



Canada Revenue
Agency

Agence du revenu
du Canada

2020-2021 Annual Corporate Research (ACR) Qualitative Findings and Methodological Report

Prepared for Canada Revenue Agency

Prepared by Narrative Research

PSPC Contract Number: 46558-225179/001/CY

Contracted Value: \$173,552.18

Award Date: November 3, 2020

Delivery Date: February 2021

Registration Number: POR 055-20

For more information, please contact: media.relations@cra-arc.gc.ca

Ce rapport est aussi disponible en français

Canada 

2020-2021 Annual Corporate Research (ACR)

Final Report

Prepared for Canada Revenue Agency

Supplier Name: Narrative Research

February 2021

This report presents the methodological details for the 2020-2021 Annual Corporate Research quantitative study conducted by Narrative Research, on behalf of the Canada Revenue Agency. The quantitative study was conducted through two data collection phases, a telephone survey with the general public and an online survey with small and medium sized businesses as well as tax intermediaries. Both surveys were administered November 29 – December 19, 2020.

This report also presents the findings of the online focus groups conducted from February 1-11, 2021 by Narrative Research on behalf of the Canada Revenue Agency. This component of the research entailed a total of 16 online focus groups, namely four groups in each of Atlantic Canada, Ontario, Quebec, and Western Canada. Two business audiences were included in the study, namely tax intermediaries and small and medium sized enterprises. Two audiences within the general adult population were also included in the study, namely taxpayers 18-34 years old and those 35 years or older.

Cette publication est aussi disponible en français sous le titre:

Recherche d'entreprise annuelle de l'ARC de 2020 - 2021 - Constatations qualitatives et rapport méthodologique

This publication may be reproduced for non-commercial purposes only. Prior written permission must be obtained from Canada Revenue Agency. For more information on this report, please contact Canada Revenue Agency at: media.relations@cra-arc.gc.ca or at:

101 Colonel By Drive
Ottawa, Ontario K1A 0K2
Canada

Catalogue Number: Rv4-126/1-2021E-PDF

International Standard Book Number (ISBN): 978-0-660-38668-3

Related publications (registration number: POR-055-20):

Catalogue Number: Rv4-126/1-2021F-PDF (Final Report, French)

ISBN: 978-0-660-38670-6

© Her Majesty the Queen in Right of Canada, as represented by the Minister of the Canada Revenue Agency, 2021

Table of Contents

	<u>Page</u>
Executive Summary.....	1
Introduction.....	7
Detailed Analysis of Qualitative Focus Groups - General Public, SMEs and Intermediaries	8
Impressions of the CRA and the Canadian Tax System.....	8
Impact of COVID-19 Pandemic and Emergency Assistance.....	11
Income Tax Return Completion.....	15
Online Services and Security	16
Service Experiences.....	18
CRA Values – People First	21
Research Methodology	22
Target Audience.....	22
Appendix A.....	25
Quantitative Research Components.....	25
Qualitative Research Approach	36
Appendices:	
Appendix B – Study Questionnaires	
Appendix C – Recruitment Screeners	
Appendix D – Moderator’s Guides	

Executive Summary

Narrative Research Inc.

Contract Number: 46558-225179/001/CY

POR Registration Number: 055-20

Contract Award Date: November 3, 2020

Contracted Cost: \$173,552.18

Background and Research Objectives

In 2005, the Canada Revenue Agency (CRA) launched an annual survey that focuses on corporate-wide issues, with the aim to provide a public opinion context for strategic planning and reporting. A review of the methodology was conducted by the CRA in 2010 which led to the redesign of the Annual Corporate Research (ACR) to include a core survey each year along with annually rotating modules and focus groups, featuring expanded target audiences. The fiscal year of 2011-2012 saw the first iteration of the ACR's new cycle. In 2013, new questions were added to examine experiences with the CRA website. The 2013, 2016 and 2018 editions repeated the service-focused module and the 2017 iteration was the first compliance module and was repeated again in 2019. The current year is service-focused.

In this context, the CRA was interested in assessing public perceptions of taxpayers, small and medium-sized businesses, and professionals involved in assisting small businesses with their taxes, to gather background contextual information. This information will enable the CRA to gauge factors such as trust in, and satisfaction with, the CRA, contextualize other study information, inform strategic decisions, and provide information for reporting on engagement and reputation management.

Specific research objectives included to:

- Evaluate overall perceptions of the CRA;
- Understand experience with tax filing;
- Identify methods of contact with the CRA;
- Understand perceptions of contacts and dealings with the CRA from a service perspective;
- Evaluate experience with the CRA website; and
- Evaluate awareness of and experience with the new direction for CRA – Putting People First.

Target Populations

There were three target audiences:

- **Individual taxpayers:** Those aged 18 and over for the quantitative research and for the qualitative work, who have resided in Canada for a minimum of two years. For the qualitative research, this audience was further divided by age with one group per region including those who were 18 – 34 years of age and the second group per region including those 35 years of age or older.
- **Small and medium-sized businesses (SMEs):** Businesses of less than 100 employees. Participants included the business decision-makers or individuals involved in decisions related to the business tax matters, payroll, GST/HST preparation, or bookkeeping. Acceptable job titles included:
 - President/CEO/Owner
 - CFO/Comptroller
 - Accountant
 - Payroll Manager/Officer
 - Manager
 - Bookkeeper
 - Financial Officer
- **Tax Intermediaries (TIs):** Those who work with small and medium size business clients (<100 employees) on tax-related or payroll matters.

Research Methodology

There were three components to this research:

- A telephone survey entailing a random sample of 1,600 adult Canadians 18 years of age or older was conducted between November 29 and December 19, 2020. The target audience was Individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year). Quotas were established by region, age and gender to ensure a representative sampling. The survey took 15 minutes on average to complete. A sample of 1,600 respondents engenders an overall margin of error of +/- 2.4 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection endeavour, the survey results are projectable to the overall Canadian adult population.

- An online survey of 503 small and medium-sized businesses and 502 tax intermediaries was conducted between December 10 and 17, 2020. Data collection quotas were established by region to ensure a representative sampling. The survey required 10 minutes on average to complete. As surveying small and medium-sized businesses as well as Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the survey results are not projectable to the overall Canadian populations of SMEs and Tax Intermediaries.
- Using Adobe Connect as the hosting platform, a total of 16 online focus groups, namely four groups with each of the four target audiences (one per region). The four regions were: Atlantic, Quebec, Ontario and West. Sessions in Quebec were conducted in French while all other sessions were in English. The focus groups were held from February 1-11, 2021 and each session lasted approximately 2 hours. Business audiences received an incentive of \$200, while members from the general public received \$100 in compensation. One major difference this year compared to past years (and specifically related to the COVID-19 pandemic) all sessions were held using an online format. In total 144 individuals were recruited using panels and 125 took part in the sessions.

This combined qualitative-quantitative report presents the detailed findings from the qualitative portion of this study, as well as the methodological report from the quantitative component of the study. Caution must be exercised when interpreting the qualitative results from this study, as qualitative research is directional only and are not statistically projectable. The qualitative results cannot be attributed to the overall populations under study, with any degree of confidence.

Political Neutrality Statement and Contact Information

I hereby certify as a Senior Officer of Narrative Research that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the ***Communications Policy of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research***. Specifically, the deliverables do not contain any reference to electoral voting intentions, political party preferences, standings with the electorate, or ratings of the performance of a political party or its leader.



Peter MacIntosh
Chief Research Officer & Partner
Narrative Research
pmacintosh@narrativeresearch.ca
902-493-3832

Key Findings from the Qualitative Focus Groups

Overall Impressions of CRA:

There is a general understanding of the role of the CRA in administering the Canadian tax system and impressions of the Agency are generally neutral to somewhat positive.

All audiences were generally aware that the role of the CRA primarily entails the collection of income tax and the administration of a number of benefits. Opinions of the CRA generally tended to be neutral to positive. Positive impressions generally included perceived improvements to the CRA website and online presence and perceptions of agents on the phone once the client actually reached one. To a lesser extent, there is an appreciation for the CRA's administration of the income tax system, which is considered complex in nature, as well as the manner in which the Agency administered the COVID-19 emergency benefit programs. Negative impressions primarily related to wait times on the phone before reaching an agent.

COVID-19 Emergency Response:

The CRA is well regarded for its prompt and efficient distribution of COVID-19 emergency benefits, which in many cases benefited overall perceptions of the Agency.

There was a high degree of awareness of the Government of Canada emergency response benefits. Most of the SME and Intermediary participants had applied for at least one of the emergency response benefits. In the general public groups, it was a little more divided with often half applying and half not. On the general public side, impressions of the application process were mostly positive. It was seen as straightforward and fast with only a little confusion about whether the application should be made through the Employment Insurance program or directly through the CRA.

Most of the general public participants agreed that the approach taken by CRA to get emergency response benefits into peoples' hands quickly and to consider overpayments and repayments later was the right thing to do. A quick reaction was likely appreciated given that participants generally reported a negative impact from the COVID-19 pandemic on their personal and business finances. There was some disagreement about the process being too easy and now some people would have to pay back benefits, as well as the opinion that it might be very difficult to collect from some people. There is general consensus that overpayment of emergency benefits and related income taxes should be paid back to the CRA regardless of people's personal situation. Being flexible in the repayment timeframe was, however, considered acceptable.

Reactions from the SMEs and the Intermediaries about the application process were also positive, but less so than the general public. There were some early criticisms of inconsistent information and spreadsheets only coming later in the process. The general consensus was these issues had improved over time since last spring.

Tax Filing:

General population participants are divided on whether they do their own taxes or have someone else prepare them. Most reported not experiencing any unusual or extra stresses last year with the COVID-19 pandemic in relation to filing their taxes and many took advantage of the longer filing period. SMEs tend to opt not to do their own taxes unless their operations are quite small. Across groups, most also did not anticipate any stress this year relating to meeting their tax filing obligations during the pandemic either.

Service Experience:

Phone and website are the main ways of communicating with and obtaining information from CRA. Improvements have been seen in both agents and in the website in recent years.

Phone: *Phone is a common way to interact with the CRA and wait times to reach an agent was the main criticism.*

Phone contact is relatively frequent among TIs and to a lesser extent among SMEs and the general public. The main point of frustration with phone contacts is the wait time to reach an agent. Once an agent is reached, opinions tended to be positive, but there were comments that agents could not answer more complicated questions without passing to someone else and comments about being provided inconsistent answers. SMEs and Intermediaries tended to be more critical of agents and their ability to answer questions, but it is recognized these two audiences would likely tend to have more complicated questions.

Suggestions to improve wait times included a call back service and from the Intermediaries a dedicated line for them staffed by more senior/knowledgeable agents. Their rationale was they each represent more people and they tend to only call with more complicated questions.

Across audiences and when contacting by phone, speed was the main service attribute desired, but this was followed by several others including; responsiveness, provision of accurate and reliable information, trustworthiness and reaching someone the first time who can deal with their issue.

Website: *The website was positively evaluated and improvements were noted in the past few years with the online services that had been introduced.*

Because of wait times on the phone, the website is often the first stop when there is a question and it is often accessed first through a search engine. Specific forms are also most commonly accessed directly from a search engine. For main service attributes, those using the website expect ease of navigation/being able to find things, ease of understanding and accuracy.

Online Portals: *My Account and Represent a client were positively evaluated across sessions.*

Waiting for passwords to come by mail was frequently noted as an annoyance – especially when they are replacement passwords. Only a few recognized that sending by mail might be a security measure. Account access procedures used by banks and other financial institutions were cited as current practice that the CRA should use. Familiarity with My Account and Represent a client was high and evaluations were generally positive.

Mail: Use of mail services is infrequent and mostly out of habit or requirement by the CRA, though preferred in some instances for commanding attention, being more secure and having a printed copy of documents.

Security and Personal Information:

There is a general sense that personal information is secure with the CRA.

Nobody expects zero risk when using the internet, but the overall feeling was tax-related and personal information was quite secure with the CRA. One person summarized the general feedback by saying “they have made it as secure as they can while still allowing us to access it.”

CRA Values –People First:

Awareness of this initiative was very low and participants saw little evidence that the initiative was happening.

On balance, the People First vision is seen as a good idea, but care has to be taken not to create the impression that CRA was not fair before, not trusted and did not put people first in the past. There was quite a bit of cynical reaction to the statement based on the current description that implied that People First is a “new” initiative. In spite of this, participants generally felt the basic philosophy was sound.

Reducing wait times on the phone was seen as one clear way to demonstrate that the Agency is putting people first and valuing their time. Four phrases were also tested and two of them were considered core to the service philosophy, namely:

- *The CRA understands, respects and values them*
- *The CRA is consistent in the information it provides*

It was believed that focusing on these service attributes would demonstrate the People First vision.

Introduction

Background

In 2005, the Canada Revenue Agency (CRA) launched an annual survey that focuses on corporate-wide issues, with the aim to provide a public opinion context for strategic planning and reporting. A review of the methodology was conducted by the CRA in 2010 which led to the redesign of the Annual Corporate Research (ACR) to include a core survey each year along with annually rotating modules as well as focus groups, featuring expanded target audiences. The fiscal year of 2011-2012 saw the first iteration of the ACR's new cycle. In 2013, new questions were added to examine experiences with the CRA website. The 2013, 2016 and 2018 editions repeated the service-focused module and the 2017 iteration was the first compliance module, and was repeated again in 2019. The current year is service-focused.

Research Objectives

In this context, the CRA was interested in assessing public perceptions of taxpayers, small businesses (SMEs), and tax professionals (Intermediaries) involved in assisting small businesses with their taxes, to gather background contextual information.

Specific research objectives included to:

- Evaluate overall perceptions of the CRA;
- Understand experience with incoming tax filing;
- Identify methods of contact with the CRA;
- Understand perceptions of contacts and dealings with the CRA from a service perspective;
- Evaluate experience with the CRA website; and
- Evaluate awareness of and experience with the new direction for CRA – *Putting People First*.

Further, a main objective of the focus groups was to explore themes raised in the quantitative research in order to provide greater depth of understanding of those results. Findings will help the CRA to gauge factors such as trust in, and satisfaction with the CRA and help inform strategic decision-making.

Detailed Analysis of Qualitative Focus Groups - General Public, SMEs and Intermediaries

Impressions of the CRA and the Canadian Tax System

Impressions of the Tax System

General public participants frequently describe the Canadian tax system as complicated and intimidating. Further, tax rates are often considered high when all types of taxes are considered.

The most consistent response from general public participants to a general question about the tax system and impressions of it was that the system is confusing, complicated and even intimidating. Several people expressed a desire to know more about the system and expressed some regret that it was not taught in school. Not surprisingly, approximately half of the general public participants and even a higher proportion of the SMEs had someone else prepare their tax returns for them. This situation was even more evident among Quebec participants, where all participants from the general public and SMEs relied on a tax professional to fill out their tax returns.

While a small number of participants expressed the view that our taxes are necessary for the various services we receive, more commented on the overall level of taxation and how high it is; particularly when income taxes and sales taxes are considered together.

The CRA's Role

Participants understood the role of the CRA before a brief description was read.

Following a brief discussion of the role of the CRA, a short description of the Agency was read. It varied slightly depending on whether it was being presented to a general public or business audience, but focused on the Agency's role in collecting income tax and administering the Goods and Services Tax and the Canada Child Benefit program.

More specifically, the following information was shared with the general public participants to describe the CRA role:

The Canada Revenue Agency is the agency of the federal government responsible for such things as: the collection of income tax, administration of the GST/HST¹ (or Goods and Services Tax), and the Canada Child Benefit Program. The CRA does not determine the level of taxation, it only administers our tax system.

¹ Outside of Quebec

By contrast, SMEs and TIs were provided with the following information: The Canada Revenue Agency is the agency of the federal government responsible for such things as: the collection of income tax, administration of the GST/HST (or Goods and Services Tax), and the Canada Child Benefit Program. We are interested in talking with you tonight about the business side of your relationship with the CRA – we will be talking to others about personal income taxes.

There was general agreement that across all groups, participants were familiar with the role before the description was read, most notably in terms of its responsibility for collecting income taxes. That said, there were two or three participants across the general public sessions who were under the impression that the CRA was either responsible for the level of taxation or for where that tax money was spent.

Impressions of the CRA

Opinions of the CRA are generally neutral to slightly positive, notably in its ability to manage the Canadian tax system, the agents' helpfulness and its online capabilities. Wait times on the phone remains by far the greatest point of frustration.

General Public:

Impressions of the CRA were first assessed using a simple chart with a scale running from negative to positive with a neutral point in the middle. Participants were also told to imagine a corresponding scale that ran from 0 to 100 with 50 as the neutral point. Overall, in the general public sessions, the response tended to be in the neutral to mid way through the positive section. This would roughly equate to between 50 and 75. However, this overall assessment hides a considerable amount of volatility and it was typical to have two to three participants per general public session who dropped into the negative section of the scale. With these differences of opinions in many of the groups, it is difficult to comment on any pattern. However, all general public sessions in Atlantic and Quebec were neutral to positive in their assessments and the younger general public session in Western Canada was also more positive.

SME and Intermediary:

The mixed opinions noted in the general public groups were repeated in the SME and Intermediary groups. The Ontario SME session and the Atlantic Intermediary session were both more positive than the other business sessions with ratings generally in the 65 – 75 range or midway into the positive end of the scale. Similarly, both Intermediary and SME sessions in Quebec offered neutral to somewhat positive ratings. Otherwise, the results tended to be mixed between negative, neutral and positive within groups.

Areas of Stronger Performance

Improvements in online services, the helpfulness of agents, the delivery of pandemic emergency benefits, and general administration of the income tax system primarily explain positive opinions of the CRA.

A number of positive areas of service were readily identified across the general public groups and the SME and Intermediary sessions. These are listed below in descending order with those mentioned most frequently first and those noted by fewer people towards the bottom:

- **Improvements to the website and portals:** In every group, there were comments about how much more could now be done online compared to even a few years ago. This included a variety of areas from finding information to making filings and submissions. Included in these positive assessments were My Account, My Business Account and Represent a Client, all of which were positively assessed and generally thought of as helpful and easy to use. Probably because Intermediaries tend to deal with CRA much more frequently than do the other audiences, they were particularly appreciative of these enhanced services.
- **Improved customer service from agents:** This improvement applies once an agent was actually reached and was not universal, however, most comments directed at agents suggested they demonstrated empathy and helpfulness, apologized for the wait time on the phone before reaching them and generally took time to make sure the caller understood and had been helped. Generally, the positive interactions with agent significantly contributed to positive perceptions of the interactions with the CRA.
- **The Delivery of COVID-19 Programs:** Most commented that the procedures for applying for emergency benefits and the speed with which they were provided were very good and, in many cases, improved perceptions of the CRA. The criticisms that were made about these programs related to their being seen as too easy to apply for and from a small number of Intermediaries, that some of the forms were not completely up to date early in the process. These criticisms were infrequent compared with the positive perceptions of the emergency benefit programs. It should be noted, that while the process for applying for emergency assistance was reported as being somewhat unclear and chaotic last summer, issues were quickly addressed and when combined with the outcome of receiving financial assistance/payments, it left a general positive impression of the CRA.
- **The fact that the CRA does a good job of administering the tax system:** The comments made here suggested that the basic running of the tax system and the ability to collect and process income taxes in an efficient manner was a positive. A few others who were receiving payments like a Child Tax Benefit noted that payments were always on time.

Areas Where Improvement Could be Made

Wait times on the phone remains an important contributor to negative opinions of the CRA.

Participants were also asked to specify what explains some of their negative perceptions towards the CRA. The following aspects were most common across groups, and are listed to show the most commonly cited ones first, and the ones least often mentioned at the bottom.

- **Wait Times on the Phone:** These wait times were noted in every group and were clearly a main source of frustration with the Agency. Those dealing with the CRA more frequently would naturally encounter these wait times more often so it was the Tax Intermediaries and the SMEs who were most vocal with their criticism. There were some comments that wait times had improved in late summer 2020 and particularly related to calls about COVID-19 programs. A few participants noted they easily reached agents during this time, but the overwhelming response was that wait times had been an issue for some time and were not improving. In terms of addressing the situation, an obvious suggestion from participants was to hire more people. Tax Intermediaries would like to have access to dedicated phone lines that would allow them to reach experienced agents more quickly.
- **Needing to be passed to another agent:** This was more common with the Tax Intermediaries and to a lesser extent with SMEs who were in need of more complex information. Also note that this issue and all the ones that follow were mentioned much less frequently than the wait times issue. The first agent they reached would frequently not be able to assist and would have to refer the call to another agent – with a second and sometimes third period of waiting until reaching the right person.
- **Issues with setting up an online account/replacing a password:** The main issue here was the wait time to receive a new password for My Account or My Business Account given that it is mailed to the client, which often takes several days. Mentioned less frequently was a perception that the security questions used to verify the identity of the caller were too complicated and sometimes the actual person could not remember the answers. While clearly there is a need for strong security, the simpler procedures used by some financial institutions would be generally preferred for online transactions.
- **Inconsistent answers or answers the client is not confident in:** This issue was mentioned more frequently by the SMEs and particularly by the Tax Intermediaries and really only applied to more complex questions and perhaps questions that involved a degree of interpretation. To address this perceived issue, it was suggested to train and cross-train agents to provide them with a broader range of experience.

Impact of COVID-19 Pandemic and Emergency Assistance

Financial Impact of COVID-19 Pandemic

The COVID-19 pandemic is considered as having had a neutral or negative financial and employment impact across audiences, with the greatest impact being loss of income or employment and reduced work hours.

General Public:

For the most part, the general public groups felt that the COVID-19 pandemic has had either a neutral or a negative impact on their household finances, with the greatest consequences being a loss of income or employment, or reduced work hours. Yet many felt that their household finances and employment did

not change significantly, other than perhaps having to work remotely from home and the need to adjust their work-life balance to meet the need of their family/household.

The few who reported a positive outcome tended to either be retired or did not have their employment or income impacted. Further, a few reported they actually had more money due to lower spending on trips/travels, less driving, and fewer opportunities to go out.

