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du Canada

File my return – Qualitative Research

Final Report

Prepared for Canada Revenue Agency

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Ce rapport est aussi disponible en français.

CanadaThe wordmark for Canada, with a small red maple leaf icon above the letter 'a'.

File my return – Qualitative Research Final Report

Prepared for Canada Revenue Agency by Quorus Consulting Group Inc.
March 2022

This public opinion research report presents the results of a series of online focus groups and one-on-one telephone depth interviews conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. A total of 5 focus groups and 24 individual interviews were conducted between February 7th to February 25th in five regions across Canada.

Cette publication est aussi disponible en français sous le titre : Produire ma déclaration – recherche qualitative

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Signed:

A handwritten signature in black ink, appearing to read "Rick Nadeau", is centered on a light gray, textured rectangular background.

Rick Nadeau, President
Quorus Consulting Group Inc.

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Executive summary

Research purpose and objectives

In 2018, the Canada Revenue Agency (CRA) introduced File my Return: a free and secure service that lets eligible individuals auto-file their income tax and benefit return through a dedicated, automated phone service.

At the time, the File my Return service fulfilled part of the Government of Canada's commitment to support Canadians who wish to file using no paper forms, particularly those with low or fixed income whose situations remain unchanged from year-to-year. Today, it also supports the commitment to work with stakeholders and community organizations to continue to develop and implement free, automatic tax filing services for simple returns, to ensure Canadians receive the benefits they need.

The CRA wished to conduct qualitative research to help the program area understand potential reasons for the low uptake. As File my Return was extended to gap filers/non-filers in 2021, it was also important to understand what changes were necessary to inform the development of program improvements to encourage eligible taxpayers to use the service.

Specifically, the objectives of this qualitative public opinion research were as follows:

- Explore potential barriers to using the File my Return service;
- Understand any specific issues with using the service, such as issues pertaining to the letter, the process, etc.;
- Explore potential changes in or improvements to these service elements to make it easier to use, and to increase usage of the program; and,
- Explore attitudes towards a digital version of the File my Return service.

Methodology

The research methodology consisted of five online focus groups and 24 one-on-one telephone depth interviews with Canadians. The focus groups and individual interviews were held between February 7th and February 25th, 2022, and included individuals from five different regions across the country: British Columbia, Atlantic Canada, Ontario, Quebec, and the Prairies (MB/SK/AB). Focus groups and interviews were comprised of a mix of individuals who were familiar and unfamiliar with the File my Return service as well as a mix of individuals based on their 2021 tax

filing method. Each focus group session lasted approximately 75 minutes, while interviews lasted no more than 30 minutes. Participants were informed upfront that the research was being conducted on behalf of the Canada Revenue Agency and they each received an honorarium of \$80 for their participation.

Qualitative research disclaimer

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

Research findings

General views on tax filing

Interviews and focus groups began with a general discussion to explore participant’s experiences filing their taxes in 2021 (for income earned in 2020). Recall of their tax filing experience was fairly good and nearly all participants did file a return in 2021 with most having filed before the deadline. Those who filed their tax return ahead of the deadline recalled filing as soon as they could to “get it out of the way”, or because they always file early. A few felt the idea of filing after the deadline would attract unnecessary attention from the CRA. Those expecting a refund were eager to file, especially since many are low-income earners, while those likely to owe money also filed ahead of the deadline to avoid paying any penalties.

Participants also explained that their 2021 tax filing experience was quite easy and straightforward and that they did not encounter any particular challenges. Participants explained that their “simple” tax situation made it such that filing their taxes is also easy to do.

Tax filing method

Overall participant views on their tax filing experience in 2021 were largely influenced by *how* they filed their taxes. Most study participants either used the “File my return” service or they had someone else prepare and file their taxes for them. **Note:** Obtaining feedback from “File my

return” users was one of the study objectives which explains why many study participants fell into this category.

“File my return” non-users

Those who chose to file their own taxes and not use “File my return” typically completed and mailed in a hardcopy version of their tax return or e-filed after completing their return using tax software they had purchased (most indicated paying approximately \$30 to \$40), or a free online version. These individuals explained that their approach worked quite well for them and contributed to making the overall tax experience problem-free.

Many chose to have their tax return done by either a professional tax service or through a community volunteer program (Community Volunteer Income Tax Program – CVITP). Those who had a professional file their taxes typically paid between \$50 to \$100, with some paying a rate of \$20 if the service offered a special rate for low-income Canadians. These participants also indicated that their tax filing experience was straightforward and problem-free.

Awareness of the “File my return” service was low for non-users. Those who did recall the service typically had found out about the service from a letter they received from the CRA. Many of the service users are in fact repeat users, having used the service to file their 2020 tax return, and a few having used the service to file their 2019 tax return.

Despite being aware of the service, these participants still chose to file their taxes using other methods.

- Many are not interested in filing their own tax return out of concern for making a mistake, such as missing out on tax credits, an important consideration as many of these tax-payers view themselves as “low-income.”
- Some already use free services such as a community volunteer program or have a family member or friend prepare their taxes and thus do not see a need to change their filing method.
- Quebec participants need to file two tax returns and feel that if they will be paying a tax preparation service to do their provincial tax return, they might as well have them do their federal tax return at the same time.
- A few prefer to file their spouse’s tax return at the same time as theirs and having a tax preparation service prepare the joint filing is more efficient for them, especially if the spouse is not eligible for “File my return” and/or the sense is that the spousal return is particularly complex.

- One participant expressed concerns due to a limited telephone voice and data plan.

Those unaware of the “File my return” service did show some interest in finding out a bit more about the service and how it works. Those more likely to be interested are individuals who already prepare their own tax return and a few who do pay a fee to have their return prepared by someone else, as they explained that as low-income earners, those savings are meaningful.

Some of the key features that seemed to appeal to participants interested in the service included:

- The service is specifically designed for Canadians with simple tax returns.
- The service consists of a dedicated telephone service rather than a telephone service that requires them to call into the “regular” CRA call center, which a few noted was not an easy thing to do, especially around tax filing season.
- That it could take them as little as 5 to 10 minutes to file their tax return.

Some concerns were raised including worries about making mistakes and whether the system retained the incorrect information, and how they could change the incorrect information or start over. Others felt that they would not have a “paper trail” or proof that they had filed their taxes, despite being informed that the service provides a verification number at the end. That said, nearly all participants felt that they should be made more aware of this service moving forward, with a few suggesting that even if they don’t make use of the service, they may know someone who could benefit from it.

“File my return” users

Feedback from “File my return” users was consistently positive and there is a genuine feeling of appreciation towards the CRA for having introduced the service. The service was described as very straightforward, simple and fast to use. When specifically prompted, nearly all service users felt that nothing else could be done to further simplify their tax filing experience.

