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GST/HST Filing Compliance Study (2024)

Final report

Prepared for Canada Revenue Agency

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Supplier name: Earnscliffe Strategy Group
September 2024

This public opinion research report presents the results of an online survey and in-depth interviews with Canadians conducted by Earnscliffe Strategy Group on behalf of Canada Revenue Agency. The quantitative research was conducted from May 6 – 24, 2024 and the qualitative research was conducted from July 30 – September 5, 2024.

Cette publication est aussi disponible en français sous le titre : Étude relative à l'observation en matière de production des déclarations de la TPS/TVH (2024)

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Executive summary

Earnscliffe Strategy Group (Earnscliffe) is pleased to present this report to the Canada Revenue Agency (CRA) summarizing the results of quantitative and qualitative research undertaken to understand GST/HST filing compliance.

With rare exceptions, taxpayers/businesses must register for a GST/HST account if they make taxable sales or other supplies in Canada, and they exceed the small supplier threshold of \$30,000. Additionally, GST/HST registrants are required to file information returns and to remit any tax payable for monthly, quarterly, or annual reporting periods, usually determined on registrant's estimated annual taxable revenues.

Previous research indicates that filing non-compliance is higher among businesses that have been operating for less than five years as compared to those that have been in operation for more than 5 years.

In its 2021 report on the Canada Emergency Wage Subsidy (CEWS), the Office of the Auditor General (OAG) highlighted the gap in data due to GST/HST filing non-compliance, which limited the CRA's ability to validate applicants' eligibility for the CEWS. Subsequently, the OAG recommended that the CRA "should strengthen its efforts toward tax compliance for the GST/HST to ensure that it has the information needed to do validations for the programs that it is administrating." The CRA accepted this recommendation.

Quantitative and qualitative research was required to assist the CRA in better understanding the reasons why some businesses do not comply with their GST/HST obligations. The research aimed to gain insight into how well businesses understand their tax obligations related to GST/HST filing, to understand why some GST/HST registrants either do not file returns or have difficulty filing returns, and to identify potential issues or challenges that may hinder the ability of businesses to comply with their GST/HST filing obligations. The results will enable the Agency to strengthen overall compliance with GST/HST filing obligations by providing insights into the attitudes, behaviours, and challenges of small and medium-size businesses.

The total contract value of the multi-phased project was \$114,960.55 (including HST).

To meet the research objectives, Earnscliffe conducted a two-phased quantitative and qualitative research project.

The research began with a quantitative research phase involving an online survey of 677 senior decision-makers from businesses who have annual revenues under \$25 million. The survey was conducted between May 6th and 24th, 2024 and took an average of 10 minutes to complete.

Our fieldwork subcontractor for the quantitative portion was Leger using their opt-in panel. Respondents are selected from among those who have volunteered or registered to participate in online surveys. Because the sample is based on those who initially self-select to participate in a survey panel, the results cannot be described as statistically projectable to the target population.

The second phase of the research was qualitative and involved in-depth interviews with 20 representatives from small businesses who earn less than \$25 million in annual revenue (recruited from the initial survey) and 15 tax practitioners. The interviews were conducted between July 30th and September 5th, 2024, and lasted an average of 30 minutes in duration. Qualitative participants were also provided with incentives of \$300 per participant in recognition of their time.

It is important to note that qualitative research is a form of scientific, social, policy and public opinion research. Focus group and interview research is intended to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Because of the small numbers involved, the participants cannot be expected to be thoroughly representative in a statistical sense of the larger population from which they are drawn, and findings cannot reliably be generalized beyond their number.

The key findings of this research are presented below based on the initial quantitative research with percentages reported with the insights of the follow-up qualitative research inserted at various points. When survey results are discussed the term “respondent” is used predominantly throughout, and results are reported in the present tense, whereas discussions about qualitative insights uses the term “participant” and results are presented in the past tense.

The key findings can be summarized as follows:

Impression of and experience with general tax obligations

- Nearly all business representatives feel that they are confident they are consistently filing their company’s business taxes as required (92%) and that their familiarity with their company’s tax obligations is high (92%); however, fewer express the same positivity toward the process of filing those taxes: six-in-ten (60%) feel it is stressful and 61% feel it is complicated.
- The research, both quantitative and qualitative suggested, however, that newer companies were not as familiar as one might hope and that raising awareness and understanding of tax obligations would be beneficial and welcome from the CRA.
- Further, the qualitative phase demonstrated that the fundamental source of stress, and what drives feelings of doubt and uncertainty, seemed to relate to a general malaise and fear of the CRA.
- Along with professional tax advisors (49%), CRA’s publications (52%) and the tax pages on Canada.ca (47%) are the top sources keeping businesses up to date on their tax obligations.

Awareness, understanding and experience with GST/HST collection, filing and remittance

- Most business representatives say that they are familiar with their GST/HST-related obligations (88%), although testing facts/myths about GST/HST in both the survey, and qualitative findings suggests that there is room for increased education.
- A similar number (81%) indicate that their company is registered for a GST/HST account.
- One-in-six companies (17%) indicate they have not filed their GST/HST return (at least once) since registering, and more say that there are significant barriers that prevent them from collecting (27%), remitting (25%) or filing (23%) a GST/HST return.
- Indeed the qualitative findings highlighted that there were parts of the process that were easier or harder than others. This was compounded by the stress some associate with tax obligations and the CRA, more generally, and explained some of the behaviours we

note below where some businesses procrastinate, become non-responsive, and are therefore non-compliant.

- Qualitatively, the registration process was called out as an area that could be improved. Interviewees found the process confusing, especially the sequencing of steps, and the resulting impact of a misstep, and the reliance on business representatives to complete the process independently. For tax practitioners, trying to gain authorization to their clients' accounts was particularly challenging.
- As it relates to preparing their GST/HST return, the most common challenges/barriers are gathering invoices/receipts (25%), keeping up to date with or understanding the obligations (23% and 20%, respectively) and the complexity of the forms/documentation (21%).
- By comparison, the most common challenges/barriers associated with filing GST/HST returns are lack of time (21%), difficulty paying what is owed (18%), and trouble navigating the online filing system (16%).
- The qualitative phase highlighted that most business representatives and tax practitioners were not all that surprised by, though they questioned the validity of, the challenges/barriers provided (from a preparation and filing perspective).
- The most oft raised complaints tended to revolve around access issues with the CRA's My Business Account portal, the format of information and language used on the tax pages of Canada.ca, frequent changes to obligations and a lack of introduction/description in terms of their impact on filing a return.
- Nearly half of respondents file their GST/HST quarterly (47%), while approximately one-third do so annually (34%) and 13% do so monthly.
- Remittance frequencies mirror that of filing frequencies. Just under half of respondents also remit and file their GST/HST quarterly (45%), while approximately one-third do so annually (31%) and 13% do so monthly.
- The qualitative findings suggested that the most challenging part of the remittance process related to the array of available payment options, including some obvious financial institution omissions, which all seemed to be linked to different services and redirected from the CRA's website which was viewed with skepticism from a data security perspective.
- Further, with respect to the cost/financial constraints and challenges raised in the survey, interviewees explained that they believe newer companies do not prioritize their tax obligations, nor do they understand that GST/HST is not money added to an invoice; it is money that does not belong to the company.

Experience with the CRA

- Four-in-ten (40%) say that they have seen, read, or heard messaging from the CRA in the past year, most commonly through letter mail (49%), CRA's social media (34%) or the tax pages on Canada.ca (28%).
- Over seven-in-ten business representatives (72%) say that they contacted the CRA in the past year (excluding for filing purposes) – 36% doing so by phone and 35% online. A plurality (42%) say that they contacted the CRA regarding GST/HST.
- Satisfaction with this CRA contact about GST/HST is high; when shown a list of positive statements about these interactions, strong majorities agree with each (between 65% and 78%), indicating their questions were answered, the information they received was complete and clear, they did not need to seek additional resources after contact with the CRA, that the time it took to get information was acceptable, and that they were satisfied with their experience overall.
- Qualitatively, most interviewees have had reason to contact the CRA, which is usually made over the telephone. While the experience was described as far too long, many of

the interactions were described as pleasant and helpful though not consistently so with differences in knowledge, demeanor and follow-up from one representative to another.

- Three quarters of businesses are registered for CRA’s My Business Account, and nearly all (86%) who have, are satisfied with the service.
- Among those who have (73% overall), the most common GST/HST-related functions used in My Business Account are filing a return (58%) and viewing a company’s balance (50%).
- The interviews suggested that CRA could make better use of My Business Account by sending alerts/notifications of upcoming filing and/or payment deadlines; having an executive summary/dashboard on the home screen with a snapshot of account information, deadlines (especially for tax practitioners); and, housing helpful videos/tutorials about different elements related to GST/HST compliance.
- A majority of business representatives who have visited the tax pages on Canada.ca for GST/HST-related information (64% overall say that they have) believe it is easy to find that information (75%) and say that at least some of their informational needs were met by those pages (55%).

Research firm: Earnscliffe Strategy Group (Earnscliffe)

Contract number: 46558-253566

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Contract award date: January 4, 2024

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

Signed:

Date: September 20, 2024



Stephanie Constable
Principal, Earnscliffe

Introduction

Earnscliffe Strategy Group (Earnscliffe) is pleased to present this report to Canada Revenue Agency summarizing the results of quantitative and qualitative research undertaken to understand GST/HST filing compliance.

With rare exceptions, taxpayers/businesses must register for a GST/HST account if they make taxable sales or other supplies in Canada, and they exceed the small supplier threshold of \$30,000. Additionally, GST/HST registrants are required to file information returns and to remit any tax collected which is payable for monthly, quarterly, or annual reporting periods, usually determined on registrant's estimated annual taxable revenues.

Previous research indicates that filing non-compliance is higher among businesses that have been operating for less than five years as compared to those that have been in operation for more than 5 years.

In its 2021 report on the Canada Emergency Wage Subsidy (CEWS), the Office of the Auditor General (OAG) highlighted the gap in data due to GST/HST filing non-compliance, which limited the CRA's ability to validate applicants' eligibility for the CEWS. Subsequently, the OAG recommended that the CRA "should strengthen its efforts toward tax compliance for the GST/HST to ensure that it has the information needed to do validations for the programs that it is administering." The CRA accepted this recommendation.

Quantitative and qualitative research was required to help the CRA better understand the reasons why businesses do not comply with the GST/HST obligations. It helps gain insight into how well businesses understand their tax obligations related to GST/HST filing, to understand why some GST/HST registrants either do not file returns or have difficulty filing returns, and to identify potential issues or challenges that may hinder the ability of businesses to comply with their GST/HST filing obligations. The results will enable the Agency to strengthen overall compliance with GST/HST filing obligations by providing insights into the attitudes, behaviours, and challenges of small and medium-size businesses.

The specific objectives of the research were to provide the CRA with a better understanding of why businesses may not be able to comply with their GST/HST obligations. Specifically, it has three research objectives:

- Gain insight into how well businesses understand their tax obligations related to GST/HST filing.
- Understand why some GST/HST registrants: 1) either do not file GST/HST returns or 2) have difficulty filing GST/HST returns.
- Identify potential challenges or roadblocks to compliance that could be addressed by the CRA to improve GST/HST filing compliance.

Methodology

To meet the research objectives, Earnscliffe conducted a two-phased quantitative and qualitative research project.

The online survey of 677 representatives from businesses who have annual revenues under \$25 million was conducted between May 6 – May 24, 2024, and took an average of 10 minutes to complete.

Our field work subcontractor for the quantitative portion was Leger, their opt-in panels as well as other opt-in panels subcontracted by Leger. Respondents for the online survey were selected from among those who volunteered to participate in online surveys through this opt-in panel.

Respondents for the online survey were selected from among those who have volunteered or registered to participate in online surveys. Because the sample is based on those who initially self-selected for participation in the panel, the results of such surveys cannot be described as statistically projectable to the target population.

The second phase of the research was qualitative and involved in-depth interviews with 20 representatives from small businesses who make under \$25 million in annual revenue (recruited from the initial survey) and 15 tax practitioners. The interviews were conducted between July 22 and August 30, 2024, and were an average of 30 minutes.

In addition to the research objectives outlined above, the qualitative phase aimed to delve deeper into understanding the specific pain points that small businesses and/or tax practitioners have experienced with GST/HST compliance to help inform CRA's efforts to improve the process and, hopefully, compliance.

Qualitative participants were provided with incentives in recognition of their time. Appendix B provides greater detail on how the groups were recruited, while Appendix E provides the discussion guide used to facilitate the in-depth interviews and Appendix D provides the screener used for recruiting the in-depth interviews.

It is important to note that qualitative research is a form of scientific, social, policy and public opinion research. Focus group and interview research is not designed to help a group reach a consensus or to make decisions, but rather to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Because of the small numbers involved the participants cannot be expected to be thoroughly representative in a statistical sense of the larger population from which they are drawn, and findings cannot reliably be generalized beyond their number.

Detailed findings

The following report presents the analysis of the quantitative and qualitative research conducted as part of this project. It is divided into two sections:

- Section A: Awareness, understanding and experience with GST/HST collection, filing and remittance.
- Section B: Experiences with CRA.

Within each section, the results are presented based on the initial quantitative research with percentages reported, with the insights of the follow-up qualitative research inserted throughout. When survey results are discussed, the term “respondent” is typically used whereas discussions about qualitative insights typically use the term “participant.”

Details about the survey design, methodology, sampling approach, and weighting of the results may be found in the quantitative methodology report in Appendix A. The survey questionnaire can be found in Appendix C. Appended data tables (under separate cover) provide results of findings across a much broader range of demographics and attitudes.

Details about the interview design, methodology, and analysis may be found in the qualitative methodology report in Appendix B. The recruitment screener and discussion guide can be found in Appendix D and E, respectively.

Except where specifically identified, the qualitative findings represent the combined results across the various audiences and for both English and French participants. Quotations used throughout the report were selected to bring the analysis to life and provide unique verbatim commentary from participants across the various audiences.

Guidance for interpreting the data presented in the tables

For the purposes of this report, column labels have been provided to identify what would be statistically significant results within the included tables, had this research involved representative random sampling. Letters that are depicted under percentages indicate results that are significantly different than those found in the specific comparison columns indicated by the letter in the Column Labels. Unless otherwise noted, differences highlighted are presented as noteworthy rather than statistically significant at the 95% confidence level. The statistical test used to determine strong differences in the results was the Z-test¹. Due to rounding, results may not add to 100%. The response options “Don’t know” and “prefer not to respond” are denoted by DK/NR.

Additionally, with respect to employment status, reference to ‘other’ in the tables throughout the report refers to any employment status or situation that is not self-employment (including student, retired, not in the workforce, etc.).

¹ The z-test is a statistical test used to determine whether there is a significant difference between two sample means based on the null hypothesis that the sample is normally distributed. In this context, the z-test is used to highlight statistically significant differences at the 95% confidence level. This means the test helps identify trends or areas of potential interest but does not confirm findings can be extrapolated to the population.

Section A: Awareness, understanding and experience with GST/HST collection, filing and remittance

Familiarity with tax obligations

Nearly all respondents are familiar with their tax obligations and are confident their company is consistently filing their taxes as required (both 92%).

Overall, almost half (46%) are very familiar with their company’s obligations. Those who work for more established companies (those that have been in business for five years or longer) are more likely to be very familiar compared to those who work in newer companies that have been in business for under five years (52% vs. 39%). Familiarity does not vary significantly based on company revenue.

Exhibit A1. Q9: In general, how familiar would you say that you are with your company’s tax obligations?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very familiar	46%	41%	50%	52%	39%	52% E
Somewhat familiar	46%	49%	44%	38%	54% F	39%
Not very familiar	7%	9%	5%	6%	7%	7%
Not familiar at all	1%	1%	1%	4%	0%	2% E
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include:

- Familiarity is higher among those in companies with fewer than 100 employees (92%) than in those with between 100 and 499 employees (83%).
- Participants identifying as CEO/President/Owner of a company are the most familiar (95%), along with accountants/bookkeepers (93%). Managers (85%) are the least familiar.
- Respondents who clearly recall communications from the CRA in the past year are more familiar (97%) than those who did not (89%).

Qualitative insights

Consistent with the survey results, most small businesses indicated that they were familiar with their tax obligations. Perhaps not surprising, tax practitioners were mostly very familiar with their clients' tax obligations.

Worth noting, however, many interviewees, both small businesses and tax practitioners, shared their instincts about the process of opening a business and a sense that for many small business owners, tax obligations quite often seemed to be an afterthought. Some small business owners talked about initially focusing on opening the business and decisions they needed to make about how to spend their upfront money and initial earnings to build the business rather than on the tax obligations of the business. Tax practitioners spoke of having been retained by small businesses, two or three years in, to catch up their paperwork and make them compliant.

Confidence in filing all business taxes consistently

When it comes to confidence about their business consistently filing all taxes as required, confidence levels are higher among those with higher revenues and in more established companies. Overall, 64% are very confident, which ranges from 60% among those in companies with revenues under \$250K annually, to 66% among those with revenues between \$250K- <\$6 million and to 78% among those with revenues of \$6 million or more. Company maturity (years in business) correlates with higher levels of confidence: while among those in newer companies, 50% are very confident, among those in more established companies, 76% say the same.

Exhibit A2. Q10: How confident are you that your company is consistently filing all taxes as required?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very confident	64%	60%	66%	78% B	50%	76% E
Somewhat confident	28%	30%	28%	20%	39% F	19%
Not very confident	7%	9% D	5%	2%	10%	5%
Not confident at all	0%	0%	0%	0%	0%	0%
DK/NR	0%	1%	0%	0%	1%	0%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include:

- Respondents in small companies with one to four employees are more likely to be very confident (66%), followed by those in companies with between five and 99 employees and those with 500 or more (62% respectively), while those in medium-sized companies of between 100 and 499 employees, are the least likely to be very confident (43%).
- Confidence also strengthens with age. Among those 55 years and older, three quarters (77%) are very confident, compared to six-in-ten (59%) among those under the age of 55.
- Those who have a CRA My Business account are more likely to be very confident (69%; compared to 50% among those who do not), as are those who are familiar with general tax

(66%; compared to 47% among those who are not) and those who are familiar with GST/HST taxes specifically (68%; compared to 37%).

- Those in women-led companies are also more likely to be very confident (72%).

Qualitative insights

Similarly, most small businesses and tax practitioners inferred they were confident that they or their clients were consistently filing all taxes as required; though, familiarity and confidence did seem to fluctuate based on number of years in business (as noted in the survey results).

