



Digital Acceleration Research – Phase 2

Final Report

Prepared for the Canada Revenue Agency

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Digital Acceleration Research – Phase 2 Final Report

Prepared for the Canada Revenue Agency
Supplier name: Phoenix Strategic Perspectives Inc.
September 2022

This public opinion research report presents the findings from 24 virtual focus groups conducted with individual (T1) taxpayers and representatives of registered charities. The focus groups were held with participants residing in the following regions of the country: Atlantic Canada, Quebec (French), Ontario, the Prairies, and the Pacific. In total, 20 groups were held with taxpayers, including those who file their tax returns by paper, low-income seniors, individuals who have experienced precariousness in their housing situation, and low-income single parents. Four groups were conducted with representatives of charities who file their organization's charitable returns by paper. The fieldwork took place between May 25 and June 14, 2022.

Cette publication est aussi disponible en français sous le titre : Recherche sur l'accélération numérique – phase 2

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Executive Summary

The Canada Revenue Agency (CRA) commissioned Phoenix Strategic Perspectives (Phoenix SPI) to conduct qualitative public opinion research (POR) with individual (T1) taxpayers and representatives of registered charities to explore channel preferences for tax filing and interacting with the Agency.

1. Research Purpose and Objectives

As more Canadians make use of online services, the CRA has been exploring Canadians' channel preferences for tax filing and interacting with the Agency. The purpose of this qualitative research was to explore channel preferences among individual taxpayers involving their personal income taxes and representatives of registered charities involving the T3010 Registered Charity Information Return to help the CRA better understand the barriers, if any, to using various online services; which processes different groups of Canadians are most willing to conduct online; and how and where support, outreach and education would be most beneficial. The target audiences were taxpayers, specifically individuals who file their tax returns by paper, vulnerable segments of Canadian society¹, and representatives of registered charities who file their organization's charitable returns by paper.

2. Methodology

To meet the objectives, a set of 24 virtual focus groups were conducted with taxpayers and representatives of registered charities. For the taxpayers, 20 groups were conducted, with four groups in each of the following regions: Atlantic Canada (English), Quebec (French), Ontario (English), Prairies (English), and the Pacific (English). One group in each location was held with those who file their tax returns by paper, low-income seniors, individuals who have experienced precariousness in their housing situation, and low-income single parents. For the registered charities, one group was held with charities based in of the following regions: Atlantic Canada (English), Quebec (French), the Prairies (English), and the Pacific (English). The fieldwork took place between May 25 and June 14, 2022.

3. Highlights

A: Taxpayers

Most participants had contacted or dealt with the CRA, often reporting mixed experiences dealing with the Agency.

Most research participants said they have had to contact the Canada Revenue Agency, typically to seek information or to deal with an issue. The main service channel used was telephone, although some participants did contact the CRA online/*My Account*, by mail, and in-person at an office. Those who contacted the CRA typically described their experience as mixed, observing that they ultimately got what they needed but not without difficulties. The two issues most often identified were the amount of time spent on hold while waiting to speak to a service agent, and the amount of time and effort it took to resolve a specific issue with a service agent.

¹ This included low-income seniors, individuals who have experienced precariousness in their housing situation, and low-income single parents.

Telephone is the preferred way to interact with the CRA for most participants, but many participants from vulnerable segments of Canadian society would do as much as they could online with CRA.

Not surprisingly given that telephone was the method used by most to contact the CRA, phone was also identified as the preferred way to interact with the CRA. Reasons why included the impression that it allows for a conversational approach in dealing with an issue, that it is an effective way to address issues that require details about personal circumstances, the habit of communicating with government agencies by phone, more comfort talking to a real person about tax-related issues, lack of familiarity using computers or communicating by email, and fear of security breaches if providing information electronically. Despite a preference for phone, there was a relatively widespread openness among participants from vulnerable segments of Canadian society to do as much as they could online with the CRA. That said, participants routinely provided caveats to this including that the CRA should make it easier to interact with the Agency online and provide a real-time online chat function.

Virtually all participants from vulnerable segments of Canadian society reported filing a personal income tax return on a yearly basis and could readily identify benefits of doing so.

All participants from vulnerable segments of Canadian society said they have filed a personal income tax return. Moreover, all but a few participants said they filed their last personal income tax return online. The two benefits or advantages to filing personal income taxes routinely mentioned were the impression that doing so is an obligation and that doing so allows one to receive federal benefits and tax refunds. These same participants collectively identified a variety of disadvantages to paying taxes, though many said there were no disadvantages or none they could think of. Perceived disadvantages included owing money to the CRA, difficulty finding an accountant and the cost of an accountant, collecting tax-related documents, the time and effort involved in completing the return, the time it takes to access an agent when calling the CRA, and difficulties that arise due to a change in one's personal situation, among others.

Accountants are the main reason why paper filers have filed online.

At least a few paper filers in every group with members of this audience have, on occasion, filed their return electronically even though they typically file their tax return by mail. The most common reason for having filed electronically, despite the habit of filing by mail, was the use of an accountant whose habit is to file electronically. Reasons for returning to habitual filing by mail after having filed electronically included no longer using the services of an accountant, technical problems encountered when filing electronically, mistakes made because of filing electronically, the perception that filing by mail is simpler, and greater comfort filing by mail.

Online services/internet normally accessed from home, with participants' own devices. Nearly everyone had heard of 'My Account' for Individuals.

Participants normally access the internet or online services from their home or residence on devices of their own. Nearly everyone knew of *My Account*, and most are registered users. Things done through *My Account* most often included viewing the status of tax returns, notices of assessment, benefits and credits information, payments/payment dates, tax information slips, and mail/email notifications. Users of *My Account* routinely described the service as useful or very useful. The only suggestions made with any frequency for improving the service were providing a real-time online chat service and including a call-back service for those who need/want to speak to a service agent.

Participants aware of *My Account* but not registered for the service were most likely to say they have not registered for the service due to a perceived lack of need.

Paper filers identified more perceived advantages of filing one's income tax return by mail and more perceived disadvantages of doing so electronically. Habit is the main reason for submitting personal income tax returns by mail.

Paper filers collectively identified a number of advantages to filing their tax return by mail, including the following: the process works well, ease keeping track of receipts/documents, greater attention to detail when completing the form manually, no need to scan documents, saving money by not having to pay for tax software or an accountant, and no possibility of hacking/fraud. The most frequently identified disadvantage of submitting a personal income tax return by mail was that it takes longer to process the return.

Perceived disadvantages or drawbacks of digitally filing income tax returns included the need to scan documents, the cost of tax software, potential hacking/security risks, the inconvenience of having to switch accountants (because their accountant files by mail), software compatibility issues, potential technical problems, and perceived lack of technical competence. Paper filers most often identified the speed of processing of returns as the main advantage of submitting a personal income tax return to the CRA electronically.

Asked why they submit their personal income tax return by mail rather than electronically, paper filers most often pointed to habit/custom/familiarity with the process. Other reasons identified with some frequency included the impression that they are less likely to make mistakes when filling out a return manually and filing by mail, the fact that their return is simple/uncomplicated, an unwillingness/refusal to pay for tax software, potential problems with electronic filing, and because their accountant files by mail.

Many perceived advantages and disadvantages of keeping records in paper and electronic formats were mentioned participants from vulnerable segments of society. Among all participants, many expressed a preference for receiving CRA correspondence in paper format or in both paper and digital.

Participants from vulnerable segments of Canadian society associated the following advantages with retaining tax-related documents in paper format: they are easily accessible/at hand, the CRA might require and request original paper copies, documents are easily kept in one place, paper-based correspondence is easy to organize/follow, paper copies can be faxed, and paper copies can easily be kept safe/secure/private. Perceived disadvantages associated with paper copies were that they take up room, may be destroyed by fire or water, and may get lost in a move.

Advantages associated with electronic records included the impression that they are a good back-up to paper copies, easy to send to the CRA if necessary, easy to store, can be accessed when one is away from home, and do not deteriorate. Disadvantages associated with electronic copies included the need to scan any paper documents, potential loss of documents because of technical problems, potential threat of hacking, electronic copies may not be considered originals, forgetting one's password or where one has stored documents, and generally not being technologically competent.

Most participants identified paper or a combination of paper and electronic versions as their preference regarding documentation sent by the CRA. Reasons for preferring paper format included the following: correspondence coming by mail from the CRA is more likely to be legitimate, less likely to be overlooked, more likely to be recalled/top-of-mind, and more easily accessible, among others. Reasons for preferring to receive documentation from the CRA electronically included the following: it is fast, it can be printed, it will not get lost in the mail, stolen, or delayed, there is proof/a record of it being sent, it is environmentally friendly, and it is more convenient if one is moving/transient.

Relatively few paper filers contemplating filing electronically, but many pointed to various inducements to file taxes electronically.

Only a small number of paper filers identified themselves as contemplating switching from filing their tax return by mail to doing so electronically, though many feel they currently have the technology needed to file electronically if they wanted to. The only inhibiting factors identified in this regard were inertia and lack of confidence regarding their own technical skills.

Paper filers most often identified the following as things that would assist or facilitate their move to digital tax-filing or increase their willingness to switch to online filing: evidence that the process is user-friendly, pre-filled returns based on information already on record, the availability of assistance from the CRA (e.g., videos/tutorials/workshops, access to a live online chat service and/or a call-back service when filing electronically), and free tax software.

Most do not experience challenges completing and filing their tax return. Participants identified various kinds of services and resources that would be useful to them in terms of assisting them with their tax-related matters.

Participants provided different assessments of the relative ease or difficulty of completing their tax return and filing their taxes, though they were more likely to describe their experience as easy or relatively easy than difficult. Specific challenges encountered included the form being long and complicated, lack of understanding, limited financial literacy, fear/apprehension about making mistakes, keeping track of all required documents, understanding which benefits one is entitled to, and dealing with the tax implications of changes in one's life circumstances.

Services and resources that would assist them with their tax-related matters included the following: making it easier for people to learn about the benefits they might qualify for, access to free tax software, a shorter/simpler tax form or a simplified version for people whose tax situation does not change from year to year, simplifying the process by automatically filling in information that the CRA/Government of Canada has on file, more CRA call centre agents in order to improve phone service by reducing wait times, a call back service, and an online chat service/function.

B: Registered Charities

Nearly everyone described the Registered Charities Information Return (T3010) as easy or relatively easy to complete, although a variety of challenges were identified.

Challenges associated with completing the T3010 form included gathering all the information/documents required to complete the submission, the amount of information required/requested by CRA, difficult/unclear terminology for non-experts in tax issues or accounting, tax receipting donations, coordinating expense categories in the general ledger with

categories in the T3010 form, making sure numbers/figures on different pages of form match-up/correspond, difficulty using the fillable/saveable version of form, software/interface compatibility issues, and keeping track of/completing other forms needed.

Most participants said they complete the T3010 form on their own, without assistance. Only a few participants indicated that their charity has looked for information or assistance to help them understand what is required for completing and/or filing their T3010 form.

Participants who receive assistance completing the T3010 form tended to have taken on responsibility for completing the form relatively recently and needed assistance with the following types of things: statements of income, the arms-length directors form, and financial statements. Sources most often used for such assistance included the Charities Directorate and the CRA. Those looking for information said they found what they were looking for. It was observed that on occasion it took time to find or obtain the information sought, but that the process was not difficult. Asked specifically how they would contact the Charities Directorate of the Canada Revenue Agency if their charity had questions or needed more information, participants most often said they would do so by phone.

Most participants said their organization currently maintains/stores its books and records using a combination of paper and electronic formats. Email or combined email and paper are the preferred ways to receive information from the CRA.

Reasons commonly given for maintaining both paper and electronic formats included the fact that documents sent to the charity can come in both forms, and in order to have a back-up/duplicate version in another format. Participants most often identified email or a combination of email and paper as the way(s) their organization would prefer to receive general information from the CRA about such things as their organization meeting its obligations/programs/services available.

Only a few organizations are registered for the CRA's My Business Account online portal.

Most of those whose organizations are not registered to use *My Business Account* are aware that the CRA had a secure online portal for charities. With one exception, at least a few participants in each group said they are registered for *My Account* for their personal taxes, but only a few of them knew they could use the same log-in credentials for *My Business Account*.

Among participants aware of *My Business Account* but whose organization is not registered, a few indicated that they or their organization have tried unsuccessfully to register for the service. Steps taken to try to resolve the issue involved some unsuccessful back and forth with the CRA. Lack of success in resolving the issue was attributed either to non-responsiveness on the part of the CRA or lack of technical competence to resolve the issue on their part.

Just over half the participants were aware that the T3010 return can be filed through My Business Account, but no one had tried filing their charity's information return through the service. Nearly everyone would prefer to file their T3010 to the CRA electronically.

The most frequently identified advantages of filing the T3010 return using digital services were quicker receipt and treatment by the CRA and immediate confirmation of receipt. Many participants could not identify any advantages of filing the T3010 return by mail beyond custom/habit and lack of problems filing it this way. Asked if anything is inhibiting or preventing them from filing digitally, participants routinely said no, often identifying inertia as the only obstacle.

4. Limitations and use of the findings

The results from the virtual focus groups are qualitative in nature, therefore are not statistically projectable, but they offer detailed opinions about the issues explored through this research. As such, the results will be used by the CRA to inform decision-making in the design and implementation of the Agency’s Digital Strategy initiatives—specifically to better understand the barriers to using online services that exist within different population segments and what can be done to assist them with digital tax filing.

5. Contract Value

The contract value was \$185,130.87 (including applicable taxes).

6. Statement of Political Neutrality

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



Alethea Woods
President
Phoenix Strategic Perspectives Inc.

Introduction

Background and Objectives

As more Canadians make use of online services, the CRA has been exploring Canadians' channel preferences for tax filing and interacting with the Agency. Phase 1 of the Agency's Digital Acceleration research project, conducted in the spring of 2021, involved a telephone survey with paper-based tax filers. The purpose was to gather information about tax filing practices, explore barriers that may impact the ability to move to digital tax filing processes, and determine which services/and assistance could increase willingness to switch to online filing.

With the results of Phase 1 in hand, the CRA moved to Phase 2 of the research project—the subject of this report. During this phase, the Agency sought to explore in more depth channel preferences among individual personal income taxpayers, referred to throughout the report as taxpayers, and representatives of registered charities through qualitative research. The research was designed to collect information to help the CRA better understand the following: 1) the barriers, if any, to using various online services; 2) which processes different groups of Canadians are most agreeable/willing to conduct online; and 3) how and where support, outreach and education would be most beneficial.

The target audiences for this research were:

- Taxpayers who file their tax returns by paper;
- Taxpayers who are in a more vulnerable segment of Canadian society, specifically: low-income seniors, individuals who have experienced precariousness in their housing situation, and low-income single parents; and
- Registered charities who file their organization's charitable returns by paper.

The specific objectives of this research were to explore the following:

- The habits and behaviours of paper filers (T1 tax filers and registered charities) with a focus on the reasons they continue to use the paper channel for filing despite having other options available, including the potential barriers for choosing other channels, specifically digital adoption.
- The barriers and knowledge gaps amongst more vulnerable populations with a focus on access to technology and awareness of online services that may facilitate tax filing in general.
- How these population segments want to interact with the CRA and what possible services and/or incentives could assist them with digital tax filing.

The research results will be used by the Agency to better understand the barriers to using online services that exist within different population segments and advance its digital transformation objectives.

Methodology

To meet the objectives, a set of 24 virtual focus groups was conducted with individual taxpayers and representatives of registered charities. For the taxpayers, 20 groups were conducted, with four groups in each of the following regions: Atlantic Canada (English), Quebec (French), Ontario (English), Prairies (English), and the Pacific (English). One group in each location was held with those who file their tax returns by paper, low-income seniors, individuals who have experienced precariousness in their housing situation, and low-income single parents. For the registered charities, one group was held with charities based in of the following regions: Atlantic Canada (English), Quebec (French), the Prairies (English), and the Pacific (English). All participants received an honorarium. The fieldwork took place between May 25 and June 14, 2022.

Notes to readers

- The report is divided into two chapters.
 - The first chapter presents the results from the focus groups conducted with taxpayers, which includes those who file their income tax return by paper and vulnerable segments of Canadian society.
 - The second chapter presents the results from the focus groups conducted with representatives of registered charities who file their organization’s charitable returns by paper.
- The focus group results provide an indication of participants’ views about the issues explored, but they cannot be quantified or generalized to the full population of taxpayers who file their income tax return by paper, vulnerable segments of Canadian society, nor representatives of charities who file their organization’s charitable returns by paper.
- The research instruments can be found in the [Appendix](#) along with more information about the technical specifications of research.

Detailed Findings

Part A: Taxpayers

As noted in the introduction, for the purposes of this research, taxpayers included two main target audiences:

- vulnerable segments of Canadian society, specifically low-income seniors, individuals who have experienced precariousness in their housing situation, and low-income single parents; and
- individuals who file their personal tax return by paper.

Most issues and topics explored with taxpayers involved both target audiences. Issues or topics explored exclusively with one or the other of these audiences are identified in the appropriate places throughout the report.

1. Experience with CRA and tax filing

This section reports on a variety of topics related to participants' experiences with the CRA. This includes their impressions of the CRA, preferences for interacting with the CRA, as well as views on filing a personal tax return and typical practices when it comes to filing their personal income tax returns.

Overall impressions of the CRA range from negative to positive; various things come to mind when thinking about CRA and doing taxes

By way of launching the discussion, all participants were asked for their impressions of the CRA on a scale ranging from negative to positive. Impressions varied and were often mixed, though on the whole participants were much more likely to be neutral or negative than positive in their impressions of the CRA.

Participants from vulnerable segments of Canadian society were also asked what comes to mind when they think about the CRA and doing their taxes. Things identified tended to be similar across the different segments of this audience. Differences that did manifest themselves were differences in emphasis, i.e., members of one vulnerable population putting more emphasis on a particular thing. Collectively, participants identified the following:

- *Recurring issues/problems/difficulties*: Participants often said that what comes to mind when they think about doing their taxes are certain issues, problems, or difficulties that tend to recur when they file their taxes or around tax time. Examples included the following.
 - understanding/staying on top of tax-related changes from year to year, e.g., new rules/regulations, changes to qualifications/eligibility requirements.
 - long wait times when contacting CRA call centres.
 - problems resolving an issue when contacting the CRA by phone, e.g., inability to resolve a tax-related issue in one transaction, receiving conflicting/different information from different CRA agents.
 - difficulty finding specific information online/on the CRA website.

- problems/difficulty accessing *My Account*.
- complications resulting from applications for multiple benefits/credits/deductions, e.g., the Canada Child Benefit (CCB), the Disability Tax Credit (DTC) for a child, the Canada Response Benefit/Canada Emergency Response Benefit (CRB/CERB), self-employment tax deductions. This issue was more likely to be identified by single parents.
- issues arising from complicated personal/life circumstances, such as child custody disputes, illnesses, and precarious housing arrangements.
- *Negative feelings/affective reactions*: For a number of participants, particularly single parents, thinking about the CRA and doing their taxes arouses negative feelings or affective reactions. A range of expressions were used to describe such reactions, including feeling ‘stressed’, ‘anxious’, ‘nervous’, ‘apprehensive’, ‘intimidated’, ‘overwhelmed’, ‘worried’, ‘annoyed’, and ‘uncertain’. Participants occasionally associated such feelings with the types of issues identified above or with general concerns about ‘missing/forgetting something’, ‘making mistakes’, ‘making improper claims’, and ‘not getting things right’ when filing their taxes.
- *Assessments/impressions of the tax-filing process*: For some participants, thinking about doing their taxes brings to mind general assessments or impressions of the tax-filing process. Such assessments were more likely to be negative or critical, involving the use of descriptors such as ‘burdensome’, ‘cumbersome’, ‘time consuming’, and ‘a hassle’. On the other hand, positive descriptors were occasionally used, including ‘easy’, ‘quick’, ‘efficient’, and ‘straightforward’. Such assessments included reflections on the processing times for tax returns (some wishing the process were faster and others describing it as good or timely).
- *Impressions about tax filing over time*: For some participants, thinking about doing their taxes elicits reflections about how things have changed over time, specifically whether tax filing has become more complicated or simpler.
 - *Impression that filing taxes has become more complicated over time*: When thinking about doing their taxes, some participants were of the opinion that the process of filing taxes has become more ‘complicated’, ‘daunting’ or ‘burdensome’ over time, in particular that the tax form has become longer/more complex. This impression brought to mind the following related impressions/thoughts:
 - greater reliance on accountants/filing through an accountant.
 - costs associated with hiring an accountant and/or limited resources for assistance in doing one’s taxes (identified primarily by single parents).
 - doubts about one’s abilities to complete their tax return without assistance (also identified primarily by single parents).
 - queries about why the federal government cannot simplify tax-filing by automatically filling in parts of an income tax return with information that the CRA and other government agencies have on record.
 - a tendency to procrastinate or put off doing one’s taxes.
 - greater attention paid to filing on time/meeting filing deadlines.
 - *Impression that filing taxes is easy or has become easier over time*: Conversely, some participants said that when they think about doing their taxes, what comes to mind is how the filing process is easy or has been made easier because of tax-filing software.