SMEs and Intermediaries:

The reaction from the business audiences tended to be more negative when describing the impact of COVID-19 on their business, however, the Intermediaries noted that some of their clients had benefited from the situation due to a positive impact in their industry.

Several of the smaller SMEs (either themselves as the sole proprietors or a small number of employees) reported a drastic decline in business and even a complete shut down. This was most evident with businesses in the service industry, such as food and beverages, hospitality, retail, cleaning services, event planning and photography. The aviation and travel sectors were also highly impacted.

Others noted that they had been impacted differently throughout the pandemic. For example, consumers' hoarding mentality early in the pandemic caused sales to increase for a few in the grocery industry, while the pattern resumed normality later on. Naturally, forced business closures ordered by public health officials has also severely impacted a number of businesses, even for a short period of time.

COVID-19 Pandemic Emergency Benefits

There was widespread and early awareness of the pandemic emergency benefits across target audiences, and opinions of the application process and the outcomes are generally positive.

The following were presented in the focus groups:

- The Canada Emergency Response Benefit, also known as CERB
- The Canada Emergency Student Benefit, also known as CESB
- The Canada Recovery Benefit, also known as CRB
- The Canada Recovery Sickness Benefit, also known as CRSB
- The Canada Recovery Caregiving Benefits, also known as CRCB
- The Canada Emergency Wage Subsidy, also known as CEWS
- The 10% Temporary Wage Subsidy, also known as TWS
- The Canada Emergency Rent Subsidy, also known as CERS

General Public:

In the general public sessions, there was widespread awareness of the Government of Canada offering emergency benefits since the beginning of the pandemic, with CERB being the most recognized program by name. Participants noted that they heard of the various programs either on the news, directly from government announcements or simply from word of mouth.

Most of the general public sessions were divided almost evenly between those who had applied for emergency benefits and those who had not. CERB was the main program for which individuals in the sessions applied. Those who applied were generally quite positive about the experience – noting that the process and the forms to fill out were simple and straightforward and that they were pleasantly surprised as to how easy it was and how quickly they received financial assistance. It was apparent that several of those who had applied for benefits and who had a positive experience also felt more positive about CRA in general.

Issues from a process point of view were infrequently mentioned and seemed to be caused by wait times to receive financial assistance early in the process, as well as the time it took to receive their password update by mail in cases where someone needed to access or create an online account. Despite an appreciation for the ease of accessing the benefits, a few participants, notably those in Western groups, and those in the 35 years or older sessions, expressed concern with people having accessed benefits they were not entitled to. The concerns around the quick distribution of incentives primarily related to some people having purposefully abused the programs, and other recipients who were not ill-intended, potentially experiencing problems repaying the benefits later this year. Another minor issue from the general public (and only from a small number of participants) was confusion around whether benefit applications should be done through CRA or the Employment Insurance program.

SMEs and Intermediaries:

The SMEs and the Intermediaries had heard of the benefit programs early in the process, as early as the public announcement. Like their counterparts in the general public sessions, they heard from the news and political leaders as well as associations to which they belong. In fact, several of these participants seemed to be actively following information on benefits so that they could apply quickly when announced.

Opinions of the SMEs and Intermediaries regarding the benefit programs were similar to those from the general public, although they tended to be a little less positive overall. This seemed to be because more information was required for these applications and particularly early in the process, there were times when the supporting spreadsheet/documentation required for calculation was not available as the program was announced.

More of those in the SME sessions and also in the Intermediary sessions (on behalf of their clients) had applied for one or more benefit. In fact, not only did more of them apply, but they also often applied for more than one benefit. CEWS was the benefit most frequently applied for.

Emergency Benefits and Fairness

Under the circumstances, it was considered more important to get relief money to applicants quickly and to pursue overpayments and repayments later.

This topic was only included in the general public sessions. Participants were informed or reminded that some people might have applied for benefits to which they were not entitled, some of them deliberately and others by accident. Participants were told that back in the spring of 2020, the CRA was trying to get

as many emergency benefits paid out to people, as quickly as possible, and did not apply the same application review process they would in normal time, to ensure benefit payments were distributed in a timely manner. This approach was taken by the CRA knowing that they would address overpayments and pursue repayment later, once a thorough review of applications was completed. Participants were asked if they agreed or disagreed with this approach (providing benefits right away and conduct the verification and address repayment after) under the pandemic circumstances.

In general, there was for the CRA's approach in handling the distribution of emergency benefits. This was the general sentiment across most groups despite a few in each session being in disagreement. The exception was with the 35 years and older session in Western Canada where participants strongly felt that the wrong approach had been taken. This was based on the perception that people had applied for benefits knowing they did not qualify and now would be expected to pay it back, but not be able to.

Participants were also asked to comment on how diligent the CRA should be in pursuing repayment of emergency benefits from people who received the assistance despite not being eligible. Perceptions here were quite clear with most feeling that the money would have to be paid back to the CRA, regardless of the situation. In one session, there was an eloquent argument made that the tax system must have accountability, integrity and fairness and that included an obligation to pursue repayment of money that is owed. For example, it was felt that if ineligible recipients were not asked to repay benefits, it would be unfair to those who did not apply because they either knew or thought they were not eligible.

The small minority who argued for some forgiveness generally believed that some of the people expected to repay simply would not be able to, so it was more of a comment of not wasting time and effort trying to collect money that was not available.

Perceptions were split on whether most people who were now expected to repay had consciously taken advantage of the situation or made an honest mistake. If the latter (and most agreed it would be difficult, if not impossible to tell) there was general agreement that leniency should be allowed in how long the person was given to repay the money. There was little appetite to allow longer payment periods for those who had taken advantage of the situation, although identifying these people might prove difficult. There was also some argument for leniency in terms of timeframes for repayment for those earning very little money. Most people did not want to be overly harsh on those who were not well off and who had innocently made an error.

The same logic held for those needing to pay income taxes on the emergency benefits received. The consensus was that the need to pay income tax should have been known and expected by taxpayers and that only leniency in terms of time to repay should be considered and not forgiveness of the debt.

Explanation of SME Satisfaction Drop; Summer 2020

Participants speculated that early confusion related to relief programs for COVID-19 and/or general stress related to the pandemic were the most likely causes of a drop in satisfaction for SMEs last year.

In several of the SME and Intermediary sessions, a little time was spent discussing possible reasons for the decline in satisfaction ratings from SMEs that occurred when survey data was collected by the CRA last summer compared to survey data collected shortly before the pandemic. This drop was shown to be improved by the time survey data was collected in December of 2020 and it appeared that the SMEs were the only target group showing such a trend.

Participants in the SME and Intermediary sessions were asked to speculate on why this might have happened. There were two main theories offered with one of them related to CRA and the other more related to general conditions:

- Related to CRA, there was confusion, early in the process, as to what assistance was available for businesses, who qualified and how to apply. While this was expected in the hurry to get programs out, it was felt it might have caused the drop in SME satisfaction seen last summer.
- The second theory relates to general conditions caused by the COVID-19 pandemic with some/many businesses struggling and trying to adjust to the current situation. Summer is a busy time for many businesses (like bars and restaurants) and instead of seeing an increase in business, they were seeing the opposite. The thought was the general level of stress and anxiety would have resulted in negative reactions to almost any situation.

Income Tax Return Completion

Current Experience / Process

General population participants are divided on whether they do their own taxes or have someone else prepare them. SMEs tend to opt not to do their own unless their operations are quite small. For most across groups, tax filing does not include any extra stresses due to the pandemic this year, but there are anticipated issues for a minority.

Across the general public sessions, participants were evenly split between those who did their own income taxes and those who went to someone else to do them. The exception is in Quebec where all participants from the general public sessions relied on someone else to complete their income taxes. The rationale for having someone else complete taxes was consistent across all groups. Mainly, there is comfort that a tax professional knows more about preparing the taxes and is less likely to miss a benefit or deduction that could be claimed and less likely to make a mistake. There is also less stress and worry, it saves time and the convenience of going to a professional.

The SME representatives were more likely to have someone else prepare their business taxes. SME representatives offered similar reasons for having a tax professional complete their business taxes and in general, they seemed to feel more strongly about the benefits of using a professional. In addition, and particularly in a year dominated by the COVID-19 pandemic, there is a desire and a need to stay focused on running the business.

Several of those in the general public sessions who complete their own taxes noted that the process has gotten easier over the past several years. The improvement was generally attributed to improvements in filing software and the ease with which this software can now be used.

Most of the general public participants indicated they did not experience any unusual or extra stresses last year as they filed their taxes. Many appreciated that the filing deadline had been postponed and took advantage of the longer filing period. Most participants also did not anticipate any stress this year either. There were one or two people in most of the general public sessions who did express concerns about filing this year. Mainly, these were people who had received COVID-19 benefits (through CERB mainly) and they were unsure if they had put enough money aside to cover the taxes they would owe. Their suggestion as to how CRA could help included:

- Making an online tax estimator/calculator available so that anyone who is concerned can check to get even an approximate idea of how much they will owe.
- There were a few suggestions to extend the filing deadline again this year.

The SME representatives and the Intermediaries (on behalf of their clients) reported higher levels of stress about filing taxes this year than was seen in the general public sessions. Some of this stress seems to be general stress caused by heightened attention to their businesses as they continue to deal with COVID-19. Otherwise, there are concerns about a generally more complicated tax process this year caused by receiving benefits and there are concerns about having to pay out large sums of money for taxes at times when their business is still slow and uncertain.

Several participants said they had taken advantage of extended tax filing deadlines last year and indicated it would be helpful if the same was offered again this year. HST remittances were also a concern because of the amounts of money involved one group of Intermediaries (Atlantic) suggested that CRA has already indicated there would be some leniency in terms of deadlines. They also noted that because the pandemic is ongoing, it may be some time before payments can be made, but the leniency is helpful.

Because of the generally heightened levels of anxiety in the business groups caused by COVID-19 and coping with its impact on their businesses, there were suggestions for consistency and increased clarity in advice from CRA (for example in work-from-home guidelines). Certainly, CRA does not want to inadvertently add to the anxiety that is already present.

Corporate Income Tax, Payroll and GST/HST Payments

SME participants were asked how often they have to make a payment on their corporate income tax, payroll or GST/HST. While some reporting only annual payments, others mentioned monthly payments. All of them have made these payments online for ease of use, to reduce paperwork, or to obtain a record of payment.

Online Services and Security

Website

The CRA website and online services were favorably evaluated across groups and improvements have been seen in recent years in what services are available online and how easy they are to use.

In the English-speaking general public sessions, approximately half said they had used the CRA website in the past year, but across all general public groups, this varied from all of the participants in the 35 and older general public session in Atlantic Canada to only two or three in the younger general public sessions in Atlantic Canada, Ontario and Western and only one in each of the Quebec sessions. Evaluations of the ease of use, layout and being able to find what they needed were almost all positive. In terms of functionality, the only real criticism was sometimes having to “manoeuvre around” to find something specific. The criticisms noted last year about difficulty finding information and the complexity of language used on the site were all but missing from the conversation this year.

One issue does remain from last year, amongst the general public, and that is the wait time for passwords and replacement passwords to be sent by mail to the client. This was a real annoyance for someone who was trying to access their account to complete a task and then found out they had to wait several days or longer to be able to do so. The security questions used to prove one’s identity were also considered overly difficult by several people who had encountered them. While these steps were recognized as being part of the security protocol for CRA, they were generally felt to be too stringent and the procedures used by financial institutions would be generally preferred by participants.

Those in the SME sessions and particularly the Intermediaries were more frequent users of the website with some of the Intermediaries citing daily use. Because of wait times on the phone, the website had become the first stop for most of the business participants when they have a question. Like the general public participants, they were quite positive in their assessment of the website and they also found the functionality of the various features (attach a document, auto fill, electronic payments, etc.) to be easy to use and very helpful. Participants were quite receptive to other useful services being added and actually expected this to be a regular occurrence as features were added and updated.

Using Google seems to be synonymous with search for information and this appears to be true with the CRA website. Across sessions, many participants noted that if they have a question, they will “Google it” and then choose the CRA or canada.ca website as the preferred authoritative source when it appears in the choices. Others find if they need to find a specific form, and they know what it is called, they can enter that name in Google and it will take them right to the form.

My Account/My Business Account & Represent a Client

Familiarity with My Account and Represent a Client is very high, though usage varies and tend to be low among individual taxpayers and SMEs.

Across all groups familiarity with and use of My Account and/or Represent a Client was very high, although usage was lower among general public participants in Quebec. Most of those who received their notice of assessment by mail rather than looking at it online do so out of habit. Evaluations of these

portals were all positive with several participants in the SME sessions and even more with Intermediaries considering them an indispensable tool.

Again, some annoyance was expressed with the wait times for passwords coming by mail, but these comments do not really apply to the portals themselves. One participant in the general public session in Quebec also mentioned the difficulty in accessing the notices of assessment as they are categorized by year. It was also suggested to offer a live chat service on the website or portal, to assist users in finding information. The only other issue that was raised by a very small number of participants in the SME sessions was the monetary cap on certain transactions. Likely this would only be an issue for larger organizations, but their preference was to be able to submit larger amounts all at once.

Security and Personal Information

There is a general sense that personal information is secure with the CRA.

Across all groups, reactions to questions about how secure participants feel their information and other personal information is suggest it is not something that most give much thought or concern to. They know it is possible that the CRA website and portals may be “hacked” and there might be a breach of data, but they also generally feel their information is secure. They recognize that there is some risk when using the internet, but don’t appear to be overly worried about it.

Awareness of the two features – multi-factor authentication and account alerts, was quite low across groups with at most one or two saying they were aware before the features were mentioned. Once mentioned though, there was interest in adding these features to their accounts. Several participants commented they used similar features on other accounts. Clearly, even though there is a generally high level of comfort that information is currently secure, there is still interest in continuing to make it as secure as possible.

Service Experiences

Use of Mail Services

Use of mail services is infrequent and mostly out of habit or requirement by the CRA, though preferred in some instances for commanding attention, being more secure and having a printed copy of documents.

As few as one or two participants in most sessions indicated a preference for mail (physical paper copy) as a preferred way of dealing with CRA. They cited four main reasons for this preference with the first one, “habit” being one of the more important reasons for several of them. One or two Intermediaries had also developed their protocols around mail, so this was also more like a habit than a preference. Other reasons for preferring mail included:

- More convenient for filing papers. While they could also print it off from the electronic version, some do not have convenient access to printers and some prefer to use CRA’s ink instead of their own.

- Mail commands attention and you tend to react to it and do something with it.
- A few consider mail to be more secure and feel it is better for important documents.
- In some cases, CRA requires the mail to be used.

In the 35 and older general public session in Ontario, the two or three participants who preferred mail over other forms of communication with CRA were challenged to see what would happen if this option was not available. All felt they would quickly adjust to another method.

Phone Interaction and Service Attributes

Telephone is a common way to interact with the CRA and improvement has been seen in agents, once one is reached, but not in the wait times before reaching an agent.

Most of the general public participants had contacted the CRA by phone in the past year or two. Although frustration was expressed with the wait times, the actual experiences with the agents tended to be positive with the following points noted across groups:

- Agents usually have a friendly and accommodating demeanor.
- They often guide the caller and suggest where they can get more information.
- Questions are usually answered quickly and the agents seem to want to help the caller solve the problem/answer the question.
- They often acknowledge and apologize for the wait time the caller has experienced before reaching them.

The minority who did not experience a positive call noted the attitude of the agent, which was at times condescending and not helpful. This was particularly the case when the caller was not certain about what they needed and were asking for some guidance.

The frequency of phone contact was reported to be much higher from the SMEs and higher again from the Intermediaries. They also tend to be calling with more difficult questions and indicated often when calling they have already checked on the CRA website for an answer and were not able to find one.

Like the general public, the SMEs and the Intermediaries were generally positive about their experience once they reached an agent, but if anything, were even more critical of the wait times. Note that a small number of Intermediaries said there was improvement in wait times for a short time in the summer of 2020, but that this improvement had not lasted.

The SMEs and Intermediaries were also more likely to note that the first agent reached sometimes could not answer their question, which resulted in them being passed to a more senior or specialized agent (and at times more than once). These transfers usually resulted in more wait times as they entered another queue before their question could be answered. Finally, there were also more issues with the

consistency of answers with some participants noting they would call again to make sure an answer was correct.

Several suggestions were made to help improve the situation with wait times, agents not being able to deal with a range of questions and the consistency of answers:

- Cross-train agents so they can deal with more types of questions.
- Offer a dedicated line (suggested by Intermediaries) staffed by agents with more experience dealing with a variety of questions. Intermediaries noted that they usually deal with multiple clients and because of their experience, they are not asking routine questions.
- Offer a call-back service where the caller keeps their place in the queue and CRA returns their call.
- Offering a chat function, with a live agent, on the website.
- Verify the information with an email once the call ends (suggested infrequently).

A little time was spent discussing the automated phone system in several of the SME and Intermediary sessions. The small number who had used this service noted that the information provided was too general and it was too cumbersome to be of much value to them.

A discussion and a short poll were used in the SME and Intermediary sessions to identify the most important service attributes when clients are calling the CRA by phone. In approximately descending order of mention, here are the main service attributes:

- **Speed** – given all of the discussion about wait times, it is not surprising that approximately half of the participants in the SME and Intermediary sessions mentioned speed.
- **Responsiveness** – while this also implies speed, it also means being personable, providing an answer and treating the person with respect.
- **Reliability and accurate information** – this relates to the desire of calling once and then being confident in the answer that is provided.
- **Knowledge** – increased knowledge cuts down on the need for the caller to be passed to a more experienced agent.
- **Empathy** – comments from calls that dealt with COVID-19 emergency benefits applications suggest that the level of empathy expressed by agents has improved over the past year.
- **Communication skills** – this referred to both the ability to effectively communicate information and also so that the caller could understand the agent.

Online Interaction and Service Attributes

The website is increasingly relied upon for information, and taxpayers primarily expect a site that is easy to use and where information is easy to find.

As noted earlier, evaluations of the website were consistently positive; so much so that the website has become the first choice for information particularly for those in the SME and Intermediary sessions. Naturally, there is an expectation of continuous updating for the website, but the general sense, was “it didn’t have far to go.”

A second discussion and a short poll were used in the SME and Intermediary sessions to identify the most important service attributes when clients are using the website. In this case, there was one main service attribute that dominated all of the discussion and then two or three other attributes that were by a small number in most of the SME and Intermediary sessions:

- **Ease of use/Navigation/Searching** – this was the key feature and it was mentioned by more than half of the people in each of the SME and Intermediary sessions.
- **Information (comprehensive and reliable)** – participants also wanted the information to be easy to understand and generally found it to be so.
- **Security** – this was only mentioned by five to six participants across the SME and Intermediary sessions, which suggests there is a high level of comfort with security levels.

CRA Values – People First

Awareness of the “People First” initiative was very low and there was also little anecdotal evidence that suggested it was happening. In spite of this, participants generally felt the basic philosophy was sound.

This concept was introduced in the sessions by showing and reading the following:

The CRA is trying to put more focus on making individuals and businesses feel like a valued customer rather than just another number. The CRA is committed to a new vision of being fair, trusted and helpful by Putting People First.

This description elicited a cynical reaction in the first few sessions where it was used. They felt it was implying the CRA was not fair, trusted or helpful before. In those sessions and in future sessions, participants were asked not to interpret the words too literally and instead to focus on the intent, which was to put more emphasis on achieving these goals. They were also reminded that this vision was not new, and something that the CRA had already started to focus on in previous years.

At most, one or two people in each of two to three English-speaking sessions “thought” they “might” have heard of the initiative before, although no one in the Quebec sessions were aware of this vision. More participants felt they did see some evidence that “people were being put first” and this was mainly attributed to the positive way in which applications and questions for COVID-19 benefits were handled and the way these programs were implemented. The positive changes seen in agents were also sometimes attributed to this initiative. Most participants across all groups though, were not aware of the initiative and could point to no activities they felt indicated “People First” was happening.

Given the low recall/awareness, time was spent discussing what would have to happen to indicate the People First initiative was happening. Perhaps not surprisingly, dealing with wait times on the phone was suggested. A few also mentioned the importance of informing the public of the vision, as a step to demonstrate its importance.

The following four statements were shared and participants were asked if these would indicate an emphasis on “Putting People First”:

1. That personal or tailored services are offered to them
2. That the CRA understands, respects and values them
3. That the CRA is consistent in the information it provides
4. That services and processes offered stay up to date and meet the needs of Canadians as they evolve

In general, all four statements covered aspects of service that are both important and would indicate an emphasis on “People First.” That said, statements #2 and #3 (respecting and valuing and consistent information) are widely considered to be fundamental to the service – really something that should be a given. Statement #4 was similar in that it is also a common expectation and something that the CRA is always expected to be doing.

Research Methodology

Target Audience

There were four target audiences:

- Individual taxpayers – Those aged 18 and over for the quantitative research and for the qualitative work, who have resided in Canada for a minimum of two years. For the qualitative research, this audience was further divided by age with one group per region including those who were 18 – 34 years of age and the second group per region including those 35 years of age or older.
- Small and medium-sized businesses (<100 employees) – included decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping.

Acceptable job titles included:

- President/CEO/Owner
- CFO/Comptroller
- Accountant
- Payroll Manager/Officer
- Manager
- Bookkeeper
- Financial Officer

- Tax Intermediaries – work with small business clients (<100 employees) on tax-related or payroll matters.

Appendix A:
Quantitative Research Components
Methodological Report

Appendix A

Quantitative Research Components

Methodological Report

Two surveys were administered including a telephone survey with Individual taxpayers, and an online survey with small and medium-sized businesses (SMEs) as well as tax intermediaries:

1. A telephone survey entailing a random sample of 1,600 adult Canadians 18 years of age or older was conducted between November 29 and December 19, 2020. The target audience was Individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year).

An online survey of 503 small and medium-sized businesses and 502 tax intermediaries was conducted between December 10 and 17, 2020. The target SMEs were businesses with less than 100 employees and included decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping. Acceptable job titles included:

- President/CEO/Owner
- CFO/Comptroller
- Accountant
- Payroll Manager/Officer
- Manager
- Bookkeeper
- Financial Officer

The target tax intermediaries were those that worked with small business clients (<100 employees) on tax-related or payroll matters.

