



Canada Revenue  
Agency

Agence du revenu  
du Canada

# **COVID-19 Response Research**

## **Final Report**

### **Prepared for: Canada Revenue Agency (CRA)**

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For more information on this report, please contact: [media.relations@cra-arc.gc.ca](mailto:media.relations@cra-arc.gc.ca)

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**Canada**

## Copyright section

### COVID-19 Response Research

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This public opinion research report presents the results of primary research conducted by Ipsos Limited Partnership on behalf of the Canada Revenue Agency. The research consisted of surveys among:

- Telephone survey among 1202 individuals who filed their 2019/18 tax return and/or applied for COVID-19 emergency support benefits.
- Online survey among 358 owners of small or medium-sized enterprises (SMEs earning business revenue <\$50M) who have filed their 2019 business tax return and/or applied for CEWS. The survey targeted pre-identified SME owners on online panels and screened for those who make decisions about, or are directly involved, with tax-related matters.
- Online survey among 313 Tax intermediaries (TIs) who have filed T2s and/or applied to CEWS on behalf of clients. The survey first targeted pre-identified accountants on online panels and screened for those who qualified (work with SMEs on tax-related or payroll matters).

In addition, a separate online survey was conducted among 1199 individuals who filed their 2019/18 tax return and/or applied for COVID-19 emergency support benefits. The sample source used was an online non-probability panel. The survey and specifications matched that of the telephone RDD survey. The survey was fielded between July 16 and 20, 2020. The online survey results were compared to the telephone survey results as a case study in comparing responses between telephone and online panel survey modes. The case study can be found in Appendix C.

Cette publication est aussi disponible en français sous le titre : Recherche sur la réponse à la COVID-19.

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A handwritten signature in black ink, appearing to read "M. Colledge". The signature is stylized and cursive.

Mike Colledge  
President  
Ipsos Public Affairs

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## Executive summary

Ipsos Limited Partnership

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### Ipsos Context

Ipsos Context research reveals that the COVID-19 emergency support benefits have made a difference to many Canadians. In the earliest days of lockdown, when more and more Canadians said they were worried about suffering job losses and having a hard time keeping up with their bills, support from the federal government was a welcome relief. Surprisingly, Canadians became slightly more optimistic about their current financial situation than they did pre-pandemic, buoyed by the various relief measures. Programs such as the Canada Emergency Response Benefit (CERB) and Canada Emergency Student Benefit (CESB) have allowed struggling Canadians (particularly the youngest and lowest-income households) to stabilize their financial situations, *at least temporarily*. The Canada Emergency Wage Subsidy (CEWS), targeted at businesses that had lost a significant portion of their revenue due to a slowdown in economic activity, has also provided support to Canadian businesses. However, it is important to note that even with CEWS, there are certain factors that relief efforts are unable to overcome during a pandemic, such as a change in consumer behavior and decreased spending patterns. While Canadians are now seeing COVID-19 as less of a direct threat to their health, they are still fearful of its economic consequences. The ongoing economic impact of the virus remains top-of-mind, as many Canadians are certain that a recession (both on a domestic and global scale) is coming.

### Background & objectives

In response to the COVID-19 pandemic, the Government of Canada announced a raft of COVID-19 emergency relief measures, including the CERB, CESB, CEWS and the 10% Temporary Wage Subsidy. Several months into the delivery of the programs and related measures, the CRA has conducted qualitative and quantitative research to examine the public's perceptions and attitudes surrounding the CRA and its service delivery of the benefits programs during this time among three target populations: Canadian taxpayers, small and medium-size enterprises (SMBs) and among tax intermediaries.

The results from the survey and focus groups will provide the CRA with valuable information about how its reputation and services are perceived by the public. This project will help guide the CRA in its service delivery strategies whether in response to

crisis or in the regular course of business; provide context for its Annual Corporate Research results; and inform communications strategies. This research will allow the CRA to gauge its crisis-response effectiveness outside of its typical Annual Corporate Research cycle.

## **Methodology – Quantitative surveys**

The total sample obtained for the study was n=1873 among the three target groups: tax filers/applicants to emergency support benefits, small and medium-sized businesses (SMBs), and tax intermediaries (TIs). All surveys were offered in English and French.

The telephone survey among tax filers and/or applicants to emergency support benefits was conducted using random digit dialing (RDD) and a dual-frame design (landline and cell phone sample). The data were weighted to reflect the general population of Canadians 18 years and older, according to the latest 2016 Census.

An online non-probability panel methodology was used to access the hard-to-reach specialized target population samples of SMBs and TIs. Ipsos obtained sample from certified partner panels (Maru Voice Canada comprising the largest sample, as well as Jasper Colin Research, Op4G and Tellwut). A blended sample approach was used to obtain large enough sample for these hard-to-reach target groups and to manage potential skews in the data from a single sample source. Each of the panels includes members who have opted in and receive a form of incentive. Incentives can be a point-based system cashed in for rewards or a cash-credit system (in the case of Op4G, respondents are given \$5.00 and given the option to donate back to non-profit organizations). The amount of incentives is based on the specific requirements of each survey, depending on the length and complexity of the survey, the subject matter of the study, and the time required to complete a minimum number of interviews. Panelists are recruited through diverse sources and are constantly refreshed. The comprehensive background profiling data gathered when respondents join a panel allows for the targeting of respondents based on key criteria such as region, age, gender, education and income level, profession, SMBs, and other characteristics.

To reach the group of SMBs, Ipsos targeted those who identify in online panels as SMB owners and screened for those who obtained a business annual revenue of <\$50 million and made decisions about tax related matters. To reach the group of tax intermediaries, Ipsos targeted those who self-identify in the online panel under the job title “Accountant” and screened for those who work for clients on tax-related matters. Because both samples use an online non-probability approach, the margin of error could not be calculated and results cannot be reported as representative of their respective populations.

Audience	Method	Sample size	Margin of error	Field dates	Average survey length
Tax filers and/or benefits applicants	Telephone	n=1202	± 2.83 points	July 9 to 20	15 min
Small- or medium-sized businesses (SMBs)	Online panel	n=358	n/a	July 16-21	11 min
Tax intermediaries (TIs) for SMBs	Online panel	n=313	n/a	July 16-21	9 min

In addition, a separate online survey was conducted among 1199 individuals who filed their 2019/18 tax return and/or applied for COVID-19 emergency support benefits. The sample source used was an online non-probability panel. The survey and specifications matched that of the telephone RDD survey. The survey was fielded between July 16 and 20, 2020. The online survey results were compared to the telephone survey results as a case study in comparing responses between telephone and online panel survey modes. The results from this case study can be found in Appendix C.

### **Methodology – Qualitative online focus groups**

A series of three (3) 90-minute online focus groups were conducted on September 9 and 10, 2020. The first group was with 6 participants who were French-speaking residents of Quebec, the second group was with 8 participants who were English-speaking residents of Ontario and the Atlantic provinces, and the third group was with 8 participants who were English-speaking residents of Western provinces. Each group included a mix of demographics including age, gender, household income, and education. All respondents were applicants to CERB, CESB, or CEWS and their current employment status varied. Further, all had filed their taxes for either 2018 or 2019. Participants were paid a \$100 honoraria for their time.

### **Extent to which findings can be extrapolated to a broader audience**

The survey among tax filers/applicants to benefits was conducted using a random digit dialing (RDD) telephone sampling methodology. The data was weighted to represent the general population by age, gender and region, according to the latest 2016 Statistics Canada Census. The results can be extrapolated to the Canadian population.

The data for SMEs and tax intermediaries was not weighted as the surveys were conducted online via online panels using a non-probability sampling approach. The data is not representative of all SMEs or tax intermediaries in Canada.

In the case of focus groups and qualitative research, findings cannot be generalized to a broader population.

The contract value for this project was \$164,906.76, including HST.

## Key findings

This summary provides a high-level overview of select findings from the CRA's COVID Response Research including ratings on overall performance and perceptions of the CRA, change in opinions about the Agency since last year, rating of the application process for support benefits, and awareness of various measures such as extensions around tax filing that have been implemented since the start of the COVID-19 pandemic. The summary focuses on the survey findings. Findings from the focus groups, which provide more descriptive insight into the survey results, are included in detail in the full report.

### Overall performance and change in opinion

Generally, the results show that the general population and tax intermediaries are similarly sanguine about the CRA's performance on key indicators, whereas small and medium-size businesses (SMEs) tend to rate the CRA less favourably. Six in 10 Canadians have a very favourable opinion of the CRA's overall performance, providing a rating of 8-10 on a 10-point scale. Tax intermediaries (TIs) share this opinion; 56% rate the CRA's performance as an 8-10. However, SMEs have a less positive view – less than 4 in 10 SMEs rate the agency in a similar way.

Compared to last year, TIs and the general population are the two groups that show the most improvement in terms of their opinions of the CRA. Almost four in 10 Canadians say their overall opinion of the CRA has changed for the better (rating 8-10) and almost half of TIs say the same thing. SMEs are a little harder to move on this measure; two in 10 say their opinions of the CRA have changed for the better in the past year.

*Table 1. Overall performance and change in opinion across all groups*

Ratings of 8-10 on 0-10 point scale	General population	SMEs	TIs
Overall performance of CRA (rate 8-10 excellent on 0-10-point scale)	62%	37%	56%
Change in overall opinion of CRA vs. last year (rate 8-10 much better on 0-10-point scale)	37%	22%	45%

*Base: All respondents (general population: n=1,202, SME: n=358, TI: n=313)*

SMEs=Small and medium size businesses; TIs=Tax intermediaries

Note: General population sample is weighted to be representative of the adult Canadian population; SME and TI samples are unweighted samples.

Exposure to the emergency response support benefits has had a positive impact on overall ratings. As seen throughout the report, ratings of the CRA are significantly higher among those who applied to the emergency support benefits (~10 to 25 percentage points higher) compared to those who filed taxes only (and did not apply to benefits) across all three target groups (general population, SMEs and TIs). This is indicated by the overall ratings below but can be seen across all metrics in the surveys.

*Table 2. Overall performance and change in opinion across all groups by applied to benefits vs. filed taxes*

Ratings of 8-10 on 0-10 point scale	General population - Applied to benefits administered through CRA	General population - Did not apply to benefits through CRA but filed taxes	SMEs - Applied to CEWS	SMEs - Did not apply to benefits but filed taxes	TIs - Applied to CEWS	TIs - Did not apply to benefits but filed business taxes
Overall performance (rate 8-10)	82%	57%	47%	29%	61%	47%
Change in overall opinion vs. last year (rate 8-10)	47%	35%	35%	14%	51%	36%

*Base: General population (applied to benefits administered through CRA: n=180, did not apply to benefits through CRA but filed taxes: n=1101); SMEs (applied to CEWS: n=135, did not apply to benefits but filed taxes: n=180); TIs (applied to CEWS: n=197, did not apply to benefits but filed taxes: n=112)*

### **Rating of the CRA on key indicators**

The CRA ranks highest across all three target groups on ‘the CRA treats taxpayers with respect’, though to varying degrees. While 66% of Canadians and 54% of TIs strongly agree (rating 8-10 on 0-10-point scale) with this statement, only 32% of SMEs say the same. The general population, more so than SMEs or TIs, tends to believe that the CRA treats taxpayers fairly, and TIs more so than the general population or SMEs tend to believe that the information provided by the CRA is easy to understand.

Table 3. Ratings on key attributes across all three groups

<b>Key attributes, 8-10 completely agree on 0-10-point scale</b>	<b>General population</b>	<b>SMEs</b>	<b>TIs</b>
CRA treats taxpayers with respect	66%	32%	54%
CRA can be trusted to do what is right in administering Canadians' taxes and benefits	58%	27%	55%
CRA works hard at helping Canadians with matters regarding their taxes and benefits	57%	27%	53%
CRA treats taxpayers fairly	57%	28%	49%
CRA is efficient in its operations	54%	26%	52%
The information provided by the CRA is easy to understand	49%	24%	57%

Base: All respondents (general population: n=1,202, SME: n=358, TI: n=313)

### **Rating of application process for emergency support benefits**

Applicants to emergency benefits within the general population are very satisfied not only with the overall quality of the process (82% rating 8-10 on 0-10-point scale), but also on most key indicators including timeliness (93%) and the 'experience gave me the impression the CRA is working hard to help Canadians' (85%), and 'application was easy' (83%).

Just over half of SMEs (56%) are satisfied with the overall quality of process, the least of all three groups. While they are pleased with how timely their application was processed (74%), they are less positive about many other aspects including 'the information provided by the CRA was easy to understand' (31%). Less than half (46%) found the process of applying easy.

Two-thirds of TIs (65%) applying to CEWS on behalf of clients are satisfied with the overall quality of the process and they are moderately satisfied with most aspects of applying to CEWS. Like SMEs, less than half (46%) found the process of applying easy.

Table 4. Overall rating of application process by all three groups

<b>Application process, 8-10 completely agree on 0-10-point scale</b>	<b>General population</b>	<b>SMEs</b>	<b>TIs</b>
Overall quality of process	82%	56%	65%
I feel that my application was processed in a timely manner	93%	74%	53%
My interactions with the CRA met my needs	86%	51%	59%
Experience gave me the impression the CRA is working hard to help Canadians	85%	50%	59%
I found the overall application process easy	83%	46%	46%
The experience made me feel like the CRA cares about my situation (for TIs: as a tax professional)	74%	41%	51%
Information provided by the CRA about the benefits was easy to understand	70%	31%	54%

Base: applied for emergency support benefits (general population: n=180, SME: n=135, TI: n=197)

### Awareness of measures around emergency support benefits

A large majority of Canadians applying to CERB/CESB say they are aware the emergency benefits are taxable. Further, awareness within each group that the CRA will be verifying applications and reviewing eligibility at a later date is 90% or above.

Table 5. Awareness of benefits as taxable

General population - Aware CERB/CESB is a taxable benefit	93%
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Base: Applied for CERB (through the CRA or EI) / CESB (general population: n=254)

Table 6. Awareness that applications will be reviewed by all three groups

Verifying eligibility	General population	SMEs	TIs
<i>Aware the CRA will be verifying applications/reviewing eligibility</i>	90%	92%	90%

Base: applied for emergency support benefits (general population: n=180, SME: n=135, TI: n=197)

### Awareness and use of government tax filing extensions

Among the general population, over nine in 10 say they are aware of the extended filing deadline for T1 taxes, but only six in 10 say they are aware of the extended deadline to pay balances owing. Younger Canadians 18-24 are less likely to be aware of the extended deadline for T1 taxes, as well as those earning less than \$40K. Of those who filed their 2019 taxes, one-third were able to take advantage of the extended deadline.



Awareness of the extended deadlines for filing taxes is high among all target groups: Canadians for T1s (92%); SMEs (83%) and TIs (82%) for T2s. Fewer Canadians (60%) were aware the CRA extended the deadline for paying balances owing.

*Table 7. Awareness of extensions to deadlines by all three groups*

Awareness (% yes)	General population	SMEs	TIs
Aware CRA extended tax filing deadline T1	92%	83%	88%
Aware CRA extended business corporate tax filing deadline T2	n/a	83%	82%
Aware CRA extended deadline to pay balancing owing	60%	n/a	84%
Aware of extensions on payments and remittances for GST/HST	n/a	81%	80%

*Base: All respondents (general population: n=1,202, SME: n=354, TI: n=313)*

Just over one-third of Canadians (33%) filed their T1s and one-third of SMEs (36%) filed their T2s by the extended timeline.

*Table 8. Filed taxes within deadline/by extended deadline*

Filed taxes	General population	SMEs
Filed within initial deadline T1	65%	56%
Filed by extended deadline T2	33%	36%

*Base: General population (those who filed 2019 taxes: n=1043); SMEs (n=354)*

### Importance of government tax filing extensions

Using a 0 to 10-point scale (0=not at all important; 10=very important), Canadians were asked to rate the importance of the extensions provided for filing taxes. One quarter say it was important to them personally, while 6 in 10 say it was important to all Canadians. Those more affected economically by COVID-19 are more likely to say the extension for filing T1 taxes is important to them personally: those unemployed but looking for work, those earning less than \$40K, and immigrants.

While many Canadians may not have taken advantage of the extra time themselves, they still believe the extended deadline was useful for the country as a whole; six in 10 say the extra time is important for all Canadians. As for SMEs, a quarter report that the extended deadlines for business taxes were important for their own business, while four in 10 say it was important for Canadian business in general.

Table 9. Importance of gov't filing extensions

<b>Importance of extensions: 8-10 very important on 0-10-point scale</b>	<b>General population</b>	<b>SMEs</b>
Base: All respondents	1202	354
To you personally / your business	27%	25%
To all Canadians / Canadian businesses	60%	41%

Base: All respondents (general population: n=1,202, SME: n=358)

## Rapport sommaire

Ipsos Limited Partnership

Numéro de contrat : 46572-213223/001/CY

Numéro d'inscription de la ROP : 009-20

Date d'attribution du contrat : Le 17 juin 2020

Valeur du contrat : 164 906,76 \$ (TVH comprise)

### Contexte Ipsos

Selon la recherche de contexte menée par Ipsos, les prestations d'urgence offertes en réponse à la COVID-19 ont aidé de nombreux Canadiens. Au tout début du confinement, lorsque les Canadiens étaient de plus en plus nombreux à déclarer qu'ils étaient inquiets de perdre leur emploi et qu'ils éprouvaient de la difficulté à payer leurs factures, le soutien du gouvernement fédéral s'est avéré un allègement apprécié. Étonnamment, les Canadiens sont devenus un peu plus optimistes quant à leur situation financière actuelle qu'ils ne l'étaient avant la pandémie, grâce aux diverses mesures d'allègement.

Les programmes, comme la Prestation canadienne d'urgence (PCU) et la Prestation canadienne d'urgence pour les étudiants (PCUE), ont permis aux Canadiens en difficulté (surtout les plus jeunes ménages et ceux à plus faible revenu) de stabiliser leur situation financière, *du moins temporairement*. La Subvention salariale d'urgence du Canada (SSUC), visant les entreprises ayant perdu une partie considérable de leur revenu en raison du ralentissement de l'activité économique, a également offert un soutien aux entreprises canadiennes. Toutefois, il est important de noter que, même avec la SSUC, les efforts d'allègement ne pourront pas contrer certains facteurs pendant une pandémie, comme les changements dans le comportement des consommateurs et les tendances à la baisse en matière de dépenses. Bien que les Canadiens perçoivent désormais la COVID-19 comme étant moins une menace directe pour leur santé, ils craignent toujours ses répercussions économiques. L'incidence économique du virus demeure une priorité, alors que de nombreux Canadiens sont convaincus qu'il y aura une récession (tant à l'échelle nationale qu'à l'échelle mondiale).

### Contexte et objectifs

En réponse à la pandémie de COVID-19, le gouvernement du Canada a annoncé une série de mesures d'allègement d'urgence, y compris la PCU, la PCUE, la SSUC et la subvention salariale temporaire de 10 %. Plusieurs mois après le lancement des programmes et des mesures connexes, l'Agence a mené des recherches qualitatives et quantitatives pour examiner les perceptions et les attitudes du public à l'égard de l'Agence et de sa prestation de services pendant cette période auprès de

trois populations cibles : les contribuables canadiens, les petites et moyennes entreprises (PME) et les intermédiaires fiscaux.

Les résultats du sondage et des groupes de discussion fourniront de précieux renseignements à l'Agence sur la façon dont sa réputation et ses services sont perçus par le public. Ce projet aidera l'Agence à orienter ses stratégies de prestation de services en réponse à une crise ou dans le cours normal de ses activités; il fournira aussi du contexte pour les résultats de sa recherche d'entreprise annuelle et orientera ses stratégies de communication. Cette recherche lui permettra d'évaluer l'efficacité de sa réponse en cas de crise en dehors de son cycle typique de la recherche d'entreprise annuelle.

## **Méthodologie – Sondages quantitatifs**

L'échantillon total obtenu pour l'étude était de  $n = 1\,873$  chez les trois groupes cibles : les déclarants et les demandeurs des prestations d'urgence, les petites et moyennes entreprises (PME) et les intermédiaires fiscaux. Tous les sondages sont offerts en anglais et en français.

Le sondage téléphonique auprès des déclarants et des demandeurs de prestations d'urgence a été mené à l'aide de la composition numérique aléatoire et un plan à deux bases de sondage (échantillons de lignes fixes et cellulaire). Les données ont été pondérées pour refléter la population générale canadienne âgée de 18 ans et plus, selon le recensement de 2016.

On a eu recours à un groupe témoin non probabiliste en ligne pour accéder aux échantillons de populations cibles spécialisées qui sont difficiles à joindre parmi les petites et moyennes entreprises et des intermédiaires fiscaux. Ipsos a obtenu un échantillon parmi les groupes témoins de partenaires attestés (La Voix Maru Canada représentant le plus grand échantillon, ainsi que Jasper Colin Research, Op4G et Tellwut). On a aussi eu recours à une approche combinée afin d'obtenir un échantillon suffisamment important pour ces groupes cibles qui sont difficiles à joindre, ainsi que pour gérer les fausses données potentielles à partir d'un seul échantillon. Chacun des groupes témoins comprend les membres qui ont choisi d'y adhérer et qui reçoivent un incitatif quelconque. Les incitatifs peuvent prendre la forme d'un système fondé sur des points encaissés pour des récompenses ou d'un système de crédits en espèces (dans le cas de Op4G, les répondants reçoivent un montant de 5 \$ avec l'option d'en faire don à des organismes à but non lucratif). Le montant des incitatifs est fondé sur les exigences précises de chaque sondage, notamment la durée et la complexité du sondage, le sujet de l'étude et le temps requis pour réaliser un nombre minimal d'entrevues. Les membres de ces groupes sont recrutés auprès de diverses sources et

changent constamment. Les données exhaustives sur le profilage des antécédents recueillies lorsque les répondants se joignent à un groupe permettent de cibler les répondants en fonction de critères clés comme la région, l'âge, le sexe, le niveau d'études et de revenu, la profession, les petites et moyennes entreprises, et bien d'autres caractéristiques.

On a eu recours à un groupe témoin en ligne pour sonder des échantillons de PME et d'intermédiaires fiscaux. Pour joindre le groupe de PME, Ipsos a ciblé celles qui s'identifiaient dans les panels en ligne comme étant exploitées par des propriétaires et a sélectionné celles dont le revenu annuel d'entreprise était de moins de 50 millions de dollars et qui ont pris des décisions sur des questions liées à l'impôt. Pour joindre le groupe d'intermédiaires fiscaux, Ipsos a ciblé ceux qui s'identifiaient dans les panels en ligne sous le titre de poste « Comptable » et a sélectionné ceux qui travaillent pour des clients dans des domaines liés à l'impôt. Étant donné que les deux échantillons adoptent une approche non probabiliste en ligne, la marge d'erreur n'a pas pu être calculée et les résultats ne peuvent pas être déclarés comme étant représentatifs de leurs populations respectives.