When asked how they would know whether they were non-compliant, the vast majority of interviewees, both small businesses and tax practitioners, explained that they believed they would hear from CRA – by letter, email, or through My Business Account – if they were not compliant. Tax practitioners also tended to point out they would immediately be aware of non-compliance based upon some simple mathematics routinely done in their bookkeeping software or by verifying information in their clients' My Business Accounts (should they have access).

Sources of information used regarding business' tax obligations

Approximately half of respondents say that they consult CRA publications (52%), tax advisors/consultants (49%) or the tax pages on Canada.ca (47%) to keep update to date on their company's tax obligations. A quarter (25%) use other tax websites, while fewer consult with their own internal finance or accounting team (18%), social media (13%) or online forums or communities (12%). External accounting teams are very rarely consulted (1%).

Those with the highest revenues are most likely to use CRA publications (67%; compared to 48% among those in the lowest revenue bracket), tax professionals (61%; compared to 45%) or their internal accounting team (41%; compared to 10% among the lowest bracket and 23% among the middle bracket). At the same time, those in more established companies are also more likely to use professional advisors or consultants (56%; compared to 41% among those in newer companies) and/or internal finance or accounting teams (22%; compared to 12%). Those working in newer companies are more likely to stay informed through social media (20%) than those in more established companies (8%); this same is true of online forums and communities (16% vs. 9%).

Exhibit A3. Q13: What sources, if any, do you use to stay informed about changes in your company's tax obligations? Select all that apply

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
CRA publications	52%	48%	55%	67% B	50%	54%
Professional tax advisors or consultants	49%	45%	51%	61% B	41%	56% E
Tax pages on the Canada.ca website	47%	44%	48%	56%	50%	44%
Other tax websites (other than on Canada.ca)	25%	24%	25%	24%	28%	22%

Internal finance or accounting team	18%	10%	23% B	41% B C	12%	22% E
Social media platforms	13%	15%	11%	17%	20% F	8%
Online forums and communities	12%	11%	11%	21%	16% F	9%
External finance or accounting team	1%	1%	0%	0%	1%	1%
Other	1%	2%	1%	0%	0%	2% E
None	4%	5%	3%	4%	5%	4%
DK/NR	2%	1%	2% D	0%	1%	2%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- CRA publications are more likely to be used by:
 - Those responding to the survey in English (51%; compared to 33% among French respondents).
 - Respondents registered for CRA's My Business account (59%; compared to 33% among those who are not).
 - Those who clearly recall communications from CRA (69%; compared to 48% among those with no recall).
 - Those who never use a tax practitioner to file their returns (69%).
 - Those more familiar with general tax (54%; compared to 36%) and with GST/HST tax (54%; compared to 36%), and who are more confident filing taxes (54%; compared to 28%).
- Tax pages on the Canada.ca website are more likely to be used by:
 - Companies with between 5 – 99 employees (53%).
 - General partnerships (55%) and incorporated businesses (54%).
 - BC companies (65% - with Quebec companies having the lowest usage at 37%).
 - Those more familiar with general tax (49%; compared to 19%).
 - Those who experience tax filing as stressful (51%; compared to 40%) and as complicated (52%; compared to 41%).
- Other websites are more likely to be used by:
 - Those who never use a tax practitioner to file their returns (31%).
 - Those more familiar with general tax (26%; compared to 14%).
- Social media platforms are more likely to be used by:
 - Companies with between 100 – 499 employees (30%).
 - General partnerships (28%).
 - Younger respondents under the age of 34 (22%). This compares to 14% among those 35-54 and 6% among the oldest cohort.
 - Payroll professionals (38%).
 - Those who clearly (25%) or vaguely recall (19%) communications from CRA (compared to 8% among those with no recall).
 - Those working for companies in the accommodation and food services sector (33%).
- Online forums are more likely to be used by:
 - Younger respondents under the age of 34 (18%). This compares to 14% among those 35-54 and 5% among the oldest cohort.
 - Men (17%) compared to women (7%).

- General partnerships (19%).
- Those more familiar with general tax (13%; compared to 4%).
- Those working in newcomer-led businesses (23%).
- Internal finance or accounting teams are more likely to be used by:
 - Companies with between five and 99 employees (28%), between 100 – 499 employees (27%) and more than 500 employees (25%), compared to only 10% among those with fewer than five employees.
 - Younger respondents under the age of 34 (24%). This compares to 17% among those 35-54 and 13% among the oldest cohort.
 - Companies in Ontario (21%) and BC (23%), with only 11% in Alberta.
 - Respondents registered for CRA's My Business account (20%; compared to 8% among those who are not).
 - Those who are confident filing taxes as required (19%; compared to 8%).
- Professional tax advisors or consultants are more likely to be used by:
 - The companies with fewer than five employees (53%).
 - Corporations (64%), sole proprietorships (50%) and not-for-profits (45%).
 - Those in the professional, scientific and technical services (60%), the construction industry (55%), and health and social assistance sector (53%).
 - Respondents working in women-led businesses (57%).
 - Companies registered for a GST/HST account (51%; compared to 34% among those who are not).
 - Those familiar with GST/HST tax obligations (51%; compared to 35% among those not familiar) as well as those confident filing taxes as required (50%; compared to 31% among those not confident).
 - Those who do not recall CRA communications (56%; compared to 35% with clear recall and 39% with vague recall).
 - Women (54%) compared to men (43%).
 - Older respondents over 55 (58%) and those between 35 and 54 (50%), compared to only 37% among the youngest cohort.

Use of external tax practitioner to prepare and/or file business tax returns

While one-quarter (26%) of respondents say their business return is always prepared and filed in-house, more say that it is always (42%) or sometimes (31%) completed by an external tax practitioner.

Those in more established companies are more likely to say they always use an external practitioner (48%; compared to 35% among those in companies that have been in operation for under five years); conversely, those in newer companies are more likely to do this sometimes (37%; compared to 25% among those in companies that have been in operation for five years or longer). Those in companies with annual revenues between \$250K -< \$6 million are also more likely to sometimes hire external help (38%; compared to 25% among those with smaller revenues).

Exhibit A4. Q14: Does your company use/hire an external tax practitioner to prepare and/or file its business tax return(s)?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Yes, always	42%	42%	42%	48%	35%	48% E
Yes, sometimes	31%	25%	38%	28%	37% F	25%
No, our return is always prepared/filed in-house	26%	32% C	20%	24%	26%	26%
DK/NR	1%	2%	1%	0%	1%	1%
Significantly higher than	-	-	-	-	-	-
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Company size matters. Those with the fewer than five employees are most likely to always use an external tax practitioner (44%), followed by those with between five and 99 employees (40%). This drops significantly to 28% among those with 100 – 499 employees and to 25% among those with 500 or more. However, medium-sized companies are more likely to sometimes retain these professionals, with half (49%) among those in 100-499 employee companies falling in this category, as well as 37% of those with between five and 99 employees.
- Quebec companies are more likely than those in other regions to always prepare and file in-house (33%), particularly when compared to Alberta and BC (20%, respectively) and Ontario (21%).
- Women-led businesses are also more likely to file in-house (41%).
- Corporations are the most likely to always use an external tax practitioner (56%).
- Among older respondents 55 years and over, half (51%) say their company always uses an external tax practitioner. This in comparison to 37% among those between the ages of 35-54 and 42% among those younger. At the same time, the older cohort is also most likely to say they never use such a service (31%), which compares to 28% among those between the ages of 35 and 54 and 17% among those younger.
- The following groups are also more likely to always use a tax professional:
 - Those registered for a GST/HST account (45%; compared to 29%).
 - Those registered for CRA’s My CRA Business Account (43%; compared to 30%).
 - Those familiar with GST/HST tax obligations (44%; compared to 28%).
 - Those confident filing taxes as required (44%; compared to 20%).

Stress related to the process of filing all business taxes

The majority feels the filing process is stressful (61%), among whom 14% say it is very stressful, while only one-in-ten (10%) say this process is not stressful at all.

Overall, 38% say it is not that stressful. Those in more established companies are more likely to share this sentiment (44%) than those in newer companies (31%).

Exhibit A5. Q11: Other than the financial payment that may be required, how stressful do you find the process for filing all taxes your company is required to file?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very stressful	14%	17%	11%	14%	17%	12%
Somewhat stressful	46%	46%	48%	37%	51%	42%
Not very stressful	28%	27%	28%	40%	24%	32% E
Not stressful at all	10%	9%	11%	9%	7%	12%
DK/NR	1%	1%	1%	0%	1%	2%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Filing taxes is most stressful for those in companies with between 100 and 499 employees, where 72% say it is stressful. This compares to 61% among those in smaller companies and 54% among those in larger companies.
- Regionally, those in Alberta (73%) are the most stressed, while those in Quebec (52%) and BC (54%) are the least stressed.
- Among older respondents, only half (49%) are stressed, while among those younger than 55, markedly more (66%) are stressed.
- Stress levels are also highly correlated with the perceived level of complication of the tax filing process: Among those who say it is complicated, 82% say it is stressful (including 22% who say it is very stressful), while among those who say it is not complicated, only 29% find it stressful (2% very).
- Those in the accommodation and food services industry are more likely to find it very stressful (32%), which compares to only 7% among those in administrative/support services and those in the construction industry.

Complexity of the process of filing all business taxes

The majority (61%) also say that the process for filing taxes is complicated, among whom 12% say it is very complicated. Only 7% say it is not complicated at all.

Perceptions of the level of complexity of filing taxes does not vary significantly based on company revenue or number of years in business.

Exhibit A6. Q12: How complicated do you find the process for filing all taxes your company is required to file?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very complicated	12%	14%	8%	11%	14%	10%
Somewhat complicated	49%	47%	51%	51%	51%	48%
Not very complicated	30%	29%	32%	27%	28%	32%

Not complicated at all	7%	7%	6%	11%	6%	8%
DK/NR	2%	2%	2%	0%	1%	3%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Those employed in companies with between five and 99 employees are the least likely to find it very complicated (8%), while those employed in companies with 100-499 are twice as likely to share this opinion (16%).
- Filing is the most complicated for those working in limited liability companies (76% saying it is complicated) and the least complicated for those in a general partnership (54%) or incorporated business (60%).
- Among company comptrollers, three quarters (75%) say it is complicated, and among President/CEO/owner respondents, seven-in-ten (69%) say the same. On the other hand, only half of those in payroll (50%) and accounting/bookkeeping (53%) share this sentiment.
- When looking at industries, those in accommodation and food services are the most likely to find it complicated (78%), followed by those in health care and social assistance (76%). On the other hand, those in administrative services (49%) and construction (54%) are the least likely to believe this to be true.
- Albertans are also more likely to find filing company taxes complicated (75%), which compares to 41% in Atlantic Canada, 57% in Quebec and BC, 59% in Ontario.
- Older respondents over the age of 54 are less likely to say it is complicated (55%) than those under the age of 35 (68%), with those in the middle age category, in the middle (61%).

Qualitative insights

Asked what one or two words come to mind when thinking about filing all the taxes their companies or clients are required to file, responses varied. Among small businesses, responses tended to be more negative than positive. Negative descriptions included words like: complicated, stressful, painful, frustrating and overwhelming. Positive descriptions included words like: compliance, mandatory and important. Among tax practitioners, the experience tended to vary based on the preparedness and responsiveness of their clients but for the most part the process was described as routine, straightforward and boring/monotonous.

“It’s stressful and complicated. Stressful making sure you are doing them quarterly and including the right period of income to do the calculations, not missing any invoices. What’s more complicated is about some of the lines, even using the software; am I missing anything?” – Business representative

“It’s second nature. It’s part of what we’ve always done. It’s probably inundating for the clients but for us it’s part of our process. From our standpoint, it’s efficient and organized.” – Tax practitioner

Familiarity with business’ tax obligations as it relates to GST/HST

Forming a strong majority overall (88%), the same proportions of respondents say that they are ‘very’ or ‘somewhat’ familiar with their company’s tax obligations as it relates to GST/HST (both 44%). Only one-in-ten are not very (9%) or not at all familiar (2%).

Familiarity rises along with company revenues, as well as with the number of years a company has been in business. While among those in companies with the lowest revenues, 38% say they are very familiar, this is 48% among those in the mid-tier and 54% among those with the highest revenues. And while among those in business under five years, a third (33%) are very familiar (and 53% somewhat), fully half (52%) among more established businesses are very familiar (and 37% somewhat).

Exhibit A7. Q15: How familiar would you say that you are with your company’s tax obligations as it relates specifically to GST/HST registration, filing, and remittance?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very familiar	44%	38%	48% B	54% B	33%	52% E
Somewhat familiar	44%	47%	43%	39%	53% F	37%
Not very familiar	9%	11%	7%	7%	13% F	6%
Not familiar at all	2%	3%	2%	0%	1%	3%
DK/NR	1%	1%	1%	0%	0%	1%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Familiarity is higher among those in companies with fewer than 100 employees (88%) compared to those with 100-499 employees (82%) and 500+ employees (73%).
- Levels of familiarity are strongest in Ontario and Quebec, where 46% and 45%, respectively, are very familiar with their tax obligations. This is lowest in Alberta, at 26%.
- Older respondents were also more likely to be familiar (95%; including 58% very familiar). This compares to 87% among those under 35 (36% very) and 85% among the middle age category (38% very).
- Other groups who have higher levels of familiarity include:
 - Those registered for a GST/HST account (92%; compared to 74%).
 - Those registered for CRA’s My Business Account (93%; compared to 80%).
 - Those who clearly recall CRA communications (96%; compared to 85% among those with vague recall and 88% among those with no recall)
 - Those who visited tax pages for info on GST/HST (92%; compared to 84%).
 - Those confident filing taxes as required (91%; compared to 51%).

Qualitative insights

Similar to the survey findings, most interviewees inferred they were confident that they or their clients were consistently filing all taxes as required; though, familiarity and confidence did seem to fluctuate based on number of years in business (as noted in the survey results). For example,

a few newer small businesses indicated they were not confident they were compliant and therefore reached out to CRA to confirm they were (and ease their consciences).

“My company started last year. I haven’t done any filing yet. I was proactive to find out about my obligations. I signed up for support from a CRA officer who walked me through things.”- Business representative

Knowledge regarding filing a GST/HST tax return

As noted in the qualitative insights, quantitative testing of facts/myths about GST/HST in the survey shows that there is room for education.

Six in ten respondents correctly identified that it is true that only businesses meeting certain criteria need to file a GST/HST return (59%) and that once a business has ever made \$30,000 in a single year, it has to file a GST/HST return every year after that, no matter how much revenue it earns (60%). However, this means that the remaining four-in-ten either believe this to be false or are unsure.

At the same time, about half of respondents correctly assume that it is false that all businesses in Canada need to register for a GST/HST account (47%) and that even after registering for a GST/HST account, a business may not need to file a GST/HST return every year (49%), leaving the other half to believe this to be true or not sure about these statements.

Exhibit A8. Q30-33: The next section contains a set of statements about filing a GST/HST return. To help the CRA improve gaps in educating users, please tell us if you are familiar with each of the following statements. If you are unsure, please select that response.

Base: All respondents.

Column %	True	False	Unsure	DK/NR
Once a business has ever made \$30,000 in a single year, it has to file a GST/HST return every year after that, no matter how much revenue it earns	60%	12%	27%	1%
Only businesses meeting certain criteria need to file a GST/HST return.	59%	25%	15%	1%
All businesses in Canada need to register for a GST/HST account	39%	47%	14%	1%
Even after registering for a GST/HST account, a business may not need to file a GST/HST return every year	29%	49%	21%	1%

Qualitative insights

Again, despite claimed familiarity, understanding tax obligations is complex. This uncertainty was demonstrated in many ways over the course of the conversations, such as around when to register, when to charge GST/HST, the \$30,000 threshold, that one needs to file even if they have to file a zero. Interviewees also cited the intricacies of filing GST/HST returns for non-profits; understanding when to collect GST/HST for clients in other jurisdictions, and how to file relevant tax returns federally and provincially; different requirements for different sized businesses; new requirement to break out your exempt sales, as particularly challenging.

“I think it's the understanding. Some small businesses that I know, when their income hits \$30,500, they start to wonder if they have to do something. Some don't understand the concept of GST/HST. They think it's another form of tax from the Government.” – Business representative

“There's obviously more education needed; not just someone standing over you saying, ‘Do this.’ You need to learn, asking questions about why something is the way it is. If someone ever thinks of starting a business, they need to understand this is how this is done.” – Business representative

True or False: Only businesses meeting certain criteria need to file a GST/HST return

While six-in-ten respondents (59%) believe it is true that only businesses meeting certain criteria need to file a GST/HST return; a quarter (25%) believe this to be false and 16% are not sure or don't know.

While among those in the lowest revenue bracket, two-in-ten (20%) believe this premise to be false, three-in-ten (30%) among the mid-bracket say the same, with those in the highest bracket, in the middle (26%).

Exhibit A9. Q30: Only businesses meeting certain criteria need to file a GST/HST return
Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
True	59%	63%	55%	59%	62%	56%
False	25%	20%	30% B	26%	22%	27%
Unsure	15%	16%	15%	13%	14%	16%
DK/NR	1%	1%	1%	2%	1%	1%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Respondents from smaller companies with between one and four employees are more likely to say this is true (65%) compared to half or fewer among those in companies with between five and 99 employees (51%) and between 100-499 employees (45%).
- Those who have registered for a GST/HST number are twice as likely as those who have not to believe this to be false (27% vs. 15%).
- Those who clearly recall communications from CRA (72%) are more likely than those with vague (54%) or no recall (59%) to believe this to be true.
- The same can be seen among those familiar with general tax (60% saying this is true; compared to 44% among those not familiar) and those familiar with GST/HST tax (61%; compared to 42%).

True or False: All businesses in Canada need to register for a GST/HST account

Almost half (47%) believe it to be false that all businesses in Canada need to register for a GST/HST account, while four-in-ten (39%) say this is true, and 15% are unsure.

Agreement with this statement is higher among those in the middle and highest revenue brackets (44% and 54% respectively, compared to 32% among companies in the lowest bracket). Conversely, in the lowest bracket, half (52%) say this is false, compared to 42% and 36% in the middle and highest revenue brackets.

