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Agency

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du Canada

2022-2023 CRA Annual Corporate Research – Quantitative Phase

Final Report

Prepared for the Canada Revenue Agency

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Supplier name: Quorus Consulting Group Inc.
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This public opinion research report presents the results of a quantitative study conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. The quantitative study was conducted through two data collection phases, a telephone survey with the general public administered between February 13 and March 24, 2023, and an online survey with small and medium sized businesses as well as tax intermediaries administered between February 16, 2023, to March 17, 2023

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Executive Summary

Quorus Consulting Group Inc.
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Research Purpose and Objectives

The Canada Revenue Agency (CRA) has conducted annual survey research for strategic planning and reporting since 2005. The structure of the Annual Corporate Research (ACR) has undergone various changes over the years to reflect evolving corporate priorities, tax-related themes, and technological changes. In 2021, the ACR was updated to include a core survey to be conducted annually, with additional service and compliance modules conducted with a split-sample design. The decision to conduct the additional modules annually will assist with gathering improved tracking results across service and compliance themes.

For 2023, specific objectives of the quantitative component of the research included:

- reputation and overall perceptions of the CRA;
- experience with income tax filing;
- perceptions of contacts and dealings with the CRA;
- methods of contact;
- attitudes about services and service expectations (website, portals and communications);
- attitudes about compliance, underground economy and related activities, and,
- demographics.

The various purposes of this research included, but were not limited to, the following:

- Understanding public perceptions and attitudes, enabling the CRA to identify target audiences for specific action and communication.
- Having data findings to supplement the CRA's strategic planning exercises and internal analysis of trends in public opinion.
- Using the findings in other corporate reporting and tracking initiatives including the data necessary to populate the Service Satisfaction Index, the Trust Index, as well as a key performance indicator regarding Access to Information and Privacy.

Target Populations

There were three target audiences:

- **Individual taxpayers:** Those aged 18 and over who have resided in Canada for a minimum of one year.
- **Small and medium-sized businesses (SMEs):** Businesses of less than 100 employees¹. Participants included business decision-makers or individuals involved in decisions related to the business tax matters, payroll, GST/HST preparation, or bookkeeping. Acceptable job titles included:
 - President/CEO/Owner
 - CFO/Comptroller
 - Accountant
 - Payroll Manager/Officer
 - Manager
 - Bookkeeper
 - Financial Officer
- **Tax Intermediaries (TIs):** Those who work with small and medium size business clients on tax-related or payroll matters.

¹ A small sample of businesses with 100 or more employees were included (n=30).

Research Methodology

Two data collection modes were used to complete this research:

- A telephone survey entailing a random sample of 2,407 adult Canadians 18 years of age or older was conducted from February 13, 2023, to March 24, 2023. The specific target audience was individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year). Quotas were established by region, age and gender to ensure a representative sampling. The survey took 17 minutes on average to complete. A sample of 2,407 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection approach, the survey results are projectable to the overall Canadian adult population. The results for subgroups have a larger margin of sampling error than for the overall sample because of their smaller sample sizes.
- An online survey of 806 small and medium-sized businesses and 810 tax intermediaries was conducted from February 16, 2023, to March 17, 2023. Data collection quotas were established by region to ensure a representative sampling. The survey required 12 minutes on average to complete. As surveying small and medium-sized businesses as well as Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the results of this survey are not statistically projectable to the target population because the sampling method used does not ensure that the sample represents the target population with a known margin of sampling error. Reported percentages are not generalizable to any group other than the sample studied, and therefore no formal statistical inferences can be drawn between the sample results and the broader target population it may be intended to reflect.

Key Findings

Perceptions of the CRA

Overall perceptions

Canadians were asked to provide a ranking for the performance of the government of Canada on a scale of 1 to 10 (where 1 represented terrible and 10 was excellent)

- More than a fifth of general population respondents (21%) rated the overall performance as good (scores of 8 – 10), while nearly 3 in 5 (56%) provided neutral scores (scores of 4 – 7), resulting in an average score of 5.6.
- More than 2 in 5 SME respondents (43%) rated the overall performance as good, with a similar proportion (40%) providing neutral scores, resulting in an average score of 6.5.
- Nearly a third of TI respondents (28%) rated the overall performance as good, while more than half (55%) provided neutral scores, resulting in an average score of 6.0.

Canadians were asked to provide an overall ranking of the performance of the CRA on a scale of 1 to 10 (where 1 represented terrible and 10 was excellent) as well as an explanation for their ranking:

- Less than a third of general population respondents (30%) rated the CRA's performance as good (scores of 8 – 10), while more than half (56%) provided neutral scores (scores of 4 – 7), resulting in an average score of 6.3. These ratings were primarily driven by a lack of issues in dealing with the CRA (20%), followed by responsiveness when being contacted (10%), a general dislike of paying taxes (9%), general room for improvement (8%), and good customer service (8%).
- More than half of SME respondents (52%) rated the CRA's performance as good, while nearly 2 in 5 (37%) provided neutral scores, resulting in an average score of 7.1. These ratings were primarily driven by experience with customer service (good customer service – 28%; poor customer service – 20%), poor performance overall (8%) and quality or functionality of the CRA's website (6%).
- More than a third of TI respondents (34%) rated the CRA's performance as good, while more than half (51%) provided neutral scores, resulting in an average score of 6.4. TI ratings were primarily driven by experience with customer service (good customer service – 29%; poor customer service – 29%), general inefficiency (13%), and slow service (8%).

Trust in the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a lack of any trust and 7 was complete trust:

- Nearly half of Canadians (49%) expressed trust in the CRA (scores of 6 – 7), while more than 2 in 5 (44%) provided a neutral score (scores of 3 – 5), resulting an average score of 5.3.
- Nearly half of Canadian SME respondents (48%) expressed trust in the CRA, while more than 2 in 5 (43%) provided a neutral score, resulting in an average score of 5.1.
- Nearly a third of Canadian TI respondents (32%) expressed trust in the CRA, while nearly 3 in 5 (57%) provided a neutral score, resulting in an average score of 4.7.

Canadians were asked to provide their level of agreement on a scale of 1 to 10 towards a series of trust-related statements, with 1 being completely disagree and 10 being completely agree:

- Roughly half of general population respondents strongly agreed (scores of 8 – 10) that people at the CRA are trustworthy (54%), and capable of doing their job well (50%). Just over 2 in 5 respondents further agreed that the CRA is working for the benefit of all Canadians (44%) or does what was is right (43%).
- Nearly 3 in 5 Canadian SME respondents had a high level of agreement that people at the CRA were trustworthy (57%), and that the people at the CRA are capable of doing their job well (56%). More than half of SME respondents agreed that the CRA does what was is right (53%) and is working for the benefit of all Canadians (51%).
- Nearly half of TIs had a high level of agreement that people at the CRA were trustworthy (45%) and that the people at the CRA were capable of doing their job well (45%). Roughly 2 in 5 TIs agreed that the CRA does what was is right (43%) and is working for the benefit of all Canadians (40%).

An index calculation was developed to produce an overall score to evaluate the perceptions of trust for the CRA using the following calculation:

$$\text{Trust index} = \text{SUM} (\text{I can trust the CRA to do what is right} + \text{The CRA works for the benefit of all Canadians} + \text{I feel that the people at the CRA are trustworthy} + \text{The people at the CRA are capable of doing their job well}) / 4$$

- When evaluating overall trust index scores, nearly 2 in 5 general population respondents (37%) had high trust index scores (scores of 8 – 10), and 52% had mid-range index scores (scores of 4 – 7), resulting in an average index score of 6.9.

- High trust index scores were the most common among SME respondents (50%) with many (37%) providing mid-range scores, resulting in an overall average index score of 6.8.
- More than a third of Canadian TIs provided a high trust index score (34%), with more than half of remaining TIs having mid-range index scores (53%), resulting in an average index score of 6.2.
- The overall Trust Index score (i.e. the average of the scores for the three client groups) is 6.6.

Helpfulness of the CRA

In addition to evaluating a series of trust-related statements, Canadians were asked to rate the Canada Revenue Agency on help-related statements using the same scale of 1 to 10, with 1 being completely disagree and 10 being completely agree:

- Just under half of general population respondents had a high-level of agreement (scores of 8 – 10) that the CRA makes the process of filing taxes easy (47%), while fewer agreed that the CRA is generally helpful (41%).
- Nearly two-thirds of SME respondents strongly agreed that the CRA processes their business' tax returns in a timely manner (65%) and that information arrives in time for their business (62%). More than half felt the CRA provides enough information to meet their business tax obligations (56%) and makes the process of filing their business taxes easy (56%). Slightly fewer agreed the CRA is generally helpful (51%), and that the CRA works hard at helping Canadians with their tax matters (49%).
- Nearly half of TI respondents had a high level of agreement that the CRA processes their clients' tax returns in a timely manner (48%). More than 2 in 5 agreed that they were given enough information to meet clients' tax obligations (42%) and that information arrived on time for clients (44%), while a similar proportion felt the CRA is helpful (43%), makes the process of filing business taxes easy (42%), and works hard to help Canadians with tax matters (41%).

Impact of a rising cost of living

Using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, Canadians were asked to provide their level of agreement for whether the rise in cost of living was having a negative impact on their household finances.

Most Canadians surveyed strongly agreed (scores of 8 – 10) that their household finances were being negatively impacted (70%), while over a fifth of respondents (22%) provided a neutral score (scores of 4 – 7), resulting in average score of 8.1. In contrast, very few (7%) said that their household finances were not impacted by the rising cost of living.

Access to information and privacy

Using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, Canadians were asked to provide their level of trust in the CRA to handle their respective information appropriately:

- Nearly 3 in 5 general population respondents strongly agreed (scores of 8 – 10) that they trust the CRA to handle their personal information (59%), while nearly a third of respondents (30%) provided a neutral score (scores of 4 – 7), resulting in an average score of 7.4.
- More than 3 in 5 Canadian SMEs rated the CRA an 8 or more when it comes to trusting the CRA to handle their business information (62%), while more than a quarter of respondents provided a neutral score (27%), resulting in an average score of 7.5.
- Opinions were split among the TI respondents, with 46% reporting a high level of agreement when it comes to trusting the CRA with access to their business clients' information and 44% providing a neutral score, resulting in an average score of 7.0.

Equality and equity

Canadians were asked to provide their level of agreement on a scale of 1 to 10 for a series of equality and equity statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree:

- Nearly three quarters of general population respondents (73%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties, no matter who they are. Fewer agreed that the CRA assumes taxpayers report their taxes accurately (63%), or that the CRA treats taxpayers fairly (38%) or provides equal treatment for everyone (38% respectively).
- More than three quarters of SME respondents had a high level of agreement that those found guilty of tax cheating should face equal penalties (77%), while roughly 3 in 5 respondents agreed that the CRA assumes taxpayers report their taxes accurately (60%). Less than half of respondents agreed that the CRA treats taxpayers fairly (49%) or treats everyone the same (49%).
- Nearly two-thirds of tax intermediaries surveyed (65%) had a high level of agreement that those found guilty of tax cheating should face equal penalties, while nearly half agreed that the CRA assumes taxpayers report their taxes accurately (49%). Roughly 2 in 5 respondents agreed that the CRA treats taxpayers fairly (40%) or provides equal treatment for everyone (40%).

Openness and transparency

Canadians were asked to provide their level of agreement using the same scale of 1 to 10 for a series of openness and transparency statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree:

- More than half of respondents (55%) strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides, while nearly half agreed that the CRA supports making government products and client service accessible for everyone (49%). The proportion who agree that the CRA is transparent with how it pursues those who might owe taxes was much lower in comparison, with only 21% rating this an 8-10.
- Nearly 3 in 5 SME respondents had a high level of agreement that the CRA holds itself accountable for the written information it provides (58%), and that the CRA supports making government products and client service accessible for everyone (56%). Nearly half of respondents (47%) agreed that the CRA is transparent with how it pursues those who might owe taxes.
- Nearly half of tax intermediaries surveyed report a high level of agreement when it comes to the CRA holding itself accountable for the written information it provides (48%), and making government products and client service accessible for everyone (48%). A third of respondents (34%) agreed that the CRA is transparent with how it pursues those who might owe taxes.

Tax filing

Nearly 9 in 10 general population respondents (89%) indicated that they had sent in a personal income tax return in the past year. Two-thirds of tax filers (68%) had received assistance preparing their income tax return, including 81% among this subset who sought help from a professional tax preparer or an accountant and 18% who turned to friends or family members for assistance. Most tax filers (81%) filed their income tax return online, while 12% filed via mail.

Canadian SMEs were asked to describe their approach to filing their business income taxes, more specifically whether they utilized internal or external services throughout the filing process. A plurality (42%) used external services exclusively while 31% relied exclusively on internal resources. The remaining 25% used a combination of both.

When it comes to tax planning more specifically, 34% used in-house resources exclusively, 33% used external services exclusively while 29% used a combination of both.

Using a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied, SMEs were asked to score their satisfaction with the CRA based on their latest tax filling experience. A majority (70%) provided a high level of satisfaction (scores of 8 to 10), while 25% provided a moderate score (scores of 4 to 7), resulting in an average overall satisfaction score of 7.9.

Using the same scale, TIs were also asked to provide an overall satisfaction score based on their latest tax filling experience. Half of TI respondents provided a high level of satisfaction (50%), while 41% provided a moderate score, resulting in an average overall satisfaction score of 7.1.

Interaction with CRA

Interaction within the last 12 months

Canadians were asked whether they had interacted with the CRA in the last 12 months – this could be any interaction with the Agency that occurred online, by phone, or by mail for any reason. Across demographic groups, some interesting differences emerged:

- More than 2 in 5 general population respondents (42%) had interacted with the CRA in the past 12 months, while 57% had not.
- Nearly 3 in 5 businesses (57%) had had some form of interaction with the CRA, while 38% had had no contact with the CRA in the last 12 months.
- More than 3 in 5 TIs (62%) had interacted with the CRA, while 31% reported no form of interaction over the past year.

Those who had interacted with the CRA within the last 12 months were asked how they most recently interacted with the Agency:

- More than 2 in 5 general population respondents had interacted with the CRA over the phone (42%), 27% through the My Account portal, and 17% interacted via mail. One in ten reported that their most recent interaction with the CRA occurred through the tax pages of the Canada.ca website (10%).
- Nearly a third of SME respondents had contact with the CRA over the phone (32%), 23% through the My Business Account portal, and 21% communicated with the CRA through the mail.
- Nearly half of TIs (48%) indicated using the phone, 22% interacted through the pages of the Canada.ca website and 16% through the Represent a Client portal.

Purpose of Interaction

The reasons for contacting the CRA over the past 12 months were quite mixed across all three target audiences:

- Among those in the general public who had interacted with the CRA in the past 12 months, personal income tax (e.g., filing taxes, getting a refund, making a payment, submitting documents CRA had requested, etc.) stood out as the most cited reason for doing so (40%). Obtaining general information outside of filing taxes (18%), information relating to other benefits (16%), or their My Account service (15%) made up a secondary tier, with at least one in ten saying they interacted with the CRA for these reasons. Roughly 1 in 10 respondents were seeking clarifications surrounding information sent by the CRA (11%), or were attempting to resolve an audit, dispute, or review with the CRA (8%).
- Results among Canadian businesses were mixed, with more than a third of respondents citing information related to their My Business Account service (37%), GST/HST (36%), or business taxes (36%) as the purpose of their interaction. One in four reported seeking general information not related to filing business taxes (27%) or clarification for information sent by the CRA (25%) as reasons for their most recent interaction.
- Among the tax intermediaries, just over a quarter said that their most recent interaction with the CRA involved their client's personal taxes (29%) or business taxes (27%). Nearly as many contacted the CRA regarding their Represent a Client account (24%), for general information (23%), or for clarifications for information sent by the CRA (21%). Another 16% of TI respondents were attempting to resolve an audit, dispute, or review with the CRA.
 - When it comes to their most recent interaction, TIs were most commonly representing an individual (52%), followed closely by a business (40%), while fewer represented an estate or trust (4%).

Service satisfaction

Canadians who reported having had contact with the CRA in the past 12 months were asked to provide their level of agreement on a scale of 1 to 10 regarding a series of service-related satisfaction statements based on their experience, with 1 being completely disagree and 10 being completely agree:

- Roughly three quarters of general population respondents expressed a high level of agreement (scores of 8 – 10) that the CRA representative was professional (75%) or courteous (74%), and the information they were given was accurate (73%). Roughly two thirds agreed that the information given was complete (68%), and that the representative

took time to understand their situation (67%). Agreement was slightly lower when it comes to ease of understanding information provided (60%), timeliness of service (57%), and ease of access (54%).

- Roughly three quarters of SMEs strongly agreed that the CRA representative they dealt with was courteous (78%), and professional (75%) – though not quite as many felt as though the representative took time to understand their situation (69%). Roughly seven in ten felt that the information they were given was complete (73%) accurate (70%) and easy to understand (69%), while two thirds agreed that the CRA’s service was timely (66%) and easy to access (66%).
- Roughly 3 in 5 tax intermediaries had a high level of agreement that the CRA representative was courteous (61%) and professional (59%). A majority agreed that the information given was accurate (58%), easy to understand (56%), and complete (54%) and that the representative took time to understand their situation (49%). Nearly half also agreed that the CRA’s service was easy to access (48%) and that the service was timely (47%).

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients’ experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months. The index is calculated as outlined below:

$$\text{Service satisfaction index} = \text{SUM} (\text{The CRA's service was easy to access} + \text{The CRA's service was timely} + \text{The information I was given was accurate} + \text{The information I was given was complete} + \text{The information I was given was easy to understand} + \text{The CRA representative took time to understand my situation} + \text{The CRA representative was professional} + \text{The CRA representative was courteous}) / 8$$

- Nearly 3 in 5 Canadian adults (57%) had high service satisfaction index scores (scores of 8 – 10), while 37% had moderate scores (scores of 4 – 7), resulting in an average index score of 7.8.
- Two-thirds of SMEs (66%) had a service satisfaction index score ranging between 8-10, while a quarter fell into the moderate score range (27%), resulting in an average index score of 7.6.
- More than 2 in 5 TIs (43%) had high service satisfaction index scores while 46% had moderate scores, resulting in an average score of 6.6.
- The overall Service Satisfaction Index score (i.e. the average of the scores for the three client groups) is 7.3.

Most SMEs (77%) and tax intermediaries (80%) who had contacted the CRA themselves in the past year felt the CRA had successfully met their needs during their most recent contact.

When comparing customer service at the CRA to that of financial institutions, 42% of SMEs and 53% of TIs rated these as being about the same. Alternatively, SMEs were just as likely to instead view CRA's service more favourably (41% felt the CRA provided better service) though only 26% of TIs felt the same.

Service delivery

Confidence without external assistance

Canadian businesses who utilized an outside tax preparation service were asked to provide their level of confidence in their business' ability to handle their taxes without outside help. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident. More than 2 in 5 SMEs (44%) expressed a high level of confidence (scores of 8 – 10), while 26% expressed a moderate level of confidence (scores of 4 – 7), resulting in an average confidence score of 6.2.

Contact preferences when dealing with the CRA

Both SMEs and TIs were asked to describe their preferred means of receiving service or information when they require basic information from the CRA. The top two methods for both target audiences were visiting the tax pages of Canada.ca (34% among SMEs and 38% among TIs) and contacting the CRA by telephone (18% among SMEs and 20% among TIs).

When it comes to their preferred means of receiving service or information when they require clarification on information sent by the CRA, the telephone is by far the most preferred means for both target audiences: 38% among SMEs and 40% among TIs. The online chat function was a distant second among SMEs (13%), while the tax pages of the Canada.ca website ranked second among TIs (16%).

The telephone is again the strong favourite when respondents were asked to describe their preferred means of receiving service or information for assistance on a personal tax matter (34% among SMEs and 44% among TIs).

Confidence resolving a tax disagreement

SMEs and TIs were asked how confident they feel that any potential disagreements with the CRA would be resolved (using a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident).

- More than half of SMEs (52%) were quite confident (scores of 8 – 10), while less than a third (31%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 7.0.
- Among TIs, respondents were just as likely to be quite confident (43%, ranked 8-10) as they were to be moderately confident (43%, ranked 4-7), resulting in an average confidence score of 6.6.

Using the same confidence scale, SMEs and TIs were asked how confident they would be that the CRA's process would be conducted fairly in the event there was a disagreement over their business taxes.

- More than half of SMEs (51%) were quite confident (scores of 8 – 10), while a third (35%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 7.0.
- Roughly 2 in 5 TIs (40%) were quite confident, while 46% were moderately confident, resulting in an average confidence score of 6.6.

Service delivery

Canadians were asked to provide their level of agreement on a scale of 1 to 10 regarding a series of service delivery statements (1 being completely disagree and 10 being completely agree):

- Nearly 4 in 5 general population respondents (79%) strongly agreed (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Less than half (45%) agreed that they know how to access the tax benefits and credits they are entitled to.
- Among the SMEs segment, 76% had a high level of agreement that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Roughly half agreed that the CRA offers online services that meet their needs (55%), and that they know how to access the tax benefits and credits their business is entitled to (51%). A similar proportion of businesses reported feeling well-informed about the services the CRA has to offer (49%).
- Two-thirds of tax intermediaries (67%) strongly agreed that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Half (50%)

agreed that they know how to access the tax benefits and credits their clients are entitled to, while 43% felt they were well-informed about the services the CRA has to offer. Another 47% feel the CRA offers online services that meet their needs.

Registered for online services

More than two-thirds of Canadians surveyed (68%) said that they are registered for CRA's My Account service. Among businesses, 62% reported being registered with the CRA's My Business Account service, 29% were not and 9% indicated they weren't sure or refused to answer. Among TIs, 55% were registered with CRA's Represent a Client online service.

My Business Account portal subscribers whose most recent contact with the CRA took place over the phone were asked to describe why they did not use the secure tax portal instead. For more than one in ten, the need for clarifications related to information received from the CRA was what prompted them to opt for a phone conversation (14%). Roughly a fifth of SMEs (20%) also described the convenience of engaging with the CRA over the phone, while 14% cited various security or privacy concerns utilizing the online portal.

Represent a Client portal users were asked a similar question. A third of these tax intermediaries (32%) described needing access to specific information, including 18% who specifically mentioned the need for clarifications related to information that was received from the CRA. Convenience was cited by a quarter (27%) of TIs for engaging with the CRA over the phone.

Business tax processes

Looking at who handles CRA correspondences, just over half of SMEs (56%) reported being responsible for reading and dealing with any letters received from the CRA, while fewer (36%) personally read the letter and give it to their accountant or finance area to handle. Among those who would provide the letter to their accountant/finance area, 40% had dedicated employees to deal with the CRA on behalf of the organization.

Use of and satisfaction with tax-related information on Canada.ca

Sizeable proportions among both the SME (71%) and TI (84%) segments had previously visited the Canada.ca website for tax-related information. Among website users, the following results were revealed:

- A slight majority of SME website users (55%) expressed a high level of agreement (scores of 8 – 10) that the website provided the information that was needed, 49% agreed that the information provided was easy to understand and 46% agreed that the information was easy to find.

- More than half of TI website users (53%) expressed a high level of agreement that the website provided the information that was needed. Slightly fewer agreed that the information provided was easy to understand (49%) and was easy to find (44%).

Tax filing burden

Businesses and TIs were asked to provide their level of agreement on a scale of 1 to 10 regarding a series of tax filing-related metrics (with 1 being completely disagree and 10 being completely agree):

- Nearly half of SMEs (49%) strongly agreed (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. Another two in five agreed that the CRA takes their needs into account when developing products and services (42%), and that new products and services are in line with the realities of conducting business (42%).
- Roughly 2 in 5 TIs expressed a high level of agreement that the CRA takes their needs into account when developing products and services (40%), that less time was spent searching for information required to meet business tax obligations over the past year (39%), and that those new products and services are in line with the realities of conducting business (38%).

Businesses and TIs were then asked to rate the level of burden they had experienced while meeting their business tax obligations (with 1 being not at all burdensome and 10 being extremely burdensome):

- Roughly 2 in 5 SMEs (40%) expressed a high level of burden (scores of 8 – 10), while slightly fewer provided neutral scores between 4 and 7 (37%), resulting in an average burden score of 6.2.
- TIs were not as likely to rate fulfilling their tax obligations as burdensome, with a quarter (26%) providing a high level of burden score, while 48% scored between 4 and 7, resulting in an average burden score of 5.6.

Attitudes towards tax compliance

Fairness

All three audiences were asked to specify whether the amount of money they pay in taxes is representative of the services received from the Canadian government:

- A third of general population respondents (33%) felt that they paid significantly too much compared to services received, 23% felt that they paid somewhat too much and 35% felt that they paid the right amount. Very few (5%) felt that they paid too little.
- Less than a third of SMEs felt that they paid significantly too much (28%) or somewhat too much (29%). On the other hand, 28% felt that they paid the right amount and 9% felt that they paid too little.
- More than 1 in 10 tax intermediaries felt that Canadian businesses paid significantly too much (14%), while 30% felt that they paid somewhat too much. Among the rest, 33% felt that they paid the right amount and 17% felt that they paid too little.

Catching tax cheaters

The following perceptions of tax cheating were explored:

- Nearly half of SME respondents (49%) felt that business tax cheating was quite common (scores of 8 – 10), while 34% felt it was moderately common (scores of 4 – 7), resulting in an average likelihood score of 7.3.
- More than a third of TI respondents (34%) felt that business tax cheating was quite common, while 46% felt it was moderately common, resulting in an average likelihood score of 6.5.

Businesses and TIs were then asked to rate the level of effort put forth by the CRA to reduce business tax cheating in Canada:

- Among SMEs, 39% felt that the CRA put forth the right amount of effort to reduce tax cheating. On the other hand, 26% instead felt that CRA put too little effort versus more than one in ten (15%) who felt that the CRA put forth too much effort. A fifth (20%) were not sure or refused to answer.
- Among TIs, nearly half (47%) felt that the right amount of effort was made by the CRA to reduce tax cheating. As was the case with SMEs, more than a quarter instead felt the CRA was doing too little (29%) and 11% felt that the CRA put forth too much effort. Another 14% were not sure or refused to answer.

Canadians were asked to rate the likelihood that tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely:

- One in four Canadian adults (25%) felt it was very likely (scores of 8 – 10) that the CRA would catch tax cheaters, while half (50%) provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 5.8.

Canadian SMEs and TIs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely:

- Half of SME respondents (50%) provided a high likelihood score (scores of 8 – 10), while a third (33%) provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 7.3.
- Fewer TIs (35%) felt the CRA would be very likely to catch business tax cheats, while 45% provided a moderate score, resulting in an average likelihood score of 6.3.

Canadian businesses and TIs were asked how likely they would be to report a company who may be cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely:

- When presented with a situation where they suspected a business may be cheating on their taxes, 47% of SMEs said that they would be likely to report them (scores of 8 – 10). Results increased to 58% when respondents were certain that the business was cheating.
- When presented with a situation where they suspected a business may be cheating on their taxes, 31% of TIs were likely to report them. This jumped to 46% when respondents were certain that the business was cheating.

To further understand perceptions related to tax cheaters getting caught, respondents were asked the extent to which they agreed with two specific statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree:

- Nearly a third of general population respondents strongly agreed (scores of 8 – 10) that the CRA would never find out about income received in cash that is not declared (32%), while 27% agreed the CRA catches those who cheat on their taxes.
- Nearly half of businesses strongly agreed that the CRA catches those who cheat on their taxes (46%). A similar proportion also believe that the CRA would never find out about income received in cash that is not declared on business tax forms (46%).
- Roughly 2 in 5 (40%) TIs strongly agree that the CRA catches those who cheat on their taxes. That said, 35% also strongly agree that the CRA would never find out about income received in cash that is not declared on business tax forms.

Perceptions of tax cheating

Canadians were asked to provide their level of agreement on a scale of 1 to 10 regarding a series of tax cheating statements, with 1 being completely disagree and 10 being completely agree:

- Nearly two-thirds of general population respondents (63%) expressed a high level of agreement (scores of 8 – 10) that income tax cheating reduces money available for essential services. Roughly a third strongly agreed that penalties are effective at discouraging future tax cheating (34%), and that the CRA should publish a list of people found guilty of tax offences (33%).
- Roughly three quarters of businesses (72%) strongly agree that businesses cheating on their income taxes reduces money available for essential services. Nearly the same number (67%) strongly agree that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over businesses that do. Slightly fewer (62%) agreed that it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses while 59% agreed the CRA should publish a list of people found guilty of tax offences in court.

Strong agreement drops slightly to 52% when it comes to believing that penalties are effective at discouraging tax cheating. Nearly a third (32%) agreed that it is OK for businesses not to declare income received in cash versus 46% who disagreed with this statement.

- A majority of TIs strongly agreed with half of the statements presented. More specifically, 58% strongly agreed that businesses cheating on their income taxes reduces money available for essential services, while 53% strongly agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over those that do, and 52% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Roughly two-fifths of TI's strongly agreed that the CRA should publish a list of people found guilty of tax offences in court (43%), and that penalties are effective at discouraging tax cheating (40%). TIs were the least likely to agree that it's okay for businesses not to declare income received in cash (20%) – nearly half fully disagreed with this type of activity (49%).

There was specific interest in gauging how respondents view CRA's treatment of rich people (without specifying or defining "rich"). To achieve this, respondents were asked the extent to which they agreed with two statements by using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree:

- Results reveal that 63% of general population respondents strongly agree (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians and nearly half (49%) strongly agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.

Severity of tax avoidance and cheating

Canadians were asked to rate the extent to which a series of tax avoidance behaviours were considered cheating on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating:

- Nearly 4 in 5 respondents (79%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Nearly three quarters (70%) felt that not claiming foreign assets or income represented serious cheating. Roughly two-thirds of respondents felt the following were serious cheating: receiving a charitable donation credit that was bigger than the donation (68%), not registering one's business (67%), and made represented serious tax cheating, and making a profit from buying or selling cryptocurrency without declaring it (61%).

Nearly 3 in 5 Canadians felt that not claiming money from room or house rentals using online websites (59%), being paid cash to avoid income taxes (58%), and under-reporting cash income (55%) represented serious tax cheating. Far fewer (36%) felt that getting a 'deal' on home or car repairs by paying cash represented serious cheating.

- A strong majority of businesses (83%) felt that filing false claims for tax benefit programs represented serious cheating. Roughly three quarters of respondents considered the following serious cheating: paying employees in cash to avoid payroll taxes (77%), not claiming foreign assets or income (77%), under-reporting cash income (75%), receiving a charitable donation credit that was bigger than the donation (74%) and over-claiming expenses (73%).

Furthermore, roughly two-thirds of SMEs considered the following activities serious cheating: not claiming money from room or house rentals using online websites (70%), not registering one's business (69%) and making a profit from buying or selling cryptocurrency without declaring it (68%). Just over half (55%) felt that not claiming gifts received by influencers on social media was serious tax cheating.

- Among tax intermediaries, the biggest perceived tax offences included filing false claims for tax benefit programs (65%) and not claiming foreign assets or income (62%). Just over half considered the following activities serious cheating: under-reporting cash income (57%), not registering one's business (56%), over-claiming expenses (56%), being paid in cash to avoid income taxes (55%) and not claiming money from room or house rentals using online websites (51%).

Additionally, nearly half (48%) felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating. A similar proportion (47%) felt the same way about making a profit from buying or selling cryptocurrency without declaring it. Far fewer, although still a noteworthy proportion, felt that getting a 'deal' on home or car repairs by paying cash (39%) and not claiming gifts received by influencers on social media (38%) were serious forms of tax cheating.

Businesses and TIs that rated at least one tax avoidance behaviour a score of 5 or lower were then asked to rate the severity of tax avoidance based on the amount of money that was not paid. Responses were registered on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating:

- When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, more than 43% of SMEs felt that this represented serious tax cheating (scores of 8 – 10), while 21% provided scores of 5 or lower.

Those who registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. More than a fifth (23%) felt that this was serious tax cheating, while 30% again provided scores of 5 or lower.

- More than a quarter of TIs (28%) felt that avoiding paying \$1,000 in taxes represented serious tax cheating, while 40% provided scores of 5 or lower.

Those who registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given this scenario, 13% felt that this was serious tax cheating while 49% again provided scores of 5 or lower.

These last respondents were then asked to rate the severity of avoiding paying \$50,000 in taxes, which 6% felt was serious tax cheating.

Lastly, SMEs and TIs were asked to rate the importance of tax avoidance recovery efforts on a scale of 1 to 10, with 1 being not at all important and 10 being very important:

- Many SME respondents (72%) felt that it was important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets while another 70% felt that it was important for the CRA to recover unpaid taxes when people work under the table for cash.
- Not quite as many, roughly half of TIs felt that it was important that the CRA recover unpaid taxes both when people do not declare taxable foreign income or assets (54%) and when people work under the table for cash (54% respectively).

Political Neutrality Certification

I hereby certify as Senior Officer of Quorus Consulting Group Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the [Policy on Communications and Federal Identity](#) and the [Directive on the Management of Communications - Appendix C](#).

Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed:

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

April 24, 2023
Rick Nadeau, President
Quorus Consulting Group Inc.

Detailed Results

Research Purpose and Objectives

The CRA has conducted annual survey research for strategic planning and reporting, dating back to as early as 2005. The structure of the ACR has undergone various changes over the years to reflect evolving corporate priorities, tax-related themes, and technological changes. In 2021, the ACR was updated to include a core survey to be conducted annually, with additional service and compliance modules conducted with a split-sample design. The decision to conduct the additional modules annually will assist with gathering improved tracking results across service and compliance themes.

For 2023, specific objectives of the quantitative component of the research included:

- reputation and overall perceptions of the CRA;
- experience with income tax filing;
- perceptions of contacts and dealings with the CRA;
- methods of contact;
- attitudes about services and service expectations (website, portals and communications);
- attitudes about compliance, underground economy and related activities, and,
- demographics.

The data provides the CRA with background and contextual information regarding public and business perceptions of the CRA. With this information, the CRA will gauge factors such as trust and satisfaction regarding the CRA, contextualize other study information, provide evidence-based information for strategic decision-making and also provide information for reporting on engagement and reputation management.

Additional research purposes include, but are not limited to, the following:

- Understanding public perceptions and attitudes, enabling the CRA to identify target audiences for specific action and communication.
- Having data findings to supplement the CRA's strategic planning exercises and internal analysis of trends in public opinion.
- Using the findings in other corporate reporting and tracking initiatives including the data necessary to populate the Service Satisfaction Index, the Trust Index, as well as a key performance indicator regarding Access to Information and Privacy.

Target Populations

There were three target audiences:

- **Individual taxpayers:** Those aged 18 and over who have resided in Canada for a minimum of one year.
- **Small and medium-sized businesses (SMEs):** Businesses of less than 100 employees². Participants included the business decision-makers or individuals involved in decisions related to the business tax matters, payroll, GST/HST preparation, or bookkeeping. Acceptable job titles included:
 - President/CEO/Owner
 - CFO/Comptroller
 - Accountant
 - Payroll Manager/Officer
 - Manager
 - Bookkeeper
 - Financial Officer
- **Tax Intermediaries (TIs):** Those who work with small and medium size business clients on tax-related or payroll matters.

Notes for the reader:

- Throughout the report, bolded results within the General Population data tables indicate a statistically significant difference. Bolded results within the data tables for businesses and tax intermediaries suggest notable differences, however can not be considered statistically significant differences as the survey with these segments was not conducted using a probability sample – in this case it was from a commercially available online panel. A margin of error cannot be calculated if a probability sample is not used and as such, differences cannot be deemed statistically significant.
- For the general population, results for subgroups have a larger margin of sampling error than for the overall sample because of their smaller sample sizes. Significant findings among subgroup sample sizes of less than 25 should be taken with caution and are noted throughout the report.
- The report features results for scale questions ranging from 1-10, with results grouped into positive (8-10), neutral (4-7), or negative ranges (1-3) for ease of reading.

² A small sample of businesses with 100 or more employees were included (n=30).

Quantitative Research Findings

Perceptions of the CRA

General population

Overall perceptions

Canadians were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than a fifth of respondents (21%) rated the overall performance as good (scores of 8 – 10), while a majority (56%) provided neutral scores (scores of 4 – 7). More than a fifth of Canadians (22%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 5.6, representing a neutral score.

Table 1. Overall performance of the Government of Canada

Base: (General population) All respondents (n=2,407)

Overall Rating	Total (n=2,407)	ATL (n=262)	QC (n=553)	ON/ NU (n=800)	MB/ SK (n=263)	AB/ NWT (n=219)	BC/ YK (n=310)	18 – 24 (n=134)	25 – 34 (n=262)	35 – 49 (n=537)	50 – 64 (n=649)	65+ (n=814)
8-10 (Good)	21%	23%	23%	21%	22%	14%	24%	28%	20%	19%	16%	26%
4-7 (Neutral)	56%	50%	62%	57%	43%	51%	52%	61%	57%	57%	55%	52%
1-3 (Poor)	22%	26%	12%	21%	35%	32%	24%	10%	19%	22%	28%	21%
Don't know/Refused	2%	<1%	3%	1%	1%	3%	1%	1%	4%	2%	1%	1%
Mean	5.6	5.4	6.1	5.6	5.0	4.8	5.5	6.3	5.7	5.5	5.1	5.7

BG-0. To start, how would you rate the overall performance of the Government of Canada as a whole? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

Notable subgroup comparisons in terms of average Government of Canada performance scores included:

- The average performance score was particularly high in Quebec (6.1) compared to those living in Ontario (5.6), British Columbia (5.5), Atlantic Canada (5.4), Manitoba or Saskatchewan (5.0), or Alberta (4.8).
- Those aged 18 to 24 (6.3) scored higher on average compared to those aged 25 to 34 (5.7), 35 to 49 (5.5), 50 to 64 (5.1) or 65 years or older (5.7).
- Women provided higher average scores compared to men (5.8 vs 5.3).
- Canadians with a university education (6.0) provided higher scores compared to those with a high school (5.3), trade school or college education (5.0).

- Those who do not identify as a person with a disability tended to score higher compared to who self-identify as such (5.6 vs 5.2).
- Students are more likely to rate the government of Canada favourably (6.4) compared to those working full-time (5.6), retired Canadians (5.6), those who were unemployed (5.1), or self-employed (4.6).
- Those born outside of Canada scored higher on average compared to those born in Canada (6.3 vs 5.3).

Canadians were then asked to rank the CRA’s overall performance on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Less than 1 in 3 respondents (30%) rated the CRA’s performance as good (scores of 8 – 10), while more than half (56%) provided neutral scores (scores of 4 – 7). Roughly 1 in 10 Canadians (10%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.3 for Canadians, representing a neutral score.

Table 2. Overall performance of the CRA

Base: (General population) All respondents (n=2,407)

Overall Rating	Total (n=2,407)	ATL (n=262)	QC (n=553)	ON/ NU (n=800)	MB/ SK (n=263)	AB/ NWT (n=219)	BC/ YK (n=310)	18 – 24 (n=134)	25 – 34 (n=262)	35 – 49 (n=537)	50 – 64 (n=649)	65+ (n=814)
8-10 (Good)	30%	33%	32%	30%	28%	30%	30%	30%	27%	31%	27%	36%
4-7 (Neutral)	56%	52%	58%	56%	55%	53%	55%	54%	60%	53%	58%	53%
1-3 (Poor)	10%	11%	5%	10%	12%	14%	12%	8%	9%	12%	11%	7%
Don't know/Refused	4%	4%	5%	4%	5%	4%	3%	8%	4%	3%	4%	3%
Mean	6.3	6.3	6.7	6.3	6.1	6.1	6.1	6.6	6.3	6.3	6.2	6.5

BG-1. How would you rate the overall performance of the CRA? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

When comparing the overall performance of the CRA across relevant subgroups, the following trends emerged:

- Those living Quebec (6.7) were significantly more likely to rate the CRA's performance positively compared to those living in Ontario (6.3), British Columbia (6.1), Alberta (6.1), or Manitoba and Saskatchewan (6.1).
- Women mirror this trend, with an average score that is significantly greater than that of men (6.5 vs 6.2).
- Canadians with a university education provided higher scores, on average, compared to those with trade school or college education (6.5 vs 6.0).
- Respondents working part-time (6.7) were more likely to rate the CRA favourably compared to those working full-time (6.3), those who were unemployed (6.1), or those who were self-employed (5.9).
- Those born outside of Canada scored higher on average compared to those born in Canada (6.8 vs 6.2).
- Those in the lower income tier (less than \$40,000) provided higher average scores compared to those earning \$150,000 or more (6.5 vs 6.1).
- Respondents who recently contacted the CRA online scored higher compared to those whose contact took place via mail (6.5 vs 6.0).

