



Canada Revenue  
Agency

Agence du revenu  
du Canada

# Communicating with Youth about Taxes - Youth Marketing Research

## Final Report

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**Canada**

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**Prepared for:** The Canada Revenue Agency

**Supplier Name:** Kantar

March 2022

The Canada Revenue Agency (CRA) commissioned Kantar to help the CRA better understand preferred marketing and communications for youth about tax-related information. A total of 1,001 Canadians, aged 18-24, were surveyed online in February and March 2022. This publication reports on the findings of that public opinion research survey.

Cette publication est aussi disponible en français sous le titre : **Recherche en marketing auprès des jeunes.**

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# 1. Executive Summary

## 1.1 Background

Despite high overall financial literacy among youth in Canada, a need exists for additional financial education among this age group. Of particular relevance to the CRA, a need has been identified among youth for a better understanding of tax structures within Canada and how to file taxes.

To this end, in 2019 the CRA undertook consultations that aimed to uncover ways to improve its service, with the feedback clearly indicating a need for greater communication and education about the Canadian tax system among youth. This was supported through the CRA's annual research, where participants suggested that negative sentiments around tax filing could be mitigated through courses, resources, and webinars targeted at youth.

Coming out of the 2019 research, the CRA developed their Youth Strategy to support government wide initiatives and recent mandate letters of the Minister of National Revenue. The Youth Strategy aims to increase financial literacy through disseminating practical and simple content to youth, with further goals of helping youth better understand the function of taxes and what their obligations are, raising awareness of benefits, and educating youth about self-filing taxes.

## 1.2 Research Objectives

The primary objective of the research was to help the CRA better understand preferred marketing and communications for youth about tax-related information. More specifically, the objectives were to:

- Establish a baseline measurement regarding tax filing habits and awareness of tax-related topics among youth;
- Test key messages and existing marketing products with youth 18-24 to ensure marketing and communications materials were developed in a way that resonate with youth;
- Identify the tone, style, and formats most preferred by youth when it comes to consuming tax information; and
- Identify knowledge gaps to develop future content.

In addition to informing marketing and communications approaches for youth, the results of the survey will serve as a baseline for Key Performance Indicators (KPI) and help the CRA validate the way it is currently developing content and testing key messages for those 18-24 years old.

### 1.3 Methodological Overview

An online survey was conducted among 1,001 Canadians aged 18-24 years of age. The survey was conducted online using a panel sample. As such this constitutes a non-probability sample, and margin of error therefore cannot be calculated and conclusions from these results cannot be generalized to any population.

A pre-test was undertaken on February 23-24, 2022, obtaining 10 English and 10 French completions, including probing questions. Based on the results of the pre-test, no changes were required and as such the results of the 20 completes were included in the final data set. The survey was in field from February 24 to March 8, 2022. A detailed methodology can be found in Appendix A.

*Please note: Analysis was undertaken to establish the extent of the relationship among variables such as gender, age, region, and level of education attained. Only differences significant at the 95% confidence level are presented in this report. Any differences that are statistically significant between subgroups are indicated with an uppercase letter to refer to the applicable column.*

*The numbers presented throughout this report are rounded to the closest full number. Due to this rounding, in some cases it may appear that ratings collapsed together are different by a percentage point from when they are presented individually, and totals may not add up to 100%.*

### 1.4 Contract Value

The total contract value for the project was **\$53,515.39** including applicable taxes.

### 1.5 Statement of Political Neutrality

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



**Tanya Whitehead**

Kantar

Vice President, Public Practice Leader

## 2. Key Findings

### **Awareness**

Slightly more than one-third (36%) of Canadian youth surveyed (18-24) are aware that the Canada Revenue Agency (CRA) has an online learning tool that can teach them how to do their own taxes. Among those who are aware of CRA's online learning tool, half (50%) have visited the website.

### **Tax filing behaviors and attitudes**

Approximately two-thirds (65%) of youth aged 18-24 have completed their taxes before. On average, youth file their first tax return at 18 years of age, with three-quarters (77%) filing their first tax return before the age of 20.

Forty-one per cent of youth surveyed filed their most recent taxes on their own, either electronically with a tax preparation software (33%) or a paper return (8%). Many receive help from an accountant or tax professional (30%), a family member (25%), a friend (4%) or a volunteer at a free tax clinic (1%).

Independence in tax filing occurs at varying ages for the youth surveyed, with the large majority (70%) filing their taxes independently by the age of 20.

Not unexpectedly, those who file their own taxes are quite confident in doing so (63% very or somewhat confident). However, there is still room to build confidence among tax filers, as 17 per cent continue to be under confident (not at all or somewhat) despite filing their own taxes. Among those who do not file their own taxes, confidence is much lower. Only one-in-five of them are confident they could file their own taxes (21% very or somewhat confident), while more than half (54%) are not confident (not at all or somewhat unconfident).

### **Concerns and/or benefits of filing taxes**

When it comes to filing taxes, a number of concerns are present among youth. The primary concern among youth surveyed is the fear of making a mistake (67%) while other key concerns include difficulty understanding tax information (39%), not knowing the deductions and credits they may be eligible for (38%), cost of getting taxes done (23%), not knowing where to get help or what services are available (21%), lack of access to a free tax clinic (10%) and/or poor internet access (6%).

Virtually all youth perceive a number of benefits to filing their taxes. Key benefits include:

- To pay for programs and services for people living in Canada (54%);
- To get benefit and credit payments (50%);
- To get a tax refund (49%);

- To follow the rules because everyone should pay their taxes (46%); and/or
- Building RRSP contribution room (29%).

### **Messaging**

Among the three messages tested, “If you have never filed a tax return, you may not know where to begin. The Learn about your taxes online learning tool will help you get started” is slightly more likely to encourage youth to learn more about taxes (37%) compared to the other two messages tested:

- “Imagine Canada without health care, schools, or public safety. Taxes are key to maintaining our quality of life and helping our communities thrive. Find out how tax dollars are spent to pay for the things that we all enjoy in Canada” (32%); or
- “Starting your first job? Learn about benefits and credits and how to do your taxes” (32%).

Further, the process of preparing and submitting your taxes is described equally as 1) doing your taxes (47%) and 2) filing your taxes (53%).

### **Content and format preferences of learning materials**

Topics of interest by the largest proportion of youth are tax benefits, credits and deductions (52%) and how to complete a tax return (45%).

Other topics of interest include RRSPs and TFSAs (39%), services available to help complete and file a tax return (35%), tax information for people who earn income through mobile apps and websites (33%) and tax information for self-employed or new business owners (24%).

