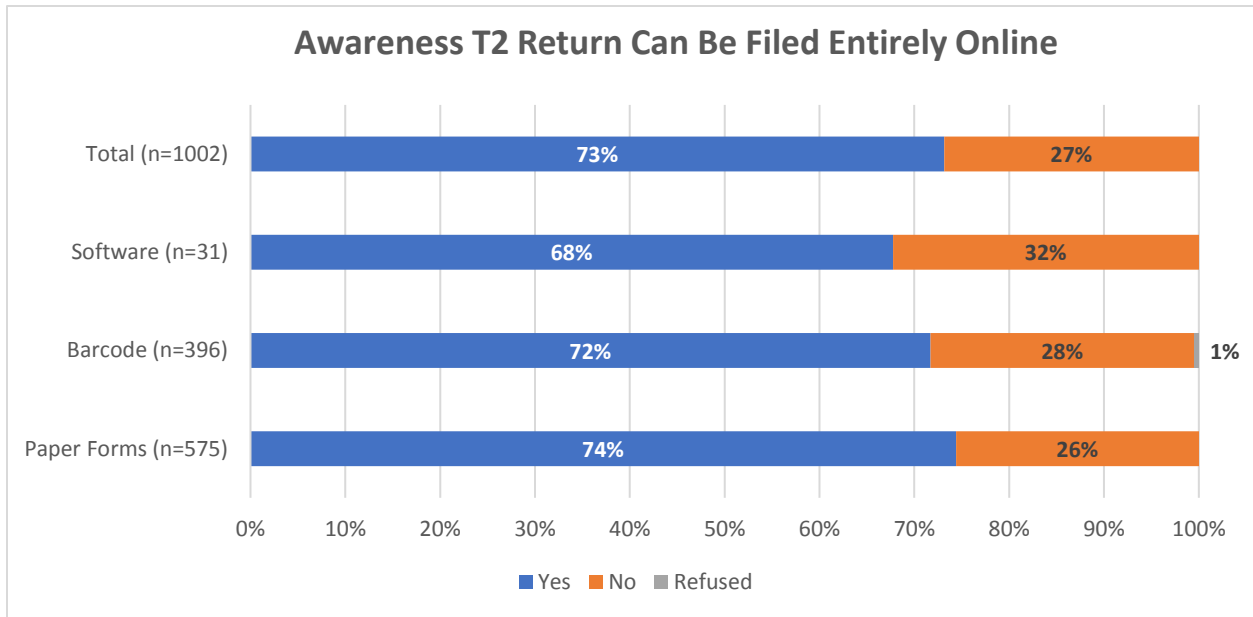
Awareness of Electronic Options

Awareness that the CRA certifies T2 tax preparation software was equally split. In total, just over one in two respondents knew this information (54%), and this was consistent across all target audiences.



Q6. Did you know that the CRA certifies T2 tax preparation software? BASE: All Respondents (n=1,002)

Roughly three-quarters of those surveyed (73%) indicated they were aware T2 returns can be filed entirely online using commercially available software without having to mail in anything. This was consistent across all target audiences. Although awareness was fairly high, an important proportion of respondents were not aware (between one-quarter and one-third). That said, there are likely other barriers at work impacting the target audiences' filing decisions, in addition to awareness.

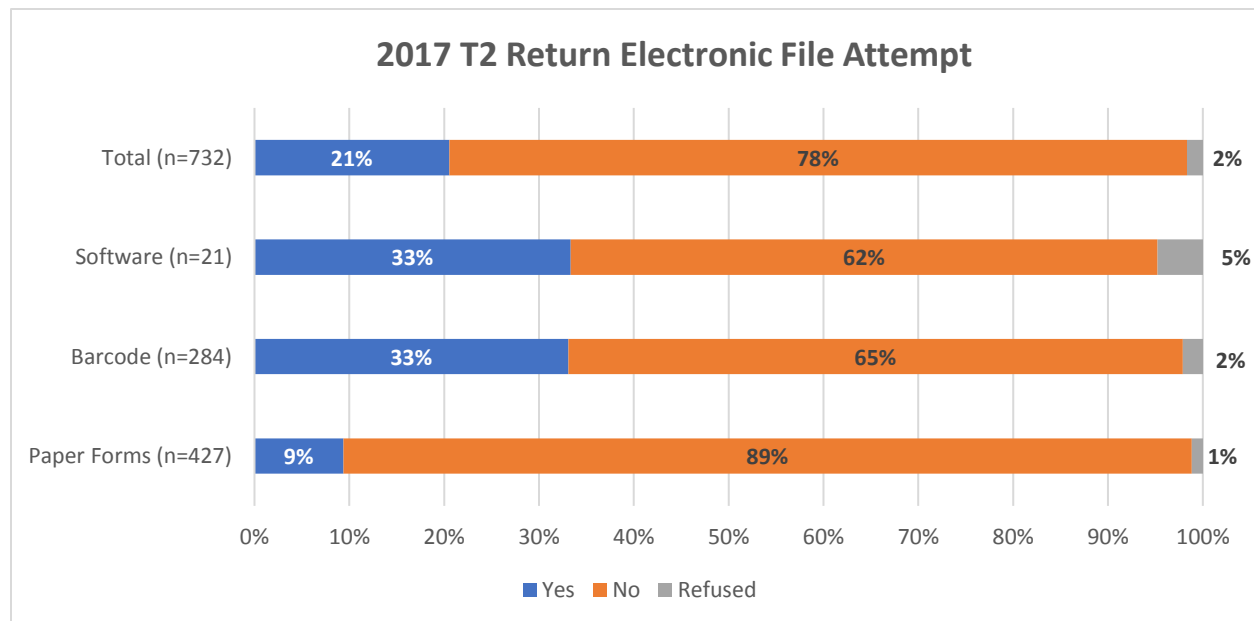


Q7. Are you aware that T2 returns can be filed entirely online using commercially available software without having to mail in anything?
 BASE: All Respondents (n=1,002)

Previous Attempts and Successes

Of those who were aware that T2 returns can be filed entirely online using commercially available software, 21% indicated that they attempted to file their 2017 T2 return electronically.

Only 9% of those who downloaded and mailed in their T2 paper forms attempted to file their 2017 T2 return electronically. Those who paper-filed but used software to prepare their return, and those who mailed in a 2dBarcode, were more likely to attempt an electronic filing (33% each). Still, it should be noted, the majority of those with access to the software required to file a T2 return entirely via the electronic method did not attempt to use it, (62% to 65%), suggesting that there were other barriers that came into play.



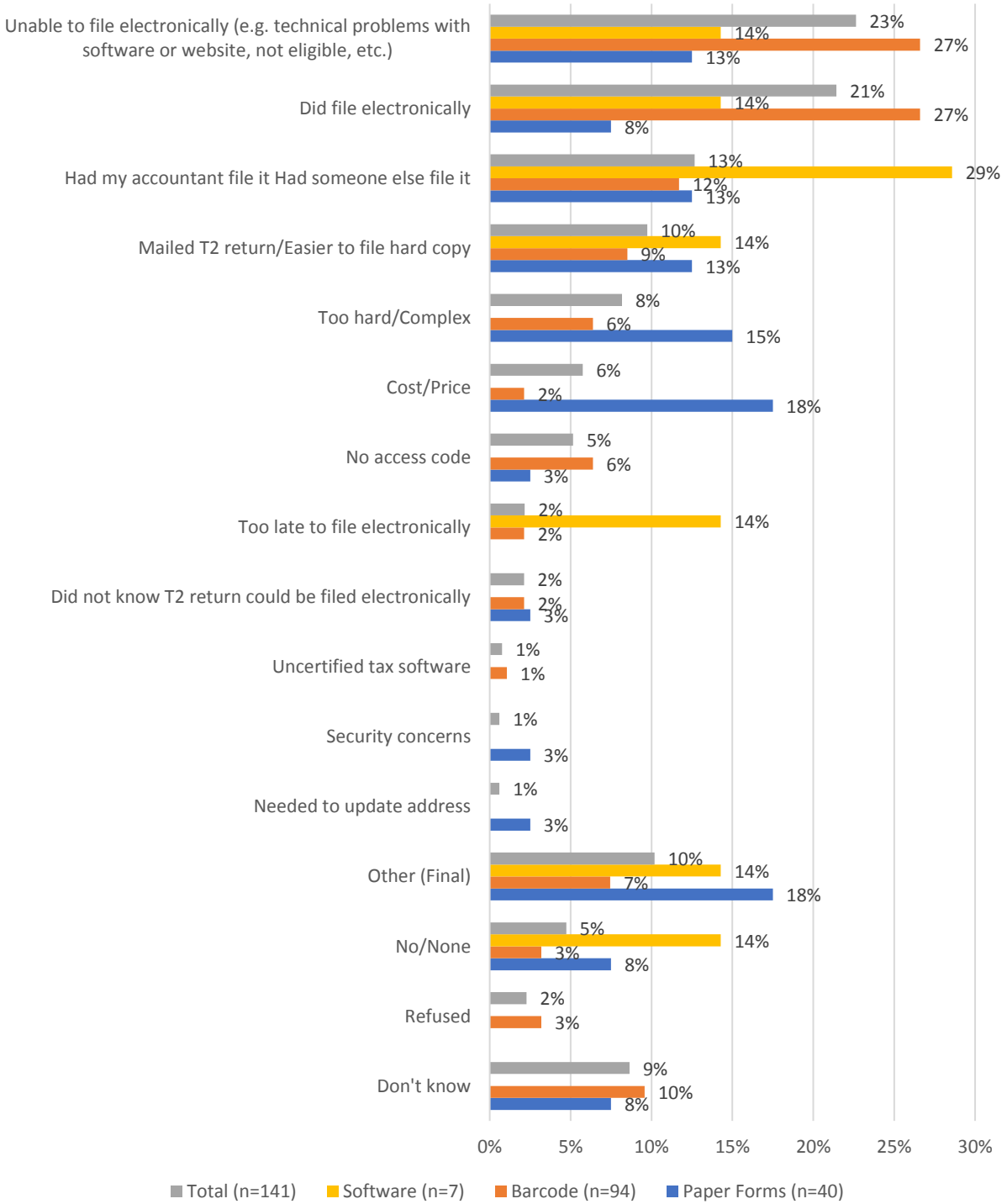
Q8. Did you attempt to file your 2017 T2 return electronically? BASE: Respondents aware that T2 returns can be filed entirely online using commercially available software (n=732)

With respect to these barriers, a variety of reasons prevented corporations from successfully completing an electronic filing, mainly technical problems with software or the website/ineligibility (23%). Ten percent (10%) found it easier to mail in a hard copy, with a further 8% indicating that filing electronically was too hard or complicated. Price of the software (6%) and no access code (5%) were the next most common reasons for unsuccessful electronic filing attempts.

Though CRA records show that all corporations selected to take part in this survey had paper-filed their 2017 T2 return, one-fifth of respondents (21%) claimed they filed electronically, and a further 13% indicated their accountant or someone else filed their return, making it impossible to answer this question accurately. It is fair to assume this group would attempt to file electronically again, since their interest in doing so has been illustrated in the past. Issues around technological limitations, eligibility, complexity of the process and price should be further explored as barriers experienced by paper filers.

When looking at responses solely amongst those who mailed in a 2dBar-code, the main reasons for unsuccessful electronic filing attempts were an inability to complete the process (technical problems with the software or the website, ineligibility, etc.) (27%), the ease of filing a hard copy (9%) and the complexity of the electronic process (6%). Those who downloaded and mailed in their T2 paper forms were most likely to say what prevented them from successfully filing electronically was the price of the software (18%), the complexity of the electronic process (15%), the ease of filing a hard copy and an inability to complete the process (technical problems with the software or the website, ineligibility, etc.) (13% each).