Respondents were then asked to explain why they provided their rating. Overall ratings were primarily driven by a lack of issues in dealing with the CRA (20%), followed by responsiveness when being contacted (10%), a general dislike of paying taxes (9%), general room for improvement (8%), and good customer service (8%).

Table 3. Reasoning for overall performance rating

Base: (General population) Respondents who provided a valid ranking (n=2,315)

Reason for ranking	Total (n=2,315)	8 – 10 Good (n=747)	4 – 7 Neutral (n=1,332)	1 – 3 Poor (n=236)
Doing a good job/never had an issue	20%	40%	12%	1%
Not responsive/long wait times/difficult to contact	10%	4%	12%	16%
Collect too much tax/dislike paying taxes	9%	2%	10%	27%
There's always room for improvement	8%	5%	11%	3%
Good customer service (general)	8%	16%	4%	1%
Complicated/inefficient/slow process	5%	2%	6%	8%
Poor customer service (general)	5%	2%	4%	14%
Easy to contact/prompt/responsive	3%	7%	2%	-
Difficult to understand information/too complicated	3%	1%	4%	5%
Experienced problems (general)	3%	1%	3%	9%
Poor quality of online services/website	3%	2%	3%	5%
Unfair policies/practices (general)	3%	1%	3%	7%
Provide too few benefits/credits (general)	3%	1%	3%	6%
Distrust the organization/lack of transparency	2%	<1%	2%	9%
Provide regular payments/returns	2%	4%	2%	1%
Easy to access and understand information	2%	5%	1%	-
User-friendly online services/website	2%	4%	1%	-
Experienced problems with COVID-19 emergency benefits	1%	<1%	2%	4%
Poor problem resolution	1%	<1%	2%	1%
Difficult to find information	1%	1%	2%	<1%
Make mistakes/errors	1%	<1%	1%	2%
Efficient tax-filing process	1%	3%	1%	<1%
Fair process/easy to meet deadlines	1%	2%	1%	-
Security or privacy issues	1%	<1%	1%	1%
Poor customer service from call center	<1%	-	<1%	1%
Experienced problems with pension	<1%	<1%	<1%	<1%
Other	3%	2%	3%	5%
Don't Know/Refused	16%	14%	19%	4%

B-2. Why do you rate the performance of the CRA as [RESPONSE FROM BG-1] out of 10? PROBE: Any other reason?

When comparing the reasoning behind overall performance ratings among scores grouped as good (scores of 8 – 10), neutral (scores of 4 – 7), and poor (scores of 1 – 3), the following trends emerged:

- Those who provided good scores tended to have never encountered an issue in their dealings with the CRA (40%), had received good customer service (16%), and cited ease of contacting the CRA (7%).
- Canadians providing a neutral score more commonly cited a general sense that the CRA would always have room for improvement (11%). Those who provided a neutral score were the most likely to not provide a valid reason for their ranking (19%).
- Respondents who scored overall performance as poor tended to have a general dislike of paying taxes (27%), have experienced difficulties contacting the CRA (16%), received poor customer service (14%), experienced general problems (9%), have distrust for the CRA (9%), or experienced an inefficient service process (8%).

Trust for the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a total lack of trust and 7 was complete trust. Nearly half of Canadians (49%) expressed trust in the CRA (scores of 6 – 7), while slightly fewer (44%) provided a neutral score (scores of 3 – 5). In contrast, only a few Canadians were found to be distrustful of the CRA (6%). Overall, results generated an average score of 5.3.

Table 4. Overall trust for the CRA

Base: (General population) All respondents (n=2,407)

Trust Rating (out of 7)	Total (n=2,407)	ATL (n=262)	QC (n=553)	ON/ NU (n=800)	MB/ SK (n=263)	AB/ NWT (n=219)	BC/ YK (n=310)	18 – 24 (n=134)	25 – 34 (n=262)	35 – 49 (n=537)	50 – 64 (n=649)	65+ (n=814)
Trust (6-7)	49%	49%	58%	47%	43%	44%	45%	46%	45%	46%	48%	58%
Neutral (3-5)	44%	39%	38%	45%	48%	47%	48%	49%	49%	45%	43%	36%
Distrust (1-2)	6%	11%	3%	7%	9%	8%	7%	3%	6%	8%	8%	4%
Don't know	1%	2%	<1%	1%	1%	1%	1%	2%	-	1%	1%	1%
Mean (out of 7)	5.3	5.1	5.6	5.2	5.0	5.1	5.2	5.3	5.2	5.2	5.2	5.5

B-4. Overall, to what extent do you trust the Canada Revenue Agency? Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

When comparing overall trust for the CRA across relevant subgroups, the following trends emerged:

- Average trust ratings were highest among adults living in Quebec (5.6) compared to those living in Ontario (5.2), British Columbia (5.2), Alberta (5.1), Atlantic Canada (5.1), or Manitoba and Saskatchewan (5.0).
- Respondents aged 65 years or older were also more likely to trust the CRA (5.5) compared to those 25 to 34, 35 to 49, and 50 to 64 (5.2, respectively).
- Respondents with a university education scored higher on average compared to those with a trade school or college education (5.4 vs 5.1).
- Those who were retired (5.5) provided higher average scores compared to those working full-time (5.2), part-time (5.2), those who were unemployed (5.1), students (5.0) or self-employed (4.8).
- Respondents born outside of Canada provided higher trust scores compared to those born in Canada (5.6 vs 5.1).

Canadians were asked the extent to which they agreed with a series of trust-related statements based on their perceptions of the CRA. They were asked to use a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

More than half of Canadians (54%) strongly agreed (scores of 8 – 10) that people at the CRA were trustworthy, while half agreed that the people at the CRA are capable of doing their job well (50%). More than 2 in 5 respondents felt that the CRA is working for the benefit of all Canadians (44%) and trust the CRA to do what is right (43%).

The highest average agreement score was noted for the statement “I feel that the people at the CRA are trustworthy” (7.3), while the lowest average rating was for whether the CRA works for the benefit of all Canadians, and whether respondents trust the CRA to do what is right (6.7 respectively). Overall, all trust metrics measured resulted in an average agreement score that was in the neutral range (between 4 – 7).

Table 5. Perceptions of trustworthiness

Base: (General population) All respondents (n=2,407)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	54%	35%	7%	3%	7.3
The people at the CRA are capable of doing their job well. (B-3d.)	50%	38%	8%	5%	7.1
The CRA works for the benefit of all Canadians. (B-3b.)	44%	39%	15%	2%	6.7
I can trust the CRA to do what is right. (B-3a.)	43%	43%	12%	2%	6.7

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

An index calculation was developed to produce an overall score to evaluate the perceptions of trust for the CRA using the following metrics:

$$\text{Trust index} = \text{SUM} (\text{I can trust the CRA to do what is right} + \text{The CRA works for the benefit of all Canadians} + \text{I feel that the people at the CRA are trustworthy} + \text{The people at the CRA are capable of doing their job well}) / 4$$

When evaluating overall trust index scores, 37% have a high trust index score (scores of 8 – 10), while 52% have a neutral trust index score (scores of 4 – 7). Roughly 1 in 10 respondents (10%) have a low-level trust index score (1 – 3). The trust index calculation resulted in an average trust index score of 6.9.

Table 6. Trust index calculations

Base: (General population) All respondents (n=2,407)

Trust Index Score	Total (n=2,407)	ATL (n=262)	QC (n=553)	ON/NU (n=800)	MB/SK (n=263)	AB/NWT (n=219)	BC/YK (n=310)	18 – 24 (n=134)	25 – 34 (n=262)	35 – 49 (n=537)	50 – 64 (n=649)	65+ (n=814)
8-10	37%	38%	44%	37%	34%	34%	32%	49%	36%	38%	33%	38%
4-<8	52%	49%	51%	51%	52%	52%	56%	46%	55%	50%	53%	52%
1-<4	10%	13%	5%	12%	14%	13%	11%	5%	9%	12%	13%	9%
Don't know	<1%	-	<1%	<1%	-	<1%	1%	-	-	<1%	1%	1%
Mean	6.9	6.8	7.5	6.8	6.6	6.7	6.6	7.6	7.1	6.9	6.6	6.9

Notable subgroup comparisons across overall trust index agreement scores include:

- Respondents living in Quebec (7.5) had a higher average trust index score compared to those living in Ontario (6.8), Atlantic Canada (6.8), Alberta (6.7), British Columbia (6.6), or Manitoba and Saskatchewan (6.6).
- Younger Canadians aged 18 to 24 (7.6) had an average trust index score that was greater than those 25 to 34 (7.1), 35 to 49 (6.9), 50 to 64 (6.6), or 65 years or older (6.9).
- Women were more likely to have a higher average trust index scores compared to men (7.0 vs 6.8).
- Canadians with a university education (7.1) scored higher compared to those with a high school (6.8), trade school or college education (6.7).
- Students (7.5), those working part-time (7.3), unemployed Canadians (6.9), those working full-time (6.9), or retired Canadians (6.9) provided higher average scores compared to those who were self-employed (6.3).
- Respondents that were born outside of Canada scored higher compared to those born in Canada (7.5 vs 6.7).
- Those with a household income of \$40,000 or less provided higher scores on average compared to those with an income of \$150,000 or more (7.1 vs 6.7).
- Canadians who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.4) also tended to have higher average trust index scores compared to those who ranked overall performance as neutral (scores of 4 – 7) (6.8) or poor (scores of 1 – 3) (3.5).
- Respondents whose recent contact with the CRA took place over the phone (7.1) or through the My Account tax portal (7.0) tended to provide higher scores compared to those whose contact took place via the mail (6.5).

Helpfulness of the CRA

In addition to evaluating a series of trust statements, Canadians were asked their views on a few helpfulness statements using the same scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Not quite half agreed that the CRA makes the process of filing taxes easy (47%), while 41% strongly agreed that the CRA is helpful.

Table 7. Perceptions of helpfulness

Base: (General population) All respondents (n=2,407)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA makes the process of filing my taxes easy. (B-3f)	47%	37%	12%	4%	6.9
The CRA is helpful. (B-3h)	41%	43%	13%	4%	6.6

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Additional subgroup differences include the following:

- Those who contacted the CRA over the phone or online were more likely to provide higher scores for each helpfulness metric compared to those whose contact took place via mail:
 - The CRA makes the process of filing my taxes easy (6.8 phone, 6.9 online vs 6.3 mail)
 - The CRA is helpful (6.8, 6.7 vs 6.0)
- Canadians living in Quebec rated the CRA more favourably on each helpfulness metric compared to those from other parts of the country:
 - The CRA makes the process of filing my taxes easy (7.3 QC vs 6.6 Atlantic region, 6.8 ON, 6.6 MB/SK, 6.7 AB, 6.5 BC)
 - The CRA is helpful (7.2 vs 6.5, 6.4, 6.3, 6.5, 6.3)
- Respondents born outside of Canada tended to provide higher scores on each metric compared to those born in Canada:
 - The CRA makes the process of filing my taxes easy (7.6 vs 6.6)
 - The CRA is helpful (7.4 vs 6.3)
- Respondents aged 18 to 24 (7.6) were more likely to agree that the CRA is helpful compared to those 25 to 24 (6.6), 35 to 49 (6.5), 50 to 64 (6.4), or 65 years or older (6.6).
- Women were more likely to agree that the CRA makes the process of filing taxes easy compared to men (7.0 vs 6.7).
- Those with a university education were more likely to agree that the CRA is helpful compared to those with a trade school or college education (6.8 vs 6.4).

- Canadians with a household income of under \$40,000 (6.9), \$40,000 to under \$80,000 (6.7), or \$80,000 to under \$150,000 (6.6) were more likely to agree that the CRA is helpful compared to those earning \$150,000 or more (6.1).

Impact of a rising cost of living

Using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, Canadians were asked whether the rise in cost of living was having a negative impact on their household finances.

Nearly three quarters of Canadians had a high level of agreement (scores of 8 – 10) that their household finances were being negatively impacted (70%). Another 22% said the impact on their finances has been moderate (scores of 4 – 7) while 7% said the impact has been relatively low (scores of 1 – 3). These rankings resulted in an average score of 8.1.

Table 8. Perceptions of household finances

Base: (General population) All respondents (n=2,407)

The rise in cost of living is having a negative impact on my household finances. (B-3o)	Total (n=2,407)	<\$40K (n=579)	\$40K – under \$80K (n=623)	\$80K – under \$150K (n=591)	\$150K+ (n=333)
8-10	70%	71%	71%	72%	63%
4-7	22%	20%	22%	21%	25%
1-3	7%	7%	5%	6%	11%
Don't know/Refused	2%	1%	2%	1%	1%
Mean	8.1	8.2	8.3	8.2	7.6

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Notable subgroup differences include:

- Canadians with a household income of under \$40,000 (8.2), \$40,000 to under \$80,000 (8.3), or \$80,000 to under \$150,000 (8.2) were more likely to agree that the rise in cost of living is having a negative impact on their household finances compared to those earning \$150,000 or more (7.6).
- Those living in Alberta (8.8) stand out as being particularly likely to agree inflation is impacting their finances compared to Canadians living in Quebec (7.9), Ontario (8.0), British Columbia (8.2), and Atlantic Canada (8.3).
- Canadians aged 18 to 24 (8.2), 25 to 34 (8.5), 35 to 49 (8.5), or 50 to 64 (8.1) were more likely to agree compared to those 65 years or older (7.5).

- Those with a trade school or college (8.3), or university (8.2) education were more likely to agree compared to those with a high school education (7.9).
- Canadians who rated the overall performance of the government as poor (scores of 1 – 3) (8.5) were more likely to agree compared to those who rated performance as neutral (scores of 4 – 7) (8.1), or good (scores of 8 – 10) (7.8).

Information and privacy

Using a scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, Canadians were asked to rate their level of trust in the CRA when it comes to handling their personal information appropriately.

Nearly 3 in 5 respondents had a high level of trust (59%, scores of 8 – 10) while 30% expressed moderate trust (scores of 4 – 7). In contrast, 1 in 10 (9%) expressed low levels of trust in the CRA handling personal information appropriately (scores of 1 – 3). These ratings resulted in an average agreement score of 7.4, representing a moderately high agreement score.

Table 9. Safeguarding personal information

Base: (General population) All respondents (n=2,407)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my personal information appropriately. (B-3I)	59%	30%	9%	2%	7.4

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Across demographic groups, some interesting differences emerged:

- Respondents living in Quebec (7.9) once again rated the CRA more positively compared to those living in British Columbia (7.3), Ontario (7.3), Alberta (7.3), Atlantic Canada (7.3), or Manitoba or Saskatchewan (7.2).
- Canadians aged 18 to 24 (8.0) years old provided higher average scores compared to those 35 to 49 (7.4), 50 to 64 (7.1), or 65 years or older (7.5).
- Canadians with a university education (7.7) provided higher scores compared to those with a high school (7.4), trade school or college education (7.1).
- Respondents born outside of Canada scored higher compared to those born in Canada (7.8 vs 7.3).
- Students (7.9), those working part-time (7.8), full-time (7.5), or retired respondents (7.4) provided higher average scores compared to those who were self-employed (6.8).

- Canadians who rated the CRA’s overall performance as good (scores of 8 to 10) (8.8), provided a higher average rating compared to those who rated overall performance as neutral (scores of 4 to 7) (7.3) or poor (scores of 1 to 3) (4.1).

Equality and equity

Canadians were asked the extent to which they agreed with a series of statements related to equality and equity based on their perceptions of the CRA. They were asked to use a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Nearly three quarters of respondents (73%) strongly agreed that those found guilty of tax cheating should face equal penalties no matter who they are. Six in ten (63%) further agreed that the CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary, while far fewer agreed that the CRA treats taxpayers fairly (38%) and that the CRA provides treats everyone the same (38%).

Table 10. Perceptions of equality and equity

Base: (General population) All respondents (n=2,407) / Split sample, service module (n=1,202) / compliance module (1,205)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (F-6i)	73%	14%	10%	2%	8.2
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. (E-5a)	63%	26%	4%	7%	7.9
The CRA treats taxpayers fairly. (B-3i)	38%	42%	16%	4%	6.4
The CRA treats everyone the same. (B-3n)	38%	37%	17%	8%	6.3

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

When comparing average scores across relevant subgroups, the following emerged:

- Respondents who rated the overall performance of the CRA as good (scores of 8 – 10) were more likely to agree that:
 - The CRA assumes taxpayers report their taxes accurately (8.8 vs 7.7 of those who rate the CRA between 4-7 and 5.6 of those who rate the CRA between 1-3)
 - The CRA treats taxpayers fairly (8.0 vs 6.2 and 2.7 respectively)
 - The CRA treats everyone the same (7.9 vs 6.1 and 3.0)
- Quebecers were more likely to agree with the following statements compared to those in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia:
 - The CRA treats everyone the same (7.0 vs 5.9, 6.2, 6.0, 6.4, 5.9)
 - The CRA treats taxpayers fairly (6.9 vs 6.3, 6.3, 6.1, 6.4, 6.1)
- Respondents who were born outside of Canada were more likely to agree that:
 - The CRA assumes taxpayers report their taxes accurately (8.1 vs 7.8 of those born in Canada)
 - The CRA treats everyone the same (7.1 vs 6.0 respectively)
 - The CRA treats taxpayers fairly (7.0 vs 6.2)

Openness and transparency

Canadians were asked to provide their level of agreement using the same scale of 1 to 10 for a series of openness and transparency statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Roughly half strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides (55%) and that the CRA supports making government products and client service accessible for everyone (49%). More than a fifth of respondents (21%) strongly agreed that the CRA is transparent with how it pursues those who might owe taxes, while just as many (23%) disagreed (scores of 1 – 3). Overall, each openness and transparency metrics received an average agreement score that fell into the neutral range.

Table 11. Perceptions of openness and transparency

Base: (General population) Split sample, service module (n=1,202) / compliance module (1,205)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA holds itself accountable for the written information it provides. (E-5e)	55%	30%	6%	10%	7.6
The CRA supports making government products and client service accessible for everyone. (E-5f)	49%	36%	8%	7%	7.2
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6j)	21%	44%	23%	12%	5.4

F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Additional subgroup analysis of these statements reveals the following:

- Respondents who were born outside of Canada tended to provide higher scores for the following statements compared to those born in Canada:
 - The CRA holds itself accountable for written information (8.2 vs 7.4)
 - The CRA supports making products and service accessible (7.9 vs 6.9)
 - The CRA is transparent about pursuing those who might owe (6.2 vs 5.1)
- Canadians living in Quebec were more likely to agree with the following statements compared to those living in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia:
 - The CRA holds itself accountable for written information (8.3 vs 7.6, 7.4, 6.9, 7.2, 7.7)
 - The CRA is transparent about pursuing those who might owe (6.0 vs 5.2, 5.2, 5.0, 5.3, 5.1)
- Respondents with a household income of under \$40,000 (7.6) provided higher average ratings for accessible government products and client service compared to those earning \$80,000 to under \$150,000 (7.1), or \$150,000 or more (7.0).
- Those earning under \$40,000 (5.9) were also more likely to provide higher ratings on average for public transparency compared to those earning \$40,000 to under \$80,000 (5.3), \$80,000 to under \$150,000 (5.2), or \$150,000 or more (4.9).

- Those with a university education provided higher average scores for accountability compared to those with a high school education (7.8 vs 7.2).
- Conversely, those with a high school education (5.9) were more likely to believe the CRA is transparent with the public compared to those with a trade school or college (5.3), or university education (5.2)
- Respondents aged 18 to 24 (6.4) were more likely to provide a higher average score for transparency with the public compared to those aged 25 to 34 (5.4), 35 to 49 (5.4), 50 to 64 (4.9), or 65 years or older (5.3).

Small and medium enterprises (SMEs)

Overall perceptions

Small and medium enterprises (SMEs) were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than 2 in 5 respondents (43%) rated the overall performance as good (scores of 8 – 10), with a similar proportion (40%) providing neutral scores (scores of 4 – 7). Very few, in contrast, described overall performance as poor (15%, scores of 1 – 3). These rankings resulted in an average score of 6.5, representing a neutral score.

Table 12. Overall performance of the Government of Canada

Base: (SMEs) All respondents (n=806)

Overall Rating	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
8-10 (Good)	43%	51%	34%	34%	61%	12%
4-7 (Neutral)	40%	37%	44%	48%	32%	50%
1-3 (Poor)	15%	11%	21%	16%	6%	35%
Don't know/Refused	2%	1%	2%	2%	-	3%
Mean	6.5	7.0	6.0	6.2	7.6	4.7

BB-0. To start, how would you rate the overall performance of the Government of Canada as a whole? Please use a scale from 1 to 10, where 1 means "terrible" and 10 means "excellent."

When comparing the overall performance of the government of Canada across relevant subgroups, the following trends emerged:

- SME respondents that have been operating for 10 years or less tended to rate GoC performance higher than those operating for over 10 years (7.0 vs 6.0).
- Partnerships (7.6) provided higher average scores compared to sole proprietors (6.2) or incorporated businesses (4.7).
- SMEs in Quebec (7.7) provided a higher average score compared to those living in Atlantic Canada (6.9), Ontario (6.3), British Columbia (6.3), Manitoba or Saskatchewan (5.8), or Alberta (5.5).
- Respondents aged 25 to 34 (6.4) and those 35 to 49 (7.4) scored higher on average compared to those 50 to 64 (5.8) and those 65 years or older (5.6).
- Indigenous SME respondents tended to score higher compared to non-Indigenous respondents (7.8 vs 6.3).
- Those with 5 to 99 employees scored higher on average compared to those with less than 5 employees (7.5 vs 5.8).

Canadian small and medium enterprises (SMEs) were asked to provide an overall rating of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Just over half of respondents (52%) rated the CRA's performance as good (scores of 8 – 10), while 37% provided neutral scores (scores of 4 – 7). Less than 1 in 10 respondents (9%) described overall performance as poor (scores of 1 – 3). These ratings resulted in an average score of 7.1 for SMEs.

Table 13. Overall performance of the CRA

Base: (SMEs) All respondents (n=806)

Overall Rating	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
8-10 (Good)	52%	63%	40%	45%	71%	19%
4-7 (Neutral)	37%	29%	47%	43%	24%	58%
1-3 (Poor)	9%	8%	11%	9%	4%	22%
Don't know/Refused	1%	1%	2%	2%	1%	1%
Mean	7.1	7.6	6.6	6.8	8.0	5.5

BB-1. How would you rate the overall performance of the CRA? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

When comparing the overall performance of the CRA among relevant subgroups, the following trends emerged:

- SME respondents that have been operating for 10 years or less tended to score higher than those operating for over 10 years (7.6 vs 6.6).
- Partnerships (8.0) provided higher average scores compared to sole proprietors (6.8) and incorporated businesses (5.5).
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (7.9 vs 6.5).
- Canadian SME respondents who had interacted with the CRA in the past 12 months tended to provide higher average scores compared to those who had no contact with the CRA in the past 12 months (7.3 vs 6.9).
- Those who had interacted with the CRA online (7.3) provided higher scores compared to those whose method of interaction was over the phone (6.5).
- Those living in Quebec (8.0) provided higher average scores compared to those living in Ontario (7.1), Atlantic Canada (7.1), British Columbia (6.8), Alberta (6.4), Manitoba or Saskatchewan (6.2).
- Men provided higher average scores compared to women (7.3 vs 6.9).
- Indigenous SME respondents tended to score higher compared to non-Indigenous respondents (8.5 vs 6.9).

- Respondents aged 25 to 34 (7.1) and those 35 to 49 (7.8) scored higher on average compared to those 50 to 64 (6.6) and those 65 years or older (6.1).

Respondents were then asked to explain their rating. Overall ratings were primarily driven by experience with customer service (good customer service – 28%; poor customer service – 20%), poor performance overall (8%) and quality or functionality of the CRA’s website (6%).

Table 14. Reasoning for overall performance rating

Base: (SMEs) Respondents who provided a valid ranking (n=795)

Reason for ranking	Total (n=795)	8 – 10 Good (n=422)	4 – 7 Neutral (n=299)	1 – 3 Poor (n=74)
Good service/customer service	28%	39%	17%	7%
Poor service/customer service	20%	4%	34%	57%
Inefficient/Poor performance	8%	4%	11%	19%
Poor website	6%	2%	12%	9%
Negative mentions (i.e. take too much, hate them, etc.)	5%	1%	6%	22%
Ease of use/Simple/Easy processing	5%	8%	2%	-
Slow service	4%	<1%	8%	9%
Neutral	4%	2%	7%	-
Good website/online portal	3%	4%	2%	-
Safe/Reliable	2%	3%	1%	-
Good reputation	1%	1%	-	-
Positive mentions (i.e. good, like, great, etc.)	1%	1%	<1%	-
Economy is improving	<1%	<1%	-	-
Nothing	32%	45%	19%	8%
Other	1%	1%	2%	1%

B-2. Why do you rate the performance of the CRA as [RESPONSE FROM BB-1] out of 10?

When comparing the responses between respondents who provided the CRA with a good (scores of 8 – 10), neutral (scores of 4 – 7), and poor score (scores of 1 – 3), the following trends emerge:

- SMEs who provided good scores were more likely to say they have received good customer service (39%) and cited overall ease of use or simplicity (8%).
- SMEs providing a neutral score more commonly cited issues with the performance of the website (12%), as well as slow service (8%).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (57%), general negative mentions (22%), or efficiency issues (19%).

Trust in the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a complete lack of trust and 7 was complete trust. Nearly half of Canadian SME respondents (48%) expressed a high level of trust in the CRA (scores of 6 – 7), while 43% expressed moderate levels of trust (scores of 3 – 5). Fewer than 1 in 10 expressed low levels of trust (8%), resulting in an overall neutral average score of 5.1.

Table 15. Overall trust for the CRA

Base: (SMEs) All respondents (n=806)

Trust Rating (out of 7)	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
Trust (6-7)	48%	56%	37%	44%	59%	22%
Neutral (3-5)	43%	36%	50%	46%	37%	58%
Distrust (1-2)	8%	6%	10%	9%	3%	19%
Don't know	2%	1%	2%	2%	1%	2%
Mean (out of 7)	5.1	5.4	4.7	5.0	5.5	4.1

B-4. Overall, to what extent do you trust the Canada Revenue Agency? Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

When comparing average trust scores across subgroups, the following trends emerged:

- Those in business for 10 years or less were more likely to say they trust the CRA compared to those operating for 10 years or more (5.4 score on average vs 4.7).
- Partnerships (5.5) expressed greater trust in the CRA compared to sole proprietors (5.0) and incorporated businesses (4.1).
- Respondents living in Quebec provided higher average trust ratings (5.6) compared to those living in Ontario (5.0), Atlantic Canada (5.0), British Columbia (4.9), Alberta (4.8), or Manitoba or Saskatchewan (4.5).
- Indigenous respondents provided higher average scores compared to non-Indigenous respondents (5.5 vs 5.0).
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (5.5 vs 4.8).

- Those with in-house resources for filing taxes tended to provide higher ratings compared to those using outside tax preparation services (5.4 vs 5.0).
- Canadian SME respondents who had contacted the CRA in the past 12 months tended to provide higher average scores compared to those who had no contact with the CRA in the past 12 months (5.3 vs 4.8).

Canadian SME respondents were asked to provide their level of agreement on a scale of 1 to 10 for a series of trustworthiness statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Nearly 3 in 5 Canadian SME respondents strongly agreed that people at the CRA were trustworthy (57%) and capable of doing their job well (56%). At least half also agreed that they trust the CRA to do what is right (53%) and that the CRA is working for the benefit of all Canadians (51%).

Table 16. Perceptions of trustworthiness

Base: (SMEs) All respondents (n=806)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	57%	30%	9%	3%	7.3
The people at the CRA are capable of doing their job well. (B-3d.)	56%	31%	9%	4%	7.3
I can trust the CRA to do what is right. (B-3a.)	53%	31%	13%	3%	7.0
The CRA works for the benefit of all Canadians. (B-3b.)	51%	32%	14%	3%	7.0

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

An index calculation was developed to produce an overall score which captures the perceptions of trust in the CRA based on the results from the following metrics:

$$\text{Trust index} = \text{SUM} (\text{I can trust the CRA to do what is right} + \text{The CRA works for the benefit of all Canadians} + \text{I feel that the people at the CRA are trustworthy} + \text{The people at the CRA are capable of doing their job well}) / 4$$

When evaluating overall trust index scores, half (50%) of SME respondents have a high trust index score (scores of 8 – 10), 37% have a neutral score (scores of 4 – 7) while 12% have low index scores (1 – 3). The average trust index score of 6.8 for SMEs.

Table 17. Trust index calculations

Base: (SMEs) All respondents (n=806)

Trust Index Score	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
8-10	50%	58%	40%	42%	65%	21%
4-<8	37%	33%	43%	44%	29%	50%
1-<4	12%	9%	16%	14%	5%	28%
Don't know	<1%	-	<1%	<1%	1%	1%
Mean	6.8	7.2	6.3	6.5	7.6	5.3

Notable subgroup comparisons across overall trust index scores include:

- Those in business for 10 years or less scored higher on average compared to those operating for 10 years or more (7.2 vs 6.3).
- Partnerships (7.6) provided higher average index scores compared to sole proprietors (6.5) and incorporated businesses (5.3).
- Those with 5 to 99 employees (7.7) scored higher on average compared to those with fewer employees (6.2), or 100 or more employees (6.9).
- SMEs who had interacted with the CRA over the past 12 months tended to score higher compared to those who made no contact over the past 12 months (7.1 vs 6.5).
- Respondents who interacted with the CRA via the website (7.8) or mail (7.7) provided higher average ratings compared to those who used My Business Account service (6.8) or the phone (6.3).
- Those whose purpose of contact was related to payroll (8.3) scored higher on average compared to those whose purpose was seeking general information (7.8), clarification (7.7), GST/HST (7.7), an audit, dispute, or a review (7.7), business taxes (7.6), or information related to their My Business Account (7.4).
- Respondents living in Quebec (7.9) provided a higher average score compared to those living in Atlantic Canada (6.8), Ontario (6.7), British Columbia (6.5), Manitoba or Saskatchewan (6.0), or Alberta (5.9).
- Respondents who feel that the CRA is doing too much (7.8) or the right amount (7.4) to reduce tax cheating provided higher average trust scores compared to those who feel the CRA is doing too little (6.8).

- Canadian SMEs who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.3) tended to score higher than those who ranked overall performance as neutral (5.6) or poor (3.0).
- Indigenous respondents provided a higher average score compared to non-Indigenous respondents (8.2 vs 6.6).

Helpfulness of the CRA

In addition to evaluating a series of trust metrics, Canadian SME respondents were asked to provide their level of agreement with a series of helpfulness statements using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree.

Nearly two-thirds of SME respondents strongly agreed (scores of 8 – 10) that the CRA processes their business’ tax returns in a timely manner (65%), while 62% strongly agreed that information arrives in time for their business. Roughly half strongly agreed that the CRA provides enough information to meet their business tax obligations (56%), the CRA makes the process of filing their business taxes easy (56%), the CRA is generally helpful (51%), and the CRA works hard at helping Canadians with their tax matters (49%).

Table 18. Perceptions of helpfulness

Base: (SMEs) All respondents (n=806)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes my business’ tax returns in a timely manner. (B-3g)	65%	27%	5%	2%	7.8
Information from the CRA arrives in time for my business. (B-3k)	62%	30%	6%	2%	7.6
The CRA provides enough information to meet your business tax obligations. (B-3j)	56%	35%	8%	2%	7.4
The CRA makes the process of filing my business taxes easy. (B-3f)	56%	31%	10%	2%	7.2
The CRA is helpful. (B-3h)	51%	34%	13%	2%	7.0
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	49%	35%	13%	3%	6.9

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Subgroup differences for the various helpfulness metrics include:

- Respondents living in Quebec tended to score higher across the following helpfulness metrics, while those in Manitoba/Saskatchewan consistently ranked lowest:
 - Information from the CRA arrives in time for my business (8.4 Quebec vs 7.8 Atlantic region, 7.4 Ontario, 6.8 Manitoba/Saskatchewan, 6.9 Alberta, 7.4 British Columbia)
 - The CRA makes the process of filing my business taxes easy (8.2 vs 6.9, 7.2, 6.3, 6.6, 7.0)
 - The CRA provides enough information to meet your business tax obligations (8.1 vs 7.3, 7.4, 6.1, 7.0, 7.1)
 - The CRA is helpful (8.1 vs 6.8, 7.0, 6.1, 6.3, 6.6)
 - The CRA works hard at helping Canadians (7.7 vs 6.5, 6.8, 5.8, 6.2, 6.7)
- SMEs at a business in operation for 10 years or less were more likely to agree with all statements compared to those operating for over 10 years:
 - The CRA processes my business' tax returns in a timely manner (8.0 vs 7.5)
 - Information from the CRA arrives in time for my business (7.8 vs 7.3)
 - The CRA provides enough information to meet your business tax obligations (7.7 vs 6.9)
 - The CRA makes the process of filing my business taxes easy (7.6 vs 6.8)
 - The CRA is helpful (7.5 vs 6.4)
 - The CRA works hard at helping Canadians (7.4 vs 6.2)
- SMEs who had interacted with the CRA over the past 12 months typically rated the CRA higher compared to those who did not have any contact recently, including a greater proportion who agree:
 - The CRA makes the process of filing my business taxes easy (7.5 vs 7.0)
 - The CRA works hard at helping Canadians (7.1 vs 6.5)
 - The CRA is helpful (7.4 vs 6.6)
- Of those who interacted with the CRA in the past 12 months, businesses who connected with the CRA online tended to provide higher scores for all metrics compared to those who had phone interactions:
 - The CRA processes my business' tax returns in a timely manner (8.0 vs 7.3)
 - The CRA makes the process of filing my business taxes easy (7.7 vs 6.7)

- Information from the CRA arrives in time for my business (7.7 vs 7.1)
- The CRA provides enough information to meet your business tax obligations (7.5 vs 6.8)
- The CRA is helpful (7.3 vs 6.7)
- The CRA works hard at helping Canadians (7.2 vs 6.3)
- Partnerships provided higher average scores for all metrics compared to sole proprietors and incorporated businesses:
 - The CRA processes my business' tax returns in a timely manner (8.0 vs 7.6, 7.1)
 - The CRA makes the process of filing my business taxes easy (7.8 vs 7.0, 5.8)
 - Information from the CRA arrives in time for my business (8.0 vs 7.3, 6.8)
 - The CRA provides enough information to meet your business tax obligations (7.9 vs 7.0, 6.3)
 - The CRA is helpful (7.9 vs 6.7, 5.3)
 - The CRA works hard at helping Canadians (7.6 vs 6.6, 5.3)

Handling business information

Using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, Canadian SME respondents were asked to rate their level of trust in the CRA to handle their business information appropriately.

A majority of respondents (62%) expressed a high level of trust (scores of 8 – 10) while 27% rated their trust more moderately (scores of 4 – 7) and 9% showed low levels of trust (scores of 1 – 3). These ratings resulted in an level of trust of 7.5 for SMEs, representing a neutral agreement score.

Table 19. Perceptions of personal information

Base: (SMEs) All respondents (n=806)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my business information appropriately. (B-3)	62%	27%	9%	1%	7.5

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you "completely disagree," and 10 means you "completely agree."

Across different demographic groups, some interesting differences emerged:

- Those in business for 10 years or less scored higher on average compared to those operating for 10 years or more (7.9 vs 7.0).
- Partnerships (8.0) provided higher average scores compared to sole proprietors (7.4) and incorporated businesses (6.1).
- Respondents living in Quebec (8.2) provided a higher average score compared to those living in Ontario (7.5), British Columbia (7.4), Atlantic Canada (7.3), Manitoba or Saskatchewan (7.0) or Alberta (6.9).
- Those aged 35 to 49 (8.0) were most trusting in the CRA to handle business information appropriately compared to those 25 to 34 (7.5), 50 to 64 (7.1), or 65 years or older (6.9).
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (8.1 vs 7.0).
- SMEs who had interacted with the CRA over the past 12 months tended to score higher compared to those who made no contact over the past 12 months (7.7 vs 7.3).
- Of those who had contacted the CRA in the past 12 months, businesses whose interaction occurred online (8.0) or by mail (8.3) tended to provide higher scores compared to those who interacted over the phone (7.0).
- Indigenous respondents provided higher average scores compared to non-Indigenous respondents (8.1 vs 7.4).

Equality and equity

Canadian SME respondents were asked to provide their level of agreement on a scale of 1 to 10 for a series of equality and equity statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

More than three quarters (77%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are. Roughly 3 in 5 strongly agreed that the CRA assumes taxpayers report their taxes accurately (60%) while about half felt the CRA treats taxpayers fairly (49%) and treats everyone the same (49%).

The highest average agreement score among equality and equity metrics was observed for equal punishment for those found guilty of tax cheating regardless of who they are (8.4), while the remaining metrics received a moderate level of average agreement (scores of 4 – 7).

Table 20. Perceptions of equality and equity

Base: (SMEs) All respondents (n=806) / Split sample, service module (n=415) / compliance module (391)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (F-6h)	77%	15%	4%	3%	8.4
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. (E-5a)	60%	27%	5%	7%	7.7
The CRA treats taxpayers fairly (B-3i)	49%	34%	13%	3%	6.8
The CRA treats everyone the same. (B-3n)	49%	26%	17%	8%	6.8

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

When comparing average scores, the following trends emerged among relevant subgroups:

- SME respondents that have been operating for 10 years or less tended to score higher than those operating for longer on the following metrics:
 - The CRA assumes taxpayers report their taxes accurately (8.1 vs 7.1)
 - The CRA treats taxpayers fairly (7.4 vs 6.1)
 - The CRA treats everyone the same (7.4 vs 5.9)
- Respondents that rated the overall performance of the CRA as good (scores of 8 – 10) provided higher average ratings for the following statements:
 - Those found guilty of tax cheating should face the same penalty (8.8 vs 8.1 rating CRA as neutral and 7.5 rating the CRA as poor)
 - The CRA assumes taxpayers report their taxes accurately (8.6 vs 7.1, 5.1)
 - The CRA treats taxpayers fairly (8.5 vs 5.5, 2.8)
 - The CRA treats everyone the same (8.4 vs 5.2, 3.2)

- Partnerships were more likely to agree with the following compared to sole proprietors and incorporated businesses:
 - The CRA assumes taxpayers report their taxes accurately (8.2 vs 7.6, 6.6)
 - The CRA treats taxpayers fairly (7.8 vs 6.6, 4.9)
 - The CRA treats everyone the same (7.9 vs 6.2, 5.0)
- Those with 5 to 99 employees scored higher on all metrics compared to those with fewer employees:
 - Those found guilty of tax cheating should face the same penalty (8.7 vs 8.2)
 - The CRA assumes taxpayers report their taxes accurately (8.2 vs 7.4)
 - The CRA treats taxpayers fairly (7.8 vs 6.2)
 - The CRA treats everyone the same (7.9 vs 5.9)
- Men provided higher average ratings for the following metrics compared to women:
 - Those found guilty of tax cheating should face the same penalty (8.7 vs 8.1)
 - The CRA treats taxpayers fairly (7.1 vs 6.6)
 - The CRA treats everyone the same (7.0 vs 6.5)
- SMEs who had interacted with the CRA over the past 12 months tended to score higher compared to those who did not have any contact when it comes to:
 - The CRA treats taxpayers fairly (7.2 vs 6.4)
 - The CRA treats everyone the same (7.2 vs 6.2)
- Respondents living in Quebec tended to score higher across the following helpfulness metrics compared to those living in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia:
 - The CRA treats taxpayers fairly (7.9 vs 6.8, 6.7, 5.8, 6.1, 6.6)
 - The CRA treats everyone the same (7.7 vs 6.3, 6.6, 5.9, 5.9, 6.8)
- Those aged 24 to 34 or 35 to 49 years of age provided higher average scores for the following helpfulness metrics compared to those 50 to 64 or 65 years or older:
 - The CRA treats taxpayers fairly (7.0, 7.6 vs 6.2, 5.7)
 - The CRA treats everyone the same (7.0, 7.6 vs 6.0, 5.3)

Openness and transparency

Canadian SME respondents were asked to provide their level of agreement using the same scale of 1 to 10 for a series of openness and transparency statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Nearly 3 in 5 respondents (58%) strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides, and that the CRA supports making government products and client service accessible for everyone (56%). Nearly half of respondents (47%) agreed that the CRA is transparent with how it pursues those who might owe taxes, while 20% felt the CRA was not transparent (scores of 1 – 3).