Questionnaire Design

The questions utilized in this study were provided by Canada Revenue Agency. Narrative Research reviewed the questions, providing suggestions and prepared them in a format suitable for telephone or online methodology, as required. As required by Government of Canada standards, English and French pre-test surveys were conducted.

Individual Taxpayers

Sampling

The individual taxpayers’ survey was designed to be administered to a random sample of 1,600 adult Canadians 18 years of age or older. A sample of 1,600 respondents engenders an overall margin of error of +/- 2.4 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection endeavour, the survey results are projectable to the overall Canadian adult population. The approximate targeted number of survey completions by age, gender, and region were achieved. To most fully mimic the true distribution of adult Canadians along these pivotal dimensions, modest statistical weights were introduced (a standard research practice in studies of this type), thereby diminishing prospects for non-response bias that potentially could have arisen vis-à-vis these three demographic dimensions.

The sample provided for dialing entailed contact records reflecting Random Digit Dialing (RDD), thus engendering a very large number of Not in Service (NIS)/Disconnected telephone numbers. For landlines, records were drawn from a list of randomly-selected households compiled from telephone numbers in Canada, drawn from a database that is updated quarterly. Both listed and unlisted numbers were included in the sample. Narrative Research utilized ASDE Inc.’s Canada Survey Sampler (CSS) sampling software to generate general population telephone landline samples within Canada, which has become a standard software for many companies in Canada. This software has been proven to provide a sample that is equivalent to RDD. Randomly generated cellular numbers were also used. As per the Statement of Work requirements, the sample included from the outset a minimum of 30% of cellphone only users, in addition to landline telephone numbers.

The sample was stratified by region in order to ensure regional representation as follows:

<i>Region</i>	<i>Target Completions</i>
Atlantic Canada	175
Quebec	375
Ontario/Nunavut	525
Prairies/NWT	325
BC/Yukon	200
Total	1,600

The target interviews plan entailed overall quotas by age and gender, as well as by region. The gender quotas were approximately 50/50, while the age quotas were broken into three groupings: 18-34, 35-54, and 55 years of age or older.

Administration

As noted, the survey was conducted via telephone. The survey was programmed by Narrative Research in both English and French via Computer-Assisted Telephone Interviewing software (CATI). Respondents had the option to complete the survey questionnaire in the official language of their choice. Assistance was available from bilingual staff members as required, with ongoing bilingual supervision.

In terms of training, in addition to a thorough general screening and training process, supervisors and interviewers were provided with customized project-specific training, a review of the questionnaire including specific terminology, acronyms and pronunciations, and background information on the project goals and objectives.

In terms of supervision, as with all projects there was a ratio of one supervisor for every 15 interviewers working. This “floor supervisor” answers questions, handles escalations, ensures that technology is functioning properly, and blind monitors interviewers. In addition, a minimum of 10 percent of interviews were audited through the review of recorded interviews or live monitoring (twice the percentage required by industry guidelines).

The programmed survey was thoroughly tested to ensure question order and skip patterns were properly represented. In addition to this testing, a pre-test was conducted resulting in 12 English and 10 French surveys. The overall purpose of the pre-test was to ensure that:

- The wording of the questions was clearly understood and unambiguous;
- The sequence of the questions was appropriate;
- The necessary response categories had been included for each question; and
- Neither specific questions nor the survey overall evoked a negative reaction or discomfort among respondents.

After the pre-test, the data was carefully reviewed to ensure accuracy and identify any aspects that needed to be modified. A pre-test report was prepared outlining the results.

In addition to the actual survey queries, a section was included at the end of the questionnaire to ascertain respondent comprehension and experience with the survey. No changes in the survey instrument were deemed to be required as a result of this endeavour.

Fieldwork was monitored on an ongoing basis, allowing supervisors to determine if there were any challenges via the call disposition/reasons for non-response information. The survey required a mean average of approximately 15 minutes for respondents to complete. A dialing plan was implemented whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five attempts for cellular telephone numbers. Calls and call-backs were varied throughout the day which includes both daytime and evening calling, limited to 9 p.m. in a given time zone.

Narrative Research and its data collection partner employed a number of techniques for keeping response rates as high as possible:

- Training of all interviewers in telephone and interview techniques and thorough project briefings to guarantee professional and thorough data collection activities;
- 100 percent supervision of all interviewing by experienced supervisors;
- Continuous on-line monitoring of interviews in progress by supervisors (10% monitored or called back for verification);
- Pre-testing of all survey instruments at the design stage by senior field personnel to ensure it provides the best possible respondent experience;
- In-house sample development through consultation between Data Services personnel and the Project Director, to ensure the project's final sample or contact records have been created in a consistent manner; and
- Call rules to keep response rates high and minimize non-response bias including the implementation of a dialing plan whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five call-backs for cellular telephone numbers, calling at different times of the day, and arranging call-backs.

If an interviewer did not speak the official language requested by the respondent, the interview transferred to another interviewer or a call-back was arranged within 20 minutes (or at another time if requested by the respondent). When calling to a particular location with a predominant language (e.g., French in Quebec), initial calling was conducted by interviewers who spoke the predominant language, to minimize the number of transfers required.

The tables below for the telephone survey display regional, gender, and age data in terms of the actual distribution of adult Canadians, as catalogued in the 2016 Statistics Canada Census. As well, approximate regional, gender, and age quota targets are detailed (both in terms of the actual *number* of surveys completed, and the *percentage* of all surveys completed). The tables on the pages below present data with the weighted and unweighted *number* as well as *percentage* of surveys collected, for relevant demographic dimensions.

Data Tabulation: There were a total of 36 overlapping or interlocking statistical weighting cells created from the study design using the weighting factors of: Region (6: Atlantic, Quebec, Ontario/Nunavut, Manitoba/Saskatchewan, Alberta/Northwest Territories, and British Columbia/Yukon); Age group (3: 18–34 years of age, 35–54 years of age, and 55 years of age or older); and Gender (2: Male, Female). The 36 overlapping or interlocking statistical weighting cells thus were derived from Region (6) x Age (3) x Gender (2) dimensions = 36 unique statistical weighting cells. Population data for the 36 statistical weighting cells were obtained from the most recent (2016) Census of Canada, and can be found here:

<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=109525&PRID=0&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2016&THEME=115&VID=0&VNAMEE=&VNAMEF=>

It should also be noted that a small number of individuals were not placed into one of the 36 weighting cells, as they identified as gender diverse or preferred not to provide a response to the gender question. For tabulation purposes, these individuals were given a weight value of 1.0.

Telephone survey (Percentages may not sum exactly to 100%, owing to rounding):

	2016 Census	Quota target (n=)	Quota target (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)	Surveys completed (weighted) (n=)	Surveys completed (weighted) (%)
Region - Atlantic Canada	6.8%	175	10.9%	174	10.9%	109	6.8%
Region - Quebec	23.4%	375	23.4%	375	23.4%	373	23.3%
Region - Ontario/Nunavut	38.4%	525	32.8%	533	33.3%	615	38.4%
Region - Prairies/NWT	17.8%	325	20.3%	320	20.0 %	284	17.8%
Region - BC/Yukon	13.6%	200	12.5%	198	12.4%	218	13.6%
Gender - Male	48.6%	778	48.6%	840	52.5%	771	48.2%
Gender - Female	51.4%	822	51.4%	747	46.7%	816	51.0%
Age - 18-34	27.4%	435	27.2%	392	24.5%	443	27.7%
Age - 35-54	34.1%	544	34.0%	551	34.4%	544	34.0%
Age - 55+	38.6%	618	38.6%	657	41.1%	613	38.3%

Participation/Response Rate: The rate below was derived using the principal elements of the formula recommended by the Public Opinion Research Directorate of the Government of Canada:

Completion Results:

A. Total Numbers Attempted	192,563
Total Invalid Numbers	97,454
Disconnected Number	94,623
Fax/Modem	248
Non-residential Number	397
Wrong Number	2
Dead Air	2,184

B. Total Unresolved Numbers (U)	74,446
Busy	5,326
Answering Machine	32,899
No Answer	32,791
Call-Backs	2,820
Language Problem	610
C. In-scope Non-Responding Units (IS)	18,749
Soft Respondent Refusal	17,526
Never Call List	1,099
Qualified Respondent Break-Off	124
D. Responding Units (R)	1,914
Quota Full/Not Completed	314
Completed Interviews	1,600
Rounded Response Rate: $R \div (U + IS + R) = 1,914 \div (74,446 + 18,749 + 1,914)$	2%

For the telephone survey, the margin of error provides a reflection of the sampling error and is presented in the table below:

Region	Survey Completions	Margin of Error (19 in 20 times, confidence interval)
Atlantic Canada	174	± 7.4 percentage points
Quebec	375	± 5.1 percentage points
Ontario/Nunavut	533	± 4.2 percentage points
Manitoba/Saskatchewan	136	± 8.4 percentage points
Alberta/NWT	184	± 7.2 percentage points
British Columbia/Yukon	198	± 7.0 percentage points
Total	1,600	± 2.4 percentage points

Given that this telephone survey methodology entailed a probability sampling, the data collected can be extrapolated to the Canadian general public adult population 18 years of age or older, within the limitations of the attendant margins of error and the confidence interval.

SMEs and Tax Intermediaries

Sampling

Given the overlap in questions for these two audiences (i.e., SMEs and Tax Intermediaries), the questions were combined into one survey with streams for the two target audiences. The survey questionnaire was administered online. The sampling was designed to achieve 500 surveys with each target audience. As surveying SMEs and Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the survey results are not projectable to the overall Canadian populations of SMEs and Tax Intermediaries.

Narrative Research utilized the services of online panel records provider, Dynata, for this research. Panelists are recruited from a large number of sources to increase diversity and representation. This includes loyalty panels, organic, open enrollment and partnerships, and an affiliate network. Dynata uses robust panel management techniques to monitor the quality of data through various quality checks such as participation limits, screening questions, digital fingerprinting, random and illogical responding, capturing and removing flat-liners and speeders. Dynata also regularly measures participant satisfaction on elements such as frequency of invitations, value and diversity of incentives and redemption choices, their willingness to complete various lengths of surveys, and level of responsiveness to any questions or concerns they share with Dynata's Member Services team. Regional targets were established for SMEs and Tax Intermediaries in order to ensure robust regional representation across the country.

Administration

The online surveys utilized were programmed by Narrative Research in both English and French, using Voxco Acuity programming software. Respondents were formally invited to the survey in the official language of their choice. As well, at any point when completing the questionnaire, respondents had the option to change the questionnaire language to the other official language. Assistance in completing the survey was available from bilingual staff, as required. Respondents were able to verify the legitimacy of the survey via contacting representatives of Narrative Research and/or the Canada Revenue Agency, or via an email inquiry to the Canadian Research Insights Council. Each programmed survey was tested to ensure question order and skip patterns were properly implemented. Testing included Narrative Research researchers receiving the invitation via email just as a respondent would, to ensure accuracy of delivery, text, links, and so on. Canada Revenue Agency staff were also provided with the pre-test link and thus client feedback also was incorporated prior to the launch of the survey.

A total of 15 English and 10 French pre-tests were completed across both audiences, specifically entailing seven SME respondents and 18 Tax Intermediary respondents. These pre-test survey completions were conducted via a survey "soft launch" whereby a small number of panel respondents were invited to participate in the survey. The pre-testing of the survey allowed the collected data to be reviewed to ensure accuracy and to identify any programming aspects that should be modified. In addition to the actual survey queries, a section was included at the end of the questionnaire to ascertain respondent comprehension and experience with the survey. No changes in the survey instrument were made as a result of this endeavour.

In online panel studies, reminder notices are forwarded to sampled respondents if they have not completed an online study in the recent past, or if the data collection for a given study is not on target to be completed by the desired end date. In the current instance, business panelists were identified and initially notified of the study. As the desired data collection end date approached, the current study was prioritized within the survey queue of each potential business respondent. That is, few or no other surveys beyond the current Canada Revenue Agency commissioned research would have been available on the survey dashboard of these business panelists. Via this process, the targeted number of survey completions were achieved within the desired timeframe. The study was administered from December 10 to 17, 2020. Fieldwork was monitored on an ongoing basis to ensure quotas were being met. Given that single use unique survey links were made available to panelists, no respondent was able to complete the survey questionnaire more than once.

A total of 1,060 surveys were submitted by respondents, and 1,005 were ultimately used in the final data set, (503 SMEs and 502 Tax Intermediaries). It is important to note that for various reasons, a small percentage of submitted online panel surveys is often removed from study data sets after submission. Such was indeed the case in this instance for both target respondent audiences, as Narrative Research's initial quota targets for each audience exceeded the overall final requirement of 500 questionnaires per audience. Thus, given the unavoidable possibility of having to remove surveys, post collection, Narrative Research as a precautionary measure collected more than the initially targeted number of surveys. Reasons for removing surveys ultimately included respondent 'speedsters' who were deemed to have moved too quickly through the questionnaire, as well as consistently non-intelligible verbatim responses. Thus, a small number (n=55) were removed for reasons of speeding, unintelligible verbatim responses, and so forth. The survey required a mean average of approximately 10 minutes for respondents to complete. A non-probability sample approach was implemented given that the study was designed to be conducted among respondents drawn from an online Canadian business panel. All such panels are inherently non-probability in nature, given that panelists self-select to become members of such panels, and not everyone in the target audience who is eligible to participate in the panel, indeed belongs to the panel.

Given that this online survey methodology used a non-probability sample, the data collected cannot be extrapolated to the overall populations of Canadian SMEs and Tax Intermediaries. Minimum quotas were established for regions, to ensure a robust representation of completed surveys from across the country, while also respecting the fact that the largest proportions of target organizations are from the most heavily populated provinces and regions of the country.

Small & Medium Enterprises:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic	35	7%	35	7.0%
Quebec	115	23%	97	19.3%
Ontario	170	34%	187	37.2%
Western	165	33%	182	36.2%
Territories/National/Not specified	15	3%	2	0.4%

Tax Intermediaries:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic	35	7%	36	7.2%
Quebec	115	23%	124	24.7%
Ontario	170	34%	169	33.7%
Western	165	33%	166	33.1%
Territories/National/Not specified	15	3%	7	1.4%

Participation Rate: The rate below was derived using the formula recommended by the Public Opinion Research Directorate of the Government of Canada:

Completion Results:

A. Total Email Addresses Used	5,013
Invalid Cases	995
Invitations mistakenly sent to people who did not qualify for the study	995
Incomplete or missing email addresses	0
B. Unresolved Units (U)	1,648
Email invitations bounced back	776
Email invitations unanswered	872
C. In-scope Non-Responding Units (IS)	477
Non-response from eligible respondents	0
Respondent refusals	49
Language problem	0
Selected respondent not available (illness; leave of absence; vacation; other)	0
Early break-offs	428
D. Responding Units (R)	1,893
Completed surveys disqualified - quota filled	888
Completed surveys	1005
Participation Rate = $R/(U + IS + R)$ (1,893 / 1,648 + 477 + 1,893)	47%

The data was not weighted, as per past iterations of this study. Given that the online methodology utilized a non-probability sample, a margin of error cannot be applied to the results as per the Standards for the Conduct of Government of Canada Public Opinion Research for Online Surveys.

Non-Response Bias Analysis

Any survey that is conducted is potentially subject to bias or error. When a survey is conducted with a sample of the population, there are two general classes of bias or error: sampling error, which is quantifiable, and non-sampling error, which is typically not quantifiable. Sampling error arises from the fact that interviews are conducted with only a subset of the population, and thus it is possible that the results obtained from this group of respondents is not reflective of the population as a whole. In contrast, non-sampling error encompasses a number of different types of errors including coverage error, measurement error, non-response error, and processing error. No measurement of sampling error can be attributed to this online study, given that the contact records utilized in the data collection process were derived from an online panel of the target audience, which is to say, a non-probability sample source. Having stated that, measures were taken in the implementation of the data collection to ensure sufficient completed surveys were obtained from both target segments. Targets were also set to ensure robust geographic representation from across the country.

With respect to non-sampling error, a number of steps were taken to minimize bias. Both surveys utilized survey programming technology to ensure proper survey skip patterns were followed and to minimize errors due to data entry and data capture. The French and English survey instruments themselves were pre-tested with a small sample of respondents to ensure the survey material was easily understood by respondents, and that the resultant data were being captured properly. Interviewers were also trained and supervised for the telephone survey.

In terms of coverage, the telephone survey was conducted from a random sampling of a robust sample frame of landline and cellular numbers. Quotas were established for demographic groups traditionally regarded as central in quantitative survey research, in this instance gender, age, and region/province. Upon examination of the final data set, it was discovered that females and younger Canadians (18-34) were slightly underrepresented in the collected surveys. As a result, these groups were up-weighted in the final data set to ensure they mirrored the true proportion of these demographic groups in the adult Canadian population. That is, the final data set was statistically weighted to closely match the true distribution of these dimensions as reflected in the 2016 Statistics Canada census. The statistical weights implemented were relatively small, given that the data collected already closely matched the actual distribution of adult Canadians along these demographic dimensions. The online survey was conducted with an online panel of the target audience, based on a randomized sampling of panel records for the target audience drawn from a reputable commercially available online general public panel.

Qualitative Research Approach

The qualitative study included a total of 16 online focus groups conducted from February 1-11, 2021, with four target groups and four regions represented. The target groups were general public (one group of 18 – 34-year-olds and one with those 35 or older per region, one with small and medium enterprise representatives and one with Tax Intermediaries per region. Regions included Atlantic, Quebec, Ontario

and West. Adobe Connect was used as the hosting platform for the online focus groups, where participants could see information on their monitors and provide their thoughts and opinions by audio.

The CRA designed the recruitment screeners. All participants were recruited per the recruitment specifications for the Government of Canada. Recruitment was conducted through qualitative panels stored on Canadian servers, with follow up calls to confirm the details provided and to ensure quotas were met. Those with current or past employment in sensitive occupations were excluded from the research, in addition to those living in the household. These sectors included marketing research, media, public relations, governments (whether federal or provincial), advertising and graphic design. In addition, member from the general public excluded the tax preparation and accounting sectors.

Participants from the general population were at least 18 years or older, had lived in their respective markets for at least two years, and were either the head or the co-head of the household. Those employed represented a good mix of industries. A mix of gender, household income and education levels were also recruited in each general population focus group. Individuals who had been to at least four qualitative sessions in the past five years and those who had attended a session in the past six months were excluded from the research.

Within the business/tax intermediaries focus groups, a mix of business sizes (in number of employees from 1 to 99) were represented. Participants included those who have sole or shared responsibilities in their organization for matters related to taxes, payroll, GST/HST preparation or bookkeeping. At least five per session personally dealt with the CRA. Tax intermediaries were defined as someone who works with small business clients on tax-related or payroll matters. Individuals who had been to at least five sessions in the past five year and those who had already been invited to take part in a focus group in the next few weeks were excluded from the research.

The CRA designed the discussion guides. Group discussions were held in English with the exception of those in Quebec which were conducted in French. Each session lasted approximately 2 hours with participants each receiving \$100 (general population) or \$200 (tax intermediaries or businesses) in appreciation of their time. A total of 144 participants were recruited across all 16 groups (specifically 9 respondents per session). Across all groups, 125 participants attended the discussions.

Context of Qualitative Research

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

Appendix B:
Study Questionnaires

**Canada Revenue Agency
Annual Corporate Research – 2020
Business Questionnaire – Full Version**

INTRODUCTION

Today's survey is being conducted by the Government of Canada. **Narrative Research** has been hired to administer the survey. Si vous préférez répondre au sondage en français, veuillez cliquer sur FRANÇAIS **[DIRECT RESPONDENT TO THE FRENCH LANGUAGE VERSION]**. The survey takes about 15 minutes to complete and is voluntary and completely confidential. Your answers will remain anonymous. This survey is being administered according to the requirements of the Privacy Act, the Access to Information Act, and any other relevant legislation. Click [here](#) if you wish to verify its authenticity. To view our privacy policy, click here.

A. Preliminary Profiling

H4. In which region is your business based? **PERMIT ONE CODE ONLY**

- 01 – Atlantic
- 02 – Quebec
- 03 – Ontario
- 04 – Western Canada
- 05 – Territories (Nunavut, Yukon, Northwest)
- 06 – National operation/Locations in multiple regions
- 99 – I would rather not say

A1. Do you work with small and medium business clients on tax-related matters? For this study, small and medium businesses are defined as firms with annual gross revenue of \$50 million or less.

PERMIT ONE CODE ONLY

- 01 – Yes – QUALIFIES AS A TAX INTERMEDIARY. **GOTO B1.**
 - 02 – No – POTENTIAL QUALIFYING SME. **CONTINUE TO A2.**
-

[POSE A2 THROUGH A6 TO SMEs ONLY]

A2. How many employees work for your company in Canada, including yourself? This includes full-time, part-time and seasonal staff, but does not include contract staff or outsourced work. **PERMIT ONE CODE ONLY ALL QUESTIONS ARE OBLIGATORY**

- 01 – 1
- 02 – 2 to 4
- 03 – 5 to 19
- 04 – 20 to 49
- 05 – 50 to 99
- 06 – 100 or more

A3. Would you say that your annual revenue is approximately? **PERMIT ONE CODE ONLY**

- 01 – Under \$1 million
- 02 – \$1 to under \$5 million
- 03 – \$5 to under \$10 million
- 04 – \$10 to under \$25 million
- 05 – \$25 to under \$50 million
- 06 – \$50 million or more – **SKIP TO TERMINATION SCREEN**

A4. Is your company...? **PERMIT ONE CODE ONLY**

- 01 – A sole proprietorship
- 02 – A partnership
- 03 – A trust
- 04 – A registered charity
- 05 – A non-profit organization
- 06 – A cooperative
- 07 – An incorporated business

A5. In your business do you make decisions about, or are you directly involved with, any of the following? Please choose all that apply to you. **PERMIT MULTIPLE RESPONSES**

- 01 – Tax-related matters [**MUST SELECT THIS OPTION OR SURVEY IS TERMINATED**]
 - 02 – Payroll
 - 03 – GST/HST preparation
 - 04 – Bookkeeping
 - 05 – None of the above – **SKIP TO TERMINATION SCREEN NARRATIVE RESEARCH TO INSERT BILINGUAL TERMINATION SCREEN USED IN PAST GOVERNMENT OF CANADA STUDIES**
-

A6. Which of the following best describes your position within the business: **PERMIT ONE CODE ONLY**

01 – President/CEO/Owner

02 – Chief Financial Officer/Comptroller

03 – Accountant

04 – Payroll Manager/Officer

05 – Manager

06 – Bookkeeper

07 – Financial Officer

98 – Some other position – **SKIPTO TERMINATION SCREEN**

99 – I would rather not say – **SKIPTO TERMINATION SCREEN**

Create Variable “RESPONDENT TYPE”

1 = TI/TAX INTERMEDIARY (A1=01)

2 = SME (A1≠01, A3=01-05, A5=01-04, A6=01-07)

B. Overall Perceptions of CRA (All Respondents)

Thank you for your responses. This survey is [SME: geared towards small-and medium-businesses] [TI: being conducted among tax intermediaries] to help the Canada Revenue Agency learn about your experiences.