- Participants explained that the service took them “5 to 10 minutes” to file their taxes, which they felt was fast
- Participants also felt they had the proper information to successfully file their tax return, they did not need any external help to get organized and at no point did they feel they needed help from the CRA either before filing their taxes or after using the service.

A few participants who explained that they have a disability said that the service was particularly beneficial to them. Using the telephone service allowed them to easily file their taxes from their home, which helped one participant with mobility issues and another who explained they suffer from anxiety. As well, those who were reluctant to leave their homes during the COVID-19 pandemic, especially among more elderly participants, outlined how the service helped them take care of their tax return without having to interact with anyone in person.

When asked if they had any suggestions to improve the service, most participants felt the need to change anything was quite limited. If changes were suggested, they were seen more as minor improvements. Some of the suggestions from users included:

- Adding the option to have a specific question or instruction repeated.
- Adding an option to confirm the number that was entered, especially if a dollar amount needs to be entered.
- Having better instructions on how to handle certain types of new or one-time credits such as the carbon tax rebate.
- Although they did not remember making any mistakes, a few were worried about making a mistake and what that might entail, especially in terms of the information they had already entered. They were not aware that they could start over from the beginning by hanging up.
- One participant seemed to recall there was a long delay before the service “picked up.” There was also a comment that the service was not active by the date indicated in the letter.
- Finally, a few expressed interest in having an option to speak with a CRA representative at any point in time while using the automated service. This was of interest to a few who had not yet used the service as well.

Notably, many participants who used the service are not very active online, with some indicating they do not own a computer and can go many days without going online at all. As such, any effort to leverage the CRA website to promote or to provide better or more complete instructions on how to use the service may not hit the mark with the target audience for this service.

All users in the groups enthusiastically indicated they would use the service again in 2022.

Communications

Nearly all those who used the service and those who were aware but did not use the service recalled being invited to use it through a letter they received from the CRA. These two participant segments indicated that a letter from the CRA was by far the preferred approach for being notified moving forward and felt that the letter was fairly easy to understand and not much needed to be changed or improved.

Those who did not remember receiving an invitation to use the service in the mail also believed a letter in the mail is probably the best way to make them aware of the service and of their eligibility to use the service. They explained that CRA letters are never ignored, they are always opened and that they would be the ones to open the letter.

Most participants were surprised when they were told that the service was specifically designed to help those with simple tax situations file their tax returns. Our observations of this leads us to believe that by emphasizing that this service was designed specifically for people in their situation, this might dispel any concerns that using the service would be cumbersome or complex.

Lack of awareness that the service was exclusively for individuals with simple and predictable tax situations also raises consideration of how these individuals might react if they are not invited to use the service on any given future tax year. It is possible that, unless they become more familiar with the eligibility criteria, they may become frustrated with a process that leads to them being eligible one year but not the next, so on and so forth, etc.

While sending a letter in the mail remains the most popular way of being notified, some also explained that if the CRA has their email address on file, there is interest in being notified by all means possible.

Use and awareness of CRA's My Account was generally quite low. A few participants used the service and were supportive of receiving communication about "File my return" through My Account. Otherwise, interest in signing up for My Account was quite low.

In addition to receiving a letter in the mail from the CRA, some participants felt that mass media advertising, especially on television and radio, would increase their awareness of the service.

Reactions to an online version of "File my return"

Interest in an online version of "File my return" was moderate at best, as these participants are not very active online and are not entirely comfortable managing their taxes or finances online.

Participants who are familiar with, and especially those who are already using “My Account” felt that their security concerns would be appeased if the online version of “File my return” were accessed after logging in. Otherwise, few participants could understand how they could securely file their tax return using an online version of the service.

Those interested in an online version felt that a benefit is being able to see what they are entering. Ultimately though, participants felt that an online version should be an additional service for Canadian taxpayers to use rather than one that replaces the telephone-based one.

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Research purpose and objectives

In 2018, the Canada Revenue Agency (CRA) introduced File my Return: a service that lets eligible individuals auto-file their income tax and benefit return through a dedicated, automated phone service. This service is free, secure, and easy to use. There are no paper forms to fill out or calculations to do.

Individuals who may be eligible receive an invitation letter (including the number to call to file) through email notification to view the letter in My Account, in the mail with the filing year's income tax package, or in a separate envelope by about mid-February. The CRA uses information it has on file at the time of the call, plus answers given by individuals during their automated phone call to complete and auto-file income tax and benefit returns.

At the time, the File my Return service fulfilled part of the Government of Canada's commitment to support Canadians who wish to file using no paper forms, particularly those with low or fixed income whose situations remain unchanged from year-to-year. Today, it also supports the commitment to work with stakeholders and community organizations to continue to develop and implement free, automatic tax filing services for simple returns, to ensure Canadians receive the benefits they need.

Considerations

Two important considerations shape the backdrop against which this research was conducted:

1. **Low Uptake** - Despite efforts to refine the list and eligibility criteria, the proportion of invitees who actually use the service is low. As of November 2021, there have been close to 61,500 income tax returns filed successfully using the File my Return service – an uptake rate of approximately 8.2%.
2. **Eligibility** - Not all individuals who receive an invitation letter are eligible – the CRA must use the previous year's tax information (as of November the same year) to determine who may be eligible and creates the mailing list for the following February. Given information may change during this period, such as income, address or marital status, not all who are invited and try to use the service will be eligible.

The CRA wished to conduct qualitative research to help the program area understand potential reasons for the low uptake of the program. As File my Return was extended to gap filers/non-filers in 2021, it was also important to understand what changes were necessary to inform the development of program improvements, to encourage eligible taxpayers to use the service.

Specifically, the objectives of this qualitative public opinion research were as follows:

- Explore potential barriers to using the File my Return service;
- Understand any specific issues with using the service, such as issues pertaining to the letter, the process, etc.;
- Explore potential changes in or improvements to these service elements to make it easier to use, and to increase usage of the program; and,
- Explore attitudes towards a digital version of the File my Return service.

Research findings

General views on tax filing

Every interview and focus group began with a general discussion to explore participant's experiences filing their taxes in 2021 (for income earned in 2020).

By and large, recall of their tax filing experience was fairly good among participants, especially as it pertained to whether they actually filed a return and if that return had been filed before or after the deadline. Nearly all study participants did file a return in 2021 and nearly everyone filed before the deadline.

Among the very few who filed late or did not file a tax return in 2021, this tended to be an exceptional or isolated situation rather than a repeated behaviour. It most likely had something to do with an issue they were having with one of their tax forms or income statements.