Overall, each openness and transparency metric received a neutral level of average agreement among SMEs (scores of 4 – 7).

Table 21. Perceptions of openness and transparency

Base: (SMEs) Split sample, service module (n=415) / compliance module (391)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA holds itself accountable for the written information it provides. (E-5e)	58%	26%	8%	8%	7.6
The CRA supports making government products and client service accessible for everyone. (E-5g)	56%	30%	8%	6%	7.5
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6i)	47%	23%	20%	10%	6.6

F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Additional subgroup comparisons across these statements revealed the following:

- SME respondents that have been operating for 10 years or less tended to score higher than those operating for over 10 years for the following metrics:
 - The CRA holds itself accountable for written information (8.1 vs 7.0)
 - The CRA supports making products and service accessible (7.9 vs 7.1)
 - The CRA is transparent about pursuing those who might owe (7.2 vs 5.8)

- Those with 5 to 99 employees scored higher on average compared to those with fewer employees:
 - The CRA holds itself accountable for written information (8.3 vs 7.1)
 - The CRA supports making products and service accessible (8.3 vs 7.0)
 - The CRA is transparent about pursuing those who might owe (7.5 vs 5.8)
- Partnerships provided higher average scores for the following metrics compared to both sole proprietors and incorporated businesses:
 - The CRA holds itself accountable for written information (8.1 vs 7.4, 6.2)
 - The CRA supports making products and service accessible (8.2 vs 7.2, 6.5)
- Middle aged Canadians (35 to 49 years old) were more likely to agree that the CRA is transparent with the public about how it pursues those who might owe taxes compared to those 25 to 34, 50 to 64, and those 65 years or older (7.6 vs 6.3, 5.7, 4.8).

Tax intermediaries (TIs)

Overall perceptions

Canadian tax intermediaries (TIs) were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Roughly a quarter of respondents (28%) rated the overall performance as good (scores of 8 – 10), while more than half (55%) provided neutral scores (scores of 4 – 7). In contrast, only 16% of tax intermediaries rated the GoC’s overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.0, representing a neutral score.

Table 22. Overall performance of the Government of Canada

Base: (TIs) All respondents (n=810)

Overall Rating	Total (n=810)	Operating for 10 years or less (n=427)	Operating for over 10 years (n=363)	Contact in the past 12 months (n=506)	No contact in the past 12 months (n=251)
8-10 (Good)	28%	31%	25%	31%	25%
4-7 (Neutral)	55%	52%	58%	52%	59%
1-3 (Poor)	16%	16%	17%	17%	14%
Don't know/Refused	1%	1%	1%	1%	2%
Mean	6.0	6.1	5.8	6.0	6.0

BB-0. To start, how would you rate the overall performance of the Government of Canada as a whole? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

When comparing the average performance scores of the government of Canada among relevant subgroups, the following trends emerged:

- Those living in Quebec (6.1), Ontario (6.1), British Columbia (6.1), Alberta (6.0), or Atlantic Canada (5.9) provided higher average scores compared to those living in Manitoba or Saskatchewan (4.6).
- TIs who interacted with the CRA online were more likely to provide higher scores compared to those who opted to pick up the phone (6.4 vs 5.7).
- Respondents with a Represent a Client account provided higher average scores compared to those who are not registered (6.3 vs 5.7)
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for 10 or more years (6.1 vs 5.8).

Canadian TIs were asked to provide an overall ranking of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. A third of respondents (34%) rated the CRA’s performance as good (scores of 8 – 10), while 51% provided neutral scores (scores of 4 – 7). More than 1 in 10 (14%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.4 for TIs, representing a neutral score.

Table 23. Overall performance of the CRA

Base: (TIs) All respondents (n=810)

Overall Rating	Total (n=810)	Operating for 10 years or less (n=427)	Operating for over 10 years (n=363)	Contact in the past 12 months (n=506)	No contact in the past 12 months (n=251)
8-10 (Good)	34%	35%	33%	35%	36%
4-7 (Neutral)	51%	52%	51%	49%	54%
1-3 (Poor)	14%	13%	15%	16%	9%
Don't know/Refused	<1%	<1%	1%	-	1%
Mean	6.4	6.5	6.2	6.3	6.6

BB-1. How would you rate the overall performance of the CRA? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

When comparing the overall performance of the CRA among relevant subgroups, the following trends emerged among average performance scores:

- Average performance scores in Manitoba or Saskatchewan (5.1) were particularly low when compared to those seen across the other regions (6.5 in each of Ontario, Alberta, and British Columbia, 6.4 in Quebec, and 6.2 in Atlantic Canada).

- TIs whose method of interaction with the CRA was online provided higher scores compared to those whose method of contact was over the phone (6.6 vs 6.0).

Based on their overall performance ranking, respondents were then asked to explain the reasoning behind their rating. Overall ratings were primarily driven by experience with customer service (good customer service – 29%; poor customer service – 29%), general inefficiency (13%), slow service (8%), negative mentions (7%) and quality or functionality of the CRA’s website (7%).

Table 24. Reasoning for overall performance rating

Base: (TIs) Respondents who provided a valid ranking (n=806)

Reason for ranking	Total (n=806)	8 – 10 Good (n=279)	4 – 7 Neutral (n=417)	1 – 3 Poor (n=110)
Good service/customer service	29%	56%	19%	1%
Poor service/customer service	29%	11%	34%	55%
Inefficient/Poor performance	13%	5%	15%	21%
Slow service	8%	3%	9%	15%
Negative mentions (i.e. take too much, hate them, etc.)	7%	2%	8%	15%
Poor website	7%	3%	8%	11%
Neutral	5%	5%	5%	4%
Positive mentions (i.e. good, like, great, etc.)	3%	5%	2%	-
Ease Of Use/Simple/Easy Processing	2%	6%	1%	-
Good website/Online portal	2%	3%	2%	-
Safe/Reliable	2%	4%	1%	-
Low paying jobs have more of a need	<1%	-	<1%	-
Economy is improving	<1%	<1%	-	-
Nothing	14%	15%	14%	8%
Other	1%	1%	1%	1%
Don't Know/Refused	<1%	-	1%	1%

B-2. Why do you rate the performance of the CRA as [RESPONSE FROM BB-1] out of 10

When comparing the reasoning behind overall performance ratings among scores grouped as good (scores of 8 – 10), neutral (scores of 4 – 7), and poor (scores of 1 – 3), the following trends emerge:

- TIs who provided good scores were most likely to describe receiving good customer service (56%), ease of interactions (6%), general positive mentions (5%) and reliability of the CRA (4%).

- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (55%), inefficiencies in performance (21%), slow service (15%), have general negative mentions (15%), or issues with the performance of the website (11%).

Trust for the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a lack of any trust and 7 was complete trust. Nearly a third of Canadian TI respondents (32%) expressed trust in the CRA (scores of 6 – 7), most (57%) provided a neutral score (scores of 3 – 5). Less than 1 in 10 Canadians rated the Agency a 1-2 (9%), resulting in a neutral average score of 4.7.

Table 25. Overall trust for the CRA

Base: (TIs) All respondents (n=810)

Trust Rating (out of 7)	Total (n=810)	Operating for 10 years or less (n=427)	Operating for over 10 years (n=363)	Contact in the past 12 months (n=506)	No contact in the past 12 months (n=251)
Trust (6-7)	32%	31%	33%	33%	31%
Neutral (3-5)	57%	57%	56%	55%	60%
Distrust (1-2)	9%	10%	9%	11%	6%
Don't know	2%	2%	2%	1%	2%
Mean (out of 7)	4.7	4.7	4.7	4.7	4.7

B-4. Overall, to what extent do you trust the Canada Revenue Agency? Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

When comparing overall trust for the CRA among relevant subgroups, the following trends emerged among average trust scores:

- Respondents living in Alberta (4.9), Quebec (4.7), Ontario (4.7), British Columbia (4.6) provided higher scores on average compared to those living in Manitoba or Saskatchewan (4.0).
- TIs who interacted with the CRA online provided higher scores compared to those who interacted with someone from the CRA over the phone (4.8 vs 4.5).
- Respondents who were registered for the Represent a Client service provided higher average scores compared to those who were not registered (5.0 vs 4.5).

Tax Intermediaries were asked to provide their level of agreement on a scale of 1 to 10 for a series of statements related to trust based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Nearly half of TIs had a high level of agreement (scores of 8 – 10) that people at the CRA were both trustworthy (45%) and capable of doing their job well (45%). Another 2 in 5 also agreed that the CRA does what is right (43%) and is working for the benefit of all Canadians (40%).

Overall, the average score for each of the four metrics tested was within the neutral level of agreement (scores of 4 – 7).

Table 26. Perceptions of trustworthiness

Base: (TIs) All respondents (n=810)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	45%	42%	12%	1%	6.7
The people at the CRA are capable of doing their job well. (B-3d.)	45%	41%	12%	1%	6.7
I can trust the CRA to do what is right. (B-3a.)	43%	42%	14%	1%	6.5
The CRA works for the benefit of all Canadians. (B-3b.)	40%	43%	16%	1%	6.4

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

An index calculation was developed to produce an overall score to evaluate the perceptions of trust in the CRA based on results from the following metrics:

$$\text{Trust index} = \text{SUM} (\text{I can trust the CRA to do what is right} + \text{The CRA works for the benefit of all Canadians} + \text{I feel that the people at the CRA are trustworthy} + \text{The people at the CRA are capable of doing their job well}) / 4$$

When evaluating overall trust index scores, more than a third of Canadian TIs (34%) provided a high trust index score (scores of 8 – 10), while 53% had a neutral score (scores of 4 – 7) and 13% provided a low index scores (1 – 3). The average trust index score for tax intermediaries is 6.2.

Table 27. Trust index calculations

Base: (TIs) All respondents (n=810)

Trust Index Score	Total (n=810)	Operating for 10 years or less (n=427)	Operating for over 10 years (n=363)	Contact in the past 12 months (n=506)	No contact in the past 12 months (n=251)
8-10	34%	35%	33%	35%	34%
4-<8	53%	54%	51%	51%	57%
1-<4	13%	11%	16%	14%	9%
Don't know	<1%	-	<1%	-	<1%
Mean	6.2	6.4	6.1	6.2	6.4

Notable subgroup comparisons across overall trust index scores include:

- Those living in Quebec (6.4), Atlantic Canada (6.3), Alberta (6.3), British Columbia (6.2), and Ontario (6.2) provided higher average scores compared to those living in Manitoba or Saskatchewan (5.2).
- Those registered for the Represent a Client service provided higher average scores compared to those who are not registered (6.5 vs 5.7).
- Those whose most recent contact with the CRA took place via the mail tended to provide higher average scores compared to those whose contact took place over the phone (6.8 vs 6.0).
- TIs whose purpose of most recent contact was seeking general information provided higher average results compared to those whose contact was related to an audit, dispute, or a review (6.8 vs 5.8).

Helpfulness of the CRA

In addition to evaluating a series of trust statements, Canadian tax intermediaries were asked to provide their level of agreement with helpfulness-related statements using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree.

Nearly half of TIs strongly agreed that the CRA processes their clients' tax returns in a timely manner (48%). Roughly 2 in 5 were in agreement that information from the CRA arrives on time for clients (44%), and proves to be enough to meet clients' tax obligations (42%), while similar proportions agreed the CRA is helpful (43%), makes the process of filing business taxes easy (42%), and works hard at helping Canadians (41%).

The CRA's ability to process their clients' tax returns in a timely manner (6.9) came out slightly ahead of other metrics when looking at average scores.

Table 28. Perceptions of helpfulness

Base: (TIs) All respondents (n=810)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes business tax returns in a timely manner. (B-3-g)	48%	41%	10%	2%	6.9
Information from the CRA arrives in time for my business clients. (B-3k)	44%	43%	10%	3%	6.8
The CRA is helpful. (B-3h)	43%	41%	15%	1%	6.6
The CRA provides enough information to meet your business clients’ business tax obligations. (B-3j)	42%	44%	11%	2%	6.8
The CRA makes the process of filing businesses taxes easy. (B-3f)	42%	43%	13%	2%	6.7
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	41%	46%	13%	1%	6.5

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Additional subgroup comparisons for the various helpfulness metrics include:

- Average scores were consistently lower among tax intermediaries living in Manitoba or Saskatchewan when it comes to the following statements:
 - Information from the CRA arrives in time for my business clients (6.9 Atlantic region, 6.9 Quebec, 6.8 Ontario, 7.0 Alberta, 6.8 British Columbia vs 5.8 Manitoba or Saskatchewan)
 - The CRA provides enough information to meet business tax obligations (6.8, 6.8, 6.9, 6.9, 6.7 vs 5.4)
 - The CRA makes the process of filing businesses taxes easy (7.0, 6.6, 6.8, 6.7, 6.5 vs 5.6)
 - The CRA works hard at helping Canadians with their tax and benefits matters (6.5, 6.8, 6.6, 6.7, 6.6 vs 5.4)

- TIs who interacted with the CRA online tended to provide higher scores for all metrics tested compared to those who made contact over the phone:
 - The CRA processes business tax returns in a timely manner (7.3 vs 6.6)
 - The CRA works hard at helping Canadians with their tax and benefits matters (6.7 vs 6.1)
 - The CRA provides enough information to meet business tax obligations (7.0 vs 6.4)
 - Information from the CRA arrives in time for my business clients (7.0 vs 6.5)
 - The CRA makes the process of filing businesses taxes easy (6.9 vs 6.4)
 - The CRA is helpful (6.8 vs 6.2)
- Those that were registered for the Represent a Client service provided higher average scores for the following metrics compared to those who were not registered:
 - The CRA processes business tax returns in a timely manner (7.1 vs 6.6)
 - The CRA provides enough information to meet business tax obligations (7.1 vs 6.4)
 - The CRA is helpful (7.0 vs 5.9)
 - Information from the CRA arrives in time for my business clients (6.9 vs 6.4)
 - The CRA works hard at helping Canadians with their tax and benefits matters (6.7 vs 6.2)

Information and privacy

Using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, Canadian TI respondents were asked to provide their level of trust in the CRA to handle their clients' information appropriately.

Nearly half of TI respondents said that they trust the CRA to handle their business clients' information (scores of 8-10) (46%). Nearly as many (44%) provided a neutral score (scores of 4 – 7), while less than 1 in 10 (9%) provided a low level of agreement (scores of 1 – 3). These rankings resulted in an average score of 7.0 for TIs.

Table 29. Perceptions of personal information

Base: (TIs) All respondents (n=810)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my business clients' information appropriately. (B-3I)	46%	44%	9%	2%	7.0

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Additional subgroup comparisons among average agreement scores include:

- Those living in Alberta (7.2), Ontario (7.0), or Quebec (7.0) provided higher average scores compared to those living in Manitoba or Saskatchewan (6.2).
- TIs whose method of contact with the CRA was online provided higher scores compared to those whose method of contact was over the phone (7.1 vs 6.6).

Equality and equity

Canadian TI respondents were asked to provide their level of agreement on a scale of 1 to 10 for a series of equality and equity statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Nearly two-thirds of respondents (65%) had a high level of agreement (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are. Nearly half agreed that the CRA assumes taxpayers report their taxes accurately (49%). However, fewer agreed that the CRA treats taxpayers fairly (40%) or provides equal treatment for everyone (40%).

Table 30. Perceptions of equality and equity

Base: (TIs) All respondents (n=810) / Split sample, service module (n=393) / compliance module (417)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (F-6h)	65%	26%	6%	3%	7.9
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. (E-5a)	49%	39%	8%	3%	7.2
The CRA treats taxpayers fairly (B-3i)	40%	43%	16%	2%	6.3
The CRA treats everyone the same. (B-3n)	40%	40%	17%	4%	6.3

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

When comparing average scores among equality and equity, the following trends emerged among relevant subgroups:

- Respondents living in in Manitoba / Saskatchewan were much less likely agree:
 - The CRA treats taxpayers fairly (6.4 Atlantic Canada, 6.5 Quebec, 6.3 Ontario, 6.5 Alberta, 6.4 British Columbia vs 5.1 Manitoba or Saskatchewan)
 - The CRA treats everyone the same (6.5, 6.6, 6.1, 6.4, 6.5 vs 4.9 respectively)
- TIs who interacted with the CRA online tended to provide higher scores for the following metrics compared to those who made contact over the phone:
 - The CRA assumes taxpayers report their taxes accurately (7.5 vs 6.7)
 - The CRA treats taxpayers fairly (6.8 vs 5.8)
 - The CRA treats everyone the same (6.6 vs 5.9)
- Those that were registered for the Represent a Client service provided higher average scores for the following metrics compared to those who were not registered:
 - The CRA treats taxpayers fairly (6.6 vs 6.0)
 - The CRA treats everyone the same (6.4 vs 5.8)

- Tax intermediaries operating for 10 years or less provided higher scores for the following metrics compared to those operating for over 10 years:
 - The CRA treats taxpayers fairly (6.5 vs 6.1)
 - The CRA treats everyone the same (6.5 vs 6.0)
- Tax intermediaries operating for over 10 years provided higher scores for equal penalties for all tax cheaters compared to those operating for 10 years or less (8.4 vs 7.5).

Openness and transparency

Canadian TI respondents were asked to provide their level of agreement using the same scale of 1 to 10 for a series of openness and transparency statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Nearly half had a high level of agreement (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides (48%), and that the CRA supports making government products and client service accessible for everyone (48%). TIs were twice as likely to agree (34%) that the CRA is transparent with how it pursues those who might owe taxes, than to disagree (scores of 1 – 3) (16%).

Table 31. Perceptions of openness and transparency

Base: (TIs) Split sample, service module (n=393) / compliance module (417)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA holds itself accountable for the written information it provides. (E-5e)	48%	36%	11%	5%	7.0
The CRA supports making government products and client service accessible for everyone. (E-5g)	48%	38%	12%	2%	6.9
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6i)	34%	41%	16%	9%	6.2

F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Additional subgroup comparisons among average agreement scores for openness and transparency metrics include:

- TIs who interacted with the CRA online tended to provide higher scores for the following metrics compared to those who interacted over the phone:
 - The CRA holds itself accountable for written information (7.2 vs 6.5)
 - The CRA supports making products and service accessible (7.2 vs 6.3)
- Those that were registered for the Represent a Client service provided higher average scores for the following metrics compared to those who were not registered:
 - The CRA holds itself accountable for written information (7.3 vs 6.7)
 - The CRA supports making products and service accessible (7.3 vs 6.6)
- Those living in Quebec provided higher average scores for transparency with the public compared to those living in British Columbia (6.5 vs 5.6).

Tax filing

General population

To evaluate the process by which Canadians approach their personal income tax returns, respondents were asked to specify whether they had engaged in this process in the past year. Nearly 9 in 10 Canadians (89%) specified that they had sent in a personal income tax return in the past year, while 1 in 10 (10%) did not.

Table 32. Personal income tax return filed in the past year

Base: (General population) All respondents (n=2,407)

Filing Personal Income Tax	Total (n=2,407)	ATL (n=262)	QC (n=553)	ON/NU (n=800)	MB/SK (n=263)	AB/NWT (n=219)	BC/YK (n=310)	18 – 24 (n=134)	25 – 34 (n=262)	35 – 49 (n=537)	50 – 64 (n=649)	65+ (n=814)
Yes	89%	87%	94%	86%	85%	89%	91%	73%	86%	92%	92%	91%
No	10%	12%	6%	13%	12%	11%	8%	24%	12%	7%	8%	8%
Don't know/Refused	1%	1%	<1%	1%	2%	-	1%	3%	1%	<1%	<1%	<1%

CG-1. Have you sent in a personal [QUEBEC ONLY: federal] income tax return in the past year?

Relevant subgroup comparisons revealed the following trends among Canadians filing personal income tax returns:

- Respondents living in Quebec (94%) were more likely to have filed personal income tax returns in the past year compared to those living in Atlantic Canada (87%), Ontario (86%), Manitoba or Saskatchewan (85%).
- Filing rates remained consistent across most age groups (86% of those aged 25 to 34, 92% aged 35 to 49, 92% aged 50 to 64, and 91% aged 65 years or older) though dropped drastically among the youngest cohort (73% of those aged 18 to 24).
- Canadians with a university (90%), trade school or college (92%) education were more likely to have filed personal income tax returns compared to those with a high school education (84%).
- Those whose household income was \$150,000 or more (96%) were more likely to have filed personal income tax returns compared to those earning \$80,000 to under \$150,000 (91%), \$40,000 to under \$80,000 (91%), or less than \$40,000 (84%).
- Respondents born in Canada tended to have filed personal income tax returns to a greater extent compared to those born outside of Canada (91% vs 84%).
- Canadians who have had contact with the CRA in the past year more commonly described filing personal income tax returns compared to those who had no contact with the CRA (92% vs 87%).
- Respondents who have registered with the My Account service tended to have filed personal income tax returns to a greater extent compared to those who have not (94% vs 79%).

Canadians who had filed a personal income tax return in the past year were asked to specify whether they had received assistance with the filing process. More than two-thirds of respondents (68%) had received assistance preparing their income tax return, while nearly a third prepared their return on their own (32%).

Table 33. Assistance filing tax return in the past year

Base: (General population) Respondents who filed income tax return in the past year (n=2,167)

Personal Income Tax Preparation	Total (n=2,167)	ATL (n=232)	QC (n=521)	ON/ NU (n=705)	MB/ SK (n=229)	AB/ NWT (n=199)	BC/ YK (n=281)	18 – 24 (n=97)	25 – 34 (n=227)	35 – 49 (n=493)	50 – 64 (n=597)	65+ (n=742)
Prepared on your own	32%	37%	26%	31%	31%	36%	35%	24%	35%	34%	35%	26%
Received help	68%	63%	74%	68%	69%	64%	65%	76%	65%	66%	64%	74%
Don't know/ Refused	<1%	-	<1%	<1%	-	-	-	-	-	<1%	<1%	-

CG-2. Did you prepare your last tax return on your own, or did you receive help from someone else? If you used a tax software, that is considered preparing on your own.

Trends observed among Canadians receiving help preparing their personal income tax return include:

- Those living in Quebec (74%) reported receiving help to a greater extent than those living in the Atlantic region (63%), Ontario (68%), British Columbia (65%), Alberta (64%), or British Columbia (59%).
- Both Canadians aged 18 to 24 (76%) and those 65 years or older (74%) stood out as more likely to have received help compared to those 25 to 34 (65%), 35 to 49 (66%), or 50 to 64 (64%).
- Women were more likely to have received help compared to men (72% vs 65%).
- Those with a high school (77%), trade school or college education (73%) were more likely to report receiving help compared to those with a university education (62%).
- Across the different income brackets, receiving help with filing taxes was more common among Canadians whose household income was under \$40,000 (77%) compared to those earning \$40,000 to under \$80,000 (67%), \$80,000 to under \$150,000 (63%), or \$150,000 or more (64%).
- Those who were not registered for the My Account service received help to a greater extent compared to those who were registered (79% vs 63%).
- Canadians who had no interaction with the CRA over the past year were more likely to have received help compared to those who had contacted the CRA (73% vs 62%).

- Of those who had interacted with the CRA in the past year, respondents who recently contacted the CRA via mail (77%) reported receiving help to a greater extent compared to those whose contact took place over the phone (65%) or online (52%).

Canadians who received assistance with the process of preparing their personal income tax return were asked to provide the source of the help they received. More than 4 in 5 respondents (81%) sought help from a professional tax preparer or an accountant, while nearly a fifth (18%) turned to friends or family members for assistance. A small minority of respondents (2%) received assistance from a volunteer program.

Table 34. Source of assistance filing tax return in the past year

Base: (General population) Respondents who received help filing their income tax return in the past year (n=1,484)

Source of Assistance for Personal Income Tax Filing	Total (n=1,484)	ATL (n=149)	QC (n=384)	ON/ NU (n=485)	MB/ SK (n=157)	AB/ NWT (n=129)	BC/ YK (n=180)	18 – 24 (n=75)	25 – 34 (n=146)	35 – 49 (n=325)	50 – 64 (n=386)	65+ (n=546)
Professional tax preparer/accountant	81%	75%	78%	82%	88%	79%	84%	69%	79%	83%	85%	80%
Friend/family member	18%	25%	21%	18%	15%	15%	16%	41%	19%	17%	12%	17%
Volunteer program to help people with their tax returns	2%	3%	2%	2%	1%	4%	3%	-	2%	2%	3%	3%
Other	1%	1%	<1%	1%	-	3%	1%	-	1%	1%	1%	1%
Don't Know/Refused	1%	1%	<1%	1%	-	-	-	-	1%	1%	<1%	1%

CG-3. From whom did you get help?

Relevant subgroup findings among respondents who sought assistance for personal income tax filing include the following:

- Receiving assistance from a professional was much more common among those living in Manitoba or Saskatchewan (88%) compared to those living in Quebec (78%), or Atlantic Canada (75%).
- Those living in Atlantic Canada (25%) more commonly turned to friends or family members for assistance compared to those living in Manitoba or Saskatchewan (15%).
- Canadians aged 18 to 24 (41%) were more likely to seek help from friends or family members compared to those aged 25 to 34 (19%), 35 to 49 (17%), 50 to 64 (12%), or 65 years and older (17%).

- Conversely, those aged 35 to 49 (83%), 50 to 64 (85%) or 65 years and older (80%) more commonly sought assistance from professionals compared to those 18 to 24 years old (69%).
- Canadians who reported being self-employed (91%) tended to seek help from professionals compared to those who are working full-time (84%), retired (79%), working part-time (75%) or students (65%).
- Conversely, students (49%) more commonly received assistance from friends or family compared to those working part-time (22%), are retired (18%), working full-time (16%), or self-employed (10%).
- Those without a disability were more likely to seek assistance from a professional compared to those who self-identify as having a disability (82% vs 73%).
- Respondents with a household income of \$40,000 to under \$80,000 (83%), \$80,000 to under \$150,000 (83%), or \$150,000 or more (87%) were more likely to receive assistance from a professional compared to those earning under \$40,000 (75%).
- Canadians whose source of revenue comes from being a business owner or partner tended to seek professional help compared to those with employers (90% vs 81%).
- Those who reported filing their income taxes online were significantly more likely to reach out to professionals compared to those filing via mail (82% vs 67%). Conversely, Canadians filing via mail were nearly twice as likely to say they received assistance from friends or family compared to those filing online (31% vs 17%).
- Those who were registered for the My Account service were much more likely to have received help from friends or family compared to those who were not registered (21% vs 13%).

Canadians were also asked to describe the method used to file their personal income tax. More than 4 in 5 respondents (81%) said they sent in their income tax return online, while more than 1 in 10 (12%) filed via mail.

Table 35. Method of filing tax return in the past year

Base: (General population) Respondents who filed income tax return in the past year (n=2,167)

Method of filing Income Tax Return	Total (n=2,167)	ATL (n=232)	QC (n=521)	ON/ NU (n=705)	MB/ SK (n=229)	AB/ NWT (n=199)	BC/ YK (n=281)	18 – 24 (n=97)	25 – 34 (n=227)	35 – 49 (n=493)	50 – 64 (n=597)	65+ (n=742)
Online	81%	81%	75%	83%	82%	86%	80%	65%	82%	86%	85%	75%
By mail	12%	12%	17%	10%	11%	8%	14%	21%	9%	8%	11%	18%
Some other way	3%	3%	4%	3%	4%	3%	3%	6%	3%	3%	3%	4%
Don't know/ Refused	3%	4%	3%	4%	3%	3%	3%	8%	6%	3%	1%	3%

CG-4. How was your last tax return sent in?

When comparing method of filing across subgroups, notable differences include the following:

- Canadians who are registered with the My Account service tended to have filed online compared to those who are not registered (86% vs 69%).
- Respondents living in Quebec were more likely to have sent in their last tax return via mail (17%) compared to those living in Manitoba or Saskatchewan (11%), Ontario (10%), or Alberta (8%).
- Conversely, those living in Alberta (86%), or Ontario (83%) tended to file online compared to those living in Quebec (75%).
- Canadians with a university (84%), trade school or college education (82%) were more likely to have filed online compared to those with a high school education (73%).
- Across income levels, online filers were more likely to have a household income of \$40,000 to under \$80,000 (80%), \$80,000 to under \$150,000 (88%), or \$150,000 or more (90%) compared to those earning less than \$40,000 (72%).
- Respondents who completed their tax filing on their own more commonly filed online compared to those who received help (84% vs 80%).
- Canadians aged 25 to 34 (82%), 35 to 49 (86%), or 50 to 64 (85%) tended to file online compared to those 18 to 24 (65%), or 65 years or older (75%).
- Respondents working full-time (86%) were more likely to file online compared to those who were retired (77%), working part-time (76%), or students (70%).
- Those born in Canada were more likely to file online compared to respondents born outside of Canada (83% vs 75%).

Small / medium enterprises (SMEs)

Canadian SME respondents were asked to describe their approach to filing their business income taxes, more specifically whether they utilized internal or external services throughout the filing process. More than 2 in 5 SMEs (42%) reported utilizing an external tax preparation service versus 25% who used only in-house resources to file business income taxes. Nearly 1 in 3 businesses (31%) described a combination approach, utilizing both internal resources and external services.

Table 36. Approach to filing business income taxes

Base: (SMEs) All respondents (n=806)

Business income tax filing	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
Use an outside tax preparation service	42%	40%	45%	41%	41%	51%
Use in-house resources to prepare tax documentation	31%	35%	25%	30%	39%	16%
Use a combination of in-house and outside services	25%	24%	27%	26%	19%	32%
Don't know/Refused	2%	1%	3%	3%	1%	1%

CB-2. When filing business income taxes, does your business...

Notable trends observed among Canadian SME respondents include the following:

- Businesses operating in Atlantic Canada tended to utilize exclusively in-house tax preparation services compared to those operating in British Columbia (43% vs 26%).
- Those operating in British Columbia more commonly used a combination of in-house and outside services compared to those in Quebec (32% vs 19%).
- Partnerships (39%) and sole proprietors (30%) were more likely to rely on in-house tax preparation service compared to incorporated businesses (16%).
- Business with a medium annual revenue (\$4 million to less than \$250 million) were more likely to use in-house tax preparation services compared to those with a small revenue (under \$4 million) (37% vs 27%).
- Those operating for 10 years or less more commonly utilized in-house resources compared to those operating for over 10 years (35% vs 25%).

In addition to describing their approach to filing business income taxes, Canadian SME respondents were asked to provide their approach to tax planning, whether internal, external or a combination of both. More than a third of SMEs (34%) opted to keep income tax preparation exclusively in-house, while a third (33%) described an external service approach. More than a quarter (29%) reported using a combination approach to tax planning.

Table 37. Approach to tax planning

Base: (SMEs) All respondents (n=806)

Approach to tax planning	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
Use in-house resources for tax planning	34%	37%	31%	36%	36%	24%
Use an outside service for tax planning	33%	29%	37%	29%	29%	42%
Use a combination of in-house and outside services	29%	31%	27%	29%	33%	31%
Don't know/Refused	4%	3%	5%	5%	2%	3%

CB-3. And what about tax planning? Does your business...

Additional subgroup comparisons based on business tax planning include:

- Businesses operating in Quebec (38%) tended to utilize an outside service for tax planning compared to those operating in British Columbia (28%) or Atlantic Canada (21%).
- Respondents 25 to 34 years old (39%) were more likely to employ a combination approach for tax planning compared to older respondents (27% of those aged 50 to 64 and 25% of those 65 years or older).
- In-house tax planning was much more prevalent among those whose business size was 1 to 4 employees compared to those with 5 to 99 employees (37% vs 29%).
- Incorporated businesses (42%) tended to use an outside service for tax planning compared to sole proprietors or partnerships (29% respectively).

- Sole proprietors or partners (36% respectively) more commonly utilized in-house resources to prepare tax documentation compared to incorporated businesses (24%).
- Businesses operating for over 10 years were more likely to use in-house resources compared to those operating for 10 years or less (37% vs 29%).
- Those registered for the My Business Account service more commonly utilized a combination approach compared to those who were not registered (35% vs 24%).

After describing their approach to both filing taxes and the tax preparation process, Canadian SME respondents were asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. Nearly three quarters of SMEs (70%) were very satisfied (scores of 8 to 10), while a quarter (25%) provided a moderate score (scores of 4 to 7). Very few (4%) scored overall satisfaction a 3 or less. The overall satisfaction score for latest tax filing sits at 7.9.

Table 38. Overall satisfaction with latest tax filing experience

Base: (SMEs) All respondents (n=806)

Overall satisfaction score	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
8-10	70%	74%	66%	67%	82%	47%
4-7	25%	22%	29%	27%	17%	41%
1-3	4%	3%	5%	4%	1%	11%
Don't know	1%	1%	1%	2%	-	2%
Mean	7.9	8.1	7.8	7.9	8.4	6.9

C-5. Overall, how satisfied were you with your last tax filing experience? Please use a scale from 1 to 10 where 1 means "completely dissatisfied" and 10 means "completely satisfied".

Compared to their demographic counterparts, overall satisfaction with last tax filing experience is particularly high among:

- Businesses operating for 10 years or less (8.1 vs 7.8 those operating for over 10 years).
- SMEs operating in Quebec (8.4 vs 8.0 in Ontario, 7.8 in British Columbia, 7.4 Manitoba or Saskatchewan, and 7.3 Alberta).
- Respondents aged 35 to 49 years old (8.4 vs 7.7 aged 25 to 34, 7.6 aged 50 to 64, and 7.5 aged 65 years or older).

- Those whose business employed 5 to 99 employees (8.4 vs 7.6 those with fewer employees).
- Partnerships (8.4 vs 7.9 sole proprietors and 6.9 incorporated businesses).
- Businesses who rated the CRA’s overall performance as good (scores of 8 to 10) (8.9 vs 5.4 those who rated overall performance as poor).
- Those that interacted with the CRA online (8.1 vs 7.5 interacted over the phone).

Tax intermediaries (TIs)

Canadian TIs were also asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. Half of TI respondents provided a high level of satisfaction (scores of 8 to 10) (50%), while more than 2 in 5 (41%) provided a moderate score (scores of 4 to 7). Less than 1 in 10 (8%) scored overall satisfaction as low (scores of 1 to 3). On average Canadian TIs scored overall satisfaction as moderate (7.1).

Table 39. Overall satisfaction with latest tax filing experience

Base: (TIs) All respondents (n=810)

Overall satisfaction score	Total (n=810)	Operating for 10 years or less (n=427)	Operating for over 10 years (n=363)	Contact in the past 12 months (n=506)	No contact in the past 12 months (n=251)
8-10	50%	49%	50%	50%	51%
4-7	41%	42%	40%	40%	43%
1-3	8%	8%	9%	10%	5%
Don't know	1%	<1%	1%	<1%	1%
Mean	7.1	7.1	7.2	7.1	7.3

C-5. Overall, how satisfied were you with your last tax filing experience? Please use a scale from 1 to 10 where 1 means “completely dissatisfied” and 10 means “completely satisfied”.

TI’s who rated the CRA’s overall performance as good (scores of 8 – 10) (8.8), provided higher average satisfaction ratings compared to those who rated overall performance as neutral (scores of 4 – 7) (6.8) or poor (scores of 1 – 3) (4.3).

Those living in Ontario (7.3), Alberta (7.3), Quebec (7.2), Atlantic Canada (7.2), or British Columbia (7.0) were more likely to provided higher average ratings compared to those living in Manitoba or Saskatchewan (6.2).

Respondents who were registered with the Represent a Client service tended to provide higher average scores compared to those who were not registered (7.5 vs 7.0).

Contact with CRA

General population

Interaction within the last 12 months

Canadians were asked whether they had any direct interaction with the CRA in the last 12 months. More than 2 in 5 respondents (42%) had contact with the CRA. Conversely, 57% had no form of contact with the CRA in the last 12 months.

Table 40. Contact with the CRA in the last 12 months

Base: (General population) All respondents (n=2,407)

Contact with CRA in last 12 months	Total (n=2,407)	ATL (n=262)	QC (n=553)	ON/ NU (n=800)	MB/ SK (n=263)	AB/ NWT (n=219)	BC/ YK (n=310)	18 – 24 (n=134)	25 – 34 (n=262)	35 – 49 (n=537)	50 – 64 (n=649)	65+ (n=814)
Yes	42%	41%	35%	43%	40%	44%	51%	35%	45%	45%	47%	35%
No	57%	58%	64%	56%	59%	54%	48%	63%	53%	54%	52%	64%
Don't know/ Refused	1%	1%	1%	1%	1%	3%	<1%	2%	2%	1%	1%	1%

*D-1. Have you interacted with the CRA in the past 12 months? Please think about any **direct interaction** you've had with the Agency. This could be any interaction that occurred online, by phone, or by mail.*

When comparing contact with the CRA among relevant subgroups, the following trends emerged:

- Canadians who were self-employed (52%), working part-time (45%), or full-time (44%) were more likely to have interacted with the CRA compared to those who were retired (35%).
- A greater proportion of adults with a high school education (67%) reported no contact with the CRA compared to those with a trade school or college (55%), or university education (53%).
- Respondents aged 65 years or older (64%) were more likely to report no interaction with the CRA compared to those 25 to 34 (53%), 35 to 49 (54%), or 50 to 64 years old (52%).
- Canadians living in British Columbia (51%) were among the most likely to have interacted with the CRA, while those in Quebec (35%) were the least.
- Those whose revenue source was their employer were much more likely to say they have had no interaction with the CRA compared to those who are business owners or partners (56% vs 41%).

- Those with a household income of \$150,000 or more (49%) were more likely to report interacting with the CRA compared to those earning \$40,000 to under \$80,000 (41%), or less than \$40,000 (41%).
- Canadians who were registered with the My Account service were nearly twice as likely to report interacting with the CRA compared to those who were not registered (49% vs 26%).
- Respondents who completed their personal income tax on their own had greater tendencies towards interacting with the CRA compared to those who received help (52% vs 40%).

Canadians who interacted with the CRA within the last 12 months were asked to provide the method that was used. Most interactions took place over the phone (42%), while more than a quarter recall using CRA's My Account tax portal (27%). Nearly a fifth of Canadians (17%) communicated with the CRA via mail, while 10% interacted with the CRA online. In person (1%), email (1%) and fax communication (<1%) were much less common.

Table 41. Method of contact with the CRA in the last 12 months

Base: (General population) Respondents who had contact with the CRA in the past year (n=982)

Method of contact with the CRA	Total (n=982)	ATL (n=104)	QC (n=192)	ON/NU (n=341)	MB/SK (n=108)	AB/NWT (n=95)	BC/YK (n=142)	18 – 24 (n=48)	25 – 34 (n=117)	35 – 49 (n=229)	50 – 64 (n=302)	65+ (n=284)
By telephone	42%	44%	50%	40%	52%	42%	35%	32%	40%	47%	43%	42%
Through the CRA's secure tax portal My Account	27%	26%	24%	29%	19%	28%	29%	30%	32%	27%	25%	24%
By mail	17%	16%	14%	19%	13%	15%	18%	18%	8%	15%	18%	24%
Through the tax pages of the Canada.ca website	10%	8%	7%	9%	9%	13%	16%	16%	17%	8%	9%	7%
In person	1%	1%	2%	1%	2%	-	1%	-	-	1%	1%	1%
By email	1%	1%	1%	1%	2%	-	1%	2%	-	1%	1%	1%
By fax	<1%	-	-	1%	1%	-	-	-	1%	<1%	-	-
Some other way	1%	3%	2%	<1%	2%	-	-	-	2%	1%	1%	<1%
Don't know/ Refused	1%	1%	1%	1%	1%	2%	-	2%	1%	<1%	1%	<1%

D-2. How did you *most recently* interact with the CRA?