- *Anticipated/expected result of the filing process*: Some participants said they think about the anticipated or expected result or outcome of the process of filing their taxes, specifically the prospect of paying taxes or the prospect of receiving benefits or refunds.
- *Apprehensions about potential issues/challenges*: Some participants said they think about potential issues they might encounter when doing their taxes (as opposed to recurring ones), such as the possibility of getting audited, having to correct their return, problems filing online, e.g., technical problems, and having to find a new accountant.
- *Challenges faced by ‘vulnerable’ populations*: Thinking about doing taxes also elicited the impression among a few participants that many people do not have the resources they need to help them do their taxes, in particular the impression that non-computer owners, those with poor internet service, and new Canadians face important challenges when it comes to completing their taxes.

Most have contacted or dealt with the CRA, mainly by phone

Most participants from vulnerable segments of Canadian society said they have contacted or dealt with the Canada Revenue Agency. Reasons for contacting the Agency fell into two broad, and sometimes overlapping, categories: seeking information and dealing with an issue/problem. Specific reasons falling within these categories were many and varied.

- Seeking information and making queries: This included information about or related to the following:
 - Home Buyers’ Plan (HBP)
 - CRB/CERB
 - Registered Retirement Savings Plans (RRSPs)
 - Registered Disability Savings Plans (RDSPs)
 - Tax-Free Savings Account (TFSA)
 - changes in life circumstances, e.g., marital status, divorce, child custody
 - installment payments
 - filing taxes for a deceased person
 - finding specific forms
 - submitting specific forms
 - motor vehicle expenses
 - self-employment
 - child support payments
 - rent
 - student loans.
- Dealing with specific issues/problems: This included a variety of things related to the following:
 - remittance payments/money owed to the CRA
 - disagreement with a notice of assessment
 - audits
 - tax return from previous years
 - documents required by another institution/organization
 - accessing/applying for benefits for a child with a disability
 - CCB
 - DTC
 - filing taxes for someone else or a deceased person

- CRB/CERB
- delays in the CRA depositing payments/refunds
- *My Account* (e.g., authorization codes, lost passwords, inability to access/login, setting up direct deposit).

A majority of participants in every group with members of vulnerable segments of Canadian society said they contacted the CRA by telephone to deal with them. In some instances, this was in response to correspondence received from the CRA, i.e., contact was initiated by the CRA, or a follow-up to having contacted the CRA by mail, i.e., participants first contacted the CRA by mail and then followed-up by phone. As well, some who said they were looking for information said they contacted the CRA by phone after trying unsuccessfully to find the information on the CRA website. In addition to contact by phone, some said they contacted the CRA through *My Account* and a few contacted or dealt with the CRA by mail or in-person at an office.

Feedback from paper filers was very similar. Asked how they typically contact the CRA when they need to, a majority in every group said they do so by phone. In addition, at least a few participants in each of these groups said they typically contact the CRA through *My Account*, in-person at an office, or through their accountant.

Participants often reported mixed experiences dealing with the CRA

Participants who contacted the CRA routinely described their experience as mixed. On the positive side, most eventually obtained the information they needed or resolved the issue in question, and often described CRA staff as ‘polite’, ‘helpful’, ‘prompt’ and ‘patient’. On the critical side, many participants also described difficulties, challenges, and frustrations in getting what they needed from the CRA or resolving their issue.

The two most commonly identified issues in this regard were the amount of time spent on hold while waiting to speak to a service agent, and the amount of time and effort it took to resolve an issue (including the inability to resolve an issue in one service transaction and getting passed from one service agent to another). Other issues were identified infrequently and included the following:

- Difficulty communicating with/understanding a phone agent due to the latter’s accent.
- Difficulty understanding the phone menu options/choosing the appropriate option.
- Phone line/phone service cutting out when speaking with an agent.
- The CRA website being difficult to navigate/not user-friendly.
- Phone agents being ‘unpleasant’ or not being knowledgeable/able to assist.
- Missing call-backs from the CRA due to the call not being identified as coming from the CRA.
- Having to recontact due to not having needed/required information at hand during the first contact by phone.

Some participants described their experience as positive, simply noting that their issue was quickly or promptly resolved or that they received the information they needed.

Those who have not contacted the CRA would most likely do so by phone

Among the small number of members of vulnerable segments of Canadian society who have not contacted the CRA, most said that if they wanted or needed to contact the Agency they would do so by telephone. Two similar reasons were routinely provided for preferring phone contact. One

was the impression that the phone is the most effective channel for obtaining detailed/precise information related to a personal and/or a complicated tax-related issue. The other was the impression that the phone contact allows for a conversation or a back and forth that is more likely to yield information and/or help resolve an issue. A small number of participants said they would contact the CRA by phone because they could not think of any other option.

A few members of vulnerable segments of Canadian society who have not contacted the CRA were of the opinion that trying to contact the Agency by phone would most likely result in their being on hold for an extended period of time. Consequently, they said they would begin by trying to find what they needed on the CRA website. Finally, a few participants said that the channel they would use would depend on the issue in question: if they needed general information, they would begin with the CRA website, but if the issue was complicated or involved personal circumstances, they would use the phone.

Mail, in-person, and *My Account* also identified as ways to contact CRA

As noted above, some members of vulnerable segments of Canadian society who have contacted the CRA said they did so either through *My Account*, by mail, or in-person at an office. In groups where neither of these channels were mentioned as ways participants *had contacted* or *would contact* the CRA, they were usually identified as *additional ways* someone could contact or get in touch with the CRA.

Pandemic has had a limited impact on dealings with the CRA

Most participants said that nothing has changed for them regarding the way(s) in which they interact or deal with the CRA because of the pandemic. Those who have noticed changes focussed on the following, most of which relate to phone service.

- *Quality of service from phone agents:* A few participants sensed that service from phone agents had changed as a result of the pandemic. However, impressions of how it had changed varied and tended to involve speculation. On the one hand was an impression that agents seemed more relaxed and at ease, perhaps because of working from home. On the other hand, there was an impression that service had declined in quality, possibly due to the CRA having to quickly hire and train more agents to deal with the increased call volumes it experienced in the wake of the pandemic.
- *More difficulty interacting with the CRA by phone:* A few participants felt that interacting with the CRA by phone became more difficult because of the pandemic. This included the impression that increased call volumes have resulted in longer waiting times, that phone reception/call connection has been poor (perhaps because CRA agents are working from home instead of from a call centre), and that phone agents are not as efficient/prompt at answering the phone (perhaps because they are working from home).
- *Changes in reason(s) for contacting the CRA and increased frequency of contact:* A few participants said that they have had more frequent interaction with the CRA due to pandemic-related circumstances and the need for information about the CERB.
- *Changes in ways of interacting with the CRA:* This included registering with *My Account*, more frequent use of *My Account*, and more frequent use of the CRA website to look for information to avoid long waits when trying to contact the CRA by phone. It also included more frequent use of the CRA website because of office closures and making payments to the CRA by mail

because of drop box closures. For a few of the paper filers, this involved no longer being able to obtain tax forms from the post office.

Telephone is the preferred way to interact with the CRA for most

Given the choice, most participants identified the telephone as their preferred way to interact with the CRA.² While this was especially the case among seniors and paper filers, half or more of the participants in most groups identified the phone as their preferred option. Reasons for preferring the phone included the following:

- The phone allows for conversation/dialogue which is an effective way to deal with an issue or resolve a problem, particularly issues that require some explanation.
- The phone is an effective way to address personal issues or issues that require providing details about personal circumstances.
- The habit of communicating with government agencies over the phone (identified mainly by seniors).
- A greater sense of comfort or security talking to a person about tax-related issues.
- Lack of familiarity/skill using computers or communicating by email (identified mainly by seniors).
- Fear of hacking/security threats if providing information over the Internet, especially when it has to do with tax-related matters that might involve personalized/sensitive information.

Although the phone is the preferred option for most participants, at least a few individuals in most groups said they would prefer to interact with the CRA online, i.e., by online chat, email, or *My Account*. This option was most likely to be preferred by single parents and individuals who have experienced precariousness in their housing situation. Reasons given to explain why included the following:

- There is a record of the conversation/interaction. This advantage was emphasized by a few individuals who have experienced precariousness in their housing situation, i.e., because their housing situation changes, they prefer dealing with the CRA through *My Account* and having a record of the interaction.
- Interacting in this way is convenient/quick and easy and/or allows one to send to the CRA attachments/documents.
- It is easy to multi-task when communicating online.
- It allows one to contact the CRA from work without having to use the work phone.

A few participants identified in-person contact as their preferred option because it provides personal one-on-one contact and facilitates the proactive provision of information. Some participants said their preference would vary depending on the nature of the interaction, e.g., a preference for phone or in-person contact to deal with a complicated issue, use of the website to look for forms. Reasons given by paper filers for going through an accountant were based on the impression that this is the most effective way to obtain information about or resolve a personal or complicated issue.

² Paper filers were asked why they typically contact the CRA in the way they do (see question 15 in guide for paper filers).

Many participants from vulnerable segments of Canadian society would do as much as they could online with CRA

Despite a preference for phone contact, there was a relatively widespread openness among participants from vulnerable segments of Canadian society to do as much as they could online with the CRA. That said, participants routinely provided caveats to this including the following: if it is easy, if it involves a live chat function, and if it also includes a call-back option. Some participants said they are apprehensive about doing too much online with the CRA because of concerns about the security of sensitive information, such as their Social Insurance Number (SIN). There was also a privacy concern among some participants—specifically, a reticence to increase online interactions with the CRA based on the impression that doing more online with the Agency provides it with more personal information about oneself.

Virtually all participants from vulnerable segments of Canadian society file a personal income tax return on a yearly basis

All participants from vulnerable segments of Canadian society said they have filed a personal income tax return, and nearly all of them said they file a tax return on a yearly basis. The few who do not file yearly said they do so most years. Reasons volunteered for not filing every year included illness and lack of access to personal files due to a precarious housing situation.

Two perceived benefits of filing taxes routinely identified

Participants from vulnerable segments of Canadian society most often identified two benefits or advantages to filing their personal income taxes. One was the impression that filing personal income tax returns is an obligation or requirement by law. The other is to receive various benefits, refunds or rebates. While both reasons were routinely identified by members of all three vulnerable groups, single parents were more likely to identify or emphasize receipt of government benefits. Other benefits to filing personal income taxes included the following:

- A desire to stay on top of tax-related matters, including not wanting to ‘fall behind’ or having to ‘play catch-up’ in terms of filing returns, and not wanting to ‘owe any money to the CRA’, i.e., paying interest/penalties.
- Peace of mind/a desire to ‘get it done’ and ‘out of way’. The benefit of ‘peace of mind’ was sometimes associated with the impression that filing a tax return is required by law.
- The perception that filing a tax return is a requirement to conduct certain transactions like purchasing a motor vehicle and applying for a mortgage.

Perceived disadvantages of filing taxes varied

These same participants collectively identified a number of disadvantages of filing taxes, though many said there were no disadvantages or that they could not think of any. Disadvantages that were identified included the following:

- Owing money, including interest and penalties on a balance owing.
- Difficulty finding an accountant.
- Accountant fees.
- Waiting for tax-related documents to arrive/getting necessary documents together.

- Using tax-related software that is not good.
- The time and effort involved in completing the form (identified and/or emphasized especially by single parents, some of whom described the process as ‘stressful’, ‘laborious’, and ‘difficult’).
- The amount of time it takes to get answers to questions when calling a CRA call centre.
- Difficulties/complexities that can arise because of a change in one’s personal situation, e.g., a divorce/separation.
- General anxiety associated with tax-filing.
- The government accumulating more and more information about oneself.

Participants from vulnerable segments of Canadian society typically file returns online

All but a few participants from vulnerable segments of Canadian society said they filed their last personal income tax return online. Moreover, everyone identified online filing as their typical practice. A few seniors specified that their last return was completed by phone, while several participants submitted their last return by mail as a result of extraordinary circumstances (e.g., a change in marital status that resulted in tax-related complications, loss of one’s NETFILE access code). Most participants who filed their last personal tax return by mail, i.e., paper filers, identified this as their typical practice.

Accountants are the main reason why paper filers have filed online

At least a few paper filers in every group with members of this audience have, on occasion, filed their return electronically even though they typically file their tax return by mail. The most common reason for having filed electronically, despite the habit of filing by mail, was the use of an accountant whose habit is to file electronically. Other reasons included a desire to try electronic filing and the assistance of someone experienced in online filing. Reasons for returning to habitual filing by mail after having filed electronically included the following:

- No longer using/requiring the services of an accountant.
- Technical problems/difficulties encountered when filing electronically.
- Mistakes/errors made because of filing electronically, e.g., missing out on benefits, being contacted by the CRA.
- The perception that filing by mail is simpler/easier.
- Greater comfort/ease of mind filing by mail.

Ways of completing personal income tax returns – some get help, others do not

When it came to the way they usually complete their personal income tax return, participants were most likely to be divided between ones who do it completely on their own and ones who get someone else to do it for them. That said, most groups also included people who said they do it on their own with help. Those who do it on their own but with help usually provided the following reasons to explain why they prefer to get assistance:

- To have someone doublecheck their completed form.
- Because of complexities arising from their personal situation/circumstances, e.g., rental property issues, being an independent contractor or self-employed.

- Lack of confidence in their own financial literacy.

Other reasons for getting assistance included peace of mind and previous negative experiences completing the tax form on one's own.

Some participants who receive assistance said that the person who helps them complete their income tax return also submits it to the CRA. Seniors were most likely to say they get someone else to complete their personal income tax form for them, whereas paper filers were most likely to say they do it on their own. Single parents and individuals who have experienced precariousness in their housing situation were more likely to say they do it on their own or on their own with help than to say they get someone else to do it.

Forms for paper filers obtained by mail

Participants who filed their last return by mail and/or typically file by mail obtain their forms by mail, by ordering them online or by phone, or through their accountant. A few added that before the pandemic they picked up their forms at the post office. Nearly all those who obtain forms by mail indicated that in the event they could not do so they could get them electronically by downloading them and that this would not constitute a challenge. In the event where this might pose a challenge, i.e., because of not having a printer, copies could be obtained from an accountant or an acquaintance.

2. Use of online services

This section reports on participants' use of online services, including services offered by the CRA.

Online services/internet normally accessed from home, with participants' own devices

Participants normally access the internet or online services from their home or residence using a personal device. The most frequently identified devices were computers/laptops, but at least few participants in most groups use or also use a tablet or smartphone. All paper filers specified that they have high speed internet access, and half or more of the paper filers in every group said they have access to a printer from their home or residence. Apart from their home or residence, the only other point of access for online services identified with any frequency was the workplace. Other points of access included the library, an office supply store, and an in-residence business center. Use of such points of access is relatively limited and infrequent and causes no concern among those who use them to print materials.

Widespread use of social media among paper filers

Use of social media is widespread among paper filers. Indeed, a majority of participants in all but one group with paper filers said they use social media. Routinely identified platforms used by paper filers included Facebook, Instagram, Twitter, TikTok, WhatsApp, LinkedIn, Snapchat, and YouTube. Social media are used for news and current events, staying in touch/up to date with family and acquaintances, and entertainment.

Nearly all have heard of *My Account* for Individuals and are registered users; frequency of use varies

Across all audiences, nearly all participants said they have heard of *My Account* for Individuals, and most are registered users.

Participants collectively identified a variety of things they do or have done through *My Account*. Though *My Account* tends to be used most often around tax season, the frequency with which it is used ranged from ‘infrequently’ or ‘once in a while’ to ‘regularly’ (most likely to be identified by single parents). Frequency of use tends to be driven by what participants use *My Account* for. These things are listed below with those identified most often listed first and preceded by an asterisk (*).

- *Viewing status of tax return/tracking refund.
- *Viewing notices of assessment (NOAs) and/or notices of reassessment.
- *Viewing benefits and credits information and payments/payment dates.
- *Viewing tax information slips (T4, T4A, etc.).
- *Viewing mail/email notifications.
- Checking RRSP limits and/or contribution room for TFSA contributions.
- Sending/submitting documents.
- Downloading forms.
- Viewing past returns.
- Updating address and/or telephone numbers.
- Direct deposit.
- Accessing tax forms from previous years.
- Viewing installment payments.
- Applying for CRB/CERB.

A few participants who are registered for *My Account* said they have yet to use it because of login issues.

My Account described as useful

Registered users of *My Account* routinely described the online service as useful or very useful to them. Reasons given to explain why focussed on the following:

- It is convenient, providing access to multiple types of information and services in one location.
- The information available is current/updated instantaneously.
- The service allows one to go back in time/track things over time. This allows one to use the service for record keeping/doublechecking.
- The service is secure, which provides peace of mind.
- The service is well organized and user-friendly, with information easy to find.
- It is available/accessible 24/7.
- It saves time, allowing one to avoid having to call the Agency and wait to speak to an agent.
- The service is an efficient way to update information, e.g., a change of address (emphasized especially by individuals who have experienced precariousness in their housing situation).

The only thing that anyone was aware that they could do through *My Account* that they chose not to do was paying tax installments. The reason given was reluctance about setting up pre-authorized payments for bills of any sort.

Few suggestions offered to improve *My Account*

Registered users of *My Account* collectively identified various suggestions for improving the service, but only two suggestions were made with any frequency: providing a real-time chat service and including a call-back service. Other suggestions included the following:

- Provide details/information about everything that can be done through *My Account*.
- Include more icons on the dashboard.
- Simplify the opening interface (it was described as too cluttered).
- Ability to ask a question and get directed to the area of the CRA’s website where the answer could be found.³
- Including a reference to the subject of the correspondence item available in one’s Inbox in the email notification.
- Ability to access other benefits, such as Employment Insurance (EI) or provincial benefits, through *My Account*.
- Facilitating/simplifying the registration process by not having to obtain one’s access code by mail.
- Easier process for resetting password.
- Filing taxes.
- Requesting a reassessment.

Lack of need – main reason for not registering for *My Account*

Participants aware of *My Account* but who have not registered for the service were most likely to attribute this to lack of need. Other reasons included a certain apprehension about technology based on a perceived limited competence using it, and unsuccessful experiences trying to register for *My Account*, e.g., never receiving an access code.

Relatively widespread use of *My Service Canada*

Asked if they have ever accessed Government of Canada programs or services through an online account other than CRA’s *My Account* for Individuals, at least a few participants in every group said they have a *My Service Canada Account* (MSCA). Asked if there are any features of this service that are particularly useful, it was observed that MSCA provides access to one’s Records of Employment (ROE) and includes a calculation tool that allows users to do financial projection scenarios, e.g., calculate one’s monthly Canada Pension Plan (CPP) pension amount. In the context of the discussion about governmental online services, positive reference was made to digital identification programs that result in people no longer having to carry physical health cards. It was also suggested that the Government of Canada make all online accounts accessible from one common site.

Many have used GC online services for reasons other than accessing programs or services

Many participants, at least a few in most groups, said they have used Government of Canada online services for reasons other than accessing federal programs or services. Examples include the following:

- Looking for employment using Job Bank.
- Looking for data on the Statistics Canada website.
- Looking for information on the Indigenous Services Canada website.

³ This was a reference to the use of chatbots to make Frequently Asked Questions more responsive.