Those who filed their tax return ahead of the deadline seemed to recall filing as soon as they could. For the most part, early filers were eager to "just get it done" and "get it out of the way." For many, their tax situation is quite simple and getting their taxes done is by extension an easy exercise so in their view, they feel they can just get it all done as soon as they have all of their tax documentation. As well, for many, filing ahead of the deadline is something they had always done as far back as they could remember. A few felt the idea of filing after the deadline was a recipe to attract unnecessary attention from the CRA. Finally, those who expect a refund were eager to receive their refund, especially since many are low-income earners. Those who are likely to owe upon filing were also keen on filing ahead of the deadline to avoid paying any penalties, something which few felt they could afford.

Participants also explained that their 2021 tax filing experience was quite easy and straightforward and that they did not encounter any particular challenges. Again, participants explained that their "simple" tax situation made it such that filing their taxes is also easy to do.

Tax filing method

Overall participant views on their tax filing experience in 2021 were also largely influenced by *how* they filed their taxes.

Another aspect of their 2021 tax filing experience that nearly all participants could easily recall was how they filed their taxes. Most study participants fell into one of two categories when it came to the approach they used: most either used the "File my return" service or they had

someone else prepare and file their taxes for them. **Note:** Obtaining feedback from “File my return” users was one of the study objectives which explains why many study participants fell into this category.

“File my return” non-users

Those who chose to file their own taxes and not use “File my return” typically completed and mailed in a hardcopy version of their tax return or e-filed after completing their return using tax software they had purchased. Irrespective of the approach used, participants explained that their approach worked quite well for them and contributed to making the overall tax experience problem-free.

- Those who purchased tax preparation software indicated they paid approximately \$30 to \$40 for the software.
- A few mentioned using a free online tax preparation software service.

A good number of those who did not use “File my return” chose to have their tax return done by either a professional tax service or through a community volunteer program (Community Volunteer Income Tax Program – CVITP). These participants also indicated that their tax filing experience was straightforward and problem-free.

- The fee paid by those who used a professional tax service varied as a few participants indicated that the service they used had a special rate for low-income Canadians or for simple returns, which is typically about \$20. Others using these types of services paid between \$50 and \$100.

Among those who did not use “File my return”, awareness of the service was low, which required the moderator to explain the service in order to get some reactions from these participants. Those who did recall the service, including those who used it, were most likely to indicate that they had found out about the service from a letter they had received from the CRA. It should be noted as well that many of the service users are in fact repeat users, having used the service to file their 2020 tax return, and few having used the service to file their 2019 tax return.

Despite being aware of the service, a number of participants still chose to file their taxes using other methods, mainly for the following reasons:

- Filing using “File my return” implies that the participant needs to prepare and file their own tax return, something which certain participants are not interested in doing out of

concern for making a mistake. A few of the more specific concerns included missing out on potential tax credits or making a basic mistake which could then lead to complications with the CRA later, which again, is something they really would like to avoid. The importance of maximizing tax credits is particularly high with this group of tax payers since many see themselves as “low-income.”

- Some don't see a need to change something that has been working so well for them for so long, especially if the approach does not cost them any money. This is especially the case for individuals using a community volunteer program or they have someone close to them, such as a family member or a friend, prepare their taxes at no cost. It is also a sentiment shared by those who fill out their tax return using the paper form – for these individuals, this approach is tried and true and it is one with which they are very comfortable. They particularly appreciate being able to fill out the form at their own pace and see the information they are entering.
- Quebec participants need to file two tax returns and their thinking is that if they will be paying a tax preparation service to do their provincial tax return, they might as well have them do their federal tax return at the same time.
- A few prefer to file their spouse's tax return at the same time as theirs and having a tax preparation service prepare the joint filing is more efficient for them, especially if the spouse is not eligible for “File my return” and/or the sense is that the spousal return is particularly complex. Like Quebec filers, these participants believe that if they will be using a tax preparation service for one of their returns, they might as well use this service to file both returns.
- One participant explained how he is on a limited telephone voice and data plan so any activity that involves prolonged use of his telephone will have limited appeal.

There was some interest in using “File my return” among those who were not aware of the service. At a minimum, they were interested in finding out a bit more about the service and how it works. Those more likely to be interested are individuals who already prepare their own tax return. A few who do pay a fee to have their return prepared by someone else were also intrigued by the service since it could save them the expense of paying someone else to do their taxes. These individuals again explained that as low-income earners, those savings are meaningful.

Some of the key features that seemed to appeal to participants interested in the service included:

- The service is designed for Canadians with simple tax returns.
- The service consists of a dedicated telephone service rather than a telephone service that requires them to call into the “regular” CRA call center, which a few noted was not an easy thing to do, especially around tax filing season.
- That it could take them as little as 5 to 10 minutes to file their tax return.

As appealing as the service sounded, some participants did raise concerns. First, a few were concerned about making mistakes and wondered how the system would work if a mistake was made. Participants were not certain if the system retained the incorrect information, how they could change the incorrect information or how they could start over. Second, it was also noted that by using a service like this, they did not have a “paper trail” or proof that they had filed their taxes. Even when informed that the service provides the filer with a verification number at the end, this did not appease any concerns: “it’s their word against mine.” That said, nearly all participants felt that they should be made more aware of this service moving forward, with a few suggesting that even if they don’t make use of the service, they may know someone who could benefit from it.

“File my return” users

An important objective of this research project was to explore reactions to the service among those who have used it and to understand if they have any suggestions for improving the service.

Feedback from “File my return” users was consistently positive and there is a genuine feeling of appreciation towards the CRA for having introduced the service. The service was described as very straightforward, simple and fast to use. When specifically prompted, nearly all service users felt that nothing else could be done to further simplify their tax filing experience.

- Participants consistently explained that it took them “5 to 10 minutes” to file their taxes using the service. This was a very acceptable amount of time, with everyone feeling that this is actually really fast.
- Participants also consistently explained that they had the proper information to successfully file their tax return, they did not need any external help to get organized and at no point did they feel they needed help from the CRA either before filing their taxes or after using the service.

The service was also praised by a few participants who explained that they have a disability and that the service was particularly beneficial to them. Because the telephone service allowed them to easily file their taxes from their home, this helped a participant with difficulty with mobility and another who explained they suffer from anxiety. As well, those who were reluctant to leave their homes during the COVID-19 pandemic, especially among more elderly participants, outlined how the service helped them take care of their tax return without having to interact with anyone in person.

When asked if they had any suggestions to improve the service, most participants felt the need to change anything was quite limited. If changes were suggested, they were seen more as minor improvements rather than as comments on a service requiring a complete make-over. Some of the suggestions from users included:

- Adding the option to have a specific question or instruction repeated;
- Adding an option to confirm the number that was entered, especially if a dollar amount needs to be entered;
- Having better instructions on how to handle certain types of new or one-time credits such as the carbon tax rebate.
- Although they did not remember making any mistakes, a few were worried about making a mistake and what that might entail, especially in terms of the information they had already entered. They were not aware that they could start over from the beginning by hanging up.
- One participant seemed to recall there was a long delay before the service “picked up.” There was also a comment that the service was not active by the date indicated in the letter.
- Finally, a few expressed interest in having an option to speak with a CRA representative at any point in time while using the automated service. This was of interest to a few who had not yet used the service as well.