Key segment findings for method of communication with the CRA include:

- Interactions via My Account were particularly high among:
 - Canadians living in Ontario (29% vs 19% of those living in Manitoba or Saskatchewan).
 - Canadians with a household income of \$150,000 or more (39% vs 27% of those earning \$80,000 to under \$150,000, 24% of those earning \$40,000 to under \$80,000 and 21% of those earning under \$40,000).
 - Respondents who completed their personal income tax on their own tended (36% vs 23% of those who received help).
- Those living in Manitoba or Saskatchewan (52%), or Quebec (50%) more commonly communicated over the phone compared to those living in Ontario (40%) or British Columbia (35%).
- Respondents living in British Columbia (16%) were more likely to have had contact through the tax pages of the Canada.ca website compared to those living in Ontario (9%), or Quebec (7%).
- The tax pages of Canada.ca were also top of mind for those aged 24 to 34 (17% vs 8% of those 35 to 49 and 7% of those 65 years or older).
- Those aged 50 to 64 (18%), or 65 years or older (24%) tended to have communicated by mail compared to those 25 to 34 years old (8%).

Reason for interaction

Canadians who had interacted with the CRA in the past year were asked to describe the purpose of their engagement. Personal income tax was top of mind, as cited by 2 in 5 (40%), while fewer said the purpose of their most recent interaction had to do general information not related to filing taxes (18%), other benefits or credits (16%) or items relating to their My Account service (15%). Additionally, roughly 1 in 10 sought clarification on information sent by the CRA (11%), or communication relating to an audit, dispute, or review (8%).

Table 42. Purpose of interaction with the CRA in the last 12 months

Base: (General population) Respondents who had interacted with the CRA in the past year (n=982)

Purpose of contact with the CRA	Total (n=982)	ATL (n=104)	QC (n=192)	ON/NU (n=341)	MB/SK (n=108)	AB/NWT (n=95)	BC/YK (n=142)	18 – 24 (n=48)	25 – 34 (n=117)	35 – 49 (n=229)	50 – 64 (n=302)	65+ (n=284)
Personal income tax	40%	27%	29%	46%	37%	34%	45%	34%	35%	42%	43%	39%
General information other than about filing taxes	18%	21%	22%	15%	16%	17%	22%	25%	18%	16%	19%	16%
Other benefits or credits	16%	10%	15%	15%	20%	21%	17%	10%	22%	21%	12%	13%
Your online CRA account (My Account)	15%	12%	19%	14%	15%	19%	13%	17%	17%	19%	13%	13%
Clarification of information sent to you by the CRA	11%	10%	10%	13%	11%	11%	9%	8%	14%	6%	13%	15%
An audit, dispute or a review	8%	12%	9%	8%	10%	6%	7%	5%	7%	9%	7%	11%
Business tax (e.g. HST filing)	2%	4%	2%	1%	1%	3%	1%	-	3%	3%	2%	<1%
One-time top up to the Canada Housing Benefit	2%	5%	2%	1%	1%	3%	2%	13%	1%	2%	-	<1%
The Canada Dental Benefit	1%	-	2%	-	1%	1%	1%	-	1%	1%	<1%	-
Other	3%	6%	3%	1%	2%	6%	2%	8%	3%	3%	2%	2%
Don't Know/Refused	2%	2%	1%	2%	1%	2%	2%	2%	-	3%	1%	2%

D-3. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...?

Subsegment findings related to purpose of interaction with the CRA include the following:

- Respondents living in Ontario (46%), or British Columbia (45%) tended to have cited communications relating to their personal income tax compared to those living in Quebec (29%), or Atlantic Canada (27%).
- Canadians living in Quebec more commonly sought general information compared to those living in Ontario (22% vs 15%).
- Those aged 25 to 34 (22%) or 35 to 49 (21%) tended to seek information on other benefits or credits compared to those 18 to 24 (10%), 50 to 64 (12%), or 65 years or older (13%).

- Women were more likely to seek information related to other benefits or credits compared to men (20% vs 12%).
- Respondents born in Canada tended to be seeking information regarding an audit, dispute, or a review compared to those born outside of Canada (10% vs 3%).
- Those with a household income of \$150,000 or more were more likely to seek information relating to their personal income tax (50%) compared to those earning \$40,000 to under \$80,000 (36%), or under \$40,000 (35%).

Service satisfaction

Canadians who reported interacting with the CRA in the past 12 months were asked to provide their level of agreement on a scale of 1 to 10 for a series of service satisfaction statements based on their experience with the CRA, with 1 being completely disagree and 10 being completely agree.

Three quarters of respondents had a high level of agreement (scores of 8 – 10) that the CRA representative was professional (75%) and courteous (74%), though fewer (67%) felt that the CRA representative took the time to understand their situation. When it comes to information, 73% agreed it was accurate, 68% felt it was complete, and another six in ten (60%) say it was easy to understand. Additionally, more than half of those who had interacted with the CRA agreed the service was timely (57%) and easy to access (54%).

The following metrics received a high level of average agreement (scores of 8 – 10):

- The representative was courteous (8.6)
- The representative was professional (8.5)
- The information given was accurate (8.3)
- The information given was complete (8.0)

The remaining metrics received a moderate level of average agreement (scores of 4 – 7):

- The representative took time to understand the situation (7.9)
- The information I was given was easy to understand (7.7)
- The CRA's service was timely (7.3)
- The CRA's service was easy to access (7.2)

Table 43. Perceptions of service satisfaction

Base: (General population) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction (n=980)³

Impression statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was professional.	75%	16%	3%	4%	2%	8.5
The CRA representative was courteous.	74%	13%	4%	6%	2%	8.6
The information I was given was accurate.	73%	15%	7%	4%	2%	8.3
The information I was given was complete.	68%	20%	9%	3%	1%	8.0
The CRA representative took time to understand my situation.	67%	19%	11%	2%	2%	7.9
The information I was given was easy to understand.	60%	28%	9%	2%	<1%	7.7
The CRA’s service was timely.	57%	27%	13%	3%	1%	7.3
The CRA’s service was easy to access.	54%	30%	13%	3%	1%	7.2

D-5. I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience.

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients’ experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months. The index is calculated as outlined below:

$$\text{Service satisfaction index} = \text{SUM} (\text{The CRA’s service was easy to access} + \text{The CRA’s service was timely} + \text{The information I was given was accurate} + \text{The information I was given was complete} + \text{The information I was given was easy to understand} + \text{The CRA representative took time to understand my situation} + \text{The CRA representative was professional} + \text{The CRA representative was courteous}) / 8$$

³ Bolded statements limited to those whose method of contact was over the phone or in person (n=434)

When evaluating overall service satisfaction index scores, nearly 3 in 5 Canadians (57%) provided a high-level agreement score (scores of 8 – 10), while more than a third (37%) were calculated as having a neutral score (scores of 4 – 7). Less than 1 in 10 respondents (6%) provided a low-level agreement score (1 – 3). The service satisfaction index calculation resulted in an average agreement score of 7.8 for Canadians.

Table 44. Service satisfaction index calculations

Base: (General population) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction, excluding those that selected not applicable for all statements (n=978)

Service satisfaction index score	Total (n=978)	ATL (n=102)	QC (n=191)	ON/ NU (n=340)	MB/ SK (n=108)	AB/ NWT (n=95)	BC/ YK (n=142)	18 – 24 (n=48)	25 – 34 (n=117)	35 – 49 (n=228)	50 – 64 (n=300)	65+ (n=283)
8-10	57%	57%	60%	58%	57%	53%	56%	55%	65%	59%	54%	54%
4-<8	37%	34%	37%	36%	30%	41%	40%	41%	29%	36%	41%	38%
1-<4	6%	9%	3%	6%	13%	6%	4%	3%	6%	5%	5%	7%
Don't know	<1%	-	<1%	-	-	-	-	-	-	-	-	<1%
Mean	7.8	7.5	8.1	7.8	7.5	7.7	7.7	7.9	8.0	7.8	7.8	7.7

Notable subgroup comparisons across overall service satisfaction index agreement scores include:

- Those living in Quebec provided higher scores on average compared to those living in Atlantic Canada, or Manitoba or Saskatchewan (8.1 vs 7.5 respectively).
- Respondents who were unemployed scored higher on average compared to those working part-time (8.3 vs 7.4).
- Respondents born outside of Canada tended to provide higher scores on average compared to those born in Canada (8.1 vs 7.7).
- Service Satisfaction Index scores skewed higher for those whose recent contact with CRA took place online (8.0), or over the phone (7.8) compared to those whose contact took place through the mail (7.3).
- Respondents whose purpose of most recent contact was related to general information (8.2), their My Account service (8.1), clarification on information sent by the CRA (7.8), or related to their personal income tax (7.8) provided higher average scores compared to those whose contact was related to an audit, dispute, or a review (6.9).

- Canadians who provided the CRA with a good overall performance score (scores of 8 – 10) (8.8), were more likely to also have a higher average service satisfaction rating compared to those who rated overall performance as neutral (scores of 4 to 7) (7.7) or poor (scores of 1 to 3) (5.7).

Small / medium enterprises (SMEs)

Interaction within the last 12 months

Canadian SME respondents were asked whether they had interacted with the CRA in the last 12 months for any reason at all. Nearly 3 in 5 (57%) reported having interacted with the CRA versus 38% who had no form of contact with the CRA in the last 12 months.

Table 45. Interaction with the CRA in the last 12 months

Base: (SMEs) All respondents (n=806)

Contact with CRA in last 12 months	Total (n=806)	Operating for 10 years or less (n=445)	Operating for over 10 years (n=357)	Sole proprietor (n=396)	Partnership (n=139)	Incorporated (n=118)
Yes	57%	63%	49%	52%	64%	59%
No	38%	33%	45%	43%	29%	34%
I can't recall	5%	4%	6%	6%	7%	7%

*D-1. Have you interacted with the CRA in the past 12 months? Please think about any **direct interaction** you've had with the Agency. This could be any interaction that occurred online, by phone, or by mail.*

When compared to their demographic counterparts, interactions with the CRA were especially prevalent among the following:

- Businesses operating for 10 years or less (63% vs 49% of those operating for over 10 years).
- Respondents aged 25 to 34 (69%) or 35 to 49 years old (61% vs 53% of those aged 50 to 64 and 38% aged 65 years or older)
- Men (60% vs 52% of women).
- Businesses with 5 to 99 employees (69% vs 48% of those with fewer employees).
- Partnerships (64% vs 52% of sole proprietors).
- Those registered for the My Business Account service (62% vs 47% of those who were not registered).

Canadian SME respondents who had interacted with the CRA within the last 12 months were asked to provide the method of contact that was used. Nearly a third of interactions with the CRA took place over the phone (32%), while 23% took place through the My Business Account portal. More than a fifth of businesses (21%) interacted with the CRA through the mail, while more than 1 in 10 (14%) communicated through the tax pages of the Canada.ca website. Other forms of interaction were much less common.

Table 46. Method of contact with the CRA in the last 12 months

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=456)

Method of contact with the CRA	Total (n=456)	Operating for 10 years or less (n=280)	Operating for over 10 years (n=175)	Sole proprietor (n=204)	Partnership (n=89)	Incorporated (n=70)
By telephone	32%	29%	37%	35%	37%	39%
Through the CRA's secure tax portal My Business Account	23%	19%	30%	25%	10%	37%
By mail	21%	26%	13%	17%	25%	16%
Through the tax pages of the Canada.ca website	14%	15%	13%	14%	11%	9%
In person	4%	4%	4%	2%	10%	-
By fax	4%	5%	1%	2%	6%	-
Other	1%	1%	2%	2%	1%	-
I can't recall	1%	1%	1%	2%	-	-

D-2. How did you *most recently* interact with the CRA?

Businesses operating for over 10 years were more likely to have used the My Business Account portal to interact with the CRA compared to those operating for 10 years or less (30% vs 19%).

Incorporated businesses tended to have used the My Business Account portal compared to partnerships (37% vs 10%).

Reason for interaction

Businesses who had interacted with the CRA in the past year were asked to describe the purpose of their most recent contact. Results were mixed, with more than a third of respondents citing information related to their My Business Account (37%), GST/HST (36%), or business taxes (36%). More than a quarter of respondents were seeking general information not related to filing business taxes (27%), while 25% were seeking clarification for information sent by the CRA. More than a fifth of businesses were in contact related to payroll (23%), while a fifth cited communication relating to an audit, dispute, or a review (20%).

Table 47. Purpose of contact with the CRA in the last 12 months

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=456)

Purpose of contact with the CRA	Total (n=456)	Operating for 10 years or less (n=280)	Operating for over 10 years (n=175)	Sole proprietor (n=204)	Partnership (n=89)	Incorporated (n=70)
Your online CRA account, My Business Account	37%	41%	31%	33%	31%	36%
GST/HST	36%	41%	29%	34%	39%	23%
Business taxes	36%	35%	38%	30%	39%	34%
General information other than about filing business taxes	27%	31%	20%	26%	35%	11%
Clarification of information sent to you by the CRA	25%	27%	23%	22%	21%	19%
Payroll	23%	27%	18%	18%	26%	14%
An audit, dispute or a review	20%	20%	18%	17%	31%	6%
Some other reason	<1%	<1%	1%	<1%	-	1%
I can't recall	<1%	<1%	-	<1%	-	-

D-3. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...?

Differences that emerge across subsegment findings related to purpose of interaction with the CRA include the following:

- Partnerships were more likely to report contacting the CRA for GST/HST related reasons compared to incorporated businesses (39% vs 23%).
- Partnerships (35%), or sole proprietors (26%) were roughly three times as likely to cite general information other than business taxes compared to incorporated businesses (11%).

- Men tended to describe the following reasons for contact compared to women:
 - Business taxes (40% vs 30%)
 - Payroll (26% vs 18%)
- Those who self-identified as having a disability tended to cite their My Business Account compared to those without a disability (54% vs 35%).
- Businesses operating for 10 years or less were more likely to have contacted the CRA relating to the following items:
 - My Business Account (41% vs 31% of those operating for over 10 years)
 - GST/HST (41% vs 29%)
 - General information (31% vs 20%)
 - Payroll (29% vs 18%)
- Businesses with 5 to 99 employees were more likely to contact the CRA for the following reasons compared to those with fewer employees:
 - Business taxes (41% vs 31%)
 - General information (32% vs 22%)
 - Clarification of information (32% vs 20%)
 - Payroll (34% vs 13%)

Service satisfaction

Businesses who had interacted with the CRA in some capacity over the past year were asked to provide their level of agreement on a scale of 1 to 10 for a series of service satisfaction statements based on their service experience, with 1 being completely disagree and 10 being completely agree.

Roughly three quarters agreed (scores of 8 – 10) that the CRA representative was courteous (78%), and professional (75%), and another 69% felt that the representative took the time to understand their situation. When it comes to information provided by the CRA, roughly seven in ten agreed that the information given was complete (73%), accurate (70%), and easy to understand (69%). Another two-thirds agreed that the CRA's service was timely (66%), and easy to access (66%).

Table 48. Perceptions of service satisfaction

Base: (SMEs) Respondents who had interacted with the CRA in the past year, and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction (n=455)⁴

Impression statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was courteous.	78%	15%	5%	1%	1%	8.2
The CRA representative was professional.	75%	18%	5%	-	1%	8.1
The information I was given was complete.	73%	17%	8%	2%	1%	8.0
The information I was given was accurate.	70%	18%	6%	3%	3%	8.1
The information I was given was easy to understand.	69%	24%	5%	2%	<1%	8.0
The CRA representative took time to understand my situation.	69%	21%	9%	-	1%	7.7
The CRA’s service was timely.	66%	23%	7%	3%	<1%	7.8
The CRA’s service was easy to access.	66%	22%	10%	1%	<1%	7.6

D-5. I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience.

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients’ experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months. The index is calculated as outlined below:

$$\text{Service satisfaction index} = \text{SUM} (\text{The CRA’s service was easy to access} + \text{The CRA’s service was timely} + \text{The information I was given was accurate} + \text{The information I was given was complete} + \text{The information I was given was easy to understand} + \text{The CRA representative took time to understand my situation} + \text{The CRA representative was professional} + \text{The CRA representative was courteous}) / 8$$

Looking at overall service satisfaction index scores, two-thirds of businesses (66%) provided a high-level agreement score (scores of 8 – 10), while 27% fell into the neutral score range (scores of 4 – 7). Only 6% resulted in a low-level agreement score (1 – 3). The service satisfaction index calculation resulted in an average agreement score of 7.6 for Canadian SMEs.

⁴ Bolded statements limited to those whose method of contact was over the phone or in person (n=164)

Table 49. Service satisfaction index calculations

Base: (SMEs) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction, excluding those that selected not applicable for all statements (n=454)

Service satisfaction index score	Total (n=454)	Operating for 10 years or less (n=278)	Operating for over 10 years (n=175)	Sole proprietor (n=203)	Partnership (n=89)	Incorporated (n=69)
8-10	66%	71%	59%	60%	73%	45%
4-<8	27%	24%	33%	33%	22%	42%
1-<4	6%	5%	9%	7%	4%	13%
Mean	7.6	7.8	7.3	7.3	7.9	6.6

Compared to their demographic counterparts, service satisfaction index scores were notably higher among SMEs in the following subgroups:

- Businesses operating for 10 years or less (7.8 vs 7.3 among those operating for 10 or more years).
- Partnerships (7.9 vs 7.3 among sole proprietors and 6.6 among incorporated businesses).
- Businesses with 5 to 99 employees (8.3 vs 6.9 among those with fewer employees).
- Respondents with no disability (7.6 vs 6.8 among those who self-identify as having a disability).
- Businesses whose method of contact with the CRA was through the website (7.9), My Business Account (7.6), or via mail (8.0 vs 7.0 among those whose contact took place over the phone).
- Those whose purpose of most recent contact was related to payroll (8.3 vs 7.8 among those who cited My Business Account and 7.7 among those who cited GST/HST).

Canadian businesses who had contacted the CRA in the past year were asked whether the CRA had successfully met their needs during their most recent contact. More than three quarters of SMEs (77%) felt they got what they needed from the CRA on this occasion, while 20% did not.

Table 50. Needs met during most recent contact among those who contacted the CRA

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=456)

Needs met contacting the CRA	Total (n=456)	Operating for 10 years or less (n=280)	Operating for over 10 years (n=175)	Sole proprietor (n=204)	Partnership (n=89)	Incorporated (n=70)
Yes	77%	78%	75%	78%	74%	73%
No	20%	20%	20%	18%	25%	19%
Don't know	3%	3%	5%	3%	1%	9%

D-6a. Did you get what you needed from the CRA on this particular occasion?

Those who were registered to the My Business Account service were more likely to have had their needs met compared to those who were not registered (82% vs 61%).

Those that had any form of interaction with the CRA in the past year were then asked to compare the level of customer service they had received with that offered by financial institutions. More than 2 in 5 respondents felt that the CRA either provided better service (41%) compared to other financial institutions they do business with or felt that the service was about the same (42%). Less than a fifth of businesses (16%) felt that the service was worse.

Table 51. Customer service compared to experiences with other financial institutions

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=456)

Experience with the CRA	Total (n=456)	Operating for 10 years or less (n=280)	Operating for over 10 years (n=175)	Sole proprietor (n=204)	Partnership (n=89)	Incorporated (n=70)
Better	41%	49%	28%	33%	53%	10%
About the same	42%	41%	44%	44%	40%	54%
Worse	16%	9%	26%	21%	7%	31%
Don't know	2%	1%	2%	2%	-	4%

D-7. Based on your experience, would you say the level of customer service provided by the CRA is better, about the same, or worse than the service you might receive from financial institutions with which you use or currently do business with?

Additional findings among relevant subgroups include:

- Businesses whose method of contact was over the phone (24%) were more likely to feel that the service received from the CRA was worse compared to those contacting online (14%).

- Businesses operating for 10 years or less more commonly described CRA’s service as better compared to those operating for over 10 years (49% vs 28%).
- Partnerships (53%) tended to describe their experience as better compared to sole proprietors (33%), or incorporated businesses (10%).
- Those with 5 to 99 employees tended to rate CRA’s service as better compared to those with fewer employees (56% vs 26%).
- Businesses operating in Quebec (59%) more commonly described receiving better service when dealing with the CRA vs other financial institutions compared to those operating in Ontario (40%), British Columbia (32%), or Alberta (31%).

Tax intermediaries (TIs)

Canadian TIs were asked whether they had interacted the CRA in the last 12 months for any reason. More than 3 in 5 (62%) respondents had contact with the CRA, while 31% had no form of contact in the last 12 months.

Interaction within the last 12 months

Table 52. Interaction with the CRA in the last 12 months

Base: (TIs) All respondents (n=810)

Contact with CRA in last 12 months	Total (n=810)	Operating for 10 years or less (n=427)	Operating for over 10 years (n=363)	Registered for “Represent a Client” (n=216)	Not registered for “Represent a Client” (n=145)
Yes	62%	65%	60%	76%	50%
No	31%	29%	33%	19%	44%
Don’t know/Refused	7%	6%	7%	5%	6%

*D-1. Have you interacted with the CRA in the past 12 months? Please think about any **direct interaction** you’ve had with the Agency. This could be any interaction that occurred online, by phone, or by mail.*

When comparing contact with the CRA among relevant subgroups, the following trends emerged:

- Those who were not registered with the Represent a Client service were more than twice as likely to report no contact with the CRA compared to those who were registered (44% vs 19%).

- TI respondents who provided the CRA with a good overall performance score (scores of 8 – 10) (32%), or a neutral score (scores of 4 to 7) (33%) were more likely to have no contact compared to those who rated overall performance as or poor (scores of 1 to 3) (21%).

Canadian TIs who had interacted with the CRA in the last 12 months were asked to provide the method of contact that was used. Interactions were most likely to take place over the phone (48%), while more than a fifth took place through the Canada.ca website (22%). Another 16% cited the Represent a Client service, while nearly 1 in 10 businesses (8%) communicated with the CRA through the mail. In person communication and by fax were much less common (2% respectively).

Table 53. Method of contact with the CRA in the last 12 months

Base: (TIs) Respondents who had contact with the CRA in the past year (n=506)

Method of contact with the CRA	Total (n=506)	Operating for 10 years or less (n=279)	Operating for over 10 years (n=217)	Registered for “Represent a Client” (n=164)	Not registered for “Represent a Client” (n=73)
By telephone	48%	47%	51%	45%	56%
Through the tax pages of the Canada.ca website	22%	23%	21%	25%	18%
Through the CRA’s secure tax portal Represent a Client	16%	13%	20%	21%	10%
By mail	8%	11%	5%	5%	8%
In person	2%	3%	2%	3%	3%
By fax	2%	3%	1%	1%	3%
Other	1%	<1%	1%	-	3%
I can’t recall	<1%	1%	-	1%	-

D-2. How did you **most recently** interact with the CRA?

Businesses operating for over 10 years were more likely to interact with the CRA through the Represent a Client service compared to those operating for 10 years or less (20% vs 13%).

Reason for interaction

TI respondents were asked to specify the type of client they were representing during their most recent interaction with the CRA. More than half reported that they were representing an individual (52%), followed by roughly 2 in 5 whose contact was on behalf of a business (40%). TIs

acting on behalf of an estate or trust (4%), or a charity or not for profit (1%) were much less common.

Table 54. Type of client represented in most recent contact

Base: (TIs) Respondents who had contact with the CRA in the past year (n=506)

Type of client represented	Total (n=506)	Operating for 10 years or less (n=279)	Operating for over 10 years (n=217)	Registered for "Represent a Client" (n=164)	Not registered for "Represent a Client" (n=73)
An individual	52%	52%	53%	49%	60%
A business	40%	39%	41%	46%	29%
An estate or trust	4%	6%	2%	4%	4%
A charity or not for profit	1%	1%	2%	1%	-
Other	1%	1%	1%	-	3%
Don't know	1%	1%	<1%	-	4%

D-3a. Please think about your most recent interaction with the CRA. What type of client were you representing?

Respondents who were registered for the Represent a Client service were more likely to be acting on behalf of a business compared to those who were not registered (46% vs 29%).

TIs who had contact with the CRA in the past year were asked to describe the purpose of their most recent interaction. More than quarter of respondents were contacting the CRA regarding their client's personal taxes (29%) or business taxes (27%). Slightly fewer reported contacting the CRA regarding their Represent a Client account (24%) for general information unrelated to business taxes (23%) or for clarifications of information sent by the CRA (21%). Less than a fifth were in contact regarding an audit, dispute, or a review (16%).

Table 55. Purpose of contact with the CRA in the last 12 months

Base: (TIs) Respondents who had contact with the CRA in the past year (n=506)

Purpose of contact with the CRA	Total (n=506)	Operating for 10 years or less (n=279)	Operating for over 10 years (n=217)	Registered for “Represent a Client” (n=164)	Not registered for “Represent a Client” (n=73)
A client’s personal taxes	29%	31%	27%	32%	29%
Business taxes	27%	27%	28%	30%	15%
Your online CRA account, Represent a Client	24%	25%	23%	27%	25%
General information other than about filing business taxes	23%	26%	19%	20%	21%
Clarification of information sent to you by the CRA	21%	24%	17%	22%	19%
An audit, dispute or a review	16%	15%	19%	21%	11%
Reimbursement	<1%	-	<1%	-	-
Some other reason	1%	<1%	1%	1%	1%
I can't recall	2%	1%	2%	1%	2%

D-3. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...?

Subsegment findings related to purpose of interaction with the CRA include the following:

- Respondents whose method of contact was through the mail (21%) or over the phone (18%) were more likely to report interacting with the CRA to resolve a dispute compared to those using the Canada.ca website (9%).
- Those whose method of contact was the Represent a Client service more commonly contacted the CRA regarding their client’s business taxes compared to those contacting over the phone (37% vs 24%).
- TIs that were registered for the Represent a Client service were twice as likely to have contacted the CRA regarding their client’s business taxes compared to those who were not registered (30% vs 15%).

Service satisfaction

TIs who had interacted with the CRA were asked to provide their level of agreement on a scale of 1 to 10 for a series of service satisfaction statements based on their service experience, with 1 being completely disagree and 10 being completely agree.

Most had a high level of agreement (scores of 8 – 10) that the CRA representative was courteous (61%) and professional (59%) – though note quite half felt that the representative took the time to understand their situation (49%). When it comes to information provided by the CRA, more than half strongly agreed that the information given was accurate (58%), easy to understand (56%), and complete (54%). About half of TI respondents agreed that the service was easy to access (48%) and timely (47%).

Table 56. Perceptions of service satisfaction

Base: (TIs) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction (n=505)⁵

Impression statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was courteous.	61%	30%	8%	1%	<1%	7.5
The CRA representative was professional.	59%	30%	10%	1%	<1%	7.4
The information I was given was accurate.	58%	31%	9%	1%	1%	7.5
The information I was given was easy to understand.	56%	33%	11%	<1%	<1%	7.3
The information I was given was complete.	54%	32%	12%	1%	1%	7.1
The CRA representative took time to understand my situation.	49%	36%	13%	1%	1%	6.9
The CRA’s service was easy to access.	48%	36%	15%	1%	1%	6.8
The CRA’s service was timely.	47%	36%	16%	1%	<1%	6.7

D-5. I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience.

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients’ experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months. The index is calculated as outlined below:

⁵ Bolded statements limited to those whose method of contact was over the phone or in person (n=255)

Service satisfaction index = SUM (The CRA's service was easy to access + The CRA's service was timely + The information I was given was accurate + The information I was given was complete + The information I was given was easy to understand + The CRA representative took time to understand my situation + The CRA representative was professional + The CRA representative was courteous) / 8

Looking at service satisfaction index scores, 43% of TIs fall into the 8 – 10 range, while nearly half (46%) were calculated as having a neutral score (scores of 4 – 7). Roughly 1 in 10 respondents (11%) received low-level agreement scores (1 – 3). The service satisfaction index calculation resulted in an average agreement score of 6.6 for Canadian TIs.

Table 57. Service satisfaction index calculations

Base: (TIs) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction, excluding those that selected not applicable for all statements (n=505)

Service satisfaction index score	Total (n=505)	Operating for 10 years or less (n=278)	Operating for over 10 years (n=217)	Registered for "Represent a Client" (n=164)	Not registered for "Represent a Client" (n=73)
8-10	43%	43%	43%	51%	33%
4-<8	46%	50%	41%	41%	49%
1-<4	11%	6%	16%	9%	16%
Don't know	<1%	<1%	-	-	1%
Mean	6.6	6.8	6.4	7.0	6.1

Notable subgroup comparisons across overall service satisfaction index agreement scores include:

- Tax intermediaries whose interaction concerned general information (7.1), business tax information (6.9), their My Business Account (6.8), a client's personal taxes (6.7), or clarification for information sent by the CRA (6.6) had higher SSI scores compared to those whose contact was related to an audit, dispute, or a review (5.9).
- Those whose method of recent contact was via mail (7.2) or online (7.0) tended to provide higher scores on average compared to those whose contact took place over the phone (6.3).

- TIs operating in Ontario (6.9), Quebec (6.7), Alberta (6.6), or British Columbia (6.6) provided higher average scores compared to those operating in Manitoba or Saskatchewan (5.4).

Canadian TIs who had contacted the CRA in the past year were asked whether the CRA had successfully met their needs during their most recent contact. Roughly 4 in 5 TIs (80%), felt that their needs had been met, while nearly a fifth (18%) did not.

Table 58. Needs met during most recent contact among those who contacted the CRA

Base: (TIs) Respondents who had contact with the CRA in the past year (n=506)

Needs met contacting the CRA	Total (n=506)	Operating for 10 years or less (n=279)	Operating for over 10 years (n=217)	Registered for "Represent a Client" (n=164)	Not registered for "Represent a Client" (n=73)
Yes	80%	86%	73%	83%	74%
No	18%	13%	25%	17%	25%
Don't know	1%	1%	2%	-	1%

D-6a. Did you get what you needed from the CRA on this particular occasion?

Subsegment findings related to having needs met when contacting the CRA include the following:

- TIs whose method of contact was online were more likely to report having their needs met compared to those contacting over the phone (87% vs 73%).
- A greater proportion of those operating in Ontario (87%) reported their needs had been met compared to those operating in Quebec (76%), Atlantic Canada (71%), or Manitoba or Saskatchewan (68%).
- Those operating for 10 years or less were more likely to feel their needs were met compared to those operating for over 10 years (86% vs 73%).

Those who had interacted with the CRA in the past year were then asked to compare the level of customer service they had received against that offered by other financial institution services. A quarter of respondents (26%) felt that the CRA provided better service compared to other financial institutions they do business with. Most TIs (53%) instead felt that the CRA's service was about the same, while roughly a fifth (20%) felt that the service was worse.

Table 59. Customer service compared to experiences with other financial institutions

Base: (TIs) Respondents who had contact with the CRA in the past year (n=506)

Experience with the CRA	Total (n=506)	Operating for 10 years or less (n=279)	Operating for over 10 years (n=217)	Registered for "Represent a Client" (n=164)	Not registered for "Represent a Client" (n=73)
Better	26%	33%	18%	31%	18%
About the same	53%	56%	49%	51%	58%
Worse	20%	11%	31%	18%	23%
Don't know	1%	<1%	2%	-	1%

D-7. Based on your experience, would you say the level of customer service provided by the CRA is better, about the same, or worse than the service you might receive from financial institutions with which you use or currently do business with?

Additional findings among relevant subgroups include:

- TIs whose method of contact was over the phone were more likely to rate the CRA's service as worse compared to those contacting online (25% vs 17%).
- TIs in operation for over 10 years more were nearly three times more likely to describe the service as worse compared to those operating for 10 years or less (31% vs 11%).
- Those registered for the Represent a Client service tended to describe the service as better compared to those that were not registered (31% vs 18%).

Service delivery

General population

Service statements

Canadians were asked to provide their level of agreement on a scale of 1 to 10 for a series of service delivery statements, with 1 being completely disagree and 10 being completely agree.

Nearly 4 in 5 respondents (79%) had a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Less than half of respondents (45%) agreed that they know how to access the tax benefits and credits they are entitled to.

Table 60. Perceptions of service

Base: (General population) Split sample, service module (n=1,202)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.	79%	8%	3%	10%	9.1
You know how to access the tax benefits and credits you are entitled to.	45%	34%	15%	6%	6.7

E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Relevant subgroup comparisons across the service metrics include:

- Canadians living in Atlantic Canada (7.2) or Quebec (7.1) tended to provide a higher average score for knowledge of how to access the tax benefits and credits they were entitled to compared to those living in Ontario (6.6) or Manitoba or Saskatchewan (6.3).
- Older adults (7.1 among those aged 65 years or older) tended to provide a higher average score for knowledge of how to access tax benefits and credits compared to those 25 to 34 (6.3), 35 to 49 (6.6), or 50 to 64 years old (6.7).
- A significantly greater proportion of adults who reported filing their taxes on their own agreed that they know how to access the tax benefits and credits they were entitled to compared to those who received help (7.1 vs 6.6).
- Women were more likely to provide a higher average score for knowing how to access the tax benefits and credits they were entitled to compared to men (7.0 vs 6.5).

- Canadians with a university education were more likely to provide a higher average score for knowing how to access the tax benefits and credits they were entitled to compared to those with a high school education (6.9 vs 6.3).
- Respondents who were registered for the My Account service tended to demonstrate a higher degree of agreement with the service metrics compared to those that were not registered:
 - They received service in the official language of their choice (9.2 vs. 8.8).
 - They knew how to access the tax benefits and credits they were entitled to (6.9 vs 6.3).
- Compared to those who had no recent interaction with the CRA, those who had recently been in contact with the CRA were more likely to agree that:
 - They received service in the official language of their choice (9.4 vs. 8.9).
 - They knew how to access the tax benefits and credits they were entitled to (7.1 vs 6.4).

Registered for online services

Canadians were asked to specify whether they were currently registered with the CRA’s My Account secure tax portal. More than two-thirds of respondents (68%) reported having an active account, while more than a quarter (29%) did not.

Table 61. Registration with the CRA’s My Account online service

Base: (General population) Split sample: service module, all respondents (n=1,202)

Registered with My Account	Total (n=1,202)	ATL (n=138)	QC (n=271)	ON/ NU (n=399)	MB/ SK (n=137)	AB/ NWT (n=103)	BC/ YK (n=154)	18 – 24 (n=69)	25 – 34 (n=119)	35 – 49 (n=266)	50 – 64 (n=329)	65+ (n=412)
Yes	68%	72%	68%	69%	77%	62%	67%	56%	87%	78%	68%	54%
No	29%	26%	30%	29%	16%	36%	29%	41%	12%	19%	30%	42%
Don’t know/ Refused	3%	2%	2%	3%	8%	2%	4%	3%	1%	3%	3%	4%

E-6. Are you registered with the CRA’s My Account online service? My Account is an online service that allows you to track your refund, view or change your return, check your benefit and credit payments, view your RRSP limit, set up direct deposit, and receive online mail among other things.

Across the different demographic groups, the following subsets were significantly more likely to say that they were registered with My Account compared to their demographic counterparts:

- Those who had contact with the CRA in the past 12 months (81% vs 60% of those that had not).
- Canadians who had contact with the CRA online over the past year (93% vs 81% of those who interacted over the phone and 65% of those who connected via mail).
- Canadians living in Manitoba or Saskatchewan (77% vs 62% of those in Alberta).
- Respondents who do not self-identify as having disability (70% vs 59% of those who do).
- Canadians with a household income of \$100,000 or more (82% vs 54% of those earning less than \$40,000 and 72% of those earning between \$40,000 and less than \$100,000).
- Respondents who reported filing their taxes on their own (83% vs 67% of those who received help).
- Those under the age of 65 (73% vs 54% of those aged 65 or older).
- Canadians with a university education (78% vs 67% of those with a trade school or college education and 49% of those with a high school education).

Small / medium enterprises (SMEs)

Confidence without external assistance

Canadian businesses who utilized an outside tax preparation service were asked to provide their level of confidence in their businesses ability to handle their taxes without outside help. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident.

More than 2 in 5 SMEs (44%) provided a high level of confidence (scores of 8 – 10), while a quarter (26%) provided a moderate level of confidence (scores of 4 – 7). However, 29% described a low level of confidence (scores of 1 – 3) in their businesses' ability to handle taxes without external assistance. This results in an average confidence score of 6.2.

Table 62. Confidence in handling business taxes without outside help

Base: (SMEs) Split sample, service module, respondents who used an outside tax preparation service (n=187)⁶

Confidence rating	Total (n=187)	Operating for 10 years or less (n=97)	Operating for over 10 years (n=90)	Sole proprietor (n=100)	Partnership (n=25)	Incorporated (n=33)
8-10	44%	58%	30%	36%	68%	12%
4-7	26%	24%	29%	32%	8%	36%
1-3	29%	19%	40%	31%	24%	52%
Don't know	1%	-	1%	1%	-	-
Mean	6.2	7.1	5.3	5.8	7.3	4.2

E-1. You indicated earlier you used an outside tax preparation service. How confident would you be to handle your business taxes without outside help? Please use a scale from 1 to 10 where 1 means "not at all confident" and 10 means "extremely confident".

Contact preferences when dealing with the CRA

Businesses were then asked to describe their preferred means of receiving service or information in different circumstances that involve dealing with the CRA. When it comes receiving basic information, visiting the tax pages of the Canada.ca website is top ranked, as selected by 34%. Nearly a fifth (18%) would prefer to contact the CRA by telephone, while 1 in 10 would opt for an online chat function (11%) or sending the CRA an email (10%) for basic information. Other mentions fell below this threshold.

⁶ Caution small subgroup sample sizes

Table 63. Preferred source of service for basic information

Base: (SMEs) Split sample, service module, all respondents (n=415)

Preferred source for basic information	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
Visit the tax pages of the Canada.ca website	34%	30%	40%	38%	16%	54%
Contact the CRA by telephone	18%	18%	18%	18%	24%	10%
Contact the CRA using an online chat function	11%	13%	8%	14%	8%	5%
Send the CRA an email	10%	10%	10%	9%	16%	11%
Contact the CRA via social media	8%	8%	8%	6%	11%	6%
Ask financial advisor/accountant to contact the CRA	7%	8%	6%	6%	5%	8%
Contact the CRA by mail	5%	7%	3%	4%	14%	2%
Send the CRA a fax	4%	5%	3%	2%	6%	-
I don't know	2%	2%	3%	3%	-	5%

E-2. You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information: If you wanted basic information.

Additional subgroup comparisons for receiving general information include the following:

- Preference for obtaining general information via the tax pages of the Canada.ca website was stronger among businesses operating for over 10 years compared to those operating for 10 years or less (40% vs 30%).
- Incorporated businesses (54%) and sole proprietors (38%) were also more likely to prefer visiting the Canada.ca website for general information compared to partnerships (16%).
- Partnerships, in turn, tended to prefer contacting the CRA over the phone compared to incorporated businesses (24% vs 10%).

Businesses were then asked to describe their preferred means of receiving service or information when they require clarification regarding information sent by the CRA. In these circumstances, the top response was contacting the CRA by telephone, as selected by nearly 2 in 5 SMEs (38%). Online chat function (13%), email (12%), or asking a financial advisor or accountant to contact the CRA (10%) made up a secondary tier, selected by at least one in ten, while other sources were mentioned by fewer.

Table 64. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (SMEs) Split sample, service module, all respondents (n=415)

Preferred source for clarification on information sent by the CRA	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
Contact the CRA by telephone	38%	35%	43%	41%	33%	49%
Contact the CRA using an online chat function	13%	15%	10%	14%	10%	11%
Send the CRA an email	12%	13%	11%	14%	8%	10%
Ask financial advisor/accountant to contact the CRA	10%	8%	13%	12%	8%	11%
Visit the tax pages of the Canada.ca website	9%	8%	10%	7%	13%	13%
Contact the CRA by mail	8%	10%	7%	3%	21%	2%
Send the CRA a fax	4%	5%	2%	3%	2%	2%
Contact the CRA via social media	3%	4%	2%	1%	6%	-
I don't know	2%	2%	3%	3%	-	3%

E-2. You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information: If you required clarification on information the CRA sent you.

Additional subgroup comparisons for receiving clarification on information sent by the CRA include the following:

- Women were more likely to show interest in contacting the CRA over the phone compared to men (45% vs 33%).
- Businesses that were described as partnerships (21%) were more likely to select contacting the CRA by mail when it comes to obtaining clarification compared to sole proprietors (3%) or incorporated businesses (2%).
- Those with a business size of 1 to 4 employees were more likely to select contacting the CRA over the phone compared to those with 5 to 99 employees (43% vs 31%).
- Businesses with 5 to 99 employees tended to select contacting the CRA by mail compared to those with fewer employees (17% vs 3%).