- Obtaining park passes through Parks Canada.
- Looking for information/forms related to passport renewal/application.
- Using application forms on the Canada Food Inspection Agency website.
- Looking for information on the National Research Council website.
- Looking for forms on the Canada Border Services Agency’s website.
- Firearms registration on the website of the Royal Canadian Mounted Police (RCMP).
- Use of the Grants and Contributions Online Services (GCOS).

Although not a service of the Government of Canada, reference was also made to registering for provincial/territorial Maintenance Enforcement Programs.

Nearly all shop or bank online

Nearly all participants shop and bank online, as well as pay bills online directly from their bank account and use direct deposit for payments. Routinely given reasons to explain why they pay bills online **and** have direct deposit included the speed and convenience of transactions, e.g., no need to go to the bank to deposit a cheque, the ease in tracking payments and deposits over time, i.e., keeping a record of transactions, and that it makes budgeting easier by knowing exactly when bills need to be paid and when funds are deposited in their accounts.

Some, primarily individuals who have experienced precariousness in their housing situation, said that setting up direct payments and deposits ensures that there are no problems or issues to deal with when they move from one residence to another. A few said that the effect of the pandemic on access to banks/financial institutions motivated them to set up direct payments and deposits. An additional reason frequently given for setting up direct deposit was lack of choice, i.e., employers requiring that salaries be paid out in this way. Additional reasons given for paying bills online directly from a bank account included avoiding fees/charges to get bills sent by mail, ensuring that payments are made on time, and removing the need to remember to pay bills.

Only a few participants said they bank online, but do not pay bills online directly from their bank account and/or have direct deposit for payments. Reasons given included habit/long-standing practice, lack of need, inconsistency/variation in the receipt of bills and remuneration and a desire to track/handle these manually, and greater ease/comfort with paper-based tracking. In the case of payment of bills specifically another reason for not doing so was a desire to retain charge of this oneself.

All those who shop, and bank online described themselves as comfortable doing so

All participants who shop and bank online described themselves as comfortable or very comfortable doing so. Some added that they might be a little more apprehension about shopping online due to concerns about the potential for hacking or fraud. Underscoring participants’ comfort shopping and banking online was the fact that relatively few identified types of transaction they could do through online banking or shopping that they would **not** do. These included the following, identified by individuals or no more than a few participants only:

Banking online

- Taking pictures of cheques, conducting transactions by phone, and sending/receiving e-transfers, all for reasons of security and privacy.

- Using wire transfers, because of fees.
- Setting up a new bank account, out of a preference for doing so in person.
- Applying for a loan, because of a desire to take personal charge of this.
- Taking out a bank draft and/or certified cheque, for reasons of security.
- Making investment decisions/transactions, because of limited competence/skill.

Shopping online

- Purchasing clothes, because of the possibility they may not fit/need to return.
- Purchasing food, because of a desire to take personal charge of this (i.e., selecting one's own produce).
- Making purchases through Amazon, for political/ethical reasons.
- Making online payments through a service other than PayPal for reasons of security.
- Making purchases through Facebook, because of concerns it is unsafe.

Security concerns, personal preference, lack of skill - reasons for not shopping or banking online

The small number of participants who do not shop and/or bank online provided one of three reasons to explain why they do not do so: personal preference, perceived lack of skill/competence, and apprehensions about online transactions, specifically the possibility of hacking or fraud. Examples of the latter concern included fear of using one's credit card online, and the experience of having one's bank account hacked. Examples of personal preference included preferring to bank in person at a local branch, a desire to maintain personal control of payments (rather than having them automatically withdrawn from one's account), an unwillingness to support a particular e-commerce company, and a preference for buying merchandise in person.

Mixed views on how shopping/banking online compares to filing taxes online

Participants from vulnerable segments of Canadian society who do not shop and/or bank online provided mixed feedback concerning similarities and differences between shopping/banking online and filing taxes online, including concerns with one but not the other. Moreover, feedback tended to focus on the CRA and online shopping (as opposed to banking).

For example, while there was an impression that the CRA is more secure/more trusted (than some retailers), it was also observed that CRA's online services have been the target of cyberattacks. And while there was concern over online scams and credit card fraud as a result of shopping online, it was also observed that that retailers hold limited personal information about customers (unlike the CRA). The CRA, on the other hand, collects and stores sensitive information, such as SINS, about individuals, information that could be used for identify theft. Finally, in the context of discussing scams, the issue of phone scams related to the CRA were brought up (though the CRA was in no way held responsible for this).

3. Choices and options regarding tax filing

This section reports on perceptions and preferences regarding tax filing and tax-related record keeping, as well as things the CRA could do to assist people with digital tax filing or increase their willingness to switch to online filing.

More perceived advantages than disadvantages of filing income tax return by mail

Paper filers were asked to identify the advantages and disadvantages of submitting a personal income tax return to the CRA by mail. A number of perceived advantages were identified, including the following:

- The process has proved itself to be efficient and effective over time.
- It is easy to keep track of all accompanying receipts/documents and ensure that they have all been sent to the CRA along with the return.
- It is easier to pay attention to detail when filling out the form manually.
- One can take one's time/fill out the form in stages over a period time.
- There is no need to scan documents.
- Having a hard copy of one's return means it is easily accessible/at hand.
- It saves money, i.e., one does not have to pay for tax-related software (and if one does it oneself one does not have to pay an accountant).
- It is easy to compare returns over time, i.e., from year to year, when one has physical copies of documents.
- An impression that tax returns submitted by mail are processed manually, which ensures accountability.
- There is no possibility of hacking/fraud.

The most frequently identified disadvantage of submitting a personal income tax return to the CRA by mail was that it takes longer to process the return, including longer to receive benefits or refunds. Other perceived disadvantages were limited in number and included the following:

- There is no confirmation of receipt from the CRA.
- The return could potentially get lost in mail or delayed.
- One must pay for postage
- It is not an environmentally sound practice.

More perceived disadvantages than advantages of filing income tax returns electronically

Paper filers were also asked to identify the advantages and disadvantages of submitting a personal income tax return to the CRA electronically. The most frequently identified advantage was the speed of treatment/processing of returns, including quicker receipt of benefits or refunds. Other perceived advantages included the following: that any mistakes/errors in one's return are caught more quickly by the CRA; that there is tracking/confirmation of receipt of one's form; and that it is an eco-friendly process (compared to completing a return on paper and submitting it to the CRA by mail).

Perceived disadvantages or drawbacks to submitting a personal income tax return to the CRA electronically included the following:

- The need to scan documents that are needed to accompany an income tax return, such as receipts.

- The cost of tax software; very few were aware of any free or low-cost software for filing taxes online.
- The potential security risk when submitting sensitive information online, such as hacking which can lead to identity theft or financial loss.
- The inconvenience of having to switch accountants because one's accountant files by mail (recall that some paper filers reported filing their taxes by mail because this is the service channel used by their accountant).
- More difficulty keeping electronic records, e.g., lack of experience working with online folders, the need to scan and save documents, problems recalling where files are saved, transferring files from one device to another.
- Software compatibility.
- Potential glitches/technical problems resulting in loss of data.
- Lack of technical competence.

Habit—main reason for submitting personal income tax returns by mail

Asked why they submit their personal income tax return by mail rather than electronically, paper filers most often pointed to habit/custom, including familiarity with the process. Simply put, this is how they have always completed and submitted their tax return, and they are comfortable with the process. Other reasons identified with some frequency included the following:

- The impression that one is less likely to make mistakes/more likely to pay attention to detail when filing out a return manually and filing it by mail.
- The fact that one's return is simple/uncomplicated and therefore easy to complete manually and send by mail.
- An unwillingness/refusal to pay for the tax software needed to file taxes online.
- Potential problems with electronic filing—for example, system failures/shutdowns, computer issues, and technical glitches leading to loss of one's tax-related information and/or filing.
- The practice of their accountant, i.e., the accountant files person income tax returns by mail.

Less frequently identified reasons included the following:

- Dislike of scanning documents.
- The impression that paper copies of certain documents are required by the CRA when filing a personal income tax return.
- Concerns about the security of third-party tax software used to complete a tax return electronically.
- Concerns about using third-party tax software on one's computer, in particular, whether the computer has the system requirements necessary to run the software.
- Learned behaviour, i.e. this is the way the family/parents do it.
- Lack of confidence in one's computer/technical skills.

- The impression that electronic filing provides the government/CRA with access to more personal information about oneself.

A variety of documents are retained for information relating to taxes

All tax filers were asked about the types of documents and records they retain in relation to their taxes. The following types of documents related to taxes were routinely mentioned:

- Tax information slips (e.g., T1s, T4s, T4As, T5s).
- Tax returns (most recent and from previous years).
- Tax-related receipts (e.g., prescriptions, charitable donations, medical expenses).
- Notices of assessment/reassessment.
- RRSP contribution receipts.
- CRA correspondence.

Formats in which documents are retained varies

When it came to the format(s) in which tax-related documents are retained, feedback was varied, ranging from mostly or only paper to mostly or only electronic, to a combination of both formats (an approach used by many participants). Some participants specified that the format in which they keep documents depends on the format in which the documents are issued. For example, anything issued in paper will be retained in paper format, and anything issued electronically will be retained electronically.

Some who said they retain copies in both formats specified that they adjust as needed. If they receive electronic copies, they will print a paper copy, and if they receive a paper copy, they will scan it and save it electronically. Among members of vulnerable segments of Canadian society, participants who said they retain only paper were most likely to be seniors.

For their part, paper filers were much more likely to say that they prefer paper copies of such documents over electronic copies. That said, some acknowledged that electronic copies were just as useful, and others said that they keep copies in both formats.

Many perceived advantages and disadvantages of keeping records in paper and electronic formats

Participants from vulnerable segments of Canadian society were asked about the advantages and disadvantages associated with retaining tax-related documents in paper and electronic formats. Feedback did not tend to differ by segment. Advantages associated with paper records included the following:

- Documents are easily accessible/at hand.
- If the CRA conducts an audit or asks for documentation, they may request originals/paper copies.
- Documents from year to year are easily kept all in one place, with some adding that they keep records for a period of seven years.
- Paper records are easier to track/find in the case of someone who is deceased.
- Paper-based correspondence related to tax matters is easy to organize/follow, e.g., it can be organized chronologically in a folder.
- Paper copies can be faxed.

- Paper copies can be kept safe/secure/private.

The only perceived disadvantages associated with paper copies were that they take up physical space, they may be destroyed by fire or water, and they may get lost or temporarily displaced during a relocation.

Advantages associated with electronic records included the following:

- They are a good back-up to paper copies. If a paper copy is lost or destroyed, another copy can be printed.
- They are easy to send off to the CRA if necessary (e.g., through “Submit documents” in *My Account* for Individuals).
- They are easy to store/take up no physical space compared to paper records.
- They can be accessed from most anywhere with an Internet connection.
- They do not physically deteriorate (e.g., receipts printed on thermal paper will fade gradually over time).

Disadvantages associated with electronic records included the following:

- If the original is in paper format, the document needs to be scanned before it can be added to the electronic records.
- Potential loss of documents resulting from a technical problem or hardware/software failure.
- Privacy concerns related to the threat of computer hacking.
- Tax-related documents need to be kept for seven years (i.e., six years from the date the return is filed), which could present a problem if one changes computers during that period (and does properly transfer all files) or experiences a hardware failure that renders the documents irretrievable.
- Electronic copies of documents may not be considered originals by the CRA.
- Forgetting where one has stored electronic copies.
- Forgetting one’s password to access the electronic records.
- Not being technologically savvy/competent.

For many, paper is the preferred format for documentation sent by the CRA

Asked specifically about their format preference regarding documentation sent by the CRA, most participants said they prefer receiving documents in paper or a combination of paper and electronic versions. Those preferring to receive documentation from the CRA in both paper and electronic formats included participants from vulnerable segments of Canadian society as well as those who typically file their return by mail. Among the vulnerable populations, seniors were most likely to identify a preference for paper, whereas single parents and individuals who have experienced precariousness in their housing situation were more likely to say they would prefer electronic versions of CRA correspondence. A small number of participants said they had no real preference.

Reasons routinely provided for preferring to receive documentation from the CRA in paper format included the following.

- The impression that if correspondence from the CRA comes by mail it is legitimate/official but that if it comes electronically, it might be a scam.

- The impression that one is less likely to miss or neglect correspondence from the CRA if it comes by mail. Conversely, because people are often overwhelmed by emails and/or do not check their email regularly, correspondence from the CRA is more likely to be missed/neglected.
- Paper correspondence is more likely to be recalled/kept top-of-mind and be easily accessible.
- Paper correspondence is easier to track because one has an actual physical paper trail.
- Paper copies eliminates privacy concerns associated with storing and transmitting sensitive information online.
- Paper copies may be required, e.g., when applying for a mortgage.
- It is easy to share paper documents, e.g., send it to an accountant.
- Habit/custom and a general preference for hard copy documentation and physical files/folders.
- Infrequent use of *My Account* (resulting in the possibility of missing and not acting upon CRA correspondence).

Reasons routinely provided for preferring to receive documentation from the CRA electronically included the following:

- It is faster than paper correspondence/one receives it as soon as it is sent by the CRA.
- Paper copy back-ups can be easily created using a printer.
- There is no chance that the correspondence will get lost in the mail, stolen, or delayed.
- There is proof/an electronic record of it being sent to the taxpayer.
- Documents in electronic formats are environmentally sounder than paper.
- It is easier/more efficient to keep electronic records (as opposed to paper records).
- It is more convenient if one is moving/transient because one does not have to worry about correspondence going to a wrong address and/or the need to find and pack existing tax-related records when moving (identified by individuals who have experienced precariousness in their housing situation).

Relatively few paper filers contemplating filing electronically

Only a small number of paper filers identified themselves as contemplating switching from filing their tax return by mail to doing so electronically. Factors informing their considerations in this regard included the following:

- The impression that electronic filing is getting simpler/more user-friendly.
- An increased confidence or comfort doing things online (linked by a few to more use of *My Account*).
- Accountants migrating to this form of submission.
- Faster processing of tax returns submitted electronically.
- The fact that one gets confirmation of receipt of their return from the CRA (unlike when a paper return is mailed to the Agency).
- The prospect or hope of getting help/assistance filing electronically.

- The influence of friends/acquaintances who are encouraging them to start filing their tax returns electronically.
- An impression that interactions with government are migrating online, so electronic transactions will become necessary.

Widespread impression among paper filers that they have technological requirements to e-file

Most paper filers believe they currently have the technology needed to file their tax return electronically if they wanted to do so. Indeed, the only inhibiting factors identified in this regard were inertia and lack of confidence regarding technical skills/competence.

Various inducements to file taxes electronically identified by paper filers

Although few paper filers stated categorically that they would prefer to file their tax return electronically, they had no difficulty identifying things that would assist or facilitate their move to online tax-filing or increase their willingness to switch to online filing. These included the following, with things identified most frequently listed first and identified by an asterisk (*).

- *Evidence that the electronic filing process is easy/user-friendly
- *CRA pre-filing/pre-populating tax return forms based on information already on record for a taxpayer—for example, name, address, birthdate, information slips, etc.
- * Assistance/support: This included
 - videos/tutorials/workshops on electronic filing hosted or sponsored by the CRA (including online demos/walk throughs);
 - clear explanations in simple language about how to file electronically, including Frequently Asked Questions (FAQs);
 - access to a CRA live chat service and/or a call-back service when filing electronically;
 - a walk-in service at CRA offices for people experiencing problems filing electronically; and
 - real-time assistance completing an online income tax return, with guidance from an assigned advisor (identified by seniors).
- *Free tax software.
- Ability to file a tax return directly through *My Account* (rather than using third-party software which may be unfamiliar to taxpayers).
- Ability to automatically save and return to the tax form, i.e., complete the form in stages. This is outside the purview of the CRA because it applies to the third-party software, but it is mentioned here it would also apply to *My Account* (should this become an option for tax filing in the future).
- Knowing that one would receive a confirmation from the CRA that a return has been successfully completed and received by the Agency.
- If all accompanying forms and documents can be submitted electronically (rather than having to mail certain supporting documents to the CRA).
- If there is no requirement to keep paper/original copies of certain documents when filing electronically.

- Confidence that electronic filing is secure, e.g., 2-factor authentication verification process, the CRA showcasing what it is doing to safeguard Canadians' information, no more news stories about data breaches at the CRA.
- If their accountant shifts to electronic filing or an accountant who files electronically is engaged by the individual.

Among paper filers, seniors/older participants were less likely to identify inducements to filing electronically or to express interest in it, mainly because filing by mail has always worked for them and because they have concerns about technical competence.

Variety of ways the CRA can assist people with digital tax filing/increase willingness to file online

Members of vulnerable segments of Canadian society and paper filers collectively identified a variety of things the CRA could do to assist people with digital tax filing or increase their willingness to switch to online filing. These included the following, with suggestions identified frequently listed first and identified by an asterisk (*).

- *Offer free tax software, including CRA in-house or recommended third-party software for which there is no fee for use.
- *Provide a live chat function or call-back service to assist people who file online.
- *Ensure that technology works well and is easy to use/user-friendly. Although usually stated in general terms, specific examples included making the interface for digital filing simple, resolving any compatibility issues (e.g., problems filling out forms using a Mac computer instead of a PC), and ensuring that electronic forms can be completed in stages (i.e., the ability to save what's been entered in one session and return later to complete it).
- *Simplify the completion process by auto-filling/pre-filling tax forms with information the CRA has on record for a taxpayer.
- *Provide tutorials on how to complete and file taxes online. These tutorials could provide via Zoom meetings or recorded and distributed on YouTube.
- Ensure quick and efficient processing of tax returns submitted electronically.
- Allow income tax filing through *My Account*.
- Provide fillable pdf tax forms.
- Broadcast/send information emphasizing the convenience/advantages of digital filing (i.e., make Canadians aware of the benefits of filing online).
- Offer rebates to taxpayers who file digitally.
- Explore/address barriers/impediments to online filing (e.g., limited access to the Internet, lack of high-speed Internet access).
- Help increase/improve computer literacy as it relates to tax filing.
- Offer electronic storage within *My Account* for Individuals that would allow taxpayers to upload and store electronic tax-related documents, such as receipts.

The following suggestions were made primarily or exclusively by single parents:

- Facilitate/provide access to scanning tools. Single parents often mentioned having to submit supporting documents to the CRA and having to find a way to digitize paper records, either through scanning or taking a digital photo.
- Devote more resources to improving assistance/service by phone, with a focus on reducing wait times.
- Provide/foster more community-based support for tax filing in rural/remote areas.
- Make filing easier/less intimidating in general.

4. Tax credits and benefits

This section reports on issues explored with members of vulnerable segments of Canadian society in relation to tax credits and benefits available from the Government of Canada.

GST/HST credit and CCB—most widely known federal tax credit and benefit

Although participants collectively identified a number of tax credits and benefits believed to be available from the Government of Canada, only two were routinely identified by name or referred to in all groups: the Canada Child Benefit and the GST/HST credit. Beyond these, the only other ones identified with any frequency were the Disability Tax Credit, Climate action incentive payment (CAIP), Old Age Security (OAS), the Guaranteed Income Supplement (GIS) (the last two were most likely to be identified by seniors).

Other perceived federal benefits and credits are listed below, in the terminology used by participants to refer to them. Note that the list includes all credits and benefits identified by participants regardless of whether they are, in fact, provided by the Government of Canada.

- Northern Residents Deduction
- Caregiver benefit
- Death/survivor benefit
- Crédit d'impôt pour maintien à domicile
- Crédit télé-travail
- R&D tax credits
- Electric car tax credit
- CRB/CERB
- Volunteer firefighter deduction
- Tuition tax credit
- Ontario Trillium Benefit
- Sports tax credits
- Transit credit
- Canada Workers Benefit
- Home office expenses/working from home credit
- First-time home buyers' tax credit.

A few participants identified the Canada Pension Plan (CPP) and Employment Insurance (EI) as 'benefits' provided by the Government of Canada.