Reasons for Unsuccessful 2017 T2 Return Electronic Filing Attempt



Q9. What prevented you from filing your 2017 T2 return electronically?

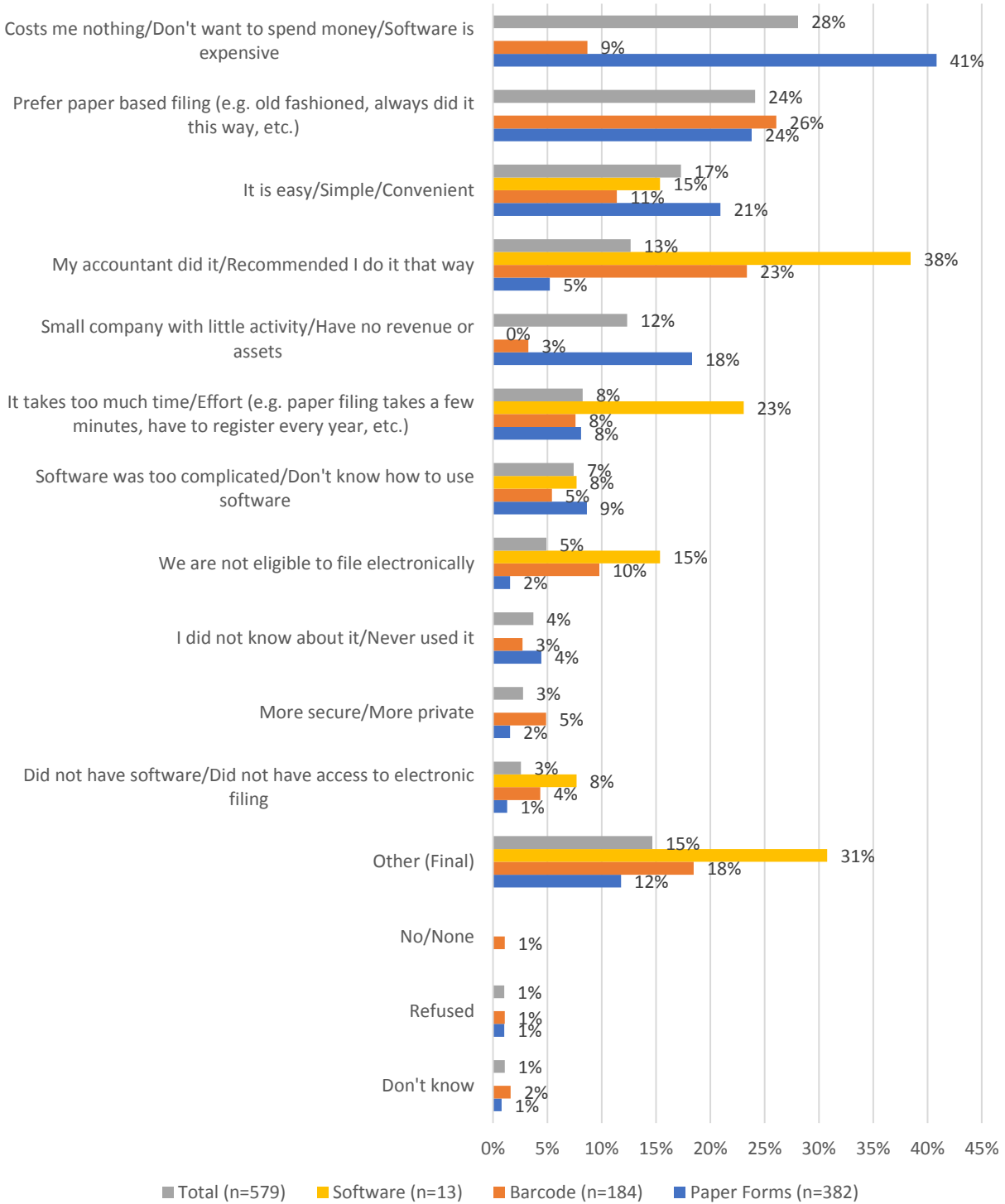
BASE: Respondents who attempted to file their 2017 T2 return electronically (n=141)

When asking those who did not attempt to file their 2017 T2 return electronically why they chose not to do so, about one-quarter indicated it was due to the expensive software / filing by mail does not cost anything (28%), or that they prefer the familiarity of their current paper-based filing method (24%). Additional reasons included the ease of use and convenience of their current filing method (17%), that they are a small company with little activity (12%), that electronic filing is too much effort (8%), or that the software is too complicated (7%). Once again, the cost and ease of the current filing method were highlighted by respondents when providing barriers to electronic filing.

The main reasons for not filing electronically amongst those who mailed in a 2dBar-code were a preference for their current filing method (26%) and their accountant's recommendation (23%).

Those who downloaded and mailed in their T2 paper forms were most likely to say they didn't attempt to file electronically due to the cost of the software (41%), followed by a preference for their current method (24%), the simplicity of their current method (21%), and that they are a small company with little activity (18%).

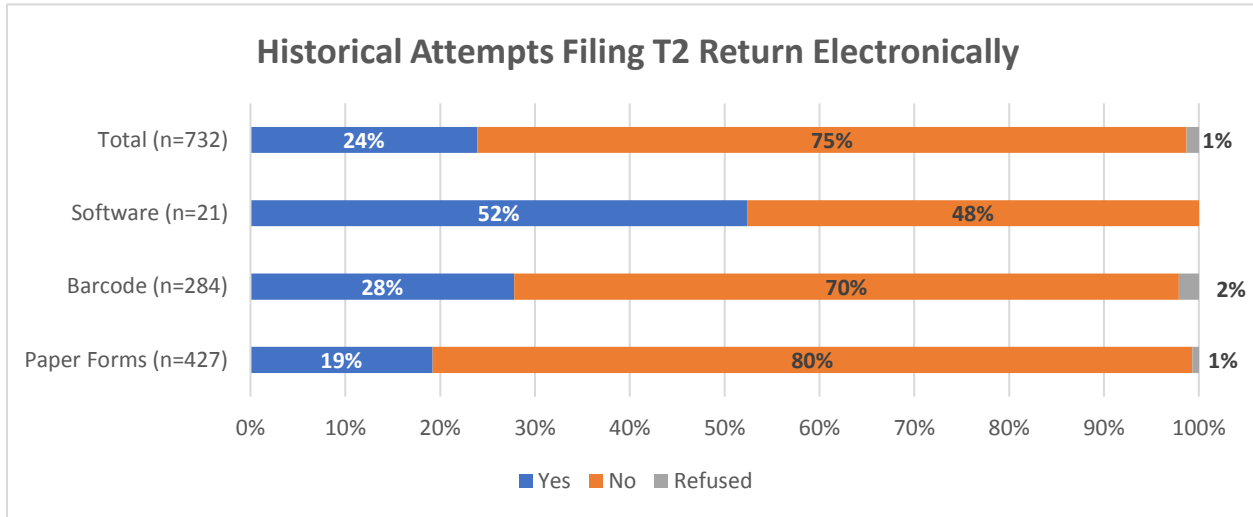
Reasons For Not Attempting to File 2017 T2 Return Electronically



10. Why did you choose not to attempt to file the 2017 T2 return electronically?
 BASE: Respondents who did not attempt to file their 2017 T2 return electronically (n=579)

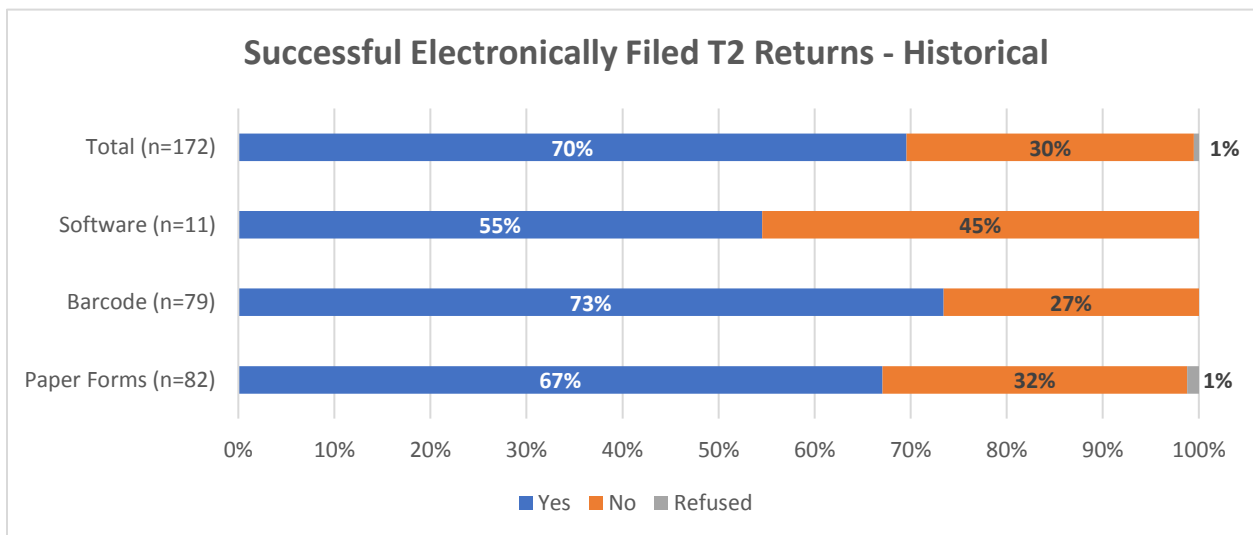
Roughly one in four respondents indicated that prior to their 2017 T2 return, they had attempted to file a T2 return electronically (24%).

Those who paper-filed but used software to prepare their return were the mostly likely group to have attempted to file their T2 return electronically prior to 2017 (52%). Those who downloaded and mailed in their T2 paper forms were least likely to have attempted to file electronically (19%), followed by those who mailed in a 2dBar-code (28%).