It is worth noting that many participants who used the service are not very active online. Some indicated how they do not own a computer and can go many days without going online at all. As such, any effort to leverage the CRA website to promote or to provide better or more complete instructions on how to use the service may not hit the mark with the target audience for this service.

Given the opportunity to use the service again in 2022, all users indicated they would use it again. Many were quite enthusiastic about using the service again.

Communications

As noted earlier, nearly all those who used the service recalled being invited to use it through a letter they received from the CRA. Even those who did not use the service but were aware of it remembered being notified by the CRA by mail. These two participant segments indicated that a letter from the CRA was by far the preferred approach for being notified moving forward.

- Those who remembered receiving the letter felt it was fairly easy to understand and that there wasn't much that needed to be changed or improved.

Although they did not remember receiving an invitation to use the service in the mail, unaware non-users were also fairly convinced that receiving a letter in the mail is probably the best way to make them aware of the service and of their eligibility to use the service. They all explained that CRA letters are never ignored, they are always opened and that they would be the ones to open the letter. Many participants live alone so they would be the only ones looking at that letter. Those who live with someone else explained that if their name is on the envelope, here again they would be the ones to open that correspondence.

- Focus group participants were shown a sample of the letter. Some of these participants felt that the letter could probably benefit from a more dynamic presentation to help the letter stand out from regular CRA correspondence. Participants felt that this is a service that should have caught their attention but it did not, and as such there was a feeling that the letter overall should become more noticeable. A few explained that if the letter does not look like a cheque, a notice, or a bill they need to pay, it will probably be disregarded.
- A few also indicated that certain types of information on the letter should be emphasized, such as the ease of use and simplicity of the process, how quickly a tax return can be filed using the service, and that it is a dedicated telephone line.

When the moderator explained to participants that the service was specifically designed to help those with simple tax situations file their tax returns, this information came as a bit of a surprise to most. Our observations of this leads us to believe that by emphasizing that this service was designed specifically for people in their situation that this might dispel any concerns that using the service would be cumbersome or complex.

The fact that nobody seemed aware that the service was exclusively for individuals with simple and predictable tax situations also begs the question of how these individuals might react if they are not invited to use the service on any given future tax year. It is possible that, unless they become more familiar with the eligibility criteria, they may become frustrated with a process that leads to them being eligible one year but not the next, so on and so forth, etc.

While sending a letter in the mail remains the most popular way of being notified, some also explained that if the CRA has their email address on file, there is interest in being notified by all means possible.

Use and awareness of CRA's My Account was generally quite low. A few participants used the service and were supportive of receiving communication about "File my return" through My Account. But otherwise, interest in signing up for My Account was quite low, mostly because participants do not like using the Internet for tax-related purposes, they are rarely on a computer or the Internet, and because the simple nature of their tax situation does not warrant setting up an account with CRA. Although there was some interest in receiving email notifications from the CRA to be notified of their eligibility for "File my return", nobody would want to sign-up for My Account just to receive those emails.

In addition to receiving a letter in the mail from the CRA, some participants felt that mass media advertising would increase their awareness of the service. Advertising on television and radio were proposed.

Reactions to an online version of "File my return"

Interest in an online version of "File my return" was moderate at best. As it has been explained a few times in this report already, this is not an audience that is online a great deal and if it is, it is not entirely comfortable managing their taxes or financial affairs online.

Participants who are familiar with, and especially those who are already using "My Account" felt that their security concerns would be appeased if the online version of "File my return" were accessed after logging in. Otherwise, few participants could understand how they could securely file their tax return using an online version of the service.

Among the few who would be interested in or even prefer an online version over the telephone service, a benefit is being able to see what they are entering. This was helpful not just for those with a hearing impairment, but also those who just like to see the numbers on the screen as they are entering them. A more visual approach was more appealing than an audio approach.

Ultimately though, participants felt that an online version should be an additional service for Canadian tax payers to use rather than one that replaces the telephone-based one.

Methodology

Overview: The research methodology consisted of five online focus groups with individuals from five different regions across the country: British Columbia, Atlantic Canada, Ontario, Quebec, and the Prairies (MB/SK/AB). Research was conducted between February 7th and February 25th and a total of 49 participants participated across the research methodologies.

Quorus was responsible for coordinating all aspects of the research project including working with CRA in designing and translating the recruitment screener and the moderation/interview guide, coordinating all aspects of data collection logistics, including providing the online focus group platform and moderating all sessions and interviews and delivering required reports at the end of data collection. The research approach is outlined in greater detail below.

Target audience and sample frame

The target audience for this research study consisted of individuals who had been invited to use the File my Return service for their 2020 income tax return and were ultimately eligible to use the service and either:

- used File my Return;
- chose to use another filing method instead; or
- did not file a 2020 income tax return at all.

Across all research participants, a mix of File my Return users and non-users (individuals who chose a different method to file their 2020 income taxes instead of using File my Return as well as individuals who did not file a 2020 income tax return at all). For non-users, a mix of those who were aware of the service and those who were not aware of the service were recruited. Additionally, recruitment aimed to achieve a mix of individuals who received the invite letter in one of the following ways:

- Electronically via email notification;
- via mail (letter only); or
- via mail within a T1 filing/information package.

On a best-effort basis, the research recruitment also aimed to include a mix of following demographic groups:

- large and small urban centres, as well as ex-urban and rural centres,
- gender, and,

- age.

In addition to the general participant profiling criteria noted above, additional screening measures to ensure quality respondents include the following:

- No participant (nor anyone in their immediate family or household) was recruited who worked in related government departments/agencies, nor in advertising, marketing research, public relations, or the media (radio, television, newspaper, film/video production, etc.).
- In addition, no participant who worked in any such occupation in the past 5 years, as appropriate to the specific research objectives.
- No participant acquainted with another participant was knowingly recruited for the same study, unless they were recruited into separately scheduled sessions.
- No participant was recruited who had attended a qualitative research session within the past six months.
- No participant was recruited who had attended five or more qualitative research sessions in the past five years.
- No participant was recruited who had attended a qualitative research session on the same general topic as defined by the Researcher/Moderator in the past two years.

Description of data collection procedures

Data collection consisted of online focus groups and one-on-one telephone depth interviews. Each focus group lasted approximately 75 minutes while interviews lasted approximately 30 minutes.

For the focus groups, Quorus recruited 8 participants with the goal of achieving 6-8 participants per focus group. All focus group and interview participants were offered an honorarium of \$80 after their session.