Exhibit A10. Q31: All businesses in Canada need to register for a GST/HST account
Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
True	39%	32%	44% B	54% B	38%	40%
False	47%	52% C D	42%	36%	47%	47%
Unsure	14%	15%	12%	9%	14%	13%
DK/NR	1%	1%	1%	2%	1%	1%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- As was seen with the previous question, those in smaller companies with fewer than five employees hold a different view of this, with the majority (55%) believing it to be false that all businesses in Canada must register for a GST/HST account, compared to between 26% and 36% of respondents in the bigger companies saying the same.
- Older respondents over the age of 55 are more likely to say this is false (59%; compared to 45% among those in the middle age bracket and 37% of younger respondents), while half of those under the age of 35 believe it to be true (51%; compared to 40% in the middle age bracket and 27% among older respondents).
- Those who have not registered for a GST/HST number are more likely than those who have not to believe this to be false (66% vs. 44%). Conversely, 43% of those who have registered for a GST/HST number say this is true, compared to only 18% among those who have not.
- Those who clearly recall communications from CRA (53%) are more likely than those with vague (40%) or no recall (34%) to believe this to be true. The same is seen among those who have visited the tax pages for GST/HST information (43% vs. 32%).
- Among those familiar with general tax, half (48%) say this is false and four-in-ten (38%) believe it to be true. A similar trend is seen among those familiar with GST/HST (49% saying false and 39% saying true).
- Respondents in women-led businesses are more likely to say this is false (57%), while those in newcomer-led businesses are least likely to hold this view (35%).

True or False: Even after registering for a GST/HST account, a business may not need to file a GST/HST return every year

Half (49%) say it is false that even after registering for a GST/HST account, a business may not need to file a GST/HST return every year; three-in-ten (29%) believe this to be true and 22% are not sure.

Among those working in newer companies, 35% say this is true (compared to 24% among those in more established companies); those in more established companies are more likely to be unsure (26%; compared to 16% among those in newer companies).

Exhibit A111. Q32: Even after registering for a GST/HST account, a business may not need to file a GST/HST return every year

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
True	29%	27%	30%	32%	35% F	24%
False	49%	46%	50%	53%	47%	49%
Unsure	21%	26% D	18%	11%	16%	26% E
DK/NR	1%	0%	2%	3%	1%	1%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Among large businesses with 500 employees or more, half of respondents (30%) say this is true, which compares to between 29%-33% among medium and small businesses. Conversely, one-in-five (21%) of large business respondents say this is false, compared to 43% - 50% among medium and small businesses.
- Younger respondents under the age of 34 are more likely to believe this to be true (35%), while older respondents over 55 are the least likely to (22%).
- Those who have not registered for a GST/HST number are more likely than those who have not to believe this to be true (43% vs. 27%). Conversely, half (53%) of those who have registered for a GST/HST number say this is true, compared to three-in-ten (29%) among those who have not.
- Similar findings can be seen based on having a My CRA Business account: Half (53%) of those who have an account say this is true, compared to four-in-ten (39%) among those who have not. Among the latter group, fully three-in-ten (30%) are not sure.
- Those who clearly recall communications from CRA (54%) are more likely than those with vague (35%) or no recall (20%) to believe this to be true. The same is seen among those who have visited the tax pages for GST/HST information (54% vs. 42%).
- Among those familiar with GST/HST tax, half (52%) say this is false and a quarter (27%) believe it to be true.

True or False: Once a business has ever made \$30,000 in a single year, it has to file a GST/HST return every year after that, no matter how much revenue it earns.

Six-in-ten (60%) believe it to be true that once a business has ever made \$30,000 in a single year, it must file a GST/HST return every year after that, no matter how much revenue it earns. One-in-ten (12%) say this is false and fully a quarter (28%) are not sure.

There are no significant differences in opinion when looking at revenue brackets or years in business.

Exhibit A12. Q33: Once a business has ever made \$30,000 in a single year, it has to file a GST/HST return every year after that, no matter how much revenue it earns.

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
True	60%	58%	62%	59%	59%	60%
False	12%	11%	12%	10%	14%	10%
Unsure	27%	30%	25%	27%	26%	29%
DK/NR	1%	1%	1%	3%	1%	1%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Respondents in small businesses with fewer than five employees are more likely than those in larger businesses to say this is true (62%) compared to those in the largest businesses with 500+ employees (54%) and those in businesses with 100-499 employees (50%). Among the larger businesses, one-in-five say this is false (20%).
- Among men, two thirds say this is true (65%), with 56% of women sharing this opinion. A third of women (33%) are not sure, compared to one-in-five (21%) men.
- Three quarters (73%) of respondents who clearly recall CRA communications say this is true, compared to two thirds (65%) of those with vague recall and just over half (56%) of those with no recall. Among this latter group, a third (33%) is not sure.

Businesses registered for a GST/HST account

Most respondents (81%) say that their company is registered for a GST/HST account; 15% say this is not the case, and 4% are not sure.

Registration levels are lowest among those with the lowest revenues (73%), rising to 88% among the mid-revenue bracket and fully 99% among those with the highest revenues.

Exhibit A13. Q16: Is your company registered for a GST/HST account?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
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Yes	81%	73%	88% B	99% B C	81%	81%
No	15%	23% C D	9% D	1%	16%	15%
DK/NR	4%	5% D	3% D	0%	3%	4%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Companies with between five and 99 employees are the most likely to be registered for a GST/HST account (87%), followed by large companies with more than 500 employees (81%). Among those with fewer than five employees, three quarters (77%) are registered, while fewer among those with 100-499 employees are (73%).
- The types of companies most likely to be registered are general partnerships (91%), corporations (89%) and LLCs (82%). On the other hand, 61% of non-profit organizations are.
- Other characteristics of those more likely to have a GST/HST account, include the following:
 - Those registered for CRA’s My Business Account (89%; compared to 57%).
 - Those who clearly recall CRA communications (90%; compared to 80% among those with vague recall and 79% among those with no recall)
 - Those who visited tax pages for info on GST/HST (86%; compared to 73%).
 - Those familiar with general tax (83%; compared to 62%).
 - Those familiar with GST/HST tax (85%; compared to 54%).

Length of time businesses have been registered for a GST/HST account

Among those who are registered for a GST/HST account, half (49%) have been registered for five years or more, four-in-ten (39%) for one to four years, and 10% are newly registered.

Companies with the lowest revenues typically registered more recently (17% within the past year and another 26% within the past one to two years), while those in the middle and highest revenue brackets are most likely to have registered five or more years ago (61% and 68%, respectively). Although it is not surprising that newer companies are more likely to have registered more recently (92% within the past four years), it is notable that one in ten (12%) companies that have been in operation for 5 years or more, have only registered for a GST/HST account less than 5 years ago.

Exhibit A14. Q17: To the best of your knowledge, how long ago was your company registered for a GST/HST account?

Base: Those registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Past year	10%	17% C D	4%	6%	20% F	1%
1-2 yrs	20%	26% C D	15%	10%	38% F	4%
3-4 yrs	19%	21%	19%	12%	34% F	7%
5+ yrs	49%	32%	61% B	68% B	6%	84% E
DK/NR	3%	4%	1%	4%	2%	3%
Sample size	549	187	266	96	191	358

Column label	A	B	C	D	E	F
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Other demographic differences include the following:

- Younger respondents are more likely to report having registered more recently, with 50% among those under 35 saying they registered in the past two years. This compares to a third (32%) of those 35-54 and only 7% among those 55+.
- Those registered in the past two years are also more likely to be in the administrative and support industry (54%), and accommodations/food services sector (43%)

Occasions of non-compliance with GST/HST filing obligations

One-in-six (17%) respondents say that their company has been non-compliant with their GST/HST returns at least one year since they have been registered.

Non-compliance is most likely among those in companies with lower revenues (22%; compared to 12% among the mid-revenue bracket and 17% among those with the highest revenues) and among newer businesses (27%; compared to 9% among those that have been around for five years or longer).

Exhibit A15. Q18: Has there ever been a year your company has not filed its GST/HST return since it registered for a GST/HST account?

Base: Those registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Yes	17%	22% C	12%	17%	27% F	9%
No	82%	77%	87% B	81%	71%	90% E
DK/NR	1%	2%	1%	2%	2%	1%
Sample size	549	187	266	96	191	358
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Companies with between 100 – 499 employees are the most likely to have been non-compliant (43%), compared to only 16% among those with fewer employees.
- Businesses in Ontario more likely to have been non-compliant (21%), particularly compared to Quebec businesses (11%).
- Older respondents are the most compliant, with only 9% saying they have not filed a GST/HST return at least once since registering. This compares to a quarter (26%) of those under 35 and one-in-five (18%) among those 35-54 years old.
- Among those who clearly recall communications from CRA, just over a third (36%) report non-compliance, while a quarter (26%) of those with a vague recall and 7% among those with no recall say the same.

Reasons for non-compliance with GST/HST filing obligations

The most common reason given for non-compliance is associated with income (17%), while one-in-ten cite administrative oversight (9%) and fewer said they were too busy (7%), didn't need to (6%), had bookkeeping issues (6%) or filed late (4%). Half (49%) did not provide a reason for this non-compliance.

Reasons given did not vary significantly based on revenues or years in business.

Exhibit A26. Q19: What is/are the main reason(s) your company has not filed its GST/HST return every year since your company has had a registered GST/HST account

Base: Those registered for a GST/HST account and who have not filed every year since registering.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
No income / not enough income / cash flow issues	17%	17%	18%	11%	13%	26%
Administrative oversight / forgot	9%	11%	9%	1%	6%	19%
No time / too busy	7%	4%	15%	0%	9%	4%
No need / no benefits / tax purposes (zero-rated, etc.).	6%	9%	0%	10%	9%	0%
Bookkeeping issues (issues with software, etc.).	6%	8%	0%	11%	7%	0%
Filed late / late submission	4%	4%	6%	2%	4%	4%
Not enough information	1%	2%	0%	0%	1%	0%
Other	2%	2%	4%	1%	3%	1%
DK/NR	48%	43%	51%	63%	47%	49%
Sample size	118	43	50	25	60	58
Column label	A	B	C	D	E	F

Barriers to complying with GST/HST tax obligations

A majority (71%) of respondents say their company files its GST/HST return at the deadline. One-quarter or fewer say that they experience significant barriers collecting (27%), remitting (24%) or filing (23%) their return.

All barriers are significantly higher among newer companies that have been operating for less than five years, whether barriers to collecting (42%; compared to 15% among those in more established companies), remitting (35%; compared to 15%) or filing (32%; compared to 15%).

Exhibit A17. Q20-23: To what extent do you agree or disagree with each of the following statements? % agree.

Base: Those registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
My company tends to file its GST/HST return at the deadline	71%	69%	73%	68%	69%	72%
There are significant barriers that prevent my company from collecting GST/HST	27%	30%	25%	21%	42% F	15%
There are significant barriers that prevent my company from remitting (or paying) GST/HST	24%	26%	23%	18%	35% F	15%
There are significant barriers that prevent my company from filing its GST/HST return	23%	23%	23%	24%	32% F	15%
Sample size	549	187	266	96	191	358
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- While there are no significant differences based on company size for filing GST/HST returns at the deadline, for the other measures on barriers, agreement is higher among companies with more than 100 employees, and particularly among those with 100-499 employees.
- When it comes to filing at the deadline, comptrollers (81%), accountants (77%) and managers (75%) are more likely to agree than those identifying as president/CEO/owner (61%).
- As well, when it comes to the barriers tested:
 - All barriers are least heavily felt in Quebec and among those who responded to the survey in French.
 - All barriers are felt more acutely by younger respondents, with agreement waning with age.
 - All barriers are most felt by those who work in administrative and support services and by those in newcomer-led businesses.
 - Not surprisingly, perceived level of stress as well as perceived complexity of the overall tax filing process highly correlates with the reported presence of barriers.

Qualitative insights

Qualitatively, interviewees were asked about their experience, including any perceived barriers or challenges, with the GST/HST registration process. In general, the registration process was characterized as challenging for a variety of reasons:

- There was confusion and a lack of understanding around when to register for a GST/HST account (including understanding of the \$30,000 threshold), and when a business can or should charge GST/HST. The sequencing of these steps and the resulting impact of a

misstep on CRA's categorization of the company and handling of backdated transactions was described as complicated, confusing and stressful.

“On registration, everyone you talk to gives you a different answer on when you need to, how you handle backdated transactions. People who start a business often start operating before they have a GST account and then they don't fit in a CRA bucket and that is a problem.” – Tax practitioner

- There was also some confusion around the steps to register an account and the need for different numbers along the way to complete the process.

“The reason I had to contact them was to get the BN which you need for a GST/HST number. For the BN number, when you're done the registration you get the, 'You're done screen,' but if you click off that, you lose the BN number. I was surprised there was no follow-up email with your BN number. It seems high stakes. When you click out of that window, you've lost your BN number.” – Business representative

The impacts of this particular challenge were felt most acutely by tax practitioners trying to gain authorization to access their clients' accounts. They argued that given the challenges some small businesses have faced with registering their accounts, it necessarily delays and complicates the authorization process. Trying to help clients manage the registration process often requires frequent touchpoints and dedicated meetings to sit together to complete it the registration process.

“They need to be able to get access to their accounts and then I send an authorization but if they can't get into their accounts to authorize me, I can't do anything. My hands are tied.” – Tax practitioner

- Understanding provincial registrations for those companies doing business with clients in different jurisdictions (i.e., other provinces or countries) was also unclear.
- A few, including tax practitioners more familiar with the CRA's processes, systems, website, and documents, had encountered difficulties when registering a partnership or changing a business from a sole proprietorship to a partnership.
- There also appears to be some uncertainty for small businesses around the determination of the frequency of filing, deadlines and instalments. These are established as part of the registration process, but several business representatives did not understand the implications of their choices or selections.

Suggested improvements

In terms of what CRA could do to help improve the registration process, interviewees suggested the following:

- CRA could have introductory meetings with new small businesses to go over everything they need to know before they register. It was also suggested to require new small businesses to take a mandatory introductory course (could be a short video and test) on tax obligations (not unlike mandatory employee training on workplace health and safety, sexual harassment and violence in the workplace). In fact, interviewees suggested the CRA should

make available broader training and education such as short videos explaining everything businesses should know about their tax obligations, the timeline/deadlines, and how to properly complete different facets of the process. Participants also suggested access to CRA experts to help them get set up with their tax obligations.

- Simplify the authorization process to grant account access to tax practitioners. Maintain an approved list of accredited/CRA-approved tax practitioners who can be authorized to view client accounts. The list could also be made available on CRA’s website for those looking to retain a tax practitioner.
- Once registration is complete, send a notification of the filing requirements with a schedule of upcoming deadlines.

Challenges or barriers faced by businesses when preparing their GST/HST returns

Looking at challenges or barriers faced when preparing their GST/HST returns, a third (33%) say they do not face any at all. Fairly similar proportions of respondents say that they have experienced any of the specific challenges/barriers listed (between 14% and 25%).

The most challenging aspects are gathering all necessary invoices and receipts (25%), keeping with to date with changes to obligations (23%), the complexity of the forms and documentation (21%) and understanding the complexity of tax obligations (20%). Slightly fewer list cost/financial constraints (18%), time constraints (18%) and remembering filing deadlines (17%). Lack of resources and access issues are least often seen as challenging (14% respectively).

Virtually all challenges are felt more strongly among those in companies with lower revenue levels, except for keeping up to date with changes to obligations, which is far more often felt among those in the higher revenue bracket (39%; compared to 21% among those in the lower brackets). As well, all challenges are felt more strongly among newer companies; among this group, only 19% say they do not face challenges, compared to 44% among more established companies.

Exhibit A18. Q24: Which of the following potential challenges or barriers has your company encountered, if any, when preparing its GST/HST tax return? Select all that apply.

Base: Those registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Gathering all necessary invoices and/or receipts	25%	27%	21%	32%	30% F	20%
Keeping up to date with changes to obligations	23%	22%	20%	39% B C	28% F	18%
Complexity of tax forms and documentation	21%	25% C	16%	24%	27% F	16%
Understanding the complexity of tax obligations	20%	25% C	14%	26%	26% F	15%
Cost/financial constraints	18%	22% C	14%	18%	25% F	12%
Don't have enough time	18%	18%	19%	15%	22%	15%

Remembering my company's GST/HST filing deadlines	17%	25% C	10%	14%	23% F	12%
Lack of resources	14%	20% C	8%	15%	21% F	8%
Access issues (e.g., technology, internet)	14%	19% C	9%	14%	21% F	8%
No challenges or barriers	33%	28%	38%	27%	19%	44% E
DK/NR	1%	0%	2%	0%	2%	0%
Sample size	549	187	266	96	191	358
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Those in smaller companies are more likely to say they face no challenges or barriers when preparing their GST/HST returns. Among those in companies with one to four employees, more than a third (36%) face no barriers, while three-in-ten (29%) among those with between five and 99 employees say the same. On the other hand, only one-in-ten larger companies with 100-499 employees (10%) and with 500 or more employees (12%) report not facing any barriers.
- Specifically, those larger companies with 100 employees or more, are more likely to report issues with keeping up to date with changes to obligations, understanding the complexity of tax obligations and lack of resources.
- Corporations are more likely to report not facing any barriers (43%), which is in stark contrast to those in general partnerships (17%) and LLCs (22%).
- Accountants and bookkeepers are most likely not to experience any barriers (42%), while president/CEO/owner respondents are most likely to report facing them, with only a quarter of this group (26%) saying they face no barriers.
- Women (39%) are more likely than men (24%) to not face barriers; a third of respondents in women-led companies (34%) say the same.
- As well, barriers faced decline with age, with half (51%) of those 55 and over saying they do not encounter barriers, compared to three-in-ten (29%) among those 35 – 54 years old and only 16% among the youngest cohort. When looking at the individual measures, all are felt significantly less by the older respondents.
- Not surprisingly, challenges with the preparation process are highly correlated with the level of stress and perceived level of complexity of the tax filing process.

Challenges or barriers faced by businesses when filing their GST/HST returns

Four-in-ten respondents say that they experience no challenge/barrier when filing their GST/HST return (40%). At roughly one-fifth of respondents, time constraints (21%) and challenges paying what is owed (18%) are the most common challenges/barriers faced. Somewhat fewer cite difficulties navigating the online filing system (16%) or inadequate resources (15%); forgetting to file (13%) and access issues (12%) are the least common challenges faced with filing.

Those in the mid-revenue bracket have the easiest time filing, with almost half (46%) saying they do not face challenges, compared to 35% and 36% among the lower and higher revenue groups, respectively. Again, all barriers are far more often felt by those in newer companies; among this group, only a quarter (26%) face no barriers, compared to twice that level (52%) among those in more established companies.