<b>Audience</b>	<b>Méthode</b>	<b>Taille de l'échantillon</b>	<b>Marge d'erreur</b>	<b>Étendue du sondage</b>	<b>Durée moyenne du sondage</b>
Déclarants ou demandeurs de prestations	Par téléphone	n = 1 202	± 2,83 points	Du 9 au 22 juillet	15 minutes
Petites ou moyennes entreprises (PME)	Panel en ligne	n = 358	S.O.	Du 16 au 21 juillet	11 minutes
Intermédiaires fiscaux pour les PME	Panel en ligne	n = 313	S.O.	Du 16 au 21 juillet	9 minutes

De plus, un sondage en ligne distinct a été mené auprès de 1 199 particuliers qui ont produit leur déclaration de revenus de 2019 ou de 2018 ou qui ont demandé des prestations d'urgence offertes en réponse à la COVID-19. Un panel non probabiliste en ligne a servi de source d'échantillonnage. Le sondage et les spécifications correspondent à ceux du sondage par composition numérique aléatoire. Le sondage a été mené du 16 au 20 juillet 2020. Les résultats du sondage en ligne ont été comparés à ceux du sondage téléphonique sous forme d'étude de cas en comparant les réponses de ces deux sondages. Les résultats de cette étude de cas se trouvent à l'annexe C.

## **Méthodologie – Groupes de discussion qualitatifs en ligne**

Trois (3) groupes de discussion en ligne de 90 minutes ont été organisés les 9 et 10 septembre 2020. Le premier groupe était formé de six résidents francophones du Québec, le deuxième groupe comptait huit résidents anglophones des provinces de l'Atlantique et de l'Ontario, et le troisième groupe, de huit résidents anglophones des provinces de l'Ouest. Chaque groupe était composé d'une combinaison de variables démographiques, y compris l'âge, le sexe, le revenu de ménage et le niveau d'éducation. Tous les répondants avaient demandé la PCU, la PCUE ou la SSUC, et leur statut d'emploi courant variait. De plus, ils avaient tous produit leur déclaration de revenus pour 2018 ou 2019. Les participants ont reçu une rétribution de 100 \$ en remerciement de leur temps.

## **Mesure dans laquelle les résultats peuvent être extrapolés à un public plus large**

Le sondage auprès des déclarants et des demandeurs de prestations a été mené à l'aide de la méthode d'échantillonnage par composition numérique aléatoire. Les données ont été pondérées pour refléter la population générale canadienne en fonction de l'âge, du sexe et de la région, selon le recensement de 2016 de Statistique Canada. Les résultats peuvent être extrapolés à la population canadienne.

Les données sur les PME et les intermédiaires fiscaux n'ont pas été pondérées puisque les sondages ont été menés au sein de panels en ligne à l'aide d'une approche d'échantillonnage non probabiliste. Les données ne sont pas représentatives de toutes les PME ou de tous les intermédiaires fiscaux au Canada.

Dans le cas des groupes de discussion et des recherches qualitatives, les constatations ne peuvent pas être généralisées à une population plus vaste.

La valeur du contrat pour ce projet était de 164 906,76 \$ (TVH comprise).

## **Principales constatations**

Ce résumé offre un aperçu général de certaines constatations découlant de la recherche sur la réponse à la COVID-19, y compris les cotes de rendement global et les perceptions de l'Agence, les opinions sur l'Agence qui ont changé depuis l'an dernier, l'évaluation du processus de demande de prestations de soutien et la sensibilisation à l'égard de diverses mesures, notamment le report des dates limites de production des déclarations depuis le début de la pandémie de COVID-19. Le résumé est axé sur les résultats du sondage. Les constatations des groupes de discussion, offrant une

description plus détaillée des résultats du sondage, sont présentées en détail dans le rapport exhaustif.

### Rendement global et changement d'opinion

En général, les résultats montrent que la population générale et les intermédiaires fiscaux sont tous deux optimistes quant aux principaux indicateurs de rendement de l'Agence, alors que les petites et moyennes entreprises (PME) ont tendance à attribuer une note moins favorable à l'Agence. Six Canadiens sur dix ont une opinion très favorable du rendement global de l'Agence, donnant des cotes de 8 à 10 sur une échelle de 10 points. Les intermédiaires fiscaux sont du même avis, avec 56 % des répondants donnant des cotes de 8 à 10. Toutefois, les PME sont moins positives, moins de quatre PME sur dix accordent une cote similaire à l'Agence.

Comparativement à l'année dernière, la population générale et les intermédiaires fiscaux sont les groupes dont l'opinion sur l'Agence s'est améliorée le plus. Près de quatre Canadiens sur dix affirment que leur opinion globale de l'Agence s'est améliorée (cotes de 8 à 10) et environ la moitié des intermédiaires fiscaux disent la même chose. L'opinion des PME varie moins à cet égard; seulement deux PME sur dix affirment que leur opinion de l'Agence s'est améliorée au cours de la dernière année.

Tableau 10. Rendement global et changement d'opinion dans l'ensemble des groupes

Notes de 8-10 sur échantillon 0-10	Population générale	PME	Int. fisc.
Rendement global de l'ARC (excellent : cote de 8 à 10 sur une échelle de 0 à 10 points)	62 %	37 %	56 %
Changement de l'opinion globale sur l'Agence par rapport à l'année dernière (beaucoup mieux : cote de 8 à 10 sur une échelle de 0 à 10 points)	37 %	22 %	45 %

*PME = petites et moyennes entreprises; Int. fisc. = intermédiaires fiscaux*

*Base : Tous les répondants (population générale : n=1 202, PME : n=358, IF : n=313)*

*Remarque : L'échantillon de la population générale est pondéré comme étant représentatif de la population canadienne adulte. Les échantillons des PME et des intermédiaires fiscaux ne sont pas pondérés.*

Les prestations d'urgence ont eu une incidence positive sur les côtes globales. Comme il est possible de le constater tout au long du rapport, les cotes de l'Agence sont beaucoup plus élevées parmi ceux qui ont demandé des prestations d'urgence (environ 10 à 25 points de pourcentage plus élevés), comparativement à ceux qui ont produit leur déclaration seulement (et qui n'ont pas demandé de prestations) dans les trois groupes cibles (population générale, PME et intermédiaires fiscaux). Cela se reflète dans les

cotes globales ci-dessous, ainsi que dans toutes les mesures énoncées dans les sondages.

*Tableau 11. Rendement global et changement d'opinion dans l'ensemble des groupes – Demandes de prestations par rapport aux déclarations de revenus produites*

<b>Cote de 8 à 10 sur une échelle de 0 à 10 points</b>	<b>Population générale - Demande de prestations administrées par l'Agence</b>	<b>Population générale - Déclaration de revenus produite sans demander des prestations à l'Agence</b>	<b>PME - Demande de SSUC</b>	<b>PME - Déclaration de revenus produite sans demander des prestations</b>	<b>Int. Fisc. - Demande de SSUC</b>	<b>Int. Fisc. - Déclaration de revenus d'entreprise produite sans demander des prestations</b>
Rendement global (cote de 8 à 10)	82 %	57 %	47 %	29 %	61 %	47 %
Changement de l'opinion globale par rapport à l'année dernière (cote de 8 à 10)	47 %	35 %	35 %	14 %	51 %	36 %

*Base: population générale (ont fait une demande de prestations administrées par l'Agence: n=180, n'a pas demandé les prestations, mais ont fait leur déclaration de revenu: n=1101); PME (demande de SSUC: n=135, n'a pas demandé le SSUC, mais on fait leur déclaration de revenus, n=180); Int. Fisc (demande de SSUC: n=197, n'a pas demandé le SSUC, mais on fait leur déclaration de revenus: n=112)*

### **Évaluation de l'Agence en fonction des principaux indicateurs**

L'Agence obtient la cote la plus élevée dans l'ensemble des trois groupes cibles pour la catégorie « L'Agence traite les contribuables avec respect », à divers degrés. Bien que 66 % des Canadiens et 54 % des intermédiaires fiscaux soient tout à fait d'accord (cote de 8 à 10 sur une échelle de 0 à 10 points) avec cet énoncé, seulement 32 % des PME sont du même avis. La population générale, plus que les PME et les intermédiaires fiscaux, a tendance à croire que l'Agence traite les contribuables avec équité, alors que les intermédiaires fiscaux, plus que la population générale et les PME, ont surtout tendance à croire que les renseignements fournis par l'Agence sont faciles à comprendre.



Tableau 12. Évaluation des attributs clés dans les trois groupes

<b>Attributs clés, tout à fait d'accord : cote de 8 à 10 sur une échelle de 0 à 10 points</b>	<b>Population générale</b>	<b>PME</b>	<b>Int. fisc.</b>
L'ARC traite les contribuables avec respect.	66 %	32 %	54 %
On peut faire confiance à l'ARC pour prendre les bonnes décisions liées à l'administration de l'impôt et des prestations des Canadiens.	58 %	27 %	55 %
L'ARC travaille fort pour aider les Canadiens en ce qui concerne leurs impôts et leurs prestations.	57 %	27 %	53 %
L'ARC traite les contribuables avec équité.	57 %	28 %	49 %
L'ARC est efficace dans ses activités.	54 %	26 %	52 %
Les renseignements fournis par l'ARC sont faciles à comprendre.	49 %	24 %	57 %

Base: tous les répondants (population générale : n=1 202, PME : n=358, IT : n=313)

### Évaluation du processus de demande de prestations d'urgence

Les demandeurs des prestations d'urgence au sein de la population générale sont très satisfaits, non seulement de la qualité globale du processus (82 % accordent une cote de 8 à 10 sur une échelle de 0 à 10 points), mais aussi de la plupart des principaux indicateurs, y compris la rapidité d'exécution (93 %), ainsi que les énoncés « Selon mon expérience, j'ai eu l'impression que l'Agence travaille sans relâche pour aider les Canadiens » (85 %) et « Le processus de demande était facile » (83 %).

Un peu plus de la moitié des PME (56 %) sont satisfaites de la qualité globale du processus, le plus faible des trois groupes. Bien qu'elles soient satisfaites de la rapidité avec laquelle leur demande a été traitée (74 %), elles ont une opinion un peu moins favorable sur de nombreux autres aspects, notamment « Les renseignements fournis par l'Agence étaient faciles à comprendre » (31 %). Moins de la moitié (46 %) ont trouvé le processus de demande facile.

Deux tiers des intermédiaires fiscaux (65 %) qui demandent la SSUC au nom de clients sont satisfaits de la qualité globale du processus et modérément satisfaits de la plupart des aspects du processus de demande de SSUC. Comme les PME, moins de la moitié (46 %) ont trouvé le processus de demande facile.

Tableau 13. Évaluation globale du processus de demande par les trois groupes

<b>Processus de demande, cote de 8 à 10 sur une échelle de 0 à 10 points</b>	<b>Population générale</b>	<b>PME</b>	<b>Int. fisc.</b>
Base : Personnes qui ont demandé des prestations d'urgence	180	135	197
Qualité globale du processus	82 %	56 %	65 %
J'estime que ma demande a été traitée dans des délais raisonnables.	93 %	74 %	53 %
Mes interactions avec l'ARC ont répondu à mes besoins.	86 %	51 %	59 %
Selon mon expérience, j'ai eu l'impression que l'ARC travaille très fort pour aider les Canadiens.	85 %	50 %	59 %
Dans l'ensemble, j'ai trouvé le processus de demande facile à suivre.	83 %	46 %	46 %
Selon mon expérience, j'ai eu l'impression que l'Agence se soucie de ma situation (pour les int. fisc. : en tant que fiscaliste).	74 %	41 %	51 %
Les renseignements fournis par l'ARC au sujet des prestations étaient faciles à comprendre.	70 %	31 %	54 %

Base : ont demandé des prestations d'urgence (population générale: n=180, PME: n=135, IF: n=197)

### Connaissance des mesures prises à l'égard des prestations d'urgence

Une grande majorité des Canadiens qui demandent la PCU/PCUE sont conscients que les prestations d'urgence sont imposables. De plus, les membres de chaque groupe savent que l'Agence vérifiera les demandes et l'admissibilité à une date ultérieure (90 % ou plus).

Tableau 14. Connaissance des prestations imposables

Population générale - personnes sachant que la PCU/PCUE est imposable	93 %
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Base : Personnes qui ont demandé la PCU (administrée par l'Agence ou l'AE) ou la PCUE (n=254)

Tableau 15. Connaissance de l'examen des demandes parmi les trois groupes

<b>Examen des demandes</b>	<b>Population générale</b>	<b>PME</b>	<b>Int. fisc.</b>
Personnes sachant que l'Agence vérifiera les demandes et l'admissibilité	90 %	92 %	90 %

Base : Personnes qui ont demandé des prestations d'urgence auprès de l'Agence (population générale : n=180, PME : n=135, IF : n=197)

## Connaissance et utilisation des délais additionnels à la période de production des déclarations de revenus du gouvernement

Parmi les membres de la population générale, plus de neuf membres sur dix affirment être au courant du délai additionnel de production des déclarations T1, mais seulement six membres sur dix disent être au courant du délai additionnel de paiement des soldes dus. Les jeunes Canadiens âgés de 18 à 24 ans sont moins susceptibles d'être au courant du délai additionnel de production des déclarations T1, ainsi que ceux qui gagnent moins de 40 000 \$. Parmi ceux qui ont produit une déclaration de revenus pour 2019, un tiers ont pu bénéficier du délai additionnel.

Le niveau de connaissance du délai additionnel de production est élevé parmi les groupes cibles : Canadiens pour les déclarations T1 (92 %); PME (83 %) et intermédiaires fiscaux (82 %) pour les déclarations T2. Moins de Canadiens (60 %) étaient au courant que l'Agence avait reporté la date limite de paiement des soldes dus.

Tableau 16. Connaissance du report des dates limites parmi les trois groupes

Connaissance (% oui)	Population générale	PME	Int. fisc.
Personnes sachant que l'Agence a reporté la date limite de production des déclarations T1	92 %	83 %	88 %
Personnes sachant que l'Agence a reporté la date limite de production des déclarations T2	S.O.	83 %	82 %
Personnes sachant que l'Agence a reporté la date limite de paiement des soldes dus	60 %	S.O.	84 %
Personnes au courant des délais additionnels de paiement et de versement de la TPS/TVH	S.O.	81 %	80 %

Base: tous les répondants (population générale : n=1 202, PME : n=358, IT : n=313)

Un peu plus du tiers des Canadiens (33 %) ont produit leur déclaration T1 et un tiers des PME (36 %) ont produit leur déclaration T2 dans le délai additionnel (dans la période de déclaration prolongée).

Tableau 17. Personnes ayant produit leur déclaration avant la date limite initiale ou dans le délai additionnel

Personnes ayant produit leur déclarations	Population générale	PME
Déclarations T1 produites avant la date limite initiale	65 %	56 %
Déclarations T2 produites dans le délai additionnel	33 %	36 %

Population générale (parmi ceux qui ont produit leurs déclarations pour 2019 : n=1 043), toutes les PME (n=354)

## Importance des délais additionnels à la période de production des déclarations de revenus du gouvernement

À l'aide d'une échelle de 0 à 10 points (0 = Pas du tout important; 10 = Très important), on a demandé aux Canadiens d'évaluer l'importance des délais additionnels offerts pour la production des déclarations de revenus. Un quart des répondants affirment qu'ils étaient importants pour eux, alors que six répondants sur dix indiquent qu'ils étaient importants pour tous les Canadiens. Les répondants les plus touchés par la COVID-19 sur le plan économique sont plus susceptibles de dire que la prolongation de la période de production des déclarations T1 est importante pour eux, c'est-à-dire les personnes sans emploi à la recherche d'un emploi, les personnes qui gagnent moins de 40 000 \$ et les immigrants.

Bien que de nombreux Canadiens n'aient peut-être pas profité de ces délais, ils croient tout de même qu'ils se sont avérés utiles pour l'ensemble du pays. Six répondants sur dix affirment que les délais additionnels étaient importants pour tous les Canadiens. Un quart des PME déclarent que les délais additionnels de production des déclarations d'entreprise étaient importants pour leur propre entreprise, alors que quatre PME sur dix affirment que les délais étaient importants pour toutes les entreprises canadiennes.

Tableau 18. Importance des délais additionnels à la période de production des déclarations de revenus du gouvernement

<b>Importance des délais additionnels : cote de 8 à 10 sur une échelle de 0 à 10 points</b>	<b>Population générale</b>	<b>PME</b>
Pour vous personnellement/Pour votre entreprise	27 %	25 %
Pour tous les Canadiens/Pour toutes les entreprises canadiennes	60 %	41 %

Base : tous les répondants (population générale : n= 1202, PME : n=358)

# DETAILED FINDINGS

## Introduction

### Background

On March 11<sup>th</sup>, the World Health Organization (WHO) declared a pandemic. In the following days, public health measures were implemented: individuals were called upon to physically distance from each other to prevent further spread of the virus, and there were stricter border restrictions and widespread business closures. For most of March and April, only organizations providing “essential services” were allowed to operate. With such restrictions in place, it is not surprising that businesses began to suffer, having a cumulative ripple effect across the Canadian (and international economy).

In response to the COVID-19 pandemic, the Government of Canada announced a number of COVID-19 emergency relief measures, including the Canada Emergency Response Benefit, Canada Emergency Student Benefit, Canada Emergency Wage Subsidy (CERB, CESB, and CEWS respectively) and the 10% Temporary Wage Subsidy. Several months into the delivery of the programs and related measures, the CRA has conducted primary research to examine the public’s perceptions and attitudes surrounding the CRA and its service delivery of the benefits programs during this time among three target populations: Canadian taxpayers, small and medium-size enterprises (SMEs) and among tax intermediaries.

The results from these surveys will provide the CRA with valuable information about how its reputation and services are perceived by the public. This project will help guide the CRA in its service delivery strategies whether in response to crisis or in the regular course of business; provide context for its Annual Corporate Research results; and inform communications strategies. This research will allow the CRA to gauge its crisis-response effectiveness outside of its typical Annual Corporate Research cycle.

The data collection is handled in accordance with government-wide Public Opinion Research procedures.

## Objectives

The CRA's COVID-19 Response Study includes three primary components of research. The objectives of each are as follows:

- **Cognitive interviews:** To aid in the fine-tuning of the questionnaires by ensuring there is a common understanding in the intended questions within the instrument between researcher and respondent.
- **Quantitative research:** To measure public perceptions and reputation, and customer experience of Canadians and businesses during this time of the COVID-19 crisis, including experiences accessing the COVID-19 emergency benefits administered by the CRA.
- **Qualitative research:** To explore themes that arise from the quantitative research among applicants to the emergency benefits.

This report highlights the findings from both the quantitative and qualitative research. The findings from the cognitive interviews informed the development the survey instruments via verbal briefing.

## Target groups

The quantitative research was conducted among the following target groups:

- Telephone survey among 1202 individuals who have filed their 2019 or 2018 tax return and/or applied for COVID-19 emergency support benefits.
- Online survey among 1199 individuals who have filed their 2019 or 2018 tax return and/or applied for COVID-19 emergency support benefits. A parallel online survey was conducted in order for results from the two methodologies to be used as a case study comparison to determine how similar / different results are which could validate which approach to use in future studies, depending on study objectives.
- Online survey among 358 owners of small or medium-sized businesses (SMEs earning business revenue <\$50M) who have filed their 2019 business tax return and/or applied for CEWS. The survey targeted pre-identified SME owners on online panels and screened for those who make decisions about, or are directly involved, with tax-related matters.
- Online survey among 313 Tax intermediaries (tax professionals) who have filed T2s and/or applied to CEWS on behalf of clients. The survey first targeted pre-identified accountants on online panels and screened for those who qualified (work with SMEs on tax-related or payroll matters).

## Methodology

The total sample obtained for the study was n=1873. Table 1 outlines the method, sample size, associated margin of error (where applicable) and fielding dates for each of the surveys among the three target groups: tax filers/applicants to emergency support benefits, SMEs, and tax intermediaries. All surveys were offered in English and French.

The telephone survey among tax filers and/or applicants to emergency support benefits was conducted using random digit dialing (RDD). The data were weighted to reflect the general population of Canadians 18 years and older according to the latest 2016 Census. An online panel methodology was used to reach samples of SMEs and tax intermediaries. To reach the group of SMEs, Ipsos targeted those who identify in online panels as SME owners and screened for those who obtained a business annual revenue of <\$50 million and made decisions about tax related matters. To reach the group of tax intermediaries, Ipsos targeted those who self-identify in the online panel under the job title “Accountant” and screened for those who work for clients on tax-related matters. Because both samples use an online non-probability approach, the results cannot be reported as representative of their respective populations.

As a part of an online panel, respondents were provided with standard panel incentives for completing the survey.

For more details about the methodology, please see Appendix B. Methodology.

*Table 19. Methodology summary*

Audience	Method	Sample size	Margin of error	Field dates	Average survey length
Tax filers and/or benefits applicants	Telephone	n=1202	± 2.83 points	July 9 to 20	15 min
Small- or medium-sized businesses (SMEs)	Online panel	n=358	n/a	July 16-21	11 min
Tax intermediaries (TIs) for SMEs	Online panel	n=313	n/a	July 16-21	9 min

In addition, a separate online survey was conducted among 1199 individuals who filed their 2019 or 2018 tax return and/or applied for COVID-19 emergency support benefits. The questionnaire and specifications matched that of the telephone RDD survey. The survey was fielded between July 16 and 20, 2020. The sample source used was an online non-probability panel. The online survey results were compared to the telephone



survey results as a case study in comparing responses between telephone and online panel survey modes. The case study can be found in Appendix C.

## **Reporting structure and conventions**

The report is structured in four sections: an executive summary that provides a thematic analysis of the findings across all three target groups, and one section with detailed results for each of the three target groups. With the general population results, the survey results will be presented first, followed where applicable with additional context from the focus group findings.

Note that a 0-10 response scale was used for many questions in the survey. Throughout the report, the top 3-box (8-10) is reported as “in strong agreement” or “strongly feel,” etc.

Throughout the report, totals may not add to 100% due to rounding, or because the question is a multi-select question where respondents were permitted to choose or provide more than one response.

Questions for which respondents answered “don’t know”, “not applicable” or refused to answer, are indicated as “DK/NA”.

Mean scores are calculated excluding DK/NA or refused responses.

We ran statistical significance testing using a t-test applied across subgroups, at a confidence level of 95%. Subgroups with significant differences are reported in the text.

## General population

### Overall performance rating and change in perceptions of the CRA

6 in 10 Canadians provide a positive rating on the overall performance of the CRA; 4 in 10 say their overall opinion has shifted positively since last year

After responding to questions about applying to benefits and filing taxes, respondents were asked to rate the overall performance of the CRA using a 0 to 10-point scale (0=terrible; 10=excellent). They were also asked about any change in their overall opinion compared to a year ago using a 0 to 10-point scale (0=much worse; 10=much better).

A majority of Canadians rate the performance of the CRA positively (62% rate an 8-10), while 30% give it a moderate rating of 4-7. Very few rate the CRA poorly (5% rate a 0-3). Since March 2020, perceptions have seen a positive shift, with almost four in 10 (37%) saying their overall opinion of the CRA is much better (rate 8-10) compared to a year ago; just over half (53%) rate their change in opinion as a 4-7 (with 32% rating a 5, meaning 'about the same'); only 2% indicate it is much worse (rate 0-3).

Table 20. Overall performance rating and change in overall opinion compared to a year ago

Rating	8-10	4-7	0-3	DK/REF	Mean
Overall performance	62%	30%	5%	3%	7.6
Change in overall opinion vs. last year	37%	53%	2%	8%	6.8

Base: All general population respondents (n=1202)

d1. Given your interaction with the CRA either through filing taxes AND/OR applying for benefits, how would you rate the overall performance of the Canada Revenue Agency or the CRA? Please use a scale from 0 to 10, where 0 means 'terrible' and 10 means 'excellent.'

h1. Using a scale of 0 to 10, where 0 means 'much worse' and 10 means 'much better, how would you rate your OVERALL OPINION of the CRA compared to a year ago?