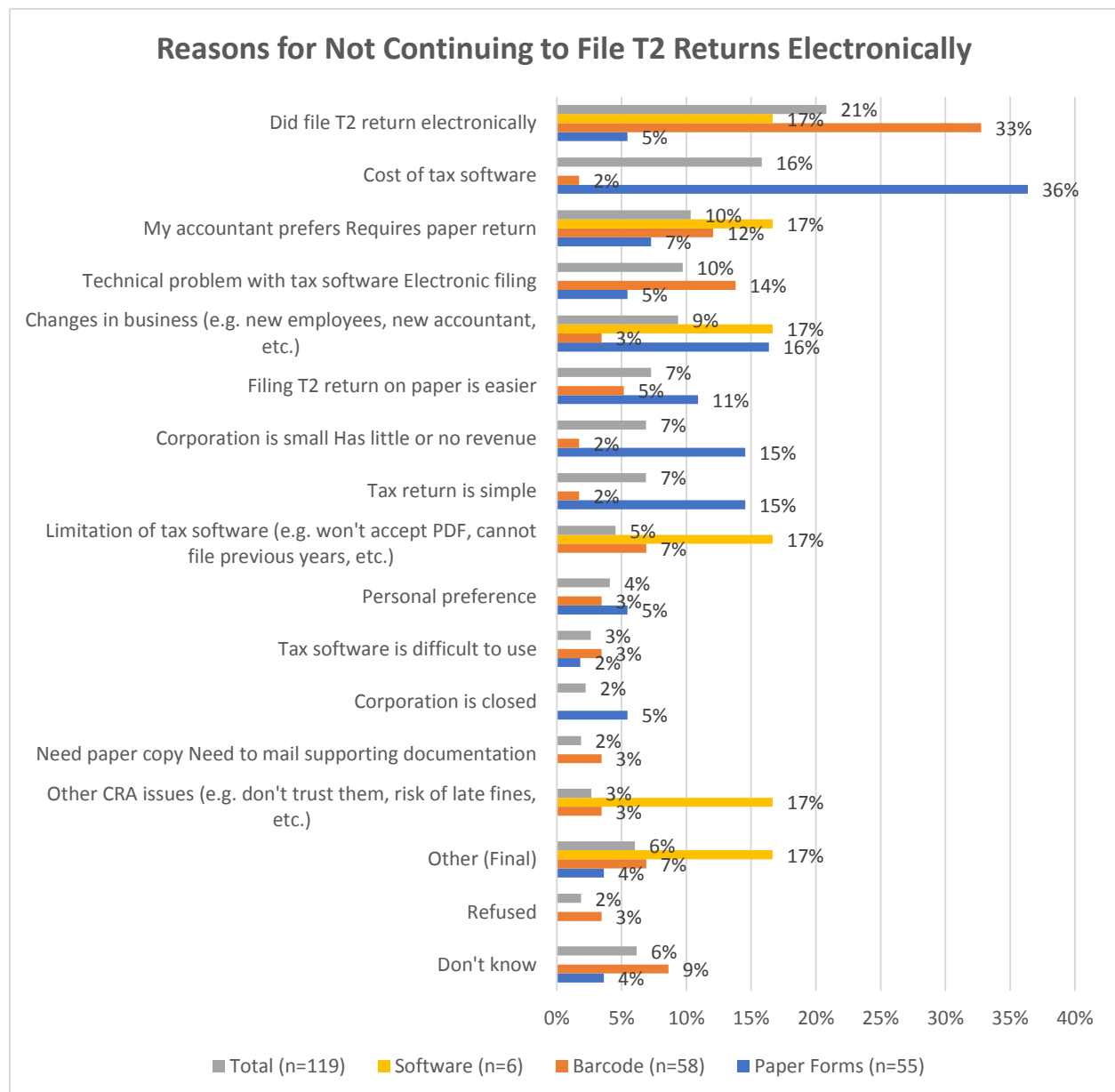
Q11. Prior to your 2017 T2 return, have you ever attempted to file a T2 return electronically?
 BASE: Respondents aware that T2 returns can be filed entirely online using commercially available software (n=732)

Of those who attempted to file a T2 return electronically prior to 2017, seven in ten respondents were successful with their filing (70%). There are no statistical differences in success rates between target audiences, due to small base sizes.



Q12. Have you successfully filed a T2 return electronically?
 BASE: Respondents have attempted to file a T2 return electronically prior to 2017 T2 return (n=172)

Those who successfully filed a T2 return electronically were asked why they stopped filing in this manner. Interestingly enough, over one in five claim they continue to file electronically (21%). This may simply be due to a misunderstanding or it may suggest they are unaware that whoever is filing on their behalf has ceased to do so electronically. Top reasons for not filing electronically include the cost of the software (16%), their accountant's preference for the current paper-filing method (10%), technical problems with (10%) and limitations of (5%) the tax software, changes in their business (9%), and the ease of filing a paper return / simplicity of the tax return (7% each). Those who downloaded and mailed in their T2 paper forms mainly stopped filing due to the high cost of tax software (36%). Amongst those who mailed in a 2dBar-code, 14% stopped due to technical problems with the software being used and 12% had accountants that preferred paper filing. Once more, issues around costs of electronic filing, technological limitations, and complexity of the process were highlighted by respondents.



Q13. Why did you stop filing your T2 return electronically if you successfully filed it this way in the past?
 BASE: Respondents who have successfully filed a T2 return electronically (n=119)

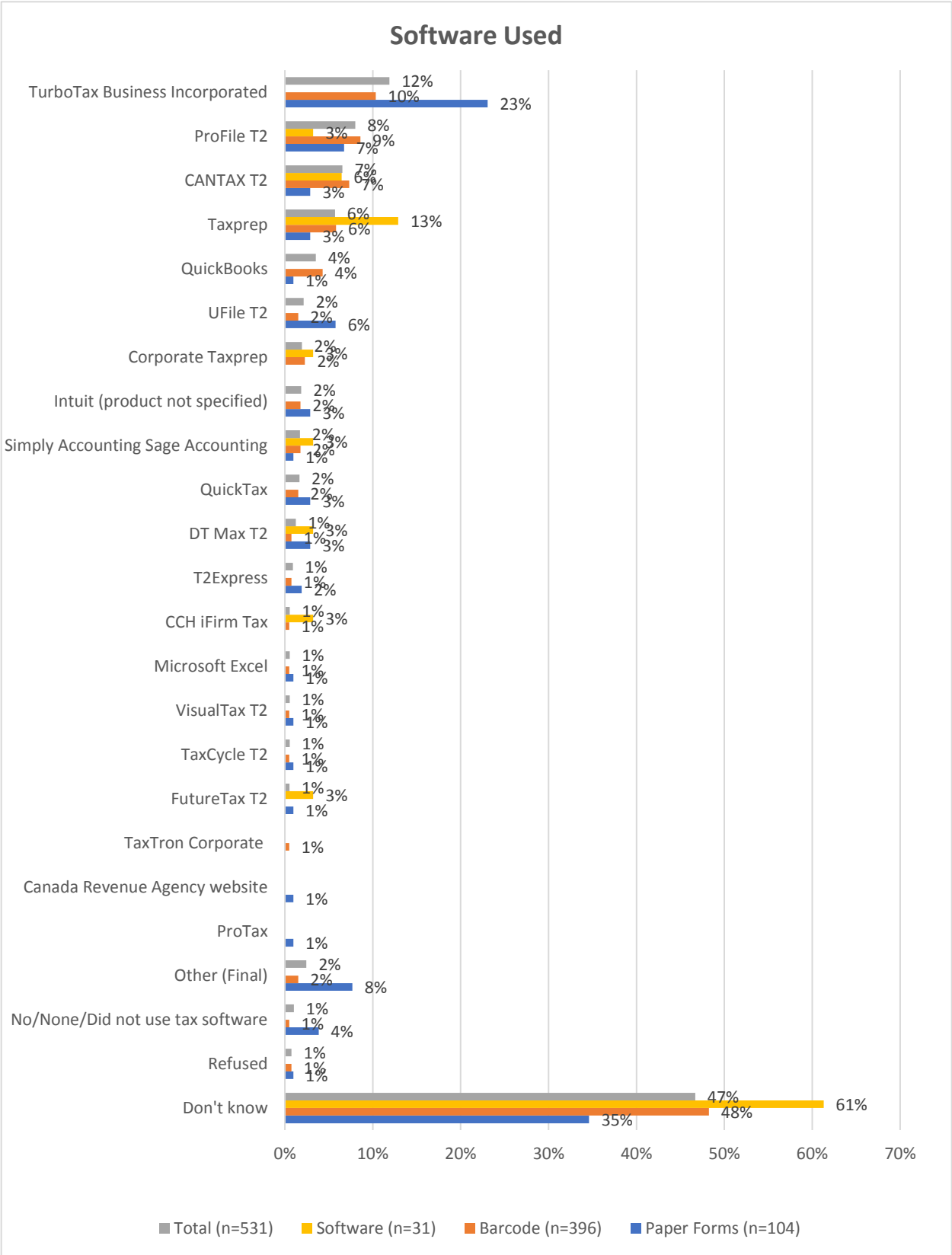
Software Used and Ease of Use

About one-half of respondents asked (47%) did not know what software they used or attempted to use to prepare their T2 returns. The most common mentions were TurboTax Business Incorporated (12%), ProFile T2 (8%), CANTAX T2 (7%), Taxprep (6%), and Quickbooks (4%). All other software brands were used by 2% or fewer respondents.

Those respondents who paper-filed but used software to prepare their return were least likely to know what software was being used to prepare their T2 returns (61% did not know). Those who downloaded and mailed in their T2 paper forms were most able to identify the software used (only 35% did not know). About one-half of those who mailed in a 2dBar-code (48%) did not know how to respond to this question.

Among those who downloaded and mailed in their T2 paper forms, TurboTax Business Incorporated was the software mentioned most often (23%). Those respondents who paper-filed but used software to prepare their return were most likely to use Taxprep (13%). Those who mailed in a 2dBar-code used a wider variety of packages, topped by TurboTax Business Incorporated (10%), ProFile T2 (9%), CANTAX T2 (7%) and Taxprep (6%).

Similar to other questions asked, the high percentages across all sub-groups who are unable to identify the software being used for filing purposes can be attributed, in part, to the fact that a significant number of respondents (27%) have chosen to have their filing done by people outside their organizations and are essentially removed from the process. They might also see tax software as being generic in nature and, as such, have difficulty retaining the name of the software they are using.

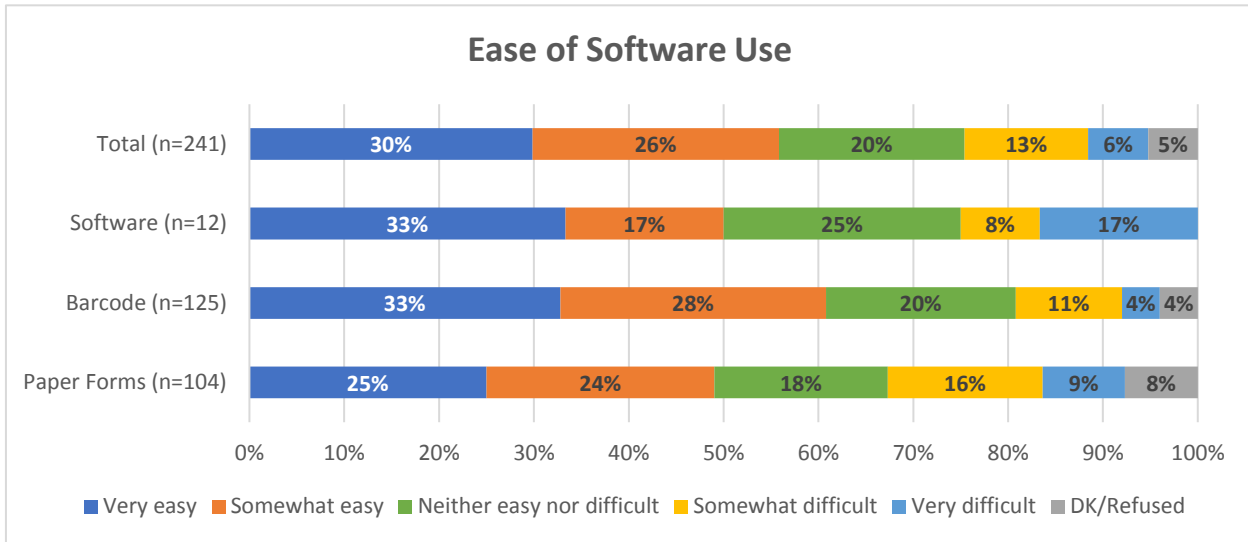


Q14.What software did you use, or attempt to use to prepare your T2 return? BASE: Respondents who have or attempted to file their T2 return (n=531)

Over one-half of respondents who attempted to file electronically found their software to be either “very easy” or “somewhat easy” to use (56%). Conversely, a sizeable number felt it was either “somewhat difficult” or “very difficult” to use (19%).

These results were consistent among the different target audiences.