Exhibit A19. Q25: Which of the following potential challenges or barriers has your company encountered, if any, when filing its GST/HST tax return? Select all that apply

Base: Those registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue- \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Don't have enough time	21%	25% C	16%	27%	28% F	15%
Challenges related to paying taxes owed	18%	19%	17%	19%	27% F	11%
Difficulty navigating the online filing system	16%	17%	14%	23%	22% F	11%
Inadequate resources	15%	17%	12%	18%	21% F	10%
Forgot to file	13%	18% C	9%	10%	17% F	9%
Access issues (e.g., technology, internet)	12%	14%	10%	21%	14%	11%
Understanding the rules/regulations	1%	1%	0%	0%	0%	1%
No challenges or barriers	40%	35%	46% B	36%	26%	52% E
DK/NR	1%	0%	1%	0%	0%	1%
Sample size	549	187	266	96	191	358
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- As was seen above regarding preparation challenges, those in smaller companies are more likely to say they face no challenges or barriers when filing their GST/HST returns. Among those in companies with one to four employees, 44% face no barriers, and 37% among those with between five and 99 employees say the same. On the other hand, only one-in-five larger companies with 100-499 employees (18%) and with 500 or more employees (21%) report not facing any barriers.
- Specifically, those larger companies with 100 employees or more, are more likely to report access issues, difficulty navigating online filing systems and inadequate resources.
- Again, corporations are more likely not to face filing challenges (49%), while general partnerships (21%) and LLCs (30%) are least likely to report this.
- Women (47%) are more likely than men (32%) to not face barriers; a third of respondents in women-led companies (37%) say the same.
- As well, barriers faced decline with age, with more than half (58%) of those 55 and over saying they do not encounter barriers, compared to 37% among those 35 – 54 years old and only a quarter (26%) among the youngest cohort.
- Not surprisingly, again, challenges with the GST/HST filing process are highly correlated with the level of stress and perceived level of complexity of the tax filing process.

Qualitative insights

Qualitatively, while the majority of interviewees felt the process of preparing and filing a GST/HST return was easier the more times they did it, there was certainly a sense that some parts remain stressful and complicated.

Fundamentally, the main source of stress, and what drives feelings of doubt and uncertainty, relates to a general malaise or a fear of the CRA. While the vast majority desperately want to be compliant, transparent, and forthcoming, understanding tax obligations is complex, and no one wants to be on the CRA's radar. Most tend to assume the CRA wants something or is threatening in some way which explains some of the behaviours we noted in the survey; they procrastinate, they become non-responsive.

“My clients don't want to talk to CRA. They're both ignoring CRA and fearful of CRA. People panic. I say the word “audit” and people panic.” – Tax Practitioner

When presented with the survey results, and the challenges/barriers associated with preparing and filing GST/HST returns, most were not all that surprised. That being said, there was a certain level of skepticism around the validity of many of the reasons provided. For example, tax practitioners had little sympathy for most of the reasons provided – perhaps all but the access issues – arguing that there was an easy solution (i.e., hiring an accountant or bookkeeper). Though, as mentioned earlier, they also conveyed that in their experience, many new small businesses do not seem to appreciate the need to have good/proper bookkeeping or consider hiring a professional to help them. Others believe they are doing things right and do not believe there is anything to learn.

In terms of some of the specific challenges/barriers that came out of the survey, the following additional insights were provided by interviewees when shown the survey results:

- Remembering the GST/HST filing deadlines can be challenging, especially for small businesses who do not prioritize their tax obligations and do not have bookkeeping or accounting support to remind them.
- Interviewees agreed that there are frequent changes to obligations, almost annually, and explained that the CRA does not do a good job of communicating and describing the changes or the implications on the filing process (including how to accurately file the return).
- In terms of navigating the CRA's online filing system, some small businesses spoke of having to familiarize themselves with it initially, though they explained it became easier and more familiar with time. They did explain that the electronic filing system was easier to use than it has been in the past and were appreciative of the intuitive fields in which some calculations are completed automatically.
- In terms of access issues, the research suggested that the issues are mostly on CRA's end. Interviewees complained about the website frequently being down; having a glitchy experience and often being booted out of the system mid-way through filing; and limited bandwidth in peak periods.
- Information on CRA's website was not deemed to be user-friendly. It is often presented report-style, with technical terms that are complicated to understand.

“I find, with a lot of documentation on CRA, whether business or personal, it's not very user friendly...all the information that comes up is written in the type of style that is a heading and you have to figure out the part that relates to your question. No infographics or simple explanations or tools. – Business representative

- Reaction to the cost/financial constraints and challenges related to paying taxes owed was mixed. On the one hand, there was understanding of the current financial situation and the burden/impact this could have on small business and acknowledgment that tax obligations are likely less of a priority for new businesses. On the other hand, some small businesses and most tax practitioners also conveyed that some small businesses do not understand that GST/HST is not money added to an invoice and that it does not belong to the company.

Suggested improvements

In terms of what CRA could do to help improve the filing process, interviewees suggested the following:

- Improved integration of CRA's systems with accounting/bookkeeping software to keep receipts, invoices and paperwork organized and to simplify the filing process.
- A notification from CRA by email, or in My Business Account, to remind clients about upcoming filing deadlines. Further, interviewees felt CRA could use the same approach to provide other helpful tips (i.e., 'Let's say you don't have the cash flow, it's still important to file anyway', 'What happens if your bookkeeping isn't in order? You can catch up next month').
- Increase bandwidth to meet the increased volume on CRA's website (as most processes are now required to be completed online).
- Create videos on how to file GST/HST returns (i.e., 'This is when you would click here or there') for different scenarios (i.e., new companies, existing companies, companies of different sizes, etc.).
- Provide information in a clickable format, in plain language, to help users understand how to file; what is required in a specific field; and where to enter the correct information. There were suggestions to include more tools such as images and infographics to illustrate instructions. They also suggested having a chatbot to clarify what they're reading or get further explanations.
- Simplify the forms by removing superfluous information (i.e., extra questions and options) and reducing the number of forms as some tend to be repetitive.
- Time GST/HST filings with corporate tax filings to make it easier to remember deadlines.
- Be more lenient/understanding of late payments with respect to penalties and interest. For example, CRA could work with the small business to establish payment instalment terms.

Frequency of filing GST/HST returns

Nearly half of respondents file their GST/HST quarterly (47%), while approximately one-third do so annually (34%) and 13% do so monthly.

Companies with lower revenue levels tend to remit less frequently (46% annually) while those with the highest revenues tend to remit more frequently (40% monthly). As well, in newer companies tend to remit less frequently (43% annually; compared to 27%) and those that have been in business for five years or longer tend to remit more frequently (17% monthly; compared to 8%).

Exhibit A20. Q26: With which frequency does your company file its GST/HST return?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Monthly	13%	7%	13% B	40% B C	8%	17% E
Quarterly	47%	41%	55%	42%	44%	51%
Annually	34%	46% C D	27% D	14%	43% F	27%
No regular frequency	2%	4%	1%	2%	3%	2%
N/A	1%	1%	2%	2%	1%	2%
DK/NR	2%	1%	3%	0%	2%	2%
Sample size	549	187	266	96	191	358
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- While the plurality of companies of all sizes files quarterly, among smaller companies with fewer than four employees, the likelihood of filing annually is far higher than among larger companies, at 41%, while filing monthly is far less common (5%).

Frequency of GST/HST remittance

Remittance frequencies mirror that of filing frequencies. Just under half of respondents also remit file their GST/HST quarterly (45%), while approximately one-third do so annually (31%) and 13% do so monthly. While among all revenue levels, quarterly is the most common remittance frequency, again, those with higher revenues are more likely than those with low and middle revenues to do so more frequently (34% monthly), while those in the lower and middle revenue brackets are more likely to do so less frequently (40% and 27% annually, respectively). Among those in more established companies, fully half (50%) remit quarterly, while among newer companies, the plurality (42%) remits annually.

Exhibit A21. Q27: With which frequency does your company remit its GST/HST return?

Base: Those registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Monthly	13%	7%	13%	34% B C	10%	15%
Quarterly	45%	42%	48%	42%	38%	50% E
Annually	31%	40% C D	27% D	12%	42% F	23%
No regular frequency	5%	5%	4%	7%	6%	4%
N/A	4%	4%	5%	3%	2%	6%
DK/NR	2%	2%	3%	1%	2%	2%
Sample size	549	187	266	96	191	358
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- While the plurality of companies of all sizes remits quarterly, among smaller companies with fewer than four employees, the likelihood of remitting monthly is far less common (7%; compared to 20% among those with between five and 99 employees, 11% among those with 100-499 and 19% among larger companies).

Qualitative insights

The biggest challenge with the remittance process seemed to relate to the array of available payment options which all seemed to be linked to different services and redirected from the CRA's website. The main complaints included: skepticism about the security of the third-party payment options; bank fees (some high) incurred to make payments; not all financial institutions recognized/available; and confusion as to which CRA account to pay.

“Making the payment was tricky. I hated it. The options are you can pay from the post office with a QR code, the credit card, debit, and PayPal options all went through a different service. I was redirected from CRA to a weird service, which made me wonder if it's a scam. I didn't like having to go off the CRA website. If they could directly accept credit card or debit from their site would be so much easier. They also have fees, and some are high. In the end I did go through one of the sites, but I didn't like it. I was suspicious.” – Business representative

The main frustration for tax practitioners was having to move payments when they ended up in an unidentified period. Previously, tax practitioners were able to move payments, but that capability has been removed and now requires them to contact CRA, which was invariably described as a time-consuming process.

Suggested improvements

In terms of what CRA could do to help improve the remittance process, interviewees suggested the following:

- Enable payment through My Business Account directly to CRA.
- Recognize all banks/financial institutions.
- Improved integration with accounting/bookkeeping software (i.e., QuickBooks or Zero) to set up autopay.
- Allow tax practitioners to move payments into the proper accounts and into the proper payment periods.

Reasons for not having registered for a GST/HST account

Half (51%) of those who are not registered for a GST/HST account say they are not required to; four-in-ten (38%) say they do not collect GST/HST. One-in-ten say they don't have time (11%) and fewer cite other reasons, including financial struggles in the company (4%), not being able to find information (4%), or it being too difficult (4%).

Not knowing the requirement is a reason for fully a quarter (25%) of those in mid-revenue companies and 23% among those in the highest revenue bracket, while only 7% of those in companies with lower revenues cite this as a reason.

Exhibit A22. Q28: Which of the following are reasons your company has not registered for a GST/HST account? Select all that apply

Base: Those not registered for a GST/HST account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Not required to	51%	56%	37%	0%	49%	52%
Do not collect GST/HST	38%	41%	31%	23%	44%	32%
Don't know the requirements for GST/HST collection, filing and remittance	12%	7%	25% B	23%	15%	9%
Don't have the time	11%	13%	7%	0%	17%	6%
Company is struggling financially / unable to meet financial commitments	4%	2%	9%	46%	9%	1%
Could not find the information required to do so	4%	3%	6%	0%	2%	6%
It seems too difficult	4%	2%	8%	46%	7%	2%
Other	2%	0%	6%	0%	0%	3%
DK/NR	8%	8%	8%	30%	7%	9%
Sample size	128	68	55	5	53	75
Column label	A	B	C	D	E	F

Reasons for not being required to register for a GST/HST account

Among those who believe they are not required to register for a GST/HST account, 44% say that they haven't met the revenue threshold; 18% say that their type of business/activity exempts them. Fewer say they have non-exempt activities or supplies (6%) or have low revenue or a small business exemption (6%).

There are no significant differences when looking at revenue brackets years in business.

Exhibit A23. Q29: You indicated that your company was not required to register for a GST/HST account. If you know, under what specific condition(s) will your company be required to register for a GST/HST account?

Base: Those not registered for a GST/HST account who say they are not required to do so.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Revenue threshold / revenue exceeding \$30,000	44%	51%	15%	-	56%	34%
Type of business / commercial activity (various)	18%	16%	27%	-	7%	27%

Non-exempt activities / non-exempt supplies (various)	6%	4%	15%	-	0%	11%
Business operations / small supplier exception / low revenue	6%	8%	0%	-	7%	6%
Other	9%	8%	13%		7%	11%
DK/NR	17%	14%	29%		23%	12%
Sample size	43	27	16	0	16	27
Column label	A	B	C	D	E	F

Section B: Experiences with CRA

Recollection of messaging or communication from the CRA

Recent CRA messaging is not recalled by most respondents. Fewer than half say that they clearly (14%) or vaguely (26%) recall having seen, read or heard messaging/communication from the CRA in the past year.

Among those with in newer companies, recall is higher, at 48%, compared to 33% among in more established businesses.

Exhibit B1. Q34: In the last 12 months, have you seen, read or heard any messaging or communication from the CRA that you felt applied to your company?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Yes, clearly	14%	14%	14%	13%	17%	12%
Yes, vaguely	26%	24%	26%	33%	31% F	21%
No	55%	57%	54%	54%	47%	62% E
DK/NR	5%	5% D	6% D	0%	5%	5%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Recall rises with company size, from 33% (clear or vague) among those in companies with fewer than five employees to 60% among those with 500+ employees, with clear recall rising from 12% to 27%.
- Communications are most likely to be recalled by payroll professionals (55% recall, including 27% clear) and least likely by president/CEO/owner respondents (31% recall, including 13% clear).
- Recall declines with age, with six-in-ten (62%) among those under 35 recalling communications, including 22% with clear recall, while recall is at 39% (13% clear) among those in the 35-54 age group and at 22% (8% clear) among the oldest cohort.
- Recall is higher among those who visited tax pages for info on GST/HST (46%; 19% clear) than among those who did not (30%; 5% clear).
- As well, four-in-ten respondents familiar with general tax (41%) and GST/HST tax (40%) recall CRA communications.
- Among those in administrative and support services, fully seven-in-ten (68%) recall communications; however, this is mainly vague recall (54%).

Source of messaging or communication from the CRA

Among those recalling seeing, hearing or reading any messages or communications from CRA, letter mail (49%), CRA social media (34%) and the tax pages on Canada.ca (28%) are all common sources. Fewer have been exposed to a CRA ad (radio/tv 19%, online 17%) or received information indirectly (16%).

There are no significant differences when looking at revenue brackets or years in business.

Exhibit B2. Q35: Where did you see, read, or hear this messaging from the CRA? Select all that apply.

Base: Those who recall messages.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Letter mail from the CRA	49%	59%	33%	78%	41%	59%
A Canada.ca tax web page	28%	21%	36%	32%	28%	28%
An online ad	17%	12%	23%	8%	23%	8%
A radio or television ad	19%	12%	24%	32%	26%	9%
CRA social media account	34%	25%	45%	37%	38%	30%
Indirectly	16%	14%	21%	2%	13%	20%
Sample size	118	42	54	22	53	65
Column label	A	B	C	D	E	F

Contacted CRA in the past year

Over one-third of respondents say that they have contacted the CRA by phone (36%) or online (35%) in the past year. Mail (19%), in person (9%) and fax (5%) are less common. One-quarter (26%) say that they have had no recent contact with the CRA.

Those in the middle revenue bracket are more likely than those in other revenue categories to have had in-person contact (14%).

Exhibit B3. Q36: Other than for filing purposes, in which of the following ways have you contacted the CRA on behalf of your company in the last 12 months? Select all that apply.

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Online, including via My Business Account	35%	37%	31%	44%	38%	33%
By telephone	36%	35%	37%	37%	35%	37%
By mail	19%	21%	16%	23%	22%	17%
In person	9%	6%	14% B	11%	12%	7%
By fax	5%	3%	7% B D	2%	6%	3%
Other	0%	0%	1%	0%	0%	1%
I have not contacted the CRA in the last 12 months	26%	27%	24%	27%	19%	32% E
DK/NR	2%	1%	3% D	0%	2%	2%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Overall contact increases with company size. Among those with fewer than five employees, three-in-ten (30%) have had no contact in the last year, compared to 21% among middle-sized companies and 14% among the larger ones.
- Phone contact was more prevalent among respondents in companies with between five and 99 employees (39%) and least common among those in companies with 100-499 employees (25%). Use of most channels increases with company size, with mail ranging from 15% to 33%, in-person from 5% to 25% and fax from 3% to 15%.
- Payroll professionals (88%) and comptrollers (85%) are most likely to have had contact, while managers (68%) and president/CEO/owner respondents (70%) are the least likely to have done so.
- Contact is highest among younger respondents (90%), with three quarters (75%) among those between 35 – 54 and even fewer (58%) among older respondents report this.
- Contact is also higher among those who registered for a GST/HST account (77%; compared to 58% among those who have not), among those who registered for a My CRA Business account (78% vs. 65%), among those who visited tax pages for info on GST/HST (79% vs. 64%) and those familiar with general tax (75% vs. 57%).

Reasons for contacting the CRA

Twice as many respondents say that they contacted the CRA regarding GST/HST (42%) as any other reason for contact. One-in-five respondents had contact regarding corporate income tax (22%), payroll (21%) or tax reporting (19%). Getting free tax help (15%), business number registration (11%), charities and giving (10%), trust income tax (10%) and excise taxes (8%) were less common reasons for contact.

Corporate income tax was a more commonly noted reason for contact among those in the higher revenue companies (39%; compared to 26% in the middle category and 17% in the lower category); this was the same for contact regarding payroll (40%; compared to 26% and 14%, respectively).

Those in newer businesses were twice as likely as those in more established businesses to have had contact about business number registration (14% vs. 7%).

Exhibit B4. Q37: What was/were your reason(s) for contacting the CRA? Select all that apply.
Base: Those who contacted the CRA.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
GST/HST information, collection, filing and remittance	42%	44%	40%	38%	44%	39%
Corporate income tax	22%	17%	26%	39% B	21%	24%
Payroll	21%	14%	26% B	40% B	18%	24%
Business or professional tax reporting	19%	21%	17%	16%	20%	18%
Free tax help	15%	13%	16%	15%	16%	13%
Business number registration	11%	11%	9%	20%	14% F	7%
Charities and giving	10%	8%	13%	7%	10%	11%

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Trust income tax	10%	9%	10%	15%	11%	9%
Excise taxes, duties, and levies	8%	6%	9%	12%	7%	8%
DK/NR	7%	9%	4%	7%	7%	7%
Sample size	510	187	244	79	200	310
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Smaller businesses are more likely to have had contact about GST/HST information, collection, filing and remittance (45% among those in companies with under five employees, which declines to 21% among those in companies with 500+ employees).
- Payroll inquiries were less common among the smallest companies (15%), while among those with five or more employees, twice as many had contact for that reason (29%-33%).
- Business number registration was a far more common topic among respondents in companies with 100-499 employees (19%), as was charities and giving (21%) and excise tax, duties and levies (20%). These topics were rarely a reason for contact among the smallest companies with fewer than five employees (less than 10% for each).