Variety of sources of information about tax credits and benefits

Participants first learned about the tax credits and benefits identified above in various ways but the most frequently identified sources were accountants, friends, and colleagues, the CRA itself through tax forms/when filing taxes, and the media/news (including social media). Other sources included the following:

- Through tax software (which prompts users with “helpful hints” to consider certain benefits and credits that might apply based on the information they have entered in their return).
- Seniors’ groups (identified exclusively by seniors).
- The CRA tax and benefit guide, specifically the ‘what’s new’ section.
- University/post-secondary institution.
- Employers.
- *My Account*.
- Hospitals/medical professionals, in reference specifically to the DTC and CCB.
- From a funeral home, in reference specifically to the Death/survivor benefit.

Most participants have applied for or received tax credits or benefits

In each group, half or more of the participants said that they have applied for or received some of the tax credits or benefits identified above. Participants who have not received any of these tax credits or benefits said they would apply for them to see if they were eligible to receive them in one or more of the following ways: the Government of Canada website; the CRA website or call center; an accountant/tax firm; or a Search engine (e.g., Google).

Many participants applied for CRB/CERB

Most groups included at least one participant who said they applied for the Canada Recovery Benefit (CRB)/Canada Emergency Response Benefit (CERB), and in some groups at least half said they had done so. Participants most often recalled learning about this benefit through word of mouth and traditional and/or social media, but also through accountants, employment/work, and physicians. Nearly all those who applied said they had done so online, while a few said they applied by phone. The application experience was routinely described as simple/easy. Only in a very few cases did anyone need any assistance.

5. Assistance with tax-related matters

This section reports on challenges or difficulties encountered when it comes to tax filing, the kinds of services and resources that would be useful in terms of assisting with tax-related matters, and awareness and use of such services and resources. These issues were explored only with members of vulnerable segments of Canadian society.

Many said that completing their tax return and filing taxes is easy

Participants were more likely to describe their experience completing their tax return and filing their taxes as easy or relatively easy than difficult. It bears mentioning, however, that the most frequently given reason for describing the experience as easy was because the responsibility for completing and filing the return is given to an accountant or tax specialist. In addition, some described the experience as easy because they receive assistance from friends or relatives. In other

words, a number of participants described the process of completing their tax return and filing their taxes as easy because they receive assistance or pay someone to do this for them.

Other routinely provided explanations for the ease or relative ease of the process included the following: the use of tax-related software which simplifies the task; one's financial situation remaining stable/unchanged from year to year; and one's financial situation being relatively simple and straightforward, e.g., being retired, being on a fixed income.

Variety of difficulties/challenges experienced related to completing forms and filing returns

Although participants were more likely to describe their experience as easy or relatively easy, some participants identified specific challenges or difficulties encountered when trying to complete and submit their tax return. These included the following, with issues identified most often listed first and preceded by an asterisk (*).

- *The form is long and complicated.
- *Lack of clarity/understanding of what is asked for/required in the form.
- *Limited financial literacy.
- *Fear/apprehension about missing something/making mistakes.
- *Making sure one has all required documents.
- *Understanding eligibility for benefits.
- *Changes in life circumstances, e.g., separation/divorce, getting married, moving to another province.
- Limited time/finding time to devote to tax-related issues/difficulty staying on top of situation due to responsibilities associated with single parenthood (identified by single parents).
- Complications arising because of applications for multiple benefits/credits/deductions, e.g., the DTC for a child, the CERB, self-employment deductions.
- Unstable work situation, e.g., changing jobs, more than one job, varied income from year to year.
- Poor/limited internet service in rural/remote areas.
- Information/documents being sent to the wrong address and/or not being sent to one's current address (identified by single parents and individuals who have experienced precariousness in their housing situation). This included a few *My Account* users who needed to be mailed their GCKey access code.
- Difficulties accessing/inability to access *My Account*.
- Issues/complications/lack of clarity regarding specific issues/circumstances, e.g., sale of a principal residence, reporting requirements surrounding crypto currencies, expenses that can be claimed as by self-employed individuals, trying to claim the DTC for two children, filing for a deceased person.
- Being neurodivergent or having mental health issues, which make it difficult to concentrate on and keep track of all tax-related matters.
- Confusion/lack of clarity caused by abbreviations/terminology used in the form.

- A tendency to procrastinate, put things off, resulting in a last-minute rush to complete their taxes.

Services/resources that would be most useful in assisting with tax-related matters

Participants identified various kinds of services and resources that would be useful to them in terms of assisting them with their tax-related matters, including benefits. The ones identified most often are listed first and preceded by an asterisk (*).

- *A variety of suggestions were made to assist people regarding benefits. These included the following:
 - *Inform people about the benefits they may qualify for based on CRA data, e.g., ‘Based on the information we have, you may qualify for ...’).
 - *A comprehensive checklist of available benefits and eligibility requirements, e.g., age, parental status, etc.
 - An app or online ‘benefit finder’ tool that allows individuals to input personal information/details to determine what they qualify for.
- *Access to free tax software.
- *Shorter/simpler tax forms or a simplified version for people whose tax situation does not change from year to year.
- *Simplifying the process by automatically filling in information that the CRA or the Government of Canada has on file.
- *More call centre agents to improve phone service by reducing wait times.
- *A call-back service, especially for complicated issues (identified by some as a way to ease traffic to call centres).
- *A live chat service/function (also identified by some as a way to ease traffic to call centres). It was also emphasized that such a service should be administered by a real person, not simply a bot providing generic answers to general questions.
- Contact information for reputable tax specialists in different parts of the country.
- Guidebook/educational resources on doing taxes that includes simple definitions and easy to understand terminology.
- Rural/remote location tax services provided by/through people trained by the CRA.
- In-person tax clinics in malls/community centers and online workshops/sessions.
- Better internet access for those in rural/remote locations.

Widespread awareness of services and resources that could assist with tax-related matters

Most participants said they were aware of some existing services and resources that could assist them with their tax-related matters. Specific examples provided included the following:

- CRA website
- Service Canada offices
- Legion halls

- Seniors' clubs/centres
- MLAs/MPs
- Community centres/tax clinics in malls
- Libraries
- Volunteers/Community Volunteer programs
- On-reserve clinics
- Carrefours d'aide Populaire
- Association des retraités
- Associations coopératives d'économie familiale (ACEF)
- Centre local de services communautaires (CLSC).

Seniors were most likely to be able to identify specific services and resources that could assist them with their tax-related matters, while single parents tended to be least likely to be able to do so. Despite relatively widespread awareness of such services, use of them tended to be limited. That said, those who had experience using such services and resources tended to describe them as useful.

Participants have no difficulty identifying potential sources of information about tax-related services/resources and few perceived any challenges accessing such information

Asked where they would go if they wanted information about such services or resources, participants identified the following:

- CRA
- Service Canada
- Friends/family/support groups
- Google
- Accountant
- Social media/online discussion/chat groups
- YouTube
- Seniors' organizations, e.g., Fédération de l'âge d'Or du Québec
- Social workers/support workers
- Banks/financial institutions
- MLAs/MPs
- Centre local de services communautaires (CLSC).

Relatively few participants identified any challenges they would face looking for or trying to access such information. Those that were identified included the following:

- Making sure the service/resource in question is not a scam.
- Making sure the information is relevant/pertinent/up to date.
- Finding time to look for the information.
- Digesting/understanding the information, e.g., use of jargon or legalese.
- Being overwhelmed with information.
- Determining if information is legitimate/credible, i.e., information vs. disinformation.

A few participants identified two challenges they did not face personally but which they felt many people might face: reliable internet access in rural/remote areas, and lack of computers and internet access in general. While not a challenge to finding such information, a certain amount of

reservation was expressed about sourcing such information from an online chat group, specifically if it involved divulging private information about oneself in a public forum.

Most likely locations of government messaging related to such services and resources

Participants felt they would be most likely to notice government messaging related to such services and resources in the following places:

- CRA website/*My Account*
- Canada.ca website
- 1-800 O Canada
- Canada Post offices
- Social media (though many expressed apprehensions about possible scams, particularly seniors)
- Newsletters/newspapers
- News
- TV and radio ads, including culturally specific ones
- Employment centres
- Senior support groups (identified by seniors)
- Billboards/posters, including ads in bus shelters
- MLAs/MPs.

Suggestions for CRA to consider that might help improve Canadians' experience doing taxes

Asked what the CRA could do to improve their experience doing their taxes, participants often reiterated things they mentioned when asked what kinds of services and resources would be useful in terms of assisting them with their tax-related matters. These included the following things, with suggestions identified most often listed first and preceded by an asterisk (*).

- *Hire more phone agents.
- *Provide a call-back service.
- *Provide an online real-time chat service.
- *Provide more/better information about benefits.
- *Free/CRA versions of tax software.
- *Simplify the process by automatically filling in information that the CRA or the Government of Canada has on file.
- *Simpler/shorter tax form.
- Hire phone agents with better English language skills.
- Hire more knowledgeable phone staff/agents.
- Ability to file by smartphone/tax filing app.
- Advertise *My Account* and its benefits more.
- Provide tax-related information in simpler, easier to understand language.
- Clear information on the CRA website about what is new in the current tax year.
- A dedicated search engine for tax credits on the CRA website.
- Short videos/tutorials/workshops on doing one's taxes.
- Clarify/specify whether post offices still provide tax forms.
- Rebates for people who file their tax return on time and/or online.
- Assistance for people with complicated tax situations.

Limited awareness of CRA's 'File my return' service

The CRA's File my return service is for eligible individuals with a lower or fixed income. Those eligible receive a letter inviting them to use this automated phone service to auto-file their income tax and benefit return. Awareness of this service was relatively limited, with no more than a few participants in any group having heard of it. Among the latter, only a few have used it. Those who used it provided positive feedback on the service, describing it as quick and easy to use.

'File my return' service sounds useful to those with simple tax situations

Those unaware of the service, or aware of it without having used it, were asked if it might be useful to them in terms of improving their experience doing their taxes or making it easier. They were informed that 'eligible individuals are those with simple tax situations that generally remain unchanged year to year, within a certain income range or with a fixed income'. Reaction to the service was mixed, with some saying yes, many saying no, and many others saying they were uncertain and/or that they would look into it.

Those who felt it might be useful to them explained that they have simple tax situations that remain unchanged from year to year, and/or that they are on a fixed income. Those who did not think it would be useful to them provided various reasons to explain why, but the main reason was that they felt their tax situation was too complex (based on the description of eligibility criteria). For some, this impression was confirmed by the fact that they have not been contacted about the service (participants were informed that 'qualified individuals receive an invitation letter by mail, with their T1 paper tax package or by email notification to view through *My Account*'). Other reasons for thinking the service would not be useful included not wanting to use a phone system for doing their taxes, concerns over wait times, and preferring to use an accountant for their taxes.

Part B: Registered Charities

This section reports on issues explored with representatives of registered charities.

1. Background/context

Length of time charities have been in existence and duration of participants' involvement

The length of time charities represented in this study have been in existence varies, as does the length of time participants have been involved with them. The length of time charities have been in existence ranges from five years to as long as 80 years, with most having been in existence for at least 20 years. Participants' involvement with their respective charities also varies widely, from as recently as two years to as long as 30 years, with most having been involved for at least 10 years.

All participants confirmed that they have primary responsibility for completing and filing their organization's T3010 Registered Charity Information Return. The amount of time participants have had primary responsibility for this varies, ranging from as recently as one year to as long as 22 years, with most having had the responsibility for at least five years.

Knowledge about what is required to comply with the Income Tax Act varies

Participants' assessments of their charities' level of knowledge of what is required to comply with the Income Tax Act varied, though on a scale ranging from 'not very/not at all' to 'somewhat/very' they were more likely to locate knowledge towards the lower end of the scale or to describe it as limited. Those who described their charity's knowledge as limited provided the following reasons to explain their assessments:

- Knowledge about such things tends to reside with one individual in the charity as opposed to being diffused throughout the organization, e.g., the charity relies on an accountant, auditor, or advisor for such things.
- The charity is small/rural and/or run primarily by volunteers with little to no knowledge of such matters.
- The charity is small, so requirements associated with such matters are relatively simple and straightforward.
- There is regular turnover in the charity, with people who have such knowledge retiring or moving on from the organization.
- Lack of need to know because such matters are handled by the parent organization.

2. T3010 filing habits and interactions with the CRA

This section reports on a variety of issues related to the filing of the T3010 form.

Submission by mail is how organizations typically file T3010 Return

All participants identified submission by mail as the way their organization typically files its T3010 Registered Charity Information Return. That said, a couple of participants specified that they started submitting it electronically this year for the first time, using their *My Account* for Individuals log-in credentials to access their charity's *My Business Account*. One of these participants volunteered

that they were very happy with the process. In addition, a couple of participants said that they had previously tried to submit it electronically, only discovering that it had to be submitted by mail while completing it. As far as participants know, their organization's T3010 Registered Charity Information Return has never been filed electronically.

Both versions of printable T3010 form used

Asked which version of the T3010 form they use, similar proportions identified the fillable/saveable version and the version that must be printed and filled out by hand. That said, a few participants who use the printable version specified that they do so because they cannot download or save the fillable/saveable version.

T3010 form described as relatively easy to complete

Nearly all participants described the T3010 form as easy or relatively easy to complete, i.e., not very or not at all difficult. Reasons given to explain why included the following:

- Familiarity with the form/habit completing it.
- Experience filling out forms in general.
- The form is easy to follow and relatively self-explanatory, e.g., there are explanations for various fields.
- Information needed is easy to access/find.
- Access to previously filed forms to use as models.
- Assistance from the charity's accountant.
- Various requirements/sections do not apply because the charity is small.

A number of challenges associated with completing T3010 form

While a variety of challenges were routinely associated with completing the T3010 form, none were identified frequently. These challenges included the following:

- Gathering all the information/documents required to complete the submission.
- The amount of information required/requested by the CRA.
- Difficult/unclear terminology for non-experts in tax issues or accounting to understand.
- Tax receipting the donations, i.e., receipted vs. unreceipted donations.
- Coordinating expense categories in the general ledger with categories in the T3010 form.
- Making sure numbers/figures on different pages of the form match-up/correspond.
- Difficulty using the fillable/saveable version of form, including the inability to download the form and/or save it.
- Software/interface compatibility issues.
- Keeping track of/completing other forms needed, e.g., T1236 form, form dealing with arms length directors of charities.

Addressing such issues is typically dealt with internally, i.e., within the charity. This includes consulting other representatives of the charity, such as the president or treasurer and reviewing previously filed forms for guidance. External assistance to address such issues included contacting the CRA, contacting an accountant, contacting the person previously responsible for completing the form, and contacting donors (with knowledge of tax-related matters).

Most participants complete the T3010 form on their own

Most participants said they complete the T3010 form on their own, without assistance from a third party. Participants who receive assistance tended to have taken on responsibility for completing the form relatively recently and explained that they need assistance with the following types of things:

- Statements of income, e.g., receipted vs. unreceipted income.
- Completing the extra form asking about arms-length directors.
- Financial statements, e.g., balance sheets and income statements.
- Understanding what is less relevant/irrelevant for small charities.

Few have looked for information or assistance related to completing and/or filing the T3010 form

Only a few participants indicated that over the past year or two they or others in their charity have looked for information or assistance to help them understand what is required for completing and/or filing their T3010 form. Sources most often used for such assistance included the Charities Directorate (of the CRA) and the CRA (in general). Other sources included the following: the charity's fundraising team; the charity's auditor; the Canadian Centre for Christian Charities (CCCC); and a branch treasurer.

Those looking for information said they found what they were looking for. It was observed that on occasion it took time to find or obtain the information sought, but that the process was not difficult. Those who have not sought information over the past year or two most often identified the CRA and the Charities Directorate as where they would look for such information or assistance. Other sources include the charity's board members, accountants, and overarching charitable organizations of which the charity is a member.

Asked specifically how they would contact the Charities Directorate of the Canada Revenue Agency if their charity had questions or needed more information, participants most often said they would do so by phone. Other ways included the website (followed by phone if necessary), the website's search engine, and the FAQs section of website. Some participants specified that they would avoid calling/using the phone because of anticipated wait times.

Limited awareness that the CRA offers information webinars for charities

Only a few participants were aware that the CRA offers information webinars for charities on a variety of topics. Moreover, only a few have ever attended one; everyone who attended a session described it as useful/helpful.

Combination of paper and electronic – common way of maintaining/storing books and records

Most participants said their organization currently maintains/stores its books and records using a combination of paper and electronic formats. While a few identified paper-only storage, no one

said their organization currently maintains/stores its books and records exclusively in electronic format (though a few specified that their charity relies primarily on electronic storage).

Reasons commonly given for maintaining both paper and electronic formats included the fact that documents sent to the charity can come in both forms (and so are saved in the format in which they are received), and to have a back-up/duplicate version in another format. Additional reasons given for maintaining paper records included the following:

- Habit/common practice.
- Paper format is handy/functional, e.g., easy to compare two documents.
- Perceived lack of skill with electronic formats, e.g., not comfortable with electronic scanning of documents.
- The fact that the charity's volunteer staff includes many older people more comfortable with paper.
- The occasional need to issue someone a paper receipt.
- Easier for auditors to work with paper copies.

Email or combined email and paper – preferred ways to receive information from the CRA

Participants most often identified email or a combination of email and paper as the way(s) their organization would prefer to receive general information from the CRA about such things as their organization meeting its obligations/programs/services available. Some participants specified that paper/mail would be their organization's preference for anything of a legal nature or related the charity's legal obligations, but that email would be acceptable for communications material related to such things as services provided by the CRA. A couple of younger participants said that their personal preference (not necessarily the charity's preference) would be through webinars. It was suggested that receiving paper or both paper and electronic copies can protect the organization from fraudulent emails, purportedly from the CRA.

Pandemic has had limited impact on charities' interactions with CRA

Only a few participants identified changes regarding the way(s) their charity interacts or deals with the CRA because of the pandemic. Changes that were identified included the following:

- More frequent use of the Charities Directorate website to get information instead of calling (to avoid longer wait times when calling, attributed to increased volume of calls generated by pandemic).
- Longer wait times when calling CRA (attributed to increased volume of calls generated by the pandemic).
- Greater likelihood of receiving incorrect/incomplete information from phone agents (attributed to new/inexperienced employees hired to deal with the increased volume of calls generated by the pandemic).
- Inability to leave/drop-off documents at a CRA office (which were closed because of the pandemic).

No one identified any changes resulting from the pandemic regarding the way(s) their charity files its information return.

3. Access to technology and social media usage

This brief section reports on organizations' use of technology and social media.

Relatively widespread access to technology

Access to technology is relatively widespread according to participants, though caveats or specifications were sometimes provided. Regarding internet access for example, most participants said that their organization has reliable access to the internet. Those who did not answer affirmatively explained that their organization does not use the internet and/or have an internet presence, as opposed to suggesting that internet service for their organization is unreliable or unavailable. In other words, no one suggested that poor internet service was a problem for their charity.

When it came to computers, most participants said that they have access to computers, but some of them specified that these are personal computers as opposed to computers belonging to the charity itself. Once again, there was no suggestion or indication that lack of computers was a problem for any of these charities. Only a couple of participants whose organizations maintain their books and records in a paper format said they are unable to scan the documents or take pictures of the documents.

Mixed use of social media and email

While most organizations use social media, some do not. When it comes to use of social media, the only platform identified with any frequency was Facebook. Instagram, TikTok, WhatsApp, and LinkedIn were all mentioned infrequently. Most participants said their charity uses email in its regular activities, though some representatives of smaller charities specified that they use their personal email accounts for charity-related activities because there are no organization-based email addresses.

4. Use of My Business Account

This section focuses specifically on organizations' dealings or interactions with the CRA in regards to their charity through the *My Business Account* service.

Only a few organizations are registered for the CRA's *My Business Account* online portal.⁴ Most of those whose organizations are not registered are aware that the CRA had a secure online portal for charities, but some said they were not aware of this. With one exception, at least a few participants in each group said they are registered for *My Account* for Individuals for their personal taxes, but only a few of them knew they could use the same log-in credentials for *My Business Account*. Among the latter, only one participant expressed concern that *My Business Account* would link to their personal tax affairs.