B1. On a scale of 0 to 10, how would you rate the overall performance of the Canada Revenue Agency (CRA)? **PERMIT ONE CODE ONLY**

0 – Terrible

1

2

3

4

5

6

7

8

9

10 – Excellent

99 – I don't know – **SKIPTO B3**

B2. Why do you rate the performance of the CRA as [RESPONSE FROM B1] out of 10? **RECORD VERBATIM**

98 – Open-ended text box

99 – I don't know

B3. On a scale of 0 to 10, where 0 means completely disagree and 10 means completely agree, based on your general impressions of the CRA, how would you rate the following statements about the CRA?: [ROTATE STATEMENTS] **PERMIT ONE CODE ONLY PER STATEMENT**

[PROGRAMMER INSTRUCTION: Show as grid]

[Rows]

- a. *The CRA treats taxpayer information with complete confidentiality.*
- b. *The CRA is honest in dealing with taxpayers.*
- c. *The CRA treats taxpayers with respect.*
- d. *The CRA treats taxpayers fairly.*
- e. *The CRA is efficient in its operations.*
- f. *The CRA can be trusted to do what is right in administering Canadians' taxes and benefits.*
- g. *The CRA works hard at helping Canadians with their tax and benefits matters.*
- h. *The information provided by CRA is easy to understand.*
- i. *The CRA provides enough information to meet your business tax obligations.*
- j. *Information from the CRA arrives in time for your business.*
- k. *The CRA makes the process of filing business taxes easy.*
- l. *The CRA processes business tax returns in a timely manner.*

[Columns]

0 – Completely disagree

1

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

C. Income Tax Filing and Planning (SMEs only)

C1. When filing business income taxes, does your business:

PERMIT ONE CODE ONLY

- 01 – Use in-house resources to prepare tax documentation
- 02 – Use an outside tax preparation service, or
- 03 – Use a combination of in-house and outside services
- 99 – I don't know

C2. And what about tax planning? Does your business:

PERMIT ONE CODE ONLY

- 01 – Use in-house resources for tax planning
- 02 – Use an outside service for tax planning, or
- 03 – Use a combination of in-house and outside services
- 99 – I don't know

D. Experience with the CRA – Contacts (All Respondents)

D1. In the last 12 months, have you contacted the CRA for business purposes, other than for sending a business tax return?

PERMIT ONE CODE ONLY

- 01 – Yes
- 02 – No – **SKIPTO SM12**
- 99 – I can't recall – **SKIPTO SM12**

D2. How did you most recently contact the CRA? Please choose all that apply. **PERMIT MULTIPLE RESPONSES**

- 01 – By telephone
 - 02 – By fax
 - 03 – Online chat function
 - 04 – By mail
 - 05 – Other (NO SPECIFY)
 - 99 – I can't recall – **SKIPTO SM12**
-

D3. **[POSE D3 ONLY IF MORE THAN ONE RESPONSE AT D2. ONLY SHOW THOSE SELECTED AT D2]**
Thinking about your most recent contact, how did you get in touch with the CRA? **PERMIT ONE CODE ONLY**

- 01 – By telephone
- 02 – By fax
- 03 – Online chat function
- 04 – By mail
- 05 – Other
- 99 – I can't recall – **SKIPTO SM12**

SM5. **[ASK IF TELEPHONE IN D3 OR D2 IF D3 WAS NOT POSED]** Did you have any problems accessing the CRA during your most recent contact by phone?

- 01 – Yes
- 02 – No – **SKIPTO D4**
- 99 – I can't recall – **SKIPTO D4**

SM6. **[IF "YES" AT SM5, ASK SM6]** What problem(s) did you encounter? *Please choose all that apply.*

- 01 – Had to wait for too long / Was put on hold
- 02 – Line was busy / No answer
- 03 – Couldn't get through (general)
- 04 – Had to call multiple times
- 05 – Poor / Unhelpful client service
- 06 – Difficult to reach correct department / Had to be transferred
- 07 – Difficulty finding the correct number
- 08 – Difficulty with the automated phone system / menu
- 98 – Other – Please specify (Open-ended text box)
- 99 – I can't recall

[ASK D4 IF D2 = 1, 2 3 OR 4]

D4. What was the purpose of your most recent contact? Please choose all that apply. **PERMIT MULTIPLE RESPONSES**

- 01 – Seek general information other than about filing business taxes
 - 02 – Seek clarification of information sent to you by the CRA
 - 03 – Make a payment owing on business taxes
 - 04 – Try to resolve a dispute you had with the CRA
 - 05 – Seek information before filing business taxes
 - 06 – Seek information after filing business taxes
 - 07 – Submit documents that the CRA had requested
-

08 – Seek information about COVID emergency benefits, such as the Canada Emergency Wage Subsidy (CEWS)

98 – Some other reason: please specify reason [open-ended text: _____]

99 – I can't recall

SM7. **[ASK IF TELEPHONE IN D3 OR D2, IF D3 WAS NOT POSED]** On a scale of 0 to 10 where 0 means “completely dissatisfied” and 10 means “completely satisfied”, how satisfied are you with the amount of time it took to get service during this most recent contact by phone?

0 – Completely dissatisfied

1

2

3

4

5

6

7

8

9

10 – Completely satisfied

99 – I don't know

SM8. **[ASK IF TELEPHONE IN D3 OR D2, IF D3 WAS NOT POSED]** Based on the service you received from the CRA during this most recent contact by phone, and using a scale from 0 to 10 where 0 means “not at all knowledgeable” and 10 means “extremely knowledgeable”, how would you rate the level of knowledge of the CRA employee(s) you spoke to?

00 – Not at all knowledgeable

1

2

3

4

5

6

7

8

9

10 – Extremely knowledgeable

99 – I don't know

[ASK D5 IF D2 = 1, 2, 3 OR 4]

D5. On a scale of 0 to 10, how satisfied are you with the overall quality of the service you received when you contacted the CRA **[IF RESPONSE OF 1, 2, 3, OR 4 IN D3, INSERT IT HERE; IF 'OTHER' IN D3, MAKE NO INSERTION HERE; IF D3 WAS NOT POSED, INSERT D2 RESPONSE HERE]** on this most recent occasion? **PERMIT ONE CODE ONLY**

0 – Completely dissatisfied

1-9

10 – Completely satisfied

99 – I don't know

D6. **[POSE D6 ONLY IF "BY TELEPHONE" AT D3, OR D2 IF D3 WAS NOT POSED]** Did you get what you needed from the CRA on this particular occasion? **PERMIT ONE CODE ONLY**

01 – Yes

02 – No

99 – I can't recall

D6a. **[POSE D6a ONLY IF "YES" TO D6]** Did you have to call more than once to get what you needed? **PERMIT ONE CODE ONLY**

01 – Yes

02 – No

99 – I can't recall

SM9. **[ASK IF TELEPHONE IN D3 OR D2 IF D3 WAS NOT POSED]** Following your most recent contact with the CRA by phone, to what extent do you agree or disagree with the following statements? Please use a scale from 0 to 10 where 0 means "completely disagree" and 10 means "completely agree". **[ROTATE STATEMENT]**

a. *I felt like the CRA cared about my unique situation.*

b. *The CRA made me feel like a valued client.*

c. *[IF "YES" AT D6a] The information I received was consistent across all of the phone calls with the CRA.*

00 – Completely disagree

1

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

SM10. **[ASK IF TELEPHONE IN D3 OR IN D2 IF D3 WASN'T ASKED]** Using a scale of 0 to 10 where 0 means “not at all” and 10 means “completely”, to what extent would you say the service you received met your expectations?

00 – Not at all

1

2

3

4

5

6

7

8

9

10 – Completely

99 – I don't know

[ASK ALL RESPONDENTS]

SM12. If the CRA needed to send you information, which of the following would you prefer?

01 – Traditional paper-based communications, such as a letter in the mail

02 – An email indicating that you have CRA correspondence within the CRA's secure online portals

03 – A notification via a CRA app

98 – No preference

99 – I don't know

SM13. Using a scale from 0 to 10 where 0 means “not at all confident” and 10 means “extremely confident”, please state your level of confidence in the CRA in regards to the following statements:

a. If I had a disagreement with the CRA about business taxes, I would be able to get it resolved.

b. The CRA holds itself accountable for the written information it provides.

c. If I had a disagreement with the CRA about business taxes, the process would be conducted fairly.

0 – Not at all confident

1

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

SM14. Based on your general impressions of the CRA, whether from your business experience or from what you have seen, read or heard, to what extent do you agree or disagree with the following statements? **(ROTATE STATEMENTS)**

- a. *The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary.*
- b. *When I contact the CRA by telephone, I am able to get service in the official language of my choice, that is, English or French.*
- c. *You feel well informed about the services the CRA has to offer.*
- d. *You understand how to access the tax benefits and credits [**SME: “you”, TI: “your clients”**] may be entitled to.*

0 – Completely disagree

1

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

D7. Based on your experience, how would you compare CRA's level of customer service with the service you might receive from ...: **PERMIT ONE CODE ONLY PER STATEMENT – ROTATE STATEMENTS**

[show as grid]

- a. *Financial institutions with which you currently do business, for example, banks, credit unions.*
- b. *Other federal government agencies and departments you have dealt with.*

01 – Better

02 – About the same

03 – Worse

99 – I don't know

D8. And compared to two or three years ago, would you say that the level of service provided by the CRA is better, about the same, or worse? **PERMIT ONE CODE ONLY**

01 – Better

02 – About the same

03 – Worse

99 – I don't know

E. CRA WEBSITE

E1. **In the past 12 months**, have you visited the tax pages of the Canada.ca website to search for information on tax-related matters? **PERMIT ONE CODE ONLY**

01 – Yes

02 – No

99 – I don't know

E2. **[POSE E2 ONLY IF E1=YES]** For each of the following statements about the tax pages of the Canada.ca website, please rate your level of agreement using a scale from 0 to 10, where 0 means "completely disagree" and 10 means "completely agree." **ROTATE STATEMENTS - PERMIT ONE CODE ONLY PER STATEMENT**

a. *The information provided on the tax pages of the Canada.ca website is easy to understand.*

b. *It is easy to find the information I'm looking for.*

c. *The website provides me with the information I need.*

0 – Completely disagree

1

2

- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely agree
- 99 – I don't know

E3. **[POSE E3 AND E4 ONLY TO SMEs]** Are you registered with the CRA's My Account or My Business Account online service? **PERMIT ONE CODE ONLY**

- 01 – My Account
- 02 – My Business Account
- 03 – Both My Account and My Business Account
- 04 – Neither
- 99 – Not sure / I don't know

E4. **[POSE E4 ONLY IF E3=01, 02 or 03]** For each of the following statements about **[INSERT "My Account" IF 01 IN E3. INSERT "My Business Account" IF 02 OR 03 IN E3]**, please indicate whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree." **ROTATE STATEMENTS - PERMIT ONE CODE ONLY PER STATEMENT**

- a. *It is easy to use [INSERT: My Account or My Business Account].*
- b. *The services provided in [INSERT: My Account or My Business Account] are relevant to my needs.*
- c. *I'm confident that [INSERT: My Account or My Business Account] is a secure online platform.*

- 0 – Completely disagree
 - 1
 - 2
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8
 - 9
 - 10 – Completely agree
 - 99 – I don't know
-

E5. **[POSE E5 AND E6 ONLY IF TAX INTERMEDIARY]** Are you registered with the CRA's Represent A Client online service? **PERMIT ONE CODE ONLY**

01 – Yes

02 – No

99 – I don't know

E6. **[POSE E6 ONLY IF E5=YES]** For each of the following statements about Represent A Client, please indicate whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree." **ROTATE STATEMENTS - PERMIT ONE CODE ONLY PER STATEMENT**

a. *It is easy to use Represent A Client.*

b. *The services provided in Represent A Client are relevant to my needs.*

c. *I'm confident that Represent A Client is a secure online platform.*

0 – Completely disagree

1

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

[ASK ALL RESPONDENTS]

SM4. Which of the following online services have you used in the past three years? *Please choose all that apply.*

01 – Business Registration Online

02 – Electronic payments

03 – GST/HST Netfile

04 – My Business Account

05 – T4 Internet filing

06 – My Account

07 – Represent a Client

08 – Attach-a-document

09 – CRA mobile application BizApp

- 10 – Online mail
- 11 – Auto-fill
- 98 – None of the above
- 99 – I can't recall

F. COMPLIANCE BURDEN

F1. "Red tape" is defined as unnecessary and undue compliance burden – that is, the time and resources spent by business to demonstrate compliance with the federal government regulations. With respect to your business, please indicate the extent to which you agree or disagree with the following statements. **ROTATE STATEMENTS - PERMIT ONE CODE ONLY PER STATEMENT**

- a. *Over the past year, I've spent less time searching for information I require to meet my business obligations to the CRA.*
- b. *I am able to understand the information the CRA provides me to help my business meet its reporting obligations.*
- c. *Online services available on the taxes page of the Canada.ca website make it easy for my business to comply with its reporting obligations.*
- d. *The CRA develops new products and services that are in line with the realities of conducting business.*
- e. *The CRA takes the needs of businesses into account when developing new products and services.*

0 – Completely disagree

1

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

SM1. On a scale of 0 to 10, how burdensome is it for your business to meet its tax filing obligations?

0 – Not at all burdensome

1

2

3

- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Extremely burdensome
- 99 – I don't know

SM2. Over the past couple of years, do you think the tax filing burden for businesses has...?

- 01 – Decreased
- 02 – Remained about the same, or
- 03 – Increased
- 99 – I don't know

A. EMERGENCY RESPONSE BENEFITS

The next few questions we are asking are to help the Government of Canada learn about businesses' experiences with the recent COVID-related emergency response benefits.

[ASK ALL]

AA1. Since March of this year, have you applied for the Canada Emergency Wage Subsidy (CEWS) [TI: 'on behalf of your clients']?

- Yes
- No
- I don't know **[SKIPTO H1]**

[IF AA1=NO, SKIPTO H1]

[SME ONLY] AA3. Is your business currently receiving, or have you received CEWS payments for the emergency benefits to which you applied?

- Yes
- No
- I don't know

[SME ONLY] AA5. As a result of COVID-19, did you have to lay off any of your employees?

- Yes
 - No
-

A7. Thinking about the entire process, [SME: “from applying for the COVID-related benefit, to receiving the payment”, T1: “in terms of preparing for and applying for CEWS on behalf of clients”], how satisfied are you with the overall quality of the process? [SME only: “If someone else applied on your behalf, please provide a rating based on what you may have heard about the process from the person who applied on your behalf”]. Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

[LABEL SCALE ENDS: SCALE FROM 0 TO 10 – HORIZONTAL. I don’t know]

H. Corporate Profile

These last few questions will be used for statistical purposes only. Please be assured that all of your answers will remain completely anonymous and confidential.

H1. **[POSE ONLY IF AN SME]** In which industry or sector does your business operate? If you are active in more than one sector, please identify the main sector of operations. **PERMIT ONE RESPONSE ONLY**

01 – Accommodation and food services

02 – Administrative and support

03 – Agriculture, forestry, fishing and hunting

04 – Arts, entertainment and recreation

05 – Construction

06 – Educational services

07 – Finance and insurance

08 – Health care and social assistance

09 – Management of companies and enterprises

10 – Manufacturing

11 – Mining, oil and gas extraction

12 – Professional, scientific and technical services

13 – Public administration

14 – Real estate, rental and leasing

15 – Registered charity

16 – Retail trade

17 – Transportation and warehousing

18 – Utilities

19 – Waste management and remediation services

20 – Wholesale trade

21 – Information and cultural industries

98 – Some other sector: please specify your business sector **[open-ended text box: _____]**

99 – I would rather not say

H2. **[POSE H2 ONLY IF A TAX INTERMEDIARY]** What types of tax-related work does your company do on behalf of your small business clients? Please choose all that apply. **MULTIPLE RESPONSES ACCEPTED**

01 – Accounting

02 – Payroll

03 – Tax preparation

04 – Bookkeeping

98 – Some other type of work: please specify **[open-ended text box: _____]**

99 – I would rather not say

H3. How long has your business been in operation? **PERMIT ONE CODE ONLY**

01 – Less than one year

02 – 1 to 2 years

03 – 3 to 5 years

04 – 6 to 10 years

05 – Over 10 years

99 – I would rather not say

PRE-TEST ONLY: TO BE REMOVED AFTER PRE-TEST [n = at least 10 in each official language]

PT1. Are there any questions in this survey that you found difficult to understand?

Yes

No

IF YES: PT2. Which questions did you find difficult to understand?

That concludes the survey. This survey was conducted on behalf of the Canada Revenue Agency. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to participate, it is greatly appreciated.

S3. Have I reached you on your cellphone? **[CODE ONE ONLY]**

- | | | |
|---|-----|------------------|
| 1 | Yes | CONTINUE |
| 2 | No | SKIPTO G8 |

S4. **[POSE S4 ONLY IF 'YES' IN S3]** Are you in an environment that allows you to comfortably continue with this survey? **[CODE ONE ONLY]**

- | | | |
|---|-----|-------------------|
| 1 | Yes | CONTINUE |
| 2 | No | RESCHEDULE |

This call may be monitored or recorded for quality control purposes only.

The survey is registered with the Canadian Research Insights Council, should you wish to verify the survey.

IF NEEDED: If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can contact **Krista Holmes** at **343-551-6112** or visit canada.ca/por-cra.

IF NEEDED: To verify the survey, please visit:

canadianresearchinsightscouncil.ca/rvs/home/?lang=en The registration number is: 20201125-NA281

G8. Are you ...: **[READ ALL FOUR RESPONSES, IN ORDER – CODE ONE ONLY] [ENSURE GENDER MIX IS MET]**

- 01 – Male
- 02 – Female
- 03 – Other, please specify:
- 04 – Prefer not to say

S5. In which province or territory do you live? **[DO NOT READ RESPONSES - CODE ONE ONLY]**

- 01 British Columbia
- 02 Alberta
- 03 Saskatchewan
- 04 Manitoba
- 05 Ontario
- 06 Quebec
- 07 New Brunswick
- 08 Nova Scotia
- 09 Prince Edward Island
- 10 Newfoundland and Labrador
- 11 Yukon

- 12 Northwest Territories
- 13 Nunavut

B. Overall Perceptions of the CRA

B1. The Canada Revenue Agency is the agency of the federal government responsible for such things as:

[READ IN MAN, SASK, ALTA, BC, YUKON, NORTHWEST TERRITORIES AND NUNAVUT: the collection of income tax, administration of the GST (or goods and services tax), and the Canada child benefit program]

[READ IN QUEBEC ONLY: the collection of federal income tax and the Canada child benefit program]

[READ IN ATLANTIC PROVINCES, ONT: the collection of federal income tax, administration of the GST/HST, and the Canada child benefit program]

READ EVERYWHERE: Throughout this survey, we will refer to the Canada Revenue Agency as the CRA.

How would you rate the overall performance of the CRA? Please use a scale from 0 to 10, where 0 means “terrible” and 10 means “excellent.” **[CODE ONE ONLY - PROBE TO AVOID ACCEPTING A RANGE]**

00 – Terrible

THROUGH

10 – Excellent

VOLUNTEERED

99 – Don’t Know/Refused – SKIP TO B3

B2. Why do you rate the performance of the CRA as **(RESPONSE FROM B1)** out of 10? **PROBE:** Any other reason? **(RECORD RESPONSE, ACCEPT MULTIPLE RESPONSES)**

98 – Specify Response: (_____)

VOLUNTEERED

99 – Don’t Know/Refused

- B3. I would now like you to rate the CRA on a series of statements. For each one, please tell me whether you agree or disagree using a scale of 0 to 10, where 0 means “completely disagree” and 10 means “completely agree.” **[ROTATE STATEMENTS. REPEAT SCALE AS NECESSARY]**
[PROBE TO AVOID ACCEPTING A RANGE – CODE ONE ONLY PER STATEMENT]

(IF ASKED: We are asking for your opinion based on your general impressions of the CRA, whether from personal experience, what you have seen, read or heard.)

- c) *The CRA treats taxpayers with respect.*
- d) *The CRA treats taxpayers fairly.*
- e) *The CRA is efficient in its operations.*
- f) *The CRA can be trusted to do what is right in administering Canadians’ taxes and benefits.*
- g) *The CRA works hard at helping Canadians with their tax and benefits matters.*
- h) *The information provided by the CRA is easy to understand*
- j) *The CRA makes the process of filing your taxes easy*
- k) *The CRA processes your tax return in a timely manner*

00 – Completely disagree
THROUGH
10 – Completely agree
VOLUNTEERED
99 – Don’t Know/Refused

C. Experience with the CRA – Income Tax Filing

I would now like to ask you about your experiences as a taxpayer.

[READ IF NECESSARY, FOR EXAMPLE, IF THE RESPONDENT PAUSES IN RESPONDING IN THIS SECTION: Please be reminded that these questions are for research purposes only. Your answers are appreciated and will help us improve Canadians’ filing experiences with the CRA.]