Qualitative insights

When asked why they thought those contacting CRA by far the most likely to be calling related to GST/HST, many interviewees were surprised (especially tax practitioners) but suggested that this may relate to: the online registration process and challenges finding the BN number and other codes to complete registration; clarification on what they can claim GST/HST on; where HST is applied; what happens when their income is above \$30,000; the filing period requirement; and, confirmation they are filing correctly.

Contact with the CRA regarding GST/HST

Respondents who contacted the CRA for reasons that relate to GST/HST were shown six positively framed statements about their contact with the CRA and asked how much they agree with each. Strong majorities agree with each statement.

Eight-in-ten agreed that all their questions were answered (79%) and that the information they received was full and complete (78%). Three quarters agreed that they were satisfied with the experience (75%) and that the information they received was clear (73%). Seven-in-ten agreed that the time it took to get the information I needed was acceptable (70%) and two-thirds (65%) say they did not need to seek any additional resource(s) related to GST/HST after contacting the CRA.

Not having to seek further contact was most likely experienced by those in companies in the middle revenue bracket (75%; compared to 57% among those in the lowest bracket and 67% among those in the highest bracket).

Exhibit B5. Q38-43: You stated that you contacted the CRA for reasons that relate to GST/HST. To what extent do you agree or disagree with the following statements regarding that experience. % agree.

Base: Those who contacted the CRA for reasons that relate to GST/HST.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
All my questions were answered	79%	76%	80%	92%	77%	80%
I was satisfied with the experience	75%	72%	78%	80%	79%	71%
The information I received was clear	73%	66%	81%	86%	75%	72%
The information I received was full and complete	78%	76%	79%	86%	80%	76%
I did not need to seek any additional resource(s) related to GST/HST after contacting the CRA	65%	57%	75% B	67%	60%	70%
The time it took to get the information I needed was acceptable	70%	68%	72%	73%	71%	68%
Sample size	185	74	85	26	77	108
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- When it comes to all their questions being answered, those in companies with between five and 99 employees were most likely to agree this was the case (88%), while among those in smaller companies, 72% agree.
- Similarly, while 85% in companies with between five and 99 employees agree that the information they received was clear, only two thirds (66%) of those in smaller companies feel this way.
- Accountants/bookkeepers who contacted CRA for questions related to GST/HST were the least satisfied with the experience (60%), while president/CEO/owner respondents were more satisfied (81%).

Businesses' preferred method for CRA to contact them

While a quarter of respondents prefer traditional means of contact (mail 26% and phone 25%), nearly half (47%) say that they would prefer to hear from the CRA through their My Business Account.

There are no significant differences when looking at revenue brackets or years in business.

Exhibit B6. Q44: If and when there is a need for CRA to contact your company, which of the following methods is most preferred?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Electronic mail via CRA's My Business Account	47%	50%	44%	44%	48%	47%
Regular mail	26%	24%	30%	27%	24%	29%
Telephone	25%	24%	25%	28%	27%	23%
DK/NR	2%	2%	2%	2%	2%	2%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Accountants and bookkeepers are the most likely to prefer phone contact (32%) and least likely to prefer electronic mail via CRA's My Business Account (37%).
- Among those registered for CRA's My Business Account, just over half (53%) prefer this channel, while among those who are not registered, only a quarter (27%) chose this. Among the latter group, mail (41%) is the most popular channel.

Businesses registered with CRA's My Business Account

Three-quarters (75%) of respondents say that they are registered for a My Business Account, while 18% say they are not and 7% are not sure.

Among those in the lowest revenue companies, almost a quarter (23%) say they are not, compared to 14% and 17% of those in the middle and highest revenue companies.

Exhibit B7. Q45: Is your business registered with CRA's My Business Account online service?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Yes	75%	71%	79%	73%	75%	75%
No	18%	23% C	14%	17%	19%	18%
DK/NR	7%	6%	7%	10%	7%	7%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Smaller companies are more likely to have registered a CRA My Business Account. While 79% of those in companies with between five and 99 employees and 72% among those with fewer than five employees have done so, registration levels are at 60% among those in 100-499-employee companies and 65% among the largest companies.

- Registration is highest among corporations (82%) and sole proprietorships (78%) and lowest among non-profit organizations (52%).
- It is also twice as high among those registered for a GST/HST account compared to those who have not (82% vs. 41%).
- Among those clearly recalling CRA communications, 86% have a My Business Account, compared to three quarters among those with vague recall (75%) or no recall (73%).
- Higher familiarity with taxes in general (76%), with GST/HST (79%) and confidence in filing taxes as required (76%) are also correlated with higher uptake levels.

Qualitative insights

Perhaps not surprisingly, most interviewees have had reason to contact the CRA over the past year. Typically, contact was made over the telephone. And, while the experience of calling the CRA was described as far too long (hours and hours of waiting), many of the interactions were described as pleasant, positive and helpful. That being said, there was a sense that the experience could be hit and miss depending on the representative, with differences in knowledge, language capabilities, follow-up, and demeanor.

Tax practitioners have had reason to contact CRA much more frequently and explained that they have over time developed techniques (i.e., knowing their hours, calling within the first ten minutes of them opening, requesting call-backs) to improve their experience, avoid longer wait times, and to fit the conversations in their schedules.

Reasons businesses have not registered with CRA’s My Business Account

Among those not registered for a My Business Account, a quarter (25%) say that it is too complicated to register. One-in-five (19%) say they had access issues such as password problems. Fewer say preference for phone contact (14%), discomfort with technology (12%), habit (11%), security concerns (11%), being too busy (10%), or comfort with a different approach (9%) are reasons why they have not registered. Many cite other reasons (10%) or have no particular reason (13%).

Exhibit B8. Q46: What is/are the main reason(s) your business has not registered for CRA’s My Business Account? Select all that apply.

Base: Those who have not registered for CRA’s My Business Account

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Too complicated to register	25%	24%	25%	45%	20%	30%
Access issues (including remembering/recovering password)	19%	23%	10%	22%	23%	16%
Prefer to call CRA by phone	14%	14%	13%	11%	15%	12%
Not comfortable using technology	12%	10%	17%	0%	9%	14%

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Habit (using other methods to manage business tax affairs and information)	11%	13%	6%	21%	10%	13%
Security concerns	11%	5%	22% B	12%	17%	5%
Too busy to register	10%	6%	18%	11%	14%	7%
Comfortable with different approach	9%	5%	17%	10%	11%	8%
Other	10%	16% C	0%	0%	7%	12%
No particular reason	13%	14%	10%	11%	16%	10%
DK/NR	2%	3%	0%	0%	4%	0%
Sample size	123	51	56	16	50	73
Column label	A	B	C	D	E	F

Satisfaction with CRA’s My Business Account

Nearly all (86%) respondents who have a My Business Account, are satisfied with it, including 30% who say that they are very satisfied.

High levels of satisfaction are more common among those in the highest revenue bracket (44% saying they are very satisfied; compared to 31% in the lowest bracket and 27% in the middle bracket). Conversely, only 4% of those in the highest bracket are dissatisfied, compared to 12% in the lowest bracket and 11% in the middle bracket.

Exhibit B9. Q47: How satisfied are you with CRA’s My Business Account online service?

Base: Those who have registered for CRA’s My Business Account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very satisfied	30%	31%	27%	44% C	29%	31%
Somewhat satisfied	56%	52%	60%	47%	59%	53%
Somewhat dissatisfied	10%	11% D	9% D	2%	9%	10%
Very dissatisfied	1%	1%	2%	2%	1%	1%
DK/NR	3%	5%	2%	5%	2%	5%
Sample size	491	180	239	72	176	315
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- When looking at company size, overall satisfaction is high across the board (84% - 97%), but it is strongest among companies with more than 500 employees, where 53% are very satisfied. This compares to a quarter (27%) among the smallest companies with fewer than five employees, a third (34%) among 5-99-employee companies and 38% among those with 100-499 employees.

- Men (37%) are more likely to be very satisfied with the account than women (23%).
- Respondents with clear CRA communication recall report higher levels of satisfaction, with nearly half (47%) indicating they are very satisfied, compared to about a quarter among those with vague recall (26%) and no recall (27%).

Qualitative insights

Qualitatively, we learned that overall impressions, when they could access their My Business Account (including when tax practitioners could access on their clients' behalf) were generally positive. Most said it was easy to navigate, fairly easy to understand, and that it had been improving over time.

Used CRA's My Business Account to access GST/HST information or submit documents

Nearly three-quarters (73%) of respondents with a My Business Account say that they have used their it to access GST/HST information or submit documents. This includes 85% of those in the highest revenue bracket and 72% in the lower and middle brackets.

Exhibit B10. Q48: Have you ever used CRA's My Business Account to access GST/HST information or submit documents?

Base: Those who have registered for CRA's My Business Account.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Yes	73%	72%	72%	85%	77%	69%
No	22%	24% D	22% D	10%	19%	24%
DK/NR	5%	4%	6%	5%	4%	6%
Sample size	491	180	239	72	176	315
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Use of the account for GST/HST-related purposes is most prevalent among companies with between five and 499 employees (79%) and least prevalent among the smallest companies (68%).
- While among those under the age of 35, eight-in-ten (82%) have used the account for this purpose, seven-in-ten (69%) among those over 35 have done so.
- Among those who recall CRA communications in the past year, eight-in-ten have used the account for this purpose (80% among those with clear recall with 83% with vague recall), while that is lower (67%) among those with no recall.

Use of CRA's My Business Account for GST/HST account matters

Many have used their My Business Account for a variety of services listed, including filing a return (58%), viewing their balance (50%), making a payment (44%) or submitting documents (39%). Fewer have used it its inquiries service (23%), or to file an election (12%) or close their GST/HST account (9%).

Those in the highest revenue companies are more likely than others to have used a number of services, most notably viewing their balance (70%), submitting documents (57%) and inquiries service (42%). Those in more established companies are more likely to have filed a return through the My Business Account (66%; compared to 50% among in newer companies).

Exhibit B11. Q49: Which of the following services in My Business Account did you use for your GST/HST account? Select all that apply.

Base: Those who have used My Business Account to access GST/HST information.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
File a return	58%	58%	59%	59%	50%	66% E
View balance	50%	46%	51%	70% B C	55%	46%
Make a payment	44%	42%	44%	51%	41%	46%
Submit documents	39%	38%	35%	57% C	36%	41%
Enquiries service	23%	19%	23%	42% B C	27%	19%
File an election	12%	15%	8%	13%	18% F	6%
Close GST/HST account	9%	10%	6%	16%	14% F	4%
Other	2%	1%	2%	8%	3%	1%
DK/NR	2%	2%	1%	0%	1%	2%
Sample size	369	130	179	60	137	232
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- As seen before, prevalence of using the account to submit documents is lower among the smallest companies with fewer than five employees (31%) and at around half of larger companies (46% - 54%).
- A quarter of those in companies with 100 or more employees (26%) have used it to close their GST/HST account, while only 6% of the smallest companies and 11% of medium-sized companies have done the same.
- Younger respondents under the age of 35 are more likely than those 55+ to have used it for viewing a balance (56% vs. 40%), making a payment (56% vs. 37%) or closing a GST/HST account (17% vs. 0%).

Qualitative insights

There was a sense that CRA could make better use of My Business Account, and perhaps increase use of it, by sending alerts/notifications of upcoming filing and/or payment deadlines and allowing payments directly from their accounts. Others mentioned that having an executive summary or dashboard on the home screen with a snapshot of account information, including deadlines, etc. would be helpful, particularly for tax practitioners. There were also suggestions to house helpful tutorial videos about different elements of registering, filing and remittance of GST/HST returns.

Visited the tax pages on Canada.ca to search for GST/HST registration and filing information

Nearly two-thirds (64%) say that they have visited the tax pages on the Canada.ca website specifically to search for GST/HST information.

Those in newer companies were more likely to have done this (71%; compared to 58% among those in more established companies).

Exhibit B12. Q50: Have you ever visited the tax pages on the Canada.ca website to search for information on GST/HST registration and filing?

Base: All respondents.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Yes	64%	63%	64%	71%	71% F	58%
No	32%	33%	31%	27%	25%	38% E
DK/NR	4%	3%	5%	2%	4%	4%
Sample size	677	255	321	101	244	433
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- CFOs and comptrollers (82%) are the most likely to have visited the tax pages on the Canada.ca website to search for information on GST/HST registration and filing, especially compared to those identifying as president/CEO/owner (60%), managers (61%) and accountants and bookkeepers (64%).
- Younger respondents (18-34) are the most likely to have done so (76%), which compares to 62% among the middle age group and 58% among the oldest cohort.
- Prevalence is also higher among those with a GST/HST account (68%; compared to 44% among those who have not registered for one), among those with a CRA My Business Account (71%, compared to 39% among those who have not registered) and those recalling CRA communications either clearly (85%) or vaguely (69%), which compares to 58% among those with no recall.

Ease of finding GST/HST-related information on the tax pages of Canada.ca

Encouragingly, only one-quarter (24%) of respondents who visited the tax pages on Canada.ca had trouble finding GST/HST information; however, there appears to be room for improvement – one-in-five (21%) say it is very easy and most say it was somewhat easy (54%).

Among those in the highest revenue companies, only 10% said it was difficult, while the same was felt among 26% and 25% in the lower and medium revenue brackets, respectively.

Exhibit B13. Q51: How easy or difficult was it to find GST/HST related information on the tax pages of the Canada.ca website?

Base: Those who have visited the tax pages on Canada.ca.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Very easy	21%	21%	20%	33%	20%	22%
Somewhat easy	54%	53%	55%	58%	52%	56%
Somewhat difficult	22%	23% D	24% D	5%	24%	20%
Very difficult	2%	3%	1%	5%	3%	2%
DK/NR	0%	1%	0%	0%	1%	0%
Sample size	442	166	206	70	171	271
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Finding this information was the easiest for larger companies, with four-in-ten (41%) respondents in 500+ employee companies saying this is very easy, compared to three-in-ten (31%) among 100-499-employee companies, a quarter (24%) of those in companies with between five and 99 employees and one-in-five (19%) among those in the smallest companies.
- Conversely, finding this information was most difficult for those in small companies with fewer than five employees (29%) and those with between five and 99 employees (19%), while among those in companies with 100-499 employees, only 9% found it difficult.

Extent that GST/HST-related information on the tax pages of Canada.ca met informational needs

Three-in-ten respondents (30%) say their needs were fully met on the GST/HST related tax pages on the Canada.ca website, with another 55% saying the site met some of their needs. The remainder say the website only met very little (12%) or none of their needs (25%).

There are no significant differences when looking at revenue brackets or years in business.

Exhibit B14. Q52: To what extent would you say that the GST/HST related tax pages on the Canada.ca website have met your informational needs so far?

Base: Those who have visited the tax pages on Canada.ca.

Column %	Total	Revenue - Under \$250K	Revenue - \$250K to under \$6M	Revenue - \$6M or more	Years in Business - Under 5 years	Years in Business - 5 years or longer
Met all	30%	29%	30%	44%	26%	35%
Met some	55%	57%	55%	45%	59%	51%
Met very little	12%	12%	14%	6%	13%	12%
Met none	2%	2%	1%	5%	2%	1%
DK/NR	1%	1%	0%	0%	0%	1%
Sample size	442	166	206	70	171	271
Column label	A	B	C	D	E	F

Other demographic differences include the following:

- Among the largest companies with 500 employees or more, fully 95% say their informational needs were met, which compares to 83% among those with between five and

99 employees, 86% of those in 100-499-employee companies and 88% among those in companies with fewer than five employees.

- Respondents registered for CRA's My Business Account are more likely to feel their needs were fully met (33%; compared to 18% among those without an account).
- Among those clearly recalling CRA communications, almost half (46%) report having all their information needs met, which compares to a quarter among those with vague recall (26%) or no recall (27%).
- Among women-led businesses, fully 44% said their needs were all met, which contrasts with only a quarter (25%) of those in newcomer-led businesses.

Conclusions

The main purpose of this research was to gather data on and better understand GST/HST non-compliance among Canadian companies, with the ultimate goal of helping CRA strengthen GST/HST tax compliance. In light of previous research indicating that filing non-compliance is higher among businesses that have been operating for less than five years as compared to those that have been in operation for more than 5 years, results were also analyzed for those two groups, using the terms newer and more established businesses.

Many business representatives are confident in their ability to meet their general tax obligations, feeling well-informed about their company's tax requirements, including those specifically related to GST/HST. However, they often find the tax filing process to be stressful and complicated.

When looking at newer companies, a picture begins to emerge of lower levels of familiarity with their company's tax obligations, lower confidence in consistently filing all taxes required and higher stress levels related to filing taxes, when compared to those experienced by employees working in more established companies.

For staying current on tax obligations, businesses frequently rely on professional tax advisors, official publications, and tax information available on government websites. There is a marked difference between the sources newer and more established companies use, which could help inform future communications strategies. Most importantly, newer companies are less likely to use professional advisors or consultants or to have internal finance or accounting teams and are more likely to rely on social media and online forums and online communities than colleagues in more established companies. In fact, the qualitative research highlighted a request of CRA to provide introductory training in the form of a holistic overview of tax obligations, processes and timelines that new companies are required to take when establishing their business.

Regarding GST/HST-related obligations, most business representatives are aware of their responsibilities and have registered for a GST/HST account. Despite this, some companies have missed filing their GST/HST returns at least once, and many encounter obstacles in registering, filing and remitting these returns. Common difficulties include managing invoices and receipts, understanding obligations, and handling complex forms. Challenges related to the filing process itself often involve time constraints, payment issues, and navigating the online system.

The research shows that among newer companies, prevalence of non-compliance is three times higher than among more established companies. They are also more likely to report significant barriers that prevent their companies from collecting, remitting and filing GST/HST returns. These challenges are often related to managing administrative tasks, navigating the complexity of forms and obligations, technology, cost and financial pressures, human resources and time constraints.

Those that have not registered for a GST/HST account mostly say this is because they believe they are not required to do so, or because they do not collect GST/HST. A sizable minority admits that they are not sure about requirements for collection, filing and remittance, suggesting again that there is room for more communication to raise awareness about tax obligations and GST/HST obligations, specifically.