Applicants to emergency benefits are significantly more likely to rate the overall performance of the CRA higher than Canadians who had only filed taxes in 2018 and/or 2019 (82% vs. 57% rate 8-10, respectively). This group has also seen a more positive shift in opinion (47% vs. 35% tax filers only).

Table 21. Overall performance rating and change in overall opinion compared to a year ago by 'applied to benefit administered by CRA' and 'filed taxes 2019/18 but not applied to benefits'

Ratings	Applied to any benefits administered by CRA'	Did not apply to benefits through CRA but filed taxes
Overall performance, rated 8-10	82%	57%
Overall performance, Mean	8.4	7.5
Change in overall opinion vs. last year, rated 8-10	47%	35%
Change in overall opinion vs. last year, Mean	7.4	6.7

Base: General population (applied to benefits administered through CRA: n=180, did not apply to benefits through CRA but filed taxes: n=1011)

Positive perceptions of the CRA on various measures; respect for taxpayers is rated highest, easy-to-understand information is rated the lowest

In addition to their overall rating of the CRA's performance, Canadians were asked their impression of the CRA with regard to a series of statements using a scale from 0-10-scale (0=completely disagree; 10=completely agree):

- The CRA treats taxpayers with respect
- The CRA treats taxpayers fairly
- The CRA is efficient in its operations
- The CRA can be trusted to do what is right in administering Canadians' taxes and benefits
- The CRA works hard at helping Canadians with matters regarding their taxes and benefits
- The information provided by the CRA is easy to understand

On average, the CRA performs well on these measures, with mean scores ranging from 7.1 to 7.8. Canadians are most positive about the CRA on treating taxpayers with respect (66% rate 8-10). For three statements (doing what is right in administering taxes and benefits, working hard at helping Canadians, treating taxpayers fairly), about 6 in 10 would rate the CRA as an 8-10 (58%, 57% and 57%, respectively). Canadians are least likely to rate the CRA high on being efficient in its operations (54%) and providing information that is easy to understand (49%).

Table 22. Ratings on attributes

<b>Value attributes, by agreement level</b>	<b>8-10</b>	<b>4-7</b>	<b>0-3</b>	<b>Mean</b>
The CRA treats taxpayers with respect	66%	25%	8%	7.8
The CRA can be trusted to do what is right in administering Canadians' taxes and benefits	58%	31%	9%	7.5
The CRA works hard at helping Canadians with matters regarding their taxes and benefits	57%	32%	8%	7.5
The CRA treats taxpayers fairly	57%	31%	10%	7.4
The CRA is efficient in its operations	54%	34%	11%	7.3
The information provided by the CRA is easy to understand	49%	38%	12%	7.1

Base: All general population respondents (n=1202)

d3. Now, I would now like you to rate your general impressions of the CRA, based on personal experience or what you may have seen, read, or heard. For each of the following statements, please tell me whether you agree or disagree using a scale of 0 to 10, where 0 means 'completely disagree' and 10 means 'completely agree.'

## Qualitative Findings – General Perceptions of the CRA

Almost all were aware of who the CRA is and impressions of the CRA were mostly positive to neutral.

Respondents see the CRA as the agency that collects taxes, conducts audits, disperses benefits, keeping track of information, and are essentially filling a very functional role that it generally does well. This is partially because of the description provided (CRA does not set policy) and no one disputed this. Participants generally said that the CRA fulfills its mandate as expected and is working away quietly in the background.

Some had feedback that was mostly directed at tax policy (too complicated or don't understand the tax system, perceptions of loopholes for wealthy) as opposed to the CRA itself. Participants did not feel that it was or should be within the CRA's mandate to educate or inform Canadians about tax policy, rather it should be something learned via the education system. That said, many believe that the current tax system is fair – while others actually felt that tax policy was beneficial to them in their income situations, and these participants feel that they understand it sufficiently.

In terms of what the CRA does well, the CRA's website, and CRA MyAccount, were both mostly positively perceived as being easy to use and navigate and making it easier to find both general information and one's own individual information about taxes. The expectation for a good experience on a website is that the information they are seeking should be easily found in just a few clicks, and the CRA website experience aligned with this.

A few had poor experiences with the CRA, mostly related to having been audited in the past (multiple times, complicated and difficult audit) or customer service issues, and so this negatively coloured their perceptions of the agency.

Areas of improvement were mostly related to customer service experiences: being passed around to multiple agents for a question or issue; not getting through / long wait times on the phone (especially pre-COVID; less so during COVID); a lack of callbacks; limited hours; a lack of continuity on their file when dealing with agents, resulting in having to re-tell their situation or ask their question each time.

Those participants who had experienced customer service issues believed that CRA call centres handle more complicated situations and questions poorly, and that these took a long time to resolve, both at the time of the call itself and in general.

Comments were also made on either improving communications or concerns related to the need for the taxation system to be more adaptable to changing realities – to be more nimble and not take a one size fits all approach to applying taxation guidelines.

### Rating of service experience provided by the CRA compared to past

**2 in 10 Canadians say the level of service experience provided by the CRA has gotten better compared to the past; one-quarter say it is better than other gov't organizations**

After responding to questions about contacting the CRA through the CRA webpage, telephone or other mode, respondents were asked to rate the level of service experience provided by the CRA compared to service received in the past using a scale of Worse, Better, About the same, or It depends. Two in 10 (22%) say it has gotten better, while six in 10 (58%) say it has stayed about the same; only 5% say it has gotten worse.

In comparison to other government organizations, one quarter (26%) say CRA's services are better, and six in 10 (56%) say it is roughly the same.

*Table 23. Change in rating of service experience compared to past and vs. other gov't organizations*

Service experience	Better	About the same	Worse	Depends	Not contacted /DK/REF
Rating of service experience vs. past	22%	58%	5%	<1%	15%
Rating of service experience vs. other government organizations	26%	56%	5%	<1%	14%

*Base: All general population respondents (n=1202)*

*f1. Based on your recent interactions with the Canada Revenue Agency through telephone, visiting the website online, or another method, would you rate your service experience provided by the CRA as better, about the same, or worse than the service you have received in the past?*

f2. And would you say that this level of service is better, about the same, or worse than the service you have received from other government organizations?

Applicants to emergency benefits are significantly more likely to rate the level of service provided by the CRA as better than service received in the past when compared to the broader group of those who filed taxes only (40% vs. 17%, respectively). In addition, they were more likely to say the service experience is better when in comparison to other organizations vs. those who filed taxes only (did not apply to benefits) (43% vs. 21%, respectively).

Table 24. Change in rating of service experience by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits

Rating of service experience	Applied to any benefits administered through CRA	Did not apply to benefits through CRA but filed taxes
vs. past: Better	40%	17%
vs. past: About the same	49%	60%
vs. past: Worse	3%	6%
Not contacted CRA/DK/REF	8%	17%
vs. other gov't organizations: Better	43%	21%
vs. other gov't organizations: About the same	44%	59%
vs. other gov't organizations: Worse	3%	5%
Not contacted other gov't orgs/DK/REF	10%	15%

Base: General population (applied to benefits administered through CRA: n=180, did not apply to benefits through CRA but filed taxes: n=1101)

## Perceptions and ratings among those more affected by COVID-19

Those who are unemployed and those living in lower income households are more likely to have shifted their perceptions of the CRA positively

Opinions of the CRA among Canadians more affected by the economic crisis have shifted positively since March. Those who are unemployed but looking for work are significantly more likely to rate the CRA as 8-10 on overall performance compared to those employed full-time (81% vs. 61%, respectively). Their opinions of the CRA are also more likely to have changed for the positive (46% unemployed vs. 35% employed full-time), as is their rating of the service experience provided by the CRA (42% unemployed vs. 19% employed).

While overall performance ratings are relatively consistent across income groups, those in lower income households <\$40K (45%) are significantly more likely to say their opinions of the CRA have changed for the better since last year compared to higher income households \$80,000-<\$120,000 (36%) and \$120,000+ (30%). They are also more likely to say the level of service experience provided by the CRA is better now compared to higher earning households (32% of <\$40K vs. 18% of \$80,000-<\$120,000 and 16% of \$120K+).

Table 25. Overall performance rating, change in overall opinion vs. last year, and overall rating of service vs. past year by employed vs. unemployed and household income

Performance and service	Rating and mean	Employed	Unemployed but looking for work	<\$40K	\$40,000 - < \$80,000	\$80,000-<\$120,000	\$120,000 or more
Overall performance (Qd1)	Rated 8-10	61%	81%	67%	62%	60%	61%
	Mean	7.6	8.3	7.9	7.6	7.6	7.6
Change in overall opinion vs. last year (Qh1)	Rated 8-10	35%	46%	45%	40%	36%	29%
	Mean	6.7	7.6	7.3	6.9	6.7	6.5
Rating of service experience vs. past (Qf1)	Rated 'Better'	19%	42%	32%	22%	18%	16%

Base: General population (employed: n=733, unemployed but looking for work: n=74, household income <\$40K: n=311, \$40,000-<\$80,000: n=318, \$80,000-<\$120,000: n=220, \$120,000 or more: n=244)

\*small base size <n=100

### Qualitative findings: Perceptions of the CRA for those affected by COVID

Opinions on the CRA were positive or neutral before the pandemic, and for the most part opinions have not changed, in particular for those who had a previous poor experience.

However, for some, the pandemic and the ensuing response demonstrated that CRA can be responsive and nimble. They felt that their awareness and opinions of CRA had changed positively – they were more aware of what the CRA does and its role in administering benefits, and this would result in paying closer attention to its activities, such as social media feeds, in future.

For those who felt that customer service and response times in particular had improved during COVID, they would like to see this carried forward in future. Others qualified their answers by saying that COVID was exceptional – and consequently the response was as well, and stated that they lacked confidence that the CRA can or will continue to work



this way, given the complexity of the tax system, and the need for diligence and scrutiny. These participants felt that there will be a likely be a return to the pre-COVID levels of service after the pandemic is over.

Otherwise, participants would like to see customer service improvements that they mentioned at the outset of the discussions, about their general experiences with the CRA, which were mostly unrelated to their COVID experiences.

In general, the move to online and the increased functionality of the website was a positive development – it was perceived to be functioning well and opening up opportunities to be more self-sufficient and efficient.

When asked about CRA’s new vision of being *Fair, Trusted, and Helpful by Putting People First*, most associated this idea with customer service – the good customer service they are already receiving, or in terms of improvements that would help improve their experiences. A few mentioned that the CRA had done a good job under difficult circumstances during COVID consistent with this new vision, and that they would carry their positive experiences during COVID forward with them in terms of their perceptions of, and dealings with, CRA in future.

## Application for Emergency Response Benefits

One quarter of Canadians applied for COVID-19 Emergency Response Benefits. One quarter of Canadians (25%) applied to/received at least one of the COVID-19 Emergency Response Benefits: 15% applied for the CERB through the CRA (note that 482,000 or ~17% of Canadians applied according to the Government of Canada website);<sup>1</sup> 3% applied to CESB, and 1% applied to CEWS. The proportion of those who received CERB through Employment Insurance (EI) is 6%.

Table 26. Applied to emergency support benefits

NET Applied to at least one emergency benefit	<b>25%</b>
Applied to CERB administered by CRA	15%
Applied to CESB	3%
Applied to CEWS	1%
Applied for EI / received CERB	6%
None of the above	74%

Base: All general population respondents (n=1202)

a1. Since March of this year, have you applied for any of the following federal government COVID-19 support emergency benefits?

<sup>1</sup> Total CERB Benefits (delivered by Service Canada and Canada Revenue agency, combined) as of July 19th, 2020. Accessed on July 30, 2020: [www.canada.ca/en/services/benefits/ei/claims-report.html](http://www.canada.ca/en/services/benefits/ei/claims-report.html).



*a3. Did you apply for the CERB through the Canada Revenue Agency OR did you receive the CERB through your application for EI or Employment Insurance?*

Younger Canadians, 18 to 24 years old (small base size n=65), are disproportionately affected by the economic crisis, with 59% saying they applied for an emergency benefit since March: 27% applied for CERB through the CRA; 11% received CERB through EI; and 19% applied for CESB. In comparison, only 29% of those aged 25 to 44, 22% of those aged 45 to 64, and 10% of those 65 and older applied for one of the benefits.

Those with lower educational attainment are also more affected: 34% of those with high school or less and 26% of those with some post-secondary education applied for a benefit compared to 19% of those with a university degree or higher.

Immigrants were also more likely to say they applied for a benefit than non-immigrants: 33% vs. 23%.

### Qualitative Findings: Applying for Emergency Benefits

Reasons for applying for the benefit varied:

- some did so due to the need to focus on family commitments
- others did so because they were self-employed and work volume slow down
- some did so because of layoffs (ex. travel industry, retail)
- some used it as a temporary resource / bridge but were already back at work, or their financial situations were improving
- needing to quarantine and not being able to work as a result
- a few had applied and were still waiting to hear whether or not they are eligible for CERB

Many found out about the benefits through the news media, as they had been watching the daily federal government news conferences about COVID-19. Others found out about them online or through a colleague. A few found out through their employer, or for CESB, through their university.

Once they found out about the benefit, information sources on how to apply were the CRA's website, calling the CRA, through news, media and from employers or their university. In general, the information was clear, or they were able to find the information needed, resulting in applying for the benefit. A couple of participants had questions about their eligibility, and this resulted in hesitating to apply, although they ultimately did.

### Half of Canadians say they did not apply because they were working full-time

The main reasons for not applying to the benefits are: still being employed full-time (49%), being ineligible/benefits did not apply to me (21%), not wanting/needing benefits (13%), and being retired (13%). Overall awareness of the benefits is very high among Canadians; only 1% each say they were not aware of them, did not know they could apply, or did not fully understand the process on how to apply.

Table 27. Reason for not applying to emergency benefits

Reasons	TOTAL
Still working full time	49%
I was not eligible/benefits did not apply to me	21%
Retired	13%
I did not want/need benefits	13%
I did not know that I could apply	1%
I was not aware of benefits	1%
Currently receiving EI	1%
On maternity leave	1%
Currently receiving disability/ social assistance	1%
I did not fully understand the process on how to apply	1%
Other	3%

Base: General population (those not applying for benefits: n=934)

a2. What was the main reason you did not you apply to any of the COVID-19 support programs?

Multi-response. Total adds up to more than 100%.

### Awareness the CRA will reviewing applications and that the CERB/CESB is a taxable benefit

Nine in 10 applicants (92%) to CERB (including those who received CERB through EI) and CESB are also aware that the support benefits are a taxable benefit. However, immigrants are significantly less likely to be aware of this (84% vs. 96% non-immigrants). There are no other differences by demographic variables.

Table 28. Awareness of CERB/CESB as taxable benefit

Awareness	TOTAL
Aware the CERB/CESB is a taxable benefit	92%

Base: General population (applied for CERB administered by the CRA or EI: n=254)

a19. Did you know that the CERB or the CESB is a taxable benefit, that is, you may have to pay taxes on this income?

Nine in 10 applicants (90%) to the emergency benefits say they are aware the Agency will be verifying applications and reviewing eligibility at a later date.

*Table 29. Awareness that CRA will be reviewing applications*

Awareness	TOTAL
Aware the CRA will be verifying applications/reviewing eligibility	90%

*Base: General population (applied for any benefits administered by the CRA or EI: n=180)*

*a18. Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?*

### Qualitative findings: Reviewing applications and taxable benefit

Differences emerged between the French group, and the English groups, on opinions of reviewing eligibility, and taxable benefits.

In the French group, participants were not surprised, nor was there any concern expressed, when informed that the CRA would be reviewing eligibility for the benefits later. Most understood and felt it was appropriate that the priority should be put on disbursing payments – these were exceptional times requiring exceptional actions. There was also recognition that some type of review process would be needed to ensure that all those who applied and received the benefits were indeed entitled to it. Participants felt that we are all taxpayers, and this is taxpayer money that was disbursed, so the government needs to control for those who may have tried to take advantage of the situation and there were some references to potential fraud. All understood that benefits could be considered taxable income – none expressed reservation with this.

In the English groups, opinions were mixed in terms of eligibility being reviewed at a later time. There were concerns that this information should have been clearer from the outset, or that they might be inadvertently negatively impacted should it turn out they were not eligible for benefits. Others acknowledged and understood that the government was motivated by, and doing its best, to help those in need quickly. A few felt that it was a good idea to review eligibility to prevent abuse of the system, given how quickly the benefits rolled out, and how easy it was to apply.

Participants in the English groups were not surprised and somewhat resigned having already heard, or to hear that the benefits are taxable, although there were various concerns raised: whether it is realistic to expect those who are still unemployed to be able to pay; how much the taxes would come to and whether this will be something they can afford. The pushback was less about the fairness of the policy itself as most expect

that they would be taxed on any benefits or income they receive— although there were a few who felt that the benefits should have been deducted at source or be non-taxable.

### The majority are receiving/received their emergency benefits, many within three days

The majority (92%) of those who applied through the CRA for the CERB have received the benefits. Only 8% had still not received it at the time of the survey, with almost half of these saying it was because they found out they were not eligible.

Table 30. Receiving benefits

Receiving benefit	TOTAL
Yes, receiving benefit	92%

Base: General population (applied for any benefits administered by the CRA or EI: n=180)

a4. Are you currently receiving, or have you received payments for the emergency benefits to which you applied?

Seven in 10 (68%) say it took three or less days to receive the benefits. One-quarter (26%) say they received it within one to two weeks, while only 6% say it took longer.

Table 31. Length of time to receiving benefits

Length of time	TOTAL
Within a day	4%
Two days	21%
Three days	43%
A week	20%
Two weeks	6%
More than two weeks	6%

Base: General population (applied for any benefits administered by the CRA and are receiving payments: n=164)

a8. What was the length of time it took for you to receive your emergency benefit payment from the time that you applied?

### Majority applied online; one in five applied through the automated call system

The majority of applicants (70%) to CERB and CESB applied online through My Account. One in five (21%) applied through the automated telephone system, while a small proportion applied through a CRA agent (4%).

Table 32. Method used to apply to benefits

Method used to apply to benefits	TOTAL	Applied to CERB only	Applied to CESB only
Apply online directly through the CRA website using the online service called 'My Account'	70%	70%	85%
Telephone the CRA and apply through the automated system	21%	24%	12%
Telephone the CRA and apply through a CRA agent	4%	5%	3%
I did not apply myself/Someone applied on my behalf	1%	1%	-
Other	<1%	1%	-

Base: General population (applied to benefits administered through CRA: n=180, applied to CERB only: n=148, applied to CESB only: n=21)

a6. Which of the following best describes how you applied for the [benefit]? Did you...?

\*\*very small base size; results for CEWS not shown – base too small (n=9). For results on CEWS applicants see section on SME Survey Results.

Women (80% vs. 63% men) are more likely to have applied online using My Account, as are those with at least some post-secondary education (78% vs. 54% with high school or less). In comparison, men (28% vs. 12% women) are significantly more likely to have applied through the automated system, as are those with high school or less education (37% vs. 14% of those with at least some post-secondary education).<sup>2</sup>

### Positive ratings of the application process for support benefits across all attributes

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), respondents were asked to rate the overall application process on the following:

- I feel that my application was processed in a timely manner
- My interactions with the CRA met my needs
- Experience gave me the impression the CRA is working hard to help Canadians
- I found the overall application process easy
- The experience made me feel like the CRA cares about my situation
- Information provided by the CRA about the benefits was easy to understand

Applicants for benefits rate their experience with the application process positively across all attributes with average scores ranging from 8.1 to 9.4. Timeliness received the highest rating, with a mean score of 9.4 (93% rate 8-10). The majority also feel that their interactions with the CRA met their needs (86%), that the experience gives them the impression the CRA is working hard to help Canadians (85%), and that the CRA cares about their situation (74%; higher among women than men – 82% vs. 68%,

<sup>2</sup>Note small base sizes: men – n=97, women- n=78; <=high school – n=46.

respectively). While fewer find that the information provided by the CRA about the benefits was easy to understand (70%), more say they found the overall application process easy (83%).

Table 33. Ratings of application experience

Application experience, agreement level	8-10	4-7	0-3	DK/REF	Mean
I feel that my application was processed in a timely manner	93%	6%	1%	1%	9.4
My interactions with the CRA met my needs	86%	9%	3%	3%	9.0
Experience gave me the impression the CRA is working hard to help Canadians	85%	13%	3%	-	8.8
I found the overall application process easy	83%	13%	4%	1%	8.8
The experience made me feel like the CRA cares about my situation	74%	21%	4%	2%	8.4
Information provided by the CRA about the benefits was easy to understand	70%	25%	5%	-	8.1

Base: General population (applied to benefits administered through CRA: n=180)

A7. I would now like to read you a few statements about your experience with the application process for COVID-19 support programs. For each one, please use a scale from 0 to 10, where 0 means you 'completely disagree', and 10 means you 'completely agree.'

### Majority are satisfied with overall quality of the application process

Using a 0 to 10-point scale (0=completely satisfied; 10=completely dissatisfied), respondents were asked to rate their overall satisfaction with the quality of the application process. Eighty-two percent of applicants to emergency benefits are very satisfied (rate 8-10, with an average score of 8.7) with their overall experience with the entire process from applying for the COVID-related benefit, to receiving the payment. Only 3% say they were dissatisfied with the process. There are no significant differences by demographic subgroups.

Table 34. Rating of overall quality of process

Satisfaction level	8-10	4-7	0-3	DK/REF	Mean
Overall quality of process	82%	15%	3%	1%	8.7

Base: General population (applied to benefits administered through CRA: n=180)

a9. Thinking about the entire process, from applying for the COVID-related benefit, to receiving the payment, how satisfied are you with the overall quality of the process? Please use a scale from 0 to 10, where 0 means 'completely dissatisfied' and 10 means 'completely satisfied.'

### Qualitative findings: the application process

Almost all stated that they had applied for the benefit online via the CRA site. Many already had a My CRA account which expedited things – a few had to set one up prior to applying – and there were no issues with this.

Almost all stated that applying online was simple and straight forward, easy and painless. There was no negative feedback received. The language used on the CRA site was simple and easily understood, and there were a few who were pleasantly surprised by how easy it was to apply.

In the French group, they felt that applying online was undoubtedly key to expediting the process given the likely volume of applications that were made.

One who applied by automated telephone also found this quick and painless, although this participant noted that they are now prohibited from doing so and need to apply online.

### Filing taxes

In this next section, we highlight all tax-filers experiences with recent tax filing in 2019 or in 2018 (note that because fieldwork took place shortly after the tax filing extension deadline, 2018 filers were included in the sampling), regardless of whether they have applied for COVID-19 emergency benefits.

Almost all Canadians (99%) report filing their taxes in 2019 and/or 2018; a majority receive help (68%) doing their taxes

Particular subgroups are more likely to have *not* filed their taxes in the past two years: younger Canadians 18-24 (5%), men (2%), as well as those with lower level of educational attainment (2%), those unemployed but looking for work (3%), and those living in households earning less than \$40K (3%).