Businesses were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. More than a third of SMEs (34%) specified that they would prefer to contact the CRA by telephone in this situation. Nearly a fifth of businesses would prefer to ask a financial advisor or accountant to contact the CRA (17%) or visit the tax pages of the Canada.ca website (15%). More than 1 in 10 would contact the CRA by email (11%), while not quite as many would contact the CRA by mail (7%) or use an online chat function (6%). Additional mentions included sending the CRA a fax (4%) or contacting the CRA via social media (3%).

Table 65. Preferred source of service for assistance on a personal tax matter

Base: (SMEs) Split sample, service module, all respondents (n=415)

Preferred source for assistance on a personal tax matter	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
Contact the CRA by telephone	34%	31%	37%	40%	29%	35%
Ask financial advisor/accountant to contact the CRA	17%	16%	18%	22%	10%	19%
Visit the tax pages of the Canada.ca website	15%	12%	18%	12%	16%	24%
Send the CRA an email	11%	13%	9%	10%	21%	10%
Contact the CRA by mail	7%	8%	5%	5%	11%	5%
Contact the CRA using an online chat function	6%	7%	5%	6%	5%	5%
Send the CRA a fax	4%	5%	3%	1%	5%	-
Contact the CRA via social media	3%	4%	2%	1%	2%	-
I don't know	3%	4%	3%	4%	3%	3%

E-2. You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information: If you needed assistance on a personal tax matter [TI: for a client], such as whether taxes were owed on an inheritance.

Additional subgroup comparisons for receiving assistance on a personal tax matter include the following:

- Businesses whose tax filing method utilized in-house resources tended to select contacting the CRA over the phone compared to those utilizing an outside tax preparation service (39% vs 27%).
- Women tended to select contacting the CRA over the phone compared to men (39% vs 29%).
- Sole proprietors tended to select asking a financial advisor or accountant compared to partnerships (22% vs 10%).

- Partnerships were twice as likely to prefer sending the CRA an email compared to sole proprietors (21% vs 10%).
- Those with a business size of 1 to 4 employees were more likely to select contacting the CRA over the phone compared to those with 5 to 99 employees (39% vs 25%).
- Businesses with 5 to 99 employees tended to select contacting the CRA using an online chat function compared to those with fewer employees (10% vs 3%).

Confidence resolving a tax disagreement

Canadian SME respondents were asked to rate their level of confidence that any potential disagreements with the CRA would be resolved. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident.

Roughly half of SMEs (52%) were very confident (scores of 8 – 10) that they would be able to resolve a disagreement with their business taxes, while 31% provided a moderate level of confidence (scores of 4 – 7). More than 1 in 10 respondents (13%) described a low level of confidence (scores of 1 – 3) that the issue would be resolved. This results in an average confidence score of 7.0.

Table 66. Perceived confidence in resolving tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=415)

Confidence rating	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
8-10	52%	61%	41%	42%	76%	21%
4-7	31%	27%	35%	38%	11%	49%
1-3	13%	9%	19%	15%	11%	24%
Don't know	4%	3%	5%	6%	2%	6%
Mean	7.0	7.5	6.3	6.6	7.8	5.4

E-3. If you had a disagreement with the CRA about your [SME: business][TI: your clients' personal or business] taxes, how confident are you that you would be able to get it resolved? Please use a scale from 1 to 10 where 1 means "not at all confident" and 10 means "extremely confident".

Additional subsegment confidence findings include the following:

- Average confidence scores were higher among businesses operating in Quebec (7.8) compared to those in Ontario (7.0), British Columbia (7.0), or Alberta (6.5).
- Business operating for 10 years or less typically provided higher average confidence scores compared to those operating for more than 10 years (7.5 vs 6.3).

- Partnerships (7.8) were more likely to provide a higher average confidence score compared to sole proprietors (6.6) or incorporated businesses (5.4).
- Businesses with 5 to 99 employees were more likely to provide a higher average confidence score compared to those with fewer employees (7.9 vs 6.4).

Using the same confidence scale, businesses were asked to rate their level of confidence if they had a disagreement with the CRA over their business taxes, that the process would be conducted fairly. More than half of SMEs (51%) provided a high level of confidence (scores of 8 – 10), while more than a third (35%) provided a moderate level of confidence (scores of 4 – 7). More than 1 in 10 respondents (12%) described a low level of confidence (scores of 1 – 3) that the process would be fair. This results in an average confidence score of 7.0.

Table 67. Perceived confidence in a fair process while resolving tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=415)

Confidence rating	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
8-10	51%	60%	39%	43%	76%	17%
4-7	35%	30%	42%	42%	16%	51%
1-3	12%	7%	18%	12%	6%	27%
Don't know	3%	4%	1%	3%	2%	5%
Mean	7.0	7.6	6.4	6.8	8.1	5.2

E-4. And if you had a disagreement with the CRA about your [SME: business][TI: your clients' personal or business] taxes, how confident are you that the process would be conducted fairly?

Relevant subsegment confidence findings include the following:

- Businesses operating in Quebec (8.0) provided higher average confidence scores for a fair process while resolving disagreements compared to those in Ontario (7.0), British Columbia (6.9), or Alberta (6.1).
- Business whose method of most recent contact took place via mail tended to provide a higher average score compared to those whose contact took place online (7.9 vs 6.9).
- Businesses operating for 10 years or less provided a higher average confidence score compared to those operating for over 10 years (7.6 vs 6.4).
- Partnerships (8.1) were more likely to provide a higher average confidence score compared to sole proprietors (6.8), or incorporated businesses (5.2).

Service statements

Businesses were asked to provide their level of agreement on a scale of 1 to 10 for a series of service delivery statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

Three quarters of SMEs (76%) strongly agreed (scores of 8 – 10) that when contacting the CRA by telephone, they are able to get service in the official language of their choice. More than half of businesses agreed that the CRA offers online services that meet their needs (55%), and that they know how to access the tax benefits and credits their business is entitled to (51%). Nearly half of respondents reported feeling well-informed about the services the CRA has to offer (49%).

Table 68. Perceptions of service

Base: (SMEs) Split sample, service module, all respondents (n=415)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.	76%	15%	4%	5%	8.5
The CRA offers online services that meet your needs.	55%	34%	8%	3%	7.3
You know how to access the tax benefits and credits your business is entitled to.	51%	35%	10%	3%	7.0
You feel well-informed about the services the CRA has to offer.	49%	37%	12%	2%	6.9

E-5. For each of the following statements, indicate to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Additional relevant findings among various subgroups include the following:

- SMEs who used in-house resources to file their business taxes provided higher average agreement scores for the following metrics compared to those utilizing an external tax preparation service:
 - Understanding of how to access tax benefits and credits for business (7.5 vs 6.4)
 - Feeling well-informed about the services the CRA has to offer (7.4 vs 6.7)
- Business operating for less than 10 years provided higher average agreements scores for the following metrics compared to those operating for 10 years or more:
 - The CRA offers online services that meet their needs (7.8 vs 6.8)
 - Understanding of how to access tax benefits and credits for business (7.5 vs 6.4)

- Feel well-informed about the services the CRA has to offer (7.5 vs 6.2)
- Those that had recent contact with the CRA provided higher average agreement scores when asked if they felt well-informed about the services the CRA has to offer compared to those that had no contact (7.3 vs 6.5).
- Businesses operating in Ontario tended to provide a higher average agreement score for being served in the official language of their choice compared to those operating in Alberta (8.7 vs 8.0).
- Those operating in Quebec were more likely to provide higher average agreement scores for the following service statements compared to those living in Ontario, Alberta, or British Columbia:
 - Understanding of how to access tax benefits and credits for business (8.1 vs 6.8, 6.3, 7.0)
 - Feel well-informed about the services the CRA has to offer (7.7 vs 6.9, 6.4, 6.9)

Registered for online services

Canadian businesses were asked to specify whether they were currently registered with the CRA’s My Business Account secure tax portal. Most SMEs (62%) had a My Business Account, while nearly 1 in 3 (29%) did not. Only 9%, in contrast, indicated they weren’t sure if they were registered for the CRA’s secure tax portal or refused to answer.

Table 69. Registration with the CRA’s My Business Account online service

Base: (SMEs) Split sample, service module, all respondents (n=415)

Registered with My Business Account	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
Yes	62%	61%	63%	57%	63%	78%
No	29%	33%	24%	31%	32%	11%
Don’t know/ Refused	9%	6%	13%	12%	5%	11%

E-6. Are you registered with the CRA’s [SME: My Business Account][TI: Represent a Client] online service?

Among businesses, those most likely to be registered for the My Business Account secure tax portal included:

- Respondents aged 25 to 34 (79% vs 62% of those aged 35 to 49, 59% of those 50 to 64, and 58% of those aged 65 or older).
- Respondents who do not identify as having a disability (64% vs 48% of those who do).
- Incorporated businesses (79% vs 57% of sole proprietors).

Canadian business respondents who most recently interacted with the CRA over the phone were asked to describe why they did not use the My Business Account secure tax portal. A quarter (27%) mentioned something related to access to information, including 14% who specifically mentioned the need for clarifications related to information that was received from the CRA. Another 20% cited 'convenience' for engaging with the CRA over the phone. Security or privacy concerns utilizing the online portal (14%) or difficulties accessing the online portal (12%) were brought up by another 1 in 10. Additional mentions included miscellaneous service needs (18%).

Table 70. Reason for contacting the CRA over the phone instead of using the My Business Account online service

Base: (SMEs) Split sample, service module, respondents who contacted the CRA over the phone (n=51)

Reasons for calling	Total (n=51)
Information (Net)	27%
Much easier to get/gather the right information	8%
Wasn't able to get the right information using MyBA	2%
Could not find answers in their website	2%
Taxes/tax information	2%
Clarifications (Subnet)	14%
Wanted in-depth clarification on queries/wanted clear answers	12%
Able to understand more/explain more	2%
Convenience (Net)	20%
It was more convenient/easier/simple	8%
Prefer to talk to a human than online/chat	8%
Want faster transaction	4%
Miscellaneous (Net)	18%
Need immediate help/immediate resolution on issues	10%
It is more effective/efficient	6%
Not responsive to emails	2%
Security/Privacy (Net)	14%
Question involves bills/payment/money matters	8%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	6%
Access (Net)	12%
Having issues accessing their site/locked out of my account	10%
Employee on leave	2%
Other	8%
Don't Know/Refused	2%

E-7. You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using [SME: My Business Account][TI: Represent a Client]?

Business tax processes

Canadian businesses were asked to describe how letters from the CRA that are addressed to the business are processed. Most (56%) reported being responsible for reading and dealing with any letters received from the CRA. More than a third (36%) said that they typically read the letter personally and give it to their accountant or finance area to handle. Fewer reported immediately passing any letters received from the CRA to their accountant or finance area without personally reading it first (6%).

Table 71. Process of receiving letters from the CRA addressed to business

Base: (SMEs) Split sample, service module, all respondents (n=415)

Process of receiving letter	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
I would read it and deal with it myself	56%	57%	56%	62%	54%	57%
I would read it and give it to my accountant or finance area to handle	36%	34%	39%	32%	40%	37%
I would give it to my accountant or finance area without reading it	6%	7%	3%	3%	5%	5%
Don't know/ Refused	2%	2%	2%	2%	2%	2%

EB-8. *If you were to receive a letter from the CRA addressed to your business, what would you be most likely to do?*

Respondents who reported providing mail from the CRA to their accountant were asked whether they had a dedicated employee or team of employees that deal with the CRA. Roughly 2 in 5 businesses (40%) had dedicated staff to deal with the CRA on behalf of the organization, while 57% did not.

Table 72. Dedicated employee(s) that deal with the CRA on behalf of the organization

Base: (SMEs) Split sample: service module, respondents who would provide the letter to their accountant (n=174)⁷

Dedicated employee(s) that deal with the CRA	Total (n=174)	Operating for 10 years or less (n=95)	Operating for over 10 years (n=79)	Sole proprietor (n=76)	Partnership (n=28)	Incorporated (n=26)
Yes	40%	43%	37%	33%	57%	27%
No	57%	55%	61%	64%	43%	65%
Don't know/Refused	2%	2%	3%	3%	-	8%

EB-9. Does your organization have dedicated employee(s) that deal with the CRA on behalf of your organization?

Canadian businesses were asked to describe their frequency of engaging with a series of online business activities. Of the services included, online banking (70%) was most likely to be used frequently, followed by making payments online (59%). Not quite half of Canadian SME respondents also reported receiving bills electronically (46%) or making purchases online (45%) on a frequent basis. More than 2 in 5 businesses frequently engaged in sending invoices electronically (42%), while more than a third frequently maintain a company website (39%), as well as sending or receiving e-transfers (38%).

Table 73. Frequency of engaging in online business activities

Base: (SMEs) Split sample: service module, all respondents (n=415)

Frequency of business activities	Frequently	Sometimes	Rarely	Never	Don't know
Bank online	70%	20%	6%	3%	<1%
Make payments online	59%	29%	7%	4%	<1%
Receive bills electronically	46%	33%	13%	7%	1%
Make purchases online	45%	39%	10%	5%	<1%
Send invoices electronically	42%	28%	15%	13%	1%
Maintain a company website	39%	20%	12%	27%	1%
Send or receive electronic money transfers (e-transfers)	38%	36%	17%	9%	-

E-10. For each of the following, please indicate whether this is something your business does frequently, sometimes, rarely or never.

⁷ Caution small subgroup sample sizes

Relevant subsegment findings for online business activities include the following:

- Women tended to report frequently making purchases online to a greater extent than men (51% vs 41%).
- Business operating for over 10 years engaged more frequently in the following activities compared to those operating for 10 years or less:
 - Bank online (76% vs 65%)
 - Send or receive electronic money transfers (44% vs 33%)
 - Receive bills electronically (54% vs 40%)
- Respondents that were registered for the My Business Account service tended to more frequently engage in the following activities compared to those who were not registered:
 - Bank online (73% vs 63%)
 - Maintain a company website (47% vs 28%)

Use of and satisfaction with tax-related information on Canada.ca

Businesses were asked whether they had previously visited the Canada.ca website for tax-related information. More than 2 in 3 SMEs (71%) reported visiting the site for tax information, while a quarter did not.

Table 74. Previously visited the Canada.ca website for tax-related information

Base: (SMEs) Split sample: service module, all respondents (n=415)

Previously visited Canada.ca website	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
Yes	71%	73%	70%	71%	68%	73%
No	25%	23%	26%	23%	30%	22%
Don't know/ Refused	4%	4%	4%	6%	2%	5%

E-11. Have you ever visited the tax pages of the Canada.ca website to search for information on tax-related matters?

Across the SME sample, those most likely to have visited the tax pages of the Canada.ca website included the following:

- Businesses utilizing in-house resources to file business taxes (80% vs 63% of those using outside tax preparation services).
- Those registered for the My Business Account service (81% vs 60% of those that were not registered).

Businesses that had visited the Canada.ca website for tax-related information were asked to provide their level of agreement on a scale of 1 to 10 for a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than half of respondents (55%) had a high level of agreement (scores of 8 – 10) that the website provided them with information that was needed. Nearly half further agreed that the information provided was easy to understand (49%) and easy to find (46%).

Each metric received a moderate level of average agreement among Canadian SMEs.

Table 75. Perceptions of the Canada.ca website

Base: (SMEs) Split sample: service module, respondents who have visited the Canada.ca website for tax-related information (n=296)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	55%	36%	7%	1%	7.3
The information provided on the tax pages of the Canada.ca website is easy to understand.	49%	41%	9%	<1%	7.1
It is easy to find the information I'm looking for.	46%	39%	16%	-	6.7

E-12. To what extent do you agree or disagree with the following statements about the tax pages of the Canada.ca website. For each one, please use a scale from 1 to 10, where 1 means you “completely disagree”, and 10 means you “completely agree.”

Relevant subgroup findings for website evaluation metrics include the following:

- Businesses operating in Quebec or Ontario tended to provide higher average ratings for the following website metrics compared to those operating in Alberta:
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.6, 7.2 vs 6.0)
 - It is easy to find the information I'm looking for (7.4, 6.9 vs 5.6)

- Businesses operating for 10 years or less provided a higher average rating for the following metrics compared to those operating for over 10 years:
 - The website provided me with the information that I needed (7.8 vs 6.7)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.6 vs 6.4)
 - It is easy to find the information I'm looking for (7.4 vs 5.8)

Tax filing burden

Businesses were asked to provide their level of agreement on a scale of 1 to 10 for a series of tax filing perception metrics, with 1 being completely disagree and 10 being completely agree. Nearly half of SMEs (49%) strongly agreed (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. More than 2 in 5 businesses strongly agreed that the CRA takes their needs into account when developing products and services (42%) and that new products and services are in line with the realities of conducting business (42%).

Table 76. Perceptions of business tax filing process

Base: (SMEs) Split sample: service module, all respondents (n=415)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Over the past year, I've spent less time searching for information I require to meet my business obligations to the CRA.	49%	35%	12%	4%	6.9
The CRA takes the needs of businesses into account when developing new products and services.	42%	34%	11%	13%	6.9
The CRA develops new products and services that are in line with the realities of conducting business.	42%	34%	11%	13%	6.8

EB-13 With respect to your [SME: business][TI: business clients], please indicate the extent to which you agree or disagree with the following statements.

Relevant subgroup findings for business tax metrics include the following:

- Businesses operating for 10 years or less provided higher average agreement scores for the following metrics compared to those operating for over 10 years:
 - Spending less time over the past year searching for information to meet business tax obligations (7.2 vs 6.3)
 - The CRA takes the needs of businesses into account when developing new products and services (7.5 vs 6.0)
 - The CRA develops new products and services that are in line with the realities of conducting business (7.5 vs 5.9)
- Businesses operating in Quebec provided higher average agreement scores for the following metrics compared to those operating in Ontario or Alberta:
 - The CRA develops new products and services that are in line with the realities of conducting business (7.5 vs 6.6, 6.1)
 - The CRA takes the needs of businesses into account when developing new products and services (7.7 vs 6.7, 6.0)

Businesses were asked to rate the level of burden they had experienced while meeting their business tax obligations on a scale of 1 to 10, with 1 being not at all burdensome and 10 being extremely burdensome. The bulk of respondents provided either a high-level burden score (scores of 8 – 10) (40%), or a moderate score (scores of 4 – 7) (37%). The remaining 22% rated meeting their business tax filing obligations between a 1 – 3. This results in an average confidence score of 6.2, representing a neutral score.

Table 77. Perceived burden to meet business tax obligations

Base: (SMEs) Split sample: service module, all respondents (n=415)

Burdensome rating	Total (n=415)	Operating for 10 years or less (n=230)	Operating for over 10 years (n=185)	Sole proprietor (n=214)	Partnership (n=63)	Incorporated (n=63)
8-10	40%	45%	35%	29%	52%	30%
4-7	37%	36%	38%	44%	27%	43%
1-3	22%	18%	27%	26%	21%	25%
Don't know	1%	1%	1%	1%	-	2%
Mean	6.2	6.4	5.9	5.5	6.8	5.7

EB-14. On a scale of 1 to 10, how burdensome is it for [SME: your business to meet its tax filing obligations] [TI: you to meet your business client's tax filing obligations]?

Additional subgroup comparisons for average burden ratings include the following:

- Businesses operating in Quebec (7.0) or British Columbia (6.9) tended to rate their level of burden higher on average compared to those living in Ontario (6.1) or Alberta (5.2).
- Those that reported interacting with the CRA over the past year tended to rate their level of burden higher on average compared to those with no contact (6.5 vs 5.7).

Tax intermediaries (TIs)

Contact preferences when dealing with the CRA

Tax intermediaries were asked to describe their preferred means of receiving service or information in different circumstances that involve dealing with the CRA. When it comes receiving basic information, nearly 2 in 5 TIs (38%) specified that they would prefer to visit the tax pages of the Canada.ca website, while 20% would opt to contact the CRA by telephone. Fewer would contact the CRA using an online chat function (12%) or send the CRA an email (10%). Additional mentions include contacting the CRA via social media (8%), by mail (6%), or sending the CRA a fax (4%).

Table 78. Preferred source of service for basic information

Base: (TIs) Split sample, service module, all respondents (n=393)

Preferred source for basic information	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
Visit the tax pages of the Canada.ca website	38%	34%	43%	36%	43%
Contact the CRA by telephone	20%	19%	22%	23%	13%
Contact the CRA using an online chat function	12%	13%	12%	12%	13%
Send the CRA an email	10%	12%	8%	11%	10%
Contact the CRA via social media	8%	8%	7%	9%	7%
Contact the CRA by mail	6%	8%	3%	4%	8%
Send the CRA a fax	4%	4%	3%	4%	2%
I don't know	2%	2%	2%	1%	4%

E-2. You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information: If you wanted basic information.

Additional subgroup comparisons for receiving general information include the following:

- TIs operating in Quebec were twice as likely to prefer contact with the CRA over the phone compared to those living in British Columbia (30% vs 13%).
- Respondents who reported contact with the CRA over the past year tended to prefer contact over the phone compared to those who had no contact (23% vs 13%).

TIs were then asked to describe their preferred means of receiving service or information when they require clarification regarding information sent by the CRA. This time, contact via telephone was top of mind (40%), while visiting the tax pages of the Canada.ca website (16%) or sending the CRA an email (15%) followed at a distance. Roughly 1 in 10 would prefer to contact the CRA using an online chat function (12%) or by mail (9%) when it comes to seeking clarification, while other mentions fall below this threshold.

Table 79. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (TIs) Split sample, service module, all respondents (n=393)

Preferred source for clarification on information sent by the CRA	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
Contact the CRA by telephone	40%	36%	43%	41%	33%
Visit the tax pages of the Canada.ca website	16%	16%	15%	13%	23%
Send the CRA an email	15%	16%	13%	14%	17%
Contact the CRA using an online chat function	12%	9%	15%	12%	11%
Contact the CRA by mail	9%	11%	7%	10%	5%
Contact the CRA via social media	5%	5%	4%	5%	3%
Send the CRA a fax	2%	3%	1%	2%	2%
I don't know	2%	2%	2%	1%	4%

E-2. You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information: If you required clarification on information the CRA sent you.

Additional subgroup comparisons for receiving clarification on information sent by the CRA include the following:

- TIs who had no interaction with the CRA over the past year would prefer to contact the CRA by visiting the tax pages of the Canada.ca website compared to those who had contact (23% vs 13%).
- Those that made contact over the phone tended to specify that they would call for clarification compared to those who made contact online (51% vs 30%).

TIs were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. More than 2 in 5 TIs (44%) specified that they would prefer to contact the CRA by telephone. More than 1 in 10 TIs would visit the tax pages of the Canada.ca website (14%) or contact using an online chat function (12%), and fewer would contact the CRA by email (10%) or by mail (7%). Additional mentions included contacting the CRA via social media (5%) or sending the CRA a fax (4%).

Table 80. Preferred source of service for assistance on a personal tax matter

Base: (TIs) Split sample, service module, all respondents (n=393)

Preferred source for assistance on a personal tax matter	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
Contact the CRA by telephone	44%	40%	49%	45%	40%
Visit the tax pages of the Canada.ca website	14%	15%	13%	14%	12%
Contact the CRA using an online chat function	12%	14%	11%	14%	10%
Send the CRA an email	10%	12%	8%	9%	15%
Contact the CRA by mail	7%	6%	7%	7%	8%
Contact the CRA via social media	5%	6%	5%	5%	7%
Send the CRA a fax	4%	4%	4%	5%	3%
I don't know	2%	2%	3%	1%	5%

E-2. You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information: If you needed assistance on a personal tax matter [TI: for a client], such as whether taxes were owed on an inheritance.

Interesting differences that emerged across the demographic groups include the following:

- Those operating in Alberta (20%), British Columbia (16%), or Quebec (15%) demonstrated greater preference for an online chat function compared to those operating in Ontario (6%).
- TIs whose most recent interaction took place over the phone were more likely to prefer picking up the phone compared to those whose contact took place online (55% vs 39%).

Confidence resolving a tax disagreement

Canadian TIs were asked to rate their level of confidence that any potential disagreements with the CRA would be resolved. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident.

More than 2 in 5 TIs provided either a high level of confidence (scores of 8 – 10) (43%) or a moderate level of confidence (scores of 4 – 7) (43%). More than 1 in 10 respondents (12%) described a low level of confidence (scores of 1 – 3) that the disagreement would be resolved. This results in an average confidence score of 6.6.

Table 81. Perceived confidence in resolving tax disagreement with the CRA

Base: (TIs) Split sample, service module, all respondents (n=393)

Confidence rating	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
8-10	43%	42%	43%	45%	39%
4-7	43%	43%	43%	38%	52%
1-3	12%	12%	13%	16%	7%
Don't know	2%	2%	1%	1%	2%
Mean	6.6	6.6	6.6	6.6	6.7

E-3. If you had a disagreement with the CRA about your [SME: business][TI: your clients' personal or business] taxes, how confident are you that you would be able to get it resolved? Please use a scale from 1 to 10 where 1 means "not at all confident" and 10 means "extremely confident".

On average, confidence scores were higher among the following subgroups:

- Those whose method of contact over the past year was online (7.1 vs 6.2 for those making contact over the phone).
- Respondents who were registered for the Represent a Client service (7.0 vs 6.3 for those who were not registered).

Using the same confidence scale, respondents were asked to rate their level of confidence that the resolution process would be conducted fairly in the event of a disagreement. Roughly 2 in 5 TIs (40%) provided a high level of confidence (scores of 8 – 10), while nearly half (46%) provided a moderate level of confidence (scores of 4 – 7). Fewer (11%) described a low level of confidence (scores of 1 – 3) that the process would be conducted fairly. This results in an average confidence score of 6.6, representing a neutral score.

Table 82. Perceived confidence in a fair process while resolving tax disagreement with the CRA

Base: (TIs) Split sample, service module, all respondents (n=393)

Confidence rating	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
8-10	40%	42%	38%	42%	37%
4-7	46%	45%	47%	42%	55%
1-3	11%	10%	12%	13%	7%
Don't know	3%	2%	2%	2%	2%
Mean	6.6	6.7	6.5	6.6	6.7

E-4. And if you had a disagreement with the CRA about your [SME: business][TI: your clients' personal or business] taxes, how confident are you that the process would be conducted fairly?

Relevant subgroup findings for perceived fairness of resolving a tax disagreement include:

- Those whose most recently interacted with the CRA online scored higher on average compared to those making contact over the phone (7.0 vs 6.1).
- Average confidence in fair resolution was greater among those who were registered for the Represent a Client service (6.9 vs 6.4 for those who were not registered).

Service statements

TIs were asked to provide their level of agreement on a scale of 1 to 10 for a series of service delivery statements based on their perceptions of the CRA, with 1 being completely disagree and 10 being completely agree.

More than two-thirds of respondents (67%) had a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they are able to get service in the official language of their choice. Half of TIs agreed that they know how to access the tax benefits and credits their clients are entitled to (50%), while 47% felt the CRA offers online services that meet their needs. Another 43% of TIs agreed they were well-informed about the services the CRA has to offer.

Table 83. Perceptions of service

Base: (TIs) Split sample, service module, all respondents (n=393)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.	67%	26%	5%	2%	8.0
You know how to access the tax benefits and credits your clients are entitled to.	50%	41%	7%	2%	7.3
The CRA offers online services that meet your needs.	47%	42%	10%	1%	6.9
You feel well-informed about the services the CRA has to offer.	43%	45%	11%	1%	6.7

E-5. For each of the following statements, indicate to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Additional relevant findings among various subgroups include the following:

- TIs operating for more than 10 years tended to provide higher average agreement scores for the following metrics compared to those operating for 10 years or less:
 - Service in the official language of your choice (8.2 vs 7.7)
 - Know how to access the tax benefits and credits (7.5 vs 7.0)
- Those who were registered for the Represent a Client service more commonly provided higher average ratings for the following metrics compared to those who were not registered:
 - Know how to access the tax benefits and credits (7.6 vs 6.8)
 - The CRA offers online services that meet their needs (7.2 vs 6.6)
 - Feel well-informed about the services the CRA has to offer (7.1 vs 6.2)

Registered for online services

Canadian TIs were asked to specify whether they were currently registered with the CRA's Represent a Client secure tax portal. More than half of TIs (55%) reported having an account, while more than a third (37%) did not. Less than 1 in 10 TIs (8%) were unsure or refused to answer whether they used the CRA's secure tax portal.

Table 84. Registration with the CRA's Represent a Client online service

Base: (TIs) Split sample, service module, all respondents (n=393)

Registered with Represent a Client Account	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
Yes	55%	55%	57%	64%	37%
No	37%	39%	35%	29%	56%
Don't know/Refused	8%	6%	7%	7%	8%

E-6. Are you registered with the CRA's [SME: My Business Account][TI: Represent a Client] online service?

Across the demographic subgroups, the following were more likely to report being registered with Represent a Client online services:

- TIs operating in Alberta (70% vs. 50% in British Columbia and 48% in Quebec).
- Those that reported interacting the CRA over the past 12 months (64% vs 37% of those that had no contact).

Registered users of Represent a Client whose most recent contact with the CRA took place over the phone were asked to describe why they did not use the online tax portal. Nearly a third of respondents (32%) described access to information, with nearly a fifth (18%) specifically mentioning the need for clarifications related to information that was received from the CRA. A quarter of TIs (27%) who opted to interact with CRA over the phone mention 'convenience' as the reasoning behind using this means of interaction, while more than 1 in 10 (12%) cited issues with accessing the site or being locked out of their account. Security or privacy concerns surrounding utilizing the online portal were referenced by 1 in 10 (9%).

Table 85. Reason for contacting the CRA over the phone instead of using the Represent a Client online service

Base: (TIs) Split sample, service module, respondents who contacted the CRA over the phone (n=74)

Reasons for calling	Total (n=74)
Information (Net)	32%
Much easier to get/gather the right information	5%
Wasn't able to get the right information using RAC	5%
Taxes/tax information	3%
Could not find answers in their website	1%
Clarifications (Subnet)	18%
Wanted in-depth clarification on queries/wanted clear answers	12%
Able to understand more/explain more	5%
Convenience (Net)	27%
Want faster transaction	11%
It was more convenient/easier/simple	9%
Prefer to talk to a human than online/chat	7%
Access (Net)	12%
Having issues accessing their site/locked out of my account	12%
Security/Privacy (Net)	9%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	9%
Miscellaneous (Net)	9%
Need immediate help/immediate resolution on issues	7%
They asked me to call/a call is required/just returning the call	1%
It is more effective/efficient	1%
Other	5%
Don't Know/Refused	4%

E-7. You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using [SME: My Business Account][TI: Represent a Client]?

Use of and satisfaction with tax-related information on Canada.ca

TIs were asked to describe whether they had previously visited the Canada.ca website for tax-related information. More than 4 in 5 TIs (84%) reported visiting the site for tax information, while more than 1 in 10 (13%) did not.

Table 86. Previously visited the Canada.ca website for tax-related information

Base: (TIs) Split sample, service module, all respondents (n=393)

Previously visited Canada.ca website	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
Yes	84%	83%	87%	88%	78%
No	13%	13%	12%	10%	19%
Don't know/Refused	3%	4%	1%	2%	3%

E-11. Have you ever visited the tax pages of the Canada.ca website to search for information on tax-related matters?

Those that reported being registered for the Represent a Client secure tax portal were more likely to have previously visited the Canada.ca website compared to those who were not registered (91% vs 77%).

TIs that had visited the Canada.ca website for tax-related information were asked to provide their level of agreement on a scale of 1 to 10 for a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than half of respondents (53%) had a high level of agreement (scores of 8 – 10) that the website provided the information that was needed. Nearly half of TIs agreed that the information provided was easy to understand (49%), while more than 2 in 5 felt information was easy to find (44%).

Table 87. Perceptions of the Canada.ca website

Base: (TIs) Split sample: service module, respondents who have visited the Canada.ca website for tax-related information (n=330)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	53%	40%	5%	-	7.3
The information provided on the tax pages of the Canada.ca website is easy to understand.	49%	42%	8%	-	7.1
It is easy to find the information I'm looking for.	44%	45%	11%	-	6.9

E-12. To what extent do you agree or disagree with the following statements about the tax pages of the Canada.ca website. For each one, please use a scale from 1 to 10, where 1 means you “completely disagree”, and 10 means you “completely agree.”

TIs that were registered for the Represent a Client service tended to provide higher average agreement scores for the following metrics compared to those that were not registered:

- The website provided the information that was needed (7.5 vs 7.0)
- The information provided was easy to understand (7.3 vs 6.6)
- It was easy to find the information (7.2 vs 6.2)

Tax filing burden

TIs were asked to provide their level of agreement on a scale of 1 to 10 for a series of tax filing perception metrics, with 1 being completely disagree and 10 being completely agree. Roughly 2 in 5 respondents had a high level of agreement (scores of 8 – 10) that the CRA takes their needs into account when developing products and services (40%). Nearly as many agreed that they spent less time searching for information required to meet business tax obligations over the past year (39%) and that new products and services are in line with the realities of conducting business (38%).

Table 88. Perceptions of business tax filing process

Base: (TIs) Split sample, service module, all respondents (n=393)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA takes the needs of businesses into account when developing new products and services.	40%	46%	8%	6%	6.8
Over the past year, I've spent less time searching for information I require to meet my business clients obligations to the CRA.	39%	45%	11%	5%	6.6
The CRA develops new products and services that are in line with the realities of conducting business.	38%	46%	12%	5%	6.6

EB-13 With respect to your [SME: business][TI: business clients], please indicate the extent to which you agree or disagree with the following statements.

The following subgroup trends emerged among average agreement scores for business tax filing process statements:

- Those who interacted with the CRA online over the past year provided higher average agreement scores for the following metrics compared to those engaged with the CRA over the phone:
 - The CRA takes the needs of businesses into account when developing new products and services (7.2 vs 6.2)

- Less time spent searching for required information to meet business obligations (6.8 vs 6.1)
- The CRA develops new products and services in line with the realities of conducting business (7.0 vs 6.1)
- TIs that were registered for the Represent a Client service provided higher average agreement scores for the following metrics compared to those that were not registered:
 - The CRA takes the needs of businesses into account when developing new products and services (7.1 vs 6.4)
 - Less time spent searching for required information to meet business obligations (7.0 vs 6.1)
 - The CRA develops new products and services in line with the realities of conducting business (7.0 vs 6.2)

TIs were asked to rate the level of burden they had experienced while meeting their business tax obligations on a scale of 1 to 10, with 1 being not at all burdensome and 10 being extremely burdensome. More than a quarter of TIs (26%) provided a high-level burden score (scores of 8 – 10), while nearly half (48%) provided a moderate score (scores of 4 – 7). More than a fifth of respondents (22%) described a low-level burden score (scores of 1 – 3) while meeting their business tax obligations. This results in an average confidence score of 5.6.

Table 89. Perceived burden to meet business tax obligations

Base: (TIs) Split sample, service module, all respondents (n=393)

Burdensome rating	Total (n=393)	Operating for 10 years or less (n=203)	Operating for over 10 years (n=178)	Contact in the past 12 months (n=256)	No contact in the past 12 months (n=115)
8-10	26%	28%	25%	29%	21%
4-7	48%	53%	44%	48%	50%
1-3	22%	18%	28%	23%	24%
Don't know	3%	2%	3%	1%	5%
Mean	5.6	5.9	5.4	5.7	5.4

EB-14. On a scale of 1 to 10, how burdensome is it for [SME: your business to meet its tax filing obligations] [TI: you to meet your business client's tax filing obligations]?

Attitudes towards tax compliance

General population

Fairness

Canadians were asked to specify whether they feel that the amount of money they pay in taxes is representative of the services received from governments. Most felt that they paid too much in taxes – including 33% who felt that they paid significantly too much and 23% who felt that they paid somewhat too much – while a third (35%) felt that they paid about the right amount. Few (5%) felt that they paid too little.

Table 90. Level of taxes Canadians pay compared to the services received from governments

Base: (General population) Split sample: tax compliance module, all respondents (n=1,205)

Level of taxes and services received	Total (n=1,205)	ATL (n=124)	QC (n=282)	ON/ NU (n=401)	MB/ SK (n=126)	AB/ NWT (n=116)	BC/ YK (n=156)	18 – 24 (n=65)	25 – 34 (n=143)	35 – 49 (n=271)	50 – 64 (n=320)	65+ (n=402)
Too much – Significantly	33%	35%	33%	31%	42%	34%	33%	26%	32%	38%	36%	28%
Too much – Somewhat	23%	22%	20%	24%	25%	29%	18%	31%	22%	24%	24%	18%
About the right amount	35%	32%	39%	33%	24%	29%	42%	30%	36%	31%	31%	44%
Too little	5%	5%	5%	5%	6%	4%	4%	3%	4%	6%	5%	5%
Don't Know/ Refused	5%	6%	3%	6%	3%	4%	3%	10%	5%	2%	5%	6%

F-5. Thinking about the level of taxes that Canadians pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?

Additional subgroup comparisons reveal the following noteworthy differences:

- Quebecers (39%) and British Columbians (42%) were more likely to feel as though they pay about the right amount of taxes compared to those living in Manitoba or Saskatchewan (24%).
- Men tended to feel that they paid significantly too much compared to women (37% vs 29%).
- Respondents 65 years of age or older were the most likely to feel they pay about the right amount (44%). Conversely, those 35 to 49 (38%) and those 50 to 64 (36%) were more likely than those in the highest age bracket (28%) to feel they pay significantly too much.

- Those with a trade school or college education (39%) were more inclined to feel that they paid significantly too much compared to those with a university education (29%) whereas those with a university education were more likely to feel they pay about the right amount compared to those with a different type of education (40% vs. 30%).
- Those working full-time (38%) and who are self-employed (41%) were more likely to feel they pay significantly too much compared to those who work part-time (19%), students (19%) and retired respondents (28%).
- Respondents who rated the CRA's overall performance as poor (scores of 1 – 3) (63%) were more likely to feel that they paid significantly too much in taxes compared to those with a neutral (scores of 4 – 7) (34%) or good (scores of 8 – 10) (20%) overall performance score.
- Respondents who have poor SSI scores (average scores of 1 – 3) (48%) and neutral SSI scores (average scores of 4 – 7) (39%) were more likely to feel that they paid significantly too much compared to those with good SSI scores (average scores of 8 – 10) (27%).
- Respondents who have poor trust index scores (average scores of 1 – 3) (68%) and neutral trust index scores (average scores of 4 – 7) (33%) were more likely to feel that they paid significantly too much compared to those with good trust index scores (average scores of 8 – 10) (21%).

Catching tax cheaters

Canadians were asked to rate the likelihood that tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. One quarter of respondents provided a high likelihood score (scores of 8 – 10) (25%), while half provided a moderate score (scores of 4 – 7) (50%). Fewer (17%) described a low likelihood (scores of 1 – 3) of tax cheaters being caught in Canada. This results in an average likelihood score of 5.8, representing a neutral score.

Table 91. Perceived likelihood of tax cheaters getting caught in Canada

Base: (General population) Split sample: tax compliance module, all respondents (n=1,205)

Likelihood of catching tax cheaters	Total (n=1,205)	ATL (n=124)	QC (n=282)	ON/NU (n=401)	MB/SK (n=126)	AB/NWT (n=116)	BC/YK (n=156)	18 – 24 (n=65)	25 – 34 (n=143)	35 – 49 (n=271)	50 – 64 (n=320)	65+ (n=402)
8-10	25%	23%	28%	22%	31%	24%	27%	32%	28%	27%	20%	22%
4-7	50%	52%	51%	50%	40%	51%	51%	49%	51%	51%	48%	51%
1-3	17%	18%	14%	18%	24%	18%	13%	12%	14%	14%	25%	15%
Don't know/Refused	8%	8%	8%	10%	5%	7%	9%	7%	7%	8%	7%	12%
Mean	5.8	5.6	6.1	5.6	5.8	5.8	6.1	6.4	6.0	6.0	5.3	5.8

F-3. On a scale of 1 to 10, where 1 means “very unlikely” and 10 means “very likely”, how likely do you think it is for Canadians who cheat on their income taxes to get caught?

Across the general population, those most likely to believe tax cheaters will get caught include:

- Canadians who rated the CRA’s overall performance score as good (scores of 8 – 10) (6.3 vs 5.8 for those scoring overall performance as neutral (scores of 4 – 7) and 5.1 for those who rated overall performance as poor).
- Those living in Quebec (6.1 vs 5.6 for those in Ontario).
- Canadians with a high school (6.2) or trade school or college (6.0) education (vs 5.5 for those with a university degree).
- Those earning less than \$40,000 (6.2 vs 5.6 for those earning \$80,000 or more).
- Those not born in Canada (6.4 vs 5.6 for those born in Canada).
- Respondents who have good SSI scores (average scores of 8 – 10) (6.2 vs 5.2 for those with neutral SSI scores (4 -7) and 4.8 for those with poor SSI scores (1 – 3)).
- Respondents who have good trust index scores (average scores of 8 – 10) (6.5 vs 5.6 for those with neutral index scores and 4.9 for those with low index scores).