Format preference varies but was ranked from most preferred to least interest as follows:

1. How-to videos
2. Web content
3. Infographics
4. Webinars
5. E-newsletters
6. Podcasts

### **Feedback on the learning about your taxes video**

Respondents were asked to view an educational video on paystubs and provide feedback. The vast majority found the video easy to understand (86%) and that the information provided to be helpful (87%). Three-quarters found the video engaging (74%).

Youth liked a variety of things about the video but mainly they liked the content/format (86%) and specifically the explanation (49%), the information (27%) and/or the concise nature of the video (11%). Other positive items included the visuals (17%) and the speaker (8%).

For those who offered recommendations for improvement, recommendations also focused mainly on content and format (37%), more specifically:

- Technical aspects: subtitles, enlarging graphics and/or better lighting/camera angles (6%);
- Length: shorter (5%) or longer (3%)
- Engagement: more engaging, interesting or entertaining (5%)
- Speaker: more engaging or a different voice (4%); and/or
- Visuals: adding more or being more engaging (3%)

## Demographic Differences

Tax filing behaviours and attitudes vary by a number of demographics. Notably, age, gender, region, language and education.

### Age

- Compared to their younger counterparts, older youth (21-24) have higher awareness of the tool (39% vs 30% among those 18-20), are more likely to have completed their taxes (72% vs 52%) at least once, and are less interested in learning about how to complete a tax return (44% vs 54%).

### Gender

- Men aged 18-24 are more likely to file their own taxes electronically using tax preparation software than women (39% vs 27%) and are more likely to cite concerns about lack of access to free tax clinics (13% vs 7%).
- Women aged 18-24 who do not file their own taxes are less confident than men of the same age group (62% vs 47% not at all confident or somewhat unconfident) and are more likely to get help from an accountant or tax professional (36% vs 25%). Further, women are more likely to be afraid of making mistakes (73% vs 61%), cite difficulties in understanding the information (48% vs 30%) and cite not knowing about deductions and credits available (43% vs 33%) than men. Thus, it is not surprising to find that women are also more interested in learning about tax benefits, credits and deductions, how to complete a tax return, and RRSPs and TFSAs than men (56% vs 48%; 50% vs 41%; and 43% vs 35% respectively).
- Benefits of filing taxes also differ between men and women aged 18-24. Women are more likely to believe paying for programs and services for people living in Canada is a benefit of filing taxes (58% vs 51%) while men are more likely to believe following the rules because everyone should pay taxes is a benefit (50% vs 43%).

### Region and Language

- Compared to youth living in Quebec, youth living outside of Quebec have higher awareness of learning tools (37-41% vs 26%), are more likely to file their own taxes electronically using tax preparation software (31-38% vs 18%) and to want to learn more about tax benefits, credits and deductions (51-63% vs 42%).
- Further, English respondents are more likely to file electronically using tax preparation software than their French counterparts (35% vs 20%) and are more interested in learning about tax benefits, credits and deductions and tax (56% vs 39%).



**Education**

- Those respondents with lower levels of education are less likely to be aware of the learning tool, more likely (31% vs 40-59%); and more likely to cite difficulties understanding tax information (43% high school or less vs 36-37% at least some college or university).

## 3. Feedback on Products and Ideas about Tax-Related Information

### 3.1 Awareness of online learning tools

Slightly more than one-third (36%) of Canadian youth (18-24) surveyed are aware that the Canada Revenue Agency (CRA) has an online learning tool that can teach them how to do their own taxes. Some demographics are more likely to be aware of the tool compared to others, more specifically:

- Older youth (21-24) are more likely to be aware of the tool than their younger counterparts (39% vs 30%);
- Youth living outside of Quebec are more likely to be aware of the tool compared to those living inside of Quebec (37-43% vs 27%);
- Youth with at least some college/university education are more likely be aware of the tool compared to their less educated counterparts (40-59% vs 31%); and
- Youth who with have completed their taxes in the past are more likely to be aware of the tool than those who have not completed taxes in the past (46% vs 18%).

Among those respondents who are aware of CRA's online learning tool, half (50%) have visited the website, suggesting approximately 18 per cent of all youth have visited the online learning tool website. Not unexpectedly, those who have done their taxes in the past are more likely to have visited the website (54% vs 32%).

**Table 3.1a Awareness of online learning tools by total, education, age, region and completed taxes**

Awareness of online learning tools	Total (A)	Educ. HS or Less (B)	Educ. College/ University (C)	Age 18-20 (H)	Age 21-24 (I)	Region Atlantic (V)	Region Quebec (W)	Region Ontario (X)	Region Prairies/ NWT/NU (Y)	Region BC/ Yukon (Z)	Completed taxes Yes (L)	Completed taxes No (M)
<b>Base = actual</b>	<b>1001</b>	<b>447</b>	<b>503</b>	<b>354</b>	<b>647</b>	<b>79</b>	<b>246</b>	<b>405</b>	<b>161</b>	<b>109</b>	<b>648</b>	<b>313</b>
Yes	36	31	40B	30	39H	38	27	37W	38W	43W	46M	18
No	52	56	50	55	51	43	60VXZ	51	55	46	45	71L
I'm not sure	12	13	11	14	10	19Y	13	12	8	12	9	11

Q6. Are you aware that the Canada Revenue Agency has an online learning tool that can teach you how to do your own taxes?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

**Table 3.1b Visited online learning tool website by total and completed taxes**

Visited online learning tool website	Total (A)	Completed Taxes	
		Yes (L)	No (M)
<b>Base = actual</b>	<b>348</b>	<b>285</b>	<b>58</b>
Yes	50	54M	32
No	45	41	61L
I'm not sure	5	4	7

Q7. Have you visited the website?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.2 Tax filing behaviours and attitudes

Respondents were asked to report on their experiences and confidence with filing taxes along with the perceived benefits of filing taxes. The following section describes their behaviours and attitudes in relation to their experiences to date.

### 3.2.1 Incidence of filing taxes and age of first filing

Approximately two-thirds (65%) of youth surveyed aged 18-24 have completed their taxes before. Some demographics are more likely to have filed taxes previously compared to others, more specifically:

- Not unexpectedly, older youth (21-24) are more likely to have completed their taxes than their younger counterparts (72% (21-24 years old) vs 52% (18-20 years old)); and
- Youth in Yukon/BC are more likely to have completed their taxes compared to youth in other regions of Canada (76% vs 62-68%).