Participants not registered for My Business Account

Among participants aware of *My Business Account* but whose organization is not registered, a few indicated that they or their organization have tried unsuccessfully to register for the service. Steps taken to try to resolve the issue involved some unsuccessful back and forth with the CRA. Lack of

⁴ A couple of participants suspected that their organization is registered but that the charity is unable to access the service.

success in resolving the issue was attributed either to non-responsiveness on the part of the CRA or lack of technical competence to resolve the issue on their part.

Participants not registered for *My Business Account* identified the following as ways the CRA could make it easier to register for the service:

- Make the registration process as simple and straightforward as possible.
- Base registration on the organization's charities registration number so that there can be more than one authorized user of the account, e.g., the CEO and the CFO.
- Use signatories to the charity's bank account as a basis for registration, i.e., link login credentials to signatories to charity's bank account instead of using personal information.
- Hire more phone staff/personnel to ensure that people trying to resolve issues related to *My Business Account* do not have to spend extended periods of time on hold waiting for service from the CRA.

Among this same group of participants, only a few expressed any security concerns about interacting with the CRA through the internet. The most frequently given reason to explain why organizations are not registered for *My Business Account* was lack of need. Other explanations included the following:

- Lack of knowledge of/familiarity with *My Business Account*.
- The organization is administered mainly by volunteers, mostly older people, with little interest in or knowledge of online interactions.
- Organizational preference/habit.
- The organization is small, with regular staff turnover, which would create major problems/inconveniences because of the need to constantly change access/authorization to use *My Business Account*.
- Perceived difficulties registering, based on personal experience registering for *My Account* for Individuals.

Participants registered for *My Business Account*

Use of *My Business Account* among registered users has been relatively recent, ranging from approximately two to five years. Those having access to accounts from within the charity include presidents, chairs, and treasurers, while authorized representatives outside the charity include accountants. Within these charities, *My Business Account* is used to maintain the charity's information, payroll, and GST/HST. Registered users typically described having limited familiarity with the various services for charities offered through *My Business Account*. In relation to what they use it for the service was described as useful, though it was suggested that it would be more useful for charities if financial statements could be uploaded along with the T3010 form.

5. Perceptions and preferences regarding filing of T3010

This section reports on issues related to perceptions and preferences regarding the filing of T3010 forms.

Moderate awareness of capacity to file T3010 return through *My Business Account*; no one has tried to file through the service

Just over half the participants said they were aware that the T3010 return can be filed through *My Business Account*, but no one has previously tried filing their charity's information return through the service. As noted earlier, a couple of participants specified that they submitted it electronically this year for the first time using their *My Account for Individuals* log-in credentials to access their charity's *My Business Account*.

Speed—main perceived advantage of filing T3010 return using digital services

The most frequently identified advantages of filing the T3010 return using digital services were quicker receipt and treatment by the CRA as well as immediate confirmation of receipt. Additional perceived advantages included the following:

- Quicker receipt of the form by the person responsible for filling it out because it can be downloaded instead of waiting for a paper copy to be delivered by the charity's chairperson.
- The auto-calculation function eliminates the need to calculate manually.
- There is no risk of it getting lost/missing deadline for submission.
- No postage fees.
- No need for printing documents.
- Easier to fill-out/complete the form online than printing it out and filling it in.
- The process is more environmentally sound.

Habit and lack of need—main reasons for filing T3010 return by mail rather than electronically

The two reasons most frequently provided by participants to explain why their organization files its T3010 return by mail rather than electronically were habit/custom (and the peace of mind associated with customary practices), and lack of need, based primarily on the ease of submitting by mail and the fact that doing so has never resulted in any problems. The only other reason identified with any frequency concerned issues with electronic filing, specifically the following: the inability to send financial statements electronically, software compatibility/interface issues when completing fillable/saveable version of the form, and the inability to download the fillable form and/or save information in the form and return to it later.

Other reasons were mentioned infrequently and included the following:

- Lack of interest.
- No requirement to submit electronically.
- The ability to send a complete package, i.e., sending everything together, all at once.
- Perceived lack of computer competence and comfort among staff, many/most of whom are seniors.

- Extra work/effort to learn how to file electronically.
- Lack of awareness/familiarity with electronic filing.
- Necessity, because the individual filling out the form is not authorized to sign it. Consequently, the form must be printed out, signed by the proper authority, and sent by mail.
- A preference for paper filing and paper trails, including the ability to compare documents and track things over time.

Asked about the advantages of filing the T3010 return by mail, many participants could not point to any beyond custom/habit and lack of problems doing so. A few added that filing by mail is something everyone/anyone can do.

Widespread interest in filing T3010 electronically

Nearly all participants, almost everyone in all but one group, said they would prefer to file their T3010 to the CRA electronically. Asked if anything is inhibiting or preventing them from doing so, participants routinely said no, often identifying inertia as the only obstacle. Beyond this, the following reasons for not currently filing their charity's T3010 electronically were identified:

- Lack of awareness of *My Business Account*, and/or knowledge about the process for registering.
- Lack of confidence/technological skill within the organization.
- Lack of technology/uncertainty that the organization has the technological requirements.
- Potential software compatibility issues/problems.
- Lack of authority to take this decision themselves, including having to convince the organization's director to take this step.

Inducements to file T3010 return to the CRA electronically

Participants collectively identified a variety of things that would facilitate their move to digital tax-filing or increase their willingness to switch to online filing. The two most frequently identified inducements were a general reference to making this easy/user-friendly, and specific reference to webinars/tutorials/workshops on how to do this. In addition to these, relatively frequent reference was made to two other things. One was making it easy to set up *My Business Account* and/or providing support setting up *My Business Account*. The other was simplifying the form for small charities instead of treating all charities alike.

Specific things were identified less frequently, and included the following:

- The ability to 'save' in the form as one goes along/save and return to later.
- A mouse-over function that produces an explanation of a line item when the mouse is placed on it, i.e., an explanation of what information is required in a specific line.
- The ability to correct errors/make a change in the form electronically, after having filed it.
- The ability to send financial statements/records electronically along with the T1030 form.
- The ability to amend the form from year to year instead of having to refill it each year.
- The ability to test online filing—i.e., allowing representatives of charities to fill out and submit sample versions of the T3010 as an exercise to familiarize themselves with the process.

- Basing authority to sign the form on the organization’s registration number as opposed to someone’s personal information. This would allow the person who completes the form to authorize it as well.
- Ability to sign-in to *My Business Account* through a sign-in partner, then having the ability to easily register directly with the CRA so as not to have to subsequently go through the sign-in partner.⁵
- Facilitating transfer of access to the account when one is no longer managing it for the charity, e.g., when someone leaves the charity and passes on responsibility for this to someone else. This issue was described as particularly troublesome when the person leaving the charity used their *My Account for Individuals* to log in, resulting in access to the account being tied to their personal information.
- More outreach/communication from the CRA, specifically sending notification/encouragement to all charities registered on *My Business Account* to do this along with information about upcoming webinars on how to do this.
- Providing a dedicated phone line or chat service to address issues related to online filing.
- Making it a requirement.

A few participants said that there is a conversation taking place within their organization around getting registered for *My Business Account*. Factors informing considerations in this regard included the following:

- Whether or not the charity will continue to operate in a few years.
- A trend in the charity towards more electronic record keeping.
- Hope that the CRA will broaden the scope for login to *My Business Account* to more than one individual, and ideally at least three.

⁵ Here participants were describing the functionality provided through the “represent a client” portal.

Appendix

1. Technical Specifications

A set of 24 virtual focus groups was conducted with the following target audiences:

1. Those have elected to file their T1 tax returns by paper;
2. Vulnerable population segments, including:
 - low-income⁶ seniors aged 65 and over,
 - individuals who have experienced precariousness in their housing situation⁷, and
 - low-income single parent families with dependents.
3. Representatives from registered Canadian charities who filed their organization’s last charitable returns by paper.

Recruitment adhered to the Government of Canada’s *Standards for the Conduct of Government of Canada Public Opinion Research – Qualitative Research*. Three separate recruitment screeners were developed to identify potential participants: one for taxpayers, one for registered charities, and one for the vulnerable segments of the population. Taxpayers and vulnerable population segments were recruited through CRC Research’s opt-in database of 450,000 adults aged 18+ (CRC Research was responsible for recruitment as a subcontractor). Representatives of registered charities were recruited using lists supplied by the CRA, as well as CRC Research’s opt-in database.⁸ The identity of the client was revealed (i.e., the Government of Canada) during the recruitment interview.

The recruitment screeners were administered by telephone, but online versions were used to first identify potential participants who file their T1 tax return by paper as well as low-income seniors and single parents and individuals who have experienced precariousness in their housing situation. The eligibility of those who completed the online screener was then confirmed via telephone. When recruiting, individuals were offered the option to conduct the recruitment interview in English or French. All individuals recruited were fluent in the language in which the focus group was conducted. For the groups held with those residing in Quebec, the primary language of all recruited individuals was French and elsewhere it was English.

During the recruitment interview, potential participants were informed of their rights under the *Privacy Act, Personal Information Protection and Electronic Documents Act* and *Access to Information Act*. This included informing participants of the purpose of the research; that participation is completely voluntary; and that all information collected would be used for research purposes only. Verbal consent was also obtained from each participant prior to recording the virtual session.

⁶ Low income was defined according to Statistics Canada’s low-income cut-offs. Since this varies by community and family size, the following ranges were used: under \$30,000, \$30,000 to just under \$40,000 for households of 3-4 members, \$40,000 to just under \$50,000 for households of 5 members, and \$50,000 to just under \$60,000 for households of 6+ members.

⁷ This included anyone who had lived in a homeless shelter, on the street, in a makeshift shelter, or in a vehicle and/or lived temporarily with friends or family because they did not have permanent housing in the last 5 years.

⁸ The lists provided by the CRA did not contain sufficient records to fully recruit the virtual group held with representatives of charities located in Quebec, in part because the refusal rate was higher among these charities. For this reason, CRC’s database was used to augment to the lists.

These groups lasted two hours and a total of 201 individuals participated in this research. Apart from the groups with representatives of registered charities, all groups included a mix of participants by age (within the recruitment parameters), gender, education, ethnicity, and income (again within the recruitment parameters).

The fieldwork took place between May 25 and June 14, 2022. All participants were paid an honorarium to thank them for taking part in the research. Participants will be paid an honorarium as follows: Canadian taxpayers and members of the vulnerable populations received an honorarium of \$150 and representatives of registered charities were paid \$225.

2. Research Instruments

2.1 Recruitment Screeners

A. Paper filers

INTRODUCTION:

Hello/Bonjour, my name is [INSERT]. I'm calling from Phoenix Strategic Perspectives, a Canadian public opinion research firm. Would you prefer to continue in English or French? / Préférez-vous continuer en français ou en anglais?

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

We are organizing a series of discussion groups on behalf of the Government of Canada. Are you at least 18 years of age and have you lived in Canada for at least 12 months?

- IF YOU ARE SPEAKING WITH THE CORRECT INDIVIDUAL, CONTINUE TO 'INFORMATION'.
- IF YOU ARE NOT SPEAKING WITH THE CORRECT INDIVIDUAL, BUT THIS PERSON IS AVAILABLE, ASK TO SPEAK WITH THEM.
- IF NOT AVAILABLE, SCHEDULE CALL-BACK.

INFORMATION:

The objective of these focus groups is to inform improvements to the online services the Canada Revenue Agency, or C-R-A, provides for Canadians in relation to their income taxes and access to benefits they may qualify for. Participation is completely voluntary and your decision to participate or not will not affect any dealings you may have with the Government of Canada. 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. The information collected will be used for research purposes only and handled according to the Privacy Act of Canada.* The format is an online discussion with up to eight participants led by a research professional from Phoenix Strategic Perspectives. People who take part will receive a cash gift to thank them for their time. All opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.

May I continue?

01. Yes
02. No**

[CONTINUE]

[THANK AND TERMINATE]

NOTES TO RECRUITERS:

A. *IF ASKED: The personal information you provide is governed in accordance with the Privacy Act and will not be linked with your name on any document including the consent form. 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 final report written by Phoenix SPI will be available to the public from Library and Archives Canada (<http://www.bac-lac.gc.ca/>.)

B. IF AN INDIVIDUAL QUESTIONS THE VALIDITY OF THE RESEARCH, INVITE HIM/HER TO CONTACT KRISTA HOLMES OF THE CRA AT 343-551-6112 / Krista.Holmes@cra-arc.gc.ca OR GO ONLINE TO CRIC RESEARCH VERIFICATION SERVICE AND ENTER PROJECT NUMBER: 20220412-PH969

EN: <https://www.canadianresearchinsightscouncil.ca/rvs/home/>

FR: <https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=fr>

C. 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: DIGITAL ACCELERATION RESEARCH

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

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

The focus group will take place online on the (INSERT DATE/TIME) and will last up to **2 hours**.

1. Are you interested in taking part in this study?

01. Yes

[CONTINUE]

02. No

[THANK AND TERMINATE]

2. Before we invite you to attend, I need to ask you a few questions to ensure we have a good mix of participants. This will take 5 minutes. May I continue?

01. Yes

[CONTINUE]

02. No

[THANK AND TERMINATE]

[WHEN TERMINATING A CALL WITH SOMEONE, SAY: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.]

3. [DO NOT ASK; RECORD BY OBSERVATION] Please indicate the gender of the person.

01. Male

02. Female

4. Do you or anyone in your immediate family work or have you ever worked for ...? [READ LIST]

a. A marketing research, public relations firm, or advertising agency

b. The media (i.e., radio, television, newspapers, magazines, etc.)

- c. A federal or provincial government department or agency
- 01. Yes [THANK AND TERMINATE]
 - 02. No [CONTINUE]
 - 03. Prefer not to say [THANK AND TERMINATE]
5. How long have you lived in Canada? _____
- 01. [RECORD] _____ [THANK AND TERMINATE IF LESS THAN 12 MONTHS]
 - 02. Prefer not to say [THANK AND TERMINATE]
6. How often do you generally file a personal [QUEBEC ONLY: federal] income tax return in Canada? Would you say ...? [READ LIST]
- 01. Never [THANK AND TERMINATE]
 - 02. Rarely [THANK AND TERMINATE]
 - 03. Often
 - 04. Every year
 - 05. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]
7. [IF Q6=03 OR 04] Have you sent in a personal [QUEBEC ONLY: federal] income tax return in the past 12 months? IF ASKED: This would be the tax return you filed last year for the income you earned in 2020, or this year for the income you earned in 2021.
- 01. Yes
 - 02. No [THANK AND TERMINATE]
 - 03. Prefer not to say [THANK AND TERMINATE]
8. How was your last personal [QUEBEC ONLY: federal] income tax return sent to CRA? That is, was it sent by mail or online? [READ LIST]
- 01. By mail
 - 02. Online (INCLUDES EFILE AND NETFILE) [THANK AND TERMINATE]
 - 03. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]
- 8b. Have you **ever** submitted a personal [QUEBEC ONLY: federal] income tax return online to CRA?
- 01. Yes
 - 02. No [SKIP TO Q9]
 - 03. Prefer not to say [THANK AND TERMINATE]
- 8c. [IF Q8b=01] You indicated that you have submitted personal [QUEBEC ONLY: federal] income tax returns to CRA by mail **and** online. Which method do you typically use if given the choice to submit your return by mail or online?
- 01. Mail
 - 02. Online [RECRUIT MAXIMUM 1 PER GROUP]
 - 03. Prefer not to say [THANK AND TERMINATE]

9. Could you please tell me which of the following statements best describes how you completed your most recent personal income tax return? [READ OPTIONS; STOP WHEN A RESPONSE IS PROVIDED]
- 01. You completed the tax return by yourself without any help.
 - 02. You completed the return on your own, but with help.
 - 03. Someone else completed your return. [RECRUIT MAXIMUM 2 PER GROUP]
10. Into which of the following age groups do you currently fall? Are you...? [READ LIST; STOP WHEN A RESPONSE IS PROVIDED]
- 01. Under 18 [THANK AND TERMINATE]
 - 02. 18-29
 - 03. 30-39
 - 04. 40-49
 - 05. 50-59
 - 06. 60-64
 - 07. 65+
 - 08. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]
11. The focus groups are going to be online sessions held over the Internet. Participants will need to have access to a computer, a high-speed Internet connection, and a Webcam to participate in the group. Would you be able to participate under these conditions?
- 01. Yes [SKIP TO Q13]
 - 02. No [CONTINUE]
 - 03. Prefer not to say [CONTINUE]
12. [IF Q11=02 OR 03] You yourself do not need to have a computer and internet connection to participate. If you have a friend or family who could provide you with access to a computer, a high-speed Internet connection, and a Webcam for the online session, you would be able to participate. Would this be possible?
- 01. Yes [CONTINUE]
 - 02. No [THANK AND TERMINATE]
 - 03. Prefer not to say [THANK AND TERMINATE]
13. [EVERYONE] Which of the following best describes your total household income last year, before taxes, from all sources for all household members? [READ LIST; STOP WHEN A RESPONSE IS PROVIDED]
- 01. Under \$30,000
 - 02. \$30,000 to just under \$40,000
 - 03. \$40,000 to just under \$50,000
 - 04. \$50,000 to just under \$60,000
 - 05. \$60,000 to just under \$80,000
 - 06. \$80,000 to just under \$100,000
 - 07. \$100,000 and above
 - 08. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]

14. [EVERYONE] Are you currently ...? [READ LIST; STOP WHEN A RESPONSE IS PROVIDED]
01. Employed full time
 02. Employed part-time
 03. Self-employed
 04. A homemaker
 05. Unemployed
 06. Student
 07. Retired
 08. [DO NOT READ] Prefer not to say
15. [EVERYONE] In which province or territory do you live? This information is needed to make sure you are assigned to a focus group that takes place in your time zone.
01. British Columbia
 02. Alberta
 03. Saskatchewan
 04. Manitoba
 05. Ontario
 06. Quebec
 07. New Brunswick
 08. Newfoundland
 09. Northwest Territories
 10. Nova Scotia
 11. Nunavut
 12. Prince Edward Island
 13. Yukon Territory
 14. Prefer not to say [THANK AND TERMINATE]
16. [EVERYONE] What is your first official language?
01. French
 02. English
17. [EVERYONE] By participating in this focus group, you will be asked to discuss with other participants and share your opinion on various topics related to tax filing and interacting with the CRA. You may also be asked to read during the meeting. How comfortable do you feel in such an environment?
01. Very comfortable
 02. Somewhat comfortable
 03. Not very comfortable [THANK AND TERMINATE]
 04. Not at all comfortable [THANK AND TERMINATE]
18. 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 your participation?
01. Yes [CONTINUE]
 02. No [SKIP TO Q22]
 03. Prefer not to say [THANK AND TERMINATE]

19. When did you last attend one of these discussion groups or interviews?
- 01. Within the last 6 months [THANK AND TERMINATE]
 - 02. Over 6 months ago [CONTINUE]
 - 03. Prefer not to say [THANK AND TERMINATE]
20. Thinking about the groups or interviews that you have taken part in, what were the main topics discussed?
- 01. RECORD: _____ [THANK/TERMINATE IF RELATED TO CRA OR TAX FILING]
21. How many discussion groups have you attended in the past 5 years?
- 01. Fewer than 5 [CONTINUE]
 - 02. 5 or more [THANK AND TERMINATE]
22. The discussion group will be recorded. The recordings will be used only by the research professional to assist in preparing a report on the findings and they will be destroyed once the report is final. Do you agree to be recorded for research purposes only?
- 01. Yes [SKIP TO Q24]
 - 02. No [CONTINUE]
 - 03. Prefer not to say [CONTINUE]
23. It is necessary for the analysis process for us to record the session as the moderator needs this material to complete the report. The recordings will be used solely to assist with writing the report and will not be shared. Now that I've explained this, do I have your permission for recording?
- 01. Yes [CONTINUE]
 - 02. No [THANK AND TERMINATE]
 - 03. Prefer not to say [THANK AND TERMINATE]
24. Representatives from Canada Revenue Agency may observe the discussion but will not have access to any of your personal information, such as your full name, and they will not take part in the discussion. Do you agree to be observed by employees of the Government of Canada?
- 01. Yes [CONTINUE]
 - 02. No [THANK AND TERMINATE]
 - 03. Prefer not to say [THANK AND TERMINATE]

C. Invitation to Participate

You qualify to participate in one of our virtual discussion groups. The discussion will be led by a researcher from the public opinion research firm, Phoenix SPI. The group will take place on [DAY OF WEEK], [DATE], at [TIME], and will last up to 2 hours. You will receive an honorarium of \$150 for your time.