Table 35. Filed taxes

FILED TAXES	TOTAL
Filed in 2018/2019	99%
Filed 2019	92%
Filed 2018	7%
Not filed	1%

Base: All general population respondents (n=1202)

b1. Have you filed your personal [QC: federal] income tax return for 2019?

b2. Have you filed your personal [QC: federal] income tax return for 2018?



Three in 10 (31%) file their taxes on their own, while seven in 10 (68%) receive help – of these, most (77%) receive help from a professional tax preparer/accountant. Among those who receive some form of help, those younger 18-24 (50%) as well as those with high school or less (31%) are most likely to receive help from family/friends.

Table 36. Received help preparing taxes, and by whom

Preparing taxes	TOTAL
Prepared taxes on your own	31%
Received help	68%
Received help from professional tax preparer/accountant (Includes H&R Block-type companies)	77%
Received help from friend/family member	23%
Received help from volunteer program to help people with their tax returns	2%
Received help from other	<1%
DK/REF	<1%

Base: general population respondents (filed 2019 or 2018 taxes: n=1194; those who received help: n=805),

b3. Did you prepare your most recent tax return on your own, or did you receive help from someone else?

b4. From whom did you get help?

### 8 in 10 Canadians file their taxes online; younger, older, and lower-income households more likely to submit by mail

A majority of Canadians (81%) file their taxes online, with only one in 10 (12%) sending their tax returns via mail. Those younger 18-24 (21%) and those 65+ (14%), as well as those living in households that earn less than \$40K (20%) are more likely to use mail.

Table 37. Method of filing taxes

Method of filing	TOTAL
Online (includes EFILE AND NETFILE)	81%
Mail	12%
Dropped it off by hand/ visited tax office	1%
Accountant	1%
Other	1%
DK/REF	5%

Base: general population respondents (filed 2019 or 2018 taxes: n=1194)

b5. Was your tax return sent in by mail or online, or did you use another method?



### Qualitative findings: Filing taxes

There was a mix in all groups of those who filed their 2018 or 2019 taxes themselves (done online), versus those who had others file on their behalf – these included family members, spouses, or a financial expert such as an accountant or tax professional.

For those who file themselves, they have been enabled by tax filing software that is easy-to-use, auto fills information, and is lower cost than having someone else do it. Those who prefer to have others file like the reassurance that their taxes are being filed by a knowledgeable person, particularly in case of needing to deal later with the CRA.

### Awareness and use of government tax filing extensions

Majority of Canadians are aware of the tax filing extension from April to June this year; one-third took advantage of the extension

Nine in 10 say they are aware of the extension; 8% say they are not aware. Younger Canadians 18-24 (21%) are less likely to be aware, as well as those earning less <\$40K (12%). Of those who filed their 2019 taxes, one-third (33%) used the extended deadline, while two-thirds (65%) filed within the initial deadline.

Table 38. Awareness of extended tax filing deadline

Extended tax filing deadline	TOTAL
Aware CRA extended tax filing deadline	92%
Filed within initial deadline	65%
Filed by extended deadline	33%
DK/REF	2%

Base: General population (all respondents: n=1202, those who filed 2019 taxes: n=1043)

c1. Were you aware that the CRA extended the tax filing deadline for 2019 taxes from April 30th to June 1st this year to provide Canadians with more time, given the Covid-19 situation?

3 in 10 Canadians say the tax filing extension was important to them personally, while 6 in 10 support the gesture as important to all Canadians

Using a 0 to 10-point scale (0=not at all important; 10=very important), half of the respondents were asked to rate the overall importance of the tax filing extension to them personally, and half were asked to rate the overall importance to all Canadians (split sample). Those more affected economically by COVID-19 are more likely to say the extension is important to them personally: those unemployed but looking for work (46% rate 8-10 vs. 26% employed); those earning less <\$40K compared to households with higher level income (44% vs. 13% earning \$120+); and immigrants (46% vs. 22% non-immigrant).

Table 39. Importance of government measure to you personally/to all Canadians

Importance rating of extended tax filing deadline	8-10	4-7	0-3	DK/REF	Mean
To you personally	27%	23%	49%	1%	4.1
To all Canadians	60%	29%	9%	2%	7.4

Base: All respondents (general population: n-1202), split sample

c3. Using a scale from 0 to 10, where 0 means 'not at all important' and 10 means 'very important,' how important was it for [you personally/all Canadians (split sample)] that the CRA extended the tax filing deadline?

Only 6 in 10 are aware the CRA extended the deadline to paying balances owing on taxes to provide Canadians more time

Residents of Quebec (69%) are most aware of this compared to all other regions, as are those retired (69%). However, those 18-24 (39%), those earning <\$40K (52%) and those with high school or less (51% vs. 62% university or higher) are less likely to be aware of the extra time given to Canadians.

Table 40. Awareness of extended deadline to pay balance owing on taxes

Aware of extended payment deadline	TOTAL
Aware CRA extended deadline to pay balancing owing	60%

Base: All respondents (general population: n-1202)

c4. Were you aware that the CRA extended the deadline to September 1, 2020 for paying any balances owing on taxes filed this year without any penalties or interest to provide Canadians with more time, given the COVID-19 situation?

4 in 10 say the extension of the deadline for balances owing is important to them personally, while three quarters support this as important to all Canadians

Using a 0 to 10-point scale (0=not at all important; 10=very important), respondents were asked to rate the overall importance of the extension for paying balances owing on taxes to them personally/to all Canadians (split sample). Quebec residents (42%) are more likely to say it is important to them personally that the government extended the deadline for paying taxes owing. Those earning <\$40K (45% vs. 20% \$120K+) and immigrants (46% vs. 27% non-immigrants) also appreciated the extension.

Table 41. Importance of extended timeline to submit payment without interest/penalties

Importance rating of extended payment deadline	8-10	4-7	0-3	DK/REF	Mean
To you personally	31%	18%	50%	<1%	4.2

To all Canadians	73%	21%	6%	1%	8.2
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Base: All respondents (general population: n-1202), split sample

c5. Using a scale from 0 to 10, where 0 means 'not at all important' and 10 means 'very important,' how important is it for [You personally/All Canadians split sample] that the CRA has extended the time to submit payment without having to pay interest or penalties?

### Qualitative findings: extension for filing, and for balance owing

Most filed their taxes within the original deadline – mostly because there was no need to take advantage of the extension. They already had their paperwork together, the process had already been initiated so there was no need or interest in delaying, or they filed before lockdown.

A few filed using the extended deadline – one participant wanted to ensure they had all the necessary information before doing so, one participant filed using the extended deadline as they were out of the country waiting to get home, while another had no particular reason for choosing to do so. There were otherwise no delays caused by COVID such that an extension was needed.

Most felt that extending the filing date was a good move as it allowed those who may have been facing unusual circumstances or challenges due to the pandemic a bit of breathing room. A few were uncertain as to why an extension for the filing date would be necessary for Canadians.

The extension on payments and penalties was personally appreciated by some who wouldn't have been able to pay otherwise; for those not directly affected they completely agreed with the extension being given and felt that this was a good measure for those facing financial challenges, who might need an opportunity to somewhat recover financially before having to make a payment to the CRA.

## CRA's My Account

6 in 10 Canadians say they are registered online with the CRA's My Account; majority have full access to all features

Overall, 60% of Canadians are registered with My Account. Those with high school or less education are less likely to be registered (39% vs. 69% university education or higher), as are those earning <\$40K and \$40K-<\$80K (48% and 56%, respectively vs. 67% some post-secondary education). Immigrants (69% vs. 60% non-immigrants) and those aged 25-44 are more likely to be registered (75% vs. 63% 18-24, 61% 45-64 and 44% 65+).

Seven in 10 (70%) of those who applied to benefits through the CRA (CERB/CESB) were registered with My Account; one third (35%) of these had registered in order to claim their benefits.

Table 42. Registered to My Account by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits

Registered for My Account	TOTAL	Applied to any benefits administered through CRA	Did not apply to benefits through CRA but filed taxes
Registered with CRA's My Account	60%	70%	58%
Yes, had registered to claim benefits	-	35%	-
No, had already been registered	-	64%	-
Don't know	-	1%	-

Base: General population (all: n=1191, applied to benefits administered through CRA: n=180, did not apply to benefits through CRA but filed taxes: n=1101, those who applied for CERB/CESB via My Account: n=124)

g1. Are you registered with CRA's online service called My Account?

g2. Earlier you mentioned you applied for the government support benefits through the CRA's online service called My Account. Did you RECENTLY register for the CRA's online service called My Account for the purposes of claiming the [CERB/CESB] or had you already registered beforehand?

A majority of those registered to MyAccount (83%) have full access to My Account features.

Table 43. Have full access to My Account

Full access	TOTAL
Full access to My Account features	83%

Base: general population (those registered with My Account: n=727)

g3. Do you have full access to all the features of the 'My Account' online service? Full access allows you the ability to make changes or to use auto-fill. When you registered you would have had to enter a security code to obtain full access to the online service.

Respondents who are not registered with full access cited a number of different reasons: they didn't know they had to/were not aware (19%), didn't need full access (15%), unsuccessful in obtaining security code (13%), did not want it (13%) and forgot or lost security code (13%), among others.

Table 44. Reasons for not having full access to My Account

Reasons	TOTAL
I didn't know I had to/I wasn't aware of the different levels	19%

I didn't need full access/not interested	15%
I tried to obtain a security code but was unsuccessful	13%
I did not want/need benefits	13%
I forgot or lost my security code	13%
I have an authorized representative	7%
I have requested my code but I haven't received it yet	3%
Other	32%
DK/REF	5%

Base: General population (Those registered with My Account without full access: n=78\*)

g4. Why did you NOT register for full access to the CRA's My Account online service? \*small base size

The majority of My Account users see the service as relevant and secure, and relatively easy to use

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), respondents were asked to rate My Account on the following:

- The services provided in the CRA's My Account online service are relevant to your needs
- You're confident that the CRA's My Account online service is a secure online platform that protects your personal information
- It is easy to use the CRA's My Account online service

A majority of Canadians think the services provided in My Account are relevant to their needs (76%) and they have confidence that the service is secure (73%). Slightly fewer (68%) agree that it is easy to use the service.

Table 45. Ratings of My Account service

Service ratings, by agreement level	8-10	4-7	0-3	DK/REF	Mean
The services provided in the CRA's My Account online service are relevant to your needs	76%	19%	2%	3%	8.5
You're confident that the CRA's My Account online service is a secure online platform that protects your personal information	73%	23%	3%	1%	8.3
It is easy to use the CRA's My Account online service	68%	24%	5%	3%	8

Base: general population (those registered with My Account: n=727)

g5. For each of the following statements about the CRA's online service called My Account, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means 'completely disagree' and 10 means 'completely agree'.

## Contacting the CRA

Half of Canadians say they visited the CRA's webpage since March of this year. Overall, 52% of Canadians visited the CRA's webpages since March: 74% of benefits applicants visited the Canada.ca website to find more information about on applying for the emergency benefits, while half (47%) of tax filers only (did not apply to benefits) visited the CRA's webpage.

Immigrants are more likely to visit the webpage (61% vs. 49% non-immigrant), as are those in the younger age groups (63% <44 vs. 28% seniors. Those least likely to have visited the website include those with high school or less (38% vs. 61% university or higher), those earning lower household income (48% <\$40K vs. 50% \$120K+).

*Table 46. Visited CRA webpage since March 2020 by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits*

Visited web page	Total	Applied to any benefits administered through CRA	Did not apply to benefits though the CRA but filed taxes
Yes, visited Canada.ca/CRA webpage	52%	74%	47%

*Base: General population (all: n=1191, applied to benefits administered through CRA: n=180, did not apply to benefits through CRA but filed taxes: n=1101)*

*a11. Since March 2020, have you visited the Government of Canada's website, Canada.ca, to search for information on applying to the COVID-19 support emergency benefits?*

*e1. Since March 2020, have you visited the web page for taxes on the Government of Canada website, Canada.ca? This is also known as the Canada Revenue Agency's webpage.*

## Few Canadians access Charlie the Chatbot

Of those who visited the CRA webpages, 3% report they used Charlie the Chatbot. Of these, most say they did not find the chatbot helpful in finding the information they needed (mean rating 3.0 on scale of 0-10 agreement).

*Table 47. Used Charlie the Chatbot by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits*

Charlie the Chatbot	Total	Applied to any benefits administered through CRA	Did not apply to benefits the CRA but filed taxes
Used Charlie the Chatbot	3%	5%	3%

*Base: General population, visited website: n=592 (applied to benefits administered through CRA: n=135, did not apply to benefits through CRA but filed taxes: n=457)*

a12/e2. On some of the taxes pages of the Canada.ca website, there is a chat function called 'Chat with Charlie'. Do you recall using this chat function?

Roughly 6 in 10 rate the Government of Canada /CRA webpages as effective in terms of providing information needs, ease of use, etc.

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), respondents were asked to rate the website on the following:

- The website provided me with the information that I needed
- The information provided was easy to understand
- The information on the webpage was clearly laid out
- It was easy to find the information I was looking for

Of those who visited the canada.ca / CRA webpages, the highest rated attribute of the site is 'it provided the information they needed' (68%). Slightly fewer agree the information on the site was easy to understand (62%), clearly laid out (61%) and easy to find (57%). Applicants to benefits were more likely, however, to agree that information was easy to understand (71% vs. 58% filed taxes only) and easy to find (66% vs. 53% filed taxes only).

Table 48. Ratings of CRA webpage attributes by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits

Website attributes	Total	Agreement 8-10: Applied to any benefits administered through CRA	Agreement 8-10: Did not apply to benefits through CRA but filed taxes	Mean: Applied to any benefits administered through CRA	Mean: Did not apply to benefits through CRA but filed taxes
The website provided me with the information that I needed	68%	72%	67%	8.4	7.8
The information provided was easy to understand	62%	71%	58%	8.2	7.7
The information on the webpage was clearly laid out	61%	65%	60%	8.0	7.7
It was easy to find the information I was looking for	57%	66%	53%	7.9	7.4

Base: General population, visited website: n=592 (applied to benefits administered through CRA: n=135, did not apply to benefits through CRA but filed taxes: n=457)

a13/e3. I would now like to read you a few statements specifically about the COVID-19 information on the Canada.ca website. For each one, please use a scale from 0 to 10, where 0 means you 'completely disagree', and 10 means you 'completely agree.'



### About 1 in 5 called the CRA directly for information

One in five applicants to benefits (18%) called the CRA to find out more information specifically on the COVID-19 support benefits. A similar proportion of tax filers (14%) also called the CRA primarily about tax filing.

*Table 49. Method used to contact the CRA for information by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits*

Method use to contact the CRA	TOTAL	Applied to any benefits administered through CRA	Did not apply to benefits through CRA but filed taxes
Telephone	15%	18%	14%
Mail	n/a	n/a	2%
Fax	n/a	n/a	1%

*Base: General population (all: n=1191, applied to benefits administered through CRA: n=180, did not apply to benefits through CRA but filed taxes: n=1101)*

*a14. And since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?*

*e4. And since March this year, did you contact the Canada Revenue Agency for any reason by...*

*Table 50. Reason for contacting via telephone*

Reason for contact	Telephone
Income tax filing	39%
Apply for CERB	11%
GST/HST	10%
Child and family benefits	10%
Savings and pension plans	8%
Other	36%

*Base: General population (file 2019 or 2018 taxes and called the CRA: n=142)*

*e5. Thinking about your most recent contact via ... for what purpose did you contact the CRA? Was it for...*

*Bases for mail (n=5) and fax (n=1) are very small and not reported here.*

### Similar to the ratings of the website, a small majority give excellent ratings on their telephone experience with the CRA

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), respondents were asked to rate their telephone experience with the CRA on the following:

- I was provided with accurate information
- The telephone experience gave me the impression the CRA is working hard to help Canadians
- The telephone experience made me feel like the CRA cares about my unique situation
- I was able to call at a time that was convenient to me



- The wait time to speak to an agent was acceptable

Overall, two-thirds of those who called the CRA (66%) strongly agree (rate 8-10 on a scale of 0-10) the Agency provided them with accurate information. Six in 10 (59%) strongly agree that the experience gave them the impression the CRA is working hard to help Canadians and just over half (53%) and made them feel like the CRA cared about their unique situation. Many (58%) were also able to call at a time convenient to them; however, it appears some had to wait, as only one quarter (27%) thought the wait time to speak to an agent was acceptable. While the base size is small for applicants to benefits, their mean scores are generally higher than those who filed taxes only.

*Table 51. Rating about telephone experience by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits*

Telephone experience statements	Total	Agree 8-10: Applied to any benefits administered through CRA	Agree 8-10: Did not apply to benefits through CRA but filed taxes	Mean: Applied to any benefits administered through CRA	Mean: Did not apply to benefits through CRA but filed taxes
I was provided with accurate information	66%	67%	66%	8.4	7.6
The telephone experience gave me the impression the CRA is working hard to help Canadians	59%	73%	55%	8.4	6.9
The telephone experience made me feel like the CRA cares about my unique situation	53%	71%	47%	7.9	6.5
I was able to call at a time that was convenient to me	58%	66%	56%	7.4	6.8
The wait time to speak to an agent was acceptable	27%	45%	22%	6.2	4.3

*Base: General population (called CRA: n=175, applied to benefits administered through CRA: n=33, did not apply to benefits through CRA but filed taxes: n=142)*

*a15/e6. I would now like to read you a few statements about your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you 'completely disagree', and 10 means you 'completely agree.' \*small base size*

Just over half (56%) say they are very satisfied (rate 8-10 on a scale of 0-10) with the service they received on the phone when they called the CRA (average score of 7.1). Again, the overall mean score was higher among benefits applicants through the CRA than those who filed taxes only.

Table 52. Overall satisfaction with telephone experience by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits

Satisfaction agreement ratings	Total	Applied to any benefits administered through CRA	Did not apply to benefits through CRA but filed taxes
Rate 8-10	56%	69%	51%
Rate 4-7	30%	24%	27%
Rate 0-3	14%	7%	20%
Mean	7.1	8.1	6.9

Base: General population (called CRA: n=175, applied to benefits administered through CRA: n=33, did not apply to benefits through CRA but filed taxes: n=142)

a16\_e7. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means 'completely dissatisfied' and 10 means 'completely satisfied.' \*small base size

Seven in 10 (71%) strongly agree they were able to get what they needed from the CRA on the occasion that they called.

Table 53. Get what they needed on particular occasion from calling the CRA by those who applied to benefits administered through CRA vs. those who filed taxes but did not apply to benefits

Got what they needed	Total	Agree 8-10 Applied to any benefits administered through CRA	Agree 8-10 Did not apply to benefits through CRA but filed taxes
Yes, got what I needed	71%	79%	69%

Base: General population (called CRA: n=175, applied to benefits administered through CRA: n=33, did not apply to benefits through CRA but filed taxes: n=142).

a17\_e8. Did you get what you needed from the CRA on this particular occasion? \*small base size

### Qualitative findings: Additional questions

Questions were posed about any concerns related to CRA employees working from home and use of cellphones to answer calls.

Participants in the French group had fewer concerns than those in the English groups. They expressed resignation about a constantly evolving situation and that the CRA can only do their best under the circumstances. One participant wondered unaided about data security but was quick to state that they assumed the CRA would have or has already taken the necessary steps to ensure or optimize data security such as the use of secure servers and VPN connections.

Concerns were higher amongst English participants. Most were understanding of why CRA employees might need to work from home, but some had concerns about the security of information – this would be both in terms of computers and hardware, but also any other persons in the household that an employee might be living with – if for example they would be able to overhear phone conversations. Others felt that there would likely be reasonable steps made by CRA to ensure the security and confidentiality of Canadians' information and so they had no concerns.

As with working from home generally, some had concerns and were skeptical about the use of cellphones to answer calls, while others felt that the CRA would take steps to ensure the security of cell phone calls. A question was raised about whether cell phones would be work or personal, as the latter is perceived to be less secure.

## Small and medium-size businesses (SMEs)

### Overall performance rating and change in perceptions of the CRA

Overall, SMEs are fairly satisfied with the CRA, but CEWS applicants express greater satisfaction

After responding to questions about applying to benefits and filing taxes, respondents were asked to rate the overall performance of the CRA, using a 0 to 10-point scale (0=terrible; 10=excellent). SMEs have somewhat positive opinions of the CRA, with over a third (37%) rating the agency's performance as an 8-10. While half of SMEs are neutral (49% rate 4-7), relatively few SMEs (14%) rate the CRA as 0-3.

Furthermore, when using another 0 to 10-point scale (0=much worse; 10=much better) to give their overall opinion of the CRA compared to a year ago, relatively few SMEs (22%) have changed their opinion for the better. Seven in 10 are neutral (71% rate 4-7), meaning their opinion has stayed the same. Few say their opinion of the CRA has changed for the worse (7% rate 0-3).

Table 54. Overall performance rating and change in overall opinion compared to a year ago

Ratings	8-10	4-7	0-3	Mean
Overall performance	37%	49%	14%	6.4
Change in overall opinion vs. last year	22%	71%	7%	6

Base: All SME respondents (n=358)

d1. Given your interaction with the CRA either through filing taxes AND/OR applying for benefits, how would you rate the overall performance of the Canada Revenue Agency or the CRA?

h1. Using a scale of 0 to 10, where 0 means "much worse" and 10 means "much better", how would you rate your OVERALL OPINION of the CRA compared to a year ago?

Overall perceptions of the CRA are higher among SMEs that applied to CEWS compared to those who did not apply to, but who had filed their taxes. For example, those that applied to CEWS rate the agency higher on overall performance (47% vs. 29%) and are much more likely to have a positive shift in opinion versus last year (35% v. 14%).

Table 55. Overall performance rating and change in overall opinion compared to a year ago by 'applied to CEWS' and 'filed business taxes'

Ratings	Applied to CEWS	Did not apply to CEWS but filed taxes
Overall performance, rated 8-10	47%	29%
Overall performance, Mean	7.1	5.9
Change in overall opinion vs. last year, rated 8-10	35%	14%
Change in overall opinion vs. last year, Mean	6.6	5.5

Base: SME (applied to CEWS: n=135, did not apply CEWS but filed taxes: n=180)

When asked their reasoning behind their rating of the CRA's overall performance, SMEs' answers vary according to their experience with the agency and their general experience with paying business taxes. For example, 12% of SMEs believe the agency is doing an effective job, but 11% also say that the CRA is hard to get a hold of or that they needed to wait a long time to talk to someone from the agency. And, while one in 10 (10%) say that the CRA is complicated to deal with, 7% say that the agency is straightforward and easy to deal with.

Table 56. Reasons behind rating of CRA overall performance

Reasons	TOTAL
<b>POSITIVE COMMENTS (NET)</b>	<b>42%</b>
They are effective/doing a good job	12%
Helpful/caring	10%
Straightforward/easy to use	7%
Provide good information	5%
Fast/efficient service	5%
No reason not to/ no issues	4%
Good online service	4%
Provided an extension on my payments/ flexible payments	3%
<b>NEUTRAL COMMENTS (NET)</b>	<b>12%</b>
Average/ business as usual	6%
Not familiar/ don't deal with them much	4%
<b>NEGATIVE COMMENTS (NET)</b>	<b>44%</b>
Hard to get a hold of/Need to wait	11%
Complicated to deal with	10%
Poor information provided	9%
Slow/not efficient	7%
Room for improvement/no one is perfect	6%
Had problems when I used it/ bad experience	3%

Not helpful	3%
Poor online experience	3%
Other	5%
None/DK	10%

Base: All SME respondents (n=358)

d2. Why do you rate the performance of the CRA as ... out of 10? Note: Responses <3% are not shown.