**Table 3.2.1a Completed taxes by total, age, completed taxes and region**

Completed taxes	Total (A)	Age 18-20 (H)	Age 21-24 (I)	Completed taxes Yes (L)	Completed taxes No (M)	Region Atlantic (V)	Region Quebec (W)	Region Ontario (X)	Region Prairies/NWT/NU (Y)	Region BC/ Yukon (Z)
<b>Base = actual</b>	<b>1001</b>	<b>354</b>	<b>647</b>	<b>648</b>	<b>313</b>	<b>79</b>	<b>246</b>	<b>405</b>	<b>161</b>	<b>109</b>
Yes (on my own or with help)	65	52	72H	100	-	61	62	62	68	76WX
No	31	42I	25	-	100	35Z	33Z	34Z	29	20
Don't know / prefer not to say	4	5	4	-	-	4	5	4	4	4

Q9. Have you done your taxes before?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

On average, Canadian youth surveyed file their first tax return at 18. Three-quarters (77%) of youth file their first tax return before the age of 20. More specifically, 22 per cent file their first tax return at 17 years or younger, 36 per cent at 18 years of age and 19 per cent at 19 years of age. The remaining file their first return between 20-24 years of age (12% at age 20; 6% at 21; 3% at 22 ; 2% at 23 ; and <0.5% at 24 years of age).

**Table 3.2.1b Age of first tax return**

Age of first tax return	Total (A)
<b>Base = actual</b>	<b>648</b>
17 or less	22
18	36
19	19
20	12
21	6
22	3
23	2
24	*
Mean	18.31
Median	18

Q11. How old were you when you first did your taxes?

\*=less than 1%

### 3.2.2 Method of filing taxes

Slightly more than four-in-ten youth surveyed (41%) filed their most recent taxes on their own, either electronically with a tax preparation software (33%) or a paper return (8%). Many receive help from an accountant or tax professional (30%), a family member (25%), a friend (4%) or a volunteer at a free tax clinic (1%).

Some demographics differences exist in the tax filing methods chosen, specifically:

- Men 18-24 are more likely to file their own taxes electronically using tax preparation software than women (39% vs 27%) while women 18-24 are more likely to get help from an accountant or tax professional (36% vs 25%);
- Youth living outside of Quebec are more likely to file their own taxes electronically using tax preparation software than their Quebec counterparts (29-44% vs 19%)

- English respondents are more likely to file electronically using tax preparation software than their French counterparts (35% vs 20%); and
- Not unexpectedly, those who are more confident in filing their taxes on their own are more likely to file their own taxes compared to those who are less confident (64% vs 18%).

**Table 3.2.2a Method of filing taxes by total, gender, language and confidence in filing taxes**

Method of filing taxes	Total (A)	Gender Male (E)	Gender Female (F)	Gender Other (G)	Region Atlantic (V)	Region Quebec (W)	Region Ontario (X)	Region Prairies/NWT/NU (Y)	Region BC/Yukon (Z)	Lang. English (J)	Lang. French (K)	Not Confident filing taxes (T)	Confident filing taxes (U)
<b>Base = actual</b>	<b>648</b>	<b>224</b>	<b>401</b>	<b>21</b>	<b>49</b>	<b>152</b>	<b>257</b>	<b>108</b>	<b>82</b>	<b>524</b>	<b>124</b>	<b>278</b>	<b>243</b>
Filed Own Taxes (NET)	41	48F	34	34	38	30	42W	51W	41	43K	32	18	64T
I filed my own taxes electronically using tax preparation software	33	39F	27	30	29	19	34W	44W	34W	35K	20	14	53T
I filed my own taxes using a paper return	8	10	7	4	9	11	8	8	7	8	12	4	11T
I got help from an accountant or tax professional	30	25	36E	4	35	35	31	28	22	29	35	46U	16
I got help from a family member	25	22	27	47	22	30	23	18	31	24	29	32U	17
I got help from a friend	4	5	2	15	6	3	3	3	6	4	2	3	2
I got help from a volunteer tax clinic	1	1	1	-	-	2	1	-	-	1	2	1	1

Q10. How did you do your most recent taxes?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.2.3 Age of filing taxes independently

Independence in tax filing occurs at varying ages for youth. The large majority (70%) of Canadian youth surveyed file their taxes independent by the age of 20. One-third continue to need assistance at 21 (14%) 22 (9%), 23 (5%) or 24 years of age (2%).

**Table 3.2.3a Age of filing taxes independently by total**

Age of filing taxes independently	Total (A)
<b>Base = actual</b>	<b>246</b>
17 or less	5
18	19
19	19
20	27
21	14
22	9
23	5
24	2

Q12. How old were you when you first did your taxes without help from somebody else?

### 3.2.4 Confidence in filing taxes

Not unexpectedly those respondents who file their own taxes are quite confident in doing so (63% very or somewhat confident). Though there is still room to build confidence among tax filers as 17 per cent are unconfident (not at all or somewhat) despite filing their own taxes.

**Table 3.2.4a Confidence in filing taxes among those who file their own taxes by total**

Confidence in filing taxes among those who file their own taxes	Total (A)
<b>Base = actual</b>	<b>246</b>
TOP 2 BOX (NET)	63
(5) Very confident	20
(4) Somewhat confident	42
(3) Neutral	20
BOTTOM 2 BOX (NET)	17
(2) Somewhat unconfident	12
(1) Not confident at all	6

*Q13b. How confident do you feel doing your taxes on your own? This includes using tax preparation software.*

Among those who do not file their own taxes, confidence is much lower. Only one-in-five respondents are confident they could file their own taxes (21% very or somewhat confident), while more than half (54%) are not confident (not at all or somewhat unconfident). Within those who do not file their own taxes, confidence is lower among women (62% vs 47% not at all or somewhat unconfident).



**Table 3.2.4b Confidence in filing taxes among those who do not file their own taxes by total and age**

Confidence in filing taxes among those who do not file their own taxes	Total (A)	Gender Male (E)	Gender Female (F)	Gender Other (G)
<b>Base = actual</b>	<b>755</b>	<b>254</b>	<b>479</b>	<b>19</b>
TOP 2 BOX (NET)	21	26F	16	11
(5) Very confident	5	6	4	-
(4) Somewhat confident	16	21F	12	11
(3) Neutral	25	27	22	23
BOTTOM 2 BOX (NET)	54	47	62E	66
(2) Somewhat unconfident	28	27	29	37
(1) Not confident at all	26	19	32E	29

Q13. How confident do you feel doing your taxes on your own? This includes using tax preparation software.