To further understand perceptions related to likelihood of tax cheaters getting caught, respondents were asked the extent to which they agreed the CRA actually catches those who cheat on their taxes. On par with the results presented above, 27% strongly agree that the CRA catches those who cheat on their taxes.

Table 92. Perceptions of catching tax cheaters

Base: (General population) All respondents (n=2,407)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	27%	43%	18%	12%	5.9

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings related to these statements include the following:

- Canadians who rated the CRA’s overall performance score as good (scores of 8 – 10) (7.0) were among those most likely to agree that the CRA catches those who cheat on their taxes. This compares to 5.7 among those scoring overall performance as neutral (scores of 4 – 7) and 3.7 among those scoring CRA poorly overall (scores of 1 – 3).
- Skepticism towards the CRA’s ability to catch those who cheat on their taxes increases as one grows older. The average level of agreement decreases from 7.1 among those 18 to 24 and 6.3 among those 25 to 34 to 5.4 among those 50 to 64 and 5.6 among those 65 and older.
- Skepticism that the CRA catches those who cheat on their taxes also seems to increase as household income increases. The average level of agreement gradually decreases from 6.4 among those earning under \$40,000 to 5.4 among those earning over \$150,000.
- Women are more likely to agree that the CRA catches those who cheat compared to men (6.1 vs 5.7).
- Those born abroad are more likely to agree that the CRA catches those who cheat compared to those born in Canada (6.6 vs 5.6).
- Those with a high school education or less are more likely to agree that the CRA catches those who cheat compared to those with a university education (6.2 vs 5.7).
- Perceptions that the CRA catches those who cheat are highly correlated with trust index scores. They shift from a high of 7.4 among those in the highest trust index score bracket (scores of 8 – 10), to 5.3 among those with moderate trust index scores and again lower to 2.9 among those in the lowest trust index score bracket (scores of 1 – 3).
- Perceptions that the CRA catches those who cheat are also highly correlated with SSI scores. They shift from a high of 6.6 among those in the highest SSI score bracket (scores of 8 – 10), to 5.0 among those with moderate SSI scores and again lower to 3.2 among those in the lowest SSI score bracket (scores of 1 – 3).

Perceptions of tax cheating

Canadians were presented with a series of statements related to tax cheating and asked the extent to which they agree or disagree with each one using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Nearly two-thirds of respondents (63%) were in agreement (scores of 8 – 10) that income tax cheating reduces money available for essential services.

Furthermore, roughly a third (34%) strongly agreed that penalties are effective at discouraging future tax cheating while 40% moderately agreed (scores of 4 – 7) – and 33% felt that the CRA should publish a list of people found guilty of tax offences (while 31% more moderately agreed). A third (32%) strongly agreed that the CRA would never find out about income received in cash that is not declared, while 39% moderately agreed.

Statements that in some way condoned tax cheating obtained much lower levels of agreement. First, 19% strongly agreed that it is acceptable for people to pay cash for goods and services to avoid paying GST or HST while twice as many strongly disagreed (42%). Similarly, 15% strongly agreed that it is okay for people not to declare income received in cash whereas over half of all respondents strongly disagreed (53%).

All metrics received a moderate level of average agreement (scores of 4 – 7), with exception of “it is okay for people not to declare income received in cash” which received a low level of average agreement (3.8).

Table 93. Perceptions of tax cheating

Base: (General population) Split sample: tax compliance module, all respondents (n=1,205)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When people cheat on their income taxes, it reduces the money available for essential services such as health and education.	63%	22%	9%	5%	7.8
Penalties are effective at discouraging future tax cheating.	34%	40%	17%	9%	6.2
The CRA should publish a list of people found guilty of tax offences in court.	33%	31%	32%	4%	5.5
The CRA would never find out about income received in cash that is not declared on income tax forms.	32%	39%	20%	8%	5.9
It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.	19%	32%	42%	6%	4.5
It's OK for people not to declare income received in cash.	15%	28%	53%	4%	3.8

F-6. Please tell me how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings related to these statements include the following:

- Those living in Atlantic Canada were more likely to agree that it is okay to not declare income received in cash compared to those living in Quebec (4.3 vs. 3.5). Additional regional results reveal that those living in Alberta (8.3), Manitoba or Saskatchewan (8.2), Ontario (7.9), British Columbia (7.9), or Atlantic Canada (7.9) all provided higher average scores when asked whether income tax cheating reduces money available for essential services compared to those in Quebec (7.1). Conversely, with an average agreement score of 6.9, Quebecers were the most likely to agree that the CRA would never find out about income received in cash that is not declared on income tax forms. They were also more likely to agree that the CRA should publish a list of people found guilty of tax offences in court (6.0) compared to respondents in Atlantic Canada (5.1) and those in British Columbia (4.9). As well, Quebecers were less likely to agree that it’s acceptable for people to pay cash for goods and services to avoid paying the GST/HST (4.0) compared to respondents in Alberta (4.9) and Ontario (4.6).
- Those with high school education or less (4.2) and those with trade school or college education (4.1) were more likely to agree that it is okay to not declare income received in cash compared to those with a university education (3.3). As well, those with a university education were more likely to agree that income tax cheating reduces money available for essential services compared to those with trade school or college education (8.0 vs. 7.5). Agreement that penalties are effective at discouraging future tax cheating was highest among those with a high school education or less (6.8) compared to both those with trade school or college education (5.9) and those with a university education (6.1). Those with a high school education were also more likely than those with a university degree to agree that it is acceptable for people to pay cash for goods and services to avoid paying the GST/HST (5.0 vs 4.1).
- Indigenous respondents were more likely to agree that it is okay to not declare income received in cash compared to non-Indigenous respondents (5.2 vs 3.7).
- Those born abroad were more likely to agree that penalties are effective at discouraging future tax cheating compared to those born in Canada (7.0 vs 5.9).
- The likelihood of agreeing that income tax cheating reduces money available for essential services increases with age. Agreement with this ranged from a high of 8.1 among those at least 65 years old, to a low of 7.2 among 18 to 24 year olds. Those at least 65 years old were also the most likely to agree that the CRA would never find out about income received in cash that is not declared on income tax forms (6.4 vs. a range of 5.6 to 6.0).

among other age brackets). Agreement that penalties are effective at discouraging future tax cheating was lowest among those 50 to 64 years of age (5.7), especially when compared to older respondents (6.3), those 25 to 34 (6.4) and those 18 to 24 (7.0). There is also a general trend that shows that, as one grows older, it is less acceptable for people to pay cash for goods and services to avoid paying the GST/HST. Average agreement scores range from a high of 5.4 among those 18 to 24 to a low of 4.1 among those 50 to 64 years old.

- Respondents with a household income of less than \$40,000 (4.1) or \$40,000 to under \$80,000 (4.0) were more likely to agree that it is okay for people not to declare income received in cash compared to those earning \$80,000 to \$150,000 (3.3) or \$150,000 or more (3.4). As well, respondents with a household income of \$40,000 to under \$80,000 (6.3) were more likely to agree that the CRA would never find out about income received in cash that is not declared on income tax forms compared to those earning \$80,000 to \$150,000 (5.7). Those in the lowest income bracket were also the most likely to agree that it is acceptable for people to pay cash for goods and services to avoid paying the GST/HST (5.0). Those earning over \$150,000 (5.8) and less than \$40,000 (5.7) were more likely to agree that the CRA should publish a list of people found guilty of tax offences in court compared to those earning \$80,000 to \$150,000 (5.0).
- Across employment status, those who work part-time (8.4) and who are retired (8.1) were most likely to agree that income tax cheating reduces money available for essential services, especially when compared to students (6.8). Those working full-time (5.6) and those who are retired (6.0) were more likely to agree that the CRA should publish a list of people found guilty of tax offences in court compared to those who are self-employed (4.4) or students (4.3).
- Perceptions that income tax cheating reduces money available for essential services are correlated with trust index scores. They shift from a high of 8.4 among those in the highest trust index score bracket (scores of 8 – 10), to 7.7 among those with moderate trust index scores and again lower to 6.2 among those in the lowest trust index score bracket (scores of 1 – 3). Those in the highest trust index bracket were also the most likely to agree that penalties are effective at discouraging future tax cheating (7.2) compared to 5.8 among those with moderate trust index scores and to 5.4 among those in the lowest trust index score bracket. They were also more likely to agree that the CRA should publish a list of people found guilty of tax offences in court (6.0) compared to 5.4 among those with moderate trust index scores and to 4.9 among those in the lowest trust index score bracket.

- Canadians who rated the CRA’s overall performance score as good (scores of 8 – 10) (8.4) also tended to be more likely to agree that income tax cheating reduces money available for essential services. This compares to 7.7 among those scoring overall performance as neutral (scores of 4 – 7) and 6.7 among those scoring CRA poorly overall (scores of 1 – 3). Those assigning high overall performance scores for the CRA were also more likely to agree that penalties are effective at discouraging future tax cheating (6.8) compared to 6.1 among those scoring overall performance as neutral and 5.4 among those scoring CRA poorly overall.

There was specific interest in gauging how respondents view CRA’s treatment of rich people (without specifying or defining “rich”). To achieve this, respondents were asked the extent to which they agreed with two statements by using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Results reveal that 63% of respondents strongly agree (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians and nearly half (49%) strongly agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations. Average agreement scores were moderately high for both statements (7.8 and 7.1 respectively).

Table 94. Perceptions of treatment of the rich

Base: (General population) Split sample: tax compliance module, all respondents (n=1,205)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Rich people have an easier time tax cheating than middle class Canadians.	63%	22%	9%	6%	7.8
The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.	49%	32%	12%	7%	7.2

F-6. Please tell me how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings related to these statements include the following:

- Those with high school education or less (7.3) were less likely to agree that rich people have an easier time tax cheating than middle class Canadians compared to those with trade school or college education (8.0) and those with a university education (7.9).
- Across employment status, those who are self-employed (6.7) were the least likely to agree that rich people have an easier time tax cheating than middle class Canadians.
- Those who identify as living with a disability were more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (7.6 vs 7.1 for those who do not self-identify as having a disability).

- Respondents with a household income of less than \$40,000 (7.4) or \$40,000 to under \$80,000 (7.4) were more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations compared to those earning \$80,000 to \$150,000 (6.7).
- Those in the lowest trust index bracket were the most likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (8.4) – this compares to 7.4 among those with moderate trust index scores and to 6.5 among those in the highest trust index score bracket.
- Canadians who rated the CRA’s overall performance poorly (scores of 1 – 3) (8.5) tended to be the ones most likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations. This compares to 7.3 among those scoring overall performance as neutral (scores of 4 – 7) and 6.4 among those scoring CRA quite well overall (scores of 8 – 10).
- Those who strongly agree that the rise in the cost of living is having a negative impact on them are also most likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (7.5). Average agreement scores decrease to 6.4 among those who moderately agree that the cost of living is having a negative impact on them while agreement averages 6.5 among those who do not seem to feel a negative impact from the rise in the cost of living.

Severity of tax avoidance and cheating

Canadians were asked to rate the extent to which a series of tax avoidance behaviours were considered cheating on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating.

Nearly 4 in 5 respondents (79%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Nearly three quarters (70%) felt that not claiming foreign assets or income represented serious cheating. Roughly two-thirds of respondents felt the following were serious cheating: receiving a charitable donation credit that was bigger than the donation (68%), not registering one’s business (67%), and making a profit from buying or selling cryptocurrency without declaring it (61%).

At least half of those surveyed felt that not claiming money from room or house rentals using online websites (59%), being paid cash to avoid income taxes (58%), and under-reporting cash income (55%) represented serious tax cheating. In contrast, the proportion who felt that getting a ‘deal’ on home or car repairs by paying cash represented serious cheating dropped to roughly a third (36%).

Table 95. Perceptions of tax avoidance behaviours

Base: (General population) Split sample: tax compliance module, all respondents (n=1,205)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	79%	14%	4%	3%	8.7
Not claiming foreign assets or income, including from tax havens	70%	16%	6%	7%	8.3
Receiving a charitable donation credit that is bigger than the donation made	68%	22%	6%	4%	8.1
Not registering one's business	67%	23%	5%	5%	8.2
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	61%	21%	8%	11%	7.9
Not claiming money made from a room or house rental through an online rental website	59%	28%	8%	6%	7.7
Working and being paid in cash to avoid income taxes	58%	31%	9%	2%	7.5
Under-reporting cash income	55%	34%	8%	3%	7.4
Getting a 'deal' on home or car repairs by paying cash	36%	43%	17%	4%	6.3

F-8. Using a scale from 1 to 10, where 1 means "not cheating at all" and 10 means "serious cheating," how would you rate the following behaviours?

Additional subgroup findings related to these behaviours include the following:

- Women were more likely than men to consider making a profit from buying or selling cryptocurrency without declaring it serious cheating (8.2 vs 7.6).
- Canadians living in Quebec (6.8) provided higher average severity ratings when asked to rate getting a 'deal' on home or car repairs by paying cash compared to those living in Ontario (6.3), British Columbia (6.1), Atlantic Canada (5.9), or Alberta (5.4).
- Those 50 to 64 years old, and those 65 or older were more likely than those 35 to 49 to consider under-reporting cash income as serious cheating (7.7, 7.8 vs 7.1). Those 50 to 64 years old, and those 65 or older were also more likely than those across all younger age brackets to consider getting a 'deal' on home or car repairs by paying cash as serious cheating (6.5, 6.9 vs 5.5 among those 18 to 24, 5.8 among those 25 to 34 and 6.1 among those 35 to 49).
- Those with a university education were more likely to rate the following behaviours as serious cheating compared to those with a high school education or less or those with a trade school or college education.
 - Filing false claims for tax benefit programs (8.9 vs 8.5, 8.5)

- Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (8.3 vs 7.6, 7.5)

Furthermore, those with a university education (8.6) were more likely to rate not claiming foreign assets or income as serious cheating compared to those with a high school education or less (8.0). They were also more likely to rate working and being paid in cash to avoid income taxes as serious cheating compared to those with a trade school or college education (7.8 vs 7.1).

- Canadians with a household income of \$80,000 to under \$150,000 (8.9) or \$150,000 or more (9.2) were more inclined to rate filing false claims for tax benefit programs as serious behaviour compared to those earning less than \$40,000 (8.4) and those earning \$40,000 to \$80,000 (8.6)

As well, Canadians with a household income of \$80,000 to under \$150,000 or \$150,000 or more tended to provide higher average severity ratings for the following behaviours compared to those earning less than \$40,000:

- Not claiming foreign assets or income (8.6, 8.7 vs 8.0)
- Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (8.2, 8.3 vs 7.6)
- Those in the lowest trust index bracket (scores of 1 – 3) consistently provided lower severity ratings across all behaviours compared to those in the highest trust index bracket (scores of 8 – 10).
- Similarly, those who provided poor overall scores for the CRA (scores of 1 – 3) also consistently provided lower severity ratings across all behaviours compared to those with neutral (scores of 4 – 7) or high overall performance scores (scores of 8 – 10).

Small / medium enterprises (SMEs)

Fairness

Business respondents were asked whether the level of taxes that Canadian businesses pay is representative of the services received from governments. A majority of respondents believed they pay too much (57%), including an even split between those who said they pay significantly too much (28%) and those who believe they somewhat pay too much (29%). A similar proportion (28%) felt that they paid the right amount, while 9% felt that they paid too little.

Table 96. Level of taxes Canadian businesses pay compared to the services received from governments

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Level of taxes and services received	Total (n=391)	Operating for 10 years or less (n=215)	Operating for over 10 years (n=172)	Sole proprietor (n=182)	Partnership (n=76)	Incorporated (n=55)
Too much – Significantly	28%	30%	26%	20%	20%	35%
Too much – Somewhat	29%	24%	35%	27%	29%	33%
About the right amount	28%	32%	22%	26%	41%	25%
Too little	9%	9%	10%	15%	9%	4%
Don't Know/ Refused	7%	5%	8%	12%	1%	4%

F-5. Thinking about the level of taxes that Canadian businesses pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?

Additional subgroup comparisons reveal the following:

- Businesses who had interacted with the CRA in the past 12 months were more likely to feel as though they paid significantly too much compared to those with no contact (33% vs 23%).
- Those in operation for 10 years or less were more likely than those operating longer to feel that businesses are paying about the right amount in taxes (32% vs 22%, respectively) whereas those in operation for over 10 years were more likely to feel businesses pay somewhat too much (35% vs 24% of those in operation for 10 years or less).
- Incorporated businesses were more likely to state that businesses pay significantly too much (35%) compared to partnerships (20%) and sole proprietors (20%). Sole proprietors were more likely to feel that businesses pay too little (15%) compared to partnerships (9%) and incorporated businesses (4%).
- Respondents who rated the CRA's overall performance as poor (scores of 1 – 3) (57%) tended to be more likely to believe that they paid significantly too much compared to those providing a neutral (scores of 4 – 7) (23%) or good (scores of 8 – 10) (27%) overall performance score.
- Those who tend to feel that the CRA is investing too much in reducing cheating (42%) are also more likely to feel that they are paying significantly too much in taxes compared to

those who feel the CRA is investing just the right amount (26%) and those who feel the CRA is investing too little in reducing cheating (25%).

Catching tax cheats

When asked to rate how common they felt business tax cheating was in Canada (using a scale of 1 to 10, with 1 being not at all common and 10 being very common), nearly half (49%) of SMEs surveyed felt that business tax cheating was common (scores of 8 – 10), while 34% felt it was moderately common (scores of 4 – 7). Roughly 1 in 10 respondents (8%) considered business tax cheating uncommon in Canada (scores of 1 – 3). This results in an average rating of 7.3.

Table 97. Perceived level of tax cheating by businesses in Canada

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Degree to which tax cheating is common	Total (n=391)	Operating for 10 years or less (n=215)	Operating for over 10 years (n=172)	Sole proprietor (n=182)	Partnership (n=76)	Incorporated (n=55)
8-10	49%	54%	44%	38%	63%	27%
4-7	34%	34%	34%	42%	28%	44%
1-3	8%	6%	9%	8%	4%	16%
Don't know/ Refused	9%	6%	13%	12%	5%	13%
Mean	7.3	7.5	7.1	6.8	7.9	6.2

F-1. On a scale of 1 to 10, where 1 means "not at all common" and 10 means "very common," how common do you think tax cheating by businesses is in Canada?

Relevant subgroup findings include the following:

- Businesses in Quebec were more likely than those in Ontario and Alberta to feel that cheating is quite common (7.9 vs 7.0, 6.6).
- Businesses with 5 to 99 employees were more likely than those with fewer employees to feel that cheating is quite common (7.6 vs 7.0).
- Partnerships (7.9) were more likely than sole proprietors (6.8) and incorporate businesses (6.2) to feel that cheating is quite common.
- Respondents who have good trust index scores (average scores of 8 – 10) (7.9) more commonly felt that tax cheating is common compared to those with neutral trust index scores (average scores of 4 – 7) (6.6) and those with low trust index scores (average scores of 1 – 3) (5.9).

- Respondents who rated the CRA’s overall performance highly (scores of 8 – 10) (8.0) were more likely to feel that business tax cheating is common compared to those who provided a neutral (scores of 4 – 7) (6.4) or poor (scores of 1 – 3) (6.1) overall performance score.
- Those that felt that the CRA was doing too little to reduce business tax cheating tended to describe business tax cheating as more common on average compared to those who felt that the CRA was doing the right amount (8.5 vs 7.2).

A plurality of business respondents (39%) felt that the CRA is putting the right amount of effort into reducing business tax cheating. Not quite as many felt the CRA was putting too little effort (26%) or again too much effort (15%) in reducing tax cheating by businesses. The remaining 20% of respondent were not sure or refused to answer.

Table 98. Perceived effort by the CRA to reduce business tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Level of effort to reduce tax cheating	Total (n=391)	Operating for 10 years or less (n=215)	Operating for over 10 years (n=172)	Sole proprietor (n=182)	Partnership (n=76)	Incorporated (n=55)
Too little effort	26%	23%	30%	25%	28%	27%
The right amount of effort	39%	41%	37%	36%	39%	36%
Too much effort	15%	20%	10%	11%	24%	4%
Don’t know/ Refused	20%	17%	23%	27%	9%	33%

F-2. How much effort do you think the CRA is currently putting into reducing tax cheating by businesses?

Additional subgroup comparisons reveal the following:

- Businesses operating in Quebec (23%) tended to feel that the CRA was doing too much to reduce business tax cheating compared to those living in Ontario (13%) and those in British Columbia (11%).
- Respondents 65 years or older (44%) were more likely to describe the CRA’s efforts as ‘too little’ compared to those 25 to 34 (16%), those 35 to 49 years old (23%) and those 50 to 64 years old (27%).
- Businesses with 5 to 99 employees (21%) more commonly described the CRA’s efforts as too much compared to those with fewer employees (11%).
- Business operating for 10 years or less more commonly described the CRA’s efforts as too much compared to those operating for more than 10 years (20% vs 11%).

- Respondents who have good trust index scores (average scores of 8 – 10) (44%) were twice as likely to feel as though the CRA is investing the right amount of effort compared to those with poor trust index scores (average scores of 1 – 3) (20%).
- Respondents who rated the CRA’s overall performance highly (scores of 8 – 10) (49%) were more likely to feel that the CRA is investing the right amount of effort compared to those who provided a neutral (scores of 4 – 7) (30%) or poor (scores of 1 – 3) overall performance score (20%). Conversely, those with neutral (35%) and poor (29%) scores were more likely to say they don’t know (vs 8% of those who provided high performance scores).

Canadian SMEs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. Half of respondents felt the likelihood was high (scores of 8 – 10) (50%), while a third felt the likelihood was moderate (scores of 4 – 7) (33%) and 8% rated the likelihood as low (scores of 1 – 3). This results in an average likelihood score of 7.3, representing a moderately high score.

Table 99. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Likelihood of catching tax cheaters	Total (n=391)	Operating for 10 years or less (n=215)	Operating for over 10 years (n=172)	Sole proprietor (n=182)	Partnership (n=76)	Incorporated (n=55)
8-10	50%	57%	41%	36%	66%	33%
4-7	33%	33%	34%	38%	30%	47%
1-3	8%	7%	10%	12%	3%	11%
Don't know/ Refused	9%	4%	15%	14%	1%	9%
Mean	7.3	7.5	6.9	6.7	7.9	6.6

F-3. On a scale of 1 to 10, where 1 means “very unlikely” and 10 means “very likely”, how likely do you think it is for Canadian businesses who cheat on their income taxes to get caught?

Relevant subgroup findings for likelihood of the CRA to catch business tax cheaters include the following:

- Quebec businesses were more likely to believe that businesses who cheat will get caught (8.0) compared to businesses in Ontario (7.1) and those in Alberta (6.6).
- Respondents 35 to 49 years of age were more likely to believe that businesses who cheat will get caught (8.0) compared to those 25 to 34 years old (7.1), those 50 to 64 years old (6.7) and those 65 and older (5.9).

- Businesses with 5 to 99 employees were more likely to believe that businesses who cheat will get caught (8.0) compared to businesses with fewer employees (6.7).
- Partnerships (7.9) were more likely to believe that businesses who cheat will get caught compared to sole proprietors (6.7) and incorporated businesses (6.6).
- Respondents who have good trust index scores (average scores of 8 – 10) (8.2) more commonly felt that businesses who cheat will get caught compared to those with neutral trust index scores (average scores of 4 – 7) (6.4) and those with poor trust index scores (average scores of 1 – 3) (5.3).
- Respondents who rated the CRA’s overall performance highly (scores of 8 – 10) (8.3) were more likely to feel that businesses who cheat will get caught compared to those who provided a neutral (scores of 4 – 7) (6.1) or poor (scores of 1 – 3) overall performance score (5.5).
- Respondents who felt that the CRA was doing too little to prevent business tax cheating in Canada (6.3) tended to rate the average likelihood of business tax cheaters getting caught lower than those who felt the CRA was putting forth the right amount of effort (7.9) and those who feel the CRA is investing too much effort (8.3).

Businesses were asked to indicate the likelihood of reporting a company they believe is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely. When presented with a situation where they suspected the business may be cheating on their taxes, 47% were likely to report them (scores of 8 – 10). Results increased to 58% when respondents were certain that the business was cheating.

Table 100. Perceived likelihood of reporting business tax cheaters

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	58%	25%	9%	8%	7.5
Suspected they were cheating	47%	26%	16%	10%	6.7

F-4. If you were in a situation where a company you know may be cheating on their taxes, using a scale of 1 to 10, where 1 means “not at all likely” and 10 means “very likely,” what is the likelihood you would report this company if ...:

The following subgroup findings were noteworthy:

- Respondents between the ages of 35 to 49 were more likely to report suspected cheaters (7.4) compared to those 25 to 34 years of age (6.5), those 50 to 64 years of age (6.1) and those over 65 years of age (4.9).

- Businesses in operation for no more than 10 years were more likely to report both suspected (7.2) and known cheaters (7.8) compared to those in operation longer (6.0 and 7.2, respectively).
- Businesses with 5 to 99 employees were more likely to report suspected cheaters (7.6) compared to businesses with fewer employees (5.8). They were also more likely to report if they knew for certain (8.0 vs 7.1).
- Incorporated businesses were the least likely to report suspected cheaters (4.3). Average likelihood increases to 6.1 among sole proprietors and to 7.6 among partnerships. Incorporated businesses were also the least likely to report even if they knew for certain (6.3 vs 7.3, 7.8).
- The likelihood of reporting cheaters increases with trust index scores, irrespective of whether it is suspected or known. Those in the high trust index score bracket (7.7 if suspected and 8.3 if known) were more likely to report cheating compared to those in the moderate trust index score bracket (5.6 and 6.9), who in turn were more likely to report compared to those in the lowest trust index score bracket (4.3 and 5.8).
- Respondents who rated the CRA's overall performance highly (scores of 8 – 10) (8.0 if suspected and 8.4 if known) were also more likely to report cheaters compared to those who provided a neutral (scores of 4 – 7) (5.1 and 6.6) or poor (scores of 1 – 3) overall performance score (4.8 and 6.4).
- Businesses that have had contact with the CRA in the past 12 months were more likely to say they would report suspected cheaters compared to those that have not been in contact (7.2 vs 6.0). They were also more likely to report if they knew for certain (7.8 vs 7.2).

To further understand perceptions related to business tax cheaters getting caught, respondents were asked the extent to which they agreed with two specific statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Echoing results presented earlier in this report for likelihood of tax cheats getting caught, 46% of businesses strongly agree that the CRA catches those who cheat on their taxes. That said, a similar proportion (46%) also strongly agree that the CRA would never find out about income received in cash that is not declared on business tax forms.

Table 101. Perceptions of catching tax cheaters

Base: (SMEs) All respondents (n=806) / Split sample: tax compliance module, all respondents (n=391)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	46%	30%	13%	11%	6.9
The CRA would never find out about income received in cash that is not declared on business tax forms. (F-6c)	46%	25%	21%	8%	6.4

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

The following subgroup findings were noteworthy:

- Businesses in Quebec were more likely than businesses in any other region to agree that the CRA catches those who cheat on their taxes (7.8). That said, they were also the most likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (7.6).
- Respondents 25 to 34 years old (7.1) and those 35 to 49 (7.8) were more likely than those 50 to 64 (6.2) and those 65 and older (5.5) to agree that the CRA catches those who cheat on their taxes.
- Businesses with 5 to 99 employees were more likely to agree that the CRA catches those who cheat on their taxes compared to those with fewer employees (7.9 vs. 6.2). They were also more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (6.8) compared to those with fewer employees (5.8).
- Businesses in operation for no more than 10 years were more likely to agree that the CRA catches those who cheat on their taxes compared to those in operation longer (7.6 vs 6.1).
- Incorporated businesses were the least likely to agree that the CRA catches those who cheat on their taxes (5.2) and the least likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (4.6). Average agreement increases to 6.6 and 5.7 for each statement among sole proprietors and to 7.8 and 7.0 among partnerships.

- The belief that the CRA catches those who cheat on their taxes increases with trust index scores. Those in the high trust index score bracket (8.4) were more likely to agree that the CRA catches those who cheat on their taxes compared to those in the moderate trust index score bracket (6.0), who in turn were more likely to agree compared to those in the lowest trust index score bracket (3.5).

Even though they score CRA highly on the trust index, these same respondents were also more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (7.2) compared to those in the moderate trust index score bracket (5.5) and those in the lowest trust index score bracket (4.7).

- Respondents who rated the CRA's overall performance highly (scores of 8 – 10) (8.3) were more likely to agree that the CRA catches those who cheat on their taxes compared to those who provided a neutral (scores of 4 – 7) (5.6) or poor (scores of 1 – 3) overall performance score (4.0). Respondents who rated the CRA's overall performance highly (scores of 8 – 10) (7.1) were also more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms compared to those providing a neutral (scores of 4 – 7) (5.5) or poor (scores of 1 – 3) overall performance score (5.2).
- Businesses that have interacted with the CRA recently were more likely to agree that the CRA catches those who cheat on their taxes compared to those that have not been in contact (7.3 vs 6.4).
- Businesses that felt the CRA was doing too little to catch business tax cheaters tended to be the least likely to agree that the CRA catches those who cheat on their taxes (6.1) compared to those that felt that the CRA was putting forth the right amount of effort (7.9) and those who felt they are investing too much effort (8.2).

Perceptions of tax cheating

Businesses were asked the extent to which they agreed with a range of tax cheating-related statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Roughly three quarters of businesses (72%) strongly agree (scores of 8 – 10) that businesses cheating on their income taxes reduces money available for essential services. Nearly as many (67%) strongly agree that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over businesses that do. Slightly fewer (62%) agreed that it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses while 59% agreed the CRA should publish a list of people found guilty of tax

offences in court. At least half (52%) strongly agreed that penalties are effective at discouraging tax cheating.

Strong agreement drops to 32% when it comes to believing it's okay for businesses not to declare income received in cash.

Table 102. Perceptions of tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	72%	19%	6%	2%	8.2
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	67%	22%	5%	6%	8.1
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	62%	20%	11%	6%	7.7
The CRA should publish a list of people found guilty of tax offences in court.	59%	20%	15%	6%	7.2
Penalties are effective at discouraging future tax cheating.	52%	27%	12%	9%	7.1
It's OK for businesses not to declare income received in cash.	32%	19%	46%	3%	4.7

F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings for these statements include the following:

- The views of Quebec businesses differed from those in other parts of the country on a number of statements. In particular, they were more likely to agree with following:
 - It's OK for businesses not to declare income received in cash (6.1)
 - When businesses cheat on their income taxes, it reduces the money available for essential services (8.8)
 - Penalties are effective at discouraging future tax cheating (7.9)
 - It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes (8.3)

- The CRA should publish a list of people found guilty of tax offences in court (8.4)
- Across the different age groups, the following differences were noted:
 - Respondents aged 50 to 64 (3.7) and those 65 or older (2.2) were less likely than younger adults to agree that it's OK for businesses not to declare income received in cash.
 - Those aged 35 to 49 were more likely than those in any other age bracket to agree that penalties are effective at discouraging future tax cheating (7.8).
 - Respondents aged 25 to 34 were the least likely to agree that it is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes (6.2).
 - Those 35 to 49 demonstrating the strongest supporters for the CRA publishing a list of people found guilty of tax offences in court (7.8).
- Men were more likely than women to support the idea of having the CRA publish a list of people found guilty of tax offences in court (7.7 vs 6.6).
- Businesses with 5 to 99 employees were more likely to agree with the following statements compared to those with fewer employees:
 - It's OK for businesses not to declare income received in cash (5.8 vs 3.6)
 - Penalties are effective at discouraging future tax cheating (7.8 vs 6.6)
 - The CRA should publish a list of people found guilty of tax offences in court (8.2 vs 6.4)
- Those in the lowest (scores of 1 – 3) and in the moderate (scores of 4 – 7) trust index brackets consistently provided lower agreement ratings across all statements compared to those in the highest trust index bracket (scores of 8 – 10).
- Similarly, those who provided poor (scores of 1 – 3) and neutral (scores of 4 – 7) overall performance scores for the CRA also consistently provided lower agreement ratings across all statements compared to those with high overall performance scores (scores of 8 – 10).
- Businesses that felt the CRA was doing too much to catch business tax cheaters were more likely to agree that it's OK for businesses not to declare income received in cash compared to those that felt that the CRA was putting forth the right amount of effort or too little effort (6.9 vs 5.3, 4.0)

Those that felt the CRA was doing too little to catch business tax cheaters were the least likely to agree that penalties are effective at discouraging future tax cheating (6.4)

Businesses that felt the CRA was doing too little to catch business tax cheaters were also more likely to agree with the following compared to those that felt that the CRA was putting forth the right amount of effort:

- When businesses cheat on their income taxes, it reduces the money available for essential services (8.8 vs 8.1)
- Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.5 vs 7.9)
- Businesses operating for 10 years or less tended to provide higher average agreement ratings for the following compared to those operating for more than 10 years:
 - It's OK for businesses not to declare income received in cash (5.1 vs 4.1)
 - Penalties are effective at discouraging future tax cheating (7.6 vs 6.6)

Severity of tax avoidance and cheating

Businesses were asked to rate the extent to which a series of tax avoidance behaviours were considered cheating on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating.

A strong majority (83%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Roughly three quarters of respondents considered the following serious cheating: paying employees in cash to avoid payroll taxes (77%), not claiming foreign assets or income (77%), under-reporting cash income (75%), receiving a charitable donation credit that was bigger than the donation (74%) and over-claiming expenses (73%).

Roughly two-thirds considered the following activities serious cheating: not claiming money from room or house rentals using online websites (70%), not registering one's business (69%) and making a profit from buying or selling cryptocurrency without declaring it (68%). Just over half (55%) felt that not claiming gifts received by influencers on social media was serious tax cheating.

The average rating for all metrics was high (scores of 8 – 10), with the exception of not claiming gifts received by influencers on social media which obtained a moderate score of 7.3.

Table 103. Perceptions of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	83%	15%	1%	1%	8.8
Not claiming foreign assets or income, including from tax havens	77%	18%	3%	3%	8.6
Paying employees in cash to avoid payroll taxes	77%	20%	2%	2%	8.4
Under-reporting cash income	75%	21%	2%	2%	8.4
Receiving a charitable donation credit that is bigger than the donation made	74%	22%	2%	3%	8.4
Over-claiming expenses	73%	24%	2%	1%	8.3
Not claiming money made from a room or house rental through an online rental website	70%	25%	3%	2%	8.2
Not registering one's business	69%	19%	5%	6%	8.1
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	68%	20%	4%	9%	8.2
Not claiming gifts received by influencers on social media platforms	55%	24%	12%	9%	7.3

F-8. Using a scale from 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating,” how would you rate the following behaviours?

Relevant subgroup findings related to business tax cheating behaviours include the following:

- Businesses with 5 to 99 employees were most likely to consider the following serious cheating compared to smaller businesses:
 - Under-reporting cash income (8.6 vs 8.2)
 - Over-claiming expenses (8.6 vs 8.1)
 - Not registering one’s business (8.6 vs 7.7)
 - Not claiming money made from a room or house rental through an online rental website (8.5 vs 8.1)
 - Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (8.5 vs 8.0)
 - Not claiming gifts received by influencers on social media platforms (7.8 vs 6.9)

- Those in the lowest (scores of 1 – 3) and moderate (scores of 4 – 7) trust index brackets consistently provided lower severity ratings across all behaviours compared to those in the highest trust index bracket (scores of 8 – 10).
- Those that felt that the CRA was not doing enough to reduce business tax cheating provided higher severity scores for the following behaviours compared to those that felt that the CRA put forth the right amount of effort:
 - Under-reporting cash income (8.7 vs 8.3)
 - Filing false claims for tax benefit programs (9.3 vs 8.6)
 - Not claiming foreign assets or income, including from tax havens (9.0 vs 8.5)

Businesses that rated at least one tax avoidance behaviour as a score of 5 or lower were then asked to rate the severity of tax avoidance based on the amount of money that was not paid. Responses were registered on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating.

When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, 43% felt that this represented serious tax cheating (scores of 8 – 10), while 21% provided scores of 5 or lower.

Those that registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given that scenario, 23% deemed the action serious cheating while 30% provided scores of 5 or lower.

These few respondents (n=9) were then asked to rate the severity of avoiding paying \$50,000 in taxes, which three respondents felt was serious tax cheating and 5 respondents gave scores of 5 or lower. These results should be treated with extreme caution given the very low sample size involved.

Table 104. Severity of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, respondents rating at least one tax avoidance behaviour as 5 or lower (n=141)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=141)	43%	49%	6%	2%	7.1
The business is able to avoid paying \$10,000 in taxes (n=30)	23%	67%	10%	-	6.1
The business is able to avoid paying \$50,000 in taxes (n=9)	33%	44%	22%	-	5.3

FB-9. You rated [INSERT SCENARIO HERE] as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.” How serious would you rate the following?

Lastly, Canadian SMEs were asked to rate the importance of two specific CRA tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. More than 7 in 10 (72%) felt that it was quite important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. A similar proportion (70%) felt that it was quite important for the CRA to recover unpaid taxes when people work under the table for cash.

Table 105. Importance of tax avoidance recovery efforts

Base: (SMEs) Split sample: tax compliance module, all respondents (n=391)

Tax avoidance situations	8 – 10	4 – 7	1 – 3	DK/RF	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	72%	25%	2%	2%	8.4
For the CRA to recover unpaid taxes when people work under the table for cash	70%	22%	6%	2%	8.0

F-10. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

Relevant subgroup findings related to tax avoidance situations include the following:

- Quebec businesses were the most likely to place importance on the CRA recovering unpaid taxes both when people work under the table for cash (8.7) and when people do not declare taxable foreign income or assets (8.6).
- Respondents between the ages of 35 to 49 (8.4), those 50 to 64 (8.6) and those 65 and older (8.7) were all more likely to assign importance to the CRA recovering unpaid taxes when people do not declare taxable foreign income or assets compared to respondents 25 to 34 years of age (7.6).
- Businesses with 5 to 99 employees were more likely to emphasize the importance of the CRA recovering unpaid taxes when people work under the table for cash (8.5) compared to those with fewer employees (7.6).
- Partnerships were more likely to value the CRA recovering unpaid taxes when people work under the table for cash (8.2) compared to incorporated businesses (7.4).
- Respondents in the highest trust index score bracket (scores of 8 – 10) were more likely than those in the lower brackets to emphasize the importance of both recovery methods.

- Those that felt that the CRA was not doing enough to reduce business tax cheating provided higher importance scores when it comes to the CRA recovering unpaid taxes when people do not declare taxable foreign income or assets. Their average importance rating was 8.9 compared to 8.3 among those that felt that the CRA put forth the right amount of effort and 8.4 among those that felt the CRA invests too much.

Tax intermediaries (TIs)

Taxes and services received

TIs were asked how the level of taxes Canadian businesses pay compares to the services they received from governments. While a third believe it is about the right amount (33%), a greater proportion believe the level of taxes paid is too much (44%). Among this latter group, 14% believe it is significantly too much and 30% feel it is somewhat too much. Nearly a fifth (17%) felt that Canadian businesses paid too little.

Table 106. Level of taxes Canadians businesses pay compared to the services received from governments

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Level of taxes and services received	Total (n=417)	Operating for 10 years or less (n=224)	Operating for over 10 years (n=185)	Contact in the past 12 months (n=250)	No contact in the past 12 months (n=136)
Too much – Significantly	14%	12%	17%	16%	12%
Too much – Somewhat	30%	34%	25%	30%	32%
About the right amount	33%	35%	31%	30%	38%
Too little	17%	14%	19%	18%	13%
Don't Know/ Refused	6%	4%	6%	5%	6%

F-5. Thinking about the level of taxes that Canadian businesses pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?

TIs operating in Quebec were more likely to believe that businesses pay too little compared to those in Alberta (23% vs 8%).

As well, TIs who rated the CRA's overall performance as poor (scores of 1 – 3) (37%) tended to feel that businesses paid significantly too much compared to those who provided a neutral (scores of 4 – 7) (14%) or good (scores of 8 – 10) overall performance score (6%).