Participants invited to participate in the focus groups and one-on-one telephone depth interviews were recruited by telephone through the use of a database provided by the CRA, which included the names and phone numbers of individuals who were invited to use the File my Return service for their 2020 income tax return. These research candidates were screened using a traditional recruitment screener to ensure they met the target audience definitions for this study. The database provided to Quorus by the CRA was destroyed at the end of the contract for this project.

The recruitment of focus group and depth interview participants followed the screening, recruiting and privacy considerations as set out in the *Standards for the Conduct of Government of Canada Public Opinion Research—Qualitative Research*. Furthermore, recruitment respected the following requirements:

- All recruitment was conducted in the participant’s official language of choice, English and French, as appropriate.
- Upon request, participants were informed on how they can access the research findings.
- Upon request, participants were provided Quorus’ privacy policy.
- Recruitment confirmed each participant had the ability to speak, understand, read and write in the language in which the session was to be conducted.
- Participants were informed of their rights under the *Privacy and Access to Information Acts* and ensure that those rights were protected throughout the research process. This included: informing participants of the purpose of the research, identifying both the sponsoring department or agency and research supplier, informing participants that the study will be made available to the public in 6 months after field completion through Library and Archives Canada, and informing participants that their participation in the study is voluntary and the information provided will be administered according to the requirements of the *Privacy Act*.

At the recruitment stage and at the beginning of each focus group/depth interview, participants were informed that the research was being conducted for the Government of Canada/CRA. Participants were informed of the audio/video recording of their session and, for the focus groups, participants were informed of the presence of CRA observers. Quorus ensured that prior consent was obtained at the recruitment stage and before participants began their focus group or interview session.

During the screening process, if a participant explained that they had a family member or friend assist them with their taxes, they were informed that they could have this person attend the focus group/interview with them, however they would not receive an additional incentive for joining.

All online focus groups were conducted in the evening after regular business hours, while all depth interviews were conducted during regular business hours or during evenings (whatever suited the respondent’s availability and preferences). The research team used the Zoom platform to host and record focus group sessions (through microphones and webcams connected to the moderator and participants electronic devices, such as their laptop, tablet or smartphone)

enabling client remote viewing, while one-on-one depth interviews were conducted by telephone.

Online focus groups

A total of 5 online focus groups were conducted across Canada between February 8th and February 10th, 2022. The details of these groups are outlined in the table below.

| Date | Time (EST) | Region | Language | Number of participants |
|-----------------------------|------------|---------------------|----------|------------------------|
| Tuesday, February 8, 2022 | 8:00 PM | British Columbia | English | 6 |
| Wednesday, February 9, 2022 | 4:00 PM | Atlantic Canada | English | 4 |
| Wednesday, February 9, 2022 | 6:00 PM | Ontario | English | 6 |
| Thursday, February 10, 2022 | 5:30 PM | All Regions* | English | 5 |
| Thursday, February 10, 2022 | 7:30 PM | Prairies (MB/SK/AB) | English | 4 |
| TOTAL: | - | - | - | 25 |

Each focus group lasted approximately 75 minutes and all focus groups were moderated by Rick Nadeau, one of Quorus' bilingual senior researchers on the Government of Canada Standing Offer.

*Due to limitations with recruiting participants from Quebec, the intended focus group for the Quebec region which was to be conducted in French was changed to include participants across "all regions". This group included participants from British Columbia, Ontario, and Atlantic Canada and was conducted in English.

Depth interviews

A total of 24 one-on-one telephone depth interviews were conducted with participants. These interviews were intended to help reach members of the target audience who may not have access to a computer, smartphone, or stable internet connection. During the telephone recruitment process, those who were unable to participate in an online focus group or did not feel comfortable doing so were presented with the option to participate in a one-on-one telephone depth interview.

These interviews were conducted between February 7th to February 25th. The regional breakdown is detailed in the table below:

| Region | Language | Number of Interviews |
|---------------------|----------|----------------------|
| British Columbia | English | 5 |
| Atlantic Canada | English | 5 |
| Ontario | English | 4 |
| Quebec | English | 3 |
| Prairies (MB/SK/AB) | English | 7 |
| TOTAL: | - | 24 |

Qualitative research disclaimer

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

Appendices

Focus group screener

Specifications

- 5 focus groups and 25 one-on-one telephone depth interviews across 5 regions (1 focus group and ~5 one-on-one telephone interviews per region)
 - British Columbia
 - Atlantic
 - Ontario
 - Quebec
 - Prairies (Manitoba/Saskatchewan/Alberta)
- For focus groups - recruit 8 participants per group, for 6 to 8 to show
- Participants to be recruited from CRA database
- Focus group duration will be ~75 minutes while one-on-one interview duration will be ~30 minutes
- Participants to be paid \$80
- 2 participants in each session should live in a town with a population no higher than 30,000

All times are stated in local area time unless specified otherwise.

| Group 1 | Group 2 | Group 3 | Group 4 | Group 5 |
|--|--|---|--|---|
| British Columbia February 8 5:00 pm PST | Atlantic February 9 5:00 pm AST | Ontario February 9 6:00 pm EST | Quebec February 10 5:30 pm EST FRENCH | Prairies February 10 5:30 pm MST |

Questionnaire

A. Introduction

Hello/Bonjour, my name is [NAME]. May I please speak with [INSERT NAME FROM DATABASE]. I am calling from Quorus Consulting Group, a national public opinion research company. We're conducting a research study on behalf of the Government of Canada with people in your area. Would you prefer to continue in English or French? / Préférez-vous continuer en anglais ou en français?

[INTERVIEWER NOTE: IF SOMEONE IS ASKING TO PARTICIPATE IN FRENCH/ENGLISH BUT NO GROUP IN THIS LANGUAGE IS AVAILABLE IN THIS AREA, CONSIDER RECRUITING AS AN INDIVIDUAL INTERVIEW.]

As I was saying – we are conducting research on behalf of the Government of Canada, specifically, the Canada Revenue Agency*, to explore opinions and experiences related to some of the agency's new services.

Participation is completely voluntary and your decision to participate or not will not affect any dealings you may have with the Canada Revenue Agency. We are interested in your opinions and your experiences. No attempt will be made to sell you anything and at no point will you be asked to share personal information. We are not asking you to participate right now – at this stage we are simply reaching out to invite Canadians to focus groups and interviews scheduled for early February. People who take part will receive a cash gift to thank them for their time. No matter how you participate, all your opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.