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.2.5 Concerns with filing taxes

When it comes to filing taxes a number of concerns are present among the youth surveyed. Among youth who express less than strong confidence filing taxes (i.e., selected any answer except very confident on a confidence scale) the primary concern among youth surveyed is the fear of making a mistake (67%). Other key concerns include difficulty understanding tax information (39%) and or not knowing the deductions and credits they may be eligible for (38%). Lesser concerns include cost of getting taxes done (23%), not knowing where to get help or what services are available (21%), lack of access to a free tax clinic (10%) and/or poor internet access (6%).

When it comes to concerns with filing taxes, some demographic differences exist:

- Women 18-24 are more likely to be afraid of making mistakes (73% vs 61%), cite difficulties in understanding the information (48% vs 30%) and cite not knowing about deductions and credits available (43% vs 33%) than men;
- Men 18-24 are more likely to cite concerns about lack of access to free tax clinics (13% vs 7%) than women; and
- Those with lower levels of education and younger youth are more likely to cite difficulties understanding tax information (43% high school or less vs 36-37% at least some college or university and 45% 18-20-year olds vs 36% 21-24-year olds respectively).

**Table 3.2.5a Concerns with filing taxes by total, gender, age and education**

Concerns with filing taxes	Total (A)	Gender Male (E)	Gender Female (F)	Gender Other (G)	Age 18-20 (H)	Age 21-24 (I)	Educ. HS Or Less (B)	Educ. College/ University (C)	Educ. Post-Graduate (D)
<b>Base = actual</b>	<b>915</b>	<b>323</b>	<b>567</b>	<b>22</b>	<b>332</b>	<b>583</b>	<b>417</b>	<b>453</b>	<b>26</b>
Not sure where to get help or what services are available	21	20	23	26	25	20	23	19	20
The cost to get taxes done	23	25	20	24	21	23	25	21	13
Internet access is poor	6	6	6	10	6	7	8	4	13
No access to free tax clinic	10	13F	7	5	11	10	10	12	8
Afraid of making a mistake	67	61	73E	81	66	67	68	66	69
Difficulty understanding information about taxes	39	30	48E	57	45I	36	43C	36	37
Not knowing all of the deductions and credits that I may be eligible for	38	33	43E	48	36	39	38	38	38
I don't have any concerns	*	*	*	-	*	*	1	-	-
It takes too long	*	-	*	-	-	*	-	*	-
CRA website is not user friendly especially on mobile	*	*	-	-	-	*	*	-	-
Putting information online is not secure	*	*	-	-	-	*	*	-	-

Q14. What are your biggest concerns about doing your taxes?

\*=less than 1%

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.2.6 Perceived benefits of filing taxes

Virtually all youth surveyed perceive a number of benefits to filing their taxes. Approximately half consider the following to be benefits of filing their taxes:

- To pay for programs and services for people living in Canada (54%);
- To get benefit and credit payments (50%);
- To get a tax refund (49%); and/or
- To follow the rules because everyone should pay their taxes (46%).

A smaller proportion of youth consider building RRSP contribution room a benefit of filing taxes (29%).

Women are more likely to believe paying for programs and services for people living in Canada is a benefit of filing taxes (58% vs 51%) while men are more likely to believe following the rules because everyone should pay taxes is a benefit (50% vs 43%) suggesting creating gender based messaging may be appropriate.

**Table 3.2.6a Benefits to filing taxes by total**

Benefits to filing taxes	Total (A)	Gender Male (E)	Gender Female (F)	Gender Other (G)
<b>Base = actual</b>	<b>1001</b>	<b>359</b>	<b>613</b>	<b>26</b>
To pay for programs and services for people living in Canada	54	51	58E	65
To get a refund	49	48	51	50
To get benefit and credit payments	50	52	48	58
To build RRSP contribution room	29	31	27	44
To follow the rules because everyone should pay their taxes	46	50F	43	31
Helping people who someday will help you	*	-	*	-
To help unemployed people	*	-	*	-
Misc. all other mentions	*	*	-	-
Nothing/NA/None	*	-	*	-

Q8. What would you say the benefits are to doing your taxes?

\*=less than 1%

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.3 Key messages

Respondents were asked to provide feedback on a number of key messages and preferred terminology. The following section outlines the results of this inquiry.

#### 3.3.1 Messages that encourage youth to learn more about taxes

Among the three messages tested, “If you have never filed a tax return, you may not know where to begin. The Learn about your taxes online learning tool will help you get started” is slightly more likely to encourage youth to learn more about taxes (37%) compared to the other two messages tested:

- “Imagine Canada without health care, schools, or public safety. Taxes are key to maintaining our quality of life and helping our communities thrive. Find out how tax dollars are spent to pay for the things that we all enjoy in Canada” (32%); or
- “Starting your first job? Learn about benefits and credits and how to do your taxes” (32%)

**Table 3.3.1a Messages that encourage youth to learn more about taxes**

Messages that encourage youth to learn more about taxes	Total (A)
<b>Base = actual</b>	<b>1001</b>
Imagine Canada without health care, schools, or public safety. Taxes are key to maintaining our quality of life and helping our communities thrive. Find out how tax dollars are spent to pay for the things that we all enjoy in Canada.	32
Starting your first job? Learn about benefits and credits and how to do your taxes.	32
If you have never filed a tax return, you may not know where to begin. The Learn about your taxes online learning tool will help you get started.	37

*Q4. Which message would make you most likely to want to learn more about taxes?*

### 3.3.2 Preferred terminology to describe the process of preparing and submitting taxes

The process of preparing and submitting your taxes is described in two ways among youth: 1) doing your taxes (47%) and 2) filing your taxes (53%). Older youth (21-24) and English respondents are slightly more likely to describe it as filing taxes (56% vs 47% and 54% vs 45% respectively).

**Table 3.3.2a Preferred terminology to describe the process of preparing and submitting taxes by total, age and language**

Preferred terminology to describe the process of preparing and submitting taxes	Total (A)	Age 18-20 (H)	Age 21-24 (I)	Language English (J)	Language French (K)
<b>Base = actual</b>	<b>1001</b>	<b>354</b>	<b>647</b>	<b>818</b>	<b>183</b>
Doing your taxes	47	53I	44	46	55J
Filing your taxes	53	47	56H	54K	45

Q5. Which of the two phrases below best describe how you would you describe the process of preparing and submitting your taxes?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.4 Preferred content and format for learning materials

The following section outlines the preferred content and format of tax filing learning materials among respondents.