Catching tax cheats

Canadian TIs were asked to rate how common they felt business tax cheating was in Canada on a scale of 1 to 10, with 1 being not at all common and 10 being very common. A third of those

surveyed (34%) felt that business tax cheating was common (scores of 8 – 10), while nearly half (46%) felt it was moderately common (scores of 4 – 7). Far fewer (13%) described business tax cheating as uncommon (scores of 1 – 3) in Canada. This results in an average likelihood score of 6.5.

Table 107. Perceived level of tax cheating by businesses in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Degree to which tax cheating is common	Total (n=417)	Operating for 10 years or less (n=224)	Operating for over 10 years (n=185)	Contact in the past 12 months (n=250)	No contact in the past 12 months (n=136)
8-10	34%	35%	32%	36%	33%
4-7	46%	48%	44%	47%	44%
1-3	13%	9%	16%	11%	15%
Don't know/Refused	7%	7%	8%	6%	7%
Mean	6.5	6.6	6.3	6.6	6.3

F-1. On a scale of 1 to 10, where 1 means “not at all common” and 10 means “very common,” how common do you think tax cheating by businesses is in Canada?

TIs operating in Quebec (6.5) and in Ontario (6.8) were more likely to describe business tax cheating as more common on average compared to those in Alberta (5.7).

A plurality of TIs (47%) believed the CRA is putting the right amount of effort into reducing tax cheating by businesses. Nearly 3 in 10 instead felt the CRA is putting too little effort (29%) while fewer (11%) said too much effort is being invested. The remaining 14% of respondent were not sure or refused to answer.

Table 108. Perceived effort by the CRA to reduce business tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Level of effort to reduce tax cheating	Total (n=417)	Operating for 10 years or less (n=224)	Operating for over 10 years (n=185)	Contact in the past 12 months (n=250)	No contact in the past 12 months (n=136)
Too little effort	29%	23%	36%	30%	29%
The right amount of effort	47%	55%	37%	43%	57%
Too much effort	11%	13%	8%	13%	7%
Don't know/Refused	14%	9%	19%	15%	7%

F-2. How much effort do you think the CRA is currently putting into reducing tax cheating by businesses?

Noteworthy subgroup findings include the following:

- TIs operating for over 10 years were more likely to believe that the CRA is putting too little effort into reducing tax cheating by businesses compared to those operating for fewer years (36% vs 23%).
- As well, those who have not interacted with the CRA in the past 12 months were more likely to believe the CRA is putting the right amount of effort into reducing business tax cheating compared to those who have had contact with the CRA (57% vs 43%).
- TIs who rated the CRA's overall performance as poor (scores of 1 – 3) (50%) were more inclined to feel that the CRA is investing too little effort compared to those who provided a neutral (scores of 4 – 7) (30%) or good (scores of 8 – 10) overall performance score (18%).

Canadian TIs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. More than a third (35%) believed the likelihood is high (scores of 8 – 10), 45% felt it is moderate and 14% considered the likelihood as low (scores of 1 – 3). This produced an average likelihood score of 6.3.

Table 109. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Likelihood of catching tax cheaters	Total (n=417)	Operating for 10 years or less (n=224)	Operating for over 10 years (n=185)	Contact in the past 12 months (n=250)	No contact in the past 12 months (n=136)
8-10	35%	38%	32%	36%	37%
4-7	45%	47%	41%	44%	44%
1-3	14%	8%	21%	14%	14%
Don't know/Refused	6%	6%	6%	6%	5%
Mean	6.3	6.6	5.9	6.4	6.2

F-3. On a scale of 1 to 10, where 1 means “very unlikely” and 10 means “very likely”, how likely do you think it is for Canadian businesses who cheat on their income taxes to get caught?

Relevant subgroup findings include the following:

- TIs operating for 10 years or less provided higher average likelihood scores compared to those operating for more than 10 years (6.6 vs 5.9).
- Respondents who rated the CRA’s overall performance highly (scores of 8 – 10) (7.3) were more likely to feel that business tax cheaters are likely to get caught compared to those who provided a neutral (scores of 4 – 7) (6.0) or poor (scores of 1 – 3) overall performance score (4.4).

TIs were asked to indicate the likelihood of reporting a company they believe is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely. When presented with a situation where they suspected the business may be cheating on their taxes, 31% said they were likely to report them (scores of 8 – 10). Results increased to 46% when respondents were certain that the business was cheating.

Table 110. Perceived likelihood of reporting business tax cheaters

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	46%	32%	14%	8%	6.9
Suspected they were cheating	31%	42%	18%	8%	6.1

F-4. If you were in a situation where a company you know may be cheating on their taxes, using a scale of 1 to 10, where 1 means “not at all likely” and 10 means “very likely,” what is the likelihood you would report this company if ...:

Relevant subgroup findings include the following:

- Those operating in Alberta (6.7 if suspected and 7.1 if known) and in British Columbia (6.6 and 7.3) were more likely to indicate they would report cheating businesses compared to those in Quebec (5.7 and 6.1).
- Respondents who rated the CRA’s overall performance highly (scores of 8 – 10) (6.7 if suspected and 7.6 if known) were also more likely to report cheaters compared to those who provided a neutral (scores of 4 – 7) (5.9 and 6.6) or poor (scores of 1 – 3) overall performance score (4.8 and 6.1).
- As well, those who interacted with the CRA recently (6.4 if suspected and 7.2 if known) were more likely to report cheaters compared to those who have not had contact with the CRA (5.7 and 6.4).

To further understand perceptions related to business tax cheaters getting caught, respondents were asked the extent to which they agreed with two specific statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Roughly 2 in 5 (40%) TIs strongly agree that the CRA catches those who cheat on their taxes. That said, 35% also strongly agree that the CRA would never find out about income received in cash that is not declared on business tax forms.

Table 111. Perceptions of catching tax cheaters

Base: (TIs) All respondents (n=810) / Split sample: tax compliance module, all respondents (n=417)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	40%	39%	16%	5%	6.5
The CRA would never find out about income received in cash that is not declared on business tax forms. (F-6c)	35%	39%	19%	8%	6.0

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / **F-6.** Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings include the following:

- TIs in Manitoba and Saskatchewan (5.6) were less likely to agree that the CRA catches those who cheat on their taxes when compared to TIs in most other regions.
- Respondents who rated the CRA's overall performance highly (scores of 8 – 10) (8.0) were also more likely to agree that the CRA catches those who cheat on their taxes compared to those who provided a neutral (scores of 4 – 7) (6.1) or poor (scores of 1 – 3) overall performance score (4.0).
- TIs that have been operating for 10 years or less were more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (6.3 vs 5.7 among those who have been operating longer).

TIs were asked the extent to which they agreed with a range of tax cheating-related statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

A majority of TIs strongly agreed (scores of 8 – 10) with half of the statements presented. More specifically, 58% strongly agreed that businesses cheating on their income taxes reduces money available for essential services, 53% strongly agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over those that do, and 52% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Additionally, another two-fifths of TI's strongly agreed that the CRA should publish a list of people found guilty of tax offences in court (43%), and that penalties are effective at discouraging tax cheating (40%). TIs were the least likely to agree that it's okay for businesses not to declare income received in cash (20%) – with nearly half instead strongly disagreeing with this type of activity (49%).

Table 112. Perceptions of tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	58%	33%	6%	3%	7.5
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	53%	35%	6%	6%	7.4
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	52%	32%	11%	5%	7.1
The CRA should publish a list of people found guilty of tax offences in court.	43%	34%	18%	5%	6.5
Penalties are effective at discouraging future tax cheating.	40%	41%	14%	5%	6.6
It's OK for businesses not to declare income received in cash.	20%	29%	49%	2%	4.2

F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings related to these statements include the following:

- TIs operating for more than 10 years were more likely to agree that businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (7.8 vs 7.1 among those operating for 10 years or less). They were also more likely to agree that when businesses cheat on their income taxes, it reduces the money available for essential services (7.9 vs 7.2).

Conversely, those operating for 10 years or less provided higher average agreement scores compared to those operating for more than 10 years for the following:

- It's OK for businesses not to declare income received in cash (4.9 vs 3.2)
- Penalties are effective at discouraging future tax cheating (6.8 vs 6.2)
- Those in the lowest (scores of 1 – 3) and in the moderate (scores of 4 – 7) trust index brackets consistently provided lower agreement ratings across all statements compared to those in the highest trust index bracket (scores of 8 – 10).

- Similarly, those who provided poor (scores of 1 – 3) and neutral (scores of 4 – 7) overall performance scores for the CRA also consistently provided lower agreement ratings across all statements compared to those who provided high overall performance scores (scores of 8 – 10).

Severity of tax avoidance and cheating

TIs were asked to rate the extent to which a series of tax avoidance behaviours were considered cheating on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating.

The tax avoidance behaviours most likely to be seen as serious cheating included filing false claims for tax benefit programs (65%) and not claiming foreign assets or income (62%). Just over half considered the following activities serious cheating (scores 8 – 10): under-reporting cash income (57%), not registering one's business (56%), over-claiming expenses (56%), being paid in cash to avoid income taxes (55%) and not claiming money from room or house rentals using online websites (51%).

Nearly half (48%) felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating. A similar proportion (47%) believed that making a profit from buying or selling cryptocurrency without declaring is a serious form of cheating. Severity wanes when it comes to getting a 'deal' on home or car repairs by paying cash (39%) and not claiming gifts received by influencers on social media (38%), although still a noteworthy proportion felt that these were serious forms of tax cheating.

Table 113. Perceptions of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	65%	29%	3%	2%	8.1
Not claiming foreign assets or income, including from tax havens	62%	29%	6%	3%	7.8
Under-reporting cash income	57%	35%	5%	2%	7.5
Not registering one's business	56%	33%	6%	5%	7.6
Over-claiming expenses	56%	36%	5%	2%	7.4
Working and being paid in cash to avoid income taxes	55%	37%	6%	2%	7.5
Not claiming money made from a room or house rental through an online rental website	51%	39%	7%	3%	7.3
Promoting a charitable donation program where the tax credits exceed the amount donated	48%	37%	8%	7%	7.3
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	47%	37%	11%	6%	7.1
Getting a 'deal' on home or car repairs by paying cash	39%	42%	14%	5%	6.4
Not claiming gifts received by influencers on social media platforms	38%	40%	15%	7%	6.4

F-8. Using a scale from 1 to 10, where 1 means "not cheating at all" and 10 means "serious cheating," how would you rate the following behaviours?

Relevant subgroup findings related to business tax cheating metrics include the following:

- TIs operating for more than 10 years provided higher average severity ratings for the following behaviours compared to those operating for 10 years or less:
 - Filing false claims for tax benefit programs (8.7 vs 7.7)
 - Not claiming foreign assets or income, including from tax havens (8.4 vs 7.4)
 - Not registering one's business (8.2 vs 7.3)
 - Under-reporting cash income (8.0 vs 7.3)
 - Working and being paid in cash to avoid income taxes (8.0 vs 7.1)
 - Over-claiming expenses (7.8 vs 7.2)
 - Promoting a charitable donation program where the tax credits exceed the amount donated (7.7 vs 7.0)
 - Not claiming money made from a room or house rental through an online rental website (7.7 vs 7.0)

- Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (7.6 vs 6.7)

TIs that rated at least one tax avoidance activity a score of 5 or lower were then asked to rate the severity of tax avoidance based on the amount of money that was not paid. Responses were registered on a scale of 1 to 10, with 1 being not cheating at all and 10 being serious cheating.

When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, 28% felt that this represented serious tax cheating (scores of 8 – 10), while 40% provided scores of 5 or lower.

Those that registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given that scenario, 13% deemed the action serious cheating while 49% provided scores of 5 or lower.

These respondents (n=47) were then asked to rate the severity of avoiding paying \$50,000 in taxes, which 6% felt was serious tax cheating and 68% gave scores of 5 or lower.

Table 114. Severity of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, respondents rating at least one tax avoidance behaviour as 5 or lower (n=238)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=238)	28%	54%	14%	4%	6.0
The business is able to avoid paying \$10,000 in taxes (n=96)	13%	65%	21%	2%	5.3
The business is able to avoid paying \$50,000 in taxes (n=47)	6%	60%	32%	2%	4.4

FB-9. You rated [INSERT SCENARIO HERE] as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.” How serious would you rate the following?

Lastly, Canadian TIs were asked to rate the importance of two specific CRA tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. A small majority (54%) felt that it was quite important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. This type of activity received an average importance rating of 7.6. A similar proportion (54%) felt that it was quite important for the CRA to recover unpaid taxes when people work under the table for cash, resulting in an average importance score of 7.3.

Table 115. Importance of tax avoidance recovery efforts

Base: (TIs) Split sample: tax compliance module, all respondents (n=417)

Tax avoidance situations	8 – 10	4 – 7	1 – 3	DK/RF	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	54%	38%	5%	3%	7.6
For the CRA to recover unpaid taxes when people work under the table for cash	54%	36%	8%	2%	7.3

F-10. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

Relevant subgroup findings related to these efforts include the following:

- TIs operating for more than 10 years tended to provide higher average importance scores when it comes to the CRA recovering unpaid taxes when people do not declare taxable foreign income or assets compared to those operating for 10 years or less (8.1 vs 7.3).
- Businesses that have interacted with the CRA in the past 12 months were more likely to assign importance to the CRA recovering unpaid taxes when people do not declare taxable foreign income or assets compared to those who have not been in contact (7.9 vs 7.3).
- Respondents in the highest trust index score bracket (scores of 8 – 10) were more likely than those in the lower brackets to assign value to each type of effort.

Key drivers of CRA performance ratings

An important component of this research was to determine factors that contributed the most to overall performance ratings of the CRA.

A multivariate technique, known as regression analysis, was used to determine the importance of various trust and service factors in terms of predicting overall CRA performance rating scores. Each detailed model shows the various attributes and their relative impact on overall CRA performance ratings.

For each model, Pratt's Index was used to calculate the derived importance of each specific attribute for predicting overall CRA performance ratings. The product of the standardized regression coefficients and the zero-order correlations were calculated for each predictor. These products were then divided by the total variance explained by the key drivers (r^2) to produce derived importance values for each factor.

The calculation of derived importance excluded those respondents who did not provide a valid rating on a scale of 0 to 10 for either the overall CRA performance, or the factors being tested in the model.

The trust and service models were run independently, due to the differences in sample size, as service factors were only asked to those that had recently been in contact with the CRA, with a subset of factors asked only to those whose contact took place over the phone or in person. The analysis was also conducted separately for each of the three target audiences: individual tax payers, SMEs and tax intermediaries.

Several factors produced negative regression coefficients, none of which were deemed statistically significant at a 95% level of confidence.

Each model is presented alongside the actual ratings given by the respective population for each attribute, in this case the top three box percentage scores (scores of 8 – 10).

General population

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively low ($r^2 = 0.53$), explaining slightly more than half of the outcome of overall performance scores. While it may be that there are some causal factors missing from the model that may contribute to CRA performance ratings, it may also be due to factors beyond the scope of influence of the CRA, limited knowledge and/or a lack of recent contact with the CRA.

Table 116. Key drivers of CRA performance ratings among the general population – trust factors

Derived importance	CRA performance $r^2 = 0.53$	Rating (% 8 – 10 score)
26%	I can trust the CRA to do what is right	43%
24%	The CRA is helpful	41%
14%	The CRA treats taxpayers fairly	38%
13%	The CRA works for the benefit of all Canadians	44%
12%	The people at the CRA are capable of doing their job well	50%
11%	I trust the CRA to handle my personal information appropriately	59%
9%	The CRA makes the process of filing my taxes easy	47%
-2%	The CRA catches those who cheat on their taxes	27%
-3%	I feel that the people at the CRA are trustworthy	54%
-5%	The CRA treats everyone the same	38%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were seven attributes that account for most of the explained variance (trust, helpfulness, fair treatment, benefiting Canadians, capability, handling personal information, and ease of filing) – that is, these have the most impact on ratings of overall CRA performance. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

The model also shows the actual ratings given by the general population for each attribute (top three box percentage scores). For example, 59% of Canadians gave the CRA a score of 8, 9 or 10 out of 10 on trust in the CRA to handle personal information, suggesting the CRA is performing moderately well in this regard. The model also demonstrates that the CRA continues to perform much better on handling personal information, and having trustworthy staff; however, the importance of these attributes is comparably low. These results could stem from Canadians expecting CRA staff to handle their personal information and that the CRA continues to meet that expectation.

Service model

The second model was comprised of a series of service factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was very low ($r^2 = 0.32$), explaining roughly a third of the outcome of overall performance scores. This could indicate that there are some causal factors missing from the model that may contribute to CRA performance ratings and/or there may be factors outside the scope of influence of the CRA.

Table 117. Key drivers of CRA performance ratings among the general population – service factors

Derived importance	CRA performance $r^2 = 0.32$	Rating (% 8 – 10 score)
47%	The CRA representative took time to understand my situation	67%
22%	The CRA’s service was easy to access	54%
19%	The CRA’s service was timely	57%
15%	The information I was given was easy to understand	60%
11%	The CRA representative was professional	75%
8%	The information I was given was accurate	73%
-6%	The information I was given was complete	68%
-15%	The CRA representative was courteous	74%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were three attributes that accounted for most of the explained variance: the CRA representative taking time to understand the situation, ease of access, and timely service.

While ease of access to the service was among the most important attributes for the general population, this attribute received only 22% derived importance, (though more than half of

respondents provided a score of 8, 9, or 10). This should be considered a priority area for the CRA. Conversely, the professionalism (75%) and courteousness of the representative (74%) were scored highly in rating but were lower in importance. This model indicates that perceived effort and timeliness of service interaction were of the greatest importance when attempting to improve overall CRA performance ratings.

Small / medium enterprises (SMEs)

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively high ($r^2 = 0.74$), explaining nearly three quarters of the outcome of overall performance scores.

Table 118. Key drivers of CRA performance ratings among SMEs – trust factors

Derived importance	CRA performance $r^2 = 0.74$	Rating (% 8 – 10 score)
22%	The CRA is helpful	51%
20%	The CRA treats taxpayers fairly	49%
16%	I can trust the CRA to do what is right	53%
16%	The CRA makes the process of filing my business' taxes easy	56%
12%	The people at the CRA are capable of doing their job well	56%
8%	The CRA works hard at helping Canadians with their tax and benefits matters	49%
7%	The CRA works for the benefit of all Canadians	51%
3%	Information from the CRA arrives in time for my business	62%
3%	The CRA catches those who cheat on their taxes	46%
3%	I feel that the people at the CRA are trustworthy	57%
-1%	The CRA treats everyone the same	49%
-3%	The CRA processes my business' tax returns in a timely manner	65%
-3%	The CRA provides enough information to meet your business tax obligations	56%
-4%	I trust the CRA to handle my business information appropriately	62%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that account for most of the explained variance (helpfulness, fair treatment, trust to do what is right, ease of filing, and capability) – that is, these have the most impact on overall CRA performance ratings. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

Specifically, the extent to which the CRA is helpful (51%) and treats taxpayers fairly (49%) were among the lowest top three ratings given for each attribute, representing priority areas for improving the overall perceptions of the CRA. The model also demonstrates that the CRA performed much better on processing business tax returns in a timely manner (65%), information arriving in a timely manner (62%), and the ability to handle business information appropriately (62%); however, the importance of these attributes is relatively low.

Service model

The second model was comprised of a series of service factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was moderate ($r^2 = 0.57$), explaining nearly three fifths of the outcome of overall performance scores.

Table 119. Key drivers of CRA performance ratings among SMEs – service factors

Derived importance	CRA performance $r^2 = 0.57$	Rating (% 8 – 10 score)
43%	The CRA's service was easy to access	66%
22%	The CRA's service was timely	66%
18%	The information I was given was complete	73%
13%	The information I was given was accurate	70%
9%	The CRA representative was courteous	78%
8%	The information I was given was easy to understand	69%
-6%	The CRA representative took time to understand my situation	69%
-7%	The CRA representative was professional	75%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were four attributes that accounted for most of the explained variance: ease of access, timely service, as well as complete and accurate information.

Ease of access was by far the most important attribute identified among SME respondents, with roughly two-thirds (66%) providing a score of 8, 9, or 10, presenting a priority opportunity for improvement. Timely service was similarly positioned, with a relatively high level of importance and an identical lower top three score (66%). Conversely, the professionalism of the representative was scored highly in rating (75%) but was lower in importance.

Tax Intermediaries (TIs)

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively high ($r^2 = 0.70$), explaining more than two-thirds of the outcome of overall performance scores.

Table 120. Key drivers of CRA performance ratings among TIs – trust factors

Derived importance	CRA performance $r^2 = 0.70$	Rating (% 8 – 10 score)
23%	The people at the CRA are capable of doing their job well	45%
14%	I can trust the CRA to do what is right	43%
13%	The CRA works hard at helping Canadians with their tax and benefits matters	41%
12%	The CRA works for the benefit of all Canadians	40%
11%	The CRA provides enough information to meet your clients' tax obligations	42%
10%	The CRA makes the process of filing businesses taxes easy	42%
9%	The CRA treats taxpayers fairly	40%
9%	I feel that the people at the CRA are trustworthy	45%
8%	Information from the CRA arrives in time for my business clients	44%
5%	The CRA is helpful	43%
1%	The CRA catches those who cheat on their taxes	40%
-1%	The CRA processes businesses tax returns in a timely manner	48%
-6%	The CRA treats everyone the same	40%
-8%	I trust the CRA to handle my clients' information appropriately	46%

Bolded figures denote a significant variable

There were nine attributes that account for most of the explained variance (capability, trust to do what is right, working hard for Canadians, benefiting Canadians, providing sufficient information, ease of filing, fair treatment, trustworthiness of the people at the CRA, and information arriving in time) – that is, these have the most impact on overall CRA performance ratings. Making improvements related to any of these factors will have a positive impact on overall CRA ratings.

Specifically, the model shows that capability of the people at the CRA scored highest in importance, with nearly half of TI respondents providing a score of 8, 9 or 10, suggesting the CRA is performing moderately well in this regard. The model also demonstrates that the CRA continues to perform much better on processing business tax returns in a timely manner, fair treatment, and handling client information; however, the importance of these attributes is comparably low.

Service model

The second model was comprised of a series of service factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively low ($r^2 = 0.55$), explaining nearly three fifths of the outcome of overall performance scores.

Table 121. Key drivers of CRA performance among TIs – service factors

Derived importance	CRA performance $r^2 = 0.55$	Rating (% 8 – 10 score)
30%	The CRA's service was timely	47%
27%	The CRA's service was easy to access	48%
19%	The CRA representative took time to understand my situation	49%
14%	The information I was given was complete	54%
12%	The information I was given was accurate	58%
9%	The CRA representative was courteous	61%
-5%	The CRA representative was professional	59%
-6%	The information I was given was easy to understand	56%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were two attributes that accounted for most of the explained variance: timely service and ease of access.

The two service attributes that, by far, have the most importance were also the two attributes that performed the least well. While timely service was the most important attribute for tax intermediaries, less than half (47%) gave it a score of 8, 9, or 10. A similar trend was observed for ease of access to service, scoring poorly on overall ranking, despite a high level of importance for overall performance ratings. These two attributes should be the main area of focus for the CRA moving forward.

Respondent profile

General population

Table P1. Language

Base: (General population) All respondents (n=2,407)

Language	Unweighted total (n=2,407)	Weighted total (n=2,407)
English	78%	79%
French	22%	21%

Table P2. Gender

Base: (General population) All respondents (n=2,407)

Gender	Unweighted total (n=2,407)	Weighted total (n=2,407)
Male	52%	48%
Female	47%	51%
Other gender identity	<1%	<1%
Prefer not to say	<1%	<1%

Table P3. Age

Base: (General population) All respondents (n=2,407)

Age	Unweighted total (n=2,407)	Weighted total (n=2,407)
18-24	6%	10%
25-34	11%	16%
35-49	22%	24%
50-64	27%	26%
65 or older	34%	23%
Prefer not to say	<1%	<1%

Table P4. Region

Base: (General population) All respondents (n=2,407)

Region	Unweighted total (n=2,407)	Weighted total (n=2,407)
British Columbia	13%	14%
Alberta	9%	11%
Saskatchewan	5%	3%
Manitoba	6%	4%
Ontario	33%	39%
Quebec	23%	22%
New Brunswick	3%	2%
Nova Scotia	4%	3%
Prince Edward Island	1%	1%
Newfoundland and Labrador	3%	2%
Yukon	<1%	<1%
Northwest Territories	<1%	<1%
Nunavut	<1%	<1%

Table P5. Education

Base: (General population) All respondents (n=2,407)

Education	Unweighted total (n=2,407)	Weighted total (n=2,407)
Grade 8 or less	2%	2%
Some high school	7%	6%
High school diploma or equivalent	16%	16%
Registered Apprenticeship or other trades certificate or diploma	3%	3%
College, CEGEP or non-university certificate or diploma	22%	23%
University certificate or diploma below bachelor's level	9%	9%
Bachelor's degree	24%	25%
Post graduate degree above bachelor's level	15%	15%
Don't Know/Refused	2%	2%

Table P6. Birthplace

Base: (General population) All respondents (n=2,407)

Birthplace	Unweighted total (n=2,407)	Weighted total (n=2,407)
Canada	77%	74%
India	3%	4%
United States	2%	2%
China	1%	1%
England	1%	1%
Philippines	1%	1%
France	1%	1%
Pakistan	<1%	1%
Germany	1%	1%
United Kingdom	1%	1%
Jamaica	<1%	1%
Haiti	<1%	<1%
Poland	<1%	<1%
Iran	<1%	<1%
Brazil	<1%	<1%
Nigeria	<1%	<1%
Ireland	<1%	<1%
South Africa	<1%	<1%
Italy	<1%	<1%
Mexico	<1%	<1%
Colombia	<1%	<1%
Netherlands	<1%	<1%
Romania	<1%	<1%
Trinidad and Tobago	<1%	<1%
Morocco	<1%	<1%
Scotland	<1%	<1%
Other	8%	9%
Prefer not to say	1%	2%

Table P7. Length of time living in Canada

Base: (General population) Respondents who were not born in Canada (n=528)

Time living in Canada	Unweighted total (n=528)	Weighted total (n=593)
Less than 1 year	6%	9%
At least one year, but less than five years	12%	15%
At least five years, but less than 10 years	11%	13%
10 years or more	71%	63%
Prefer not to answer	<1%	<1%

Table P8. Current employment status

Base: (General population) All respondents (n=2,407)

Employment status	Unweighted total (n=2,407)	Weighted total (n=2,407)
Working full-time, that is, 35 or more hours per week	41%	46%
Working part-time, that is, less than 35 hours per week	7%	9%
Self-employed	8%	7%
Unemployed, but looking for work	3%	3%
A student attending school full-time	3%	5%
Retired	34%	25%
Not in the workforce	3%	3%
Other	1%	1%
Don't Know/Refused	<1%	1%

Table P9. Primary source of income

Base: (General population) All respondents (n=2,407)

Income source	Unweighted total (n=2,407)	Weighted total (n=2,407)
Paid by an employer	47%	55%
Business owner or partner – sole proprietor	5%	5%
Business owner or partner – corporation	3%	3%
Investment income	4%	3%
Private or corporate pension	8%	6%
Government pension	24%	17%
Benefits	1%	2%
Other	2%	2%
Spousal/child/parent support	2%	3%
No source of income	2%	2%
Don't Know/Refused	2%	2%

Table P10. Approximate annual business revenue

Base: (General population) Respondents who are business owners or partners (n=190)

Annual revenue	Unweighted total (n=190)	Weighted total (n=190)
Under \$30,000	24%	26%
\$30,000 to under \$500,000	57%	58%
\$500,000 to under \$1,000,000	6%	5%
\$1,000,000 to under \$4,000,000	2%	2%
\$4,000,000 to under \$10,000,000	2%	2%
Prefer not to say	9%	8%

Table P11. Approximate household income

Base: (General population) All respondents (n=2,407)

Annual revenue	Unweighted total (n=2,407)	Weighted total (n=2,407)
Under \$20,000	8%	9%
\$20,000 to under \$40,000	16%	15%
\$40,000 to under \$60,000	14%	12%
\$60,000 to under \$80,000	12%	12%
\$80,000 to under \$100,000	10%	10%
\$100,000 to under \$120,000	8%	8%
\$120,000 to under \$150,000	6%	7%
\$150,000 or over	14%	15%
Prefer not to say	12%	12%

Table P12. Indigenous status

Base: (General population) All respondents (n=2,407)

Indigenous status	Unweighted total (n=2,407)	Weighted total (n=2,407)
Indigenous	4%	4%
Non-Indigenous	95%	94%
Prefer not to say	1%	1%

Table P13. Disability status

Base: (General population) All respondents (n=2,407)

Disability status	Unweighted total (n=2,407)	Weighted total (n=2,407)
Respondents with a disability	14%	12%
Respondents without a disability	85%	86%
Don't know	1%	<1%
Prefer not to say	1%	1%

Small / medium enterprises (SMEs)

Table P14. Language

Base: (SMEs) All respondents (n=806)

Language	Total (n=806)
English	85%
French	15%

Table P15. Region

Base: (SMEs) All respondents (n=806)

Region	Total (n=806)
British Columbia	17%
Alberta	10%
Saskatchewan	3%
Manitoba	4%
Ontario	35%
Quebec	24%
New Brunswick	1%
Nova Scotia	3%
Prince Edward Island	<1%
Newfoundland and Labrador	1%
Northwest Territories	1%
Nunavut	1%
National operation	<1%
Prefer not to say	<1%

Table P16. Number of employees (self-included)

Base: (SMEs) All respondents (n=806)

Number of employees	Total (n=806)
1	33%
2 to 4	23%
5 to 19	16%
20 to 49	12%
50 to 99	13%
100 or more	4%

Table P17. Approximate annual business revenue

Base: (SMEs) All respondents (n=806)

Annual revenue	Total (n=806)
Under \$30,000	17%
\$30,000 to under \$500,000	34%
\$500,000 to under \$1,000,000	7%
\$1,000,000 to under \$4,000,000	11%
\$4,000,000 to under \$10,000,000	10%
\$10,000,000 to under \$20,000,000	11%
\$20,000,000 to under \$50,000,000	8%
\$50,000,000 to under \$250,000,000	4%
Mean	\$10,900,000

Table P18. Business type

Base: (SMEs) All respondents (n=806)

Business type	Total (n=806)
A sole proprietorship	49%
A partnership	17%
An incorporated business	15%
A trust	7%
A registered charity	6%
A non-profit organization	3%
A cooperative	3%

Table P19. Involvement in business decision making

Base: (SMEs) All respondents (n=806)

Business involvement	Total (n=806)
Tax-related matters	100%
Bookkeeping	68%
GST/HST preparation	66%
Payroll	56%

Table P20. Position within the business

Base: (SMEs) All respondents (n=806)

Position within the business	Total (n=806)
President/CEO/owner	57%
Manager	11%
Accountant	8%
Chief financial officer/comptroller	8%
Bookkeeper	6%
Payroll manager/officer	6%
Financial officer	4%

Table P21. Gender

Base: (SMEs) All respondents (n=806)

Gender	Total (n=806)
Male	57%
Female	42%
Other gender identity	<1%
Prefer not to say	<1%

Table P22. Age

Base: (SMEs) All respondents (n=806)

Age	Total (n=806)
18-24	2%
25-34	13%
35-49	42%
50-64	29%
65 or older	14%
Prefer not to say	1%

Table P23. Industry or sector of business operation (responses of at least 1%)

Base: (SMEs) All respondents (n=806)

Industries and sectors	Total (n=806)
Professional, scientific and technical services	12%
Finance and insurance	9%
Retail trade	9%
Construction	8%
Arts, entertainment and recreation	8%
Educational services	7%
Health care and social assistance	7%
Manufacturing	6%
Real estate, rental and leasing	3%
Administrative and support	3%
Agriculture, forestry, fishing and hunting	2%
Management of companies and enterprises	2%
Transportation and warehousing	2%
Wholesale trade	2%
Accommodation and food services	2%
Utilities	2%
Mining, oil and gas extraction	2%
Information and cultural industries	2%
Registered charity	2%
Public administration	1%
Cleaning/Housekeeping Services	1%
Pet care services/pet groomer	1%
Consultation Services	1%
Publishing/advertising	1%
Marketing/sales industry	1%
Beauty/fashion industry	1%
Automotive repairs	1%
Childcare/Day care Services	1%

Home maintenance/repair service	1%
Fitness/wellness industry	<1%
Waste management and remediation services	<1%
Personal services industry	<1%
E-commerce industry	<1%
Tourism/travel agency	<1%
Environmental/recycling	<1%
Law	<1%
Transcription industry	<1%
Computer Science	<1%
Other	1%
Prefer not to say	2%

Table P24. Length of time that business has been in operation

Base: (SMEs) All respondents (n=806)

Length of time in operation	Total (n=806)
Less than one year	4%
1 to 2 years	8%
3 to 5 years	17%
6 to 10 years	26%
Over 10 years	44%
Prefer not to say	<1%

Table P25. Indigenous status

Base: (SMEs) All respondents (n=806)

Indigenous status	Total (n=806)
Indigenous	8%
Non-Indigenous	86%
Prefer not to say	6%

Table P26. Disability status

Base: (SMEs) All respondents (n=806)

Disability status	Total (n=806)
Respondents with a disability	13%
Respondents without a disability	80%
Don't know	3%
Prefer not to say	4%

Tax intermediaries (TIs)

Table P27. Language

Base: (TIs) All respondents (n=810)

Language	Total (n=810)
English	73%
French	27%

Table P28. Region

Base: (TIs) All respondents (n=810)

Region	Total (n=810)
British Columbia	14%
Alberta	12%
Saskatchewan	2%
Manitoba	4%
Ontario	35%
Quebec	24%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	1%
Northwest Territories	<1%
Prefer not to say	<1%

Table P29. Number of employees (self-included)

Base: (TIs) All respondents (n=810)

Number of employees	Total (n=810)
1	11%
2 to 4	14%
5 to 19	25%
20 to 49	21%
50 to 99	16%
100 or more	13%

Table P30. Tax-related work done on behalf of small business clients

Base: (TIs) All respondents (n=810)

Tax-related work on behalf of business clients	Total (n=810)
Accounting	55%
Tax preparation	46%
Bookkeeping	41%
Payroll	40%
Consultation	1%
Professional services/technical work	<1%
Real estate/property investment	<1%
Legal/law	<1%
Entertainment/hosting	<1%
Marketing/sales	<1%
Anything/everything	<1%
None/Don't work	1%
Other	1%
Prefer not to say	9%

Table P31. Length of time that business has been in operation

Base: (TIs) All respondents (n=810)

Length of time in operation	Total (n=810)
Less than one year	3%
1 to 2 years	8%
3 to 5 years	22%
6 to 10 years	20%
Over 10 years	45%
Prefer not to say	2%

Research Methodology

Overview

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

A telephone survey with a random sample of 2,407 respondents was conducted between February 13 and March 24, 2023. The target audience was Individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year).

As well, an online survey of 806 small and medium-sized businesses and 810 tax intermediaries was conducted between February 16, 2023, to March 17, 2023. The target SMEs were Canadian businesses and included decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping. Targeted job titles included:

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

The target tax intermediaries were those who worked with business clients on tax-related or payroll matters.

Questionnaire Design

The questions utilized in this study were provided by the CRA. Quorus reviewed the questions, providing suggestions and preparing them in a format suitable for telephone and online data collection. As required by Government of Canada standards, English and French pre-test surveys were conducted.

Individual Taxpayers

Sampling

The individual taxpayers' survey was designed to be administered to a random sample of 2,407 adult Canadians 18 years of age or older. A sample of 2,407 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection endeavour, the survey results are projectable to the overall Canadian adult population. The approximate targeted number of survey completions by age, gender, and region were achieved. To most fully mimic the true distribution of adult Canadians along these pivotal dimensions, modest statistical weights were introduced (a standard research practice in studies of this type), thereby diminishing prospects for non-response bias that potentially could have arisen vis-à-vis these three demographic dimensions.

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

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

Region	Target Completions
Atlantic Canada	260
Quebec	550
Ontario/Nunavut	800
Prairies/NWT	480
BC/Yukon	310
Total	2,400

The target interviews plan entailed overall quotas by age and gender, as well as by region. The gender quotas were approximately 50/50, while the age quotas were broken into five groupings: 18-24, 25-34, 35-49, 50-64, and 65 years of age or older.

Administration

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

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

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

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

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

After the pre-test, the data was carefully reviewed to ensure accuracy and identify any aspects that needed to be modified. A pre-test report was prepared outlining the results. The survey underwent a series of revisions to reduce the average completion length to roughly 17 minutes.

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

Fieldwork was monitored on an ongoing basis, allowing supervisors to determine if there were any challenges via the call disposition/reasons for non-response information. The survey required a mean average of approximately 17 minutes for respondents to complete. A dialing plan was implemented whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five attempts for cellular telephone numbers. Calls and call-backs were varied throughout the day which includes both daytime and evening calling, limited to 9 p.m. in a given time zone.

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

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

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

The tables below for the telephone survey display regional, gender, and age data in terms of the actual distribution of adult Canadians, as catalogued in the 2021 Statistics Canada Census. As well, target quotas and completed surveys for each region, gender, and age segment are detailed (both in terms of the actual *number* of surveys completed, and the *percentage* of all surveys completed). The tables on the pages below present data with the weighted and unweighted *number* as well as *percentage* of surveys collected, for relevant demographic dimensions.

Data Tabulation: There were a total of 60 overlapping or interlocking statistical weighting cells created from the study design using the weighting factors of: Region (6: Atlantic, Quebec, Ontario/Nunavut, Manitoba/Saskatchewan, Alberta/Northwest Territories, and British Columbia/Yukon); Age group (5: 18– 24 years of age, 25–34 years of age, 35 to 49 years of age, 50 to 64 years of age, and 65 years of age or older); and Gender (2: Male, Female). The 36 overlapping or interlocking statistical weighting cells thus were derived from Region (6) x Age (5) x Gender (2) dimensions = 60 unique statistical weighting cells. Population data for the 60 statistical weighting cells were obtained from the most recent (2021) Census of Canada, and can be found here:

<https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=9810002001>

It should also be noted that a small number of individuals were not placed into one of the 60 weighting cells, as they identified as gender diverse or preferred not to provide a response to the gender question. For tabulation purposes, these individuals were given a weight value of 1.0.

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

Subsegments	2021 Census	Quota target (n=)	Quota target (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)	Surveys completed (weighted) (n=)	Surveys completed (weighted) (%)
Region – Atlantic Canada	6.7%	260	10.8%	262	10.9%	163	6.8%
Region – Quebec	23.0%	550	22.9%	553	23.0%	536	22.3%
Region – Ontario/Nunavut	38.7%	800	33.3%	800	33.2%	944	39.2%
Region – Prairies/NWT	17.6%	480	20.0%	482	20.0%	425	17.7%
Region – BC/Yukon	14.0%	310	12.9%	310	12.9%	339	14.1%
Gender – Male	48.8%	1,171	48.8%	1,260	52.3%	1,164	48.4%
Gender – Female	51.2%	1,229	51.2%	1,126	46.8%	1,222	50.8%
Age – 18-24	10.1%	242	10.1%	134	5.6%	248	10.3%
Age – 25-34	16.6%	398	16.6%	262	10.9%	397	16.5%
Age – 35-49	24.2%	581	24.2%	537	22.3%	582	24.2%
Age – 50-64	25.5%	612	25.5%	649	27.0%	622	25.8%
Age – 65+	23.6%	566	23.6%	814	33.8%	547	22.7%

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

Completion results:

A. Total numbers attempted	134,482
Total invalid numbers	57,345
B. Total unresolved numbers (U)	61,742
No answer/answering machine	61,742
C. In-scope non-responding units (IS)	15,359
Language barrier	180
Incapable of completing (ill/deceased)	68
Callback (respondent not available)	1,382
Refusal	11,023
Termination	171
D. Responding units (R)	2,571
Quota full/not completed	99
Completed interviews	2,407
NQ – under 18 years of age	36
NQ – refused province	29
Rounded response rate: $R \div (U + IS + R) = 2,571 \div (61,742 + 15,359 + 2,571)$	3.3
Incidence	93.6

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

Region	Target completions	Margin of error (core survey)	Margin of error (service/compliance modules)
Atlantic Canada	260	± 6.1%	± 8.6%
Quebec	550	± 4.2%	± 5.9%
Ontario/Nunavut	800	± 3.5%	± 4.9%
Prairies/NWT	480	± 4.5%	± 6.3%
BC/Yukon	310	± 5.6%	± 7.9%
Total	2,400	± 2.0%	± 2.8%

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

SMEs and Tax Intermediaries

Sampling

Given the overlap in questions for these two audiences (i.e., SMEs and Tax Intermediaries), the questions were combined into one survey with streams for the two target audiences. The survey questionnaire was administered online. The sampling was designed to achieve 800 surveys with each target audience. As surveying SMEs and Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the survey results are not projectable to the overall Canadian populations of SMEs and Tax Intermediaries.