Lukewarm perceptions of the CRA on various measures; 'respect for taxpayers' is rated the highest, 'easy-to-understand information' is rated the lowest

In addition to their overall rating of the CRA's performance, SMEs were asked their impression of the CRA with regard to a series of statements using a scale from 0-10-scale (0=completely disagree; 10=completely agree):

- The CRA treats taxpayers with respect
- The CRA treats taxpayers fairly
- The CRA is efficient in its operations
- The CRA can be trusted to do what is right in administering Canadians' taxes and benefits
- The CRA works hard at helping Canadians with matters regarding their taxes and benefits
- The information provided by the CRA is easy to understand

On average, the CRA performs slightly above neutral across these measures, with mean scores ranging from 5.4 to 5.8. In terms of stronger levels of agreement, one-third (32%) of SMEs rate the CRA as 8-10 for treating taxpayers with respect. For the remaining five statements (treating taxpayers fairly, doing what is right in administering taxes and benefits, working hard at helping Canadians, operating efficiently, and providing easy-to-understand information), about a quarter would rate the CRA as an 8-10. Areas where SMEs believe the CRA performs the lowest (scoring 0-3) are in providing easy-to-understand information (25%) and being efficient in its operations (24%).

Table 57. Ratings on attributes

Attributes, agreement level	8-10	4-7	0-3	Mean
The CRA treats taxpayers with respect	32%	44%	20%	5.8
The CRA treats taxpayers fairly	28%	49%	20%	5.7
The CRA can be trusted to do what is right in administering Canadians' taxes and benefits	27%	49%	20%	5.7
The CRA works hard at helping Canadians with matters regarding their taxes and benefits	27%	49%	18%	5.8
The CRA is efficient in its operations	26%	44%	24%	5.4
The information provided by the CRA is easy to understand	24%	50%	25%	5.4

Base: All SME respondents (n=358)

d3. Please rate your general impressions of the CRA, based on personal experience or what you may have seen, read, or heard.

## Rating of service experience provided by the CRA compared to past

One in 10 SMEs say the level of service experience provided by the CRA has gotten better compared to the past; just over half say it's about the same. When asked about their overall service experience with the CRA, be it through telephone, website, or another method, SMEs are largely neutral on the subject of whether it was better than last year. Just over half (55%) say their service experience was about the same as last year. A little over one in ten (13%) say their experience was better than last year and 9% say it is worse. SMEs provide the same ratings when comparing their experience with the CRA compared to other government organizations.

Table 58. Change in rating of service experience compared to past and vs. other gov't organizations

Change in service experience, agreement level	Better	About the same	Worse	Not contacted/ n/a
Rating of service experience vs. past	13%	55%	9%	23%
Rating of service experience vs. other government organizations	13%	55%	9%	24%

Base: All SME respondents (n=358)

f1. Based on your recent interactions with the Canada Revenue Agency through telephone, visiting the website online, or another method, would you rate your service experience provided by the CRA as better, about the same, or worse than the service you have received from the CRA in the past?

f2. And would you say that this level of service is better, about the same, or worse than the service you have received from other government organizations?

Applicants to CEWS rate the level of service experience provided by the CRA as significantly better than that received in the past compared to Canadians who filed taxes (24% vs. 7%, respectively), likely in part because more had contacted the CRA during this time. When it comes to rating the service received from other governmental organizations, the results are similar.

Table 59. Change in rating of service experience by those who applied to benefits vs. those who filed taxes only

Rating of service experience	Applied to CEWS	Did not apply to CEWS but filed taxes
vs. past: Better	24%	7%
vs. past: About the same	60%	54%
vs. past: Worse	7%	12%
Not contacted CRA/DK/REF	9%	39%
vs. other gov't organizations: Better	19%	8%
vs. other gov't organizations: About the same	62%	51%
vs. other gov't organizations: Worse	6%	14%
Not contacted other gov't orgs/DK/REF	13%	27%

Base: SME (applied to CEWS: n=135, did not apply CEWS but filed taxes: n=180)

## Application for CEWS

### 4 in 10 SMEs surveyed applied for the CEWS

Four in 10 (38%) of SMEs report having applied for the Canada Emergency Wage Subsidy (CEWS). Note this proportion is larger than the expected incidence of SMEs at 16% at the time the research was conducted. In very general terms, those SMEs employing between 20+ workers were more likely to have applied for the benefits. However, the small sample size means that caution should be exercised when interpreting this result.

Table 60. Applied to CEWS

Applied, by number of employees	TOTAL	Only 1	2 to 19	20 to 99	100+
Applied to CEWS	38%	10%	36%	59%	64%

Base: All SME respondents (n=358)

a1. Since March of this year, have you applied for the Canada Emergency Wage Subsidy (CEWS)?

\*small sample size; \*\* very small sample size



SMEs that did not apply to CEWS say it was either because their business was still operating, or it was not eligible; few cited an administrative barrier to applying. Among the 62% of SMEs surveyed who did not apply for CEWS, the main reasons given were: they were still operating (52%), not eligible (39%), or did not want/need to (25%). Note those wanting to apply to CEWS must fall within a list of types of eligible employers and demonstrate a reduction in baseline revenue (ranging from 15% to 30% depending on the length of the claim period).

Small proportions of SMEs report they did not apply to the relief program due to procedural or administrative barriers such as not fully understanding the process (9%), not knowing that they could apply (6%), not having anyone to help them (5%), and not being aware of the program (1%).

Table 61. Reason for not applying to CEWS

Reasons	TOTAL
My business was still operating	52%
Business was not eligible	39%
I did not want/need to	25%
I did not fully understand the process	9%
I did not know that I could	6%
I did not have anyone to help me	5%
I was not aware of them	1%
Other	7%

Base: SME (did not apply to CEWS: n=223)

aa2. What was the main reason you did not apply to CEWS?

Multi-response. Total adds up to more than 100%.

Very high awareness that the CRA will be verifying applications at a later date. SMEs applying to CEWS are very much aware of the fact that the CRA will be verifying applications and reviewing eligibility for the emergency benefits later on. Over 9 in 10 (92%) CEWS applicants report being aware of this measure.

Table 62. Awareness of CRA reviewing applications

Awareness	TOTAL
Aware the CRA will be verifying applications/reviewing eligibility	92%

Base: SME (applied to CEWS: n=135)

a17. Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?

Most SMEs are receiving/received benefits for which they applied; those not receiving/received CEWS are waiting for payments (rather than being denied). Focusing on SMEs that applied for CEWS benefits, 90% say they are either currently receiving or have received the emergency benefits to which they applied.

Table 63. Receiving benefit

Received benefit	TOTAL
Yes, receiving benefit	90%

Base: SMEs (applied to CEWS: n=135)

aa3. Is your business currently receiving, or have you received CEWS payments for the emergency benefits to which you applied?

As for the 10% of SMEs that applied for CEWS but are not receiving any payments (n=13), it is important to note that almost half (46%) of these businesses say they are not yet receiving the payments; the other half say their business was not eligible, business started up again or application was not completed.

Half of SME CEWS recipients say payments were made faster than expected; majority within two weeks

Half (51%) say the timeframe within which they received the payments was 'faster than expected', with another four in ten (37%) saying that they received the CEWS within the expected timeframe. Only 1 in 10 say the payment was made 'slower than expected'.

Table 64. Expectation for time to receive CEWS

Time to receive benefits	TOTAL
Slower than expected	10%
Faster than expected	51%
About what was expected	37%
Don't know	3%

Base: SMEs (applied to CEWS and received benefits: n=122)

a2. Would you say that you received the emergency benefit payment within a timeframe that was... ?

Almost nine in 10 (85%) of SMEs report waiting two weeks or less from submitting to their CEWS application to receiving their payments. Only in 12% of cases did business owners report having waited more than two weeks to receive the CEWS.

Table 65. Length of time to receive CEWS payment

Length of time to receive payment	TOTAL
A week	43%
Two weeks	42%
More than two weeks	12%
Don't know/Don't remember	4%

Base: SMEs receiving CEWS (n=122)

aa9. What was the approximate length of time it took for you to receive your emergency benefit payment from the time that you applied?

Two-thirds of SMEs (with >1 employee) that applied to CEWS laid off employees due to COVID; majority have been able to rehire at least some their staff back due to COVID

Among those SMEs that employ more than one person and applied to CEWS, two-thirds (64%) report having laid off employees as a result of COVID-19. There are no statistically significant differences between businesses and size of staff of SMEs.

Table 66. SMEs that applied to CEWS and had laid off its employees

Had to lay off employees	TOTAL
Yes, laid off employees	64%

Base: SMEs employing more than one person that applied to CEWS benefits (n=130)

aa5. As a result of COVID-19, did you have to lay off any of your employees?

Furthermore, cross-tabulation reveals that there is no significant relationship between lay-offs and receiving CEWS. Both SMEs that laid off employees and those did not lay are equally likely to be receiving CEWS (90% vs. 92%). Half of the 10% of SMEs (n=8) who laid off employees are not receiving CEWS payments because it has not arrived.

Table 67. SMEs receiving CEWS by those that laid off employees vs. those that did not

Receiving CEWS	Lay-Offs	No Lay-Offs
Yes, receiving CEWS	90%	92%
No, not receiving CEWS	10%	9%

Base: SMEs employing more than one person that applied to CEWS benefits (n=130)

aa5. As a result of COVID-19, did you have to lay off any of your employees?

aa3. Is your business currently receiving, or have you received CEWS payments for the emergency benefits to which you applied?

Among SMEs that are receiving CEWS, almost nine in 10 (86%) report being able to re-hire at least some of their previously laid-off employees. Only 13% say they have not been able to re-hire any of their employees.

Table 68. SMEs receiving CEWS and ability to re-hire employees

Able to re-hire employees	TOTAL*
All	25%
Most	25%
Some	36%
None	13%

Base: SMEs employing more than one person that applied to CEWS benefits and had to lay off employees (n=75\*)

aa6. Have you been able to re-hire your previously laid-off employees? \*small base size

CEWS has helped retain some employees, but shifting consumer trends means there has not been a need for businesses to rehire all staff back

The most common reasons cited relate to a downturn in business. Over half (57%) say they did not re-hire their employees because there were fewer positions or less hours available to staff, and over a third (38%) say they had to downsize the business.

Table 69. Reasons why SMEs receiving CEWS are not able to re-hire previously laid-off employees

Reasons for not re-hiring employees	TOTAL*
Less positions/hours available to staff	57%
Have had to downsize the business	38%
Employee(s) have found employment elsewhere	29%
Employee(s) unavailable due to family commitments	27%
Employee(s) stated health/safety concerns returning to workplace	23%
Employee(s) stated preference for government benefits over work	21%
Employee(s) is or is possibly sick with COVID-19	9%
Other	4%

Base: SMEs employing more than one person that applied to CEWS benefits, had to lay off employees but did not re-hire all previously laid off employees (n=56\*)

aa7. What has prevented you from re-hiring all your former employees? Select all that apply. Multi-response. Total adds up to more than 100%. \*small base size

Almost half (46%) report that none of the positions have been filled with new employees.

Table 70. Ability to re-staff with new employees among SMEs unable to re-hire all of previous staff

Ability to re-staff with new employees	TOTAL*
All positions are now filled	14%
Most positions are now filled	8%
Some positions are now filled	32%
No positions filled	46%

Base: SMEs employing more than one person that applied to CEWS benefits, had to lay off employees but did not re-hire all or most of all previously laid off employees (n=37\*)

aa8. Have you been able to re-staff with new employees? \*small base size

Two-thirds applied for CEWS directly via My Business Account; the rest used Web Forms or had help from an employee or tax/accounting specialist

Seven in 10 SMEs applied to CEWS through their My Business Account (64%) or used Web Forms (6%). One in 10 either enlisted the help of an accountant or tax professional external to their business to apply on their behalf (13%) or had an internal employee act as a representative to apply to the program (9%). There is no statistically significant difference in application method by business size.

Table 71. Method used to apply for CEWS

Method of application	TOTAL
I applied online directly through the CRA website using the online service called My Business Account	64%
My accountant/tax professional (external to my business) applied on my behalf	13%
An employee acted as a representative (internal to my business) and applied on my behalf	9%
I applied using the Web Forms application with an access code	6%
Someone else applied on my behalf	4%
Other	4%

Base: SME (applied to CEWS: n=135)

a5. Which of the following best describes how you applied for the CEWS?

Positive ratings for speed of process; other aspects good, but there is room for improvement particularly in providing 'easy to understand information'

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), respondents were asked to rate the overall application process on the following:

- I feel that my application was processed in a timely manner
- My interactions with the CRA met my needs
- The experience gave me the impression the CRA is working hard to help Canadians
- I found the overall application process easy
- The experience made me feel like the CRA cares about my situation
- Information provided by the CRA about the benefits was easy to understand

As in the general population survey, timeliness on the part of the CRA receives the highest rating, with a mean score of 8.4 (74% rate 8-10 on a scale of 0-10). Other items receive more moderate scores. Half of SMEs that applied for CEWS feel strongly their interactions with the CRA met their needs (51%), that the CRA is working hard to help Canadians (50%), and that the overall application process was easy (46%). Fewer believe that the experience of applying for CEWS made them feel like the CRA cares about their situation (41%) and that the information provided by the CRA about the benefits was easy to understand (31%).

Table 72. Ratings of applications experience

Application ratings, by agreement level	8-10	4-7	0-3	DK/REF	Mean
I feel that my application was processed in a timely manner	74%	19%	3%	4%	8.4
My interactions with the CRA met my needs	51%	36%	6%	7%	7.6
The experience gave me the impression the CRA is working hard to help Canadians	50%	37%	7%	5%	7.2
I found the overall application process easy	46%	38%	11%	5%	6.9
The experience made me feel like the CRA cares about my situation	41%	41%	13%	5%	6.6
Information provided by the CRA about the benefits was easy to understand	31%	50%	14%	4%	6.4

Base: SME (applied to CEWS: n=135)

a6. Here are a few statements that could describe your experience with the application process for CEWS. For each one, please use a scale from 0 to 10, where 0 means you 'completely disagree' and 10 means you 'completely agree'.

### CEWS applicants are largely satisfied with overall quality of application process

Using a scale of 0-10 (0=completely dissatisfied; 10=completely satisfied), respondents were asked to rate their level of satisfaction with the overall quality of the application process. Overall, SME respondents were rather satisfied with the CEWS application process: just over half (56%) rated their experience as 8-10 and only 7% rated their experience in the 0-4 range. The mean score for SMEs applying for CEWS in the sample is 7.6 out of 10. There were no statistically significant differences in satisfaction with the overall quality of the process according to size or age of SME.

Table 73. Rating of overall quality of process

Quality of process, by satisfaction level	8-10	4-7	0-3	DK/REF	Mean
Overall quality of process	56%	31%	7%	6%	7.6

Base: SME (applied to CEWS: n=135)

a7. Thinking about the entire process, from applying for the COVID-related benefit to receiving the payment, how satisfied are you with the overall quality of the process?

Very few SMEs (n=10) were unsatisfied with the process but the most common reason was that the application process difficult (50%, n=5), not finding the information needed (50%, n=5), technical problems with the CRA (40%, n=4), and difficulty getting through on the telephone (40%, n=4).

Table 74. Reasons why SMEs not satisfied with CEWS application process

Reasons not satisfied with application process	TOTAL*
The application process was difficult	50%
Didn't find the information I needed to apply	50%
Other technical problems with the CRA	40%

Difficulty getting through on the telephone	40%
The time it took to receive the benefit was too long	30%
Had to apply more than once	10%
Problems with the web access code that was provided to me	10%
Difficulty signing up for direct deposit with my bank	10%
Other, specify	30%

Base: SME (applied to CEWS and unsatisfied with process – rating of 0-4 (n=10\*))

a8\_TI. Which part(s) of the process in particular were you dissatisfied with? Multi-response. Total adds up to more than 100%. \*very small base size

### High awareness of CEWS calculation spreadsheet; those who used it were satisfied with its functionality and ease of use

One tool that was made available to those applying to CEWS was a calculation spreadsheet used to calculate the amount of subsidy for which they qualified.<sup>3</sup> Six in 10 (61%) say that they had used this resource, and another 16% report knowing about the spreadsheet but had not used it. This means that total awareness of the resource stands at 77% of SMEs that applied to receive the emergency benefits.

Table 75. Use/awareness of calculation spreadsheet among SME applicants

Calculation spreadsheet	TOTAL
TOTAL AWARE (NET)	77%
Yes, I used it	61%
No, but I knew about it	16%
No and I did not know about it	13%
Don't know	10%

Base: SMEs (applied to CEWS: n=135)

t1. When applying for the CEWS, did you use the CEWS calculation spreadsheet from the CRA web pages of Canada.ca?

Among the 61% of SME applicants (n=82) who used the calculation spreadsheet, reception was rather positive; over 8 in 10 (83%) believe it was easy to understand the calculation spreadsheet, including a quarter (28%) who say that it was 'very easy'.

<sup>3</sup> Government of Canada. Canada Emergency Wage Subsidy (CEWS): Calculate your subsidy amount. Accessed on July 30, 2020: <https://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html>



Table 76. Perceived Ease of Understanding calculation spreadsheet among SME applicants

Ease of understanding calculation spreadsheet	TOTAL*
<b>Very + somewhat easy</b>	83%
Very easy	28%
Somewhat easy	55%
Somewhat hard	17%
Very hard	0%

Base: SMEs (used calculation spreadsheet: n=82\*)

t3. Please indicate how easy it was to understand the CEWS calculation spreadsheet. \*small base size

Almost all SME applicants (94%) that used the calculation spreadsheet say they were satisfied with its functionality, including four in 10 (39%) who say they were ‘very satisfied.’

Table 77. Satisfaction with functionality of CEWS calculation spreadsheet

Satisfaction with calculation spreadsheet	TOTAL*
Very satisfied	39%
Somewhat satisfied	55%
Somewhat dissatisfied	6%
<b>Summary</b>	
Satisfied (very+somewhat)	94%
Dissatisfied (very+somewhat)	6%

Base: SMEs (used calculation spreadsheet: n=82\*)

t4. Please indicate how satisfied you were with the functionality of the CEWS calculation spreadsheet. \*small base size

## Tax Filing among SMEs (including Temporary 10% Wage Subsidy)

The SMEs in our sample are structured in a variety of ways and therefore have different tax filing and reporting requirements. In this next section, we highlight SME respondent experiences with business tax filing, regardless of whether they have applied for COVID-19 emergency benefits.

86% of Canadian SMEs say they filed business taxes with the CRA since March 2020; most get help with their taxes and file online

The most common type of business tax filings among this sample of SMBs are GST/HST returns (70%), payroll (62%), and T2 returns (43%). Less common are T3 returns (7%), cooperative filings (3%), T3010 registered charity information returns (3%), T1044 non-profit organization returns (3%), and T5013 partnership returns (3%). In total, 86% of Canadian SMBs say they have made some sort of business tax filing to the CRA since March 2020.



Of the SMEs that filed GST/HST returns, half prepared the return themselves (51%) while another half (49%) had someone else complete them. The same is true for those SMEs submitting payroll remittances (49% self, 51% else) and the small number who report filing non-profit returns (T1044) (50% self, 50% else). SMEs tend to get help in completing the other kinds of business tax returns, such as T2 returns (83%), T3 returns (73%), cooperative filings (82%), T3010 returns (66%), and T5013 returns (75%).

Table 78. Types of business tax filings SMEs have made to the CRA

Type of business tax filings	TOTAL %	Total #	Filed by self	Filed with help
GST/HST returns	70%	252	51%	49%
Payroll	62%	220	49%	51%
Business corporate tax returns (T2)	43%	152	17%	83%
Trust returns (T3)	7%	26**	27%	73%
Tax filings for cooperatives (on T2 return)	3%	11**	18%	82%
Charity returns (T3010)	3%	9**	33%	67%
Non-profit organization info returns (T1044)	3%	10**	50%	50%
Partnership returns (T5013)	3%	12**	25%	75%
None of the above	14%	-	-	-

Base: All SME respondents (n=358)

b1. What tax filings for your business have you made to the CRA since March 2020? Multi-response. Total adds up to more than 100%. bb1. [For each return filed at QB1] Did you prepare your most recent tax returns for your business on your own, or did you have someone else prepare it on your behalf? \*\* very small base size

Online filing is the most used method for business taxes. Of those SMEs that file GST/HST returns, 82% report doing so online, while 12% still use mail. For those filing payroll remittances, 78% submit online and 8% use mail; for those filing T2 returns, 82% do so online and 11% file by mail.

Table 79. Modes of submission for business tax filings

Type of business tax filings	Total, #	Submitted by mail	Submitted online	Other/DK
GST/HST returns	252	12%	82%	6%
Payroll	220	8%	78%	14%
Business corporate tax returns (T2)	152	11%	82%	7%
Trust returns (T3)	26**	31%	69%	0%
Tax filings for cooperatives (on T2 return)	11**	0%	100%	0%
Charity returns (T3010)	9**	11%	78%	11%
Non-profit organization info returns (T1044)	10**	20%	70%	10%
Partnership returns (T5013)	12**	8%	83%	8%

Base: SMEs having filed taxes to the CRA since March 2020 (varies)

QB1. What tax filings for your business have you made to the CRA since March 2020? Multi-response. Total adds up to more than 100%. QBB3. [For each return filed at QB1] Was your tax return sent in by mail or online, or did you use another method? \*\* very small base size

### A majority generally see business tax filing as 'easy'

Reporting requirements differ according to type of return but overall, the majority of SMEs see business tax filing as easy. Nine in 10 consider payroll (92% very + somewhat easy) and GST/HST returns (89%) easy to complete. Three-quarters (77%) also say filing business corporate tax returns (T2) is easy, although 22% indicate it is challenging.

Table 80. Ease of various business tax filings

Type of business tax filings	Total #	Very + somewhat easy	Very + somewhat hard
GST/HST returns	232	89%	11%
Payroll	200	92%	8%
Business corporate tax returns (T2)	112	77%	22%
Trust returns (T3)	23**	65%	35%
Tax filings for cooperatives (on T2 return)	11**	71%	29%
Charity returns (T3010)	8**	63%	38%
Non-profit organization information returns (T1044)	9**	89%	11%
Partnership returns (T5013)	10**	70%	30%

Base: SMEs having filed taxes to the CRA since March 2020 (varies), excluding not applicable

QB2. [For each return filed at QB1] Thinking of the following tax filings you made since March 2020, how easy or hard was it to prepare and submit the following returns?

\*\* very small base size

### Canadian SMEs generally believe that filing business tax returns is about the same as it was last year

SMEs generally believe that the filing process is similar to last year. Looking at the three most-common business tax filings, 92% of SMEs making GST/HST filings say the process was no easier or harder than last year. The same goes for 93% of SMEs filing payroll remittances and 86% of SMEs filing T2 returns.