#### 3.4.1 Topics of interest

The largest proportion of youth expressed interest in learning about tax benefits, credits and deductions (52%) and how to complete a tax return (45%). Other topics of interest include RRSPs and TFSAs (39%), services available to help complete and file a tax return (35%), tax information for people who earn income through mobile apps and websites (33%), and tax information for self-employed or new business owners (24%). Some demographic differences exist in relation to topics that youth would like to learn more about. More specifically:

- Women 18-24 are more interested in learning about tax benefits, credits and deductions, how to complete a tax return and RRSPs and TFSAs than men 18-24 (56% vs 48%; 50% vs 41%; and 43% vs 35% respectively);
- Younger youth (18-20) are more interested in learning about how to complete a tax return than their older counterparts (51% vs 43%);
- English respondents are more interested in learning about tax benefits, credits and deductions and tax brackets than French respondents (55% vs 39% and 33% vs 24% respectively); and
- Youth living outside of Quebec are more likely than those living in Quebec to want to learn more about tax benefits, credits and deductions (49-62% vs 41%).

**Table 3.4.1a Topics of interest by total, gender, age, language and region**

Topics of interest	Total (A)	Gender Male (E)	Gender Female (F)	Gender Other (G)	Age 18-20 (H)	Age 21-24 (I)	Lang. English (J)	Lang. French (K)	Region Atlantic (V)	Region Quebec (W)	Region Ontario (X)	Region Prairies/ NWT/NU (Y)	Region BC/ Yukon (Z)
<b>Base = actual</b>	<b>1001</b>	<b>359</b>	<b>613</b>	<b>26</b>	<b>354</b>	<b>647</b>	<b>818</b>	<b>183</b>	<b>79</b>	<b>246</b>	<b>405</b>	<b>161</b>	<b>109</b>
How to complete a tax return	45	41	50E	59	51I	43	44	51	47	51	43	41	48
What services are available to help complete and file a tax return	35	32	38	37	36	34	35	35	34	33	34	33	42
Income tax brackets	32	29	35	33	30	33	33K	24	34	25	35W	30	33
Tax benefits, credits, and deductions	52	48	56E	57	52	52	55K	39	60W	41	49	62WX	61W
RRSPs and TFSAs	39	35	43E	38	37	40	38	43	44	43	38	36	39
Tax information for self-employed or new business owners	24	23	25	15	24	24	24	24	17	26	24	20	29
Tax information for people who earn money through mobile apps or websites	33	30	36	39	29	35	34	27	31	27	35	33	39W
Everything	*	1	*	-	1	*	*	1	-	1	-	*	1
EI calculation	*	-	*	-	-	*	*	-	-	-	-	*	-
CERB calculation	*	-	*	-	-	*	*	-	-	-	-	*	-
Don't know	*	-	*	-	-	*	-	*	-	*	-	-	-
None/Nothing/NA/refused	*	1	*	-	1	*	*	1	-	1	1	*	-

Q15. When it comes to taxes, what topics do you feel you need to learn more about?

\*=less than 1%

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.4.2 Preferred format

Respondents were asked to rank their preferred format for learning about taxes among a variety of formats. Preference by format varies but was ranked from most to least interest as follows:

1. How-to videos
2. Web content
3. Infographics
4. Webinars
5. E-newsletters
6. Podcasts

**Table 3.4.1a Preferred format**

Preferred format	Infographics (A)	How-to Videos (B)	Podcasts (C)	Webinars (D)	E-newsletters (E)	Web Content (F)
<b>Base = actual</b>	<b>1001</b>	<b>1001</b>	<b>1001</b>	<b>1001</b>	<b>1001</b>	<b>1001</b>
1	10CDE	55ACDEF	7	6	5	17ACDE
2	21CDE	21CDE	10E	10E	5	33ABCDE
3	25BCDE	11	10	16BCE	13	25BCDE
4	17BF	5	20BF	25ABCF	22ABF	12B
5	13BF	4	20ABF	24ABF	28ABCDF	10B
6	14BF	3	33ABDEF	19ABF	27ABDF	4

Q16. Which of the following do you think would be most helpful to you when learning about taxes?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

### 3.5 Learning about your taxes video

Respondents were asked to view an educational video on paystubs<sup>1</sup> and provide feedback on the ease of understanding the video, the helpfulness of the information provided and how engaging the video was. Further, they were asked about what they liked about the video and recommendations for improvement.

#### 3.5.1 Perceptions of the video

The vast majority of respondents found the video easy to understand (86%) and the information provided to be helpful (87%). Three-quarters found the video engaging (74%). Some demographic differences exist:

- Women 18-24 found the video easier to understand (90% vs 82%) and the information more helpful than men 18-24 (77% vs 72%); and
- Those with at least some college or university found the video more engaging than those with high school or less (78-84% vs 70%).

**Table 3.5.1.a Perceptions of the video by total, education, gender**

Perceptions of the video	Total (A)	Education HS or Less (B)	Education College/ University (C)	Education Post-Graduate (D)	Gender Male (E)	Gender Female (F)	Gender Other (G)
<b>Base = actual</b>	<b>1001</b>	<b>447</b>	<b>503</b>	<b>30</b>	<b>359</b>	<b>613</b>	<b>26</b>
<b>The Information Is Easy To Understand</b>							
TOP 2 BOX (NET)	86	83	89B	85	82	90E	84
BOTTOM 2 BOX (NET)	5	5	5	-	6F	3	13
<b>The Information Is Helpful</b>							
TOP 2 BOX (NET)	87	85	89	85	84	90E	85**
BOTTOM 2 BOX (NET)	4	4	3	7	5	2	4**
<b>The Video Is Engaging</b>							
TOP 2 BOX (NET)	74	70	78B	84	72	77	54
BOTTOM 2 BOX (NET)	8	7	7	10	9F	5	20

Q1a/b/c. To what extent would you say you agree or disagree with the following statements about the video?

Note: Letters denote statistically significant difference. For example, if there is a B then the result is significantly higher than the corresponding result in column B.

<sup>1</sup> <https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/videos/one-about-your-pay-stub.html>



### 3.5.2 What youth like about the video

Canadian youth surveyed liked a variety of things about the video, with 97 per cent saying they liked at least one thing. In particular, they liked the content/format (86%), the explanation (49%), the information (27%) and/or the concise nature of the video (11%). Other positive items included the visuals (17%) and the speaker (8%).