*IF AN INDIVIDUAL QUESTIONS THE VALIDITY OF THE RESEARCH, INVITE HIM/HER TO CALL OR GO ONLINE:

1. INSTRUCT THEM TO CALL THE GENERAL INQUIRIES LINE AT 1-800-959-8281 (OR 1-866-426-1527 FOR THOSE IN NWT, YK, OR NT).

2. TO VERIFY IT IS A GOVERNMENT OF CANADA PROJECT, THEY CAN SEARCH THE FOLLOWING WEBSITE TO SEE LIST OF CURRENT PUBLIC OPINION RESEARCH PROJECTS – INCLUDING THIS ONE: "FILE MY RETURN"

EN - <http://canada.ca/por-cra>

FR - <http://canada.ca/arc-por>

****IF ASKED, SAY:** The personal information you provide to the Canada Revenue Agency is governed in accordance with the Privacy Act. In addition to protecting your personal information, the Privacy Act gives you the right to request access to and correction of your personal information. You also have the right to file a complaint with the Privacy Commissioner of Canada if you think your personal information has been handled improperly.

The information collected through the research is subject to the provisions of the *Privacy Act*, legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.

ADDITIONAL INFO FOR THE INTERVIEWER IF RESPONDENT ASKS FOR INFORMATION ON HOW THE RECRUITER SELECTED THEM OR WHERE THEY GOT THEIR NAME:

This study will focus on a new service called File my Return. As one of the individuals previously invited to use this service in 2020, you were randomly selected from a large list of phone numbers provided by the Canada Revenue Agency solely to assist in recruiting for this research project. We do not tell the Canada Revenue Agency who we have contacted from their large list. The list will be deleted immediately following the research. The list provided to us contains only the information required to assist with recruiting participants - the list does not contain any of your personal financial information, your social insurance number or any other personal information.

AS NEEDED: File my Return is a free, secure and easy to use service that allows eligible individuals to auto-file their income tax and benefit return through a dedicated, automated phone service.

1. Before we invite anyone to attend, we need to ask you a few questions to ensure that we get a good mix of people. This will take 5 minutes. May I continue?

| | | |
|-----|---|--------------------------|
| Yes | 1 | CONTINUE |
| No | 2 | THANK/DISCONTINUE |

B. Qualification

2. First of all, can you please confirm that you live in [**INSERT PROVINCE/TERRITORY**]?

| | | |
|-----|---|---|
| Yes | 1 | |
| No | 2 | ADJUST AS NEEDED OTHERWISE THANK/DISCONTINUE |

3. Do you or does anyone in your immediate family or household work in any of the following areas? **[READ LIST]**

| Area | Yes | No |
|---|-----|----|
| A marketing research firm | 1 | 2 |
| A magazine or newspaper, online or print | 1 | 2 |
| A radio or television station | 1 | 2 |
| A public relations company | 1 | 2 |
| An advertising agency or graphic design firm | 1 | 2 |
| An online media company or as a blog writer | 1 | 2 |
| The government, whether federal, provincial or municipal | 1 | 2 |
| ...an accounting, bookkeeping, or tax preparation business? | 1 | 2 |

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

4. For this study, we are interested in taxpayer experiences with a CRA service called “File my Return.” File my Return is a free, secure and easy to use service that allows eligible individuals to auto-file their income tax and benefit return through a dedicated, automated phone service.

CRA records indicate that you were eligible to file your taxes for the year 2020 using the “File my Return” service. Do you remember receiving an invitation from the CRA **early last year** to use this service to file your 2020 tax return?

Yes 1
No 2

5. **[ASK IF Q4=YES]** How did you receive your invitation to file your 2020 tax return using the “File my Return” service? Was it... **[READ LIST – ACCEPT ONLY ONE RESPONSE]**

Electronically via email notification 1
By mail (letter only) 2
By mail within a T1 filing or T1 information package 3
Don’t know / cannot recall 4

RECRUIT A MIX

6. How did you ultimately file your 2020 tax return? Was it... **[READ LIST]**

- | | |
|---|----------------------|
| Using the "File my Return" service | 1 => FMR USER |
| Using another filing method (if yes, which one) | 2 |
| Have not yet filed your 2020 tax return | 3 |
| Don't know / cannot recall | 4 |

RECRUIT A MIX OF FMR USERS AND NON-USERS

7. What is your gender identity? [If you do not feel comfortable disclosing, you do not need to do so] **[DO NOT READ LIST]**

- | | |
|--|---|
| Male | 1 |
| Female | 2 |
| Transgender Male | 3 |
| Transgender Female | 4 |
| Non-Binary | 5 |
| Prefer to self-describe, please specify: _____ | 6 |
| Prefer not to say | 7 |

AIM FOR 50/50 SPLIT OF MALE AND FEMALE, WHILE RECRUITING OTHER GENDER IDENTITIES AS THEY FALL

8. We are looking to include people of various ages in the group discussion. May I have your age please? **RECORD AGE:** _____

RECRUIT A MIX OF AGES IN EACH GROUP

9. Do you currently live in... **[READ LIST]**

- | | |
|---|---|
| A city or metropolitan area with a population of at least 100,000 | 1 |
| A city with a population of 30,000 to just under 100,000 | 2 |
| A city or town with a population of 10,000 to just under 30,000 | 3 |
| A town or rural area with a population of less than 10,000 | 4 |

FOR EACH GROUP, RECRUIT ~2 INDIVIDUALS WHO LIVE IN A CITY OR TOWN WITH A POPULATION OF NO MORE THAN 30,000 (Q9=3 or 4)

10. For this study, we are inviting Canadians to an online focus group to share their tax filing experiences and opinions, including their thoughts on the File My Return service (even if they have never used the service). The format is an online group discussion using an application called Zoom – it would be led by a Quorus research professional with about six to eight other participants invited the same way you are being invited. A stable high speed Internet connection and a computer, tablet or smartphone in a quiet room are necessary. The session would last 1 hour and 15 minutes (75 minutes in total) and participants would receive \$80 for their time and effort. Would you be able to participate in this type of online group discussion?

IF PARTICIPANT EXPLAINS THAT SOMEONE ELSE HELPS THEM WITH THEIR TAXES: If a friend or family member helped you file your 2020 taxes, you can have them join you if you feel this would help. They would not receive an extra \$80 however.

| | | |
|-----|---|------------------|
| Yes | 1 | GO TO Q13 |
| No | 2 | |

11. What are the main reasons you feel you would not be able to participate in this type of online group discussion?

RECORD: _____

PROCEED TO Q12 IF:

- REASONS RELATE TO **ACCESS TO TECHNOLOGY (E.G. NO COMPUTER, NO STABLE OR HIGH SPEED INTERNET CONNECTION, ETC.) OR COMFORT WITH/ABILITY TO USE TECHNOLOGY**
- REASONS RELATE TO **NOT FEELING COMFORTABLE SHARING OPINIONS IN A GROUP ENVIRONMENT OR NOT WANTING TO TALK ABOUT TAX-RELATED MATTERS IN A GROUP ENVIRONMENT**

FOR ALL OTHER REASONS, THANK AND TERMINATE – IF UNCERTAIN, CONSULT YOUR SUPERVISOR

12. Thank you for your feedback. In that case, how comfortable would you feel participating in a 30-minute telephone interview with one of the research consultants? You would just need a telephone – nothing else is needed. Participants would still receive \$80 for their time and effort. Would you be able to participate if this were arranged?