Table 81. Relative ease vs. last year of business tax filings

Ease of filing, by type of business tax filing	#	Easier	Same	Harder
GST/HST returns	239	4%	92%	4%
Payroll	206	3%	93%	4%
Business corporate tax returns (T2)	125	5%	86%	9%
Trust returns (T3)	23**	9%	74%	17%
Tax filings for cooperatives (on T2 return)	7**	-	100%	-
Charity returns (T3010)	8**	-	88%	12%
Non-profit organization information returns (T1044)	9**	22%	67%	11%
Partnership returns (T5013)	10**	20%	70%	10%

Base: SMEs having filed taxes to the CRA since March 2020 (varies), excluding not applicable

QB3. [For each return filed at QB1] Compared to previous years, would you say the process for preparing and submitting these returns has been...? \*\* very small base size

Many SMEs are aware of the extended deadline for T2 and GST/HST returns, but half of SMEs still filed within the original deadlines

In response to the COVID-19 pandemic, the CRA had extended the filing deadline for various business tax returns.<sup>4</sup> While different extended deadlines apply to different types of filings, SMEs seem to be aware of the extra time the CRA has given them to complete their filings. Of those filing T2 returns, 83% report being aware of the extended deadline and 81% of those filing GST/HST returns say they were aware of the new deadline.

Table 82. Awareness of extended deadline for business tax filings

Awareness, by type of business tax filing	Yes	No
Business corporate tax returns (T2)	83%	17%
Payments and remittances for GST/HST	81%	19%

Base: All SMEs, excluding registered charities and non-profits (n=354)

c6. Were you aware that the CRA extended the deadline for the following to provide Canadian businesses with more time, given the COVID-19 situation? Note: "Trust returns (T3)" was only shown to trusts.

Although a majority of those filing T2 and GST/HST returns report being aware of the extended deadline for business tax filings, over half (56%) of SMEs report that they filed their business taxes within the initial deadline, and one-third (36%) say they will take advantage of the extended deadline.

Table 83. Taking advantage of extended deadline for business tax filings

Taking advantage of extended filing	TOTAL
Within initial deadline	56%
Extended deadline	36%
Don't know	8%

Base: All SMEs, excluding 'does not apply' (n=303)

c8. Are you, or will you be taking advantage of this extended business filing deadline for your business or do you intend to file within the initial deadline?

Given that over half of SMEs filed within the original deadline, perceived importance of the extended deadline was low when talking about their own business, but higher when asked to think about all Canadian businesses

Using a 0 to 10-point scale (0=not at all important; 10=very important), respondents were asked to rate how important it was for their business that the CRA had extended the time to file business income tax returns. Given that half of SMEs report having filed their business taxes within the original deadline, it is understandable that only a quarter

4 Government of Canada. CRA and COVID-19: Income tax filing and payment deadlines. Accessed on July 30, 2020. <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

(25%) of SMEs rate the importance of the extension as an 8-10 to the operation of their business; 34% are neutral (4-7), and four in ten (41%) say it was not important (0-3).

When asked whether it was important that all Canadian businesses have more time to submit their filings, scores are significantly higher; four in 10 (41%) rate the importance of this measure as an 8-10, and only two in ten (23%) rate it as a 0-3.

*Table 84. Perceived importance of extended deadline for business tax filings for own business vs. Canadian businesses*

<b>Importance rating of extended deadline for</b>	<b>8-10</b>	<b>4-7</b>	<b>0-3</b>	<b>Mean</b>
Your business	25%	34%	41%	4.6
Canadian businesses	41%	37%	23%	6.1

*Base: All SMEs, excluding registered charities and non-profits (n=354)*

*c9. Using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important is it for your business that the CRA has extended the time to file your business income tax return?*

*c10. And again, using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important do you feel it is for Canadian businesses that the CRA has extended the time to file business tax returns?*

This perceived importance of an extended tax filing deadline for Canadian businesses in general can also be seen when it comes to extensions for specific types of filings. Where four in 10 SMEs believed that it was important (8-10) that Canadian businesses were able to file business taxes at a later date, a similar proportion say the same about the helpfulness of the extended GST/HST (43%) and T2 (42%) deadlines.

*Table 85. Perceived helpfulness for Canadian businesses of extended deadline for business tax filings*

<b>Helpfulness rating of extended deadline for</b>	<b>8-10</b>	<b>4-7</b>	<b>0-3</b>	<b>Mean</b>
Business corporate tax returns (T2)	42%	38%	20%	6.3
Payments and remittances for GST/HST	43%	36%	21%	6.2

*Base: All SMEs, excluding registered charities and non-profits (n=354)*

*c7. Using a scale from 0 to 10, where 0 means “not at helpful” and 10 means “very helpful,” how helpful do you feel it is for Canadian businesses that the CRA has extended the time to file their... ?*

Moderate awareness of the 10% Temporary Wage Subsidy, but those who applied to CEWS were more likely to have heard about it and to have used it. Another pandemic-related measure is the 10% Temporary Wage Subsidy for Employers (TWS), which allows eligible employers to reduce their payroll deductions.<sup>5</sup> Among SME respondents, seven in 10 (69%) report being aware of this measure. This is higher

<sup>5</sup> Government of Canada. 10% Temporary Wage Subsidy for Employers. Accessed on July 30, 2020: <https://www.canada.ca/en/revenue-agency/services/subsidy/temporary-wage-subsidy.html>

among those who applied to CEWS (80%) compared to those who did not apply but filed taxes only (66%).

Older firms (operating for six years or more) tend to be more aware of the TWS than younger ones (operating for five years or less) (73% vs. 48%, respectively). This is understandable, given that older SMEs are more likely to file payroll remittances than younger ones (66% v. 33%). In addition, those SMEs that applied for CEWS were more likely to be aware of the wage subsidy (80%) than those who did not apply for CEWS (62%).

Table 86. Awareness of 10% Temporary Wage Subsidy

Aware of 10% Temporary Wage Subsidy	TOTAL	Firm age - 0-5 years	Firm age - 6-10+ years	Apply CEWS	Did not apply to CEWS but filed taxes
Total (#)	358	52*	301	135	180
Yes, aware of TWS	69%	48%	73%	80%	66%

Base: All SME respondents (n=358)

tta5. Have you heard of the 10% Temporary Wage Subsidy? Note: "Firm age" cross-tab excludes those who responded "Rather not say" to this question and therefore does not sum up to the full base. \*small base size

2 in 10 SMEs have used the TWS, while a further 11% plan on using it; much higher among CEWS applicants

While 7 in 10 SMEs say they had heard of the 10% Temporary Wage Subsidy, three in ten (30%) report either using it or planning to use it. However, a closer look at responses among SMEs that say they applied for CEWS shows that half (53%) have used or will use the TWS.

Table 87. Use of 10% Temporary Wage Subsidy

Used 10% Temporary Wage Subsidy	TOTAL	Apply CEWS	Did not apply to CEWS but filed taxes
Total (#)	358	135	180
Yes, used it	20%	36%	12%
Yes, intend to use it	11%	16%	8%
No	55%	33%	66%
Don't know	15%	15%	14%
Summary - Have used or will use	30%	53%	20%

Base: All SME respondents (n=358)

ttb5. Have you used it or do you intend to use it?

### 10% Temporary Wage Subsidy seen as easy to use and somewhat effective in helping businesses stay afloat

Of the 20% of SMEs that report having used the 10% Temporary Wage Subsidy, the majority (89%) found it easy to use. This includes half (50%) who say that it was 'very easy' to make use of the wage subsidy.

Table 88. SME ease of using 10% Temporary Wage Subsidy

Ease of using 10% Temporary Wage Subsidy	TOTAL*
Very easy	50%
Somewhat easy	39%
Somewhat hard	6%
Very hard	6%
Summary - Easy (very+somewhat)	89%
Summary - Hard (very+somewhat)	11%

Base: SMEs (used 10% Temporary Wage Subsidy: n=70\*)

QT5. How easy or difficult would you say it was to make use of the 10% Temporary Wage Subsidy?

\*small base size

Three-quarters (76%) of SMEs that made use of the 10% Temporary Wage Subsidy say they found it effective in supporting their business. While a quarter (23%) say this measure was 'very effective', SMEs mostly think this measure is 'somewhat effective' (53%). Only one in ten (11%) say this wage subsidy is 'not at all effective' for supporting their business.

Table 89. Effectiveness of 10% Temporary Wage Subsidy in supporting business

Effectiveness ratings	TOTAL
Very effective	23%
Somewhat effective	53%
Not very effective	13%
Not at all effective	11%
Summary - Effective (very+somewhat)	76%
Summary - Not effective (very+somewhat)	24%

Base: SMEs (used 10% Temporary Wage Subsidy: n=70)

t6. How effective was the 10% Temporary Wage Subsidy for supporting your business? \*small base size

## SMEs' experience using My Business Account

Relatively high use of My Business Account among SMEs, with CEWS bringing even more to register for the service

Most Canadian SMEs are registered to CRA's My Business Account, with seven in ten (71%) saying that they have an account.

Table 90. Registered to My Business Account

Registered:	TOTAL
Yes, use My Business Account	71%

Base: All SME respondents (n=358)

gg1. Are you registered with the CRA's online service called "My Business Account"?

Of the SMEs that applied for the CEWS through their My Business Account (n=86), about four in ten (41%) say they registered specifically to claim the benefits, while 59% say they were already registered.

Table 91. Recent registration to My Business Account

Recent registration	TOTAL
Yes, I registered to claim the benefits	41%
No, I was already registered to My Business Account	59%

Base: SMEs reporting using My Business Account to apply for CEWS (n=86)

gg2. Earlier you mentioned you applied for the CEWS through the CRA's online service called My Business Account. Did you RECENTLY register for the CRA's online service called My Business Account for the purposes of claiming the CEWS? Or had you already registered beforehand?



Moderate satisfaction with functionality of My Business Account; while seen as relevant to their needs, there is room for improvement in the registration process and ease of use

SMEs with a My Business Account were asked their views on the following statements regarding the service using a 0-10-point scale (0=completely disagree; 10=completely agree):

- It is easy to use the CRA's My Business Account online service
- The services provided in the CRA's My Business Account online service are relevant to my needs
- I'm confident that the CRA's My Business Account online service is a secure online platform that protects my personal information
- The registration process for My Business Account was easy
- The services provided in the CRA's My Business Account online service are relevant to my needs
- I'm confident that the CRA's My Business Account online service is a secure online platform that protects my personal information
- It is easy to use the CRA's My Business Account online service
- The registration process for My Business Account was easy

SMEs are moderately satisfied with the features of My Business Account. Ratings for most measures range from 6.8 to 7.5. 'Relevant to business needs' is the aspect most highly rated, with a mean score of 7.5 and six in 10 (61%) rating the service favourably (8-10) on this measure. Other aspects of the service are rated slightly less favourably, with half giving a favourable rating (8-10) to the service's ease of use (50%) and ease of registration (49%).

Table 92. Ratings of My Business Account service

Attribute ratings, by agreement level	8-10	4-7	0-3	Mean
The services provided in the CRA's My Business Account online service are relevant to my needs	61%	30%	6%	7.5
I'm confident that the CRA's My Business Account online service is a secure online platform that protects my personal information	54%	34%	9%	7.3
It is easy to use the CRA's My Business Account online service	50%	36%	11%	7
The registration process for My Business Account was easy	49%	34%	13%	6.8

Base: SMEs (using My Business Account: n=254

gg3. For each of the following statements about the CRA's online service called My Business Account, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree".



## SMEs contacting the CRA

### High engagement with website, particularly among those applying for CEWS

Overall, seven in 10 SMEs (69%) have visited the Government of Canada's website to search for information, either about applying for COVID-19-related emergency benefits or filing business taxes. Among those who applied for CEWS, 85% of them say they visited the website for more information about the emergency benefits. Fewer SMEs (64%) that did not apply for CEWS but filed business taxes say they visited the website for information about business taxes.

Table 93. Visited CRA webpage since March 2020

Visited webpage	TOTAL	Applied to CEWS	Did not apply to CEWS but filed taxes
Total, #	358	135	180
Yes, visited government of Canada / CRA webpage	69%	85%	64%

Base: All SME respondents (n=358)

a10. Since March 2020, have you visited the Government of Canada's website, Canada.ca, to search for information about applying for the COVID-19 emergency benefits?

e1. Since March 2020, have you visited the web page for taxes on the Government of Canada website, Canada.com, for information about business taxes? This is also known as the Canada Revenue Agency's webpage.

### Fewer than 1 in 10 SMEs used the Chat with Charlie function; higher among SMEs applying to CEWS

SME use of Chat with Charlie is low; fewer than one in 10 (8%) who have visited the government website say they have used this function. Use of the chatbot is higher among SMEs that applied for CEWS (13% who did not apply to CEWS but filed taxes).

Table 94. Use of Chat with Charlie

Used Chat with Charlie	TOTAL	Applied to CEWS	Did not apply to CEWS but filed taxes
Total #	247	115	115
Yes, used Charlie the Chatbot	8%	13%	4%

Base: SMEs (visited GoC website: n=247)

a11/e2. On some pages of the Canada.ca website, there is a chat function called "Chat with Charlie". Do you recall using this chat function?

### SMEs ratings of website are neutral; those looking for information on COVID-19 benefits more positive on website experience

SMEs that had visited the Government of Canada website, be it for information about COVID-19 benefits or business taxes, were asked to provide their views on the following statements about their website experience using 0-10-point scale (0=completely disagree; 10=completely agree):

- The information provided was easy to understand
- It was easy to find the information I was looking for
- The website provided me with the information that I needed
- The information on the webpage was clearly laid out
- The chat function helped me find the information I needed

One-third of SMEs rate 8-10 on the website providing information they needed (36%), and on being clearly laid out (32%). Three in 10 rate the information provided on the site as easy to find (29%) and easy to understand (28%). Generally speaking, SMEs that applied to CEWS have a better experience with finding information on COVID-19 emergency benefits on the website than SMEs that did not apply to CEWS but filed taxes and were mainly looking for information related to filing business taxes.

Table 95. Ratings of CRA webpage attributes

Webpage attributes	TOTAL	Agreement 8-10: Applied to CEWS	Agreement 8-10: Did not apply to CEWS but filed taxes	Mean - Applied to CEWS	Mean - Did not apply to CEWS but filed taxes
Total, #	247	115	115	115	115
The website provided me with the information that I needed	36%	42%	30%	6.8	6.1
The information on the webpage was clearly laid out	32%	41%	24%	6.8	5.5
It was easy to find the information I was looking for	29%	38%	20%	6.7	5.3
The information provided was easy to understand	28%	34%	23%	6.6	5.6
The chat function helped me find the information I needed	35%	33%	40%	5.7	4.6

Base: SMEs (visited GoC website: n=247)

qa12. The following statements have to do with the COVID-19 information on the Canada.ca website.  
 qe3. Below are a few statements specifically relating to the sections about taxes that you visited, otherwise known as the Canada Revenue Agency webpages. Note: "The chat function helped me find the information I needed" was only shown to those who used the chatbot (n=20 total, n=15 for those applying to CEWS, n=5 for those filing taxes).

4 in 10 SME CEWS applicants called the CRA; 10% did not get through to anyone; While 85% of SMEs that applied to CEWS say they visited the government website to get information about benefits, 40% used the telephone to contact the CRA directly. In comparison, only 23% of those who did not apply to CEWS but filed taxes called the CRA.

Table 96. SME use of telephone to contact CRA

Method of contact	Applied to CEWS	Did not apply to CEWS but filed taxes
Telephone	30%	23%
Called but did not get through	10%	-
Mail	n/a	8%
Fax	n/a	2%
No / none of above	60%	73%

Base: SMEs (applied to CEWS: n=135, did not apply CEWS but filed taxes: n=180)

a13. And since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?

e4. And since March this year, did you contact the Canada Revenue Agency for any reason about your business taxes by...?

Most common questions to the CRA focus on GST/HST filings, followed by corporate tax filings

Queries related to GST/HST are the most often asked (49%), followed by corporate tax filing (43%), pay roll remittances (17%), business number registration (13%), and excise, duties, and levies (8%).

Table 97. Contacting CRA for non-COVID-19-related information

Reason for contact	TOTAL
GST/HST	49%
Corporate tax filing	43%
Pay roll	17%
Business number registration	13%
Excise, duties, and levies	8%
Other	11%

Base: SMEs (did not apply to CEWS but contacted the CRA: n=53\*)

e5. Thinking about your most recent contact via ..., for what the purpose did you contact the CRA? Select all that apply. Multi-response. Total adds up to more than 100%. \*small base size

Telephone scores high on accuracy of information and empathy; CEWS applicants more positive across all measures

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), SMEs that called the CRA were asked to rate the overall process on the following:

- I was provided with accurate information

- The telephone experience made me feel like the CRA considers my unique situation
- I was able to call at a time that was convenient to me
- The telephone experience gave me the impression the CRA is working hard to help Canadians.
- The wait time to speak to an agent was acceptable

Overall, SMEs that applied to CEWS and called the CRA to ask about COVID-19 emergency benefits generally have a more favourable opinion of their experience than SMEs that called the CRA for business tax-related question. Both groups rate the experience highest when it comes to being provided with accurate information (63% among CEWS applicants, 42% among tax filers only). SMEs also appreciate the ability to call at a convenient time (55% among CEWS applicants vs. 42% among tax filers only). SMEs applying to CEWS rate their telephone experience much more highly (48%) than SMEs filing taxes only (17%) when it comes to the wait time to speak to an agent.

Table 98. Satisfaction with CRA telephone service

	AGREEMENT 8-10		MEAN	
	Agreement 8-10 - Applied to CEWS	Agreement 8-10 - Did not apply to CEWS but filed taxes	Mean - Applied to CEWS	Mean - Did not apply to CEWS but filed taxes
Telephone service statements				
I was provided with accurate information	63%	42%	7.5	5.9
The telephone experience made me feel like the CRA considers my unique situation	58%	29%	6.8	4.6
I was able to call at a time that was convenient to me	55%	42%	7.4	5.5
The telephone experience gave me the impression the CRA is working hard to help Canadians.	53%	29%	7.3	5.0
The wait time to speak to an agent was acceptable	48%	17%	6.4	4.0

Base: SMEs that called CRA (n=86\*)

a14/e6. The following are statements that could describe your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree”. \*small base size

### CEWS applicants more satisfied with CRA telephone service about COVID-19 benefits than SMEs calling about tax-related matters

This overall trend of CEWS applicants rating their telephone experience more favourably than SMEs asking about tax-related matters extends to perceptions of overall quality of service. SMEs who called the CRA to get information about the emergency benefits are more likely than those calling about tax filing matters to rate the overall service as being eight to ten out of ten (58% v. 37%).

Table 99. Overall satisfaction with CRA telephone service

Satisfaction ratings	n=	8-10	4-7	0-3	Mean
Total	86*	47%	37%	16%	6.5
Applied to CEWS	40*	58%	35%	8%	7.4
Did not apply to CEWS, but filed taxes	41*	34%	39%	27%	5.5

Base: SMEs that called CRA (n=86)

a15. How satisfied were you with the overall quality of the service you received on your most recent contact with the CRA by telephone about the emergency benefits? Please use a scale from 0 to 10, where 0 means “completely dissatisfied” and 10 means “completely satisfied”.

e7. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means “completely dissatisfied” and 10 means “completely satisfied”.

\*small base size

Most believe calling the CRA was effective, but again CEWS applicants are more satisfied

While the majority of SMEs that contacted the CRA say the call was effective (77%), those who called to ask about COVID-19 emergency benefits were more likely to get what they needed from the interaction (85%).

Table 100. Got what they needed on particular occasion from calling the CRA

Got what they needed	TOTAL	Applied to CEWS	Did not apply to CEWS but filed taxes
Total, #	86*	40*	41*
Yes, got what I needed	77%	85%	66%

Base: SMEs that called CRA (n=86\*)

a16/e8. Did you get what you needed from the CRA on this occasion? \*small base size

## Tax intermediaries

### Overall performance rating and change in perceptions of the CRA

TIs are positive on the CRA's performance, but those who have applied for CEWS on behalf of clients are more satisfied

After responding to questions about applying to benefits and filing taxes, respondents were asked to rate the overall performance of the CRA using a 0 to 10-point scale (0=terrible; 10=excellent). Tax intermediaries have somewhat positive opinions of the CRA, with over half (56%) rating the agency's performance as an 8-10. This includes one in ten (10%) who give the maximum rating possible, saying that they are 'completely satisfied' with the CRA. Four in ten (40%) TIs are neutral, with relatively few (5%) rating their overall satisfaction with the Agency as a 0-3.

When using another 0 to 10-point scale (0=much worse; 10=much better) to give their overall opinion of the CRA compared to a year ago, almost half of TIs (45%) have changed their opinion for the better. Another half are neutral (50% rate 4-7), meaning their opinion has stayed the same. Few say their opinion of the CRA has changed for the worse (5% rate 0-3).

Table 101. Overall performance rating and change in overall opinion compared to a year ago

Ratings	8-10	4-7	0-3	Mean
Overall performance	56%	40%	5%	7.4
Change in overall opinion vs. last year	45%	50%	5%	7.1

Base: All TI respondents (n=313)

d1. Given your interaction with the CRA either through filing taxes AND/OR applying for benefits, how would you rate the overall performance of the Canada Revenue Agency or the CRA?

h1. Using a scale of 0 to 10, where 0 means "much worse" and 10 means "much better", how would you rate your OVERALL OPINION of the CRA compared to a year ago?

There is a statistically significant difference between TIs who have experience applying for CEWS on behalf of their clients versus those who did not apply for CEWS, but still filed business taxes for their clients. Those who applied for CEWS tend to rate the CRA more favourably than those who did not apply but still filed taxes (61% v. 47% rating eight to ten out of ten) and are more likely to have a positive shift in opinion versus last year (51% v. 36% rating eight to ten out of ten).

Table 102. Overall performance rating and change in overall opinion compared to a year ago by 'applied to CEWS' and 'filed business taxes'

Ratings	Applied to CEWS	Did not apply to CEWS but filed taxes
Overall performance, rated 8-10	61%	47%
Overall performance, Mean	7.6	7
Change in overall opinion vs. last year, rated 8-10	51%	36%
Change in overall opinion vs. last year, Mean	7.4	6.5

Base: TIs (applied to CEWS: n=197, did not apply CEWS but filed taxes: n=112)

Furthermore, when asked their reasoning behind their rating of the CRA's overall performance, six in 10 (60%) provided a positive comment while far fewer (28%) had something negative to say. The top mentions are positive: 24% of TIs believe the agency is doing an effective job and 15% believe that the agency is easy to deal with; 12% say the CRA is helpful/caring (12%) and provides good information (11%). The most-cited negative mention has to do with the difficulty of getting a hold of someone at the CRA (9%).

Table 103.. Reasons behind rating of CRA overall performance

Reasons	TOTAL
POSTIVE COMMENTS (NET)	60%
They are effective/doing a good job	24%
Straightforward/easy to deal with	15%
Helpful/caring	12%
Provide good information	11%
Fast/efficient service	6%
Provided an extension on my payments/ flexible payments	6%
Good online service	5%
Reliable/ trustworthy	4%
NEGATIVE COMMENTS (NET)	28%
Hard to get a hold of/Need to wait	9%
Room for improvement/no one is perfect	6%
Hard to use/ complicated	5%
Poor information provided	5%
Slow/ not efficient	4%
Other	6%
Nothing/DK	18%

Base: All TI respondents (n=313)

d2. Why do you rate the performance of the CRA as ... out of 10? Note: Responses <3% are not shown.