25. Are you willing to participate?
- 01. Yes [CONTINUE]
 - 02. No [THANK AND TERMINATE]

03. Prefer not to say [THANK AND TERMINATE]

26. We will provide the focus group moderator with a list of participants’ names so that they can sign you into the group. We will provide your first name and the first letter of your last name only. This information will not be shared with Canada Revenue Agency. Do we have your permission to do this? I assure you it will be kept strictly confidential.

- 01. Yes [GO TO INVITATION]
- 02. No [CONTINUE]
- 03. Prefer not to say [CONTINUE]

27. We need to provide the focus group moderator with the names of the people attending the focus group because only the individuals invited are allowed in the session and the moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. Now that I’ve explained this, do I have your permission to provide your name and profile to the moderator?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

INVITATION:

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, 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].

May I have your email address so that we can also send you an email message with the information you will need about the FOCUS GROUP? Information regarding how to participate will be sent to you by email in the coming days.

Yes: ENTER EMAIL ADDRESS: _____

Information regarding how to participate will be sent to you by email in the coming days. The email will come from Phoenix SPI and the address will be research@phoenixspi.ca. You will be asked to log into the online session 15 minutes prior to the start time.

Someone will call you the day before to remind you about the session. So that we can call you to remind you about the focus group or contact you should there be any changes, can you please confirm your name and contact information for me?

First name: _____

Last Name: _____

Daytime phone number: _____

Evening phone number: _____

Thank you very much for your assistance!

B. Vulnerable Populations

INTRODUCTION:

Hello/Bonjour, my name is [INSERT]. I'm calling from Phoenix Strategic Perspectives, a Canadian public opinion research firm. Would you prefer to continue in English or French? / Préférez-vous continuer en français ou en anglais?

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

We are organizing a series of discussion groups on behalf of the Government of Canada. We are looking for [FOR SENIORS: people aged 65 and older / FOR SINGLE-PARENTS, HOMELESSNESS GROUP: people 18+] who would be willing to participate in a discussion group. Are you [FOR SENIORS: at least 65 years of age / FOR SINGLE-PARENTS, HOMELESSNESS GROUP: at least 18 years of age] and have you lived in Canada for at least 12 months?

- IF YOU ARE SPEAKING WITH THE CORRECT INDIVIDUAL, CONTINUE TO 'INFORMATION'.
- IF YOU ARE NOT SPEAKING WITH THE CORRECT INDIVIDUAL, BUT THIS PERSON IS AVAILABLE, ASK TO SPEAK WITH THEM.
- IF NOT AVAILABLE, SCHEDULE CALL-BACK.

INFORMATION:

The objective of these focus groups is to inform improvements to the online services the Canada Revenue Agency, or C-R-A, provides for Canadians in relation to their income taxes and access to benefits they may qualify for. Participation is completely voluntary and your decision to participate or not will not affect any dealings you may have with the Government of Canada. 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. The information collected will be used for research purposes only and handled according to the Privacy Act of Canada.* The format is an online discussion** with up to eight participants led by a research professional from Phoenix Strategic Perspectives. People who take part will receive a cash gift to thank them for their time. All opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.

May I continue?

01. Yes
02. No**

[CONTINUE]

[THANK AND TERMINATE]

NOTES TO RECRUITERS:

- A. *IF ASKED: The personal information you provide is governed in accordance with the Privacy Act and will not be linked with your name on any document including the consent form. 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 final report written by Phoenix SPI will be available to the public from Library and Archives Canada (<http://www.bac-lac.gc.ca/>.)
- B. **IF A POTENTIAL PARTICIPANT INDICATES THAT PARTICIPATING ONLINE IS NOT POSSIBLE FOR THEM (E.G., DUE TO LACK OF COMFORT, NO INTERNET ACCESS, NO COMPUTER, ETC.), SAY: Thank you for letting us know. If other options to participate become available, may we contact you in the coming weeks?
- C. IF AN INDIVIDUAL QUESTIONS THE VALIDITY OF THE RESEARCH, INVITE HIM/HER TO CONTACT KRISTA HOLMES OF THE CRA AT 343-551-6112 / Krista.Holmes@cra-arc.gc.ca OR GO ONLINE TO CRIC RESEARCH VERIFICATION SERVICE AND ENTER PROJECT NUMBER: 20220412-PH969
- EN: <https://www.canadianresearchinsightscouncil.ca/rvs/home/>
FR: <https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=fr>
- D. 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: DIGITAL ACCELERATION RESEARCH
- EN: <http://canada.ca/por-cra>
FR: <http://canada.ca/arc-por>

The focus group will take place online on the (INSERT DATE/TIME) and will last up to **2 hours**.

1. Are you interested in taking part in this study?
 01. Yes [CONTINUE]
 02. No [THANK AND TERMINATE]

2. Before we invite you to attend, I need to ask you a few questions to ensure we have a good mix of participants. This will take 5 minutes. May I continue?
 01. Yes [CONTINUE]
 02. No [THANK AND TERMINATE]

[WHEN TERMINATING A CALL WITH SOMEONE, SAY: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.]

3. [DO NOT ASK; RECORD BY OBSERVATION] Please indicate the gender of the person.

4. Do you or anyone in your immediate family work or have you ever worked for ...? [READ LIST]

- a. A marketing research, public relations firm, or advertising agency
- b. The media (i.e., radio, television, newspapers, magazines, etc.)
- c. A federal or provincial government department or agency

- 01. Yes [THANK AND TERMINATE]
- 02. No [CONTINUE]
- 03. Prefer not to say [THANK AND TERMINATE]

5. How long have you lived in Canada? _____

- 01. [RECORD] _____ [THANK AND TERMINATE IF LESS THAN 12 MONTHS]
- 02. Prefer not to say [THANK AND TERMINATE]

6. Into which of the following age groups do you currently fall? Are you...? [READ LIST; STOP WHEN A RESPONSE IS PROVIDED]

- 01. Under 18 [THANK AND TERMINATE]
- 02. 18-29
- 03. 30-39
- 04. 40-49
- 05. 50-59
- 06. 60-64
- 07. 65+ [POTENTIALLY QUALIFIES FOR SENIORS GROUP]
- 08. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]

7. The focus groups are going to be online sessions held over the Internet. Participants will need to have access to a computer, a high-speed Internet connection, and a Webcam to participate in the group. Would you be able to participate under these conditions?

- 01. Yes [SKIP TO Q10]
- 02. No [CONTINUE]
- 03. Prefer not to say [CONTINUE]

8. [IF Q7=02 OR 03] You yourself do not need to have a computer and internet connection to participate. If you have a friend or family who could provide you with access to a computer, a high-speed Internet connection, and a Webcam for the online session, you would be able to participate. Would this be possible?

- 01. Yes [SKIP TO Q10]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

9. [IF Q8=02 OR 03] Thank you. I understand. If other options to participate in this research become available, such as by telephone, may we contact you in the coming weeks?

- 01. Yes [THANK AND RECORD INFORMATION FOR CALLBACK]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

10. How often do you generally file a personal [QUEBEC ONLY: federal] income tax return in Canada? Would you say ...?
- 01. Never [SKIP Q11, RECRUIT MAXIMUM 2 PER GROUP]
 - 02. Rarely
 - 03. Often
 - 04. Every year
 - 05. Prefer not to say [THANK AND TERMINATE]
11. Could you please tell me which of the following statements best describes how you completed your most recent personal [QUEBEC ONLY: federal] income tax return? [READ OPTIONS; STOP WHEN A RESPONSE IS PROVIDED]
- 01. You completed the tax return by yourself without any help.
 - 02. You completed the return on your own, but with help.
 - 03. Someone else completed your return. [RECRUIT MAXIMUM 2 PER GROUP]
 - 04. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]
12. For this research, we would like to meet with people of all different living situations. In the last 5 years, have you been in a situation where... [READ LIST]
- a. You have lived in a homeless shelter, on the street, in a makeshift shelter, or in a vehicle?
 - b. You have lived temporarily with friends or family because you did not have permanent housing?
- 01. Yes [IF 'YES' TO EITHER=HOMELESSNESS GROUP, SKIP TO Q16]
 - 02. No [CONTINUE]
 - 03. Prefer not to say [THANK AND TERMINATE]
13. [DO NOT ASK IF Q12=01] Including yourself, how many people are currently living in your household?
- 01. [RECORD] _____
 - 02. Prefer not to say [THANK AND TERMINATE]
14. [IF Q13=2 OR MORE; DO NOT ASK IF Q6=07] Do you currently have children under the age of 18 living with you most of the time?
- 01. Yes [POTENTIALLY QUALIFIES FOR SINGLE PARENTS]
 - 02. No [CONTINUE]
 - 03. Prefer not to say [THANK AND TERMINATE]
15. [IF Q13=01] What is your current marital status?
- 01. Married, living together, or common law
 - 02. Single [POTENTIALLY QUALIFIES FOR SINGLE PARENTS]
 - 03. Divorced [POTENTIALLY QUALIFIES FOR SINGLE PARENTS]
 - 04. Widowed [POTENTIALLY QUALIFIES FOR SINGLE PARENTS]
 - 05. Prefer not to say [THANK AND TERMINATE]

16. [EVERYONE] Which of the following best describes your total household income last year, before taxes, from all sources for all household members? [READ LIST; STOP WHEN A RESPONSE IS PROVIDED]

- 01. Under \$30,000 [LOW INCOME ANY HH SIZE]
- 02. \$30,000 to just under \$40,000 [LOW INCOME IF 3-4 HH MEMBERS]
- 03. \$40,000 to just under \$50,000 [LOW INCOME IF 5 HH MEMBERS]
- 04. \$50,000 to just under \$60,000 [LOW INCOME IF 6-7 HH MEMBERS]
- 05. \$60,000 to just under \$80,000
- 06. \$80,000 to just under \$100,000
- 07. \$100,000 and above
- 08. [DO NOT READ] Prefer not to say [THANK AND TERMINATE]

LOW INCOME SENIORS: Q6=07 AND Q16=LOW INCOME BASED ON HH SIZE
 LOW INCOME SINGLE-PARENTS: [Q14=01 AND Q15=02, 03 OR 04] AND Q16=LOW INCOME BASED ON HH SIZE
 HOMELESSNESS: Q12A or Q12B=01

17. [EVERYONE] Are you currently ...? [READ LIST; STOP WHEN A RESPONSE IS PROVIDED]

- 01. Employed full time
- 02. Employed part-time
- 03. Self-employed
- 04. A homemaker
- 05. Unemployed
- 06. Student
- 07. Retired
- 08. [DO NOT READ] Prefer not to say

18. [EVERYONE] In which province or territory do you live? This information is needed to make sure you are assigned to a focus group that takes place in your time zone.

- 01. British Columbia
- 02. Alberta
- 03. Saskatchewan
- 04. Manitoba
- 05. Ontario
- 06. Quebec
- 07. New Brunswick
- 08. Newfoundland
- 09. Northwest Territories
- 10. Nova Scotia
- 11. Nunavut
- 12. Prince Edward Island
- 13. Yukon Territory
- 14. Prefer not to say [THANK AND TERMINATE]

19. [EVERYONE] What is your first official language?

- 01. French

02. English

20. [EVERYONE] By participating in this focus group, you will be asked to discuss with other participants and share your opinion on various topics related to tax filing and interacting with the CRA. You may also be asked to read during the meeting. How comfortable do you feel in such an environment?

- 01. Very comfortable
- 02. Somewhat comfortable
- 03. Not very comfortable [THANK AND TERMINATE]
- 04. Not at all comfortable [THANK AND TERMINATE]

21. 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 your participation?

- 01. Yes [CONTINUE]
- 02. No [SKIP TO Q25]
- 03. Prefer not to say [THANK AND TERMINATE]

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

- 01. Within the last 6 months [THANK AND TERMINATE]
- 02. Over 6 months ago [CONTINUE]
- 03. Prefer not to say [THANK AND TERMINATE]

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

- 01. RECORD: _____ [THANK/TERMINATE IF RELATED TO CRA OR TAX FILING]

24. How many discussion groups have you attended in the past 5 years?

- 01. Fewer than 5 [CONTINUE]
- 02. 5 or more [THANK AND TERMINATE]

25. The discussion group will be recorded. The recordings will be used only by the research professional to assist in preparing a report on the findings and they will be destroyed once the report is final. Do you agree to be recorded for research purposes only?

- 01. Yes [SKIP TO Q27]
- 02. No [CONTINUE]
- 03. Prefer not to say [CONTINUE]

26. It is necessary for the analysis process for us to record the session as the moderator needs this material to complete the report. The recordings will be used solely to assist with writing the report and will not be shared. Now that I've explained this, do I have your permission for recording?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

27. Representatives from Canada Revenue Agency may observe the discussion but will not have access to any of your personal information, such as your full name, and they will not take part in the discussion. Do you agree to be observed by employees of the Government of Canada?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

You qualify to participate in one of our virtual discussion groups. The discussion will be led by a researcher from the public opinion research firm, Phoenix SPI. The group will take place on [DAY OF WEEK], [DATE], at [TIME], and will last up to 2 hours. You will receive an honorarium of \$150 for your time.

28. Are you willing to participate?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

29. We will provide the focus group moderator with a list of participants' names so that they can sign you into the group. We will provide your first name and the first letter of your last name only. This information will not be shared with Canada Revenue Agency. Do we have your permission to do this? I assure you it will be kept strictly confidential.

- 01. Yes [GO TO INVITATION]
- 02. No [CONTINUE]
- 03. Prefer not to say [CONTINUE]

30. We need to provide the focus group moderator with the names of the people attending the focus group because only the individuals invited are allowed in the session and the moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. Now that I've explained this, do I have your permission to provide your name and profile to the moderator?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. Prefer not to say [THANK AND TERMINATE]

INVITATION:

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, 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].

May I have your email address so that we can also send you an email message with the information you will need about the FOCUS GROUP? Information regarding how to participate will be sent to you by email in the coming days.

Yes: ENTER EMAIL ADDRESS: _____

Information regarding how to participate will be sent to you by email in the coming days. The email will come from Phoenix SPI and the address will be research@phoenixspi.ca. You will be asked to log into the online session 15 minutes prior to the start time.

Someone will call you the day before to remind you about the session. So that we can call you to remind you about the focus group or contact you should there be any changes, can you please confirm your name and contact information for me?

First name: _____
Last Name: _____
Daytime phone number: _____
Evening phone number: _____

Thank you very much for your assistance!

C. Charities

INTRODUCTION:

Hello/Bonjour, my name is [INSERT]. I'm calling from Phoenix Strategic Perspectives, a Canadian public opinion research firm. Would you prefer to continue in English or French? / Préférez-vous continuer en français ou en anglais?

[RECRUITER NOTE: FOR ENGLISH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN FRENCH, PLEASE RESPOND WITH, "Malheureusement, nous recherchons des gens qui parlent anglais pour participer à ces groupes de discussion. Nous vous remercions de votre intérêt." FOR FRENCH GROUP, IF PARTICIPANT WOULD PREFER TO CONTINUE IN ENGLISH, PLEASE RESPOND WITH, "Unfortunately, we are looking for people who speak French to participate in this discussion group. We thank you for your interest."]

We are organizing a series of focus groups on behalf of the Canada Revenue Agency, or C-R-A. May I speak to the person in your organization who is responsible for bookkeeping and annual filings to the CRA? This may be a volunteer or employee. IF BOOKKEEPING AND CRA FILING FUNCTIONS ARE HELD BY DIFFERENT PEOPLE: ASK TO SPEAK WITH THE PERSON RESPONSIBLE FOR COMPLETING AND FILING THE ANNUAL INFORMATION RETURN, T-3010 FORM.

- IF YOU ARE SPEAKING WITH THE CORRECT INDIVIDUAL, CONTINUE TO 'INFORMATION'.
- IF YOU ARE NOT SPEAKING WITH THE CORRECT INDIVIDUAL, BUT THIS PERSON IS AVAILABLE, ASK TO SPEAK WITH THEM.
 - REPEAT INTRODUCTION IF NEEDED.
 - CONFIRM ELIGIBILITY: Am I speaking with someone who has some responsibility for ensuring that the annual information return, or T-3010 form is completed and filed?
 - Yes [CONTINUE]
 - No [ASK FOR REFERRAL TO PERSON WHO HAS THIS RESPONSIBILITY]
 - IF NO, ASK FOR REFERRAL TO PERSON WHO HAS THIS RESPONSIBILITY.
- IF NOT AVAILABLE, SCHEDULE CALL-BACK.

INFORMATION:

The objective of these focus groups is to inform improvements to the online services the Agency provides for registered charities. Participation is completely voluntary and your decision to participate or not will not affect any dealings you may have with the Government of Canada. We are interested in hearing your opinions; no attempt will be made to sell you anything or change your point of view. The information collected will be used for research purposes only and handled according to the Privacy Act of Canada*. The format is an online discussion with up to eight participants led by a research professional from Phoenix Strategic Perspectives. All opinions will remain anonymous and views will be grouped together to ensure no particular individual can be identified. The full names of participants will not be provided to any third party. Those who participate will receive an honorarium to thank them for their time.

NOTES TO RECRUITERS:

- A. *IF ASKED: The personal information you provide is governed in accordance with the Privacy Act and will not be linked with your name on any document including the consent form. 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 final report written by Phoenix SPI will be available to the public from Library and Archives Canada (<http://www.bac-lac.gc.ca/>.)
- B. This organization was selected from a publicly available list of federally registered charities.
- C. In this research, “charity” includes groups such as places of worship, hospitals, arts and cultural, and agencies that support education social services and international aid.
- D. IF AN INDIVIDUAL QUESTIONS THE VALIDITY OF THE RESEARCH, INVITE HIM/HER TO CONTACT KRISTA HOLMES OF THE CRA AT 343-551-6112 / Krista.Holmes@cra-arc.gc.ca OR GO ONLINE TO CRIC RESEARCH VERIFICATION SERVICE AND ENTER PROJECT NUMBER: 20220412-PH969

EN: <https://www.canadianresearchinsightscouncil.ca/rvs/home/>

FR: <https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=fr>

- E. 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: DIGITAL ACCELERATION RESEARCH

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

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

The focus group will take place online on the (INSERT DATE/TIME) and will last up to **2 hours**. You will be given an honorarium of **\$225** for your time.

- 1. Would you be interested in taking part in this study?

01. Yes

[CONTINUE]

02. No [THANK AND TERMINATE]

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

01. Yes [CONTINUE]

02. No [THANK AND TERMINATE]

[WHEN TERMINATING A CALL WITH SOMEONE, SAY: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.]

3. The focus groups are going to be online sessions held over the Internet. Participants will need to have a computer, a high-speed Internet connection, and a Webcam to participate in the group. Would you be able to participate under these conditions?

01. Yes [CONTINUE]

02. No [THANK AND TERMINATE]

4. Do you or anyone in your immediate family work or have you ever worked for ...? [READ LIST]

- a. A marketing research, public relations firm, or advertising agency
- b. The media (i.e., radio, television, newspapers, magazines, etc.)
- c. A federal or provincial government department or agency

01. Yes [THANK AND TERMINATE]

02. No [CONTINUE]

03. Prefer not to say [THANK AND TERMINATE]

5. To confirm, you had primary responsibility for completing and filing your organization's last T3010 Registered Charity Information Return?

01. Yes [CONTINUE]

02. No [THANK AND TERMINATE]

03. Prefer not to say [THANK AND TERMINATE]

6. Was your organization's last T3010 Registered Charity Information Return submitted by mail or online?

01. By mail

02. Online [THANK AND TERMINATE]

03. I don't know [THANK AND TERMINATE]

04. Prefer not to say [THANK AND TERMINATE]

7. What is your position or job title at [INSERT CHARITY NAME]? If you have more than one job title, please name them both.