- C1. **[INTERVIEWER TO EMPHASIZE THE YEAR]** Have you sent in your personal **[QUEBEC ONLY:** federal] income tax return for **2019**? **[CODE ONE ONLY – DO NOT READ RESPONSES]**

IF ASKED: This would be the tax return you filed this year for the income you earned in 2019, which is normally due April 30th.

01 – Yes
02 – No – **SKIPTO D1**
VOLUNTEERED
99 – Don’t Know/Refused – **SKIPTO D1**

[IF “YES” AT C1, READ:] The following set of questions will focus on your 2019 taxes.

- C2. [POSE C2 ONLY IF “YES” AT C1] Did you prepare your 2019 tax return on your own, or did you receive help from someone else? (USING A TAX SOFTWARE DOES NOT COUNT AS RECEIVING HELP) [CODE ONE ONLY – DO NOT READ RESPONSES]

01 – Prepared on your own – **SKIPTO C4**

02 – Received help

VOLUNTEERED

99 – Don’t Know/Refused – **SKIPTO C4**

- C3. [POSE C3 ONLY IF “RECEIVED HELP” AT C2] From whom did you get help? [READ CATEGORIES ONLY IF NECESSARY; CODE MORE THAN ONE IF MENTIONED; INCLUDE PEOPLE WHO GAVE ADVICE]

01 – Friend/family member

02 – Professional tax preparer/accountant (INCLUDES H&R BLOCK-TYPE COMPANIES)

03 – Volunteer program to help people with their tax returns

98 – Other (**SPECIFY**)

VOLUNTEERED

99 – Don’t Know/Refused

- C4. [POSE C4 ONLY IF “YES” AT C1] How was your tax return sent in? [IF NEEDED: That is, for example, was it sent in by mail or online?] **ACCEPT ONE RESPONSE ONLY. DO NOT READ LIST.**

01 – By mail

02 – Online (INCLUDES EFILE AND NETFILE)

05 – Other

VOLUNTEERED

99 – Don’t Know/Refused

D. Experience with the CRA – Contacts

- D1. In the last 12 months, have you contacted the CRA, other than for sending in personal or business tax returns? (**DO NOT READ THE FOLLOWING: IF NECESSARY, CONTACT INCLUDES SEEKING INFORMATION; BUSINESS REFERS TO CORPORATE, GST/HST, OR PAYROLL**) [CODE ONE ONLY – DO NOT READ RESPONSES]

01 – Yes

02 – No – **SKIPTO SM10**

VOLUNTEERED

99 – Don’t Know/Refused – **SKIPTO SM10**

D2A. In which way, did you most recently contact the CRA? **(READ LIST IN ORDER – CLARIFY AS NECESSARY; CONTACT INCLUDES SEEKING INFORMATION) [CODE ONE ONLY]**

01 – By telephone

02 – By fax

03 – Online chat function

04 – By mail, or

05 – Some other way **[DO NOT READ: “In person” to be coded as Other]**

VOLUNTEERED

99 – Don’t Know/Refused

D2B. Are there any other ways that you have used to contact the CRA in the past 12 months? **(DO NOT READ RESPONSES - ACCEPT MULTIPLE MENTIONS - CLARIFY AS NECESSARY; CONTACT INCLUDES SEEKING INFORMATION)**

01 – By telephone

02 – By fax

04 – By mail

05 – Other

VOLUNTEERED

98 – **DO NOT READ:** None

99 – Don’t Know/Refused

[ASK SM1 IF D2A=1 “By telephone”]

SM1. Did you have any problems accessing the CRA during your most recent contact by phone?

01 – Yes

02 – No – SKIP TO D3

VOLUNTEERED

99 – DK/REF – SKIP TO D3

SM2. **[IF “YES” AT SM1, ASK SM2]** What problem(s) did you encounter? **PROBE:** Anything else? **(DO NOT READ LIST. ACCEPT MULTIPLE RESPONSES)**

01 – Had to wait for too long / Was put on hold

02 – Line was busy / No answer

03 – Couldn’t get through (general)

04 – Had to call multiple times

05 – Poor / Unhelpful client service

06 – Difficult to reach correct department / Had to be transferred

07 – Difficulty finding the correct number

08 – Difficulty with the automated phone system / menu

98 – Other (SPECIFY)

VOLUNTEERED

99 – DK/REF

D3. **[POSE D3 ONLY IF D2A=1, 2 3 OR 4]** Was the purpose of your MOST RECENT contact to...? **(ROTATE RESPONSE CATEGORIES 01 TO 04, THEN READ RESPONSES 07 AND 08 IN ORDER) (READ LIST – ACCEPT MULTIPLE RESPONSES)**

01 – Seek general information other than about filing your taxes

02 – Seek clarification of information sent to you by the CRA

03 – Make a payment owing on your taxes

04 – Try to resolve a dispute you had with the CRA

07 – Submit documents that the CRA had requested

08 - Seek information or clarification relating to COVID emergency benefits, such as the Canada Emergency Response Benefit (CERB)

VOLUNTEERED

98 – Other **(SPECIFY)**

99 – Don't Know/Refused

[ASK SM3 IF D2A=1, 2, 3 or 5]

SM3. Was this most recent contact with the CRA concerning: **(ROTATE RESPONSE CATEGORIES 01 TO 06) (READ LIST; CODE MORE THAN ONE IF APPLICABLE)**

01 – Personal income tax

02 – Estate or trust tax

03 – GST/HST

04 – Canada child benefit program

05 – Tax benefits or credits other than the Canada Child Benefit

06 – COVID emergency benefits, such as the Canada Emergency Response Benefit (CERB)

VOLUNTEERED

98 – Other (SPECIFY)

99 – DK/REF

[ASK SM4 IF D2A=1 “By telephone”]

SM4. How satisfied are you with the amount of time it took to get service during this most recent contact by phone? Please use a scale from 0 to 10 where 0 means “completely dissatisfied” and 10 means “completely satisfied”.

00 – Completely Dissatisfied

THROUGH

10 – Completely Satisfied

VOLUNTEERED

99 – DK/REF

SM5. **(IF “TELEPHONE” AT D2A)** Using a scale from 0 to 10, where 0 means “not at all knowledgeable” and 10 means “extremely knowledgeable”, how would you rate the level of knowledge of the CRA’s employee(s) you spoke to?

00 – Not at all knowledgeable

THROUGH

10 – Extremely knowledgeable

VOLUNTEERED

99 – DK/REF

D4. **[POSE D4 ONLY IF “BY TELEPHONE” AS RESPONSE IN D2A]** How satisfied are you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’ **[CODE ONE ONLY - PROBE TO AVOID ACCEPTING A RANGE]**

00 – Completely dissatisfied

THROUGH

10 – Completely satisfied

VOLUNTEERED

99 – Don’t Know/Refused

D5. **[POSE D5 ONLY IF “BY TELEPHONE” AS RESPONSE IN D2A]** Did you get what you needed from the CRA on this particular occasion? **[CODE ONE ONLY – DO NOT READ RESPONSES]**

01 – Yes [ASK SM6]

02 – No [GO TO SM7]

VOLUNTEERED

99 – Don’t Know/Refused [GO TO SM7]

SM6. **[ASK IF “YES” TO D5]** Did you have to call more than once to get what you needed?

01 – Yes

02 – No

VOLUNTEERED

99 – DK/REF

SM7. **[IF “TELEPHONE” AT D2A]** Following your most recent contact with the CRA by phone, to what extent do you agree or disagree with the following statements? Please use a scale from 0 to 10 where 0 means “completely disagree” and 10 means “completely agree”. **[ROTATE STATEMENT]**

- a. *I felt like the CRA cared about my unique situation.*
- b. *The CRA made me feel like a valued client.*
- c. *[IF "YES" AT SM6] The information I received was consistent across all of the phone calls with the CRA.*

00 – Completely disagree
THROUGH
10 – Completely agree
VOLUNTEERED
99 – DK/REF

SM8. **[IF "TELEPHONE" AT D2A]** And to what extent would you say the service you received met your expectations? Please use a scale of 0 to 10 where 0 means "not at all" and 10 means "completely".

00 – Not at all
THROUGH
10 – Completely
VOLUNTEERED
99 – DK/REF

[ASK ALL RESPONDENTS]

SM10. I would like to read you a list of situations where you may have to deal with the CRA. For each one, please tell me how you would PREFER to receive service or information.

(ROTATE STATEMENTS)

- a. *If you wanted basic information, for instance information about Registered Savings Plans, would you:*
- b. *If you required clarification on a document the CRA sent you, would you:*
- c. *If you needed assistance on a personal tax matter, such as whether taxes were owed on an inheritance you received, would you:*

(FOR EACH STATEMENT: ROTATE RESPONSE LIST 01 TO 05; READ LIST AS NECESSARY, ACCEPT ONLY ONE RESPONSE)

01 – Visit the CRA's website
02 – Contact the CRA by telephone
03 – Contact the CRA by mail
04 – Send the CRA an email
05 – Contact the CRA via social media
VOLUNTEERED
06 – Send the CRA a fax
07 – Ask financial advisor/accountant to contact the CRA (DO NOT READ)

98 – Some other way (SPECIFY)

99 – DK/REF

- D7. And compared to two or three years ago, would you say that the level of service provided by the CRA is better, about the same, or worse?

01 – Better

02 – About the same

03 – Worse

VOLUNTEERED

04 – Depends

99 DK/NA

E. CRA WEB SITE AND SECURE PORTAL

- E1. Have you ever visited the tax pages of the Canada.ca website to search for information on tax-related matters? **[CODE ONE ONLY – DO NOT READ RESPONSES]**

01 – Yes

02 – No

VOLUNTEERED

99 – Don't Know/Refused

- E2. **[POSE E2 ONLY IF E1=YES]** I would now like to read you a few statements about the tax pages of the Canada.ca website. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.” **[ROTATE STATEMENTS] [PROBE TO AVOID ACCEPTING A RANGE – CODE ONE ONLY PER STATEMENT]**

a. The information provided on the tax pages of the Canada.ca website is easy to understand.

b. It is easy to find the information I'm looking for.

c. The website provided me with the information that I needed.

00 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

E3. Have you registered with the CRA's My Account online service? My Account is an online service that allows you to track your refund, view or change your return, check your benefit and credit payments, view your RRSP limit, set up direct deposit, and receive online mail among other things. **[CODE ONE ONLY – DO NOT READ RESPONSES]**

01 – Yes

02 – No

VOLUNTEERED

99 – Don't Know/Refused

E4. **[POSE E4 ONLY IF E3=YES]** For each of the following statements about My Account, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree". **[ROTATE STATEMENTS] [PROBE TO AVOID ACCEPTING A RANGE – CODE ONE ONLY PER STATEMENT]**

a. *It is easy to use My Account.*

b. *The services provided in My Account are relevant to your needs.*

c. *You're confident that My Account is a secure online platform that protects your personal information.*

00 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

A. EMERGENCY RESPONSE BENEFITS

The next few questions we are asking are to help the Government of Canada learn about Canadians' experiences with the recent COVID-related emergency response benefits.

A1. **[POSE TO EVERYONE]** Since March of this year, have you applied for any of the following federal government COVID-19 support emergency benefits? **RANDOMIZE AND READ STATEMENTS a-f – CODE ONE ONLY PER PROGRAM – DO NOT READ RESPONSES**

a. *The Canada Emergency Response Benefit, also known as CERB*

b. *The Canada Emergency Student Benefit, also known as CESB*

c. *The Canada Emergency Wage Subsidy, also known as CEWS*

d. *The Canada Recovery Benefit, also known as CRB*

e. *The Canada Recovery Sickness Benefit, also known as CRSB*

f. *The Canada Recovery Caregiving Benefits, also known as CRCB*

1 Yes

2 No

8 Don't know/No answer

IF THERE ARE ONE OR MORE 'YES' RESPONSES IN THE A1a-f SERIES,
PROCEED TO A3a; OTHERWISE, SKIP TO SECTION G

IF "YES" TO ONLY ONE OF A1a ['CERB'] OR A1d ['CRB'], POSE ONLY A3a AND THEN PROCEED TO INSTRUCTION ABOVE A4;

IF "YES" TO A1a ['CERB'] AND IF "YES" TO A1d ['CRB'], POSE A3a AS WELL AS A3b;
IF A1a="NO" AND A1d="NO," BUT THERE ARE ONE OR MORE "YES" RESPONSES TO CESB, CEWS, CRSB or CRCB IN A1b,c,e,f, GO TO A4

A3a. Did you apply for the [INSERT 'CERB' OR 'CRB' IN A1a/d, AS PER A1a/d RESPONSE] through the Canada Revenue Agency, OR did you receive the [INSERT 'CERB' OR 'CRB', AS PER A1a/d RESPONSE] through your application for EI or Employment Insurance? **READ RESPONSES ONLY IF NECESSARY - CODE ONE ONLY – IF RESPONDENT SAYS: "Service Canada," "Employment and Social Development Canada," AND/OR "ESDC", RECORD AS CODE 2**

- 1 Through the CRA
 - 2 Through your EI or Employment Insurance application
- VOLUNTEERED**
- 3 Both through the CRA as well as through your EI or Employment Insurance application
 - 8 Don't know/No answer

A3b. And did you apply for the [INSERT OTHER 'YES' PROGRAM NAME FROM A1a/d, AS PER A1a/d RESPONSES] through the Canada Revenue Agency, OR did you receive the [INSERT OTHER 'YES' PROGRAM NAME FROM A1a/d, AS PER A1a/d RESPONSES] through your application for EI or Employment Insurance? **READ RESPONSES ONLY IF NECESSARY - CODE ONE ONLY – IF RESPONDENT SAYS: "Service Canada," "Employment and Social Development Canada," AND/OR "ESDC", RECORD AS CODE 2**

- 1 Through the CRA
 - 2 Through your EI or Employment Insurance application
- VOLUNTEERED**
- 3 Both through the CRA as well as through your EI or Employment Insurance application
 - 8 Don't know/No answer

PROGRAMMER: CREATE THE FOLLOWING GROUPS:

DESIGNATE AS "APPLYCRA" IF A1 = 1 FOR a AND/OR d, AND IF EITHER OR BOTH A3a AND/OR A3b = 1 ; AND/OR DESIGNATE AS "APPLYCRA" IF ONE OR MORE OF A1b,c,e,f= CODE 1

[POSE A4 IF APPLYCRA; OTHERWISE SKIP TO A6] CODE ONE ONLY

A4. Are you currently receiving, or have you received payments for the emergency benefits to which you applied for through the Canada Revenue Agency, or CRA?

- 1 Yes
- 2 No
- 8 Don't know/No answer

[IF MULTIPLE "YES" ANSWERS AT A1a-f, INSERT BASED ON PRIORITY. FIRST PRIORITY: CESB; SECOND PRIORITY: CRSB; THIRD PRIORITY: CRCB; FOURTH PRIORITY: CRB; FIFTH PRIORITY CERB; SIXTH PRIORITY: CEWS. CREATE VARIABLE AS 'PRIMARY BENEFIT']

A6. Which of the following best describes how you applied for the **[ENTER ACRONYM BASED ON PRIMARY BENEFIT]**? Did you...? **[DO NOT RANDOMIZE – READ STATEMENTS IN ORDER – CODE ONE ONLY PER STATEMENT – SKIPTO NEXT 'YES' PROGRAM IN A1, UPON RECEIVING FIRST 'YES' RESPONSE FOR A GIVEN A1 'YES' PROGRAM IN A6 – IF ONLY ONE 'YES' PROGRAM RESPONSE IN A1, PROCEED TO A9 UPON RECEIVING A 'YES' IN A6 FOR THAT PROGRAM]**

- a. *[FOR ALL EXCEPT CEWS] telephone the CRA and apply through the automated system*
- b. *[FOR ALL EXCEPT CEWS] telephone the CRA and apply through a CRA agent*
- c. *[FOR ALL EXCEPT CEWS] apply online directly through the CRA website using the online service called "My Account"*
- d. *[FOR CEWS ONLY] apply online directly through the CRA website using the online service called "My Business Account" or "Represent a Client"*
- e. *[FOR CEWS ONLY] apply using the Web Forms application with an access code*
- f. *I did not apply myself, my accountant/tax professional applied on my behalf*
- g. *I did not apply myself, somebody other than a tax professional applied on my behalf, or*
- h. *Did you apply in some other way? (Specify: _____)*

- 1 Yes
- 2 No
- 8 Don't know/No answer

A9. Thinking about the entire process, from applying for the COVID-related benefit, to receiving the payment, how satisfied were you with the overall quality of the process? Please use a scale from 0 to 10, where 0 means 'completely dissatisfied' and 10 means 'completely satisfied.'

[0 TO 10]

- 98 Don't know/No answer

G. Respondent Profile

To finish up, I would like to ask you a few questions about you and your household for statistical purposes only. Please be assured that all of your answers will remain completely confidential.

G1. Which is the highest level of education that you have completed? **(DO NOT READ LIST; ACCEPT ONE RESPONSE ONLY)**

- 01 – Grade 8 or less
- 02 – Some high school
- 03 – High school diploma or equivalent
- 04 – Registered Apprenticeship or other trades certificate or diploma
- 05 – College, CEGEP or non-university certificate or diploma
- 06 – University certificate or diploma below bachelor's level
- 07 – Bachelor's degree
- 08 – Post graduate degree above bachelor's level
- 99 – Prefer not to answer/Don't Know

G2. In what country were you born? **(ACCEPT ONE RESPONSE ONLY)**

- 01 – Canada
- 98 – Other (SPECIFY: _____)

VOLUNTEERED

- 99 – Don't Know/Refused

G2b. **[POSE G4b ONLY IF "OTHER" IN G2]** How long have you lived in Canada? Has it been ...:

READ RESPONSES IN ORDER – CODE ONE ONLY

- 01 – Less than 1 year
- 02 – At least one year, but less than five years
- 03 – At least five years, but less than 10 years, or has it been
- 04 – 10 years or more

VOLUNTEERED

- 98 - Prefer not to say

G3. Which of the following categories best describes your current employment status? Are you: **(READ LIST IN SEQUENCE – STOP ONCE RESPONDENT CONFIRMS CATEGORY; ACCEPT ONE RESPONSE ONLY)**

- 01 – Working full-time, that is, 35 or more hours per week
- 02 – Working part-time, that is, less than 35 hours per week
- 03 – Self-employed
- 04 – Unemployed, but looking for work
- 05 – A student attending school full-time
- 06 – Retired, or
- 07 – Not in the workforce (full-time homemaker, unemployed and not looking for work)

VOLUNTEERED

98 – Other

99 – Don't Know/Refused

- G4. What is your primary source of income? **(READ LIST IN SEQUENCE – STOP ONCE RESPONDENT CONFIRMS CATEGORY – IF MORE THAN ONE, ASK FOR LARGEST SOURCE; ACCEPT ONE RESPONSE ONLY)**

01 – Paid by an employer

02 – Business owner or partner – sole proprietor

03 – Business owner or partner – corporation

04 – Investment income

05 – Private or corporate pension

06 – Government pension

VOLUNTEERED

96 – Spousal/child/parent support

97 – No source of income

98 – Other (SPECIFY: _____)

99 – Don't Know/Refused

- G5. Please tell me which of the following categories best represents your 2019 total household income, before taxes? **(READ LIST – STOP ONCE RESPONDENT CONFIRMS CATEGORY; ACCEPT ONLY ONE RESPONSE)**

01 – Under \$20,000

02 – \$20,000 to under \$40,000

03 – \$40,000 to under \$60,000

04 – \$60,000 to under \$80,000

05 – \$80,000 to under \$100,000

06 – \$100,000 to under \$120,000

07 – \$120,000 to under \$150,000

08 - \$150,000 or over

VOLUNTEERED

99 – Don't Know/Refused

- G6. Are you an Aboriginal person, that is, First Nations, Métis or Inuk **(IF NEEDED: Inuit)?** First Nations includes Status and Non-Status Indians? **(NOTE: ABORIGINALS ASKED SEPARATELY, IN LINE WITH STATISTICS CANADA APPROACH)**

01 Yes

02 No

99 Prefer not to say

G7. Could you please provide the first three digits of your postal code?

VOLUNTEERED

99 – Don't Know/Refused

PRE-TEST ONLY: TO BE REMOVED AFTER PRE-TEST [n = at least 10 in each official language]

PT1. Are there any questions in this survey that you found difficult to understand?

1. Yes
2. No

IF YES: PT2. Which questions did you find difficult to understand?

RECORD VERBATIM

That concludes the survey. This survey was conducted on behalf of the Canada Revenue Agency. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to participate, it is greatly appreciated.

Appendix C: Recruitment Screeners

Recruitment Screener 2020-2021 Annual Corporate Survey – SME/INTERMEDIARIES

Questionnaire # _____
Group _____
groups _____

Date of Last
of previous

<p>Atlantic <u>Monday, February 1st</u> Group 9: SME decision-makers @ 5:30pm NL; 5:00pm AT \$200</p> <p><u>Tuesday, February 2nd</u> Group 10: Tax intermediaries @ 5:30pm NL; 5:00pm AT \$200</p> <p>Ontario <u>Wednesday, February 3rd</u> Group 11: SME decision-makers @ 5:00pm ET \$200</p> <p><u>Thursday, February 11th</u> Group 12: Tax intermediaries @ 5:00pm ET \$200</p> <p>Quebec (French) <u>Tuesday, February 9th</u> Group 13: SME decision-makers @ 5:00pm ET \$200</p> <p><u>Monday, February 8th</u> Group 14: Tax intermediaries @ 5:00pm ET \$200</p> <p>Western <u>Thursday, February 11th</u> Group 15: SME decision-makers @ 6:30pm CT/SK; 5:30pm MT; 4:30pm PT \$200</p> <p><u>Wednesday, February 3rd</u> Group 16: Tax intermediaries @ 6:30pm CT/SK; 5:30pm MT; 4:30pm PT \$200</p>	Recruit: 9 per group Honorarium: \$200 Study#: INSERT <u>Definitions:</u> SME Decision-makers: <100 employees, has sole/shared decision-making responsibilities and deals with the CRA. Tax Intermediary: <100 employees and is a tax intermediary.
Respondent's name: _____ Respondent's phone #: _____ (home) Respondent's phone #: _____ (work) Respondent's fax #: _____ sent? or Respondent's e-mail : _____ sent? Sample source (<i>circle</i>): panel random client referral	Interviewer: _____ Date: _____ Validated: _____ Quality Central: On List: _____ On Quotas: _____

Introduction

***** READ THE APPLICABLE INTRO*****

FOR DAYTIME CALLING ONLY

Hello, my name is _____. I'm calling from [supplier name], a national public opinion research firm. First off, let me assure you that we are not trying to sell you anything. On behalf of the Government of Canada we're organizing a series of online discussion groups to explore various issues of importance to the country.