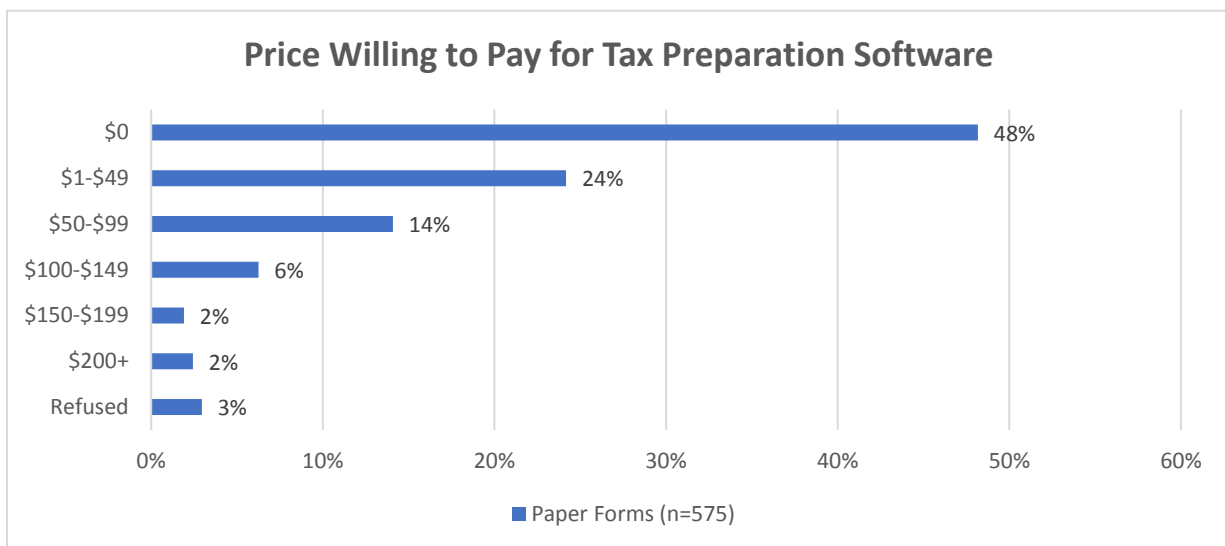
Q15. How easy or difficult was it to use the software to file or attempt to file your T2 return electronically? Was it ...?
 BASE: Respondents who have or attempted to file their T2 return (n=241)



When asking those respondents who downloaded and mailed in their T2 paper forms how much they would be willing to pay for tax preparation software, roughly one in two said they would pay nothing at all (48%). Almost one in four said they would pay between \$1 and \$49 (24%). A further 14% indicated they would accept paying between \$50 and \$99.

One in ten (10%) said they were willing to pay over \$100 for tax preparation software used to file T2 returns electronically with a few of these respondents even mentioning they were prepared to go as high as \$200 or more (2%). It should be noted that, on average, tax preparation software runs at over \$100 annually.

There is a definite unwillingness amongst those who downloaded and mailed in their T2 paper forms to pay for the tax preparation software required to file a T2 return electronically; again, almost one-half (48%) are unwilling to pay anything.

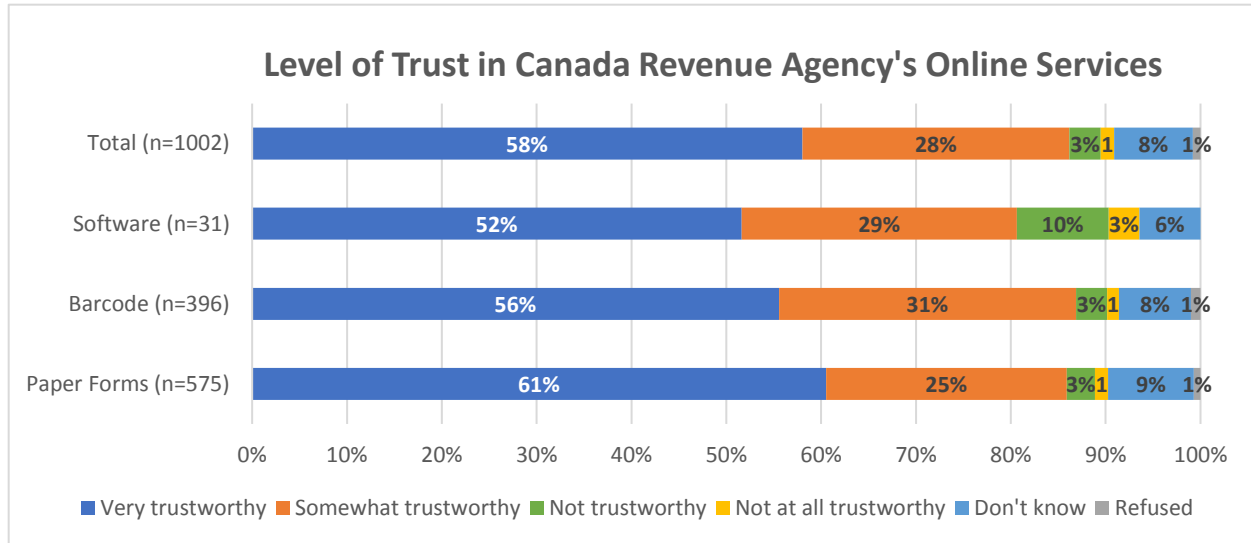


Q16. In order to file your T2 return electronically, you need to purchase commercially available software annually. What price would you be willing to pay for the software on an annual basis? BASE: AGENCY Respondents (n=575)

Trust in the Agency

Respondents were asked what their level of trust was in CRA’s online services. Over eight in ten respondents found the CRA’s online services to be “very trustworthy” or “somewhat trustworthy” (86%). This was consistent across all target audiences.

A lack of trust in the CRA’s online services should not be perceived as a reason why the target audiences are not filing their T2 returns electronically, given that the majority in all sub-groups show trust in the CRA.



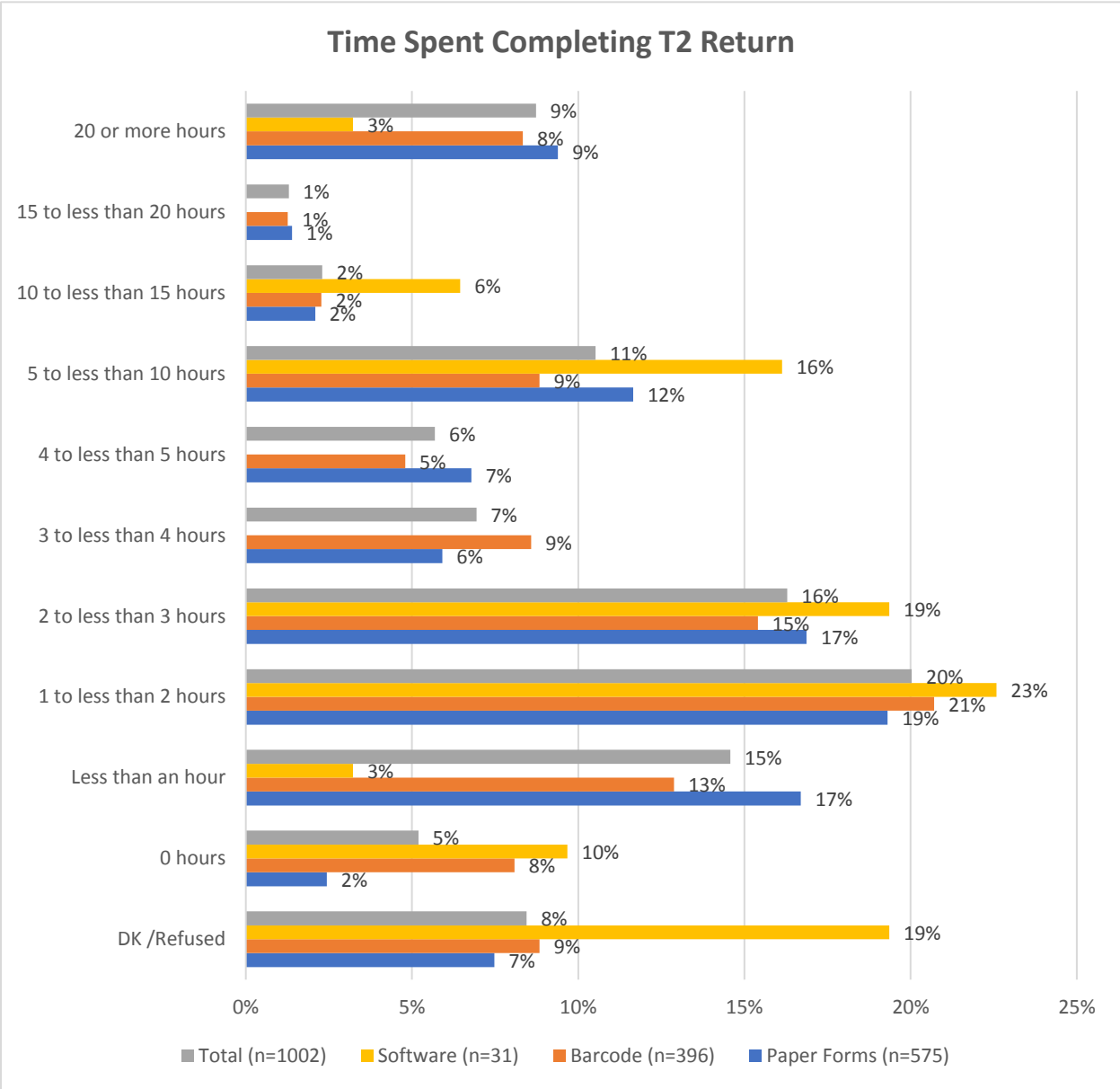
Q17. What is your level of trust in Canada Revenue Agency’s online services? Would you say...? BASE: ALL Respondents (n=1,002)

Timing of Completion

Over one-third of all respondents took between 1 and 3 hours to complete their 2017 T2 return (36%). In addition, it took about one in four respondents between 3 and 10 hours to complete their return (24%), while 9% took 20+ hours to complete the process. However, at the opposite end of the spectrum, 15% were finished in less than an hour.

Just over one-half of respondents who mailed in a 2dBar-code spent, at most, 3 hours completing their 2017 T2 return (57%). Similarly, 55% each of respondents who downloaded and mailed in their T2 paper forms or who paper-filed but used software to prepare their return spent a maximum of 3 hours completing their 2017 T2 return.

Overall, there were not any significant differences amongst the three subgroups when looking at time spent completing a T2 return. Those who partially completed their T2 return electronically were not saving a significant amount of time during the process. Alternatively, those who downloaded and mailed in their T2 paper forms did not spend significantly more time completing the process.