The research also demonstrates that there is some confusion about filing requirements across the board, with varied beliefs about revenue thresholds and registration needs. There appears to be an information gap regarding what the obligations are, and whether they are the same for every Canadian company or not. While these findings were generally similar between newer and more established companies, on this topic, there were varying levels of knowledge and understanding based on company size (number of employees).

In terms of interactions with CRA, a notable portion of businesses have encountered communications over the past year, primarily through mail, social media, and website updates. Many businesses have reached out to CRA for assistance, particularly regarding GST/HST-related matters, and generally report high satisfaction with these interactions, though consistency of information and helpfulness does fluctuate dependent on CRA representative. Additionally, a significant number of businesses are registered for CRA's My Business Account, with users expressing satisfaction and frequently using it for filing returns and checking balances. Most who visit the tax pages on CRA's website find the information accessible and helpful, but there was a sense that some of the information was a little too dry, didactic, and could be improved with plain language, clickable information, and illustrations/graphics.

Of note, those in newer companies are more likely to recall CRA communications and report higher prevalence of visiting the tax pages on the Canada.ca website to search for information on GST/HST registration and filing.

In conclusion, this feedback helped the CRA gain insights into how well businesses understand their tax obligations related to GST/HST filing, deepened understanding of why some GST/HST registrants either do not file returns or have difficulty filing returns and identified potential issues or challenges that hinder the ability of businesses, particularly those that have been in business for less than five years, to comply with their GST/HST filing obligations.

For ease of reference, the following summarizes the compilation of suggested improvements that were summarized throughout the report.

Improvements to the registration process

- CRA could have introductory meetings with new small businesses to go over everything they need to know before they register. It was also suggested to require new small businesses to take a mandatory introductory course (could be a short video and test) on tax obligations (not unlike mandatory employee training on workplace health and safety, sexual harassment and violence in the workplace). In fact, interviewees suggested the CRA should make available broader training and education such as short videos explaining everything businesses should know about their tax obligations, the timeline/deadlines, and how to properly complete different facets of the process.
- Simplify the authorization process to grant account access to tax practitioners. Maintain an approved list of accredited/CRA-approved tax practitioners who can be authorized to view client accounts. The list could also be made available on CRA's website for those looking to retain a tax practitioner.
- Once registration is complete, send a notification of the filing requirements with a schedule of upcoming deadlines.

Improvements to the preparation/filing process

- Improved integration of CRA's systems with accounting/bookkeeping software to keep receipts, invoices and paperwork organized and to simplify the filing process.
- A notification from CRA by email, or in My Business Account, to remind clients about upcoming filing deadlines. Further, interviewees felt CRA could use the same approach to provide other helpful tips (i.e., 'Let's say you don't have the cash flow, it's still important to file anyway', 'What happens if your bookkeeping isn't in order? You can catch up next month').
- Increase bandwidth to meet the increased volume on CRA's website (as most processes are now required to be completed online).
- Create videos on how to file GST/HST returns (i.e., 'This is when you would click here or there') for different scenarios (i.e., new companies, existing companies, companies of different sizes, etc.).
- Provide information in a clickable format, in plain language, to help users understand how to file; what is required in a specific field; and where to enter the correct information. There were suggestions to include more tools such as images and infographics to illustrate instructions. They also suggested having a chatbot to clarify what they're reading or get further explanations.
- Simplify the forms by removing superfluous information (i.e., extra questions and options) and reducing the number of forms as some tend to be repetitive.
- Time GST/HST filings with corporate tax filings to make it easier to remember deadlines.
- Be more lenient/understanding of late payments with respect to penalties and interest. For example, CRA could work with the small business to establish payment instalment terms.

Improvements to the remittance process

- Enable payment through My Business Account directly to CRA.
- Recognize all banks/financial institutions.
- Improved integration with accounting/bookkeeping software (i.e., QuickBooks or Zero) to set up autopay.
- Allow tax practitioners to move payments into the proper accounts and into the proper payment periods.

Appendix A: Quantitative methodology report

Survey methodology

Earnscliffe Strategy Group's overall approach for this study was to conduct an online survey of a minimum of 665 representatives of small businesses in Canada using an online panel sample. A detailed discussion of the approach used to complete this research is presented below.

Questionnaire design

The questionnaire for this study was designed by Earnscliffe, in collaboration with the Canada Revenue Agency, and provided for fielding to Leger. The survey was offered to respondents in both English and French and completed based on their preferences. All questions were mandatory.

Sample design and selection

The sampling plan for the study was designed by Earnscliffe in collaboration with Canada Revenue Agency, and the sample was drawn by Leger based on Earnscliffe's instructions. The surveys were completed using Leger's opt-in panel. Digital fingerprinting was used to help ensure that no respondent took the online survey more than once.

A total of 677 small businesses were screened reflecting the regional distribution of small businesses in Canada, based on the most recent data available from Statistics Canada.

Data collection

The online survey was completed by 677 Canadians.

The online survey was conducted in English and French from May 6 – May 24, 2024, and took an average of 10 minutes to complete. The survey was undertaken by Leger using their proprietary online panel.

Weighting

In addition to setting quotas, the data weighted based on company revenues, business size, years in operation, region to reflect the business population in Canada, as reported by Statistics Canada.

Quality controls

Leger's panel is actively monitored for quality through a number of approaches (digital fingerprinting, in-survey quality measures, incentive redemption requirements, etc.) to ensure that responses are only collected from legitimate Canadian panel members.

Results

Final dispositions

A total of 4,088 individuals entered the online survey, of which 677 qualified as valid and completed the survey. The response rate for this survey was 2.66%.

Total entered survey: 4,088

Completed: 677

Not qualified/screen out: 1,742

Over quota: 885

Suspend/drop-off: 784

Unresolved (U): 21,949

Email invitation bounce-backs: 829

Email invitations unanswered: 21,120

In-scope non-responding (IS): 0

Qualified respondent break-off: 0

In-scope responding (R): 694

Completed surveys disqualified – quota filled: 0

Completed surveys disqualified – other reasons: 17

Completed surveys – valid: 677

Response rate = $R/(U+IS+R)$: 2.66%

Nonresponse

Respondents for the online survey were selected from among those who have volunteered to participate in online surveys by joining an online opt-in panel. The notion of nonresponse is more complex than for random probability studies that begin with a sample universe that can, at least theoretically, include the entire population being studied. In such cases, nonresponse can occur at a number of points before being invited to participate in this particular survey, let alone in deciding to answer any particular question within the survey.

Margin of error

Respondents for the online survey were selected from among those who have volunteered or registered to participate in online surveys. Because the sample is based on those who initially self-selected for participation in the panel, no estimates of sampling error can be calculated. The results of such surveys cannot be described as statistically projectable to the target population. The treatment here of the non-probability sample is aligned with the Standards for the Conduct of Government of Canada Public Opinion Research - Online Surveys.

Appendix B: Qualitative methodology report

Methodology

The qualitative phase included 35 in-depth interviews, 20 with representatives from small businesses who make under \$25 million in annual revenue and 15 with tax practitioners. The interviews were conducted by Teams video calls between July 31 and September 5, 2024, and took an average of 30-40 minutes in duration.

Recruitment

Earnscliffe partnered with Quality Response to identify potential interviewees. Quality Response understands the nuance of qualitative recruiting and the importance of locating qualified, interested respondents. Their recruiting is undertaken in strict accordance with the Standards for the Conduct of Government of Canada Public Opinion Research – Qualitative Research.

For the sample of small businesses, we included a question on the initial survey to gauge interest in participating in follow-up qualitative research. We drafted emails to follow up with those who expressed interest outlining the nature of the project and confirming CRA had commissioned Earnscliffe to undertake the project. This sample had stratified quotas by language and region to ensure broad representation. Before undertaking the qualitative recruitment, we worked with the Project Authority at CRA to establish final target specifications for the qualitative recruiting based upon the profile of both survey participants generally and more specifically, the willing participants recruited.

For the sample of tax practitioners, participants were drawn from a combination of pre-identified database of qualified respondents owned by our qualitative recruiter or from lists of tax preparing businesses provided by sources such as from Dun & Bradstreet or Data Axle Canada (formerly known as InfoCanada).

Participants were recruited using a five-minute screening questionnaire (included in Appendix D). The screener contained a series of standard screening questions to ensure participants qualified based on their profession, business size, years in operation, and location of residence ensuring a good mix of other firmographics as best as possible.

Interviews were scheduled at a time that was mutually convenient to the interviewee and moderator. Reminder calls were made prior to confirm interviewees' intentions to attend and rescheduled, where needed. All received a cash honorarium at the end of the interview (\$300 for interview participants).

Interviewers

We relied on three qualified interviewers to ensure we could meet interviewees' preferences and schedules.

In our experience, there is value in using multiple interviewers (within reason) as it ensures that no single moderator develops early conclusions. The interviewers each provide a debrief on their interviews including the functionality of the discussion guide; any issues relating to recruiting, turnout, or technology. Together, they discuss the findings on an ongoing basis in order to allow for probing of areas that require further investigation in subsequent groups, and before the final results are reported.

A note about interpreting qualitative research results

It is important to note, when reading the qualitative findings, that qualitative research is a form of scientific, social, policy, and public opinion research. Focus group or interview research is designed to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Because of the small numbers involved, the participants cannot be expected to be thoroughly representative in a statistical sense of the larger population from which they are drawn, and findings cannot reliably be generalized beyond their number.

Glossary of terms

The following is a glossary of terms used throughout the report to impart the qualitative findings. These phrases are used when groups of participants share a specific point of view. Unless otherwise stated, it should not be taken to mean that the rest of participants disagreed with the point; rather others either did not comment or did not have a strong opinion on the question.

Glossary of qualitative terms

Generalization	Interpretation
Few	Few is used when less than 10% of participants have responded with similar answers.
Several	Several is used when fewer than 20% of the participants responded with similar answers.
Some	Some is used when more than 20% but significantly fewer than 50% of participants with similar answers.
Many	Many is used when nearly 50% of participants responded with similar answers.
Majority/Plurality	Majority or plurality are used when more than 50% but fewer than 75% of the participants responded with similar answers.
Most	Most is used when more than 75% of the participants responded with similar answers.
Vast majority	Vast majority is used when nearly all participants responded with similar answers, but several had differing views.
Unanimous/Almost all	Unanimous or almost all are used when all participants gave similar answers or when the vast majority of participants gave similar answers and the remaining few declined to comment on the issue in question.

Appendix C: Survey questionnaire

Online questionnaire

Canada Revenue Agency (CRA) GST/HST Compliance Study

Programming notes:

Section titles should not appear on screen for respondents.

Do not present question numbers on screen for respondents.

Include a progress bar.

All questions are mandatory but include a don't know and/or a prefer not to answer option.

Introduction page

Background information

This research is being conducted by Earncliffe Strategies, a Canadian public opinion research firm on behalf of Canada Revenue Agency (CRA).

The CRA is committed to helping Canadians comply with their tax obligations. It does this through a mix of education and compliance activities. The purpose of this online survey is to obtain candid and honest feedback from Canadians to provide the CRA with a better understanding of the information and resources businesses require in order to meet their GST/HST filing obligations.

How does the online survey work?

- a) You are being asked to offer your opinions and experiences related to GST/HST filing through an online survey.
- b) We anticipate that the survey will take 10 minutes to complete.
- c) Your participation in the survey is completely voluntary and confidential.
- d) Your decision on whether or not to participate will not affect any dealings you may have with the Government of Canada.

This study has been registered with the Canadian Research Insights Council's Research Verification Service so that you may validate its authenticity. If you would like to enquire about the details of this research, you can visit [CRIC's website](#). If you choose to verify the authenticity of this research, you can reference project code 20240402-LE451.

You can also verify the legitimacy of the research by checking the CRA's current public opinion research listing on their website in [English](#) or [French](#).

What about your personal information?

- a) The personal information you provide to Canada Revenue Agency is governed in accordance with the *Privacy Act* and is being collected under the authority of section 14.2 of the Standards for the Conduct of Government of Canada Public Opinion Research – Quantitative Research. We only collect the information we need to conduct the research project.
- b) **Purpose of collection:** We require your personal information such as demographic information to better understand the topic of the research. However, your responses are

always combined with the responses of others for analysis and reporting; no attempt will be made to identify you based on information provided.

- c) **For more information:** This personal information collection is described in the standard personal information bank [Public Communications – PSU 914](#), in Info Source, available online at infosource.gc.ca.
- d) **Your rights under the *Privacy Act*:** In addition to protecting your personal information, the *Privacy Act* gives you the right to request access to and correction of your personal information.’ You also have the right to file a complaint with the Privacy Commissioner of Canada if you think your personal information has been handled improperly.

What happens after the online survey?

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

If you have any questions about the survey or if you require an alternative format in order to participate in this research, you may contact Earncliffe Strategies at research@earncliffe.ca.

Your help is greatly appreciated, and we look forward to receiving your feedback.

[continue]

Section 1: Initial screening

1. As part of your primary job responsibilities, do you make decisions about, or are you directly involved with, any of the following? Please choose all that apply to you. [multiple response]

Income tax-related matters	1
Payroll	2
GST/HST return preparation	3
Other GST/HST-related matters	4
Bookkeeping	5
None of the above [thank & terminate]	6
Prefer not to answer [thank & terminate]	99

2. Which of the following best describes your position within the business?

President/CEO/Owner	1
Chief Financial Officer/Comptroller	2
Accountant	3
Payroll Manager/Officer	4
Manager	5
Bookkeeper	6
Financial Officer	7
Some other position [thank & terminate]	8
Prefer not to answer [thank & terminate]	99

3. What is your approximate annual business revenue?

Under \$30,000	1
----------------	---

\$30,000 to under \$100,000	2
\$100,000 to under \$250,000	3
\$250,000 to under \$500,000	4
\$500,000 to under \$1.5 million	5
\$1.5 to under \$6 million	6
\$6 to under \$10 million	7
\$10 to under \$60 million [thank & terminate]	8
\$60 million or more [thank & terminate]	9
Prefer not to answer [thank & terminate]	99

4. How many employees work for your company in Canada, including yourself? This includes full-time, part-time, and seasonal staff on payroll, but does not include contract staff or outsourced work.

1-4	1
5-99	2
100-499	3
500+	4
Prefer not to answer [thank & terminate]	99

5. How long has your business been in operation?

Less than one year	1
1-2 years	2
3-4 years	3
5-10 years	4
Over 10 years	5
Prefer not to answer [thank & terminate]	99

6. Is your company...?

A sole proprietorship	1
A general partnership	2
A limited liability partnership	3
A trust	4
A registered charity	5
A non-profit organization	6
A cooperative	7
An incorporated business	8
Prefer not to answer [thank & terminate]	99

7. In which province(s) and/or territor(y/ies) is your business physically based? [multiple response]

Newfoundland and Labrador	1
Nova Scotia	2
Prince Edward Island	3
New Brunswick	4
Quebec	5
Ontario	6
Manitoba	7

Saskatchewan	8
Alberta	9
British Columbia	10
Yukon	11
Nunavut	12
Northwest Territories	13
Outside of Canada	14
Prefer not to answer [thank & terminate]	99

8. In which province(s) and/or territor(y/ies) does your business operate or conduct business? [multiple response]

Newfoundland and Labrador	1
Nova Scotia	2
Prince Edward Island	3
New Brunswick	4
Quebec	5
Ontario	6
Manitoba	7
Saskatchewan	8
Alberta	9
British Columbia	10
Yukon	11
Nunavut	12
Northwest Territories	13
Outside of Canada	14
Prefer not to answer [thank & terminate]	99

[If “Outside Canada” ONLY for both Q7 and Q8, terminate]

Section 2: Awareness, understanding and experience with GST/HST collection, filing and remittance

9. In general, how familiar would you say that you are with your company's tax obligations?

Very familiar	1
Somewhat familiar	2
Not very familiar	3
Not familiar at all	4
Don't know/Prefer not to answer	99

10. How confident are you that your company is consistently filing all taxes as required?

Very confident	1
Somewhat confident	2
Not very confident	3
Not confident at all	4
Don't know/Prefer not to answer	99

11. Other than the financial payment that may be required, how stressful do you find the process for filing all taxes your company is required to file?

Very stressful	1
Somewhat stressful	2
Not very stressful	3
Not stressful at all	4
Don't know/Prefer not to answer	99

12. How complicated do you find the process for filing all taxes your company is required to file?

Very complicated	1
Somewhat complicated	2
Not very complicated	3
Not complicated at all	4
Don't know/Prefer not to answer	99

13. What sources, if any, do you use to stay informed about changes in your company's tax obligations?

CRA publications	1
Tax pages on the Canada.ca website	2
Other tax websites (other than on Canada.ca)	3
Social media platforms	4
Online forums and communities	5
Internal finance or accounting team	6
Professional tax advisors or consultants	7
Other, specify [open ended text box]	8
None	9
Don't know/Prefer not to answer	99

14. Does your company use/hire an external tax practitioner to prepare and/or file its business tax return(s)?	
Yes, always	1
Yes, sometimes	2
No, our return is always prepared/filed in-house	3
Don't know/Prefer not to answer	99
15. How familiar would you say that you are with your company's tax obligations as it relates specifically to GST/HST registration, filing, and remittance?	
Very familiar	1
Somewhat familiar	2
Not very familiar	3
Not familiar at all	4
Don't know/Prefer not to answer	99
16. Is your company registered for a GST/HST account?	
Yes	1
No	2
Don't know/Prefer not to answer	99
17. [if registered for a GST/HST account] To the best of your knowledge, how long ago was your company registered for a GST/HST account?	
This past year	1
1-2 years ago	2
3-4 years ago	3
5 or more years ago	4
Don't know/Prefer not to answer	99
18. [if registered for a GST/HST account] Has there ever been a period or periods your company has not filed its GST/HST return since it registered for a GST/HST account?	
Yes	1
No	2
Don't know/Prefer not to answer	99
19. [if yes] What is/are the main reason(s) your company has not filed its GST/HST return for every period since your company has had a registered GST/HST account?	
[open ended text box]	
Don't know/Prefer not to answer	99
[if registered for a GST/HST account] To what extent do you agree or disagree with each of the following statements? [randomize]	
20. There are significant barriers that prevent my company from collecting GST/HST	
21. There are significant barriers that prevent my company from filing its GST/HST return	

22. There are significant barriers that prevent my company from remitting (or paying) GST/HST
23. My company tends to file its GST/HST return at the deadline

Strongly agree	1
Somewhat agree	2
Somewhat disagree	3
Strongly disagree	4
Not applicable	5
Don't know/Prefer not to answer	99

24. [if registered for a GST/HST account] Which of the following potential challenges or barriers has your company encountered, if any, when **preparing** its GST/HST tax return? [randomize]

Access issues (e.g., technology, internet)	1
Gathering all necessary invoices and/or receipts	2
Complexity of tax forms and documentation	3
Keeping up to date with changes to obligations	4
Understanding the complexity of tax obligations	5
Don't have enough time	6
Lack of resources	7
Cost/financial constraints	8
Remembering my company's GST/HST filing deadlines	9
Other, specify [open end text box]	10
No challenges or barriers [Exclusive]	11
Don't know/Prefer not to answer	99

25. [if registered for a GST/HST account] Which of the following potential challenges or barriers has your company encountered, if any, when **filing** its GST/HST tax return? [randomize]

Access issues (e.g., technology, internet)	1
Difficulty navigating the online filing system	2
Don't have enough time	3
Forgot to file	4
Inadequate resources	5
Challenges related to paying taxes owed	6
Other, specify [open end text box]	7
No challenges or barriers [Exclusive]	8
Don't know/Prefer not to answer	99

26. [if registered for a GST/HST account] With which frequency does your company file its GST/HST return?