When connected to the right person, ask:

Would you prefer that I continue in English or in French? Préférez-vous continuer en français ou en anglais? **[If prefers French, either switch to the French screener and continue, or say the following and then hang up and arrange French-language call-back]** Nous vous rappellerons pour mener cette entrevue de recherche en français. Merci. Au revoir.

A.

We are looking to speak to tax-intermediaries who are individuals who work with small business clients on tax-related or payroll matters. Would you be this person?

- Yes.....1 **CONTINUE TO Q1a**
- No.....2 **ASK FOR THE APPROPRIATE CONTACT. IF CONTACT NOT AVAILABLE SCHEDULE CALLBACK. IF DOES NOT EXIST, CONTINUE TO "B".**

B.

We are also looking to speak to someone who has shared or sole decision making responsibilities in your organization. Would you be this person?

- Yes.....1 **CONTINUE to Q1a**
- No2 **ASK FOR THE APPROPRIATE CONTACT. IF CONTACT NOT AVAILABLE SCHEDULE CALLBACK. IF DOES NOT EXIST OR NOT WILLING, TERMINATE.**

EXPLAIN FOCUS GROUPS. About seven to nine people will be taking part, all of them randomly recruited just like you. The online discussion will last no more than two hours and will take place during the evening. For their time, participants will receive an honorarium of \$200. But before we invite you to attend, we need to ask you a few questions to ensure that we get a good mix and variety of people. May I ask you a few questions? This will take about 5 minutes.

- Yes.....1 **CONTINUE**
- No.....2 **THANK AND TERMINATE**

FOR EVENING CALLING ONLY

Hello, my name is _____. I'm calling from [supplier name], a national public opinion research firm. First off, let me assure you that we are not trying to sell you anything. On behalf of the Government of Canada we're organizing a series of online discussion groups to explore various issues of importance to the country. Can I speak with/am I speaking with ____ (CHECK NAME ON THE COMPUTER SCREEN).

We are looking to speak to tax-intermediaries who are individuals who work with small business clients on tax-related or payroll matters as well as sole or shared decision makers within organizations. Would you be this person?

- Yes.....1 **CONTINUE TO Q1a**
- No.....2 **ASK FOR THE APPROPRIATE CONTACT. IF CONTACT NOT AVAILABLE SCHEDULE CALLBACK. IF DOES NOT EXIST, CONTINUE TO "B".**

B.

We are also looking to speak to someone who has shared or sole decision making responsibilities in your organization. Would you be this person?

- Yes.....1 **CONTINUE to Q1a**
- No2 **ASK FOR THE APPROPRIATE CONTACT. IF CONTACT NOT AVAILABLE SCHEDULE CALLBACK. IF DOES NOT EXIST OR NOT WILLING, TERMINATE.**

EXPLAIN FOCUS GROUPS. About seven to nine people will be taking part, all of them randomly recruited just like you. The online discussion will last no more than two hours and will take place during the evening. For their time, participants will receive an honorarium of \$200. But before we invite you to attend, we need to ask you a few questions to ensure that we get a good mix and variety of people. May I ask you a few questions? This will take about 5 minutes.

- Yes.....1 **CONTINUE**
- No.....2 **THANK AND TERMINATE**

READ TO ALL

Participation is voluntary and individual's decision to take part will not affect any dealings they may have with the Government of Canada. We are interested in hearing your opinions, no attempt will be made to sell you anything or change your point of view. The format is an online "round table" discussion lead by a research professional. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified.

[If prefers to continue in English for the Quebec French-language focus groups, ask:] The discussion will be held entirely in French, and participants will be asked to review and discuss written communication materials written only in French. Would you be comfortable doing this?

- Yes 1
- No 2 **Thank and end the interview**

[If prefers to continue in French for the Atlantic, Ontario or Western English-language focus groups, ask:] La discussion se déroulera entièrement en anglais et nous demanderons aux participants de passer en revue du matériel de communication écrite en anglais seulement, puis d'en discuter. Seriez-vous à l'aise avec cela ?

- Yes 1
- No 2 **Thank and end the interview**

READ TO ALL IF APPLICABLE: “This call may be monitored or audio taped for quality control and evaluation purposes.”

ADDITIONAL CLARIFICATION IF NEEDED:

- to ensure that I (the interviewer) am reading the questions correctly and collecting your answers accurately;
- to assess my (the interviewer) work for performance evaluation;
- to ensure that the questionnaire is accurate/correct (i.e. evaluation of CATI programming and methodology – we’re asking the right questions to meet our clients’ research requirements – kind of like pre-testing).
- If the call is audio taped, it is only for the purposes of playback to the interviewer for a performance evaluation immediately after the interview is conducted or it can be used by the Project Manager/client to evaluate the questionnaire if they were unavailable at the time of the interview – all audio tapes are destroyed after the evaluation.

1a) Do you or any member of your household work in or has retired from: [READ LIST]

	Yes	No
A marketing research firm	1	2
A magazine or newspaper	1	2
A radio or television station	1	2
A public relations company	1	2
The government, whether federal or provincial	1	2
An advertising agency or graphic design firm	1	2

IF “YES” TO ANY OF THE ABOVE, THANK AND TERMINATE

1b) **DO NOT ASK – NOTE GENDER (target a 50/50 split in all groups)**

Male.....1

Female2

1c) 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 if more than one exists.

- | | | | |
|-------------------|---|---|----------------------------------|
| 1 | 1 | } | ENSURE GOOD MIX PER GROUP |
| 2 – 4 | 2 | | |
| 5 – 19 | 3 | | |
| 20 – 49 | 4 | | |
| 50 – 99 | 5 | | |
| 100 or more | 6 | | THANK AND TERMINATE |
| Don't know | 9 | | THANK AND TERMINATE |

1d) Do you have sole or shared responsibilities in your organization for matters related to taxes, payroll, GST/HST preparation or bookkeeping? [AN OWNER WHO OVERSEES THE WHOLE ORGANIZATION WOULD QUALIFY HERE. PLEASE ENSURE THAT THE GROUPS ARE NOT COMPRISED ONLY OF ACCOUNTANTS AND BOOKKEEPERS.]

- | | | |
|-----------|---|---------------------|
| Yes | 1 | GO TO Q1d a) |
| No | 2 | GO TO Q1f |

1d a) What is your job title ? (if acceptable job titles – Goto 1e)

[Small and medium-sized businesses (<100 employees) – include decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping. Acceptable job titles include:]

- | | |
|-------------------------------|---|
| President/CEO/Owner | 1 |
| CFO/Comptroller | 2 |
| Accountant | 3 |
| Payroll Manager/Officer | 4 |
| Manager | 5 |
| Bookkeeper | 6 |
| Financial Officer | 7 |

1e) Do you personally deal with the Canada Revenue Agency (CRA) or does this fall under someone else's responsibilities?

- | | | |
|--------------------------------------|---|--|
| Yes, deal personally with CRA | 1 | QUALIFIES FOR SME GROUPS 9,11,13,15 |
| No, someone else deal with CRA | 2 | MAX 4 PER GROUP |

1f) Are you a tax-intermediary, that is, someone who works with small business clients on tax-related or payroll matters? For this study, small businesses are defined as firms with

fewer than 100 employees. (IF NEEDED: For example, people working at H&R block, accounting firms, etc)

- Yes..... 1 **QUALIFIES FOR TAX INTERMEDIARY GROUPS 10,12,14,16**
No..... 2

INTERVIEWER NOTE:
Respondent qualifies as follows:
SME Groups 9,11,13,15: <100 employees (Q1c=1-5), has decision-making responsibilities (Q1d=1) and deals with the CRA (Q1e=1).
Tax Intermediary Groups 10,12,14,16: <100 employees (Q1c=1-5) and is a tax intermediary (Q1f=1).
*** If a respondent qualifies for both, place them in the Tax Intermediary Group.**

2) Since March of 2020 when the COVID-19 pandemic began, have you applied for the Canada Emergency Wage Subsidy (CEWS) [**INTERMEDIARIES INSERT** “on behalf of your clients or organization”]?

- Yes1 **RECRUIT MINIMUM 2, MAXIMUM 4 PER GROUP**
No2

IF NEEDED:
The CEWS is for Canadian employers whose businesses have been affected by COVID-19, to enable them to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and be better positioned to resume normal operations following the crisis.

The discussion groups for this project will be conducted over the phone and online simultaneously and will require the use of a laptop, desktop computer or computer tablet connected to high speed Internet and a telephone line (landline or cell phone) for the duration of the focus group session. Note that you cannot use a smartphone to access the online session.

Q2a) Do you have access to a laptop, desktop computer or computer tablet with high-speed Internet to take part in this focus group?

- Yes, laptop or desktop computer 1 **SKIP TO Q2c**

- Yes, computer tablet.....2
- No.....3 **THANK AND TERMINATE**

Q2b) **[IF TABLET -CODE 2 IN Q13, ASK]** What is the screen size of the computer tablet you will be using to take part in the focus group?

- Up to 4 inches/small.....1 **THANK AND TERMINATE**
- 5 to 9 inches/medium.....2
- At least 10 inches or more/large.....3

Q2c) The session will be held online using Adobe Connect which requires the installation of a free and secure plug in. Will you, or your system’s administrator, be able to install this application before the focus group discussion? We will send you the installation instructions one day prior to the session.

- Yes.....1
- No.....2 **THANK AND TERMINATE**

Q2d) Once you are online for the session you will also be required to join a separate telephone conference call to be connected to the discussion with the rest of the group. You will need to use a telephone line and **NOT** your computer audio. Will you have access to a dedicated telephone (either landline or cellular) located near your computer? Note that you will not incur long-distance charges.

- Yes.....1
- No.....2 **THANK AND TERMINATE**

Q2e) You will need to be in a place that is quiet and free of distractions for the duration of the session. This includes ensuring to the extent possible, you are able to be on your own, without pets or other people nearby, and in a room in your home or office that is as quiet as possible. Are you able to secure a quiet environment without distractions or noises for the duration of the focus group session?

- Yes.....1
- No.....2 **THANK AND TERMINATE**

INSTRUCTIONS FOR Q2a-e THANK & TERMINATE: Based on your responses, we are unable to invite you to take part in this online focus group, as you do not meet the technical requirements. We thank you for your interest in this research.

3) Before we ask you further qualification questions, would you be available to attend an online focus group on **Date, at Time**? It will last no more than 2 hours, and as mentioned, you would be receiving \$200.

- Yes..... 1 **CONTINUE**
- No2 **THANK AND TERMINATE**
- DK (do not read).....3 **ARRANGE CALLBACK**

4) Participants in online group discussions are asked to voice or type their opinions and thoughts. How comfortable are you doing this online? Are you (read list)

- Very comfortable 1 **minimum 5 per group**
- Fairly comfortable2
- Comfortable.....3
- Not very comfortable.....4 **THANK AND TERMINATE**
- Very uncomfortable5 **THANK AND TERMINATE**

5a) Have you participated in a focus group before? A focus group brings together a few people in order to know their opinion about a given subject.

- Yes..... 1 **ASK Q5b AND Q5c**
- No.....2 **SKIP TO INVITE**
- DNK/ DNA.....9 **THANK AND TERMINATE**

5b) And how many of these sessions have you attended in the past five years?

_____ **IF 5 OR MORE THANK AND TERMINATE. OTHERWISE CONTINUE**

5c) Have you been invited to participate in one of these sessions in the next few weeks?

- Yes 1 **THANK AND TERMINATE**
- No2 **CONTINUE**

Invitation

Sometimes participants are asked to read text, review images or write down things during the discussion. Is there any reason why you could not participate?

- Yes..... 1 **THANK AND TERMINATE**
- No2 **CONTINUE**
- DK.....3 **THANK AND TERMINATE**

TERMINATE IF RESPONDENT OFFERS ANY REASON FOR NOT BEING ABLE TO COMMUNICATE EFFECTIVELY OR TAKE PART IN THE DISCUSSION IN ANY WAY, SUCH AS SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM.

ALSO TERMINATE IF YOU HAVE ANY CONCERNS ABOUT PARTICIPANTS' ABILITY TO BE UNDERSTOOD IN THE LANGUAGE TO BE USED DURING SESSION.

As I mentioned earlier, the online group discussion will take place on **Date at Time**. Would you be willing to attend?

- Yes1 CONTINUE
 No2 **THANK AND TERMINATE**

Atlantic		
<u>Monday, February 1st</u>		
Group 9: SME decision-makers	@ 5:30pm NL; 5:00pm AT	\$200
<u>Tuesday, February 2nd</u>		
Group 10: Tax intermediaries	@ 8:00pm NL; 7:30pm AT	\$200
Ontario		
<u>Wednesday, February 3rd</u>		
Group 11: SME decision-makers	@ 5:00pm ET	\$200
<u>Thursday, February 11th</u>		
Group 12: Tax intermediaries	@ 5:00pm ET	\$200
Western		
<u>Thursday, February 11th</u>		
Group 15: SME decision-makers	@ 6:30pm CT/SK; 5:30pm MT; 4:30pm PT	\$200
<u>Wednesday, February 3rd</u>		
Group 16: Tax intermediaries	@ 6:30pm CT/SK; 5:30pm MT; 4:30pm PT	\$200

Privacy Questions

Now I have a few questions that relate to privacy, your personal information and the research process. We will need your consent on a few issues that enable us to conduct our research. As I run through these questions, please feel free to ask me any questions you would like clarified.

P1) First, we will be providing the online focus group platform hosts and session moderator with a list of respondents' names and profiles (screener responses) so that they can allow you into the group. This information will not be shared with the Government of Canada department organizing this research. Do we have your permission to do this? I assure you it will be kept strictly confidential.

- Yes.....1 **GO TO P2**
 No.....2 **READ RESPONDENT INFO BELOW**

We need to provide the online focus group platform hosting the session and the moderator with the names and background of the people attending the focus group

because only the individuals invited are allowed access to the session and the facility and moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. **GO TO P1A**

P1a) Now that I've explained this, do I have your permission to provide your name and profile to the hosts and moderator?

- Yes..... 1 **GO TO P2**
- No..... 2 **THANK & TERMINATE**

P2) An audio tape of the group session will be produced for research purposes. The tapes will be used by the research professional to assist in preparing a report on the research findings.

Do you agree to be audio and/or video taped for research purposes only?

- Yes..... 1 **THANK & GO TO P3**
- No..... 2 **READ RESPONDENT INFO BELOW**

It is necessary for the research process for us to audio tape the session as the researcher needs this material to complete the report.

P2a) Now that I've explained this, do I have your permission for audio taping?

- Yes..... 1 **THANK & GO TO P3**
- No..... 2 **THANK AND TERMINATE**

P3) Employees from the Government of Canada may observe the groups remotely through the secure website. They will not take part in the discussion in any way, and they will not be given your name or the name of the business.

Do you agree to be observed by Government of Canada employees?

- Yes..... 1 **THANK & GO TO INVITATION**
- No..... 2 **GO TO P3A**

P3a) It is standard qualitative procedure to invite clients, in this case, Government of Canada employees, to observe the groups. They will be there simply to hear your opinions first hand although they may take their own notes and confer with the moderator on occasion to discuss whether there are any additional questions to ask the group.

Do you agree to be observed by Government of Canada employees?

- Yes..... 1 **THANK & GO TO INVITATION**

No.....2 **THANK & TERMINATE**

Invitation:

Could we please confirm the email address where we can send you the detailed conference call instructions for logging in to the group?

Record email address (and verify): _____.

We will send you the instructions by email at least 1 day in advance of the group. The group discussion will begin promptly at <TIME> and will end at <TIME>, between 90 minutes to 2 hours. Please log in on time to ensure that the session is not delayed. If you arrive late, we will not be able to include you in the discussion, and will not provide you with the incentive.

As mentioned, we will be pleased to provide everyone who participates with **\$200**, provided by e-Transfer or cheque, as you'd prefer. It takes approximately 3 business days to receive an incentive by e-Transfer or approximately 2-3 weeks following your participation to receive an incentive by cheque.

Would you prefer to receive your incentive by e-Transfer or cheque?

- e-Transfer 1
- Cheque 2

IF PREFER TO RECEIVE INCENTIVE BY E-TRANSFER:

Could you please confirm the e-mail address where you would like the e-transfer sent after the focus groups?

Email address: _____
And please confirm the spelling of your name: _____

The e-transfer password will be provided to you via email following the group.

IF PREFER TO RECEIVE INCENTIVE BY CHEQUE:

Could I have the mailing address where you would like the cheque mailed after the focus groups?

Mailing address: _____
City: _____
Province: _____ Postal Code: _____
And please confirm the spelling of your name: _____

As these are very small groups and with even one person missing, the overall success of the group maybe affected, I would ask that once you have decided to attend that you make every effort to do so. If you are unable to take part in the study, please call _____ (collect) at

_____ as soon as possible so a replacement may be found. **Please do not arrange for your own replacement.**

IF PREFER TO RECEIVE INCENTIVE BY E-TRANSFER:

As we are only inviting a small number of people, your participation is very important to us. If for some reason you are unable to attend, please call us so that we may get someone to replace you. Please do not arrange for your own replacement. You can reach us at **[number]** at our office. Please ask for **[name]**. Someone will also call you the day before to remind you about the discussion.

So that we can call you to remind you about the focus group or contact you should there be any changes, can you please confirm your name and contact information for me? **[READ INFO WE HAVE AND CHANGE AS NECESSARY.]**

First name _____

Last Name _____

Email _____

Day time phone number _____

Night time phone number _____

If the respondent refuses to give his/her first or last name or phone number please assure them that this information will be kept strictly confidential in accordance with the privacy law and that it is used strictly to contact them to confirm their attendance and to inform them of any changes to the focus group. If they still refuse THANK & TERMINATE.

2020-2021 Annual Corporate Research – Gen Pop Screener Questions

Questionnaire # _____

Date of Last Group _____

of previous groups _____

<p>Atlantic <u>Monday, February 1st</u> Group 1: Taxpayers 18-34 @ 8:00pm NL; 7:30pm AT \$100</p> <p><u>Tuesday, February 2nd</u> Group 2: Taxpayers 35+ @ 8:00pm NL; 7:30pm AT \$100</p> <p>Ontario <u>Wednesday, February 10th</u> Group 3: Taxpayers 18-34 @ 6:00pm ET \$100</p> <p><u>Thursday, February 4th</u> Group 4: Taxpayers 35+ @ 6:00pm pm ET \$100</p> <p>Quebec (French) <u>Tuesday, February 9th</u> Group 5: Taxpayers 18-34 @ 7:30pm ET \$100</p> <p><u>Monday, February 8th</u> Group 6: Taxpayers 35+ @ 7:30pm ET \$100</p> <p>Western <u>Wednesday, February 10th</u> Group 7: Taxpayers 18-34 @ 7:30pm CT/SK; 6:30pm MT; 5:30pm PT \$100</p> <p><u>Thursday, February 4th</u> Group 8: Taxpayers 35+ @ 7:30pm CT/SK; 6:30pm MT; 5:30pm PT \$100</p>	<p>Recruit: 9 per group</p> <p>Honorarium: \$100</p> <p>Study#: INSERT</p>
<p>Respondent's name: _____</p> <p>Respondent's phone #: _____ (home)</p> <p>Respondent's phone #: _____ (work)</p> <p>Respondent's fax #: _____ sent? _____ or</p> <p>Respondent's e-mail : _____ sent? _____</p> <p>Sample source (<i>circle</i>): panel random client referral</p>	<p>Interviewer: _____</p> <p>Date: _____</p> <p>Validated: _____</p> <p>Quality Central:</p> <p>On List: _____</p> <p>On Quotas: _____</p>

Hello, my name is _____. I'm calling from [SUPPLIER NAME], a national public opinion research firm. First off, let me assure you that we are not trying to sell you anything. On behalf of the Government of Canada, we're organizing a series of discussion groups to explore various issues of importance to the country.

When connected to the right person, ask:

Would you prefer that I continue in English or in French? Préférez-vous continuer en français ou en anglais? **[If prefers French, either switch to the French screener and continue, or say the following and then hang up and arrange French-language call-back]** Nous vous rappellerons pour mener cette entrevue de recherche en français. Merci. Au revoir.

EXPLAIN FOCUS GROUPS. About seven to nine people will be taking part **online**, all of them randomly recruited just like you. The discussion will last no more than two hours and will take place during the evening. For their time, participants will receive an honorarium of \$100. But before we invite you to attend, we need to ask you a few questions to ensure that we get a good mix and variety of people. May I ask you a few questions? This will take about 5 minutes.

- Yes..... 1 **CONTINUE**
- No..... 2 **ASK IF ANYONE ELSE IN THE HOUSEHOLD MIGHT BE INTERESTED**

IF NOT, THANK AND TERMINATE

Participation is voluntary and individual's decision to take part will not affect any dealings they may have with the Government of Canada. We are interested in hearing your opinions, no attempt will be made to sell you anything or change your point of view. The format is an **online** "round table" discussion lead by a research professional. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified.

[If prefers to continue in English for the Quebec-language focus groups, ask:] The discussion will be held entirely in French, and participants will be asked to review and discuss written communication materials written only in French. Would you be comfortable doing this?

- Yes..... 1
- No..... 2 **THANK AND END THE INTERVIEW**

[If prefers to continue in French for the Atlantic, Ontario or Western English-language focus groups, ask:] The discussion will be held entirely in English, and participants will be asked to review and discuss written communication materials written only in English. Would you be comfortable doing this?