01. President

02. Vice President

03. Secretary

04. Treasurer

05. Chief Executive Officer / Executive Director
 06. Financial Officer
 07. Legal Counsel
 08. Board member or Chair
 09. Office manager
 10. Admin staff /receptionist
 11. Manager / Director (other than office manager)
 12. Other (SPECIFY)
 13. Prefer not to say
8. How many years have you been involved with [INSERT CHARITY NAME]? IF ASKED: as a member, volunteer, staff member, board member or director. IF “SINCE THE BEGINNING” OR “SINCE INCEPTION”, ASK HOW LONG AGO THAT WAS.
01. Less than two years [MAXIMUM 2 PER GROUP]
 02. Two to less than five years
 03. Five years or more
9. Is [INSERT CHARITY NAME] registered for My Business Account? IF ASKED: My Business Account is the Canada Revenue Agency’s secure online portal that offers a variety of online services for businesses and charitable organizations like yours. [TRY TO RECRUIT A MIX OF THOSE WHO HAVE MY BUSINESS ACCOUNT AND THOSE THAT DO NOT]
01. Yes
 02. No
 03. I don’t know
10. In which province or territory do you live? This information is needed to make sure you are assigned to a focus group that takes place in your time zone.
01. British Columbia
 02. Alberta
 03. Saskatchewan
 04. Manitoba
 05. Ontario
 06. Quebec
 07. New Brunswick
 08. Newfoundland
 09. Northwest Territories
 10. Nova Scotia
 11. Nunavut
 12. Prince Edward Island
 13. Yukon Territory
11. What is your first official language?
01. French
 02. English

12. By participating in this focus group, you will be asked to discuss with other participants and share your opinion on various topics related to filing of the annual information form. You may also be asked to read during the meeting. How comfortable do you feel in such an environment?

- 01. Very comfortable
- 02. Somewhat comfortable
- 03. Not very comfortable [THANK AND TERMINATE]
- 04. Not at all comfortable [THANK AND 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 your participation?

- 01. Yes [CONTINUE]
- 02. No [GO TO Q17]
- 03. DK/NR [THANK AND TERMINATE]

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

- 01. Within the last 6 months [THANK AND TERMINATE]
- 02. Over 6 months ago [CONTINUE]
- 03. DK/NR [THANK AND TERMINATE]

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 CRA OR TAX FILING]

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

- 01. Fewer than 5 [CONTINUE]
- 02. 5 or more [THANK AND TERMINATE]

17. The discussion group will be recorded. The recordings will be used only by the research professional to assist in preparing a report on the findings and they will be destroyed once the report is final. Do you agree to be recorded for research purposes only?

- 01. Yes [GO TO Q19]
- 02. No [CONTINUE]
- 03. DK/NR [CONTINUE]

18. It is necessary for the analysis process for us to record the session as the moderator needs this material to complete the report. The recordings will be used solely to assist with writing the report and will not be shared. Now that I've explained this, do I have your permission for recording?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. DK/NR [THANK AND TERMINATE]

19. Representatives from Canada Revenue Agency may observe the discussion but will not have access to any of your personal information, such as your full name or Charity name, and they will not take part in the discussion. Do you agree to be observed by employees of the Government of Canada?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. DK/NR [THANK AND TERMINATE]

You qualify to participate in one of our virtual discussion groups. The discussion will be led by a researcher from the public opinion research firm, Phoenix SPI. The group will take place on [DAY OF WEEK], [DATE], at [TIME], and will last up to 2 hours. You will receive an honorarium of \$225 for your time.

20. Are you willing to participate?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. DK/NR [THANK AND TERMINATE]

21. We will provide the focus group moderator with a list of participants' names so that they can sign you into the group. We will provide your first name and the first letter of your last name only. This information will not be shared with Canada Revenue Agency. Do we have your permission to do this? I assure you it will be kept strictly confidential.

- 01. Yes [GO TO INVITATION]
- 02. No [CONTINUE]
- 03. DK/NR [CONTINUE]

22. We need to provide the focus group moderator with the names of the people attending the focus group because only the individuals invited are allowed in the session and the moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. Now that I've explained this, do I have your permission to provide your name and profile to the moderator?

- 01. Yes [CONTINUE]
- 02. No [THANK AND TERMINATE]
- 03. DK/NR [THANK AND TERMINATE]

INVITATION:

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, 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].

May I have your email address so that we can also send you an email message with the information you will need about the FOCUS GROUP? Information regarding how to participate will be sent to you by email in the coming days.

Yes: ENTER EMAIL ADDRESS: _____

Information regarding how to participate will be sent to you by email in the coming days. The email will come from Phoenix SPI and the address will be research@phoenixspi.ca. You will be asked to log into the online session 15 minutes prior to the start time.

Someone will call you the day before to remind you about the session. So that we can call you to remind you about the focus group or contact you should there be any changes, can you please confirm your name and contact information for me?

First name: _____

Last Name: _____

Daytime phone number: _____

Evening phone number: _____

Thank you very much for your assistance!

2.2 Moderator Guides

A. Paper filers

Introduction (5 minutes)

→ Introduce moderator/firm and welcome participants to the focus group.

TECHNICAL CHECK; CONFIRM SOUND AND VIDEO QUALITY.

- Thank you for attending/value your being here.
- Tonight, we're conducting research on behalf of the Canada Revenue Agency or CRA.
- The CRA is continually looking for ways to improve its services. The purpose of tonight's research is to help the CRA improve the online services it provides Canadians in relation to their income taxes.
- The discussion will last approximately 2 hours.

→ Describe focus group.

- This is a "virtual round table" discussion.
- My job is to facilitate the discussion, keeping us on topic and on time. I have no special interest or knowledge of the content being discussed.
- Your job is to offer your opinions. There are no right or wrong answers.
- I'd like to hear from everyone, so we have a range of opinions.
- I'll try to call on you, but feel free to wave if you want to contribute.
- There are no right or wrong opinions and there is no need to come to a group agreement on anything.

→ Explanations.

- Comments treated in confidence.
 - Anything you say during these groups will be held in confidence.
 - Our report summarizes the findings but does not mention anyone by name.
 - We encourage you to not provide any identifiable information about yourself.
- Your responses will in no way affect any dealings you have with the Government of Canada.
- The session is being video recorded. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
 - Recording is for report writing purposes/verify feedback.
- There are people from the Canada Revenue Agency involved in this project who will be observing tonight's online session.
 - Purpose: oversee the research process and see your reactions first-hand. They know only your first names.

→ Any questions?

→ Roundtable introduction: Let's start with everyone introducing themselves?

Current processes (15 minutes)

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

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

What are your impressions of the CRA? Imagine a scale from negative to positive; where do you stand on that scale in terms of your impressions of the CRA? Are you in the bottom half; top (positive/neutral/negative)?

When we recruited you for this study, you indicated that your last personal [QUEBEC ONLY: federal] income tax return was submitted to the CRA by mail [CONFIRM THROUGH HAND COUNT]. NOTE TO MODERATOR: THE LAST RETURN FILED COULD BE FOR 2020 OR 2021.

1. Do you typically submit your personal [QUEBEC ONLY: federal] income tax return by mail? NOTE TO MODERATOR: DO NOT PROBE FOR REASONS WHY THEY FILE BY PAPER/MAIL. THIS IS ADDRESSED IN DETAIL LATER IN THE GUIDE.
2. Has anyone *ever* filed their personal [QUEBEC ONLY: federal] income tax return to the CRA electronically, either on their own or through someone else such as an accountant or professional tax preparer? [HAND COUNT]
 - For those who have, why did you file online if you typically do so by mail?
3. Do you usually complete your personal income tax returns on your own, with or without any help, or does someone else do this for you, like an accountant or professional tax preparer? [HAND COUNT]

IF RECEIVE ASSISTANCE:

4. Does the person who helps you complete your income tax returns also submit them to the CRA for you or do you submit them yourself?
5. How do you obtain the forms required to complete your personal [QUEBEC ONLY: federal] income tax return? NOTE TO MODERATOR: THOSE WHO FILED THEIR INCOME TAX AND BENEFIT RETURN ON PAPER THE PREVIOUS TAX YEAR, ARE AUTOMATICALLY MAILED THE PACKAGE. IN OTHER WORDS, THEY MAY HAVE DONE NOTHING TO OBTAIN THE PACKAGE.
 - Order the income tax package and it was mailed to you, print the forms from CRA's website, print the completed forms from the tax software you use, etc.

IF OBTAINED BY MAIL:

6. Suppose you could not obtain these forms by mail. If you had to get them electronically (i.e., by downloading them or using tax software) what would you do?

→ Probe: extent to which this would constitute a problem/challenge

Access to technology and social media usage (20 minutes)

Changing topics, I'd now like to ask you about the types of technology you use.

7. To start, how many of you have access to the Internet from your home or residence? [HAND COUNT]

→ Probe: high speed or not

8. Which of the following devices do you have access to from your home or residence ...? [HAND COUNT]

- a computer (desktop or laptop)
- a printer
- a tablet or mobile device/smartphone

9. For those who do not have access to any of these devices from your home, are you able to access them from somewhere else, such as a through a friend or family member? [HAND COUNT] From where do you access these devices?

→ Probe: friend, family member, store (e.g., Staples), internet café, library, community centre

10. For those who use shared devices, under what circumstances are you doing so—that is, for what purpose are you using [INSERT ACCESS POINTS MENTIONED—E.G., 'THE PRINTER AT STAPLES']?

11. Is this something you do frequently?

12. Do you have any concerns about doing this, about using computers and printers from public access points? If so, what concerns do you have? NOTE TO MODERATOR: LISTEN AND PROBE TO SEE IF CONCERN IS ACTIVITY SPECIFIC.

→ Probe: security, privacy

13. How many of you use social media? [HAND COUNT]

14. Which social media platforms do you use and for what purposes?

Use of online services (30 minutes)

Now I have a couple of questions about your dealings or interactions with the CRA, either personally or through someone acting on your behalf, such as an accountant or tax professional.

15. When you need to contact the CRA for one reason or another, how do you typically do so? Why is that?

16. How would you describe your experience dealing with the CRA? Were you able to get what you needed/resolve your issue?

17. As a result of the pandemic, has anything changed regarding the way(s) in which you interact or deal with the CRA? This includes anything related to communicating with the agency, looking for information, conducting transactions, etc. If so, how?
18. How many of you are aware that the CRA offers online services? What types of things have you noticed you can do online with the CRA? Anything else?
19. [ADJUST IF MY ACCOUNT IS MENTIONED EARLIER] Who has heard of the CRA online service, My Account [for individuals]? [HAND COUNT] For those of you aware of My Account, is anyone registered to use the service? [HAND COUNT]

IF REGISTERED USER:

20. What kinds of things have you done through My Account?
21. How useful is this service to you? Please explain.
22. Is there anything you are aware of that could do through My Account that you choose not to do? If so, what and why? BE ATTENTIVE TO ANY MENTION OF FILING TAXES, WHICH CANNOT ACTUALLY BE DONE THROUGH MY ACCOUNT
23. Is there anything you wanted to do in My Account, but weren't able to?
24. Can you think of anything that could make the service better for you?

IF AWARE BUT NOT REGISTERED:

25. For those of you aware of My Account, but not registered, is there a reason you haven't registered to use this service?
26. Has anyone ever accessed other Government of Canada programs or services through an online account other than CRA's My Account ... like My Service Canada Account or My VAC [If needed: Veteran's Affairs Canada] Account? [HAND COUNT]

→ PROBE IF APPLICABLE: Were there any features you saw in other accounts that you found very useful?
27. Has anyone used Government of Canada online services for reasons other than accessing Government of Canada programs or services? [HAND COUNT] If so, what have you done?
28. How many of you shop or bank online? [HAND COUNT]

IF THEY BANK ONLINE:

29. For those of you who do your banking online, do you also pay bills online by making payments directly from your bank account? Do you have direct deposit set up for any payments you received electronically?

- Probe: Main reasons why: convenience, accessibility, other?
- Probe: Main reasons why **not**: security concerns, preference for in-person?

30. How comfortable are you shopping and banking online? Is there any kind of transaction you **could** do through online banking or shopping that you would **not** do? If so what and why?

IF THEY DO NOT SHOP/BANK ONLINE:

31. For those who don't shop or bank online, why not?

Perceptions and preferences regarding tax filing (45 minutes)

I'd now like to switch the focus to your perceptions and preferences when it comes to filing taxes.

[ROTATE QUESTIONS 32/33 AND 34/35]

32. What do you think are the benefits or advantages of submitting a personal [QUEBEC ONLY: federal] income tax return to the CRA electronically?

33. Do you think there are any disadvantages or drawbacks to submitting a personal [QUEBEC ONLY: federal] income tax return to the CRA electronically? THE FOCUS HERE IS NOT ON BARRIERS OR OBSTACLES TO FILING ELECTRONICALLY. THESE WILL BE EXPLORED LATER.

34. What do you think are the benefits or advantages of submitting a personal [QUEBEC ONLY: federal] income tax return to the CRA by mail?

35. Do you think are any disadvantages or drawbacks to submitting a personal [QUEBEC ONLY: federal] income tax return to the CRA by mail?

As I noted at the beginning of the session, you all submitted your last personal [QUEBEC ONLY: federal] income tax return to the CRA by mail. There can be a variety of reasons why someone chooses to file their return by mail rather than electronically ...

36. Why do you submit your personal [QUEBEC ONLY: federal] income tax return by mail rather than electronically? CATEGORIZE/CLARIFY REASONS USING PROBES BELOW

- Habit/custom/comfort/lack of interest/no requirement to submit electronically
- Barriers/obstacles to submitting electronically
 - i. Cost, lack of equipment/software, perceived difficulty/stress
- Security and/or privacy-related concerns
- Concerns/apprehensions about technical problems/glitches, e.g., could get lost
- Required to submit by paper

37. And what about documents and record-keeping for your tax information. What sorts of documentation to you keep on paper?

- PROBE: Correspondence, printed tax returns, notices of assessment, receipts
- Do you prefer having paper-copies or do you feel electronic versions are as useful
- What about documentation sent by the CRA, do you prefer receiving these on paper over electronic versions? PROBE REASONS.

38. ASK ONLY IF REQUIRED BY PREVIOUS E-FILING (Q2) AND ADJUST LANGUAGE AS NEEDED: Earlier on some/a few/someone mentioned that they have previously filed their personal [QUEBEC ONLY: federal] income tax return electronically. Why did you revert to filing by mail?
39. Is anyone currently contemplating or considering switching from filing their tax return by mail to doing so electronically? [HAND COUNT] How likely is it that you will do so? What factors are informing your considerations in this regard?
40. Would anyone actually prefer to file their tax return to the CRA electronically? [HAND COUNT] What, if anything, is inhibiting or preventing you from doing so?
41. Who thinks that they currently have the technological requirements (i.e., software and hardware) that would allow them to file electronically if they wanted to? [HAND COUNT]
42. What, if anything would induce you to file your tax return to the CRA electronically. Please identify anything that you think would assist or facilitate your move to digital tax-filing or increase your willingness to switch to online filing. USE PROBES BELOW AS NEEDED
- CRA pre-filing returns based on information already on record – automation of returns (ensure to probe on this one)
 - Knowing for certain forms would be received (confirmation of receipt/acknowledgment email)
 - If all forms could be submitted electronically
 - If someone helped them do it
 - Knowing more about the online services that are designed to help you file your return quickly and easily
 - Videos/Tutorials/etc.

IF NOT ANSWERED BY RESPONSES TO THE PREVIOUS QUESTION:

43. What (else) could the CRA do to assist people with digital tax filing or increase their willingness to switch to online filing? (tools, services, etc.)

Conclusion (5 minutes)

We are now at the end of the discussion. Those are all the questions I have. Is there anything you would like to add? Do you have any last comments or suggestions about anything we have discussed tonight?

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

On behalf of the CRA, I would like to thank you for your time and participation this evening.

You can all log out now. Have a great evening! Your incentive will be sent to you by cheque or e-transfer. For those interested, the final report for this study will be available online in about 6 months through Library & Archives Canada.

B. Vulnerable Populations

Introduction (5 minutes)

→ Introduce moderator/firm and welcome participants to the focus group.

TECHNICAL CHECK; CONFIRM SOUND AND VIDEO QUALITY.

- Thank you for attending/value your being here.
- Tonight, we're conducting research on behalf of the Canada Revenue Agency or CRA.
- The CRA is continually looking for ways to improve its services. The purpose of tonight's research is to help the CRA improve the online services it provides Canadians in relation to their income taxes and access to benefits they may qualify for.
- The discussion will last approximately 2 hours.

→ Describe focus group.

- This is a "virtual round table" discussion.
- My job is to facilitate the discussion, keeping us on topic and on time. I have no special interest or knowledge of the content being discussed.
- Your job is to offer your opinions. There are no right or wrong answers.
- I'd like to hear from everyone, so we have a range of opinions.
- I'll try to call on you, but feel free to wave if you want to contribute.
- There are no right or wrong opinions and there is no need to come to a group agreement on anything.

→ Explanations.

- Comments treated in confidence.
 - Anything you say during these groups will be held in confidence.
 - Our report summarizes the findings but does not mention anyone by name.
 - We encourage you to not provide any identifiable information about yourself.
- Your responses will in no way affect any dealings you have with the Government of Canada.
- The session is being video recorded. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
 - Recording is for report writing purposes/verify feedback.
- There are people from the Canada Revenue Agency involved in this project who will be observing tonight's online session.
 - Purpose: oversee the research process and see your reactions first-hand. They know only your first names.

→ Any questions?

→ Roundtable introduction: Let's start with everyone introducing themselves?

For consideration: we'd like to let the groups know what they have in common to set a more comfortable environment to share and let them know the purpose is for the CRA to be aware of any unique needs or services that would help others in similar situations? They are all

single parents, they have all at some point experienced housing instability, they are all 65 or older?

Experience with CRA and tax filing (30 minutes)

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

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

What are your impressions of the CRA? Imagine a scale from negative to positive; where do you stand on that scale in terms of your impressions of the CRA? Are you in the bottom half; top (positive/neutral/negative)?

I'd like to begin with some general questions about the Canada Revenue Agency and tax filing.

1. When you think about the Canada Revenue Agency and doing your taxes, what's the first thing that comes to mind?

→ Probe if needed: fair, trustworthy, intimidating (e.g., fearful of CRA)

2. Has anyone ever needed to contact or deal with the Canada Revenue Agency? This could be for any reason. [HAND COUNT]

IF YES (other than just for tax filing):

3. What was the reason for the contact and how did you get in touch with the CRA?

→ Probe reasons (seek information, requesting update, responding to CRA, other) and service channels

4. How would you describe your experience dealing with the Canada Revenue Agency ... was it positive or negative? Why do you say that?

→ [IF APPLICABLE] Were you able to get what you needed / resolve the issue?

IF NO:

5. If you needed or wanted to contact the CRA, how would you do so? Why would you use that channel?
6. Are there any other ways that haven't been mentioned yet that you can get in touch with the CRA?
7. As a result of the pandemic, has anything changed regarding the way(s) in which you interact or deal with the CRA? This includes anything related to communicating with the agency, looking for information, conducting transactions, etc. If so, how?

8. Given the choice, what would be your preferred way to interact with the CRA? Why is that?

→ Probe: how much would you choose to do online *if* you could

As I mentioned earlier, the purpose of tonight’s discussion is to help the CRA improve the online services it provides Canadians in relation to their income taxes and access to benefits they may qualify for.

9. How many of you have ever filed a personal income tax return? [HAND COUNT]

IF ANYONE HAS NEVER FILED A RETURN: The next few questions are for people who have filed a tax return.

TAX FILERS

10. How often do you generally file a personal [QUEBEC ONLY: federal] income tax return?

Probe: every year, most years/some years, rarely

11. What would you say some of the benefits are to filing your personal [QUEBEC ONLY: federal] income taxes?

12. What are some of the disadvantages?

13. How was your last personal [QUEBEC ONLY: federal] income tax return sent to CRA? Was it sent by mail or online? ASK IF THIS IS THEIR TYPICAL PRACTICE [NOTE FOR MODERATOR: Some who qualified for File My Return may say telephone]

14. Do you usually complete your personal income tax returns on your own, with or without any help, or does someone else do this for you, like a friend/family member, an accountant or professional tax preparer? [HAND COUNT]

On their own, with help (could also include Community Income Tax Volunteer Program), by someone else

IF RECEIVE ASSISTANCE:

15. At what stage of the process do you get help? What are the main reasons you prefer to get help with it?

16. Does the person who helps you complete your income tax return also submit it to the CRA for you or do you submit it yourself? [HAND COUNT]

IF FILE BY MAIL:

17. How do you obtain the forms required to file your personal [QUEBEC ONLY: federal] income tax return to the CRA?

IF FORMS OBTAINED BY MAIL:

18. Suppose you could not obtain these forms by mail. If you had to get them electronically (i.e., by downloading them) what would you do?