IF PARTICIPANT EXPLAINS THAT SOMEONE ELSE HELPS THEM WITH THEIR TAXES: If a friend or family member helped you file your 2020 taxes, you can have them join you if you feel this would help. They would not receive an extra \$80 however.

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

13. Have you ever attended a discussion group or taken part in an interview on any topic that was arranged in advance and for which you received money for participating?

| | | |
|-----|---|------------------|
| Yes | 1 | |
| No | 2 | GO TO Q17 |

14. When did you last attend one of these discussion groups or interviews?

| | | |
|--------------------------|---|------------------------------|
| Within the last 6 months | 1 | THANK & TERMINATE |
| Over 6 months ago | 2 | |

15. Thinking about the groups or interviews that you have taken part in, what were the main topics discussed?

RECORD: _____

THANK/TERMINATE IF RELATED TO THE CANADA REVENUE AGENCY (CRA) OR TAX PREPARATION/FILING

16. How many discussion groups or interviews have you attended in the past 5 years?

| | | |
|--------------|---|------------------------------|
| Fewer than 5 | 1 | |
| Five or more | 2 | THANK & TERMINATE |

RECRUITER NOTE: WHEN TERMINATING AN INTERVIEW, SAY: “Thank you very much for your cooperation. We are unable to invite you to participate because we have enough participants who have a similar profile to yours.”

C. INVITATION TO PARTICIPATE – ONLINE FOCUS GROUPS

17. I would like to invite you to participate in an online focus group session where you will exchange your opinions in a moderated discussion with other individuals in your region. The discussion will be led by a researcher from the national public opinion research firm, Quorus Consulting. The session will be recorded but your participation will be confidential. The group will be hosted using Zoom, taking place on [DAY OF WEEK], [DATE], at [TIME]. It will last 75 minutes (1 hour and 15 minutes). People who attend will receive \$80 to thank them for their time.

Would you still be interested and available to take part in this study?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

18. The discussion group will be video-recorded. These recordings are used to help with analyzing the findings and writing the report. The results from the discussions will be grouped together in the research report, which means that individuals will not be identified in anyway. Is this acceptable?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

19. Individuals from the Canada Revenue Agency (CRA) and/or the Government of Canada involved in this research project may be observing the session. They will not take part in the discussion, and they will not know your full name. Is this acceptable?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

20. Thank you. Just to make sure, the group will take place on [DAY OF WEEK], [DATE], at [TIME] and it will last 75 minutes (1 hour and 15 minutes). Following your participation, you will receive \$80 to thank you for your time. Are you interested and available to attend?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

To conduct the session, we will be using a screen-sharing application called **Zoom**. **We will need to send you by email the instructions to connect.** The use of an Internet-connected computer, tablet, or smartphone and a quiet room are necessary.

We recommend that you click on the link we will send you a few days prior to your session to make sure you can access the online meeting that has been setup and repeat these steps at least 10 to 15 minutes prior to your session.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, **you cannot send someone to participate on your behalf** - please call us so that we can get someone to replace you. You can reach us at [INSERT NUMBER] at our office. Please ask for [INSERT NAME].

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

First name _____

Last Name _____

Email _____

Day time phone number _____

Night time phone number _____

Thank you!

[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 interview. If they still refuse THANK & TERMINATE.]

D. INVITATION TO PARTICIPATE – TELEPHONE DEPTH INTERVIEWS

21. I would like to invite you to participate in a telephone interview with a researcher from the national public opinion research firm, Quorus Consulting. The session will be audio-recorded but your participation will be confidential. We have openings on the following dates and times **[PROVIDE OPTIONS AND SELECT ONE OPTION]**. It will last 30 minutes and you will receive \$80 to thank you for your time.

Would you still be interested and available to take part in this study?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

22. The interview will be audio-recorded. These recordings are used to help with analyzing the findings and writing the report. The results from the discussions will be grouped together in the research report, which means that individuals will not be identified in anyway. Is this acceptable?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

23. Individuals from the Canada Revenue Agency (CRA) and/or the Government of Canada involved in this research project may be observing the session. They will not take part in the discussion, and they will not know your full name. Is this acceptable?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

24. Thank you. Just to make sure, your interview will take place on **[DAY OF WEEK]**, **[DATE]**, at **[TIME]** and it will last 30 minutes. Following your participation, you will receive \$80 to thank you for your time. Are you interested and available to attend?

| | | |
|-----|---|------------------------------|
| Yes | 1 | |
| No | 2 | THANK & TERMINATE |

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, **you cannot send someone to participate on your**

behalf - please call us so that we can get someone to replace you. You can reach us at **[INSERT NUMBER]** at our office. Please ask for **[INSERT NAME]**.

So that we can contact you to remind you about your interview or in case there are any changes, can you please confirm your name and contact information for me? **[READ INFO AND CHANGE AS NECESSARY.]**

First name _____

Last Name _____

Email (OPTIONAL) _____

Day time phone number _____

Night time phone number _____

Thank you!

[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 interview. If they still refuse THANK & TERMINATE.]

Moderation guide

Canada Revenue Agency – “File my return” 2022 Study

[NOTE: This script has been designed for focus groups. It will be adapted by the moderator for one-on-one interviews as needed]

Introduction to procedures (10 minutes)

Thank you all for joining this online focus group!

- Introduce moderator/firm and welcome participants to the focus group.
 - Thanks for attending.
 - My name is [INSERT MODERATOR NAME] and I work with Quorus Consulting, and we are conducting research on behalf of the Canada Revenue Agency, or the CRA.
 - Today we will be talking about your tax filing experiences and some of the new services the CRA has introduced over recent years, in particular a service called File my return.
 - The discussion will last approximately 75 minutes (30 minutes for one-on-one interviews).
 - If you have a cell phone or other electronic device, please turn it off.
- Describe focus group.
 - A discussion group is a “round table” discussion, meaning we will discuss something and everyone has an equal chance to express an opinion. We may also be asking you to answer survey questions from time to time to help guide the discussion.
 - My job is to facilitate the discussion, keeping us on topic and on time.
 - Your job is to offer your opinions on the topics I’ll be presenting to you tonight/today.
 - Your honest opinion is valued. There are no right or wrong answers. This is not a knowledge test.
 - Everyone’s opinion is important and should be respected.
 - We want you to speak up even if you feel your opinion might be different from others. Your opinion may reflect that of other individuals.