- Yes..... 1
- No..... 2 **THANK AND END THE INTERVIEW**

READ TO ALL IF APPLICABLE: “This call may be monitored or audio taped for quality control and evaluation purposes.”

ADDITIONAL CLARIFICATION IF NEEDED:

- to ensure that I (the interviewer) am reading the questions correctly and collecting your answers accurately;
- to assess my (the interviewer) work for performance evaluation;
- to ensure that the questionnaire is accurate/correct (i.e. evaluation of CATI programming and methodology – we’re asking the right questions to meet our clients’ research requirements – kind of like pre-testing).
- If the call is audio taped, it is only for the purposes of playback to the interviewer for a performance evaluation immediately after the interview is conducted or it can be used by the Project Manager/client to evaluate the questionnaire if they were unavailable at the time of the interview – all audio tapes are destroyed after the evaluation.

S1) Do you or any member of your household work in or has retired from: READ LIST.

	Yes	No
A marketing research firm	1	2
A magazine or newspaper	1	2
A radio or television station	1	2
A public relations company	1	2
The government, whether federal or provincial	1	2
An advertising agency or graphic design firm	1	2
A tax preparation company	1	2
Accounting	1	2

IF “YES” TO ANY OF THE ABOVE, THANK AND TERMINATE

S2) Are you a Canadian citizen at least 18 years old who normally resides in the [XX] region?

- Yes..... 1 **CONTINUE**
 No 2 **THANK AND TERMINATE**

S3) How long have you lived in the [XX region]? _____

TERMINATE IF LESS THAN 2 YEARS

S4) Are you the head or co-head of your household?

- Yes..... 1 **CONTINUE**
 No 2 **FOR 35+ GROUPS, THANK AND TERMINATE.**
FOR 18-34 GROUPS, RECRUIT MAX 2 PER GROUP

S5) Have you ever attended a consumer group discussion, an interview or survey which was arranged in advance and for which you received a sum of money?

- Yes..... 1 **MAX. 4 PER GROUP**
- No..... 2 **GO TO Q1**

S6) How long ago was it? _____

TERMINATE IF IN THE PAST 6 MONTHS

S7) How many consumer discussion groups have you attended in the past 5 years? _____

TERMINATE IF MORE THAN 4 DISCUSSION GROUPS

ASK ALL

Q1) Could you please tell me what age category you fall in to? Are you...

- Under 18..... 1 **THANK AND TERMINATE**
- 18-24 years..... 2 **QUALIFIES FOR 18-34 GROUP**
- 25-34 years..... 3 **QUALIFIES FOR 18-34 GROUP**
- 35-44 years..... 4 **QUALIFIES FOR 35+ GROUP**
- 45-54 years..... 5 **QUALIFIES FOR 35+ GROUP**
- 55-64 years..... 6 **QUALIFIES FOR 35+ GROUP**
- 65+ years..... 7 **QUALIFIES FOR 35+ GROUP**
- Refuse..... 8 **THANK AND TERMINATE**

<p>INTERVIEWER NOTE: Respondent qualifies as follows: 18-34 - Groups 1,3,5,7: Selects Q1-2 or Q1-3 35+ - Groups 2,4,6,8: Selects Q1-4 through Q1-7</p>

Q2) What is your current employment status?

- Working full-time 1
- Working part-time..... 2
- Self-employed..... 3
- Retired..... 4 **MAX 2 PER GROUP**
- Currently not working..... 5 **SKIP TO Q4 – MAX 3 PER GROUP**
- Student..... 6 **SKIP TO Q4 – MAX 3 PER GROUP**
- Other 7
- DK/RF..... 99

Q3) And what sector of the economy (**IF EMPLOYED:** do you currently work in) (**IF RETIRED:** were you employed in before retirement)?

ENSURE A GOOD MIX FOR THOSE CURRENTLY EMPLOYED

Agriculture, Forestry, Fishing and Hunting 1
 Mining and oil and gas extraction 2
 Construction 3
 Manufacturing 4
 Wholesale Trade 5
 Retail Trade 6
 Transportation and warehousing 7
 Information and cultural industries 8
 Finance and Insurance 9
 Real estate and rental and leasing 10
 Professional, scientific and technical services 11
 Management of companies and enterprises 12
 Administrative and support, waste management and remediation services 13
 Education services 14
 Utilities 15
 Health care and social assistance 16
 Arts, entertainment and recreation 17
 Accommodation and food services 18
 Public administration 19
 Other services (specify) 20

Q4) Since March 2020, have you applied and received payments for any of the following federal government COVID-19 support emergency benefits? *Select all that apply.*

- The Canada Emergency Response Benefit, also known as CERB 1 - **ASK Q5**
- The Canada Emergency Student Benefit, also known as CESB 2 - **SKIPTO Q6**
- The Canada Recovery Benefit, also known as CRB 3 - **ASK Q5**
- The Canada Recovery Sickness Benefit, also known as CRSB 4 - **SKIPTO Q6**
- The Canada Recovery Caregiving Benefits, also known as CRCB 5 - **SKIPTO Q6**
- None of the above

IF NEEDED:

CERB: The Canada Emergency Response Benefit (CERB) gives financial support to employed and self-employed Canadians who are directly affected by COVID-19. If you are eligible, you can receive \$2,000 for a 4-week period (the same as \$500 a week).

CESB: The Canada Emergency Student Benefit (CESB) is for post-secondary students and recent (or soon to be) post-secondary and high school graduates, who are unable to find work due to COVID-19. This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

CRB: The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits. The CRB is administered by the Canada Revenue Agency (CRA).

If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a 2-week period.

CRSB: The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19. The CRSB is administered by the Canada Revenue Agency (CRA).

If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period.

CRCB: The Canada Recovery Caregiving Benefit (CRCB) gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they are sick, self-isolating, or at risk of serious health complications due to COVID-19. The CRCB is administered by the Canada Revenue Agency (CRA).

If you are eligible for the CRCB, your household can receive \$500 (\$450 after taxes withheld) for each 1-week period.

Q5) Did you apply for the emergency benefit through the Canada Revenue Agency OR did you receive the CERB through your application for EI or Employment Insurance?

CRA.....1

EI/Service Canada/ Employment and Social Development Canada (ESDC)

.....2

Both.....3

Don't know.....99

Qualifies as benefit recipient if [Q4= 2, 4 OR 5] OR [Q4 = 1, 2 AND Q5=1]

Recruit minimum 2, maximum 4 benefit recipients per group

(Note, do not terminate any others, they just don't qualify as benefit recipients)

Q6) Including yourself, how many people above the age of 18 are there in your household?

One.....1

More than one.....2

Q7) What was your household's income for 2020?

- | | | | |
|-------------------------------------|---|---|--|
| Under \$20,000..... | 1 | } | ENSURE
GOOD
MIX PER
GROUP |
| Between \$20,000 and \$34,999 | 2 | | |
| Between \$35,000 and \$44,999 | 3 | | |
| Between \$45,000 and \$59,999 | 4 | | |
| Between \$60,000 and \$74,999 | 5 | | |
| Between \$75,000 and \$99,999 | 6 | | |
| Over \$100,000..... | 7 | | |

Q8) Could you please tell me what is the highest level of education that you have attained?

- | | | | |
|----------------------------------|---|---|--|
| Some high school only | 1 | } | ENSURE
GOOD
MIX PER
GROUP |
| Completed high school | 2 | | |
| Some College/University..... | 3 | | |
| Complete College/University..... | 4 | | |
| RF/DK..... | 8 | | |

Q9) **DO NOT ASK – NOTE GENDER**

- | | | | |
|--------------|---|---|---|
| Male..... | 1 | } | ENSURE 50-50 SPLIT IN EACH GROUP |
| Female | 2 | | |

The discussion groups for this project will be conducted over the phone and online simultaneously and will require the use of a laptop, desktop computer or computer tablet connected to high speed Internet and a telephone line (landline or cell phone) for the duration of the focus group session. Note that you cannot use a smartphone to access the online session.

Q10) Do you have access to a laptop, desktop computer or computer tablet with high-speed Internet to take part in this focus group?

- | | | |
|---------------------------------------|---|----------------------------|
| Yes, laptop or desktop computer | 1 | SKIP TO Q12 |
| Yes, computer tablet..... | 2 | |
| No..... | 3 | THANK AND TERMINATE |

Q11) **[IF TABLET -CODE 2 IN Q10, ASK]** What is the screen size of the computer tablet you will be using to take part in the focus group?

- | | | |
|---------------------------------------|---|----------------------------|
| Up to 4 inches/small..... | 1 | THANK AND TERMINATE |
| 5 to 9 inches/medium | 2 | |
| At least 10 inches or more/large..... | 3 | |

Q12) The session will be held online using Adobe Connect which requires the installation of a free and secure plug in. Will you, or your system's administrator, be able to install this application before the focus group discussion? We will send you the installation instructions one day prior to the session.

- Yes.....1
- No.....2 **THANK AND TERMINATE**

Q13) Once you are online for the session you will also be required to join a separate telephone conference call to be connected to the discussion with the rest of the group. You will need to use a telephone line and **NOT** your computer audio. Will you have access to a dedicated telephone (either landline or cellular) located near your computer? Note that you will not incur long-distance charges.

- Yes.....1
- No.....2 **THANK AND TERMINATE**

Q14) You will need to be in a place that is quiet and free of distractions for the duration of the session. This includes ensuring to the extent possible, you are able to be on your own, without pets or other people nearby, and in a room in your home or office that is as quiet as possible. Are you able to secure a quiet environment without distractions or noises for the duration of the focus group session?

- Yes.....1
- No.....2 **THANK AND TERMINATE**

INSTRUCTIONS FOR Q10-14 THANK & TERMINATE: Based on your responses, we are unable to invite you to take part in this online focus group, as you do not meet the technical requirements. We thank you for your interest in this research.

INVITATION

Q15) Great, you qualify for one of our focus group sessions. Would you be available to attend an online focus group on **(DATE @ TIME)**? It will last approximately 2 hours.

- Yes.....1 **CONTINUE**
- No2 **THANK AND TERMINATE**
- DK (do not read).....3 **ARRANGE CALLBACK**

Q16) Participants in group discussions are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions in front of others **(IF APPROPRIATE: In English/French)**? Are you (read list)

- Very comfortable 1 **MINIMUM 5 PER GROUP**
- Fairly comfortable 2
- Comfortable..... 3
- Not very comfortable..... 4 **THANK AND TERMINATE**
- Very uncomfortable 5 **THANK AND TERMINATE**

Q17) Sometimes participants are asked to read text, review images or write down things online during the discussion. Is there any reason why you could not participate?

- Yes..... 1 **THANK AND TERMINATE**
- No 2 **CONTINUE**
- DK..... 3 **THANK AND TERMINATE**

TERMINATE IF RESPONDENT OFFERS ANY REASON FOR NOT BEING ABLE TO COMMUNICATE EFFECTIVELY OR TAKE PART IN THE DISCUSSION IN ANY WAY, SUCH AS SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM.

ALSO TERMINATE IF YOU HAVE ANY CONCERNS ABOUT PARTICIPANTS' ABILITY TO BE UNDERSTOOD IN THE LANGUAGE TO BE USED DURING SESSION.

Q18) As I mentioned earlier, the online group discussion will take place on **Date at Time** and will last between 90 minutes to 2 hours. Participants will receive an incentive of **\$100** as a thank you for their time. Would you be willing to attend?

- Yes 1 **CONTINUE**
- No..... 2 **THANK AND TERMINATE**

Atlantic		
<u>Monday, February 1st</u>		
Group 1: Taxpayers 18-34	@ 8:00pm NL; 7:30pm AT	\$100
<u>Tuesday, February 2nd</u>		
Group 2: Taxpayers 35+	@ 8:00pm NL; 7:30pm AT	\$100
Ontario		
<u>Wednesday, February 10th</u>		
Group 3: Taxpayers 18-34	@ 6:00pm ET	\$100
<u>Thursday, February 4th</u>		
Group 4: Taxpayers 35+	@ 6:00pm pm ET	\$100
Western		
<u>Wednesday, February 10th</u>		
Group 7: Taxpayers 18-34	@ 7:30pm CT/SK; 6:30pm MT; 5:30pm PT	\$100

Thursday, February 4th

Group 8: Taxpayers 35+

@ 7:30pm CT/SK; 6:30pm MT; 5:30pm PT

\$100

PRIVACY QUESTIONS

Now I have a few questions that relate to privacy, your personal information and the research process. We will need your consent on a few issues that enable us to conduct our research. As I run through these questions, please feel free to ask me any questions you would like clarified.

- P1) First, we will be providing the online focus group platform hosts and session moderator with a list of respondents' names and profiles (screener responses) so that they can allow you into the group. This information will not be shared with the Government of Canada department organizing this research. Do we have your permission to do this? I assure you it will be kept strictly confidential.

Yes.....1 **GO TO P2**

No.....2 **READ RESPONDENT INFO BELOW**

We need to provide the online focus group platform hosting the session and the moderator with the names and background of the people attending the focus group because only the individuals invited are allowed access to the session and the facility and moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. **GO TO P1A**

- P1a) Now that I've explained this, do I have your permission to provide your name and profile to the hosts and moderator?

Yes.....1 **GO TO P2**

No.....2 **THANK & TERMINATE**

- P2) An audio tape of the group session will be produced for research purposes. The tapes will be used by the research professional to assist in preparing a report on the research findings.

Do you agree to be audio taped for research purposes only?

Yes.....1 **THANK & GO TO P3**

No.....2 **READ RESPONDENT INFO BELOW**

It is necessary for the research process for us to audio tape the session as the researcher needs this material to complete the report.

P2a) Now that I've explained this, do I have your permission for audio taping?

- Yes.....1 **THANK & GO TO P3**
- No.....2 **THANK AND TERMINATE**

P3) Employees from the Government of Canada may observe the groups remotely through the secure website. They will not take part in the discussion in any way, and they will not be given your name.

Do you agree to be observed by Government of Canada employees?

- Yes.....1 **THANK & GO TO INVITATION**
- No.....2 **GO TO P3A**

P3a) It is standard qualitative procedure to invite clients, in this case, Government of Canada employees, to observe the groups. They will be there simply to hear your opinions first hand although they may take their own notes and confer with the moderator on occasion to discuss whether there are any additional questions to ask the group.

Do you agree to be observed by Government of Canada employees?

- Yes.....1 **THANK & GO TO INVITATION**
- No.....2 **THANK & TERMINATE**

Invitation:

Could we please confirm the email address where we can send you the detailed conference call instructions for logging in to the group?

Record email address (and verify): _____.

We will send you the instructions by email at least 1 day in advance of the group. The group discussion will begin promptly at <TIME> and will end at <TIME>, between 90 minutes to 2 hours. Please log in on time to ensure that the session is not delayed. If you arrive late, we will not be able to include you in the discussion, and will not provide you with the incentive.

As mentioned, we will be pleased to provide everyone who participates with **\$100**, provided by e-Transfer or cheque, as you'd prefer. It takes approximately 3 business days to receive an incentive by e-Transfer or approximately 2-3 weeks following your participation to receive an incentive by cheque.

Would you prefer to receive your incentive by e-Transfer or cheque?

- e-Transfer 1
- Cheque 2

IF PREFER TO RECEIVE INCENTIVE BY E-TRANSFER:

Could you please confirm the e-mail address where you would like the e-transfer sent after the focus groups?

Email address: _____

And please confirm the spelling of your name: _____

The e-transfer password will be provided to you via email following the group.

IF PREFER TO RECEIVE INCENTIVE BY CHEQUE:

Could I have the mailing address where you would like the cheque mailed after the focus groups?

Mailing address: _____

City: _____

Province: _____ Postal Code: _____

And please confirm the spelling of your name: _____

ALL :

As these are very small groups and with even one person missing, the overall success of the group may be affected, I would ask that once you have decided to attend that you make every effort to do so. If you are unable to take part in the study, please call _____ (collect) at _____ as soon as possible so a replacement may be found. **Please do not arrange for your own replacement.**

So that we can call you to remind you about the focus group or contact you should there be any changes, can you please confirm your name and contact information for me? [**CONFIRM INFORMATION ALREADY COLLECTED AND CHANGE/COMPLETE AS NECESSARY**]

First Name: _____

Last Name: _____

Email: _____

Cell Phone: _____

Home Phone: _____

Work Phone: _____

If the respondent refuses to give his/her first or last name or phone number please assure them that this information will be kept strictly confidential in accordance with the privacy law and that it is used strictly to contact them to confirm their attendance and to inform them of any changes to the focus group. If they still refuse **THANK & TERMINATE.**

Thank you for your interest in our study. We look forward to hearing your thoughts and opinions!

Appendix D:
Moderator's Guides

CRA DRAFT MODERATOR'S GUIDE (SME/Intermediary) – February 2021

Introduction (10 Minutes)

- Thank participants for attending
- Guidance for how online sessions will take place
- Advise on the length of the session (90 minutes to 2 hours)
- Explain topic: discussing the Canada Revenue Agency (CRA)
- Highlight recording of the discussion, government observers (participants are anonymous - GoC observers do not know any personal information, are observing the groups to increase general understanding of the topics to be discussed)
- Highlight the fact that results are entirely confidential and reported all together/individuals are not identified/participation is voluntary
- Explain the role of moderator: to ask questions, to be timekeeper, to ensure everyone participates, and to be objective
- Assure participants moderator has no special interest in or knowledge of the issues discussed
- Explain role of participants: not expected to be experts, no need to agree with each other, speak openly and frankly about opinions and remember that there are no wrong answers
- Make sure participants are comfortable and in a quiet spot where they can be (mostly) uninterrupted
- Invite participants to introduce themselves, just first names and briefly describe the type of organization they work for.

Impressions of CRA (15 Minutes)

Tonight we are going to be speaking about the Canada Revenue Agency, or the CRA. One thing you all have in common is you are all [INSERT SME: decision-makers for a small or medium business, INSERT TI: tax professionals who work with small or medium business clients].

The Canada Revenue Agency is the agency of the federal government responsible for such things as: the collection of income tax, administration of the GST/HST (or Goods and Services Tax), and the Canada Child Benefit Program. We are interested in talking with you tonight about the business side of your relationship with the CRA – we will be talking to others about the personal income taxes.

- What are your impressions of the CRA, that is, the agency responsible for the implementation or operational function of managing the tax system? Imagine a scale from negative to positive; where do you stand on that scale in terms of your impressions of the CRA? Are you in the bottom half; top half? [Show scale on the screen – only positive, negative and neutral half way point shown]
- Regardless of how you feel towards the CRA, what does the CRA do well?
- What can the CRA as an organization improve upon?

- Do you believe there are things the CRA has improved in recent years?

COVID Emergency Response Benefits [20 minutes]

As we all know, the COVID-19 pandemic has affected all of our lives in many ways. Last year, the Government of Canada introduced a number of emergency support benefits to help the millions of Canadians and Canadian businesses financially affected by the pandemic. The Canada Revenue Agency was responsible for delivering these benefits.

[POLL 1] Take a moment to answer the question shown on the screen: To what extent has the COVID-19 pandemic affected [SME: your business/TI: the businesses you work with] over the past year or so? Has it had a ...?

- Positive impact
 - Negative impact
 - No impact
- You don't have to share if you are not comfortable doing so, but just in a general sense, how has COVID-19 affected [SME: your business/TI: the businesses you work with]?

Probe, if needed:

- What I'm asking, for example, is was [SME: your business/TI: the businesses you work with] forced to stop operations?
 - Did you have to lay off employees?
 - Did you choose to change business operations because of health and safety concerns, or family obligations?
- [ASK ALL] Do you recall where you first heard about the emergency support benefits available for businesses?

[POLL 2] I will show you a list of federal government COVID-19 emergency support benefits on the screen and I'd like you to select all of those [SME: you/TI: any of the businesses you work with] applied for since last May – regardless of whether or not your application was successful. Keep in mind that only I will see your responses.

- The Canada Emergency Wage Subsidy, also known as CEWS
 - The 10% Temporary Wage Subsidy, also known as TWS
 - The Canada Emergency Rent Subsidy, also known as CERS
- If you are comfortable sharing your experience... Which benefits did you apply for and when did you apply for them?
 - Probe, if needed: Was it when they were announced, or if after, was it because of a change affecting [SME: your businesses/TI: the businesses you work with] operations?
 - Did [SME: you/TI: your clients] receive payments for the benefit(s) you applied for?
 - For those who did not apply, did anyone still go look for more information about the emergency support benefits for businesses?
 - [ASK ALL WHO APPLIED OR LOOKED FOR MORE INFO] Where did you go to look for this information?

- Were there any circumstances brought on by COVID-19 that made it more difficult for you to file (or not file) your [SME: business/TI: business clients'] taxes last year?
- Would you say your opinion of the CRA has changed at all with your experience applying for, or looking for information on the emergency benefits?
 - How has it changed? What positive changes have you noticed? Anything negative?
- Did any of you take advantage of the extended business filing deadline that was given due to COVID-19 last year? Did you find it helpful?
- Is there anything relating to COVID-19 and filing [SME: your/Tis: your clients] upcoming business tax returns that causes you any additional stress or concern?
- Is there anything the CRA could do that would help make it easier or less stressful?

The CRA conducts regular surveys with Canadians, businesses and tax professionals on a yearly basis to be able to hear about opinions and experiences over time. In the summer (during COVID), the CRA saw lower levels of satisfaction amongst businesses compared to 2019. And when the last survey was administered, just this past December, satisfaction levels were back up to what they were a year ago (or even slightly higher than a year ago). This dip in satisfaction last summer was only seen with businesses, not with individuals or tax professionals.

- Does anyone have any thoughts or ideas about this? [Probe if needed: is it because the CEWS application process is more complicated? Many small and medium businesses have been impacted economically by COVID, perhaps increased stress and uncertainty affected all business interactions?]

We will now move on to talk in more detail about business tax filing and your interactions with the CRA. I'd like to ask you to try to keep in mind throughout the remaining questions how your previous [pre-COVID] opinions and impressions may have changed based on your experiences relating to the services you received from the CRA over the past year. I won't specifically ask about the emergency benefits in each section, but encourage you to share any related thoughts you have when its relevant.