**Table 3.5.2.a What youth like about the video by total**

What youth like about the video	Total (A)
<b>Base = actual</b>	<b>1001</b>
Content format (NET)	86
Information (Subnet)	27
It's informative/helpful/educative/useful/learned something new/things I never knew about my pay stub/tax/deductions	23
Information about benefits of the deductions/how it benefits the society/government/where our taxes go	4
Information about EI	1
Information about CPP	1
Information how taxes can benefit me in the future	*
Relevant/pertinent information	1
Explanation (Subnet)	49
Clear explanation/easy to follow/easy to understand pay stub/tax/deductions	31
Simple/straightforward explanation/language/not too formal/anyone can understand it	14
Detailed/thorough explanation/explains everything/each point/all the parts of the pay stub	12
Short/concise (Subnet)	11
It's short/helps me understand the topic fast	6
Concise/to the point	6
Engaging/fun (Subnet)	4
Engaging/interesting presentation/makes the topic less tedious	3

It's lighthearted/entertaining/fun	1
Good/important topic (Subnet)	3
Good/important topic/rarely talked about/often not understood/should be taught in school	2
Good topic for young people/first time workers	1
Pace (Subnet)	1
Good pace	1
Slow pace	1
It's creative	*
It's not condescending	*
Good length	*
Everything in the ad fits well/ideas are well connected/smooth transition	1
Speaker (Subnet)	8
Like the speaker's VOICE (any positive mention e.g. nice voice, clear, loud, easy to understand)	3
Speaker is engaging/like the way the girl/man narrates the content (unsp. and specific mentions e.g. effectively, not boring, friendly, tone of voice)	4
Topic presented by a real speaker/reminds me of group video conference	1
Misc. positive speaker mentions (e.g. female, pretty, polite, nice, woman of color)	2
Visuals (Subnet)	17
Like the visuals/graphics/illustrations/animation	8
Visuals/graphics are helpful/made the topic easy to understand/get the point across	5
Visuals/graphics with examples/show everything/each part of the pay stub	3
Visuals/graphics are interesting/engaging/entertaining	2
Simple visuals/graphics	1
Music/sound effects (subnet)	1
Like the music/music makes it interesting	1
Like the sound effects	*
Liked everything/it was enjoyable/good/ good presentation/style/good quality video	7

Misc. negative mentions	*
Misc. all other mentions	3
Don't know	1
Nothing/NA/None	2
Refused	3

Q2. *What do you like about this video?*

\*=less than 1%

### 3.5.3 Recommendations for improvements

More than one-third had no recommendations for improvement (35%). For those who offered recommendations for improvement, focused mainly on content and format (37%), more specifically:

- Technical aspects such as adding subtitles, enlarging graphics and/or better lighting/camera angles (6%)
- The length of the video could be shorter (5%) or longer (3%) and could have more specifics or details provided (3%)
- The video could be more engaging, interesting or entertaining (5%)
- The speaker could be more engaging, have testimonials or a different voice (4%)
- The visuals could be improved by adding more and being more engaging (3%)

**Table 3.5.3.a Recommendations for improvements by total**

Recommendations for improvements	Total (A)
<b>Base = actual</b>	<b>1001</b>
Content format (NET)	37
Information (Subnet)	17
Video is too long/could be shorter/with less information	5
Video should be longer/with more information (unspec.)	4
Give more examples/real life examples of pay stubs	1
Add more details/specifics (of pay stubs)	2

Give more examples of impact on different incomes/ tax brackets/tax exemption/deductions/percentages in income tax brackets/how those numbers are calculated	3
Explain why people pay tax/what our tax dollars are used for/how taxes help society (other than when people are unemployed)	1
Explain how taxes would help people in the future (e.g. when older, sick, having a baby)	*
More information about vacation/sick days/RRSP on pay stubs	*
More info/calculation method of CPP	1
More info/calculation method for EI	*
Information about how to do/file our taxes/how to pay less taxes	1
Explanation (Subnet)	1
Easier to understand/better explanation/easier examples	1
Make it simple/use simple terms	*
Make it more concise/to the point	1
More engaging video (subnet)	5
It's boring/dull/ uninspiring/make it a little more engaging/interesting	4
Make it more fun/entertaining	1
More colorful (Subnet)	2
More colorful/more vibrant colors/to make it look less bland	2
Pace (Subnet)	1
It's too fast/speaker talking fast/should take longer pauses between segments	1
It's too slow/should be faster	*
Speaker (Subnet)	4
More engaging speaker/dislike the way the speaker talks/tone of voice	1
Involve more/different people/other actors/ testimonials from real people	1
No need for a person talking/there are other ways to give us information/use animation only	1
Speaker's VOICE/more professional voice/better articulation	1
The speaker seemed nervous/uncomfortable/smiling too much is distracting	*
Speaker should not read the text (French version)	*

Misc. mentions about speaker (e.g. find better speaker, speaker talks like a salesman)	*
Visuals/graphics (Subnet)	3
More visuals/graphics/images/more animated/would help visual learners	2
Graphics/visuals could be more engaging/appealing	1
Music/sound effect (Subnet)	2
Better music/it's too loud/distracting/outdated/dull	2
Remove the marker scratching sound effect	*
Technical aspect (Subnet)	5
Add subtitles/written information/in different languages (so that people can also read e.g. newcomers)	1
Enlarge the graphics/visuals/examples of pay stubs/ text is too small/unreadable on small devices	1
Better lighting/camera angle (use softer lighting when filming with a green screen/softer lighting behind the woman/speaker should not stand close to the camera)	1
It looks unprofessional/unrealistic	1
Better sound/audio quality/difficult to listen to (e.g. buffering)	1
Better setting/ background in the French version is unrealistic/ bizarre	1
Would like to see more videos in the future/better adapted to adolescents/should be presented in schools	1
Misc. positive mentions	17
Misc. all other mentions	4
Don't know	4
Nothing/no improvement needed	35
Refused	2

Q3. Do you have any ideas on how this video could be improved?

\*=less than 1%

## 4 Appendix A: Methodology

### 4.1 Methodological Overview

#### Survey Administration

The online survey was conducted using computer assisted web interviewing (CAWI) technology. CAWI ensures the interview flows as it should with pre-programmed skip patterns. It also controls responses to ensure appropriate ranges and data validity. Surveys were conducted in English or French as chosen by the respondent. All participants were informed of the general purpose of the research, the sponsor, the supplier and that all of their responses would be confidential.