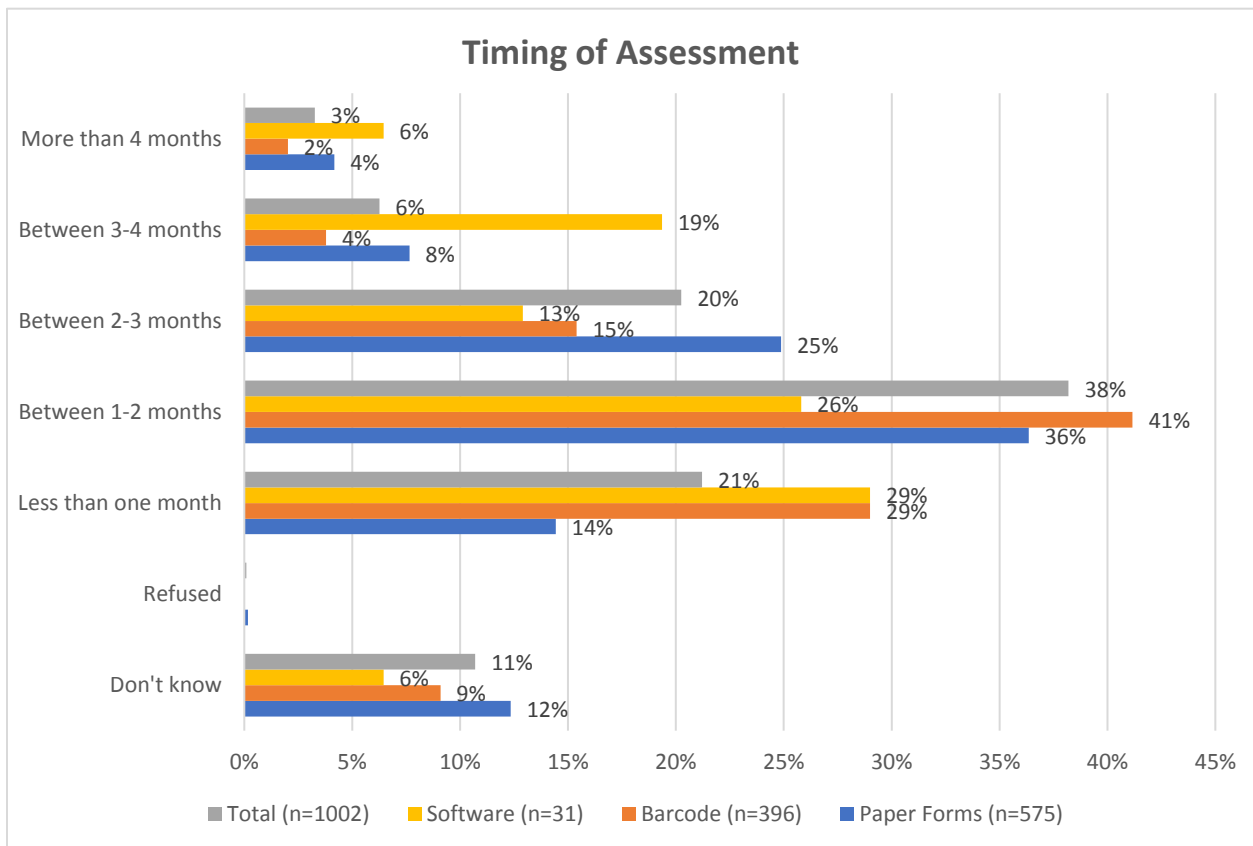


Q18. How long did it take to complete your 2017 T2 return in hours and/or minutes? (Hours) BASE: ALL Respondents (n=1,002)

Upon filing a 2017 T2 return, 59% of respondents said their assessment was received within 2 months; 21% received it in less than 1 month. Another 20% mentioned their assessment was available after 2-3 months. About one in ten did not know how long it took to receive their assessment (11%).

Those who paper-filed but used software to prepare their return, or who mailed in a 2dBar-code, were more likely to receive their assessment within one month (29% each), compared to those who downloaded and mailed in their T2 paper forms (14%).

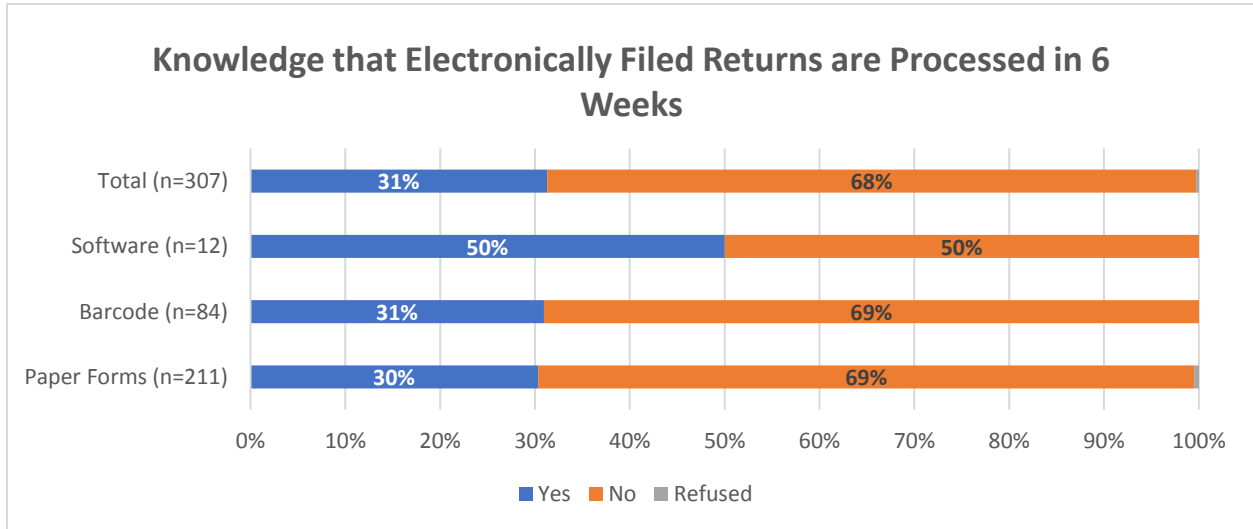
With a broadened timeframe, those who mailed in a 2dBar-code were more likely than the other two target audiences to receive their assessment within 2 months. There was a sizeable segment of those who paper-filed but used software to prepare their return (25%) that reported a waiting period of 3 months or more for their assessment.



Q19. On average, how long does it take to receive your assessment once you've filed your T2 return? BASE: ALL Respondents (n=1,002)

Awareness of Electronic Timing

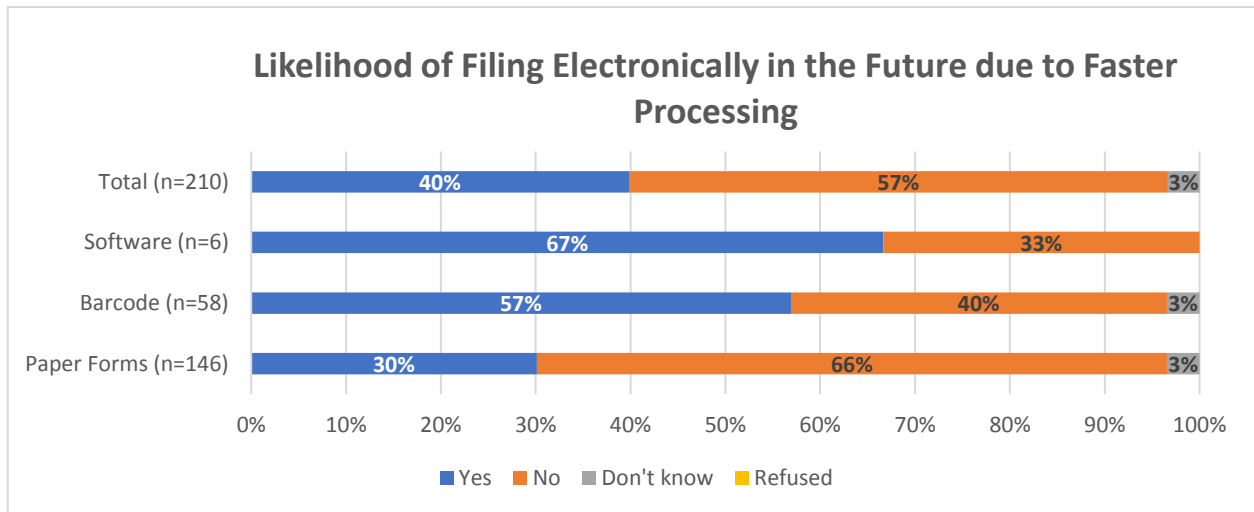
Roughly one-third of all respondents who waited 2 or more months to receive their assessment were aware that 95% of electronically filed returns are processed within 6 weeks. This is consistent among those who mailed in a 2dBarcode (31%) and those who downloaded and mailed in their T2 paper forms (30%). The results for those who paper-filed but used software to prepare their return are directional only, due to the small sample size.



Q20. Did you know that 95% of electronically filed returns are processed within 6 weeks?
BASE: Respondents who waited 2 or more months to receive their assessment (n=307)

When asking those who were not aware that 95% of electronically filed returns are processed within 6 weeks whether their likelihood to file electronically increased knowing this information, 40% indicated that it did.

Quicker processing generated more interest in electronic filing amongst those who mailed in a 2dBar-code than those who mailed in their T2 paper forms (57% and 30% would be more likely to electronically file their next T2 return respectively, knowing that processing would be faster). The results for those who paper-filed but used software to prepare their return are directional only, due to the small sample size.

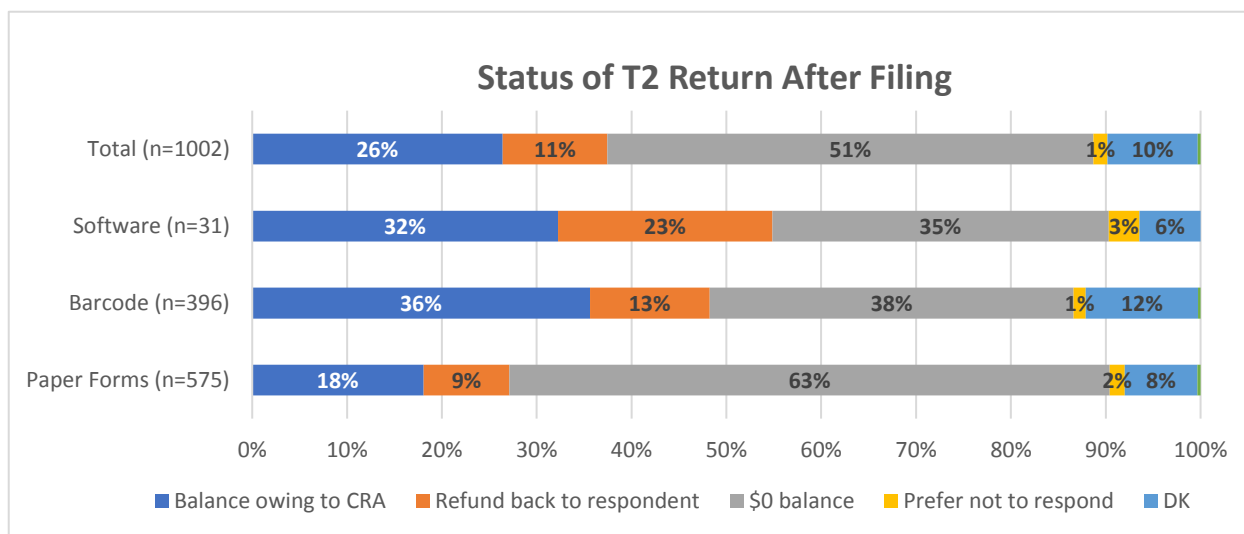


Q21. Does knowing an electronically-filed return is processed quicker make you more likely to electronically file your next T2 return?
 BASE: Respondents not aware that 95% of electronically filed returns are processed within 6 weeks (n=210)

Result of T2 Return

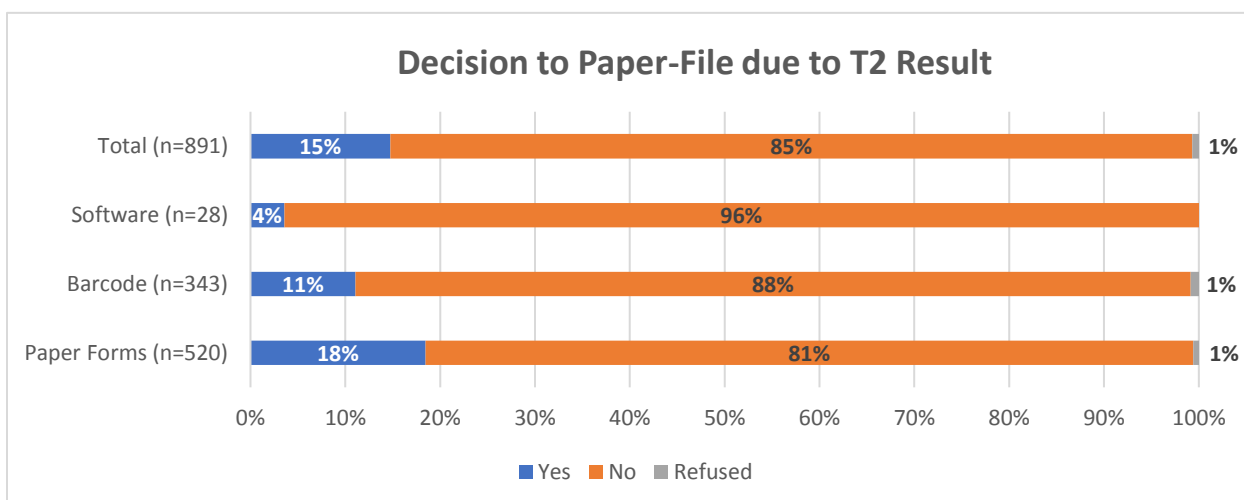
Overall, one in four respondents had a balance owing to CRA after filing their 2017 T2 return (26%), 11% had a refund, and about one-half of all respondents had a \$0 balance (51%).