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

ensure robust regional representation across the country and to ensure consistency in the distribution of completed surveys with the approach taken in the previous year.

Administration

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

A total of 8 English and 12 French pre-tests were completed across both audiences, specifically involving 8 SME respondents and 12 Tax Intermediary respondents. These pre-test survey completions were conducted via a survey “soft launch” whereby a small number of panel respondents were invited to participate in the survey. The pre-testing of the survey allowed the collected data to be reviewed to ensure accuracy and to identify any programming aspects that should be modified. In addition to the actual survey queries, a section was included at the end of the questionnaire to ascertain respondent comprehension and experience with the survey. No changes in the survey instrument were made as a result of this endeavour. As such, all surveys completed via the pre-test were kept in the final sample.

In online panel studies, reminder notices are forwarded to sampled respondents if they have not completed an online study in the recent past, or if the data collection for a given study is not on target to be completed by the desired end date. In the current instance, business panelists were identified and initially notified of the study. As the desired data collection end date approached, the current study was prioritized within the survey queue of each potential business respondent. That is, few or no other surveys beyond the current Canada Revenue Agency commissioned research would have been available on the survey dashboard of these business panelists. Via this process, the targeted number of survey completions were almost achieved within the desired timeframe. The study was administered from February 16, 2023, to March 17, 2023. Fieldwork was monitored on an ongoing basis to ensure quotas were being met. Given that single use unique survey links were made available to panelists, no respondent was able to complete the survey questionnaire more than once.

A total of 1,616 surveys were submitted by respondents (806 SMEs and 810 Tax Intermediaries). The survey required a mean average of approximately 12 minutes for respondents to complete. A non-probability sample approach was implemented given that the study was designed to be conducted among respondents drawn from an online Canadian business panel. All such panels are inherently non-probability in nature, given that panelists self-select to become members of such panels, and not everyone in the target audience who is eligible to participate in the panel, indeed belongs to the panel.

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

Small & Medium Enterprises:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	42	7%
Quebec	185	23%	190	20%
Ontario (Nunavut)	270	34%	289	38%
Western Canada	265	33%	278	35%
Territories / National	25	3%	6	1%

Tax Intermediaries:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	57	7%
Quebec	185	23%	198	24%
Ontario (Nunavut)	270	34%	287	35%
Western Canada	265	33%	265	33%
Territories / National	25	3%	1	<1%

In addition to regional quotas, targets were set for the business size of SMEs based on the number of employees working for each respective company.

Small & Medium Enterprises:

Business size	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
1-4	450	56%	454	56%
5-99	320	40%	322	40%
100+	30	4%	30	4%

A participation rate could not be calculated for the SMEs and Tax Intermediaries segments due to the data collection process utilized by the online panel provider Dynata. Rather than utilizing emails as the primary way to bring people into the survey, participants logged into their dashboard when convenient or responded to a generic text, email, or an app notification. Dynata utilized a router system which directed respondents into the survey they were targeted for, using a complex algorithm which includes a robust randomization strategy. Respondents entered their panel dashboard and, after being asked a few questions to refine targeting, were directed into the specific survey. Respondents did not choose the survey they were directed to, but were allocated based on the algorithm, which determined the match between a given panelist’s profile and the needs of the survey.

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

Non-Response Bias Analysis

Any survey that is conducted is potentially subject to bias or error. When a survey is conducted with a sample of the population, there are two general classes of bias or error: sampling error, which is quantifiable, and non-sampling error, which is typically not quantifiable. Sampling error arises from the fact that interviews are conducted with only a subset of the population, and thus it is possible that the results obtained from this group of respondents is not reflective of the population as a whole. In contrast, non-sampling error encompasses a number of different types of errors including coverage error, measurement error, non-response error, and processing error. No measurement of sampling error can be attributed to this online study, given that the contact records utilized in the data collection process were derived from an online panel of the target

audience, which is to say, a non-probability sample source. Having stated that, measures were taken in the implementation of the data collection to ensure sufficient completed surveys were obtained from both target segments. Targets were also set to ensure robust geographic representation from across the country.

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

In terms of coverage, the telephone survey was conducted from a random sampling of a robust sample frame of landline and cellular numbers. Quotas were established for demographic groups traditionally regarded as central in quantitative survey research, in this instance gender, age, and region/province. Upon examination of the final dataset, it was discovered that younger Canadians (18-34) were slightly underrepresented in the collected surveys. As a result, this segment was up-weighted in the final data set to ensure it mirrored the true proportion of this demographic group in the adult Canadian population. That is, the final data set was statistically weighted to closely match the true distribution of these dimensions as reflected in the 2021 Statistics Canada census. The statistical weights implemented were relatively small, given that the data collected already closely matched the actual distribution of adult Canadians along these demographic dimensions.

The online survey was conducted with an online panel of the target audience, based on a randomized sampling of panel records for the target audience drawn from a reputable commercially available online general public panel.

IF REASON IS DISABILITY, OFFER ALTERNATE FORMAT (ONLINE QUESTIONNAIRE OR PDF VIA EMAIL), WHERE APPROPRIATE. IF ACCEPTED, TAKE RESPONDENT EMAIL ADDRESS]

SG-3. Have I reached you on your cell phone?
[PERMIT ONE CODE ONLY]

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

SG-4. [POSE SG-4 ONLY IF 'YES' IN SG-3] Are you in an environment that allows you to comfortably continue with this survey?
[PERMIT ONE CODE ONLY]

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

This survey is being conducted on behalf of the Government of Canada. Your decision to participate is voluntary and will in no way affect your relationship with the Government. This call may be monitored or recorded for quality control purposes only.

IF NEEDED: If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can contact Marie Lemay at 343-575-5446 or visit canada.ca/por-cra.

PG-1. Thank you for agreeing to participate. Our first few questions are to make sure we are getting a representative mix of Canadians participating in this study. First of all, which gender do you identify with ...: **READ ALL FOUR RESPONSES, IN ORDER**
[PERMIT ONE CODE ONLY]
[ENSURE GENDER MIX IS MET]

- 01 – Male
- 02 – Female
- 98 – Other, please specify:
- 99 – Prefer not to say

PG-2. In what year were you born?
[ENSURE AGE TARGETS ARE MET]

- 98 – ENTER 4-DIGIT YEAR
- 99 – Refused

PG-3. [IF PG-2=REFUSED] Would you be willing to tell me in which of the following age categories you belong? **READ LIST – PAUSE AFTER EACH ONE TO ALLOW RESPONDENT TO ANSWER**

[PERMIT ONE CODE ONLY]

- 01 – 18-24
- 02 – 25-34
- 03 – 35-49
- 04 – 50 – 64
- 05 – 65 or older
- 99 – Refused

PG-4. In which province or territory do you live? ***DO NOT READ RESPONSES***
[PERMIT ONE CODE ONLY]

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

Overall Perceptions of the CRA

BG-0. To start, how would you rate the overall performance of the Government of Canada as a whole?
Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

- 01 – Terrible
- THROUGH
- 10 – Excellent

BG-1. Now we would like you to think specifically about the Canada Revenue Agency. The Canada Revenue Agency is the agency of the federal government responsible for such things as:

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

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

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

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

How would you rate the overall performance of the CRA? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

01 – Terrible

THROUGH

10 – Excellent

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO B-3**

B-2. Why do you rate the performance of the CRA as **[RESPONSE FROM BG-1]** out of 10? **PROBE:** Any other reason?

RECORD RESPONSE, ACCEPT MULTIPLE RESPONSES

98 – Specify Response: (_____)

VOLUNTEERED

99 – Don’t Know/Refused

B-3. I would now like you to rate the CRA on a series of statements. For each one, please tell me whether you agree or disagree using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” **REPEAT SCALE AS NECESSARY. PROBE TO AVOID**

ACCEPTING A RANGE

[RANDOMIZE STATEMENTS. – PERMIT ONE CODE ONLY PER STATEMENT]

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

a) I can trust the CRA to do what is right

- b) The CRA works for the benefit of all Canadians
- c) I feel that the people at the CRA are trustworthy
- d) The people at the CRA are capable of doing their job well
- f) The CRA makes the process of filing my taxes easy
- h) The CRA is helpful
- i) The CRA treats taxpayers fairly
- l) I trust the CRA to handle my personal information appropriately
- m) The CRA catches those who cheat on their taxes
- n) The CRA treats everyone the same
- o) The rise in cost of living is having a negative impact on my household finances [**ANCHOR, ASK LAST**]

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

Experience with the CRA – Income Tax Filing

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

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

CG-1. Have you sent in a personal [**QUEBEC ONLY:** federal] income tax return in the past year?

[PERMIT ONE CODE ONLY]

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 – **SKIP TO D-1**

VOLUNTEERED

99 – Don't Know/Refused – **SKIP TO D-1**

[IF "YES" AT CG-1, READ:] The following set of questions will focus on your most recent tax filing experience.

CG-2. [POSE CG-2 ONLY IF “YES” AT CG-1] Did you prepare your last tax return on your own, or did you receive help from someone else? If you used a tax software, that is considered preparing on your own.

[PERMIT ONE CODE ONLY]

01 – Prepared on your own – **SKIP TO CG-4**

02 – Received help

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO CG-4**

CG-3. [POSE CG-3 ONLY IF “RECEIVED HELP” AT CG-2] From whom did you get help? **READ CATEGORIES ONLY IF NECESSARY; CODE MORE THAN ONE IF MENTIONED; INCLUDE PEOPLE WHO GAVE ADVICE**

01 – Friend/family member

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

03 – Volunteer program to help people with their tax returns

98 – Other (SPECIFY)

VOLUNTEERED

99 – Don’t Know/Refused

CG-4. [POSE CG-4 ONLY IF “YES” AT CG-1] How was your last tax return sent in? [**IF NEEDED:** That is, for example, was it sent in by mail or online?] **ACCEPT ONE RESPONSE ONLY. DO NOT READ LIST.**

01 – By mail

02 – Online (INCLUDES EFILE AND NETFILE)

05 – Some other way

VOLUNTEERED

99 – Don’t Know/Refused

Experience with the CRA – Contacts

D-1. Have you interacted with the CRA in the past 12 months? Please think about any **direct interaction** you’ve had with the Agency. This could be any interaction that occurred online, by phone, or by mail.

DO NOT READ THE FOLLOWING: IF NECESSARY, CONTACT INCLUDES SEEKING INFORMATION, LOGGING INTO MY ACCOUNT, VISITING WEBSITE, ETC.

01 – Yes

02 – No **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

D-2. How did you **most recently** interact with the CRA? ***READ LIST IN ORDER – CLARIFY AS NECESSARY; CONTACT INCLUDES SEEKING INFORMATION, LOGGING INTO MY ACCOUNT, VISITING WEBSITE, ETC.***

[PERMIT ONE CODE ONLY]

01 – Through the CRA’s secure tax portal My Account

07 - Through the tax pages of the Canada.ca website (**THIS INCLUDES “CRA WEBSITE”**)

02 – By telephone

03 – By fax

04 – By mail

05 – In person

VOLUNTEERED - DO NOT READ: ONLY RECORD IF VOLUNTEERED. INTERVIEWER TO RECORD VERBATIM RESPONSE AND USE CODING LIST BELOW WHERE APPLICABLE

06 – Some other way (please specify)

- 08 Through the CRA’s social media platforms
- 09 - Through the CRA’s mobile apps
- 10 - Through “Chat with Charlie”, that is the CRA’s online chatbot

99 – Don’t Know/Refused

D-3. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...? **READ LIST – ACCEPT MULTIPLE RESPONSES**
[RANDOMIZE RESPONSE]

- 01 – An audit, dispute or a review
 - 02 – Your online CRA account (My Account)
 - 03 – Personal income tax (e.g., filing your taxes, getting your refund, making a payment, submitting documents CRA had requested, etc.)
 - 04 – General information other than about filing taxes
 - 05 – Clarification of information sent to you by the CRA
 - 06 – One-time top up to the Canada Housing Benefit
 - 07 – The Canada Dental Benefit
 - 08 – Other benefits or credits
- VOLUNTEERED**
- 98 – Other (SPECIFY)
 - 99 – Don't Know/Refused

[IF D2 AND D3 = DON'T KNOW SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]

D-5. I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience. **REPEAT SCALE AS NECESSARY - PROBE TO AVOID ACCEPTING A RANGE**
[RANDOMIZE STATEMENTS. – PERMIT ONE CODE PER STATEMENT]

- a) The CRA's service was easy to access
- b) The CRA's service was timely
- c) The information I was given was accurate
- d) The information I was given was complete
- e) The information I was given was easy to understand
- f) The CRA representative took time to understand my situation **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- g) The CRA representative was professional **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- h) The CRA representative was courteous **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**

- 01 – Completely disagree
- THROUGH
- 10 – Completely agree
- VOLUNTEERED**
- 98 – Not applicable
 - 99 – Don't Know/Refused

SPLIT SAMPLE – SERVICE (E) & COMPLIANCE MODULES (F)

Service module (split sample with Compliance, ask to half)

E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”. **CLEARLY READ EACH STATEMENT**

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary.
- b) When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.
- c) You know how to access the tax benefits and credits you are entitled to.
- d) The CRA holds itself accountable for the written information it provides.
- e) The CRA supports making government products and client service accessible for everyone

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don’t Know/Refused

E-6. Are you registered with the CRA’s My Account online service? My Account is an online service that allows you to track your refund, view or change your return, check your benefit and credit payments, view your RRSP limit, set up direct deposit, and receive online mail among other things.

[PERMIT ONE CODE ONLY]

01 – Yes

02 – No

VOLUNTEERED

99 – Don’t Know/Refused

Compliance module (split sample with Service, ask to half)

The next few questions cover issues related to cheating on income taxes. By tax cheating, we mean individuals who deliberately do not declare some of their income. Nothing in this section is about you personally, but we are interested in getting Canadians’ views on this topic. Again, I’d like to reassure you that your answers will in no way affect your relationship with the Government of Canada or the CRA.

[IF ASKED, CLARIFY THAT THE QUESTIONS ARE ABOUT PERSONAL TAXES ONLY.]

F-3. On a scale of 1 to 10, where 1 means “very unlikely” and 10 means “very likely”, how likely do you think it is for Canadians who cheat on their income taxes to get caught? **PROBE TO AVOID ACCEPTING A RANGE**
[PERMIT ONE CODE ONLY]

01 – Very unlikely

10 – Very likely

VOLUNTEERED

99 – Don’t Know/Refused

F-5. Thinking about the level of taxes that Canadians pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes? **DO NOT READ FULL LIST OF RESPONSE – IF “TOO MUCH”, PROBE:** Do you think Canadians pay “significantly” too much, or “somewhat” too much in taxes?
[PERMIT ONE CODE ONLY]

01 – Too much – Significantly

02 – Too much – Somewhat

03 – About the right amount

04 – Too little

VOLUNTEERED

99 – Don’t Know/Refused

F-6. Please tell me how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”
REPEAT SCALE AS NEEDED - PROBE TO AVOID ACCEPTING A RANGE
[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a. It’s OK for people not to declare income received in cash.
- b. When people cheat on their income taxes, it reduces the money available for essential services such as health and education.
- c. The CRA would never find out about income received in cash that is not declared on income tax forms.
- d. Penalties are effective at discouraging future tax cheating.
- e. It’s acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.
- f. Rich people have an easier time tax cheating than middle class Canadians.
- g. The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.
- h. The CRA should publish a list of people found guilty of tax offences in court.
- i. Those found guilty of tax cheating should face the same penalty no matter who they are
- j. The CRA is transparent with the public about how it pursues those who might owe taxes

01 – Completely disagree

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

Severity of Types of Cheating

F-8. Using a scale from 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating,” how would you rate the following behaviours? **REPEAT SCALE AS NEEDED - PROBE TO AVOID**

ACCEPTING A RANGE

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) Under-reporting cash income
- b) Getting a “deal” on home or car repairs by paying cash
- c) Filing false claims for tax benefit programs
- d) Not claiming foreign assets or income, including from tax havens
- e) Receiving a charitable donation credit that is bigger than the donation made
- f) Not registering one's business
- g) Working and being paid in cash to avoid income taxes
- h) Not claiming money made from a room or house rental through an online rental website.
- i) Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it.

01 – Not cheating at all

10 – Serious cheating

VOLUNTEERED

99 – Don't Know/Refused

ASK ALL (END OF SPLIT SAMPLE)

B-4. I would like to ask you one more question before moving onto the demographic section. Overall, to what extent do you trust the Canada Revenue Agency? Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

01 – Do not trust them at all

02

03

04 – Neutral

05

06

07 – Trust them completely

08 – Don't know

Respondent Profile

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

PG-5. Which is the highest level of education that you have completed? **DO NOT READ LIST**
[PERMIT ONE CODE ONLY]

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

PG-6. In what country were you born?
[PERMIT ONE CODE ONLY]

- 01 – Canada
- 98 – Other (SPECIFY: _____)
- VOLUNTEERED**
- 99 – Don't Know/Refused

PG-7. [ASK PG-7 ONLY IF "OTHER" IN PG-6] How long have you lived in Canada? Has it been ...: **READ LIST**
[PERMIT ONE CODE ONLY]

- 01 – Less than 1 year
- 02 – At least one year, but less than five years
- 03 – At least five years, but less than 10 years, or has it been
- 04 – 10 years or more
- VOLUNTEERED**
- 99 - Don't Know/Refused

PG-8. Which of the following categories best describes your current employment status? Are you: **READ LIST IN ORDER – STOP ONCE RESPONDENT CONFIRMS CATEGORY**
[PERMIT ONE CODE ONLY]

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

PG-9. What is your primary source of income? **READ LIST IN ORDER – STOP ONCE RESPONDENT CONFIRMS CATEGORY – IF MORE THAN ONE, ASK FOR LARGEST SOURCE**
[PERMIT ONE CODE ONLY]

- 01 – Paid by an employer
 - 02 – Business owner or partner – sole proprietor
 - 03 – Business owner or partner – corporation
 - 04 – Investment income
 - 05 – Private or corporate pension
 - 06 – Government pension
- VOLUNTEERED**
- 96 – Spousal/child/parent support
 - 97 – No source of income
 - 98 – Other (SPECIFY: _____)
 - 99 – Don't Know/Refused

PG-10. [IF PG-9 = 02 OR 03] Would you say that your approximate business income from last year was:

READ LIST

[PERMIT ONE CODE ONLY]

- 01 – Under \$30,000
- 02 – \$30,000 to under \$500,000
- 03 – \$500,000 to under \$1 million
- 04 – \$1 million to under \$4 million
- 05 – \$4 million or more

VOLUNTEERED

- 99 – Don't Know/Refused

PG-11. Please tell me which of the following categories best represents your 2022 total household income, before taxes? **READ LIST – STOP ONCE RESPONDENT CONFIRMS CATEGORY**

[PERMIT ONE CODE ONLY]

- 01 – Under \$20,000
- 02 – \$20,000 to under \$40,000
- 03 – \$40,000 to under \$60,000
- 04 – \$60,000 to under \$80,000
- 05 – \$80,000 to under \$100,000
- 06 – \$100,000 to under \$120,000
- 07 – \$120,000 to under \$150,000
- 08 - \$150,00 or over

VOLUNTEERED

- 99 – Don't Know/Refused

PG-12. Are you an Indigenous person, that is, First Nations, Métis or Inuk (**IF NEEDED:** Inuit)? First Nations includes Status and Non-Status Indians.

[PERMIT ONE CODE ONLY]

- 01 Yes
- 02 No
- 99 Prefer not to say

PG-13. Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

[PERMIT ONE CODE ONLY]

01 Yes

02 No

03 I don't know

99 Prefer not to say

PG-14. Could you please provide the first three digits of your postal code?

[FORMAT A1A]

____ _

VOLUNTEERED

99 – Don't Know/Refused

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

**Canada Revenue Agency
Annual Corporate Research – 2023
Small Medium Business/Tax Intermediaries**

INTRODUCTION

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

*FOR PROGRAMMING

English URL:

<https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/public-opinion-research-executive-summaries.html>,

French URL:

<https://www.canada.ca/fr/agence-revenu/services/a-propos-agence-revenu-canada-arc/recherche-opinion-publique-sommaires.html>

**FOR PROGRAMMING

English URL:

<https://www.quorusconsulting.com/index.php/privacy-policy>

French URL:

<https://www.quorusconsulting.com/index.php/fr/politique-de-confidentialite>

PB-4. In which province is your business based?

PERMIT ONE CODE ONLY

- 01 British Columbia
- 02 Alberta
- 03 Saskatchewan
- 04 Manitoba
- 05 Ontario
- 06 Quebec
- 07 New Brunswick
- 08 Nova Scotia
- 09 Prince Edward Island
- 10 Newfoundland and Labrador
- 11 Yukon
- 12 Northwest Territories
- 13 Nunavut
- 14 National operation/Locations in multiple regions
- 99 – I would rather not say

SB-1. Do you work with individuals and/or small and medium business clients on tax-related matters?

For this study, small and medium businesses are defined as firms with annual gross revenue of \$250 million or less.

PERMIT ONE CODE ONLY

01 – Yes – QUALIFIES AS A TAX INTERMEDIARY. **CONTINUE TO SB-2.**

02 – No – POTENTIAL QUALIFYING SME. **CONTINUE TO SB-2.**

SB-2. How many employees work for your company in Canada, including yourself? This includes full-time, part-time and seasonal staff, but does not include contract staff or outsourced work.

PERMIT ONE CODE ONLY

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

QUOTAS FOR SME

1 to 4 employees	450
5 to 99 employees	320
100+	30

IF SB-1 = 01, GO TO BB-0

[POSE SB-3 THROUGH SB-6 TO POTENTIAL QUALIFYING SMEs ONLY; A VALID RESPONSE IS REQUIRED FOR THESE QUESTIONS TO QUALIFY FOR THE STUDY]

SB-3. What is your approximate annual business revenue?

PERMIT ONE CODE ONLY

01 – Under \$30,000

02 - \$30,000 to under \$500,000

03 - \$500,000 to under \$1 million

04 – \$1 to under \$4 million

05 – \$4 to under \$10 million

06 – \$10 to under \$20 million

07 – \$20 to under \$50 million

08 – \$50 to under \$250 million

09 - \$250 million or more – **SKIP TO TERMINATION SCREEN - INSERT TERMINATION SCREEN**

SB-4. Is your company...?

PERMIT ONE CODE ONLY

01 – A sole proprietorship

02 – A partnership

03 – A trust

04 – A registered charity

05 – A non-profit organization

06 – A cooperative

07 – An incorporated business

SB-5. In your business do you make decisions about, or are you directly involved with, any of the following? Please choose all that apply to you.

PERMIT MULTIPLE RESPONSES

01 – Tax-related matters [**MUST SELECT THIS OPTION OR SURVEY IS TERMINATED**]

02 – Payroll

03 – GST/HST preparation

04 – Bookkeeping

05 – None of the above – **SKIP TO TERMINATION SCREEN**

SB-6. Which of the following best describes your position within the business:

PERMIT ONE CODE ONLY

- 01 – President/CEO/Owner
- 02 – Chief Financial Officer/Comptroller
- 03 – Accountant
- 04 – Payroll Manager/Officer
- 05 – Manager
- 06 – Bookkeeper
- 07 – Financial Officer
- 98 – Some other position – **SKIP TO TERMINATION SCREEN**
- 99 – I would rather not say – **SKIP TO TERMINATION SCREEN**

Create Variable “RESPONDENT TYPE”

1 = TI/TAX INTERMEDIARY (SB-1=01)

2 = SME (SB-1≠01, SB-3=01-08, SB-5=01-04, SB-6=01-07)

Overall Perceptions of the CRA

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

B-0. To start, how would you rate the overall performance of the Government of Canada as a whole?
Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

- 01 – Terrible
- THROUGH
- 10 – Excellent

- 99 – I don’t know

BB-1. Now we would like you to think specifically about the Canada Revenue Agency. On a scale of 1 to 10, how would you rate the overall performance of the Canada Revenue Agency (CRA)?
PERMIT ONE CODE ONLY

1 – Terrible

2

3

4

5

6

7

8

9

10 – Excellent

99 – I don't know – **SKIP TO B-3**

B-2. Why do you rate the performance of the CRA as **[RESPONSE FROM BB-1]** out of 10?

98 – Open-ended text box

99 – I don't know

B-3. On a scale of 1 to 10, where 1 means completely disagree and 10 means completely agree, how would you rate the CRA on each of the following statements based on your general impressions?

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

[PROGRAMMER INSTRUCTION: Show as grid]

[Rows]

- a) I can trust the CRA to do what is right
- b) The CRA works for the benefit of all Canadians
- c) I feel that the people at the CRA are trustworthy
- d) The people at the CRA are capable of doing their job well
- e) The CRA works hard at helping Canadians with their tax and benefits matters.
- f) The CRA makes the process of filing **[SME: my business'] [TI: businesses]** taxes easy
- g) The CRA processes **[SME: my business'] [TI: business]** tax returns in a timely manner
- h) The CRA is helpful
- i) The CRA treats taxpayers fairly
- j) The CRA provides enough information to meet your **[TI: clients'] [SME: business]** tax obligations
- k) Information from the CRA arrives in time for my business **[TI: clients]**
- l) I trust the CRA to handle **[SME: my business] [TI: my clients']** information appropriately
- m) The CRA catches those who cheat on their taxes
- n) The CRA treats everyone the same

[Columns]

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

Experience with the CRA – Business Tax Filing

CB-2. [SME ONLY] When filing business income taxes, does your business:
PERMIT ONE CODE ONLY

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

CB-3. [SME ONLY] And what about tax planning? Does your business:
PERMIT ONE CODE ONLY

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

C-5. Overall, how satisfied were you with your last tax filing experience? Please use a scale from 1 to 10 where 1 means “completely dissatisfied” and 10 means “completely satisfied”.

PERMIT ONE CODE ONLY

- 1 – Completely dissatisfied
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely satisfied
- 99 – I don't know

Experience with the CRA – Contacts

D-1. Have you interacted with the CRA in the past 12 months? Please think about any **direct interaction** you've had with the Agency. This could be any interaction that occurred online, by phone, or by mail.

01 – Yes

02 – No – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

VOLUNTEERED

99 – I can't recall – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

D-2. How did you **most recently** interact with the CRA?

PERMIT ONE CODE ONLY

01 – Through the CRA's secure tax portal [**SME:** MyBusiness Account][**TI:** Represent a Client]

06 – Through the tax pages of the Canada.ca website (**THIS INCLUDES "CRA WEBSITE"**)

02 – By telephone

03 – By fax

04 – By mail

05 – In person

07 – Other (please specify)

99 – I can't recall

D-3A. [TAX INTERMEDIARIES ONLY] Please think about your most recent interaction with the CRA. What type of client were you representing?

01 An individual

02 A business

03 An estate or trust

04 A charity or not for profit

05 Other (please specify)

06 Don't know

D-3. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...? Please choose all that apply to you.

[RANDOMIZE]

PERMIT MULTIPLE RESPONSES

- 01 – General information other than about filing business taxes
- 02 – Clarification of information sent to you by the CRA
- 03 – Your online CRA account, **[SME: MyBusiness Account][TI: Represent a Client]**
- 04 – An audit, dispute or a review
- 05 – Business taxes (e.g., filing, getting a refund/making a payment, submitting documents CRA had requested, etc.)
- 06 – **[TI ONLY]** A client’s personal taxes (e.g., filing, getting a refund, making a payment, submitting documents CRA had requested, etc.)
- 07 – **[SME ONLY]** Payroll
- 08 – **[SME ONLY]** GST/HST
- 98 – Other (please specify)_____]
- 99 – I can’t recall

D-5. [IF TAX INTERMEDIARIES DO NOT ASK IF D2 AND D3A AND D3 = DON’T KNOW] [IF SMES, DO NOT ASK IF D2 AND D3 = DON’T KNOW] I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience.

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) The CRA’s service was easy to access
- b) The CRA’s service was timely
- c) The information I was given was accurate
- d) The information I was given was complete
- e) The information I was given was easy to understand
- f) The CRA representative took time to understand my situation **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- g) The CRA representative was professional **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- h) The CRA representative was courteous **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**

1 - Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

98 – Not applicable

99 – I don't know

D-6a. [IF D-1 = 01] Did you get what you needed from the CRA on this particular occasion?

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I don't know

D-7. Based on your experience, would you say the level of customer service provided by the CRA is better, about the same, or worse than the service you might receive from financial institutions with which you use or currently do business with?

PERMIT ONE CODE ONLY

01 – Better

02 – About the same

03 – Worse

99 – I don't know

SPLIT SAMPLE – SERVICE (E) & COMPLIANCE MODULES (F)

Service module (split sample with Compliance, ask to half)

- E-1. [SME ONLY] [IF CB-2 = 02 OUTSIDE TAX PREPARATION SERVICE]** You indicated earlier you used an outside tax preparation service. How confident would you be to handle your business taxes without outside help? Please use a scale from 1 to 10 where 1 means “not at all confident” and 10 means “extremely confident”.

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don’t know

- E-2.** You will now be presented situations where you may have to deal with the CRA. For each one, please indicate how you would PREFER to receive service or information.

[RANDOMIZE STATEMENTS]

- a. If you wanted basic information, would you:
- b. If you required clarification on information the CRA sent you, would you:
- c. If you needed assistance on a personal tax matter [TI: for a client], such as whether taxes were owed on an inheritance, would you:

(RANDOMIZE RESPONSE LIST 01 TO 06; ACCEPT ONLY ONE RESPONSE)

01 – Visit the tax pages of the Canada.ca website

02 – Contact the CRA by telephone

03 – Contact the CRA by mail

04 – Send the CRA an email

05 – Contact the CRA via social media

06 – Contact the CRA using an online chat function

07 – Send the CRA a fax

08 – **[SME ONLY]** Ask financial advisor/accountant to contact the CRA

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

99 – I don’t know

- E-3.** If you had a disagreement with the CRA about your [**SME:** business][**TI:** your clients' personal or business] taxes, how confident are you that you would be able to get it resolved? Please use a scale from 1 to 10 where 1 means "not at all confident" and 10 means "extremely confident".

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

- E-4.** And if you had a disagreement with the CRA about your [**SME:** business][**TI:** your clients' personal or business] taxes, how confident are you that the process would be conducted fairly?

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

- E-5.** For each of the following statements, indicate to which extent you agree or disagree using a scale from 1 to 10, where 1 means "completely disagree" and 10 means "completely agree".

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary.
- b) When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.

- c) You know how to access the tax benefits and credits [SME: your business is][TI: your clients are] entitled to.
- d) You feel well-informed about the services the CRA has to offer.
- e) The CRA holds itself accountable for the written information it provides.
- f) The CRA offers online services that meet your needs.
- g) The CRA supports making government products and client service accessible for everyone

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

E-6. Are you registered with the CRA's [SME: My Business Account][TI: Represent a Client] online service?

PERMIT ONE CODE ONLY

- 01 – Yes
- 02 – No
- 99 – I'm not sure/I don't know

E-7. [IF D-2=02 AND E-6=01] You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using [SME: My Business Account][TI: Represent a Client]?

OPEN TEXT BOX

EB-8. [SME ONLY] If you were to receive a letter from the CRA addressed to your business, what would you be most likely to do?

PERMIT ONE CODE ONLY

- 01 – I would read it and deal with it myself
- 02 – I would read it and give it to my accountant or finance area to handle
- 03 – I would give it to my accountant or finance area without reading it
- 99 – I don't know

EB-9. [SME ONLY] [IF EB-8 = 02 or 03] Does your organization have dedicated employee(s) that deal with the CRA on behalf of your organization?

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I don't know

E-10. [SME ONLY] For each of the following, please indicate whether this is something your business does frequently, sometimes, rarely or never.

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

a. Bank online

b. Make purchases online

c. Send or receive electronic money transfers (e-transfers)

d. Receive bills electronically

e. Send invoices electronically

f. Maintain a company website

g. Make payments online

01 – Frequently

02 – Sometimes

03 – Rarely

04 – Never

99 – I don't know

E-11. Have you ever visited the tax pages of the Canada.ca website to search for information on tax-related matters?

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I don't know

E-12. [POSE E-12 ONLY IF E-11=YES] To what extent do you agree or disagree with the following statements about the tax pages of the Canada.ca website. For each one, please use a scale from 1 to 10, where 1 means you “completely disagree”, and 10 means you “completely agree.”

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

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

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

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

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

EB-13. With respect to your [**SME:** business][**TI:** business clients], please indicate the extent to which you agree or disagree with the following statements.

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) Over the past year, I've spent less time searching for information I require to meet my business [**TI:** clients] obligations to the CRA.
- b) The CRA develops new products and services that are in line with the realities of conducting business.
- c) The CRA takes the needs of businesses into account when developing new products and services.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

EB-14. On a scale of 1 to 10, how burdensome is it for [**SME:** your business to meet its tax filing obligations] [**TI:** you to meet your business client's tax filing obligations]?

PERMIT ONE CODE ONLY

01– Not at all burdensome

2

3

4

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

Compliance module (split sample with Service, ask to half)

The next few questions cover issues related to cheating on business taxes. By tax cheating, we mean **businesses** who deliberately do not declare some of their income. Nothing in this section is related to your organization, but we are interested in getting views on this topic. Again, I'd like to reassure you that your answers will in no way affect your relationship with the Government of Canada or the CRA.

- F-1.** On a scale of 1 to 10, where 1 means “not at all common” and 10 means “very common,” how common do you think tax cheating by businesses is in Canada?

PERMIT ONE CODE ONLY

- 01– Not at all common
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very common
- 99 – I don't know

- F-2.** How much effort do you think the CRA is currently putting into reducing tax cheating by businesses?

PERMIT ONE CODE ONLY

- 01 – Too little effort
- 02 – The right amount of effort
- 03 – Too much effort
- 99 – I don't know

F-3. On a scale of 1 to 10, where 1 means “very unlikely” and 10 means “very likely”, how likely do you think it is for Canadian businesses who cheat on their income taxes to get caught?

PERMIT ONE CODE ONLY

01– Very unlikely

2

3

4

5

6

7

8

9

10 – Very likely

99 – I don’t know

F-4. If you were in a situation where a company you know may be cheating on their taxes, using a scale of 1 to 10, where 1 means “not at all likely” and 10 means “very likely,” what is the likelihood you would report this company if ...:

[DO NOT RANDOMIZE – PERMIT ONE CODE PER STATEMENT]

- a) You suspected they were cheating?
- b) You knew for certain they were cheating?

01– Not at all likely

2

3

4

5

6

7

8

9

10 – Very likely

99 – I don’t know

- F-5.** Thinking about the level of taxes that Canadian businesses pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?

PERMIT ONE CODE ONLY

- 01 – Significantly too much
- 02 – Somewhat too much
- 03 – About the right amount
- 04 – Too little
- 99 – I don't know

- F-6.** Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a. It's OK for businesses not to declare income received in cash.
- b. When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.
- c. The CRA would never find out about income received in cash that is not declared on business tax forms.
- d. Penalties are effective at discouraging future tax cheating.
- e. Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.
- f. It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.
- g. The CRA should publish a list of people found guilty of tax offences in court.
- h. Those found guilty of tax cheating should face the same penalty no matter who they are.
- i. The CRA is transparent with the public about how it pursues those who might owe taxes.

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

Severity of Types of Cheating

F-8. Using a scale from 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating,” how would you rate the following behaviours?

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a. Under-reporting cash income
- b. Over-claiming expenses
- c. **[TI ONLY]** Getting a “deal” on home or car repairs by paying cash
- d. Filing false claims for tax benefit programs
- e. Not claiming foreign assets or income, including from tax havens
- f. **[SME ONLY]** Receiving a charitable donation credit that is bigger than the donation made
- g. **[TI ONLY]:** Promoting a charitable donation program where the tax credits exceed the amount donated
- h. Not registering one’s business
- i. **[SME ONLY]** Paying employees in cash to avoid payroll taxes
- j. **[TI ONLY]** Working and being paid in cash to avoid income taxes
- k. Not claiming money made from a room or house rental through an online rental website
- l. Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it
- m. Not claiming gifts received by influencers on social media platforms

01– Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

FB-9. [FOR ANY RATINGS OF 5 OR LESS IN F-8, CHOOSE ONE AT RANDOM AND ASK:] You rated [INSERT SCENARIO HERE] as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.”

How serious would you rate the following?

PERMIT ONE CODE PER STATEMENT

- a. [INSERT SCENARIO HERE] where the business is able to avoid paying \$1,000 in taxes?
[if still 5 or less, ask]:
- b. [INSERT SCENARIO HERE] where the business is able to avoid paying \$10,000 in taxes?
[if still 5 or less, ask]:
- c. [INSERT SCENARIO HERE] where the business is able to avoid paying \$50,000 in taxes?

01– Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

F-10. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

[RANDOMIZE ORDER OF STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) For CRA to recover unpaid taxes when people work under the table for cash?
- b) For CRA to recover unpaid taxes when people do not declare taxable foreign income or assets?

01– Not at all important

2

3

4

5

6

7

8

9

10 – Very important

99 – I don’t know

ASK ALL (END OF SPLIT SAMPLE)

B-4. We would like to ask you one more question before moving onto the demographic section.
Overall, to what extent do you trust the Canada Revenue Agency?

Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

01 – Do not trust them at all

02

03

04 – Neutral

05

06

07 – Trust them completely

99 – I don’t know

Corporate Profile

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

PB-1. [SME ONLY] What gender do you identify with:
PERMIT ONE CODE ONLY

- 01 – Male
- 02 – Female
- 03 – Other gender identity
- 04 – I'd rather not say

PB-2. [SME ONLY] In what year were you born?

- 98 – _____
- 99 – I'd rather not say

PB-3. [SME ONLY] [IF PB-2=99] Would you be willing to indicate in which of the following age categories you belong?
PERMIT ONE CODE ONLY

- 01 – 18-24
- 02 – 25-34
- 03 – 35-49
- 04 – 50 – 64
- 05 – 65 or older
- 99 – I'd rather not say

PB-15. [SME ONLY] In which industry or sector does your business operate? If you are active in more than one sector, please identify the main sector of operations.

PERMIT ONE CODE ONLY

- 01 – Accommodation and food services
- 02 – Administrative and support
- 03 – Agriculture, forestry, fishing and hunting
- 04 – Arts, entertainment and recreation
- 05 – Construction
- 06 – Educational services
- 07 – Finance and insurance
- 08 – Health care and social assistance
- 09 – Management of companies and enterprises
- 10 – Manufacturing
- 11 – Mining, oil and gas extraction
- 12 – Professional, scientific and technical services
- 13 – Public administration
- 14 – Real estate, rental and leasing
- 15 – Registered charity
- 16 – Retail trade
- 17 – Transportation and warehousing
- 18 – Utilities
- 19 – Waste management and remediation services
- 20 – Wholesale trade
- 21 – Information and cultural industries
- 98 – Some other sector: please specify your business sector **[open-ended text box: _____]**
- 99 – I'd rather not say

PB-16. [TI ONLY] What types of tax-related work does your company do on behalf of your small business clients? Please choose all that apply.

MULTIPLE RESPONSES ACCEPTED

- 01 – Accounting
- 02 – Payroll
- 03 – Tax preparation
- 04 – Bookkeeping
- 98 – Some other type of work: please specify **[open-ended text box: _____]**
- 99 – I'd rather not say

PB-17. How long has your business been in operation?

PERMIT ONE CODE ONLY

01 – Less than one year

02 – 1 to 2 years

03 – 3 to 5 years

04 – 6 to 10 years

05 – Over 10 years

99 – I'd rather not say

PB-12. [SME ONLY] Are you an Indigenous person, that is, First Nations, Métis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians?

PERMIT ONE CODE ONLY

01 Yes

02 No

99 I'd rather not say

PB-13. [SME ONLY] Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

PERMIT ONE CODE ONLY

01 Yes

02 No

03 I don't know

99 I'd rather not say

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