Monthly	1
Quarterly	2
Annually	3
No regular frequency	4
Not applicable	5

Don't know/Prefer not to answer 99

27. [if registered for a GST/HST account] With which frequency does your company remit its GST/HST payment?

Monthly	1
Quarterly	2
Annually	3
No regular frequency	4
Not applicable	5
Don't know/Prefer not to answer	99

28. [if not registered for a GST/HST account] Which of the following are reasons your company has not registered for a GST/HST account? [randomize]

Not required to [anchor]	1
Don't know the requirements for GST/HST collection, filing and remittance	2
Could not find the information required to do so	3
Company is struggling financially / unable to meet financial commitments	4
Do not collect GST/HST	5
It seems too difficult	6
Don't have the time	7
Other [specify]	77
Don't know/Prefer not to answer	99

29. [if not required to register for a GST/HST account] You indicated that your company was not required to register for a GST/HST account. If you know, under what specific condition(s) will your company be required to register for a GST/HST account?

[open ended text box]
Don't know/Prefer not to answer 99

The next section contains a set of statements about filing a GST/HST return. To help the CRA improve gaps in educating users, please tell us if you are familiar with each of the following statements. If you are unsure, please select that response. [randomize]

30. Only businesses meeting certain criteria need to file a GST/HST return
 31. All businesses in Canada need to register for a GST/HST account
 32. Even after registering for a GST/HST account, a business may not need to file a GST/HST return every year
 33. Once a business has ever made \$30,000 in a single year, it has to file a GST/HST return every year after that, no matter how much revenue it earns

True	1
False	2
Unsure	8
Prefer not to answer	9

Section 3: Experience with the CRA

34. In the last 12 months, have you seen, read or heard any messaging or communication from the CRA that you felt applied to your company?

Yes, clearly recall	1
Yes, vaguely recall	2
No	3
Don't know/Prefer not to answer	99

35. [if clearly recall] Where did you see, read, or hear this messaging from the CRA? Select all that apply. [randomize]

Letter mail from the CRA	1
A Canada.ca tax web page	2
An online ad	3
A radio or television ad	4
CRA social media account	5
Indirectly, through an account or friend/family member	6
Other [anchor]	7
Don't know/Prefer not to answer	99

36. Other than for filing purposes, in which of the following ways have you contacted the CRA on behalf of your company in the last 12 months? Select all that apply. [randomize]

Online, including via My Business Account	1
By telephone	2
By fax	3
By mail	4
In person	5
Other	6
I have not contacted the CRA in the last 12 months	7
Don't know/Prefer not to answer	99

37. [if contacted the CRA] What was/were your reason(s) for contacting the CRA? Select all that apply. [randomize]

GST/HST information, collection, filing and remittance	1
Business or professional tax reporting	2
Excise taxes, duties, and levies	3
Payroll	4
Business number registration	5
Charities and giving	6
Corporate income tax	7
Free tax help	8
Trust income tax	9
Don't know/Prefer not to answer	99

[if contacted the CRA for GST/HST] You stated that you contacted the CRA for reasons that relate to GST/HST. To what extent do you agree or disagree with the following statements regarding that experience. [randomize]

38. The information I received was full and complete

39. The information I received was clear
 40. The time it took to get the information I needed was acceptable
 41. I was satisfied with the experience
 42. All my questions were answered
 43. I did not need to seek any additional resource(s) related to GST/HST after contacting the CRA

Strongly agree	1
Somewhat agree	2
Somewhat disagree	3
Strongly disagree	4
Not applicable	5
Don't know/Prefer not to answer	99

44. If and when there is a need for CRA to contact your company, which of the following methods is most preferred? [single response; randomize]

Telephone	1
Regular mail	2
Electronic mail via CRA's My Business Account	3
Don't know/Prefer not to answer	99

45. Is your business registered with CRA's My Business Account online service?

Yes	1
No	2
Don't know/Prefer not to answer	99

46. [if not registered with CRA's My Business Account] What is/are the main reason(s) your business has not registered for CRA's My Business Account? [randomize; multiple response]

Habit (using other methods to manage business tax affairs and information)	1
Too complicated to register	2
Too busy to register	3
Comfortable with different approach	4
Prefer to call CRA by phone	5
Not comfortable using technology	6
Access issues (including remembering/recovering password)	7
Security concerns	8
Other	9
No particular reason	10
Don't know/Prefer not to answer	99

47. [if registered with CRA's My Business Account] How satisfied are you with CRA's My Business Account online service?

Very satisfied	1
Somewhat satisfied	2
Somewhat dissatisfied	3
Very dissatisfied	4

Don't know/Prefer not to answer 99

48. [if registered with CRA's My Business Account] Have you ever used CRA's My Business Account to access GST/HST information or submit documents?

Yes 1

No 2

Don't know/Prefer not to answer 99

49. [If used My Business Account to access GST/HST information] Which of the following services in My Business Account did you use for your GST/HST account? Select all that apply. [randomize]

View balance 1

File a return 2

Make a payment 3

File an election 4

Enquiries service 5

Submit documents 6

Close GST/HST account 7

Other 97

Don't know/Prefer not to answer 99

50. Have you ever visited the tax pages on the Canada.ca website to search for information on GST/HST registration and filing?

Yes 1

No 2

Don't know/Prefer not to answer 99

51. [if visited GST/HST tax pages] How easy or difficult was it to find GST/HST related information on the tax pages of the Canada.ca website?

Very easy 1

Somewhat easy 2

Somewhat difficult 3

Very difficult 4

Don't know/Prefer not to answer 99

52. [if visited GST/HST tax pages] To what extent would you say that the GST/HST related tax pages on the Canada.ca website have met your informational needs so far?

Met all of my informational needs 1

Met some of my informational needs 2

Met very little of my informational needs 3

Met none of my informational needs 4

Don't know/Prefer not to answer 99

Section 4: Demographics and firmographics

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

53. With which gender do you identify?

Female	1
Male	2
Another gender identity [specify]	3
Prefer not to answer	99

54. In which of the following age categories do you belong?

18 to 34	1
35 to 54	2
55 to 64	3
65 or older	4
Prefer not to answer	99

55. From the list of descriptors below, please indicate the ones that apply to your company.
Please select all that apply. [multiple choice]

An established business looking to enter new markets	1
An established business looking to innovate	2
A woman-led business	3
A business led by a newcomer/ immigrant to Canada	4
A start up	5
A STEM (science, technology, engineering or math) company	6
An aspiring scale-up	7
An Indigenous led business	8
All of them [single choice]	9
None of them [single choice]	10
Don't know/Prefer not to answer	99

56. 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.

Accommodation and food services	1
Administrative and support	2
Agriculture, forestry, fishing and hunting	3
Arts, entertainment and recreation	4
Construction	5
Educational services	6
Finance and insurance	7
Health care and social assistance	8
Management of companies and enterprises	9
Manufacturing	10
Mining, oil and gas extraction	11
Professional, scientific and technical services	12
Public administration	13
Real estate, rental and leasing	14
Registered charity	15

Retail trade	16
Transportation and warehousing	17
Utilities	18
Waste management and remediation services	19
Wholesale trade	20
Information and cultural industries	21
Some other sector: please specify your business sector [open-ended text box]	22
Prefer not to answer	99

57. Are you an Indigenous person, that is, First Nations, Métis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians.

Yes	1
No	2
Prefer not to answer	99

58. 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).

Yes	1
No	2
Prefer not to answer	99

[pre-test only add questions a thru j]

- A. Did you find any aspect of this survey difficult to understand? Y/N
- B. [if a=yes] If so, please describe what you found difficult to understand.
- C. Did you find the way of the any of the questions in this survey were asked made it impossible for you to provide your answer? Y/N
- D. [if c=yes] If so, please describe the problem with how the question was asked.
- E. Did you experience any difficulties with the language? Y/N
- F. [if e=yes] If so, please describe what difficulties you had with the language.
- G. Did you find any terms confusing? Y/N
- H. [if g=yes] If so, please describe what terms you found confusing.
- I. Did you encounter any other issues during the course of this survey that you would like us to be aware of? Y/N
- J. [if i=yes] If so, what are they?

This concludes the survey. On behalf of the Canada Revenue Agency, thank you very much for your participation in this research.

If the survey makes you feel like you would like to talk to someone about this topic, visit <https://www.canada.ca/en/revenue-agency/corporate/contact-information.html> to find someone in your province.

Next

Appendix D: Recruitment screener

Recruitment screener

Small businesses and tax practitioners

In-depth interview summary

- 35 interviews in total
 - 20 small businesses: under \$25M in annual revenue; owners or their staff that deal with tax matters
 - 15 tax practitioners: prepare GST/HST returns for more than 1 business

Group #	Audience	Region	Time
Monday, July 22, 2024 – Friday, August 30, 2024			
Interviews are up to 30 minutes in duration. Schedule for 45minute intervals			

Hello/Bonjour, this is _____ calling on behalf of Earncliffe Strategies, a national public opinion research firm. Would you prefer that I continue in English or French? Préférez-vous continuer en français ou en anglais? [If French, continue in French or arrange a call back with a French interviewer: Nous vous rappellerons pour mener cette entrevue de recherche en Français. Merci. Au revoir].

We are reaching out to you today to invite you to share your feedback, one-on-one, on matters related to business tax filing, including GST/HST filing and remittance. Earncliffe will be conducting these interviews on behalf of the Government of Canada, specifically the Canada Revenue Agency (CRA). The interview will last 20 to 30 minutes and participants will receive an honorarium of \$300 for their time.

Your participation is voluntary and completely confidential. Your decision to participate or not will not affect any dealings you may have with the Government of Canada or the CRA. We are interested in hearing your opinions; no attempt will be made to sell you anything or change your point of view. All opinions expressed will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy. All views will be grouped together to ensure no particular individual can be identified in any reporting for this research. But before we invite you to attend, we need to ask you a few questions to ensure that we get a good mix and variety of people. This will only take about 10 minutes. May I ask you a few questions?

- Yes [continue]
- No [thank and terminate]

Monitoring text:

[read to all]: “This call may be monitored or audio taped for quality control and evaluation purposes.”

[additional clarification if needed]:

To ensure that I (the interviewer) am reading the questions correctly and collecting your answers accurately;

To assess my (the interviewer) work for performance evaluation;

To ensure that the questionnaire is accurate/correct (i.e. evaluation of programming and methodology – we’re asking the right questions to meet our clients’ research requirements – kind of like pre-testing)

If the call is recorded, it is only for the purposes of playback to the interviewer for a performance evaluation immediately after the interview is conducted or it can be used by the Project Manager to evaluate the questionnaire if they are unavailable at the time of the interview – all audio tapes are destroyed after the evaluation.

1. Can you please provide me with your job title?

President/CEO/Owner	1	
Chief Financial Officer/Comptroller	2	
Accountant	3	
Payroll Manager/Officer	4	
Manager	5	
Bookkeeper	6	
Financial Officer	7	
Tax preparer/practitioner/filer	8	
None of the above	9	[thank & terminate]

1b. What type of company do you work for?

[open end; flag tax preparer/practitioner/filer, accountant, or bookkeeper organizations; if not continue as small business]

2. As part of your primary job responsibilities, do you make decisions about, or are you directly involved with, any of the following?

Income tax-related matters	1	
Payroll	2	
GST/HST return preparation	3	
Other GST/HST-related matters	4	
Bookkeeping	5	
None of the above	6	[thank & terminate]

3. [ask if tax practitioner in 1b responsible for GST/HST return preparation] Approximately how many businesses annually do you prepare GST/HST returns for?

Just one (in-house at company)	1	[thank & terminate]
2-10	2	
11-20	3	
More than 20	4	
Don't know/Prefer not to answer	99	[thank & terminate]

[recruit as “tax practitioner”, if accountant, bookkeeper or tax preparer/practitioner/filer; responsible for GST/HST return preparation; prepares returns for more than 1 business]

[if not “tax practitioner”, recruit for small businesses]

4. In which province or territory do you live? [ensure a good mix]

Newfoundland and Labrador	1
Nova Scotia	2
New Brunswick	3
Prince Edward Island	4
Quebec	5
Ontario	6
Manitoba	7
Saskatchewan	8
Alberta	9
British-Columbia	10
Nunavut	11
Northwest Territories	12
Yukon	13

[if tax practitioner, skip to q12]

5. What is your company's approximate annual business revenue? [ensure a good mix]

Under \$30,000	1	[max 5-6]
\$30,000 to under \$100,000	2	
\$100,000 to under \$250,000	3	
\$250,000 to under \$500,000	4	
\$500,000 to under \$1.5 million	5	
\$1.5 to under \$6 million	6	
\$6 to under \$10 million	7	
\$10 to under \$25 million	8	
\$25 million or more	9	[thank & terminate]
Don't know/Prefer not to answer	99	[thank & terminate]

6. How many employees work for your company in Canada, including yourself? This includes full-time, part-time, and seasonal staff on payroll, but does not include contract staff or outsourced work. [ensure a mix]

1-4	1	
5-99	2	
100-499	3	
500+	4	
Don't know/Prefer not to answer	99	[thank & terminate]

7. How long has your business been in operation? [ensure a good mix]

Less than one year	1	
1-2 years	2	
3-4 years	3	
5-10 years	4	
Over 10 years	5	[max 5-6]
Don't know/Prefer not to answer	99	[thank & terminate]

8. Is your company...? [ensure a good mix as best as possible]

A sole proprietorship	1	
A general partnership	2	
A limited liability partnership	3	
A trust	4	
A registered charity	5	
A non-profit organization	6	
A cooperative	7	
An incorporated business	8	
Don't know/Prefer not to answer	99	[thank & terminate]

9. Which of the following best describes the industry or sector your company operates in? If you are active in more than one sector, please identify the main sector. [Do not read list. Accept only one response. Confirm result with respondent as necessary. Ensure a good mix.]

Accommodation and food services	1
Administrative and support	2
Agriculture, forestry, fishing and hunting	3
Arts, entertainment and recreation	4
Construction	5
Educational services	6
Finance and insurance	7
Health care and social assistance	8
Management of companies and enterprises	9
Manufacturing	10
Mining, oil and gas extraction	11
Professional, scientific and technical services	12
Public administration	13
Real estate, rental and leasing	14
Registered charity	15
Retail trade	16
Transportation and warehousing	17
Utilities	18
Waste management and remediation services	19
Wholesale trade	20
Information and cultural industries	21
Don't know/Prefer not to answer	99

10. How familiar would you say that you are with your company’s tax obligations as it relates specifically to GST/HST registration, filing, and remittance? Would you say you are.... [read options]

Very familiar	1	
Somewhat familiar	2	
Not very familiar	3	
Not at all familiar	4	[max 5-6]
Don't know/Prefer not to answer	9	[thank & terminate]

11. Is your company registered for a GST/HST account?

Yes	1	
No	2	[max 5-6]
Don't know/Prefer not to answer	9	[thank & terminate]

12. With which gender do you identify? [Do not read] [Gender refers to current gender which may be different from sex assigned at birth (male or female) and may be different from what is indicated on legal documents.

Male gender	1
Female gender	2
Gender diverse	3
Prefer not to answer	9

13. In which of the following age categories do you belong? [ensure a good mix as best possible]

18 to 34	1
35 to 54	2
55 to 64	3
65 or older	4
Prefer not to answer	9

14. What is your racial and/or ethnic background? [select all that apply] [ensure good mix as best possible]

Black (African, Afro-Caribbean, African-Canadian descent)	1
East Asian (Chinese, Korean, Japanese, Taiwanese descent)	2
Indigenous (First Nations, Inuit, Métis)	3
Latin American (Hispanic descent)	4
Middle Eastern (West Asian or North African descent (Afghan, Egyptian, Iranian)	5
South Asian (Indian, Pakistani, Sri Lankan, Indo-Caribbean descent)	6
Southeast Asian (Filipino, Vietnamese, Cambodian, Thai descent)	7
White (European descent)	8
Prefer not to answer	9

This research will require participating in a video call online.

15. Do you have access to a desktop or laptop computer with high-speed internet which will allow you to participate?

- Yes [continue]
- No [thank and terminate]

16. Does your computer have a camera that will allow you to be visible to the moderator?

- Yes [continue]
- No [thank and terminate]

17. Do you have a personal email address that is currently active and available to you?

- Yes [continue, please record email]
- No [thank and terminate]

18. Have you participated in an in-depth interview or focus group before? A focus group brings together a few people in order to know their opinion about a given subject.

- Yes 1 [continue]
- No 2 [skip to invitation]
- Don't know/Prefer not to answer 9 [thank and terminate]

19. When was the last time you attended a focus group or participated in an in-depth interview?

- If within the last 6 months 1 [thank and terminate]
- If not within the last 6 months 2 [continue]
- Don't know/Prefer not to answer 9 [thank and terminate]

20. How many of these sessions have you attended in the last five years?

- If 4 or less 1 [continue]
- If 5 or more 2 [thank and terminate]
- Don't know/Prefer not to answer 9 [thank and terminate]

21. And what was/were the main topic(s) of discussion in those groups or interviews?

If related to taxation or GST/HST, thank and terminate.