Current Behaviour (15 Minutes)

Let's talk for a few minutes about business tax filing.

(SME) For your businesses' tax return, do you do it yourself? **Raise your hand** (virtually) if you have someone else do your taxes for you?

- Who fills out your business' tax return, if it is someone other than you?
- Why do you choose to have someone do it for you?
- **(SME)** What are your biggest challenges as a small business in dealing with CRA?
- **(Intermediary)** What are the biggest challenges you face when dealing with small business owners when it comes to taxes?

- **(Intermediary)** What do you think are the biggest challenges that face small businesses in dealing with CRA? How do you feel the CRA can improve their relationship with small businesses?
- **(Intermediary)** And what are the biggest challenges you face as a tax intermediary in dealing with the CRA?
- **(All)** Do you find the process of filing taxes easier/more difficult in recent years? Why? Examples?

(SME only) Making payments to the CRA

- How often do you have to make a payment on your corporate income tax, payroll or GST/HST?
- When you have had to make a payment to the CRA, how have you done it? Probe, if necessary: by cheque in the mail; through online banking; through My Payment using Visa Debit, Debit MasterCard, or Interac Online; by pre-authorized debit; by credit card or PayPal; in-person at a financial institution or Canada Post outlet
- Why do you choose this method?
- How easy/difficult is it to do?
- Likes/dislikes about different payment methods/systems?

(Ask everyone) Now, if you were looking for information about doing your business/client's taxes...

- Where would you look first (online, call the CRA, talk to an accountant/tax preparer, etc.)?
 - Why would you go about it this way?

Website and Online Services [20 minutes]

I would like to explore some of the issues/considerations about CRA online services for a few minutes. To begin, **raise your hand** (virtually) if you have visited the tax pages of the Canada.ca website in the past year. Next, **raise your hand** (virtually) if you use MyBusiness Account or Represent a Client.

- [If visited the website:] What were you looking for? Did you find what you needed, was the information provided clear?
- Do you use My Business Account or Represent a Client?
 - If yes, what are your general impressions of My Business Account/Represent a Client?
 - i. Does it have everything you need on there or is it missing anything you can think of?
 - ii. What confidence do you have in the security aspects of My Business Account/Represent a Client?
 - iii. Do you receive [SME: your/TI: the businesses you work with's] Corporation Notice of Assessment through My Business Account/Represent a Client or do you still receive it by mail?
 - By mail: Is there a reason you choose to receive by mail?
 - iv. If no: Is there anything that could encourage you to sign up for My Business Account?

- Does anyone recall having either corresponded by mail or requesting forms or guides to be sent to you by mail from the CRA?
 - If these documents were available through the website or through My Business Account/Represent a Client as downloadable documents, would you request them through there or would you still request a printed copy be mailed to you?
 - [IF MAIL] What are the reasons you prefer by mail?
 - Corresponding online with the CRA through My Business Account/Represent a Client is a feature that is currently available. Are there any reasons anyone would still prefer to correspond by mail?

[Note: other online services questions can be cut if short on time]

- Do you use any other CRA online services? Which ones? [Show list on the screen]:
 - Attach-a-document or Submit-a-document
 - Mobile application CRA BizApp
 - Auto-fill
 - Electronic payments
 - GST/HST Netfile
 - Business Registration Online
- What is your general level of satisfaction with CRA online services?
 - Can you recall elements that work well or could be improved upon?
- Overall, have online tools simplified the process?
- Should the CRA introduce more or less online services in the future? Like what?

The protection of taxpayer and personal information is a priority for the CRA. The Agency has strict safeguards in place to ensure that this information is protected from unauthorized access.

- Do you believe your personal and/or business information is safe with the CRA?
- Are you aware that the CRA has tools that you can use to help keep your information safe? (eg. Multi-factor authentication, account alerts [email notifications], etc)
 - If aware: Has anybody registered your email to receive alerts when changes are made to your account?
 - If no: Is there a reason you have not registered?
- Do you feel that the CRA does enough to detect and prevent identity theft and fraud?

CRA Service Experiences [20 Minutes]

Now I would like to discuss the service provided by the CRA in more detail with you. **Raise your hand** (virtually) if you have contacted the CRA in the past year or two.

- How did you contact the CRA? Was it by phone, by fax, by mail, by visiting the website, through social media, using My Account/My Business Account or Represent a Client, etc.?
- Without going into too many details, why did you have to contact the CRA? **PROBE:** Was it to get general information? Were you seeking clarifications on information sent to you by the CRA? Other reasons?

- How was your service experience? What exceeded your expectations? What failed to meet your expectations?
 - Probe on the following service attributes: Wait time; Employee knowledge or understanding of the issue; Ease of understanding the information they provided to you; Consistency of the information provided; Feeling valued and respected; Resolving the issue in a timely fashion and to your satisfaction; making me feel more confident with what I have to do or with the information I am provided with
 - If expectations not met: In what way did the experience fall short of your expectations?
- Do you ever receive conflicting information?
 - What do you do if you feel as if the information given to you is incorrect? Do you verify elsewhere? If yes, where?
- What were your impressions of CRA staff in terms of how they served you?
 - Probe on the following services attributes: empathy; feeling valued and respected; ability to quickly address and resolve your request;
 - Were you assured that your transaction was completed (or would be completed within a specified timeframe)?
- Did your interaction change or reduce any feelings of stress or frustration you were having?
PROBE
- Do you get the impression that CRA's client service focus is improving, declining or remaining about the same?
 - (If needs improvement) What should the CRA focus on to improve the client experience?

Now thinking of some of the ways you could interact with the CRA and the type of service you want to receive. Answer three quick questions on the computer:

[POLL 3] What are the three most important service attributes for you when dealing with the CRA by telephone?

[POLL 4] What are the three most important service attributes for you when visiting the CRA website?

[POLL 5] What are the three most important service attributes for you when corresponding with the CRA in writing?

To help with answering those questions, I have listed on the screen some attributes that can apply but feel free to choose others if they are more important to you than those listed.

- Speed
 - Ease of use
 - Trustworthiness
 - Empathy
 - Reliability
 - Responsiveness
- What are the three most important service attributes for you when ...?
 - ...dealing with the CRA over the phone?
 - ... visiting the CRA website?
 - ... corresponding with the CRA in writing?

[Note: automated service questions can be cut if short on time]

- Has anyone used the CRA's automated phone service?
 - **IF YES:** For what purpose? How was your experience?
 - **IF NO:** The automated phone service allows a caller to get quick answers to general questions without having to wait to talk to an agent. This is all automated and you navigate through the system by pressing numbers on your phone. Would you ever consider using the automated phone service? Why or why not?
 - Is there anything specific you would like to be able to do through the automated phone service?

CRA Values / People First [15 minutes]

The CRA is trying to put more focus on making individuals and businesses feel like a valued client rather than just another number. The CRA is committed to a new vision of being Fair, Trusted, and Helpful by Putting People First.

- Are you aware of this new direction??
- How can the CRA make this commitment more apparent?
- This past year has been a bit "different" for everyone really, for the CRA as well. Can you think of anything the CRA has done differently in the past year that might make you think they are doing things differently and trying to Put People First, whether in terms of being Fair, building Trust in them, or being more Helpful?
- Is this commitment from the CRA important to [SME: your business personally/TI: you personally as a tax professional], or important to Canadians and Canadian businesses in general?
- What would you need to see from the CRA to show that they are meeting this commitment? Does this change how you would interact with the CRA?

In past consultations, the CRA heard that Canadians would want to see some specific items that would make them feel the CRA was putting people first. These include [list on the screen]:

- That personal or tailored services are offered to them
- That the CRA understands, respects and values them
- That the CRA is consistent in the information it provides
- That services and processes offered stay up to date and meet the needs of Canadians as they evolve
- [IF TIME PERMIT, GO THROUGH EACH ITEM – OTHERWISE, DISCUSS ALL TOGETHER] Can you think of any examples relating to your business interactions where you would have seen an improvement in this area?
 - If not, what sort of things would give you a sense that this is happening?

Conclusion (5 minutes)

We have covered a lot of topics today and I really appreciate you taking the time and energy to come down here and give your opinion. Your input is very important and insightful!

- To conclude, I wanted to ask you whether you have any last thoughts that you want to provide the Canada Revenue Agency (CRA).
- [INSTRUCTIONS FOR INCENTIVE]
- Mention final report from the research will be available through Library and Archives in about 6 months.
- Thank you very much and have a wonderful evening!

EMERGENCY BENEFIT DESCRIPTORS – IF NEEDED

CEWS: The Canada Emergency Wage Subsidy is for Canadian employers whose business has been affected by COVID-19, to enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.

TWS:

The 10% Temporary Wage Subsidy for Employers (TWS) is a 3-month measure that allows eligible employers to reduce the amount of payroll deductions they need to remit to the Canada Revenue Agency (CRA). This only applies to the federal, provincial, or territorial income tax portion of the remittance. The subsidy is equal to 10% of the remuneration you pay from March 18 to June 19, 2020, up to \$1,375 for each eligible employee. The maximum total is \$25,000 for each eligible employer.

CERS: Canadian businesses who have seen a drop in revenue due to the COVID-19 pandemic may be eligible for a subsidy to cover part of their commercial rent or property expenses, starting on September 27, 2020, until June 2021. The subsidy will provide payments directly to qualifying renters and property owners, without requiring the participation of landlords.

CRA DRAFT MODERATOR'S GUIDE (Gen Pop)

February 2021

Introduction (10 Minutes)

- Thank participants for attending
- Guidance for how online sessions will take place
- Advise on the length of the session (90 minutes to 2 hours)
- Explain topic: discussing the Canadian tax system and the Canada Revenue Agency (CRA)
- Highlight recording of the discussion, government observers (participants are anonymous - GoC observers do not know any personal information, are observing the groups to increase general understanding of the topics to be discussed)
- Highlight the fact that results are entirely confidential and reported all together/individuals are not identified/participation is voluntary
- Explain the role of moderator: to ask questions, to be timekeeper, to ensure everyone participates, and to be objective
- Assure participants that moderator has no special interest in or knowledge of the issues discussed
- Explain role of participants: not expected to be experts, no need to agree with each other, speak openly and frankly about opinions and remember that there are no wrong answers
- Make sure participants are comfortable and in a quiet spot where they can be (mostly) uninterrupted
- Invite participants to introduce themselves: first name; where they live; and who they live with

Impressions of CRA (15 Minutes)

Tonight, we are going to be speaking about the Canadian tax system and the Canada Revenue Agency, or the CRA.

- Overall, what are your impressions of Canada's tax system? What kinds of words would you use to describe our system?
- Now, let's focus on the Canada Revenue Agency, or the CRA, more specifically. From what you know, what does the CRA do exactly?

Here is a brief overview of what the CRA does, just so everyone is on the same page:

The Canada Revenue Agency is the agency of the federal government responsible for such things as: the collection of income tax, administration of the GST/HST (or Goods and Services Tax), and the Canada Child Benefit Program. The CRA does not determine the level of taxation, it only administers our tax system.

- What are your impressions of the CRA? Imagine a scale from negative to positive; where do you stand on that scale in terms of your impressions of the CRA? Are you in the bottom half; top half? [Show scale on the screen – only positive, negative and neutral half way point shown]
- Regardless of how you feel towards the CRA, what does the CRA do well?

- What can the CRA improve upon?
- As far as you know, are there things the CRA has improved in recent years?

COVID Emergency Response Benefits [20 minutes]

As we all know, the COVID-19 pandemic has affected all of our lives in many ways.

[POLL 1] Take a moment to answer the question shown on the screen: To what extent has your employment and household finances been affected by the COVID-19 pandemic over the past year or so.

- Positive impact
 - Negative impact
 - No impact
- You don't have to share if you are not comfortable doing so, but just in a general sense, how has COVID-19 affected your employment or your household's finances?
Probe, if needed:
 - Were you working and suddenly laid off?
 - Were you looking for work and couldn't find anything?
 - Were your work hours reduced?
 - Did you choose to stop working because of health and safety concerns, or family obligations?
 - What, if anything, has the federal government done to help people out financially during the pandemic?

[Note to moderator – provide the following description as context if necessary, before asking the questions that follow] Last year, the Government of Canada introduced a number of emergency support benefits to help the millions of Canadians financially affected by the pandemic. The Canada Revenue Agency was responsible for delivering these benefits to Canadians.

Raise your hand (virtually) if you were aware that emergency support benefits were offered by the federal government.

- For those aware, where did you first hear about the emergency support benefits?

[POLL 2] I will show you a list of federal government COVID-19 emergency support benefits on the screen and I'd like you to select all of those you **applied for** since last May – regardless of whether or not your application was successful. Keep in mind that only I will see your responses.

- The Canada Emergency Response Benefit, also known as CERB
 - The Canada Emergency Student Benefit, also known as CESB
 - The Canada Recovery Benefit, also known as CRB
 - The Canada Recovery Sickness Benefit, also known as CRSB
 - The Canada Recovery Caregiving Benefits, also known as CRCB
- If you are comfortable sharing your experience... Which benefits did you apply for and when did you apply for them?

- Probe, if needed: Was it when they were announced, or if after, was it because of a change in your employment?
- Did you receive payments for the benefit(s) you applied for?
- For those who did not apply, did anyone still go look for more information about the emergency support benefits?
- [ASK ALL WHO APPLIED OR LOOKED FOR MORE INFO] Where did you go to look for this information?
- Were there any circumstances brought on by COVID-19 that made it more difficult for you to file (or not file) your taxes last year?
- Has your impressions or expectations of the CRA changed in any way as a result of your experience applying for the emergency benefits or looking for information about them?
 - If so, how has it changed? What positive changes have you noticed? Anything negative?

Benefits and Fairness By the CRA (10 minutes)

Some of you may have seen in the news that some people might have applied for benefits to which they weren't entitled, some of them deliberately and some of them by accident (Explain if needed: They thought they qualified but actually didn't, whether or not they received ambiguous information on the Benefits)

Back in the spring, the CRA was trying to get as many emergency benefits paid out to people as quickly as possible, and did not wait to verify if people qualified, knowing that they would address overpayments and pursue repayments later.

Raise your hand (virtually) if you feel that the CRA took the right approach – that is provide the benefits right away and conduct the verification and address repayment later.

- How much effort do you think the CRA should spend in pursuing repayment from people who have received overpayments? (Probe: Like any other tax debt?)
 - [If participants not mentioning forgiveness, ask] Would knowing that the CRA has already received over a million repayments (not dollars, repayments) impact your opinion?
 - [If opinions softened, ask] Can you elaborate a bit on how you feel the CRA can be fair to people who have repaid compared to those who haven't yet?

Moving on to another potential problem for people, other research by the CRA shows about 90% of people understood these benefits were taxable, so there will be some money owing when they file their taxes this year. But there will be a lot of people who received benefits who will owe some taxes this year who never owed taxes before.

- Do you feel the CRA should treat these tax debts differently than they would have in “normal” times?

Current Behaviour (10 Minutes)

We will now move on to talk in more detail about tax filing and your interactions with the CRA. I'd like to ask you to try to keep in mind throughout the remaining questions how your previous [pre-COVID] opinions and impressions may have changed based on your experiences relating to the services you

received from the CRA over the past year. I won't specifically ask about the emergency benefits in each section, but encourage you to share any related thoughts you have when it's relevant.

Let's talk for a few minutes about tax filing. I am interested in learning a bit more about the process that you go through each year when you do your taxes.

Raise your hand (virtually) if you have someone else do your taxes for you?

- If someone does it for you, who are they? Why do you get them to do it?
- Do you usually file your taxes on time, or submit them late? [Probe for reasons]
- Do you find the process easier or more difficult in recent years? Why?

If you were looking for information about doing your taxes, where would you look first?

- Did any of you take advantage of the extended filing deadline that was given due to COVID-19 last year? Did you find it helpful?
- [ASK ALL] Is there anything relating to COVID-19 and filing your upcoming 2020 tax return that causes you any additional stress or concern?
- Is there anything the CRA would do that would help make it easier or less stressful?

Website and online services [15 minutes]

- Have you visited the tax pages of the Canada.ca website in the past year?
 - [If visited the website:] What were you looking for? Did you find what you needed, was the information provided clear?
- Have you heard of MyAccount? Have you set it up?
 - If yes: What are your general impressions of MyAccount?
 - Does it have everything you need on there or is it missing anything you can think of?
 - What confidence do you have in the security aspects of My Account?
 - Do you receive your Notice of Assessment through MyAccount or do you still receive it by mail?
 - By mail: Is there a reason you choose to receive by mail?
 - If no: Is there anything that could encourage you to sign up for My Account?

Raise your hand (virtually) if you have either corresponded by mail or requesting forms or guides to be sent to you by mail from the CRA.

- If these documents were available through the website or through My Account as downloadable documents, would you request them through there or would you still request a printed copy be mailed to you?
 - [IF PRINT] What are the reasons you prefer by mail?
- Corresponding online with the CRA through My Account is a feature that is currently available. Is there any reason anyone would still prefer to correspond by mail?

The protection of taxpayer and personal information is a priority for the CRA. The Agency has strict safeguards in place to ensure that this information is protected from unauthorized access.

- Do you believe your personal and/or business information is safe with the CRA?

- Are you aware that the CRA has tools that you can use to help keep your information safe? (eg. Multi-factor authentication, account alerts [email notifications], etc)
 - If aware: Has anybody registered your email to receive alerts when changes are made to your account?
 - If no: Is there a reason you have not registered?
- Do you feel that the CRA does enough to detect and prevent identity theft and fraud?

CRA Service Experiences [20 Minutes]

Now I would like to discuss the service provided by the CRA in more detail with you. **Raise your hand** (virtually) if you have been in contact with someone at the CRA within the past year or two.

- If so, how did this contact happen: by phone, by fax, by mail, by email/through MyAccount?
- How was your service experience? What exceeded your expectations? What failed to meet your expectations?
 - Probe on the following service attributes: Wait time; Employee knowledge or understanding of the issue; Ease of understanding the information they provided to you; Consistency of the information provided; Feeling valued and respected; Resolving the issue in a timely fashion and to their satisfaction (e.g., reducing feelings of stress or frustration)
 - If expectations not met: In what way did the experience fall short of your expectations?
- What were your impressions of CRA staff in terms of how they served you?
 - Probe on the following service attributes: empathy; feeling valued and respected;
 - Were you assured that your transaction was completed (or would be completed within a specified timeframe)?
 - Do you ever receive conflicting information?
 - What do you do if you feel as if the information given to you is incorrect? Do you verify elsewhere? If yes, where?
- What service attributes are most important to you in your personal interactions with the CRA – what are your top-3?

Now **raise your hand** (virtually) if you have been in touch with the CRA in other ways not involving a personal contact: either by visiting the website, through social media, or using My Account. Regardless of the type of interaction or how you were in touch with the CRA – either contacting someone or not...

- Did you feel more confident with what you had to do or with the information you were provided, following your interaction?
- Do you get the impression that CRA's client service focus is improving, declining or remaining about the same?
 - (If declining) What should the CRA focus on to improve the client experience?

CRA Values / People First [15 minutes]

The CRA is trying to put more focus on making people feel like a valued client rather than just another number. The CRA is committed to a new vision of being Fair, Trusted, and Helpful by Putting People First.

- Are you aware of this new direction?
- How can the CRA make this commitment more apparent?
- This past year has been a bit “different” for everyone really, for the CRA as well. Can you think of anything the CRA has done differently in the past year that might make you think they are doing things differently and trying to Put People First, whether in terms of being Fair, building Trust in them, or being more Helpful?
- Is this commitment from the CRA important to you personally, or important to Canadians in general?
- What would you need to see from the CRA to show that they are meeting this commitment? Does this change how you would interact with the CRA?

In past consultations, the CRA heard that Canadians would want to see some specific items that would make them feel the CRA was putting people first. These include [list on the screen]:

- That personal or tailored services are offered to them
- That the CRA understands, respects and values them
- That the CRA is consistent in the information it provides
- That services and processes offered stay up to date and meet the needs of Canadians as they evolve
- [IF TIME PERMITS, GO THROUGH EACH ITEM OTHERWISE, DISCUSS ALL TOGETHER] Can you think of any examples where you would have seen an improvement in this area?
 - If not, what would sort of things would give you a sense that this is happening?

Conclusion (5 minutes)

We have covered a lot of topics today and I really appreciate you taking the time and energy to give your opinion. Your input is very important and insightful!

- To conclude, I wanted to ask you whether you have any last thoughts that you want to provide the Canada Revenue Agency (CRA).

[INSTRUCTIONS FOR INCENTIVE]

Mention final report from the research will be available through Library and Archives in about 6 months.

Thank you very much and have a wonderful evening!

EMERGENCY BENEFIT DESCRIPTORS – IF NEEDED

CERB: The Canada Emergency Response Benefit (CERB) gives financial support to employed and self-employed Canadians who are directly affected by COVID-19. If you are eligible, you can receive \$2,000 for a 4-week period (the same as \$500 a week).

CESB: The Canada Emergency Student Benefit (CESB) is for post-secondary students and recent (or soon to be) post-secondary and high school graduates, who are unable to find work due to COVID-19. This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

CEWS: The Canada Emergency Wage Subsidy is for Canadian employers whose business has been affected by COVID-19, to enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.

CRB: The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits. The CRB is administered by the Canada Revenue Agency (CRA). If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a 2-week period.

CRSB: The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who are unable to work because they are sick or need to self-isolate due to COVID-19, or have an underlying health condition that puts them at greater risk of getting COVID-19. The CRSB is administered by the Canada Revenue Agency (CRA). If you are eligible for the CRSB, you can receive \$500 (\$450 after taxes withheld) for a 1-week period.

CRCB: The Canada Recovery Caregiving Benefit (CRCB) gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old or a family member who needs supervised care. This applies if their school, regular program or facility is closed or unavailable to them due to COVID-19, or because they are sick, self-isolating, or at risk of serious health complications due to COVID-19. The CRCB is administered by the Canada Revenue Agency (CRA). If you are eligible for the CRCB, your household can receive \$500 (\$450 after taxes withheld) for each 1-week period.