Generally warm perceptions of the CRA on various measures; 'easy-to-understand information' is highest, 'treating taxpayers fairly' is the lowest. In addition to their overall rating of the CRA's performance, tax intermediaries were asked their impression of the CRA with regard to a series of statements using a scale from 0-10 (0=completely disagree; 10=completely agree):

- The CRA treats taxpayers with respect
- The CRA treats taxpayers fairly
- The CRA is efficient in its operations
- The CRA can be trusted to do what is right in administering Canadians' taxes and benefits
- The CRA works hard at helping Canadians with matters regarding their taxes and benefits
- The information provided by the CRA is easy to understand

On average, the CRA performs satisfactorily on these measures, with mean scores ranging from 7.1 to 7.3. On many measures, respondents give a favourable rating to the CRA; on each measure, approximately half or more tax intermediaries give the agency a rating that is in the 8-10 range. In fact, over half (57%) of TIs rate the CRA as 8-10 for providing easy-to-understand information. The other attributes follow closely behind (working hard at helping Canadians, treating taxpayers with respect, operating efficiently, and doing what is right in administering taxes and benefits), with treating taxpayers fairly being the area where TIs are the least likely to give a rating of 8-10 (49%).

Table 104. Ratings on attributes

Attributes, agreement level	8-10	4-7	0-3	Mean
The information provided by the CRA is easy to understand	57%	35%	7%	7.3
The CRA can be trusted to do what is right in administering Canadians' taxes and benefits	55%	33%	10%	7.2
The CRA treats taxpayers with respect	54%	36%	9%	7.2
The CRA works hard at helping Canadians with matters regarding their taxes and benefits	53%	39%	7%	7.2
The CRA is efficient in its operations	52%	38%	8%	7.3
The CRA treats taxpayers fairly	49%	41%	8%	7.1

Base: All TI respondents (n=313)

d3. Please rate your general impressions of the CRA, based on personal experience or what you may have seen, read, or heard.



## Rating of service experience provided by the CRA compared to past

3 in 10 TIs believe their CRA service experience was better than last year; a similar proportion say the service is better than other government organizations. When asked about their overall service experience with the CRA, be it through telephone, website, or another method, tax intermediaries are positive; one in three (30%) say that their service experience with the agency was better than last year. In addition, just over half (52%) say their service experience was about the same as last year, meaning that 82% of tax intermediaries believe that the service they received this year from the CRA was either the same or better. One in ten (10%) say their experience was worse than last year.

Furthermore, almost three in 10 (26%) TIs believe that their service experience with the CRA is better than that of other government organizations. Half (54%) say it's about the same and only 7% say that it's worse than other government organizations.

Table 105. Change in rating of service experience compared to past and vs. other gov't organizations

Change in service experience, agreement level	Better	About the same	Worse	Not contacted/ n/a
Rating of service experience vs. past	30%	52%	10%	8%
Rating of service experience vs. other government organizations	26%	54%	7%	13%

Base: All TI respondents (n=313)

f1. Based on your recent interactions with the Canada Revenue Agency through telephone, visiting the website online, or another method, would you rate your service experience provided by the CRA as better, about the same, or worse than the service you have received from the CRA in the past?

f2. And would you say that this level of service is better, about the same, or worse than the service you have received from other government organizations?

TIs who applied to CEWS on behalf of clients are more likely than those who did not to see the service they received from the CRA as being better than in the past.

One-third (35%) of tax intermediaries who applied to CEWS rate their overall service experience with the CRA as better than what they have received in the past, with those that did not apply to CEWS (but filed business taxes) doing so to a smaller extent (21%). As a whole, nine in 10 (89%) of TIs who applied to CEWS on behalf of clients would rate their experience as being either the same or better than the past; seven in 10 (71%) of TIs who did not apply to CEWS for clients and only filed business taxes feel the same way. However, there is no statistically significant difference between TIs who applied to CEWS and those who did not when it comes to ratings of the service experience versus other government organizations.

Table 106. Change in rating of service experience by those who applied to benefits vs. those who filed taxes only

Rating of service experience	Applied to CEWS only	Did not apply to CEWS but filed taxes
vs. past: Better	35%	21%
vs. past: About the same	54%	50%
vs. past: Worse	9%	11%
Not contacted CRA/DK/REF	2%	19%
vs. other gov't organizations: Better	28%	21%
vs. other gov't organizations: About the same	56%	52%
vs. other gov't organizations: Worse	8%	6%
Not contacted other gov't orgs/DK/REF	8%	22%

Base: TIs (applied to CEWS: n=197, did not apply CEWS but filed taxes: n=112)

## Application for CEWS

6 in 10 (63%) of TIs applied for the Canadian Emergency Wage Subsidy (CEWS) on behalf of their clients

Two-thirds (63%) of tax intermediaries report having applied for CEWS on behalf of their clients.

Table 107. Applied to CEWS on behalf of clients

Applied	TOTAL
Yes, applied to CEWS on behalf of clients	63%

Base: All TI respondents (n=313)

a1. Since March of this year, have you applied for the Canada Emergency Wage Subsidy (CEWS) on behalf of client(s)?

Very high awareness that the CRA will be verifying applications at a later date  
Over 9 in 10 (90%) tax intermediaries who applied to CEWS for their clients report being aware of this measure.

Table 108. Awareness that CRA will be reviewing applications

Awareness	TOTAL
Aware the CRA will be verifying applications/reviewing eligibility	90%

Base: TIs who applied to CEWS (n=197)

a17. Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?

Most TIs' clients are receiving/received benefits for which they applied  
Focusing on SMEs that applied for CEWS benefits, 71% say their clients have received benefits.

Table 109. TI clients receiving benefits

Received benefit	TOTAL
As for as I know, all of my clients have received benefits	71%
At least one or more of my clients has not received benefits	22%
I don't know	7%

Base: TIs who applied to CEWS (n=197)

a3. Do you know if any of your clients have NOT received their CEWS benefits?

One-third (33%) of TIs who applied for CEWS say that payments were made faster than expected

Among those TIs who applied for CEWS, one-third (33%) say their clients received the payments 'faster than expected'. Just under half (45%) say the timeframe within which their clients received the payments was what was expected, meaning that a combined 78% of TIs say their clients have received their payments either within the expected timeframe or 'faster than expected'. Two in 10 (21%) say that their clients received the CEWS payments 'slower than expected'.

Table 110. Length of time for clients receiving CEWS

Time to receive benefits	TOTAL
Slower than expected	21%
Faster than expected	33%
About what was expected	45%
Don't know	1%

Base: TIs who applied to CEWS (n=197)

a2. As far as you know or have heard, would you say that most of your clients have received their emergency benefit payments within a timeframe that is...?

8 in 10 TIs applied for CEWS via Represent a Client; 4 in 10 used Web forms  
Eight in 10 (84%) TIs report using this portal; four in ten (38%) also say they have applied to CEWS on behalf of clients using the Web Forms application with an access code.

Table 111. Method used to apply for CEWS

Length of time to receive payment	TOTAL
I applied online directly through the CRA website using the online service called Represent a Client	84%

I applied using the Web Forms application with an access code	38%
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Base: TIs who applied to CEWS (n=197)

a5. Which of the following best describes how you prepared/applied to the CEWS on behalf of your clients? Did you...? Select all that apply. Multi-response. Total adds up to more than 100%.

TIs give positive ratings to the overall CEWS application process; while interactions with the CRA met TIs' needs and gave impression the CRA cares about Canadians, TIs were less positive about ease of application process. Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), respondents were asked to rate the overall process on the following:

- I feel that my application was processed in a timely manner
- My interactions with the CRA met my needs
- The experience gave me the impression the CRA is working hard to help Canadians
- I found the overall application process easy
- The experience made me feel like the CRA cares about my unique situation as a tax professional
- Information provided by the CRA about the benefits was easy to understand

TIs are more muted in their evaluation of the CEWS application process, showing lower average scores than both the general population and SMEs, but with less variation in these scores across statements. TIs are most favourable when it comes to their interactions with the CRA meeting their needs and giving the impression that the CRA is working hard to help Canadians (59% rated eight to ten out of ten) rated highly. On all measures except for ease of application process, over half of TIs applying for CEWS rated their experience as eight to ten out of ten (with the latter scoring at 46%). In addition, very few TIs would rate their experience with the application process as being poor (zero to three out of ten).

Table 112. Satisfaction with CEWS application process

Application ratings, by agreement level	8-10	4-7	0-3	Mean
My interactions with the CRA met my needs	59%	36%	5%	7.4
The experience gave me the impression the CRA is working hard to help Canadians	59%	33%	8%	7.5
Information provided by the CRA about the benefits was easy to understand	54%	38%	8%	7.2
I feel that my application was processed in a timely manner	53%	40%	7%	7.2
The experience made me feel like the CRA cares about my unique situation as a tax professional	51%	42%	7%	7.1
I found the overall application process easy	46%	48%	6%	7.2

Base: TIs (applied to CEWS: n=197)

a6. Here are a few statements that could describe your experience with the application process for CEWS. For each one, please use a scale from 0 to 10, where 0 means you 'completely disagree' and 10 means you 'completely agree'.

TIs who applied for CEWS largely satisfied with overall process; however, there is room for improvement in terms of processing time, clear information and requirements, and telephone service

TIs are largely satisfied with the process of applying to CEWS on behalf of their clients, giving it an average score of 7.7 out of 10. In fact, two-thirds (65%) are very satisfied (rating 8-10 on a 0-10-point scale) and another one-third (33%) rate the process as a 4-7. Only 3% are dissatisfied to the extent that they would give it a zero to three out of ten.

Table 113. Rating of overall quality of CEWS application process

Quality of process, by satisfaction level	8-10	4-7	0-3	Mean
Overall quality of process	65%	33%	3%	7.7

Base: TIs (applied to CEWS: n=197)

a7. Thinking about the entire process in preparing for and applying for CEWS on behalf of clients, how satisfied are you with the overall quality of the process? Please use a scale from 0 to 10, where 0 means "completely dissatisfied" and 10 means "completely satisfied".

When asked if they found any of the application process challenging a quarter of TIs (25%) say it was not difficult. However, the remaining three-quarters did cite some issues with the application process: time to receive the benefit (27%), keeping up with changing requirements (26%), and difficulty getting through on the phone (26%) were the top pain points for TIs. Lesser concerns, though still very much present, include confusing information (21%), technical problems with the CRA (17%), difficult application process (16%), and not being able to find the necessary information (13%).

Table 114. Challenges in the application process

Types of challenges	TOTAL
The time it took for clients to receive the benefit was too long	27%
Keeping up with changing requirements	26%
Difficulty getting through on the telephone	26%
Confusing information	21%
Other technical problems with the CRA	17%
The application process was difficult	16%
Didn't find the information I needed	13%
Other	1%
Did not find any part of the process challenging	25%

Base: TIs (applied to CEWS: n=197)

a8. Which part(s), if any, of the application process in particular did you find challenging? Select all that apply. Multi-response. Total adds up to more than 100%.

High awareness and use of CEWS calculation spreadsheet; three-quarters also created their own versions

One tool that was made available to those applying to CEWS was a calculation spreadsheet that allowed applicants to calculate the amount of subsidy for which they qualified.<sup>6</sup> Six in 10 (59%) TIs who applied for CEWS on behalf of clients say they used this resource, and another 35% report they knew about the spreadsheet but did not use it. This means that total awareness of the resource stands at 94% of TIs who applied to the emergency benefits.

Table 115. Use/awareness of calculation spreadsheet

Calculation spreadsheet	TOTAL
Yes, I used it	59%
No, but I knew about it	35%
No and I did not know about it	7%

Base: TIs (applied to CEWS: n=197)

t1. When applying for the CEWS, did you use the CEWS calculation spreadsheet from the CRA web pages of Canada.ca?

In addition, some tax intermediaries had their own CEWS calculation spreadsheets, created either by themselves or by their company. Of those TIs who applied to CEWS, three-quarters (76%) said they used their own spreadsheet.

Table 116. Creation of own CEWS calculation spreadsheet

Created own spreadsheet	TOTAL
Yes	76%
No	24%

Base: TIs (applied to CEWS: n=197)

t2. Did you [also] create or use your own (or your company's own) CEWS calculation spreadsheet to calculate your clients' benefit amount?

TIs who used the CRA calculation spreadsheet were satisfied with its functionality and ease of use

Among the TIs who applied to CEWS and said they used the CRA's calculation spreadsheet, reception was overall rather positive; nine in 10 (91%) believe it was easy to understand, including a quarter (26%) who said that it was 'very easy'. Only 3% used the spreadsheet report that it was 'very hard' to understand.

Table 117. Perceived ease of understanding calculation spreadsheet

Ease of understanding calculation spreadsheet	TOTAL
Very easy	26%

<sup>6</sup> Government of Canada. Canada Emergency Wage Subsidy (CEWS): Calculate your subsidy amount. Accessed on July 30, 2020: [www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html](http://www.canada.ca/en/revenue-agency/services/subsidy/emergency-wage-subsidy/cews-calculate-subsidy-amount.html)

Somewhat easy	66%
Somewhat hard	6%
Very hard	3%
T2B – Easy	91%
B2B – Hard	9%

Base: TIs (used calculation spreadsheet: n=116)

t3. Please indicate how easy it was to understand the CEWS calculation spreadsheet.

Additionally, TIs who used the spreadsheet were satisfied with the functionality of the calculation spreadsheet. Almost all (96%) say they were satisfied to some extent with the spreadsheet, including four in 10 (41%) who report being ‘very satisfied’.

Table 118. Satisfaction with functionality of CEWS calculation spreadsheet

Ease of understanding calculation spreadsheet	TOTAL
Very satisfied	41%
Somewhat satisfied	54%
Somewhat dissatisfied	3%
Very dissatisfied	2%
T2B - Satisfied	96%
B2B - Dissatisfied	4%

Base: TIs (used calculation spreadsheet: n=116)

t4. Please indicate how satisfied you were with the functionality of the CEWS calculation spreadsheet.

## Tax Filing among TIs (Including Temporary 10% Wage Subsidy)

In this next section, we highlight all TI respondent experiences with business tax filing, regardless of whether they have applied for COVID-19 emergency benefits on behalf of a client.

### TIs most commonly prepare T1, T2, and GST/HST tax returns

The most common type of tax filings that TIs prepare are personal income tax returns (T1) (59%), followed by T2 returns (56%) and GST/HST returns (51%). Other common types of returns that TI prepare for clients include payroll remittances (41%), cooperative filings (22%), trust returns (21%), and charity returns (18%).



Table 119. Types of business tax filings made to the CRA

Type of business tax filings	TOTAL
Personal income tax returns for 2019 (T1)	59%
Business corporate tax returns (T2)	56%
GST/HST returns	51%
Payroll	41%
Tax filings for cooperatives (on the T2 return)	22%
Trust returns (T3)	21%
Charity returns (T3010)	18%
Non-profit organization information returns (T1044)	16%
Partnership returns (T5013)	12%
Other	3%

Base: All TI respondents (n=313)

b1. What tax filings have you made to the CRA, on behalf of clients, since March 2020? Select all that apply. Multi-response. Total adds up to more than 100%.

GST/HST returns and payroll remittances seen as the easiest tax filings, partnership returns the hardest

TIs generally see GST/HST returns and payroll remittances to be the easiest type of filings to make, followed closely by T3010, T2, and T1044 returns. Cooperative filings, T3, and T5013 returns finish out the list, but it is important to note that even for these latter filings, three-quarters of TIs with experience in these returns say that they are easy to prepare.

Table 120. Ease in filing various business taxes

Type of business tax filings	Total, #	Very + somewhat easy	Very + somewhat hard
GST/HST returns	159	84%	16%
Payroll	127	84%	17%
Charity returns (T3010)	56*	82%	18%
Business corporate tax returns (T2)	174	81%	20%
Non-profit organization information returns (T1044)	51*	80%	20%
Tax filings for cooperatives (on T2 return)	69*	77%	23%
Trust returns (T3)	66*	77%	23%
Partnership returns (T5013)	38*	76%	24%

Base: TIs having filed taxes to the CRA since March 2020 (varies)

b2. [For each return filed at QB1] Thinking of the following tax filings you made on behalf of clients since March of 2020, how easy or hard was it to prepare and submit the following returns? \*small base size

About one quarter of TIs see tax filing as easier this year; most have seen no difference



Over half of TIs say that various types of filings are no easier or difficult to prepare and submit than they were last year. However, a significant proportion also see certain types of filings as being easier than last year (ranging from 16-25%).

Table 121. Relative ease vs. last year of business tax filings TIs have made to the CRA

Ease of filing, by type of business tax filing	#	Easier	Same	Harder
Charity returns (T3010)	56*	25%	66%	9%
Business corporate tax returns (T2)	174	24%	67%	9%
Partnership returns (T5013)	38*	24%	55%	21%
Non-profit organization information returns (T1044)	51*	22%	71%	8%
Trust returns (T3)	66*	21%	70%	9%
Payroll	127	20%	67%	13%
Tax filings for cooperatives (on T2 return)	69*	20%	75%	4%
GST/HST returns	159	16%	76%	8%

Base: TIs having filed taxes to the CRA since March 2020 (varies)

b3. [For each return filed at QB1] Compared to previous years, would you say the process for preparing and submitting these returns has been...? \*small base size

TIs are very much aware of the extended deadline for various returns, but awareness of new deadline for GST/HST payments/remittances is a little lower. In response to the COVID-19 pandemic, the CRA extended the filing deadline for various business tax returns.<sup>7</sup> While different extended deadlines apply to different filings, TIs are very much aware of the extra time the CRA has given Canadian businesses to complete their filing. Nine in 10 (88%) report being aware of the extended deadline for personal income tax (T1) returns and 84% say they are aware of the extended deadline for paying balances owing on personal taxes. Eight in 10 are aware of extensions on filing T2s (82%) and payments and remittances for GST/HST (80%). Relatively fewer are aware of extensions on trust returns (65%).

Table 122. Awareness of extended deadline for business tax filings and paying balances owing

Awareness, by type of business tax filing	% (yes)
Personal income taxes (T1)	88%
Paying balances owing on personal taxes	84%
Business corporate tax returns (T2)	82%
Payments and remittances for GST/HST	80%
Trust returns (T3)	65%

Base: All TIs (n=313)

c1. Were you aware that the CRA extended the personal [federal] tax filing deadline for personal 2019 taxes from April 30th to June 1st this year to provide Canadians with more time given the Covid-19 situation?

c4. Were you aware that the CRA extended the deadline to September 1, 2020 for paying any balances

<sup>7</sup> Government of Canada. CRA and COVID-19: Income tax filing and payment deadlines. Accessed on July 30, 2020. <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

owing on personal [federal] taxes filed this year without any penalties or interest to provide Canadians with more time, given the COVID-19 situation?

c6. Were you aware that the CRA extended the deadline for the following to provide Canadian businesses with more time, given the COVID-19 situation?

Majority of TIs think the extensions to personal tax filing and payment of taxes without penalties is an important measure put into place for Canadians. Seven in 10 respondents agree that the extensions for both the extended timeline for filing taxes (65%) and for payment of taxes without interest (71%) is important to Canadians as a whole during this time of economic crisis.

Table 123. Perceived importance of extended deadline for business tax filings for own business vs. Canadian businesses

Importance rating of extended deadline for	8-10	4-7	0-3	Mean
Extended timeline to file personal taxes	65%	32%	4%	7.9
Extended timeline to submit payment of personal taxes without having to pay interest or penalties	71%	26%	4%	8

Base: All TIs (n=313)

qc3. How important do you think it has been for Canadians that the CRA has extended the time to file their personal taxes?

qc5. How important do you think it is for Canadians that the CRA has extended the time to submit payment of personal taxes, without having to pay interest or penalties?

TIs are seeing many of their T1 clients taking advantage of the extended deadline

Among those tax intermediaries who were aware of the new deadline for T1 filings, half (45%) say that more than half of their T1 clients will make use of the extra time to file their taxes.

Table 124. Clients use of extended deadlines for filing T1 Taxes

Estimated use of extended deadline	Total
<25%	18%
25% to <50%	32%
50% to <75%	35%
75% to 100%	10%
Don't know	6%

Base: TIs preparing T1 taxes for clients and aware of extended deadline (n=165)

c2. Thinking about your clients for whom you had filed T1 taxes, what proportion do you think took advantage of the extended deadline in June 1, 2020?

### Extended deadline seen as helpful for ordinary citizens, less helpful for corporations or trusts

TIs see the extended deadlines as being useful to different degrees, depending on the type of filing in question. Two-thirds (65%) of TIs believe that the extended filing deadline for personal income taxes is helpful (8-10 on a 0-10-point scale), compared to 61% for GST/HST returns and 56% for T2 returns. Under half (46%) of TIs believe that the extended filing deadline for trust returns is helpful.

Table 125. TI perceived helpfulness of extended deadline for business tax filings

Helpfulness rating of extended deadline for	8-10	4-7	0-3	Mean
Personal income taxes	65%	32%	4%	7.9
Payments and remittances for GST/HST	61%	35%	5%	7.6
Business corporate tax returns (T2)	56%	38%	6%	7.3
Trust returns (T3)	46%	51%	4%	7.2

Base: All TIs (n=313)

c3. Using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important do you think it has been for Canadians that the CRA has extended the time to file their personal [federal] taxes?

Note: This was only asked to TIs who said they filed T1 taxes (n=165).

c7. Using a scale from 0 to 10, where 0 means “not at helpful” and 10 means “very helpful,” how helpful do you feel it is for Canadian businesses that the CRA has extended the time to file their... ? Note: “Trust returns (T3)” was only shown to trusts.

### One-third (36%) of TIs have performed work related to the 10% Temporary Wage Subsidy, but more (55%) are aware of the measure

In addition to the CEWS, another pandemic-related measure put forth by the CRA is the 10% Temporary Wage Subsidy for Employers (TWS), which allows eligible employers to reduce their payroll deductions.<sup>8</sup> Among TI respondents, over a third (36%) report doing work involving the 10% Temporary Wage Subsidy, but a further 55% reporting being aware of the measure.

Table 126. Performed work related to 10% Temporary Wage Subsidy (TWS)

Performed work related to 10% TWS	TOTAL
Yes	36%
No, but I have heard of it	55%
No, and have not heard of it before today	10%

Base: All TIs (n=313)

ta5. As a part of the COVID-19 Economic Response Plan, the Government of Canada also implemented the Temporary 10% Wage Subsidy. This is a three-month measure that allows eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency. Have you performed work involving the 10% Temporary Wage Subsidy?

<sup>8</sup> Government of Canada. 10% Temporary Wage Subsidy for Employers. Accessed on July 30, 2020: <https://www.canada.ca/en/revenue-agency/services/subsidy/temporary-wage-subsidy.html>

## 10% Temporary Wage Subsidy seen as easy to use and effective in helping businesses stay afloat

Of the 36% of TIs who reported having used the 10% Temporary Wage Subsidy (n=112), eight in 10 (81%) say they found it easy to use. This includes a quarter (24%) who say that it was ‘very easy’ to make use of the wage subsidy.

Table 127. Ease of making use of 10% Temporary Wage Subsidy

Ease of using 10% TWS ratings	TOTAL
Very easy	24%
Somewhat easy	57%
Somewhat hard	15%
Very hard	3%
Don't know	1%
Summary	
T2B – Easy	81%
B2B – Hard	18%

Base: TIs using 10% TWS (n=112)

t5. How easy or difficult would you say it was to make use of the 10% Temporary Wage Subsidy?