Those who downloaded and mailed in their T2 paper forms were the least likely to owe money to the CRA (18%) and the most likely to have had a \$0 balance (63%). The pattern amongst the other two groups that partially completed their T2 return electronically was similar. Both were equally likely to have had a balance owing to the CRA or had a \$0 balance, and less likely to have received a refund.



Q22. When you filed your 2017 T2 return, was there a balance owing to Canada Revenue Agency, was there a refund owing back to you, or was there a \$0 balance? BASE: ALL Respondents (n=1,002)

The vast majority of respondents (85%) indicated that the result of the 2017 T2 return did not affect their decision to file their T2 the way they did. Those who downloaded and mailed in their T2 paper forms were most likely to say that the outcome did affect their decision (18%).

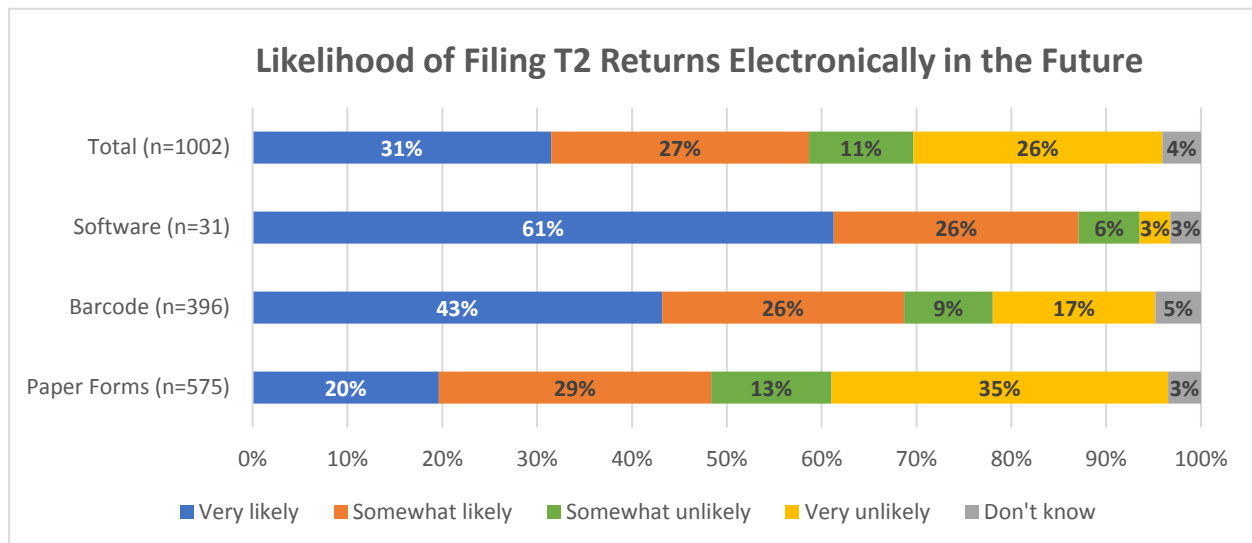


Q23. Did this affect your filing-method decision? BASE: Respondents with a balance owing, refund, \$0 balance (n=891)

Likelihood of Filing Electronically in Future

When asking respondents the likelihood of their corporation filing its T2 return electronically in the future, over one-half said they were likely to do so (58%) – with 31% “very likely” and 27% “somewhat likely”. It should be noted that just over one in four indicated they were “very unlikely” (26%) to file electronically and another 11% said they were “somewhat unlikely.”

The likelihood of filing electronically in the future was much higher among those who paper-filed but used software to prepare their return (61% “very likely”) than among the other two target audiences (43% and 20% respectively).



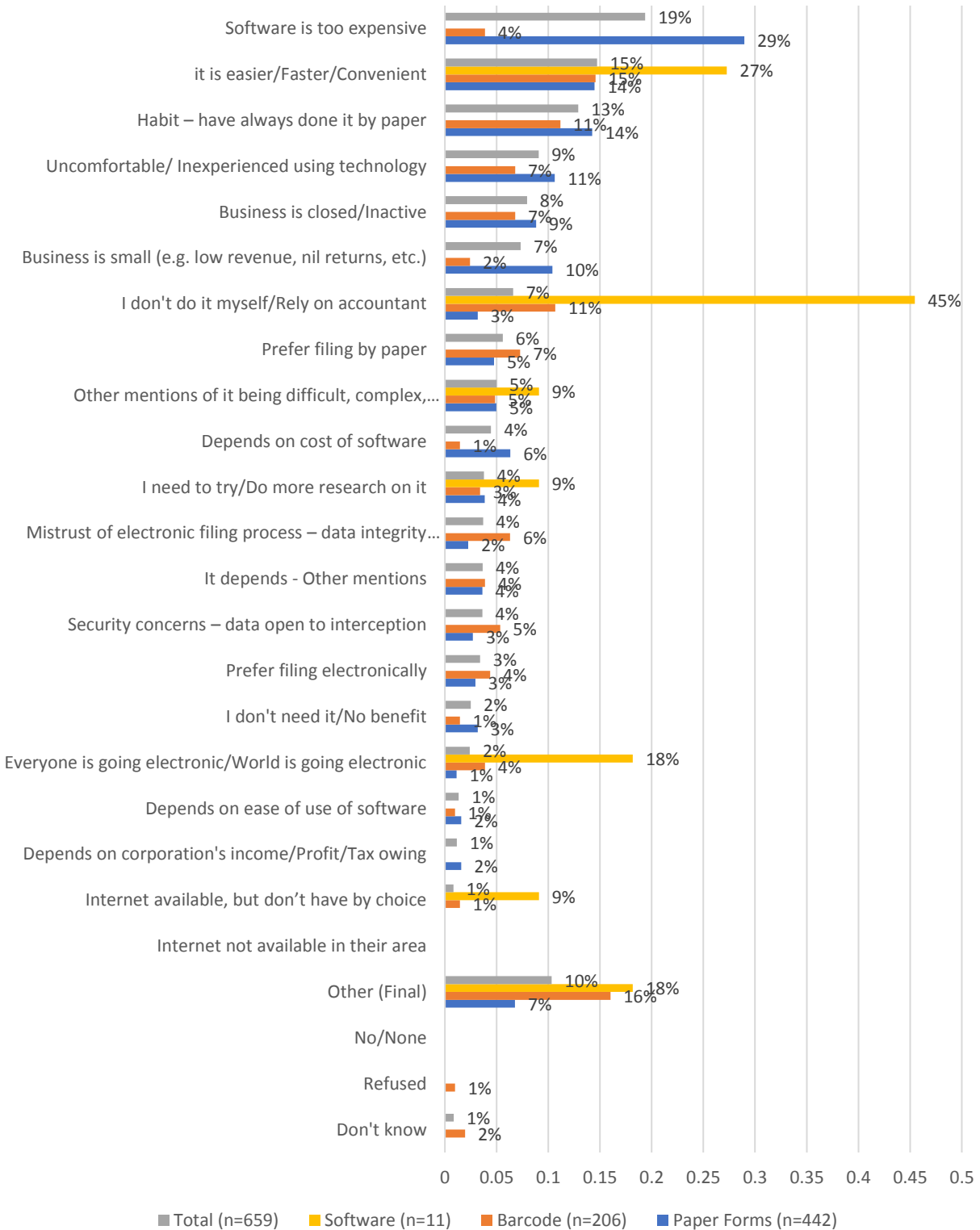
Q24. What is the likelihood of your corporation filing its T2 return electronically in the future? BASE: ALL Respondents (n=1,002)

When asking respondents who did not say it was “very likely” their corporation will file its T2 return electronically in the future why this was the case, the most common responses were that the software was too expensive (19%), their current process was easier / faster / more convenient (15%), habit / always done it this way (13%), they were uncomfortable / inexperienced with the technology (9%), and the business was inactive (8%) or small (7%).

Responses amongst those who downloaded and mailed in their T2 paper forms mirrored the preceding pattern, with expensive software being the most common barrier (29%). Those who mailed in a 2dBar-code were most likely to say their current process was easier / faster / more convenient to use (15%), habit or they rely on an outside source to file their taxes (11% each).

These responses largely align with the results of several other questions in this survey.

Reasons for Not Filing T2 Return Electronically in the Future



Q25. You said you were <Q24INS> to file your T2 return electronically in the future. Why is that?
 BASE: Respondents somewhat likely or somewhat/very unlikely to file T2 return electronically in the future (n=659)

Conclusions

The objective of this quantitative research study commissioned by the CRA was to survey those corporations who filed their T2 returns via a paper-based method, to better understand the rationale for T2 paper-filing. It was also to see what barriers to electronic filing – real or perceived - exist for paper filers. The CRA wanted to investigate whether any improvements were needed to facilitate the switch to electronic filing.

The stated barriers to electronic filing that consistently emerged throughout the research were:

- The perceived high cost of the software
- The complexity of electronic filing or the software / the familiarity, simplicity, speed and convenience of paper filing
- Technical problems with / limitations of the software or website.

A secondary barrier, cited consistently by a handful of respondents, was:

- Business reasons – small business / little activity or revenue / changes in the business.

When asking corporations why they have not filed their T2 return electronically, the primary reasons were focused on the software being too expensive (filing by mail having no associated costs) and a stated preference for their current filing method, which was portrayed as being easy and/or convenient to use (while electronic filing was described as too much effort, with complicated software).

Furthermore, when corporations who filed electronically in the past were asked why they stopped doing so, responses once again zeroed in on the cost of software, technical problems with / limitations of the software, and the ease of filing / simplicity of a paper tax return. Corporations who said they are unlikely to attempt filing electronically in the future, cited those same reasons: the software required is too expensive, their current process is perceived to be easier, faster or more convenient – as well as being the preferred method, since it has traditionally been done on paper – and discomfort / inexperience with the electronic technology.

It was those who downloaded and mailed in their T2 paper forms who cited the high cost of tax software as their primary reason for paper filing. They also tended to have the small or less demanding businesses that were served adequately by paper-filing. Those who mailed in a 2dBar-code cited technical problems with the software / an inability to complete the process and the ease of paper filing by comparison as their top reasons (also an accountant's preference for paper filing).