Probe: extent to which this would constitute a problem/challenge

19. What is the main reason you do your taxes? Any other reasons?

Probe: - benefits vs. taxes

NON-FILERS:

For those who have never done your taxes,

20. What are the main reasons you don't file income tax returns? That is, what's the main reason why you haven't done your taxes? Any other reasons?

Probes if needed: - Don't need to/tax exempt
- No income to declare
- No time
- Fear/concerns
- Too hard/confusing

Use of online services (20 minutes)

I'd now like to talk about your use of online services, starting with services offered by the CRA.

21. When accessing the internet or online services, how do you normally do so? (e.g. computer/laptop at home, computer/laptop at friend/family member's home, tablet, mobile device)

22. Who has heard of the CRA online service, My Account [for individuals]? [HAND COUNT] For those of you aware of My Account, is anyone registered to use the service? [HAND COUNT]

IF REGISTERED USER:

How often do you use it and what kinds of things have you done through My Account?

Examples, if needed:

- View status of tax return
- View notice of assessment or reassessment (could include "Express notice of assessment")
- View benefits and credits information (e.g. CCB, CWB, DTC)
- View tax information slips (T4, T4A, etc.)
- View COVID-19 Support Payment Application Details
- Update address and/or telephone numbers

How useful is this service to you? Please explain.

Is there anything you are aware of that you could do through My Account that you choose not to do? If so, what and why? BE ATTENTIVE TO MENTION OF FILING TAXES, WHICH CANNOT ACTUALLY BE DONE THROUGH MY ACCOUNT

Can you think of anything that could make the service better for you?

IF AWARE BUT NOT REGISTERED:

For those of you aware of My Account, but not registered, is there a reason you haven't registered to use this service?

23. Has anyone ever accessed Government of Canada programs or services through an online account other than CRA's My Account ... like My Service Canada Account or My VAC [If needed: Veteran's Affairs Canada] Account? [HAND COUNT]

→ PROBE IF APPLICABLE: Were there any features you saw in other accounts that you found very useful?

24. Has anyone used Government of Canada online services for reasons other than accessing Government of Canada programs or services? [HAND COUNT] If so, what have you done?

25. How many of you shop or bank online? [HAND COUNT]

IF THEY BANK ONLINE:

For those of you who do your banking online, do you also pay bills online by making payments directly from your bank account? Do you have direct deposit set up for any payments you received electronically?

→ Probe: Main reasons why: convenience, accessibility, other?

→ Probe: Main reasons why **not**: security concerns, preference for in-person?

How comfortable are you shopping and banking online? Is there any kind of transaction you **could** do through online banking or shopping that you would **not** do? If so what and why?

IF THEY DO NOT SHOP/BANK ONLINE:

For those who don't shop or bank online, why not?

Do you see shopping/banking online and filing taxes online the same or differently? Do you have concerns with one but not the other?

Choices and options regarding tax filing (25 mins)

ADJUST LANGUAGE AS NEEDED BASED ON FILING PRACTICES: Earlier I asked those of you who have submitted a personal [QUEBEC ONLY: federal] income tax return to the CRA how you did this. Those of you who file their tax return by mail...

TAX FILERS BY MAIL:

There can be a variety of reasons why someone chooses to file their return by mail rather than electronically ...

26. Why do you submit your personal [QUEBEC ONLY: federal] income tax return to the CRA by mail rather than electronically? CATEGORIZE/CLARIFY REASONS USING PROBES BELOW; BE ATTENTIVE TO BARRIERS WITH THIS AUDIENCE

- Habit/custom/comfort/lack of interest/no requirement to submit electronically
- Barriers/obstacles to submitting electronically
 - Cost, lack of equipment/software, perceived difficulty/stress
- Security and/or privacy-related concerns
- Concerns/apprehensions about technical problems/glitches, e.g., could get lost
- Required to submit by paper

27. Is anyone currently contemplating or considering switching from filing their tax return to the CRA by mail to doing so electronically? [HAND COUNT] How likely is it that you will do so? What factors are informing your considerations in this regard?

28. Would anyone actually prefer to file their tax return to the CRA electronically? [HAND COUNT] What if anything is preventing you from doing so?

29. Who thinks that they currently have the technological requirements (i.e., software and hardware) that would allow them to file electronically if they wanted to? [HAND COUNT]

30. What, if anything would induce you to file your tax return to the CRA electronically. Please identify anything that you think would assist or facilitate your move to digital tax-filing or increase your willingness to switch to online filing. USE PROBES BELOW AS NEEDED

- CRA pre-filing your return and sending to you to review and submit based on information already on record – automation of returns (ensure to probe on this one)
- Knowing for certain forms would be received
- If all forms could be submitted electronically
- If someone helped them do it
- Knowing more about the online services that are designed to help you file your return quickly and easily
- Videos/Tutorials/etc.

ASK ALL TAX FILERS:

31. What sorts of documents and record-keeping do you keep for information relating to your taxes? Do you keep these on paper or electronically?

- PROBE: Correspondence, printed tax returns, notices of assessment, receipts
- What are the reasons/advantages/disadvantages to keeping them on paper or electronically?
- What about documentation sent by the CRA, do you prefer receiving these on paper over electronic versions? PROBE TO SEE IF REASONS ARE THE SAME.

32. What (else) could the CRA do to assist people with digital tax filing or increase their willingness to switch to online filing?

Tax credits and benefits (15 minutes)

I'd now like to turn to tax credits and benefits available from the Government of Canada.

33. To the best of your knowledge, what are some of the federal tax credits and benefits available to people in Canada? Can you identify any by name?

[NOTE FOR MODERATOR: Tax filing is required in order to receive these credits/benefits.]

→ Probe if needed:

- Canada Child Benefit
- GST/HST Credit
- Registered Disability Savings Plan Grants and Bonds
- Working income tax benefits (now called the Canada Workers Benefit)
- Provincial tax credits
- Northern Residents Deduction
- Disability Tax Credit
- Old Age Security
- Guaranteed Income Supplement

34. How did you first learn about these tax credits and benefits?

- Probe if needed:
- filing taxes
 - government communications
 - family/friends
 - news media

35. Have any of you ever applied for or received any of these tax credits or benefits? [HAND COUNT] [NOTE FOR MODERATOR: Many of the credits and benefits above are automatically provided as a result of filing a tax return]

36. For those of you who do not receive any of these tax benefits, how do you think you would apply for them to see if you were eligible to receive them? How would you apply?

37. ADJUST LANGUAGE BASED ON WHETHER OR NOT CRB/CERB HAS BEEN IDENTIFIED: Did anyone apply for the Canada Recovery Benefit (CRB)/Canada Emergency Response Benefit (CERB)? [HAND COUNT]. How did you learn about this benefit? How did you apply for it? How did you find the applicable experience?

Assistance with tax-related matters (20 minutes)

Those of you who have filed a tax return,

38. How difficult or easy is it for you to complete your tax return and file your taxes? Please explain.

39. What are the main challenges or difficulties you encounter when trying to complete and submit your tax return?

- Probe if needed:
- complexity/don't understand system
 - computer access
 - low/limited awareness of finances/taxes
 - lack of access to advice/assistance
 - difficulty assembling documents
 - lack of trust in system
 - difficulty accessing My Account (getting locked out, being offline, trouble resetting password, other)
 - cost (expensive to have a return prepared or to get software)

[NOTE TO MODERATOR: We are interested in challenges relating to housing insecurity in the experienced homelessness groups, but are hesitant to directly probe. If raised unprompted, please explore]

ASK EVERYONE:

40. What kinds of services and resources would be most useful to you in terms of assisting you with your tax-related matters, including benefits? For those who have never done your taxes, is there any service or resource that would motivate you to file a tax return?

41. Are you aware of any existing services and resources that could assist you with your tax-related matters? If so, have any of you have used them to help you with tax filing? Based on your experience, was this helpful? Why/why not?

42. If you wanted information about such services or resources, where would you go to get it? Why?

- Probe sources of information and reasons for using sources

43. What kinds of challenges, if any, would you face looking for or trying to access such information?

44. Where do you think you would be most likely to notice government messaging related to such services and resources? (i.e., social media, posters, community organizations, bulletin boards)

45. What in particular could the Canada Revenue Agency do to improve your experience doing your taxes?

46. ADJUST WORDING IF 'FILE MY RETURN' HAS BEEN MENTIONED/IDENTIFIED: Has anyone heard of the CRA's 'File my return' service? This 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 without having to fill out any forms or do any calculations. [HAND COUNT]

NOTE TO MODERATOR: eligible individuals are those with simple tax situations that generally remain unchanged year to year, within a certain income range or with a fixed income. Qualified

individuals receive an invitation letter by mail, with their T1 paper tax package or by email notification to view through My Account

IF AWARE OF SERVICE:

47. Has anyone used it? [HAND COUNT] IF SO: Based on your experience, was this helpful? Why/why not?

IF UNAWARE OF SERVICE OR AWARE BUT A NON-USER:

48. Does such a service sound like it might be useful to you in terms of improving your experience doing your taxes or making it easier? [HAND COUNT] Why/why not?

Conclusion (5 minutes)

We are now at the end of the discussion. Those are all the questions I have. Is there anything you would like to add? Do you have any last comments or suggestions about anything we have discussed tonight?

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

On behalf of the CRA, I would like to thank you for your time and participation this evening.

You can all log out now. Have a great evening! Your incentive will be sent to you by cheque or e-transfer. For those interested, the final report for this study will be available online in about 6 months through Library & Archives Canada.

C. Register Charities

Introduction (5 minutes)

→ Introduce moderator/firm and welcome participants to the focus group.

TECHNICAL CHECK; CONFIRM SOUND AND VIDEO QUALITY.

- Thank you for attending/value your being here.
- Tonight, we're conducting research on behalf of the Canada Revenue Agency or CRA.
- The CRA is continually looking for ways to improve its services. The purpose of tonight's/today's research is to help the CRA improve the online services it provides for registered charities.
- The discussion will last approximately 2 hours.

→ Describe focus group.

- This is a "virtual round table" discussion.
- My job is to facilitate the discussion, keeping us on topic and on time. I have no special interest or knowledge of the content being discussed.
- Your job is to offer your opinions. There are no right or wrong answers.
- I'd like to hear from everyone, so we have a range of opinions.

- I'll try to call on you, but feel free to wave if you want to contribute.
- There are no right or wrong opinions and there is no need to come to a group agreement on anything.

→ Explanations.

- Comments treated in confidence.
 - Anything you say during these groups will be held in confidence.
 - Our report summarizes the findings but does not mention anyone by name.
 - We encourage you to not provide any identifiable information about yourself.
- Your responses will in no way affect any dealings you have with the Government of Canada.
- The session is being video recorded. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
 - Recording is for report writing purposes/verify feedback.
- There are people from the Canada Revenue Agency involved in this project who will be observing tonight's online session.
 - Purpose: oversee the research process and see your reactions first-hand. They know only your first names and not the organization you represent.

→ Any questions?

→ Roundtable introduction: Let's start with everyone introducing themselves.

Background/Context (10 minutes)

I'd like to start with a few questions about the charity which you represent and your involvement with it.

1. How long has your charity been in existence?
2. How many years have you been involved with the charity?

When we recruited you for this study, you indicated that you had primary responsibility for completing and filing your organization's last T3010 Registered Charity Information Return [CONFIRM THROUGH HANDCOUNT]

3. How long has this responsibility been yours?
4. How knowledgeable would you say that your charity is about what is required to comply with the Income Tax Act? KEEP BRIEF BUT IF KNOWLEDGE IS LIMITED/NON-EXISTENT ASK WHY

→ Probe: very, somewhat, not very, not at all

T3010 filing habits and interactions with CRA (45 minutes)

When we recruited you for this study, you indicated that your organization's last T3010 Registered Charity Information Return was submitted to the CRA by mail [CONFIRM THROUGH HAND COUNT].

5. Is submission by mail the way your organization typically files its T3010 Registered Charity Information Return?
6. To your knowledge, has your organization's T3010 Registered Charity Information Return ever been filed electronically?
7. (if an organization previously filed through MyBA) Why did you revert to filing by mail?
8. Which version of the T3010 form do you use: the fillable/saveable version or the version you print and fill out?
9. How difficult or easy is it to complete the T3010 form? Please explain.
→ Probe: very difficult, somewhat difficult, not very difficult, not difficult at all
10. [IF DIFFICULT] What would you say the biggest challenge is with completing the T3010 form?
→ Probe : How do you address this challenge? Is there anything you can think of that would help address this challenge??
11. Do you usually complete the form on your own or do you get assistance? [HAND COUNT]

IF RECEIVE ASSISTANCE:

12. What is it you need help or assistance with?
13. In the past year or two, have you or others in your charity looked for information or assistance to help you understand what is required for completing and/or filing your T3010? [HAND COUNT]
14. IF YES: What source(s) do you use for assistance completing the T3010 annual information return? BE ATTENTIVE TO INTERNAL VS. EXTERNAL SOURCES
→ Probe:
 - Guide (T4033)
 - CRA/CRA website/CRA Charities Directorate
 - Another charity/non-profit organization
 - Instructions on the form itself
 - Previous year's form
 - Professional tax preparer/accountant/bookkeeper
 - Accountant, lawyer, or other knowledgeable person
 - Accounting or other software
 - Friend or colleague
 - Course at university, college or other type of school
 - Informal training from an individual (account/bookkeeper/lawyer/other)
 - Informal information-gathering (researched web sites, etc.)
 - Parent organization

IF CRA/CRA WEBSITE/CHARITIES DIRECTORATE IS MENTIONED, GET HAND COUNT ON HOW MANY HAVE SOUGHT INFORMATION/ASSISTANCE THERE

15. Did you find what you were looking for? If not, why not? If so, where did you find it? Did you find it with ease or difficulty? BE ATTENTIVE TO ANY DIFFICULTIES GETTING INFORMATION FROM CRA/CRA WEBSITE/CHARITIES DIRECTORATE

- Probe difficulties finding information
- Probe (where information was found) – Charities and Giving website’s A to Z index, Canada.ca search engine, internet search engine, called client services, other)

IF NO:

16. Where would you look for such information or assistance?

- Probe (if not mentioned) – Charities and Giving website’s A to Z index, Canada.ca search engine, internet search engine, called client services, other)

17. ADJUST WORDING IF CRA HAS BEEN CONTACTED FOR INFORMATION/ASSISTANCE: If your charity had questions or needed more information from the Charities Directorate of the Canada Revenue Agency, how would you seek out this information? In other words, how would you contact the Directorate?

- Probe:
 - CRA web site/Charities Directorate web site/Charities and Giving website
 - Call the Client Service Section
 - Send a written enquiry
 - Look in the guide/form
 - Webinar
 - Information session

18. ADJUST WORDING IF WEBINAR HAS BEEN MENTIONED: Are you aware that the CRA offers information webinars for charities on a variety of topics? [HAND COUNT]

IF AWARE:

19. Has anyone ever attended one? If so, was it helpful/useful? If not, why not?

20. How does your organization currently maintain/store its books and records (e.g., financial statements, receipts, governing documents, material relevant to your business’ dealings with the CRA)? Do you currently store your documents/receipts in paper format, electronically, or a combination of both? Why do you do it this way?

21. How would your organization prefer to receive general information from the CRA about such things as your organization meeting its obligations/programs/services available?

- Probe:
 - Mail/mailling list
 - Email
 - Webinar
 - Other

22. As a result of the pandemic, has anything changed regarding the way(s) in which you interact or deal with the CRA? This includes anything related to communicating with the agency, looking for information, conducting transactions, etc. If so, how?
23. As a result of the pandemic, has anything changed regarding the way(s) your charity filed its information return? If so, how?

Access to technology and social media usage (5 minutes)

I'd like to ask your organization's use of technology and social media.

24. Does your organization have reliable access to the Internet? [HAND COUNT]
25. Do you have access to computers? [NOTE: Tablets can be considered as computers for the purpose of this question]
26. If you maintain/store your charity's books and records in a paper format, are you able to scan the documents or take pictures of the documents to file your return electronically?
27. Which social media platforms does your organization use?
28. Does your charity use email in its regular activities?

Use of My Business Account (20 minutes)

I'd now like to focus specifically on your organization's dealings or interactions with the CRA through the My Business Account service.

29. Is your organization registered for the CRA's secure online portal, My Business Account? [HAND COUNT]

IF NOT REGISTERED:

30. Were you aware that the CRA had a secure online portal for charities?
31. Is anyone registered for My Account for their personal taxes?
 - Did you know you can use the same log-in credentials for My Business Account?
 - [IF AWARE] Is anyone concerned that My Business Account would link to your personal tax affairs? [NOTE TO MODERATOR: it does not link in case concern expressed]
32. Have you tried to register for My Business Account?
33. Do you recall what prevented you from successfully registering and accessing your charity's account on My Business Account?
 - What steps, if any, did you take to try to resolve the issue [PROBE: follow instructions on Canada.ca, reach out to Charities directorate client service area for assistance]

- 34. How could the CRA make it easier to register for My Business Account?
- 35. Do you have any security concerns about interacting with the CRA through the Internet?
- 36. Are there any other reasons why you are not registered for My Business Account?

IF REGISTERED:

- 37. How long has your organization been using this service?
- 38. Who has access to your charity's account through My Business Account?
 - Within your charity
 - Authorized representatives outside the charity, such as a lawyers or an accountants

- 39. What do you use My Business Account for?

- Maintain the charity's information
- Payroll
- GST/HST
- Other: _____

- 40. How familiar are you/is your organization with the various services for charities offered through My Business Account?

- 41. How useful is this service to your organization? Please explain.

Perceptions and preferences regarding filing of T3010 (30 minutes)

As I noted earlier, you all indicated that your organization's last T3010 Registered Charity Information Return was submitted to the CRA by mail.

- 42. Were you aware that the T3010 return can be filed through My Business Account? [HAND COUNT]
- 43. Have you previously tried filing your charity's information return through My Business Account?
- 44. In your opinion, what are the advantages of filing the T3010 return using digital services (i.e., through My Business Account)?
- 45. Why does your organization file its T3010 return by mail rather than electronically?
CATEGORIZE/CLARIFY REASONS USING PROBES BELOW
 - Habit/custom/comfort/lack of interest/no requirement to submit electronically
 - Barriers/obstacles to submitting electronically (e.g., costs, lack of hardware/software, perceived difficulty/complexity of electronic submission)

- Security-related concerns
- Concerns/apprehensions about technical problems/glitches, e.g., could get lost
- Wasn't aware it could be filed electronically

46. IF NOT ANSWERED BY RESPONSES TO PRECEDING QUESTION: What are the advantages of filing the T3010 return by mail?
47. Would anyone actually prefer to file their T3010 to the CRA electronically? [HAND COUNT] What, if anything, is inhibiting or preventing you from doing so?
48. What, if anything, would induce you to file your T3010 return to the CRA electronically? Please identify anything that you think would assist or facilitate your move to digital tax-filing or increase your willingness to switch to online filing.
49. Within your organization, what is the conversation around getting registered for MyBA? How likely is it that you will do so? What factors are informing your considerations in this regard?
50. IF NOT ANSWERED BY RESPONSES TO THE PREVIOUS QUESTIONS: What (else) could the CRA do to assist charitable organizations with digital filing or increase their willingness to switch to online filing?

Conclusion (5 minutes)

We are now at the end of the discussion. Those are all the questions I have. Is there anything you would like to add? Do you have any last comments or suggestions about anything we have discussed tonight/today?

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

On behalf of the CRA, I would like to thank you for your time and participation.

You can all log out now. Your incentive will be sent to you by cheque or e-transfer. For those interested, the final report for this study will be available online in about 6 months through Library & Archives Canada.