Invitation

22. Participants in interviews are asked to voice their opinions and thoughts. How comfortable are you in voicing your opinions in front of others? Are you...? [read list]

- Very comfortable 1 [continue]
- Somewhat comfortable 2 [continue]
- Not very comfortable 3 [thank and terminate]
- Not at all comfortable 4 [thank and terminate]
- DK/NR 9 [thank and terminate]

23. Based on your responses, it looks like you have the profile we are looking for. I would like to invite you to participate to an interview that will take place via conference call. It will last between 20 and 30 minutes. Would you be available on [date] @ [time]? Participants will receive \$300.00 for their time.

Yes	1	[recruit]
No	2	[thank and terminate]
Don't know/Prefer not to answer	9	[thank and terminate]

Privacy questions

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

P1) First, we will be providing a list of interviewees' names and profiles (screener responses shared today) to the interviewer so that they can ensure they are speaking with the right individual. Do we have your permission to do this? I assure you it will be kept strictly confidential.

Yes	1	[continue]
No	2	[go to p1a]

We need to provide the names and profiles of interviewees (screener responses shared today) because only the individuals invited are allowed to be interviewed and this information is necessary for verification purposes. Please be assured that this information will be kept strictly confidential. [go to p1a]

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

Yes	1	[continue]
No	2	[thank & terminate]

P2) An audio recording of the interview will be produced for research purposes. The recordings will be used by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed.

Do you agree to be audio recorded for research and reporting purposes only?

Yes	1	[continue]
No	2	[read respondent info below & go to p2a]

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

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

Yes	1	[continue]
No	2	[thank & terminate]

Invitation:

Wonderful, you qualify to participate in one of our interviews. As I mentioned earlier, the interview will take place on [date] at [time] for up to 20 to 30 minutes.

Group #	Audience	Region	Time
Monday, July 22, 2024 – Friday, August 30, 2024			
Interviews are up to 30 minutes in duration. Schedule for 45-minute intervals			

Can I please confirm your email address so that we can send you the link to the online discussion group?

As we are only inviting a small number of people, your participation is very important to us. If for some reason you are unable to make this appointment, and because you are prohibited from sending a replacement on your behalf, please call us so that we can reschedule. You can reach us at **[insert phone number]** at our office. Please ask for **[name]**. Someone will call you in the days leading up to the interview to remind you.

So that we can call you to remind you about the interview, send you any information or resources in advance, or contact you should there be any changes, can you please confirm your name and contact information for me?

First Name
Last Name
Email
Cell phone number
Other phone number

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

Thank you very much. We will contact you a couple of days before the session to confirm your attendance.

Appendix E: Discussion guide

Interview guide

Introduction

Section time: 3 minutes / Cumulative time: 3 minutes

Name:

Position:

Date/Time:

Interview conducted by:

- Moderator introduces themselves (including pronouns) her/his/their role, the name of the firm the moderator works for, and the type of firm that employs them (i.e., an independent marketing research firm).

Thank you for agreeing to take part in this research project on behalf of the Canada Revenue Agency (also known as the CRA). The purpose of the research is to help the CRA better understand matters related to GST/HST filing and remitting. Some of you recently completed a survey we conducted for the CRA on the same topic. The purpose of these interviews is to build on the survey results to better understand your perspectives.

As a reminder:

- There are no right or wrong answers, so please speak as openly and frankly about your opinions.
- Results are confidential and reported all together. Individuals are not identified and participation is voluntary. No personal identifiers will be reported to the CRA. [Emphasize anonymity. What they say here will not affect their standing or reputation with the CRA.]
- Your participation will provide important, unvarnished feedback, that will be compiled into a report that will provide valuable insight to the CRA to help inform their strategic direction.
- We will be recording the interview for reporting purposes as it is difficult to take notes and lead the discussion at the same time. With your approval, we may also share the recordings or a transcription of the recordings with the CRA so they can hear/read your views first hand.
 - Do you approve of us recording the interview?
 - Do you approve of us sharing the recording or transcription with the CRA?
- This interview should take approximately 20 minutes to complete. We will explore your:
 - Familiarity and experience with tax obligations;
 - Familiarity and experience with GST/HST obligations; and
 - Awareness and impressions of the CRA.
- We really appreciate you taking the time to talk with us today and share your experiences. Your views and opinions are extremely important. Feel free to stop me at any time for a break or if you have any questions at all.
- I will drop my email address in the meeting chat. If you run into technical issues during this interview, please email me and I will attempt to resolve it for you.
- To begin, can I please ask you to introduce yourself? Please tell me a little bit about the company you work for and the work you do.

Familiarity and experience with tax obligations

Section time: 5 minutes / Cumulative time: 8 minutes

Before we begin, I want to acknowledge that for whatever reason, not everyone registers, files and remits their taxes regularly. I want to remind you that this is a safe space and that there are no right or wrong answers, and please don't feel you need to provide any information you are uncomfortable disclosing.

- How familiar (very, somewhat, not very, not at all) would you say you are with your company's/clients' tax obligations? Why do you say that?
- How confident would you say you are that your company is/your clients are consistently filing all taxes as required? Why or why not?
 - How would you know if you/they were not compliant?
- What one or two words come to mind when you think of filing all taxes your company is/your clients are required to file? Why those words?

Familiarity and experience with GST/HST obligation

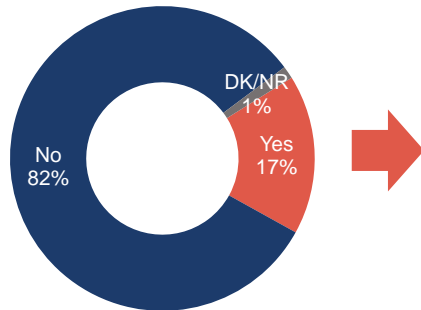
Section time: 5 minutes / Cumulative time: 13 minutes

Now I would like to better understand your experiences as it relates specifically to GST/HST registration, filing and remittance.

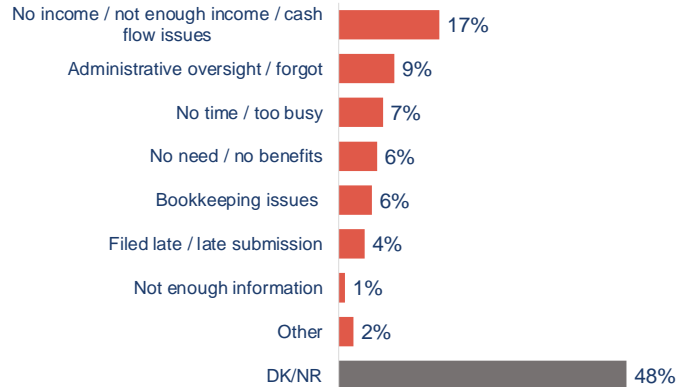
- How familiar (very, somewhat, not very, not at all) would you say you are with your company's/clients' tax obligations as it relates to GST/HST registration, filing and remittance? Why do you say that?
- What one or two words come to mind when you think of tax obligations as it relates to GST/HST registration, filing and remittance? Why those words?
 - Is one part of the process (registration, filing or remittance) any easier or harder than another? Which one(s)? Why?
- Is your company/Are most of your clients registered for a GST/HST account? [interviews will not be conducted with those who are not registered for a GST/HST account]
- Has there ever been a period your company has not filed its GST/HST return since it registered for a GST/HST account?
- Do you find the process for filing all GST/HST returns your company is/your clients are required to file stressful?
 - IF YES: In which way(s) is the process stressful?
 - Is there anything in particular that the CRA could do to alleviate this stress? Please describe.
- Do you find the process for filing all GST/HST returns your company is/your clients are required to file complicated?
 - IF YES: In which way(s) is the process complicated?
 - Is there anything in particular that the CRA could do to make the process less complicated? Please describe.
- In our most recent survey, we explored the reasons some businesses do not file a GST/HST return. [show slide on screen]

GST/HST filing

Companies that did not file a GST/HST return in a given year



Reason(s) for not filing a GST/HST return in a given year



Q18: Has there ever been a year your company has not filed its GST/HST return since it registered for a GST/HST account? Those registered for GST/HST account (n=549)
 Q19: What is/are the main reason(s) your company has not filed its GST/HST return every year since your company has had a registered GST/HST account. Those registered for GST/HST account and have not filed every year (n=118)



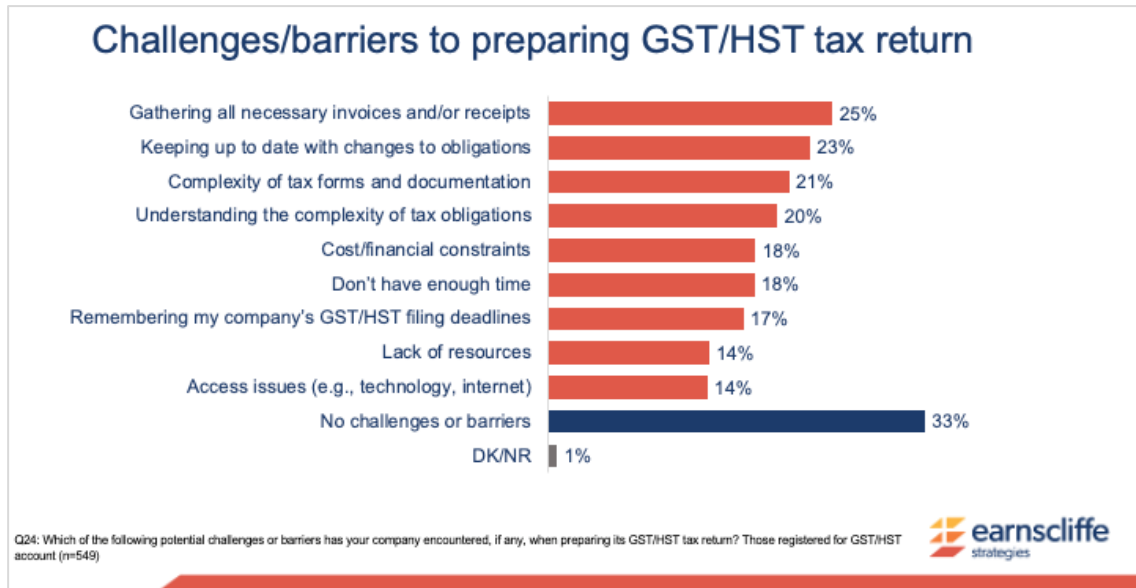
19

- What do you think of these results?
- Does anything stand out for you? Which ones? Why?
- What, if anything, could the CRA do to help you/your clients overcome these reasons? Please describe.

Now I would like to better understand the barriers and challenges that your company/clients face(s) when collecting, filing, preparing and remitting GST/HST.

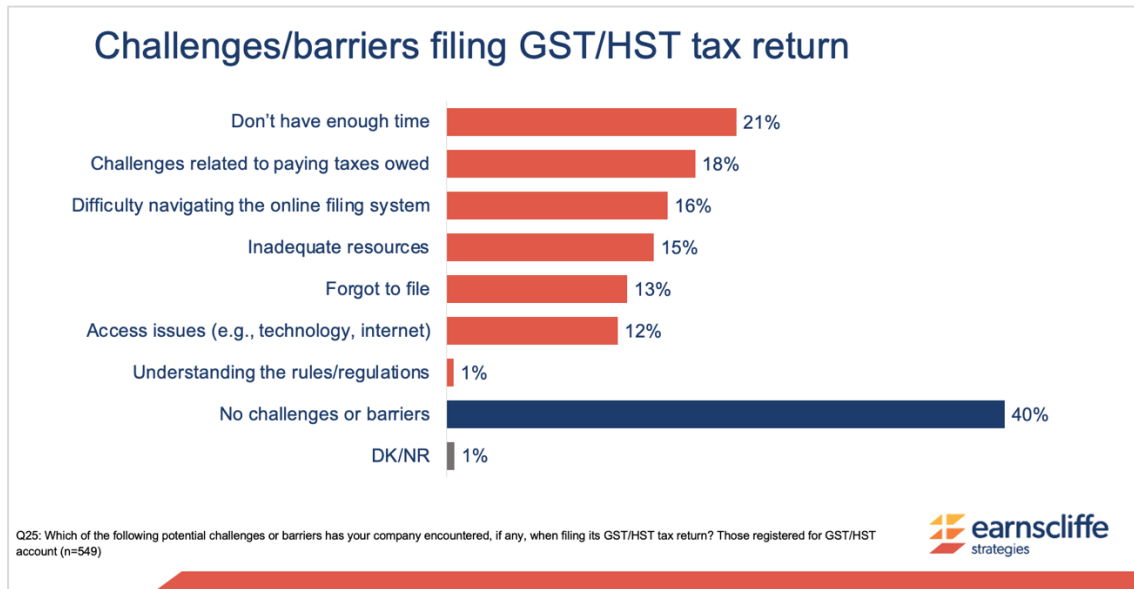
- What are the most significant barriers or challenges that your company/clients face when collecting GST/HST?
 - What, if anything, could the CRA do to help make collecting GST/HST easier? Please describe.
- What are the most significant barriers or challenges that your company/clients face when preparing its GST/HST return? Why?

- In that same survey, we found [show slide]:



- What do you think of the survey results?
- Does anything stand out for you? Which ones? Why?
- What, if anything, could the CRA do to help make preparing your/your clients' GST/HST return easier? Please describe.
 - For example, is there anything the CRA could do to help you keep up to date with changes to obligations?
 - What about with the complexity of tax forms and documentation? What could be improved/made easier to understand?
 - What about understanding the complexity of tax obligations? How could the CRA make them easier to understand?
 - In terms of remembering GST/HST filing deadlines, would it help if you received push notifications or alerts about a return's due date? Why or why not?

- What are the most significant barriers or challenges your company/clients face when filing its GST/HST return?
 - The same survey demonstrated the following:

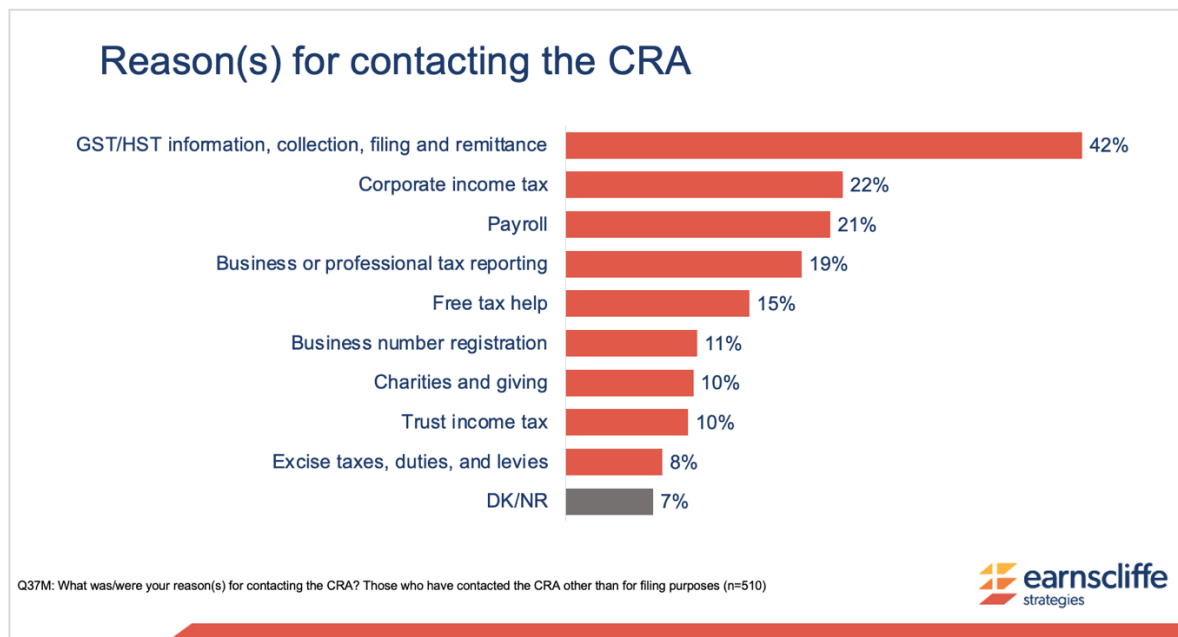


- What do you think of these results?
 - Does anything stand out for you? Which ones? Why?
 - With respect to challenges related to paying taxes owed, do you have a sense as to why companies do not file when cash flow is an issue? PROBE IF NECESSARY: Does it matter that filing a GST/HST return on time and remitting GST by the due date are different things?
 - What about difficulty navigating the online filing system? Have you encountered any specific challenges navigating the online filing system?
 - IF YES: Please describe.
 - What, if anything, could the CRA do to help make filing your/your clients' GST/HST return easier? Please describe.
-
- What are the most significant barriers or challenges your company/clients face when remitting (or paying) GST/HST?
 - What, if anything, could the CRA do to help make remitting your/your clients' GST/HST easier? Please describe.

Awareness and impressions of CRA

Section time: 5 minutes / Cumulative time: 18 minutes

- In the last 12 months, have you had reason/occasion to contact the CRA?
- How did you contact the CRA?
- What was your reason for contacting the CRA?
- What was your overall impression of your interaction with the CRA?
- Were you able to find the information you were looking for? Why or why not?
- The survey results showed that twice as many respondents say they contacted the CRA regarding GST/HST as any other reasons for contact. Do you have a sense as to why that is?



- Is your business/Are your clients registered with CRA's My Business Account online service?
 - What is your overall reaction of CRA's My Business Account?
 - Would you describe it as easy or hard to use/navigate?
 - Is the information easy or hard to understand?
 - How often do you use CRA's My Business Account to access GST/HST information or to submit documents? Why or why not?
 - Could the CRA make better use of My Business Account, for example to notify you (with push notifications) of upcoming filing and/or payment deadlines? Why or why not?
 - What, if anything, would encourage you to use CRA's My Business Account more often? Why?
 - Is there anything the CRA could do to increase the use of My Business Account to file GST/HST returns? Why or why not?

Conclusions

Section time: 2 minutes / Cumulative time: 20 minutes

- This concludes what we needed to cover but I wanted to leave a little space for any final thoughts or comments before we conclude.
- What advice, if any, would you like to pass along to the CRA?

Thank you very much for taking part in this study. Your views have been very helpful and will be valuable contributions to inform the CRA's work. We very much appreciate you making the time to share them with us today. The person who sent you the email with the instructions for this interview will be the person sending you electronic payment for your participation. I may take a couple of weeks before all payments are made, but please retain their contact information and feel free to respond to their email at any time to request a status update on the payment.

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