The online survey was conducted from February 24 to March 8, 2022. In total 1,001 surveys were completed. The average survey length was 15 minutes.

#### Pre-test

A pre-test was undertaken on February 23-24, 2022, obtaining 10 English and 10 French completed interviews. The results were reviewed to ensure the survey was working as expected and that the questions were being interpreted as expected. Based on the results of the pre-test, no changes were required for the survey and as such the results of the 20 completes were included in the final data set.

#### Sample Design and Selection

A sample of Canadians was drawn from the Kantar proprietary panel to achieve 1,001 completed surveys among the target group of Canadians 18-24 years old. No quotas were implemented.

#### Margin of Errors

As mentioned previously, panel sample was used for this survey. Panel surveys are considered a non-probability sample and as such margin of error does not apply and conclusions from these results cannot be generalized to any population. Given that this is an online panel, Canadians without internet access (6% of Canadians) will not be reached. Additionally, this survey will not cover Canadians who are not members of a panel; however, the total number of those who are not members of a panel cannot be calculated, as Kantar's panel partner may supplement or blend panel with external Canadian panel suppliers.

#### Weighting

Corrective weights were applied according to age, gender and region based on the general Canadian adult population (18+) using Statistics Canada 2016 Census data.

Completed taxes	Actual	Weighted
<b>Base = actual</b>	<b>1001</b>	<b>999</b>
Male 18-24 - Atlantic	31	29

Male 18-24 - Quebec	104	96
Male 18-24 – Ontario	217	152
Male 18-24 – Prairies+ NWT+NU	97	45
Male 18-24 -BC+Yukon	71	37
Female 18-24 - Atlantic	28	46
Female 18-24 - Quebec	97	142
Female 18-24 – Ontario	200	245
Female 18-24 – Prairies+ NWT+NU	89	109
Female 18-24 -BC+Yukon	66	70

## Online Completion Rate

A total of 14833 invitations were sent to panellists, of which n=1,001 completed the survey. The overall completion rate achieved for the online study was 7%. The following table outlines the sample disposition and response rate.

**Table 3 Completion Rate**

Total Invitations Sent	14833
Contacts	1743
Completes	1001
Break Offs	81
Over Quota	147
Non-Qualifiers	270
Completion Rate	7%
Incidence Rate	93%

## Non-response Bias

As with all samples, there is a possibility of non-response bias. In particular, this survey does not include members of the population who do not have access to the Internet (either via a personal computer or mobile device) or who are unable to respond in either English or French. In addition, some groups within the population are systemically less likely to answer surveys. To address the issue of response bias, data were weighted to be representative of the Canadian population 18-24 using 2016 Census data. Complete weighting details can be found in the preceding section.

## Tabulated Data

Detailed tables are included under separate cover.



## 5. Appendix B: Survey Instrument

Welcome!

Thank you for taking part in this survey.

Please complete the survey in one session. If you close your browser you will not be able to complete the survey.

Bienvenue!

Merci de participer à ce sondage.

Veuillez remplir le sondage en une seule séance. Si vous fermez votre navigateur vous ne pourrez pas revenir au sondage pour le compléter.

In which language would you like to be interviewed?

- 1 English / Anglais
- 2 French / Français

### Sound Check:

The purpose of the following is to verify that sounds and images are functioning well for this survey. Please click on the play button to play the audio and then select the image to match what you hear.

- Dog
- Rooster
- Elephant
- Cat
- None of these \*Fixed\* Exclusive"

IF ANIMAL SELECTION MATCHES ANIMAL SOUND RECORD AS PASS AND CONTINUE. IF ANIMAL SELECTION DOES NOT MATCH ANIMAL SOUND RECORD AS FAIL AND CLOSE SURVEY

Age. Please type in your age.

998 Prefer not to answer \*Fixed \*Exclusive

IF SELECTED PREFER NOT TO ANSWER SHOW ERROR MESSAGE: Sorry we need your age to continue with the survey. If you select 'Prefer not to answer' then the survey will close

PROGRAMMING NOTE: CLOSE IF NOT IN SAMPLE AGE RANGE 18 - 24.

Gender. How do you currently describe your gender?

- Male
- Female
- Non-Binary/third gender
- Gender diverse (gender fluid)
- Two Spirit
- Prefer or need to self-describe: \_\_\_\_\_
- Prefer not to answer

Province: In which province or territory do you live?

- o Alberta
- o British Columbia
- o Manitoba
- o New Brunswick
- o Newfoundland and Labrador
- o Northwest Territories
- o Nova Scotia
- o Nunavut
- o Ontario
- o Prince Edward Island
- o Quebec
- o Saskatchewan
- o Yukon
- o Prefer not to answer

Thank you for agreeing to take part in this short survey being conducted by Kantar, a Canadian public opinion research firm, on behalf of the Canada Revenue Agency.

The purpose of the survey is to get feedback on some products and ideas designed for young Canadians about tax-related information. You'll first be shown a short video, and then asked some questions that should take about 15 minutes to complete. The feedback received will be used by the Canada Revenue Agency to design marketing products for youth. If you have not done your taxes before, or know very little about taxes, you can still participate in the survey. The Canada Revenue Agency is conducting this research to help people who are new to doing their taxes, so your feedback will still be helpful.

How does the online survey work?

- You are being asked to give your opinions about messages related to taxes.
- Your participation is completely voluntary.
- Your decision about whether or not to participate will not affect any dealings you may have with the Government of Canada.
- 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 Kantar's privacy policy, click here.

What happens after the survey?

- The final report written by Kantar will be available to the public from Library and Archives Canada (<http://www.bac-lac.gc.ca/>).

Should you wish to verify the authenticity of this survey you may contact Krista Holmes at [Krista.Holmes@cra-arc.gc.ca](mailto:Krista.Holmes@cra-arc.gc.ca).

#### Section 1 – Video

Below is a video about understanding your paystub. Please take a moment to watch the video, which is about 3 minutes long. Once you are finished watching the entire video (start to finish) press '>' to advance and please answer the questions that follow.