In fact, when asked to rate the ease of using their current tax software, a sizeable number felt it was somewhat or very difficult to use (19%) and this was consistent across all target audiences.

The cost of electronic filing may always remain challenging since one-half (48%) of those who downloaded and mailed in their T2 paper forms were not willing to pay any price for software and only 10% were willing to pay the standard minimal price of \$100. Perhaps promoting the benefits of electronic filing, offering training, and addressing technical limitations may be more productive courses of action to alleviate the barriers to electronic filing.

Promoting the overall benefits of electronic filing may have the potential to overshadow concerns regarding cost or longstanding habits. Benefits that could be promoted are:

- The faster speed of processing returns – Most respondents who are currently required to wait for their assessments (68%) were not aware that 95% of electronically filed returns are processed within 6 weeks. However, upon learning that information, their likelihood of filing electronically increased by 40%.
- CRA software certification – Trust in the CRA's online services was high: the vast majority of respondents (86%) rated them as somewhat or very trustworthy. However, only slightly more than 1-in-2 respondents across all target audiences (54%) were aware that the CRA certifies T2 tax preparation software.

The following should *not* be a focus of potential CRA marketing strategies, since they are not significant barriers or benefits to electronic filing:

- Increasing awareness that T2 returns can be filed entirely online using commercially available software – The majority of respondents across all target groups were already aware of this (73% awareness overall). Attempting to increase awareness further will yield few returns.
- The speed of completing a T2 tax return – This is not a benefit since there are no significant differences among the target audiences in the time spent completing T2 returns. Those who were partially completing their returns electronically were not saving a significant amount of time in the process compared to those who downloaded and mailed in their T2 paper forms.

Detailed Methodology

The following section provides a more detailed explanation of the survey methodology used for this research project specific to sample, weighting, and response rate.

- Sample size, sampling procedures, and dates of research fieldwork;
 - Fieldwork was completed from January 15, 2019 to February 7, 2019.
 - The Agency provided a comprehensive list of 21,234 T2 paper-filers to contact. 52% of the sample, or 11,085 records, were provided for those who downloaded and mailed in their T2 paper forms. 45%, or 9,475 records, were for those who mailed in a 2dBar-code. 3% of the sample, or 674 records, belonged to those who paper-filed but used software to prepare their return.
 - In order to ensure the sample was representative of the population, it was planned that 52%, or n=520, were to be collected from those who downloaded and mailed in their T2 paper forms. 45%, or n=450, were to be collected from those who mailed in a 2dBar-code. 3%, or n=30, were to be collected from those who paper-filed but used software to prepare their return.
 - Upon survey completion, the sub-group sizes were slightly different from the predetermined sample sizes within the n=1,002 collected. 575 responses were collected from those who downloaded and mailed in their T2 paper forms. 396 responses were collected from those who mailed in a 2dBar-code. 31 responses were collected from those who paper-filed but used software to prepare their return.

- Weighting procedures, confidence interval, and the margin of error;
 - N=1,002 responses were collected amongst those who paper-filed their T2 return in both 2016 and 2017. The sub-group sizes were slightly different from the predetermined sample sizes. Therefore, sample results were weighted so they were representative of the population.
 - Those who downloaded and mailed in their T2 paper forms were weighted to represent 52% of the total sample
 - Those who mailed in a 2dBar-code were weighted to represent 45% of the total sample
 - Those who paper-filed but used software to prepare their return were weighted to represent 3% of the total sample.
 - At a 95% confidence interval, the margin of error on the total sample is +/-3.03%.

- The response rate and method of calculation;
 - The CRA provided a comprehensive list of 21,234 T2 paper-filers to contact. This list contained contact information for those who paper-filed their T2 return in both 2016 and 2017. 1,002 survey responses were collected from this group.
 - The response rate for the telephone survey was 9.3% percent. Details are shown below.

Response Rate Calculation

Call Dispositions

	N
Total numbers attempted	21,234
<i>OUT OF SCOPE (Invalid/Non-eligible)</i> Not-in-service (NIS)/Non-resi/business/Fax/modem/Cell/pager/Duplicates	1,547
UNRESOLVED NUMBERS (U) Busy /No answer/ Voicemail	8,693
IN SCOPE NON-RESPONDING (IS) Refusals/ break-offs/language barrier/callback missed/respondent not available/illness/incapable	9,172
IN SCOPE RESPONDING (R) Disqualified/Quota filled	1,822
Completed	1,002
RESPONSE RATE [R / (U + IS + R)]	9.3%

This was calculated according to using the standard Empirical Method of response rate calculation, as follows:

- The number of In Scope Responding participants (completed, disqualified, and over-quota respondents) = **1,822**

DIVIDED BY

- The sum of the Unresolved numbers (8,693) + the In Scope Non-Responding participants (9,172) + the In Scope Responding participants (1,822) = **19,687**

Demographics

Corporation Demographics				
	Total n=1,002	Paper Forms n=575	Barcode n=396	Software n=31
Number of Employees				
1	45%	46%	45%	35%
2-4	33%	30%	36%	26%
5-19	10%	8%	11%	13%
20-49	1%	1%	1%	0%
50-99	0%	0%	0%	6%
100+	1%	0%	1%	6%
Don't know	8%	10%	5%	10%
Refused	3%	4%	1%	3%
Industry				
Accommodation/ Food Services/ Tourism	3%	3%	3%	0%
Administrative and Support	2%	2%	2%	0%
Agriculture/ Fishing/ Hunting/ Forestry	3%	3%	3%	0%
Art/Entertainment/ Recreation	3%	4%	2%	6%
Civic/Social/Non-profit	2%	3%	0%	0%
Construction	8%	5%	12%	13%
Education services	1%	1%	0%	0%
Finance and Insurance Real Estate and Rental	14%	16%	12%	19%
Health care	2%	2%	3%	3%
Information and Cultural Industries	2%	3%	1%	0%
Company/ Enterprise Mgmt	3%	3%	4%	0%
Manufacturing	2%	3%	2%	6%
Oil/ Gas/ Mining	3%	2%	5%	0%
Professional, Scientific and Technical Services/ IT/ Computers	29%	31%	27%	35%
Remediation Services	0%	1%	0%	0%
Repair and maintenance	1%	1%	2%	0%
Retail/Trade	6%	5%	6%	10%
Transportation/ Warehousing	6%	4%	8%	3%
Utilities	1%	1%	1%	0%
Waste Management	0%	0%	0%	0%
Wholesale Trade	2%	2%	2%	0%
Other (Final)	3%	2%	3%	3%
No/None	1%	2%	0%	0%
<i>Refused</i>	2%	2%	2%	0%
<i>Don't know</i>	1%	1%	1%	0%

Annual Revenue				
Under \$999	18%	26%	10%	13%
\$1,000-\$9,999	8%	10%	6%	3%
\$10,000-\$99,999	19%	20%	19%	10%
\$100,000-\$249,999	13%	9%	16%	19%
\$250,000-\$499,999	3%	2%	5%	3%
\$500,000-\$749,999	2%	1%	3%	3%
\$750,000-\$999,999	1%	1%	1%	3%
\$1,000,000-\$4,999,999	1%	1%	2%	6%
\$5,000,000-\$9,999,999	0%	1%	0%	3%
\$10,000,000-\$24,999,999	0%	0%	0%	0%
\$25,000,000-\$49,999,999	0%	0%	0%	0%
\$50,000,000 +	0%	0%	0%	6%
<i>Don't know</i>	26%	21%	33%	23%
<i>Refused</i>	7%	8%	6%	6%

Respondent Demographics				
	Total n=1,002	Paper Forms n=575	Barcode n=396	Software n=31
Age				
18-24	0%	0%	0%	0%
25-34	5%	3%	6%	6%
35-44	14%	11%	18%	13%
45-54	20%	16%	24%	19%
55-64	25%	26%	23%	39%
65+	30%	36%	23%	19%
<i>Refused/Prefer not to respond</i>	7%	7%	7%	3%
Job Title				
President/ CEO	46%	50%	42%	39%
CFO Controller	3%	3%	2%	3%
Accountant	5%	3%	7%	16%
Payroll Manager Officer	0%	0%	0%	0%
Manager	4%	4%	4%	10%
Bookkeeper	2%	2%	1%	3%
Financial Officer	0%	1%	0%	0%
Owner/ Founder	14%	11%	18%	16%
Director	12%	10%	16%	0%
Treasurer/ Secretary	3%	6%		
Treasurer			1%	0%
Vice President	2%	1%	2%	6%
Secretary Administrator	2%	3%	1%	3%
Scientific or Technical (e.g. designer, engineer, software developer, etc.)	1%	1%		
Skilled Labour Trades (e.g. construction, machine operator, truck driver, etc.)	1%	0%		
Consultant	1%	1%	1%	0%
Other (Final)	1%	2%	1%	0%
<i>Refused/ Prefer not to say</i>	2%	3%	2%	0%
Gender				
Male	72%	69%	76%	74%
Female	27%	30%	23%	26%
Other / Non-binary	0%	0%	0%	0%
<i>Refused/Prefer not to respond</i>	2%	2%	2%	0%

Education				
Grade 8 or less	1%	1%	1%	3%
Some high school	2%	2%	2%	0%
High School diploma/ equivalent	10%	8%	12%	13%
Registered Apprenticeship/ Other trades certificate or diploma	3%	3%	4%	3%
College, CEGEP or other non-university certificate or diploma	15%	14%	16%	16%
University certificate or diploma below bachelor's level	7%	9%	5%	10%
Bachelor's degree	25%	26%	25%	26%
Post graduate degree above bachelor's level	31%	31%	31%	23%
<i>Prefer not to answer</i>	3%	4%	2%	3%
<i>Refused</i>	2%	2%	2%	3%
Online Banking				
Yes	77%	73%	80%	84%
No	22%	26%	19%	16%
<i>Refused</i>	1%	1%	1%	0%
Online Shopping				
Yes	68%	67%	68%	74%
No	31%	32%	31%	26%
<i>Refused</i>	1%	1%	1%	0%

Appendix

English Questionnaire

**Public Works and Government Services Canada / Canada Revenue Agency
Paper Filed T2 Corporation Income Tax Returns Telephone Survey**

Forum Research Inc.

7 January 2019

CATI

n=1,000

n=333 (Agency)

n=333 (Barcode)

n=334 (Software)

15 minutes

Section A – INTRODUCTION

Hello / Bonjour. May I please speak with _____?

This is _____ calling from Forum Research, a market research firm. (We are not trying to sell you anything or ask you for any money). We are conducting a survey with corporations concerning their experience filing T2 corporation income tax returns on behalf of the Canada Revenue Agency. The survey is voluntary and should take no more than 10 minutes. Would you prefer that I continue in English or French?

(IF NEEDED: Je vous remercie. Quelqu'un vous rappellera bientôt pour mener le sondage en français.)

[IF NEEDED] As mentioned, the survey is voluntary and completely confidential. Your answers will remain anonymous. If at any time during the survey you would prefer not to answer a question, you are allowed to do so. Would you be willing to take part in this survey? We can do it now or at a time more convenient for you.

[IF NEEDED] Your decision to participate will in no way affect your relationship with the Government of Canada. This call may be monitored or recorded for quality control purposes only. The information provided will be administered according to the requirements of the Privacy Act.

[IF NEEDED] If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can contact Stephanie Jacques Marhue at 613-957-8523 or stephanie.jacques-marhue@cra-arc.gc.ca.

IF ASKED – WHAT IS THE SURVEY ABOUT? We are looking to speak to the person who was responsible for filing the 2017 T2 return. We are asking only about your experience with the filing process. We will not be asking any personal information during the survey.