- To participate in this session, please make sure your webcam and your microphone are on and that you can hear me clearly. If you are not speaking, I would encourage you to mute your line to keep background noise to a minimum...just remember to remove yourself from mute when you want to speak!
- **[IF NEEDED]** We might use the chat function. [MODERATOR EXPLAINS HOW TO ACCESS THE ZOOM CHAT FEATURE DEPENDING ON THE DEVICE THE PARTICIPANT IS USING]. Let's do a quick test right now - please open the chat window and send the group a short message (e.g., Hello everyone). If you have an answer to a question and I don't get to ask you specifically, please type your response in there. We will be reviewing all chat comments at the completion of this project.
- Explanations.
 - Please note that anything you say during these groups will be held in the strictest confidence. We do not attribute comments to specific people. Our report summarizes the findings from the groups but does not mention anyone by name. Please do not provide any identifiable information about yourself.
 - The final report for this session, and others, can be accessed through the Library of Parliament or Library and Archives Canada once it's posted.
 - Your responses will in no way affect your dealings with the Government of Canada.
 - The session is being audio-video recorded for report writing purposes / verify feedback.
 - **[FOCUS GROUP ONLY]** Individuals from the Canada Revenue Agency directly involved in this project are watching this session and this is only so they can hear the comments first-hand.
- Please note that I am not an employee of the Government of Canada and may not be able to answer questions about what we will be discussing. If questions do come up over the course of the group, we will try to get answers for you before we wrap up the session. Any questions?

INTRODUCTIONS: Let's go around – please tell us your name and a little bit about yourself, such as where you live, who lives with you, what you do for a living, etc.

General views on tax filing (10 minutes)

Tonight, we will be talking about your experiences filing your tax return. We will start by talking about how things went last year. Near the end of the session, we'll talk about your expectations for this year.

[SHOW OF HANDS] First of all, how many of you filed a tax return last year? **[IF NEEDED:** You filed a tax return in 2021 for the income you earned in 2020.]

- For those of you who put your hand up...how many of you filed before the deadline?
 - Why did you decide to file early?

- And how many of you filed after the deadline?
 - Why did you file after the deadline?

- For those who did not file a tax return at all last year, help me understand what happened there.
 - Would you like the CRA to send you a reminder to file your taxes?
 - How would you like to receive that reminder?

Generally, how would you describe your tax filing experience? Those who filed last year please focus on how that went. Those who did not file last year, you can speak about tax filing in general.

- Are there any particular challenges you face?
- If it is easy and straightforward, help me understand what makes it so.

Tax filing method (25 minutes)

Let's now focus on *how* you decided to file your taxes last year.

[SHOW OF HANDS] So for those who told me earlier you did file a tax return last year, how many of you remember using the CRA telephone service called "File my return"?

Just to refresh your memory: "File my return" is a free, secure and easy to use service that allows eligible individuals to auto-file their income tax and benefit return through a dedicated, automated phone service.

SERVICE USERS

Let's spend a few minutes chatting with those who used this service...

- How did you find out about the service?
- Did you find the phone service easy or difficult to use? Help me understand your answer on this.
- Did you find the amount of time you needed to file your taxes acceptable?
- Did you need help using the service? ...did you need to start over a few times for whatever reason?
 - Who helped you?
 - What was the issue exactly?
- Did any of you need to contact CRA for any reason regarding this service, either before, during or after using the service?
 - What was that about?
- Is there something with the phone service that can be improved?
- Given the opportunity to use the service again this year, will you use it? Why/why not?

SERVICE NON-USERS

For those of you who did not use the service...

- Were you aware of the service called “File my return” when you filed your taxes last year?
 - **IF YES:** How did you find out about the service?

- How did you file your taxes last year?
 - Help me understand why you decided to file your taxes that way [instead of using File my return]?
 - Did you use tax software to file your return?
 - Did you pay for this software, or did you use a free product?

- Did you need help in filing your tax return last year?
 - **IF YES:** Who did you receive help from? (Family, friend, community volunteer, tax professional, etc.)

- Did you pay to have your tax return filed for you?
 - **IF YES:** How much did you pay to have your tax return filed?

Communications (15 minutes)

Please refresh my memory – by show of hands how many remember receiving the invitation letter from the CRA for you to use their “File my return” service? ...you might have received it as a letter in the mail, it might have been in a T1 filing or T1 information package, or it would have come in as message in your secure CRA portal called “My Account.” [**AS NEEDED:** They receive message notifications via email, but the message and content itself is only accessible within My Account.]

- Was that the best way for the CRA to make you aware of this service? Do you have any advice for them in terms of how they should have made you aware of the service?
 - If you are eligible to use the “File my return” service again this year, how would you like the CRA to let you know?

- Some Canadians received their invitation in their secure CRA portal called “My Account.”
 - Do you have access to the CRA’s My Account?
 - **IF YES:** Do you access that account from time to time? If the CRA were to send you notifications such as the invitation to use a service like “File my return”, would you actually see them/access them?
 - **IF NO:** Have you ever looked into signing up for My Account?
 - Help me understand why you have not signed up for this service?

- What usually happens with envelopes you receive in the mail from the CRA?
 - Are they usually opened?
 - Are you the one who opens them? ...and if not you, what happens with them?

- Irrespective of how you received the invitation...**[FOCUS GROUPS ONLY: MODERATOR TO SHARE A COPY ON THE SCREEN]**
 - Did you find the invitation letter easy to understand?
 - What do you like about the invitation letter?
 - What don’t you like about the invitation letter?
 - Do you have any suggestions on what you would like to see in the invitation letter, or what would make it better for you?

- **FOR NON-USERS WHO RECEIVED THE LETTER:** At some point you received the letter, you read the letter and, in the end, decided not to use the service – help me understand what happened there. Is there something the CRA could have done differently in explaining the service that might have convinced you to use “File my return?”

Future considerations (10 minutes)

A few of you have indicated you did not use the “File my return” service in 2021.

- Given the opportunity to use the service again this year, do you think you might use it? Why/why not?

As well, you’ll recall that the “File my return” service is a dedicated, automated phone service. If the service was available online, would you use it?

[FOCUS GROUPS ONLY: MODERATOR TO SHARE DIGITAL FMR MOCK-UP]

- Do you have any thoughts on what is up on the screen right now?

At the end of the day, the “File my return” service was developed to provide a free, simple and secure way for Canadians with very simple and predictable tax returns (e.g., whose situations remain unchanged from year-to-year) to easily file their annual tax return.

- Do you have any suggestions for the CRA regarding how they can further simplify your tax filing experience in future years?

Wrap-up (2 minutes)

Thanks again! The team that invited you to participate in this session will contact you regarding the manner in which you can receive the incentive we promised you.

Thank you – have a nice evening!