**PROGRAMMING NOTE: PLEASE SHOW BAR ON THE VIDEO TO ALLOW RESPONDENTS TO PAUSE, GO BACK. IF THEY GO TO THE END WITHOUT WATCHING THE FULL VIDEO SHOW ERROR MESSAGE. "The video wasn't watched in full, please play it again". If THEY GO TO THE END AGAIN SHOW THE ERROR MESSAGE: The video will play again, please watch the full video and answer the questions that follow. AND DO NOT SHOW THE BAR, VIDEO MUST PLAY IN FULL TO CONTINUE.**

1. To what extent would you say you agree or disagree with the following statements about the video?

- a) The information is easy to understand.
- Strongly agree
  - Somewhat agree
  - Neutral
  - Somewhat disagree
  - Strongly disagree

- b) The information is helpful.
- Strongly agree
  - Somewhat agree
  - Neutral
  - Somewhat disagree
  - Strongly disagree

- c) The video is engaging.
- Strongly agree
  - Somewhat agree
  - Neutral
  - Somewhat disagree
  - Strongly disagree

PROGRAMMING NOTE: ALIGN RESPONSES ALL IN ONE ROW

2. What do you like about this video?  
Open text response
3. Do you have any ideas on how this video could be improved?  
Open text response

#### Section 2 - Key messages

4. Which message would make you most likely to want to learn more about taxes?
- a. Imagine Canada without health care, schools, or public safety. Taxes are key to maintaining our quality of life and helping our communities thrive. Find out how tax dollars are spent to pay for the things that we all enjoy in Canada.
  - b. Starting your first job? Learn about benefits and credits and how to do your taxes.
  - c. If you have never filed a tax return, you may not know where to begin. The Learn about your taxes online learning tool will help you get started.

PROGRAMMING NOTE: SINGLE PUNCH, RANDOMIZE STATEMENTS

5. Which of the two phrases below best describes how you would describe the process of preparing and submitting your taxes:
- Doing your taxes
  - Filing your taxes

#### RANDOMIZE STATEMENTS

#### Section 3 – Awareness

6. Are you aware that the Canada Revenue Agency has an online learning tool that can teach you how to do your own taxes?
- Yes
  - No
  - I'm not sure
7. [ASK IF YES AT Q6:] Have you visited the website?
- Yes
  - No
  - I'm not sure
8. What would you say the benefits are to doing your taxes? Select up to 3 benefits.
- To pay for programs and services for people living in Canada
  - To get a refund
  - To get benefit and credit payments
  - To build RRSP contribution room
  - To follow the rules because everyone should pay their taxes
  - Other (please specify): \_\_\_\_\_ \*FIXED\*
  - I'm not sure -\*FIXED AND EXCLUSIVE\*

PROGRAMMING NOTE: RANDOMIZE STATEMENTS

#### Section 4 – Doing taxes

9. Have you done your taxes before?
- Yes (on my own or with help) [if yes, go to question 10]
  - No [if no, skip to 13]
  - Don't know/prefer not to say [skip to question 13]
10. How did you do your most recent taxes?
- a) I filed my taxes electronically using tax preparation software without help from someone else
  - b) I filed my taxes using a paper return without help from someone else
  - c) I got help from an accountant or tax professional
  - d) I got help from a family member
  - e) I got help from a friend
  - f) I got help from a volunteer tax clinic
  - g) Other, please specify: \_\_\_\_\_

PROGRAMMING NOTE: SINGLE PUNCH. DO NOT RANDOMIZE STATEMENTS

11. How old were you when you first did your taxes?
- Open text response

PROGRAMMER NOTE: Accept age 1 up to 24 years. If typed in age older than age given at age question show error message.

Error message: The answer you provided doesn't seem right. Age cannot be more than (show age from 'Age' question' years old.

12. [SHOW Q12 IF Q10 = a OR b] How old were you when you first did your taxes without help from somebody else?
- Open text response

PROGRAMMER NOTE: Accept age 14 up to 24 years.

IF TYPED IN AGE LESS THAN 14 SHOW. Answer (X) is not in the range "14- 24". IF AGE TYPED IN DOES NOT MATCH THE AGE GIVEN AT AGE QUESTION SHOW ERROR MESSAGE The answer you provided doesn't seem right. Age cannot be more than (show age from 'Age' question') years old.

ASK 13 IF SELECTED PUNCHES 'c,d,e,f,g' AT Q10,

13. How confident do you feel you could do your taxes on your own? This includes using tax preparation software.
- Not confident at all [go to question 14]
  - Somewhat unconfident [go to question 14]
  - Neutral [go to question 14]
  - Somewhat confident [go to question 14]
  - Very confident [skip to question 15]

ASK 13b. IF SELECTED PUNCH 'a or b' AT Q10

- 13b. How confident do you feel doing you taxes on your own? This includes using tax preparation software.
- Not confident at all (go to question 14)
  - Somewhat unconfident (go to question 14)
  - Neutral (go to question 14)
  - Somewhat confident (go to question 14)
  - Very confident [skip to question 15]
14. What are your biggest concerns about doing your taxes? Check all that apply.
- Not sure where to get help or what services are available
  - The cost to get taxes done
  - Internet access is poor
  - No access to free tax clinic
  - Afraid of making a mistake
  - Difficulty understanding information about taxes
  - Not knowing all of the deductions and credits that I may be eligible for
  - Other (please specify): \_\_\_\_\_ \*FIXED\*
  - I don't have any concerns - \*FIXED AND EXCLUSIVE\*

PROGRAMMING NOTE: RANDOMIZE STATEMENTS

Section 5 – Content and Formats

15. When it comes to taxes, what topics do you feel you need to learn more about? Check all that apply.
- How to complete a tax return
  - What services are available to help complete and file a tax return
  - Income tax brackets
  - Tax benefits, credits, and deductions
  - RRSPs and TFSAs
  - Tax information for self-employed or new business owners
  - Tax information for people who earn money through mobile apps or websites, such as AirBnB, selling goods on Etsy, or social media influencers, etc.
  - Other, please specify: \_\_\_\_\_ \*FIXED\*

PROGRAMMING NOTE: RANDOMIZE

16. Which of the following do you think would be most helpful to you when learning about taxes? Rank in order of preference by clicking on the statement, the number rank will appear once you click on the statement. Rank all statements
- Infographics

- How-to videos
- Podcasts
- Webinars
- E-newsletters
- Web content

PRORGRAMMING NOTE: RANDOMIZE STATEMENTS. MUST RANK ALL 6 STATEMENTS. CAPTURE THE RANKING ORDER.

#### Section 6 - Demographic questions

17. What is your highest level of education obtained?
- Grade 8 or less
  - Some high school
  - High school diploma or equivalent
  - Registered Apprenticeship or other trades certificate or diploma
  - College, CEGEP or non-university certificate or diploma
  - University certificate or diploma below bachelor's level
  - Bachelor's degree
  - Post graduate degree above bachelor's level
  - Prefer not to answer/Don't Know

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.