01	Yes, will do survey now	→ CONTINUE
02	Yes, will do survey later	→ RESCHEDULE
T2	No	→ THANK AND TERMINATE

IF NOT A GOOD TIME: I would like to arrange a time that would be more convenient. When would that be?

RESCHEDULE (DATE/TIME)

A1. Have I reached you on your cellphone?

- 1. Yes → CONTINUE
- 2. No → SKIP TO Q1

A2. **[ASK ONLY IF A1=YES]** Is now a safe time to talk?

- 1. Yes → CONTINUE
- 2. No → RESCHEDULE

Section B – SURVEY

1) My questions today are about the 2017 T2 corporation income tax return for _____ [NAME OF CORPORATION]. First of all, can you tell me if the 2017 T2 corporation income tax return for _____ [NAME OF CORPORATION] was filed by you personally, by another employee in your corporation or by someone outside your corporation?

- 1. Done by respondent → SKIP TO Q3
- 2. Done by someone else in their corporation → GET NAME, ASK TO SPEAK TO PERSON
- 3. Done by someone outside their corporation → CONTINUE
- 4. T2 prepared by someone else / have nothing to do with process → 'FAST TERMINATE'

2) **[ASK IF Q1=3]** Were you involved in the decision-making process regarding the method used for filing your 2017 T2 return?

- 1. Yes → CONTINUE
- 2. No → THANK AND TERMINATE. Show following message: *We're sorry. You do not meet the qualifications for this survey. We are only speaking to those involved in the decision-making process regarding the method used for filing a 2017 T2 return. We sincerely thank you and appreciate your time and effort.*

3) According to our records, your 2017 T2 return was filed by...

- 1. Column C = "AGENCY": ...downloading the paper-form from Canada.gc.ca, filling it out, and mailing it all in.
- 2. Column C = "BARCODE": ...preparing a return using commercial tax preparation software and mailing in just a barcode.
- 3. Column C = "SOFTWARE": ...preparing a return using commercial tax preparation software and then printing everything and mailing it in.

4) Did you file schedules or supporting documents with your T2 return?

- 1. Yes
- 2. No

[IF ASKED: Schedules or supporting documents are additional forms to be completed and submitted with the T2 return.]

5) **[ASK ONLY IF Q4=1]** What schedules did you file?

9. DK/Don't Remember

6) Did you know that the CRA certifies T2 tax preparation softwares?

1. Yes
2. No

7) Are you aware that T2 returns can be filed entirely online using commercially available software without having to mail in anything?

1. Yes → **CONTINUE**
2. No → **AGENCY: SKIP TO Q16; BARCODE/SOFTWARE: SKIP TO Q14**

8) Did you attempt to file your 2017 T2 return electronically?

1. Yes → **CONTINUE**
2. No → **SKIP TO Q10**

9) **ASK IF Q8=1, ELSE TO Q10:**

What prevented you from filing your 2017 T2 return electronically? **RECORD, PROBE FOR DETAILS, ACCEPT SEVERAL MENTIONS, DON'T ACCEPT ONE WORD RESPONSES**

DO NOT READ [for coding purposes]:

- i) Incorrect business number (BN)
- ii) Legal name didn't match what CRA has on file
- iii) Needed to update address
- iv) Security concerns
- v) Tax year end change
- vi) Uncertified tax software
- vii) Unreliable internet access
- viii) Other (**PLEASE SPECIFY**)

10) **ASK IF Q8=2, ELSE TO Q11:**

Why did you choose to...

1. Column C = "AGENCY": ... paper-file instead of using certified tax preparation software to electronically file?
2. Column C = "BARCODE": ... use software to prepare your return, but then print the barcode and mail it in, instead of just filing the electronic return through the software?
3. Column C = "SOFTWARE": ... use software to prepare your return, but then print it and mail it instead of just filing the electronic return through the software?

RECORD, PROBE FOR DETAILS, ACCEPT UP TO SEVEN MENTIONS, DON'T ACCEPT ONE WORD RESPONSES, PROBE UNTIL UNPRODUCTIVE.

11) **[ASK IF Q7=1]** Prior to your 2017 T2 return, have you attempted to file a T2 return electronically?

1. Yes → **CONTINUE**
2. No → **SKIP TO Q14**

12) Have you successfully filed a T2 return electronically?

1. Yes → **CONTINUE**
2. No → **SKIP TO Q14**

- 13) Why did you stop filing your T2 return electronically if you successfully filed it this way in the past? **RECORD, PROBE FOR DETAILS, ACCEPT UP TO SEVEN MENTIONS, DON'T ACCEPT ONE WORD RESPONSES, PROBE UNTIL UNPRODUCTIVE.**

- 14) **ASK IF [Column C = "BARCODE" or "SOFTWARE"] OR [Column C = "AGENCY" and Q8=1 or Q11=1]**

What software did you use, or attempt to use to prepare your T2 return? **DO NOT READ.**

Any others? **ACCEPT MULTIPLE MENTIONS.**

1. CANTAX T2
 2. CCH iFirm Tax
 3. Corporate Taxprep
 4. Corptax
 5. DT Max T2
 6. FutureTax T2
 7. InsureTax
 8. NETAX T2
 9. ProFile T2
 10. ProTax
 11. T2Express
 12. Tax Chopper
 13. TaxCycle T2
 14. TurboTax Business Incorporated
 15. TaxTron Corporate (for Mac or Windows)
 16. UFile T2
 17. VisualTax T2
 18. WebTax4B
 19. Other (**PLEASE SPECIFY**) _____
 20. DK **DO NOT READ**
- 15) **[SKIP IF "AGENCY" AND Q8=2, Q11=2]** How easy or difficult was it to use the software to file or attempt to file your T2 return electronically? Was it ...?
1. Very difficult
 2. Somewhat difficult
 3. Neither easy nor difficult
 4. Somewhat easy
 5. Very easy
 6. DK/Refused
- 16) **["AGENCY" ONLY]** In order to file your T2 return electronically, you need to purchase commercially available software annually. What price would you be willing to pay for the software on an annual basis?
1. \$0
 2. \$1-\$49
 3. \$50-\$99
 4. \$100-\$149
 5. \$150-\$199
 6. \$200+
- 17) What is your level of trust in Canada Revenue Agency's online services? Would you say...? **READ LIST**
1. Very trustworthy
 2. Somewhat trustworthy
 3. Not very trustworthy
 4. Not at all trustworthy
 5. DK **DO NOT READ**

- 18) How long did it take to complete your 2017 T2 return in hours and/or minutes?
1. Hours _____
 2. Minutes _____
 3. DK/Refused
- 19) On average, how long does it take to receive your assessment once you've filed your T2 return?
1. Less than one month → **SKIP TO Q22**
 2. Between 1-2 months → **SKIP TO Q22**
 3. Between 2-3 months → **CONTINUE**
 4. Between 3-4 months → **CONTINUE**
 5. More than 4 months → **CONTINUE**
- 20) **[ONLY ASK IF Q19=3,4,5]** Did you know that 95% of electronically filed returns are processed within 6 weeks?
1. Yes → **SKIP TO Q22**
 2. No → **CONTINUE**
- 21) Does knowing an electronically-filed return is processed quicker make you more likely to electronically file your next T2 return?
1. Yes
 2. No
 3. DK
- 22) When you filed your 2017 T2 return, was there a balance owing to Canada Revenue Agency, was there a refund owing back to you, or was there a \$0 balance? **SINGLE MENTION**
1. Balance owing to Canada Revenue Agency
 2. Refund back to respondent
 3. \$0 balance
 4. Prefer not to respond **DO NOT READ** → **SKIP TO Q24**
 5. DK
- 23) Did this affect your filing-method decision?
1. Yes
 2. No
- 24) What is the likelihood of your corporation filing its T2 return electronically in the future?
1. Very likely → **SKIP TO Q26**
 2. Somewhat likely → **CONTINUE**
 3. Somewhat unlikely → **CONTINUE**
 4. Very unlikely → **CONTINUE**
 5. DK **DO NOT READ**
- 25) **[ASK ONLY IF Q24=2,3,4]** You said you were **[Q24 RESPONSE]** to file your T2 return electronically in the future. Why is that? **DO NOT READ**
1. Habit – have always done it by paper
 2. Internet available, but don't have by choice
 3. Internet not available in their area
 4. Mistrust of electronic filing process – data integrity concerns
 5. Security concerns – data open to interception
 6. Software is too expensive
 7. Uncomfortable/inexperienced using technology
 8. Other (**PLEASE SPECIFY**)
-
-
-

SECTION C – SURVEY – Demographics

Now I'd like to ask you a few questions, so we can group our data.

- 26) Do you use online banking for business purposes?
1. Yes
 2. No
- 27) Do you shop online?
1. Yes
 2. No
- 28) What is your position within this corporation? **DO NOT READ**
1. President/CEO
 2. CFO/Controller
 3. Accountant
 4. Payroll Manager/Officer
 5. Manager
 6. Bookkeeper
 7. Financial Officer
 8. Other (**PLEASE SPECIFY**) _____
 9. Refused/Prefer not to say **DO NOT READ**
- 29) Approximately how many employees, including yourself, does your company have? Please think of all full-time and permanent part-time personnel, from all locations or branches in Canada if more than one exists. **DO NOT READ**
1. 1
 2. 2-4
 3. 5-19
 4. 20-49
 5. 50-99
 6. 100+
 7. DK
- 30) In which industry or sector does your company operate? If you are active in more than one sector, please identify the main sector. **SINGLE MENTION, DO NOT READ**
1. Accommodation/Food Services/Tourism
 2. Administrative and Support
 3. Agriculture/Fishing/Hunting/ Forestry
 4. Art/Entertainment/Recreation
 5. Construction
 6. Finance and Insurance/Real Estate and Rental
 7. Information and Cultural Industries
 8. Manufacturing
 9. Oil/Gas/Mining
 10. Professional, Scientific and Technical Services / IT / Computers
 11. Remediation Services
 12. Retail Trade
 13. Transportation and Warehousing
 14. Utilities
 15. Waste Management
 16. Wholesale Trade
 17. Other (**PLEASE SPECIFY**) _____

31) What is this corporation's approximate annual revenue before taxes based on the last T2 paper-return filed?

READ LIST

1. Under \$999
2. \$1,000-\$9,999
3. \$10,000-\$99,999
4. \$100,000-\$249,999
5. \$250,000 – \$499,999
6. \$500,000 – \$749,999
7. \$750,000 – \$999,999
8. \$1,000,000 – \$4,999,999
9. \$5,000,000 – \$9,999,999
10. \$10,000,000 – \$24,999,999
11. \$25,000,000 – \$49,999,999
12. \$50,000,000 +
13. DK

32) Which age category do you fall into? **READ LIST**

1. 18-24
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65+
7. Refused/Prefer not to respond **DO NOT READ**

33) What is your gender? **DO NOT READ**

1. Male
2. Female
3. Other / Non-binary
4. Refused/Prefer not to respond

34) What is the highest level of formal education that you have completed? **READ LIST**

1. Grade 8 or less
2. Some high school
3. High School diploma or equivalent
4. Registered Apprenticeship or other trades certificate or diploma
5. College, CEGEP or other non-university certificate or diploma
6. University certificate or diploma below bachelor's level
7. Bachelor's degree
8. Post graduate degree above bachelor's level
9. Prefer not to answer **DO NOT READ**

Well, those were all the questions I had for you today. Your answers regarding your experience paper filing your T2 return will be shared with the CRA and may be helpful in making future changes to the T2 program.

We thank you for your time spent taking this survey.