Furthermore, a vast majority of TIs (91%) who have done work with the 10% Temporary Wage Subsidy find it effective in supporting their clients’ business. Only 2% say this wage subsidy is ‘not at all effective’ in supporting their clients’ business.

Table 128. Effectiveness of 10% Temporary Wage Subsidy in supporting business

Effectiveness in supporting business	TOTAL
Very effective	38%
Somewhat effective	54%
Not very effective	7%
Not at all effective	2%
T2B – Effective	91%
B2B – Not effective	9%

Base: TIs using 10% TWS (n=112)

t6. How effective was the 10% Temporary Wage Subsidy for supporting your clients’ business?

## TI’s experience using Represent a Client

### 6 in 10 TIs are registered with Represent a Client

Many TIs working with SMEs are registered with CRA’s Represent a Client, with six in 10 (58%) saying they have an account. Those with 6+ years experience are more likely to be registered than those with fewer years of experience (65% vs. 52%, respectively).

Table 129. Use of Represent a Client

Registered for Represent a Client	TOTAL	Tenure - 0-5 years	Tenure - 6+ years
Yes, use Represent a Client	58%	52%	65%

Base: All TI respondents (n=313), tenure 0-5 years (n=173), tenure 6+ years (n=140)

g1. Are you registered with the CRA's online service called "Represent a Client"?

General satisfaction with Represent a Client, but roughly 4 in 10 say the online service is only moderately easy to use, including the registration process  
TIs using Represent a Client were asked their views on the following statements regarding the online service using a 0-10 scale (0=completely disagree; 10=completely agree):

- The services provided in the CRA's Represent a Client online service are relevant to my needs
- I'm confident that the CRA's Represent a Client online service is a secure online platform that protects my clients' personal information
- It is easy to use the CRA's Represent a Client online service
- The registration process for Represent a Client was easy

TIs are generally satisfied with the features of Represent a Client. The mean rating for all measures show little variation, ranging from 7.6 to 8.0. 'Relevant to needs' is the aspect most highly rated, with a mean score of 7.9 and with a 70% rating of 8-10. 'Protecting clients' personal information' is also rated highly, with a mean score of 8.0 and 68% of users rating it as 8-10. Other aspects of the service are rated less favourably, with fewer TIs giving a favourable rating (8-10) on the service's ease of use (59%) and ease of registration (55%).

Table 130. TI experience with Represent a Client

Attribute ratings, by agreement level	8-10	4-7	0-3	DK	Mean
The services provided in the CRA's Represent a Client online service are relevant to my needs	70%	23%	4%	3%	7.9
I'm confident that the CRA's Represent a Client online service is a secure online platform that protects my clients' personal information	68%	29%	2%	1%	8
It is easy to use the CRA's Represent a Client online service	59%	36%	4%	1%	7.7
The registration process for Represent a Client was easy	55%	39%	4%	2%	7.6

Base: TIs using Represent a Client (n=181)

g2. For each of the following statements about the CRA's online service called Represent a Client, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree".

## TIs contacting the CRA

High engagement with website, particularly among those applying for CEWS on behalf of clients

Almost nine in 10 (87%) TIs have visited the Government of Canada's website to search for information, either about COVID-19 benefits or filing business taxes. Among TIs who applied for CEWS on behalf of clients, 93% of them say they visited the website for more information on the COVID-19 emergency benefits. TIs who did not apply to CEWS on behalf of a client but still filed business taxes are still engaged with the government website, though to a lesser degree (78%).

Table 131. TI visits to Government of Canada website for information

Visited webpage	TOTAL	Applied CEWS	Did not apply to CEWS but filed taxes
Total, #	313	197	112
Yes, visited Government of Canada/CRA webpage	87%	93%	78%

Base: All TI respondents (n=313)

a10. Since March 2020, have you visited the Government of Canada's website, Canada.ca, to search for information about applying for the COVID-19 emergency benefits?

e1. Since March 2020, have you visited the web page for taxes on the Government of Canada website, Canada.com, for information about business taxes? This is also known as the Canada Revenue Agency's webpage.

3 in 10 TIs who visited the government website have used the Chat with Charlie function, a proportion that increases significantly among those who applied to CEWS for a client

Unlike the general population and SMEs (roughly one in 10), TIs are more likely to use Chat with Charlie (34%); this is higher among TIs who have applied CEWS on behalf of clients (42%) vs. those who did not but filed business taxes (16%).

Table 132. Use of Chat with Charlie

Used Chat with Charlie	TOTAL	Applied CEWS	Did not apply to CEWS but filed taxes
Total #	273	184	87*
Yes, used Charlie the Chatbot	34%	42%	16%

Base: All TIs who visited the GoC website (n=273)

a11/e2. On some pages of the Canada.ca website, there is a chat function called "Chat with Charlie". Do you recall using this chat function? \* small base

TIs are neutral in opinions about CRA webpage; those looking for information on COVID-19 benefits are more positive about website experience

TIs who said they had visited the Government of Canada website, be it for information about COVID-19 benefits or business taxes, were asked to provide their views on the following statements about their website experience using a 0-10 scale (0=completely disagree; 10=completely agree):

- The information provided was easy to understand
- It was easy to find the information I was looking for
- The website provided me with the information that I needed
- The information on the webpage was clearly laid out
- The chat function helped me find the information I needed
- The information on the website was kept up to date

TIs provide moderate ratings of the website, although average ratings are higher among those who applied to CEWS on behalf of a client. Generally speaking, TIs who applied to CEWS have a slightly better experience with finding information on COVID-19 emergency benefits (ratings ranging from 7.3 to 7.8) than TIs who did not apply to CEWS and were mainly looking for information related to filing business taxes (ratings ranging from 5.9 to 7.2).

TIs who applied to CEWS rate the government website highest when it comes to providing up-to-date information (67% rated 8-10), followed by providing the information that they needed (63% rated 8-10). As for tax intermediaries who did not apply to CEWS, but instead were looking for business tax-related information on the government website, they believe that the website performed best at giving them the information they were looking for (53% rating 8-10), followed by having a clearly-laid out webpage (48% rated 8-10), and easy-to-understand information (47% rated 8-10). The government website also met these tax professionals' needs, though to a lesser degree than those looking for information on the emergency benefits.



Table 133. TI Satisfaction with information on Canada.ca website

Webpage attributes	Agreement 8-10: Applied to CEWS	Agreement 8-10: Did not apply to CEWS but filed taxes	Mean - Applied to CEWS	Mean - Did not apply to CEWS but filed taxes
Total, #	184	89*	184	87*
The information on the website was kept up to date	67%	n/a	7.8	n/a
The website provided me with the information that I needed	63%	53%	7.5	7.2
The information provided was easy to understand	55%	47%	7.4	7.1
The information on the webpage was clearly laid out	51%	48%	7.4	7
It was easy to find the information I was looking for	47%	40%	7.3	6.8
The chat function helped me find the information I needed	53%	36%	7.4	5.9

Base: TIs who visited GoC website (n=184)

a12. The following statements have to do with the COVID-19 information on the Canada.ca website. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree”.

e3. Below are a few statements specifically relating to the sections about taxes that you visited, otherwise known as the Canada Revenue Agency webpages. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.”

Note: “The chat function helped me find the information I needed” was only shown to those who used the chatbot (n= 92 total, n=78 for those applying to CEWS, n=14 for those filing taxes).

Note: “The information on the website was kept up to date” was only asked of TIs visiting the website for COVID-19-related information.

\*small base size

4 in 10 TIs who applied to CEWS called the CRA to ask about the emergency benefits, but a quarter of them did not get through to anyone

Roughly the same proportion of TIs who applied to CEWS (39%) vs. did not apply, but filed taxes (45%) called the CRA for information.



Table 134. Method used to contact the CRA for information

Method used	TOTAL	Applied to CEWS	Did not apply to benefits but filed taxes
Total, #	313	197	116
Telephone	41%	39%	45%
Yes, called but did not get through	-	27%	n/a

Base: TIs who applied to CEWS or filed taxes (n=313)

a13. And since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?

e4. And since March this year, did you contact the Canada Revenue Agency for any reason about business taxes by...?

TIs most commonly asked questions were about income tax filing, followed by corporate tax filings

For TIs who did not apply to CEWS on behalf of a client but did contact the CRA for a business tax-related matter, queries related to income tax filing are the most common (55%), followed GST/HST (40%). Less common are questions about payroll remittances (22%), business number registration (12%), child/family benefits (9%), excise, duties and levies (9%), and savings/pension plans (7%).

Table 135. Contacting CRA for Non-COVID-19-related information

Reason for contact	TOTAL
Income tax filing	55%
GST/HST	40%
Pay roll	22%
Business number registration	12%
Child and family benefits	9%
Excise, duties and levies	9%
Savings and pension plans	7%
Other	5%

Base: TIs not applying to CEWS but contacted the CRA (n=58\*)

e5. Thinking about your most recent contact via ..., for what the purpose did you contact the CRA? Select all that apply. Multi-response. Total adds up to more than 100%. \*small base size

Telephone scores high on accuracy of information and empathy; CEWS applicants more positive across all measures

Using a 0 to 10-point scale (0=completely disagree; 10=completely agree), TIs who called the CRA were asked to rate the overall process on the following:

- I was provided with accurate information
- The telephone experience made me feel like the CRA considers my unique situation
- I was able to call at a time that was convenient to me

- The telephone experience gave me the impression the CRA is working hard to help Canadians.
- The wait time to speak to an agent was acceptable

As with the SMEs, TIs applying to CEWS who called the CRA to ask about COVID-19 emergency benefits generally have a more favourable opinion of their telephone experience than TIs who called the CRA to ask a business tax-related question (61% CEWS applicants, 53% among non-applicants, but tax filers). Both groups agree (albeit to different extents) that the CRA is working hard to help Canadians (58% CEWS applicants v. 45% among non-applicants, but tax filers). One area where there is a significant divergence between the two groups is regarding wait time to speak with an agent as acceptable (47% among CEWS applicants v. 28% among non-applicants, but tax filers).

Table 136. Satisfaction with CRA telephone service

Telephone service statements	Agreement 8-10 - Applied to CEWS	Agreement 8-10 - Did not apply to CEWS but filed taxes	Mean - Applied to CEWS	Mean - Did not apply to CEWS but filed taxes
I was provided with accurate information	61%	53%	7.5	7.0
The telephone experience gave me the impression the CRA is working hard to help Canadians.	58%	45%	7.4	6.2
The telephone experience made me feel like the CRA considers my unique situation as a tax professional	57%	53%	7.1	6.7
I was able to call at a time that was convenient to me	46%	53%	7.1	6.7
The wait time to speak to an agent was acceptable	47%	28%	6.7	5.2

Base: TIs who called the CRA (n=76)

a14/e6. The following are statements that could describe your telephone experience. For each one, please use a scale from 0 to 10, where 0 means "completely disagree", and 10 means you completely agree". \*small base size

### CEWS applicants more satisfied with CRA telephone service about COVID-19 benefits than TIs calling about tax-related matters

This overall trend of CEWS applicants rating their telephone experience more favourably than TIs asking about tax-related matters extends to perceptions of overall quality of service. TIs applying to CEWS who called the CRA to get information about the emergency benefits are more likely than those calling about non-COVID-19-related benefits to rate the overall service as being 8-10 (61% v. 46%).

Table 137. Overall satisfaction with CRA telephone service

Satisfaction ratings	n=	8-10	4-7	0-3	Mean
Total	128	55%	36%	9%	7.3
Applied to CEWS	76	61%	36%	4%	7.6
Filed taxes	52	46%	37%	17%	6.7

Base: TIs who called the CRA (n=128)

a15. How satisfied were you with the overall quality of the service you received on your most recent contact with the CRA by telephone about the emergency benefits? Please use a scale from 0 to 10, where 0 means “completely dissatisfied” and 10 means “completely satisfied”.

e7. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means “completely dissatisfied” and 10 means “completely satisfied”.

Most believe calling the CRA was effective, but CEWS applicants are more satisfied

While most TIs who contacted the CRA believe this was effective (86%), those who called to ask about COVID-19 emergency benefits were more likely to get what they needed from the interaction (93%).

Table 138. Get what they needed on particular occasion from calling the CRA

Got what they needed	TOTAL	Applied CEWS	Did not apply to CEWS but filed taxes
Total	128	76*	51*
Yes, I got what I needed	86%	93%	75%

Base: TIs who called the CRA (n=128)

a16/e8. Did you get what you needed from the CRA on this occasion?

\*small base size

## Appendix A. Data tabulations

Data tabulations in Excel and .csv formats are provided as a deliverable *under separate cover*.

## Appendix B. Methodology

### General Population

#### Quantitative

A 15-minute telephone survey was conducted with a regionally representative sample of 1202 Canadians 18 years and older, between July 9 and July 20, 2020. The margin of error for a sample of this size is  $\pm 2.83$  percentage points, 19 times out of 20. The margin of error will be wider among subsets of the population. The data was weighted by age, gender and region to reflect the Canadian population according to the 2016 Census.

#### Qualitative

A series of three (3) 90 minute online focus groups were conducted on September 9 and 10, 2020. All Participants for the qualitative phase were recruited and executed according to the Standards for the Conduct of Government of Canada Public Opinion Research – Qualitative Research. Ipsos used third-party recruitment agencies, and all participants were taken through a screening questionnaire to determine their eligibility for the study.

The first group was with 6 participants who were French-speaking residents of Quebec, the second group was with 8 participants who were English-speaking residents of Ontario and the Atlantic provinces, and the third group was with 8 participants who were English-speaking residents of Western provinces. Each group included a mix of demographics including age, gender, household income, and education. All respondents were applicants to CERB, CESB, or CEWS and their current employment status varied. Further, all had filed their taxes for either 2018 or 2019. Participants were paid a \$100 honoraria for their time.

Ideation was the online platform we used to deliver the focus groups. Participants and the moderator logged into an online space and toll-free conference line simultaneously. Participants were invited to a) provide written anonymous feedback into an online space specifically designed for the project and b) engage in a round table discussion by teleconference moderated by an experienced Ipsos researcher.

## **Small and medium sized businesses (SMEs)**

An 11-minute online survey was conducted with a sample of 358 SMEs between July 16 and 21, 2020. The definition of SMEs in this survey includes businesses with an average annual revenue of under \$50 million dollars. Those reporting an average annual revenue of over \$50 million for their business or those who said they did not make decisions about matters related to tax for their business were terminated from the study.

SMEs were reached using an online panel methodology (non-probability sample). Results reported in this section is on unweighted data and cannot be considered as representative of all Canadian SMEs.

## **Tax Intermediaries**

A 9-minute online survey was conducted with a sample of 313 tax intermediaries (TIs) between July 17 and 20, 2020. Tax intermediaries must have some amount of experience with tax-related matters for SME clients. All tax intermediaries servicing individual clients only were terminated from the study.

TIs were reached using an online panel methodology (non-probability sample). Results reported in this section is on unweighted data and cannot be considered as representative of all TIs.

For information about the survey mode, sample size, field dates, length of survey and sampling procedures, please see section Introduction: Methodology. This section provides information on the incidence rates for all groups (note the 'incidence rate for SMEs and tax intermediaries is the incidence on online panels), and the response rate for the telephone survey among tax filers and/or applicants to the COVID-19 emergency support benefits.

## Incidence Rate

The telephone survey conducted among tax filers and/or applicants to the emergency support benefits used an RDD approach with purchased sample lists. The incidence rate for tax filers and/or applicants was 69% on cell phone and 89% on landline (the sample excluded those who did not apply to benefits and did not file taxes in 2019/18).

As noted in the Methodology section, SMEs were reached through online panels and screened for those who obtained a business annual revenue of <\$50 million and make decisions about tax related matters; tax intermediaries were also reached through online panels (those who self-identify under the job title “Accountant”) and screened for those who work with small and medium sized business clients on tax-related matters. The ‘incidence rate’ (those who qualified) on online panels (non-probability sampling) for SMEs is 67% and for tax intermediaries is 53%.

## Telephone response rate and online participation rate

### **Telephone (CATI) survey response rate**

The following table below provides the call dispositions and response rate calculation, as per the former MRIA’s empirical method of calculating response rates for telephone surveys. The total response rate for this study across all groups was 7.66% (higher for cell phone at 8.7% vs. landline at 6.0%). The response rate is calculated as the number of in-scope – responding units divided by the sum of unresolved units, in-scope – non-responding units, and in-scope – responding units.

Table 139. Response rate total (landline vs. cell phone)

<b>Response rate total, by type</b>	<b>Landline</b>	<b>Cell</b>	<b>Grand Total</b>
Total Numbers Attempted	7859	13203	21060
Busy	155	822	977
No answer	2022	2459	4481
Answering machine	2638	4144	6782
<b>Unresolved (U) = TOTAL</b>	<b>4815</b>	<b>7425</b>	<b>12240</b>
Language problem	87	115	202
Illness, incapable	-	-	-
Household refusal	2322	4128	6450
Respondent refusal	28	101	129
Qualified respondent break-off	139	291	430
<b>In-scope - non-responding (IS) - TOTAL</b>	<b>2576</b>	<b>4635</b>	<b>7211</b>
Other disqualify	44	363	407
Completed interviews	424	780	1202
<b>In-scope - Responding units (R) - Total</b>	<b>468</b>	<b>1143</b>	<b>1609</b>
Response Rate = $R/(U+IS+R)$	6.0%	8.7%	7.6%

It is important to note in today's environment that response rates are decreasing. Reasons are varied and speculative but likely due to lack of interest and time in completing surveys and also the high volume of telephone scams leaving people more frustrated and unwilling to respond to their phone at all, or hanging up as soon as they realize a call centre is contacting them, or upon hearing interviewer say "the CRA"; in fact, a scam was active around the time of the survey.

### Online panel surveys participation rate

The overall response rate for the online non-probability panel surveys are the following:

Table 140. Response rate total (landline vs. cell phone)

<b>Target group</b>	<b>Participation Rate</b>
Tax intermediaries	44%
Small and medium businesses	37%
General population	33%

## Potential non-response bias and weighting; sample demographics

As with any probability sample, there exists within the current sample the possibility of non-response bias. Some groups within the population are systemically less likely to answer surveys.

### Tax filers and/or applicants to emergency support benefits

The table below compares the sample of completes with the weighted proportions. Note that regional quotas for the Atlantic were larger than the actual regional proportion to obtain a larger sample size for this subgroup. The final data was weighted to reflect the general population based on the latest Statistics Canada Census.

*Table 141. Tax filers and/or applicants to emergency support benefits profile. Weighted and unweighted completes total (cell phone vs. landline)*

<b>Respondent profiles</b>	<b>Weighted TOTAL completes n=1202</b>	<b>Unweighted TOTAL completes n=1202</b>	<b>Cell phone completes n=780</b>	<b>Landline completes n=422</b>
Gender - Male	49%	48%	53%	38%
Gender - Female	51%	49%	44%	59%
Gender - Other/missing	na	3%	3%	3%
Age - 18-24	11%	5%	8%	1%
Age - 25-44	33%	32%	43%	13%
Age - 45-64	35%	36%	36%	37%
Age - 65+	21%	26%	14%	49%
Region - Atlantic Canada	7%	10%	10%	10%
Region - Quebec	23%	23%	23%	23%
Region - Ontario (Nunavut)	38%	33%	33%	33%
Region - Prairies/Northwest Territories	18%	21%	21%	21%
Region - British Columbia/Yukon	14%	13%	13%	13%



## SMEs

The table below presents the distribution of the sample of SMEs by gender, region, number of employees, position within company, annual revenue, and type of business model. Data was not weighted and no quotas were applied as this is a low incidence population within online panels (non-probability sample).

*Table 142. SMEs demographic profile*

Demographic profile	SMEs completes TOTAL n=358
Gender - Male	63%
Gender - Female	37%
Gender - Other/missing	<1%
Region - British Columbia	19%
Region - Alberta	14%
Region - Saskatchewan	4%
Region - Manitoba	3%
Region - Ontario	41%
Region - Quebec	10%
Region - New Brunswick	3%
Region - Nova Scotia	4%
Region - Prince Edward Island	1%
Region - Newfoundland and Labrador	1%
Position - Owner	78%
Position - President/CEO	34%
Position - Chief Financial Officer/Comptroller	18%
Position - Accountant	8%
Position - Payroll Manager/Officer	12%
Position - Manager	19%
Position - Bookkeeper	11%
Position - Financial Officer	10%

Table 143. SMEs organizational profile

Organizational profile	SMEs completes TOTAL n=358
# of employees - 1 only	14%
# of employees -2 to 4	30%
# of employees -5 to 19	34%
# of employees -20 to 49	12%
# of employees -50 to 99	6%
# of employees -100 or more	4%
Annual revenue - Under \$1 million	58%
Annual revenue - \$1 to under \$5 million	27%
Annual revenue - \$5 to under \$10 million	7%
Annual revenue - \$10 to under \$25 million	6%
Annual revenue - \$25 to under \$50 million	3%
Business type - A sole proprietorship	30%
Business type - A partnership	12%
Business type - A trust	1%
Business type - A non-profit organization	1%
Business type - A cooperative	1%
Business type - An incorporated business	55%

### Tax intermediaries

The table below presents the distribution of the sample of tax intermediaries by gender, region, type of client, type of conducted and length of time in business. Data was not weighted and no quotas were applied as this is a low incidence population within online panels (non-probability sample).

Table 144. Tax intermediaries profile

	Tax intermediaries completes TOTAL n=358
Gender - Male	57%
Gender - Female	43%
Gender - Other/missing	-
Region - British Columbia	15%
Region - Alberta	12%
Region - Saskatchewan	2%
Region - Manitoba	3%
Region - Ontario	49%
Region - Quebec	13%
Region - New Brunswick	1%
Region - Nova Scotia	3%
Region - Prince Edward Island	0%
Region - Newfoundland and Labrador	1%
Type of clients - Small/medium business clients only	39%
Type of clients - Both	61%
Type of work - Accounting	53%
Type of work - Payroll	43%
Type of work - Tax preparation	45%
Time in business - Less than one year	7%
Time in business - 1 to 2 years	16%
Time in business - 3 to 5 years	32%
Time in business - 6 to 10 years	23%
Time in business - Over 10 years	22%

## Appendix C. Case study: mode effect of CATI vs. online

A separate parallel online survey was conducted among 1199 individuals who filed their 2019 or 2018 tax return and/or applied for COVID-19 emergency support benefits. The survey and specifications matched that of the telephone RDD survey. The study was fielded between July 16 and 20, 2020. The sample source used was an online non-probability panel. This section is a summary comparison of the online survey and the telephone survey results.

Table 145. Telephone vs. online modes - study characteristics

Tax filers and/or benefits applicants

Methodology	Sample size	Margin of error	Field dates	Length of survey (average)
Telephone	n=1202	± 2.83 points	July 9 to 20	15 min
Online panel	n=1199	N/A	July 16 to 20	10 min

Notes: Quotas were placed on age, gender, and region. Regional and gender quotas for both methods were reached. However, we applied flex quotas on age, as it is more challenging to reach the younger 18-24-year-old age group. Both online and CATI samples were weighted individually by age, gender and region to reflect StatsCan population proportions.

The below table provides a comparison of the demographic profile of the samples obtained from the telephone (CATI) survey and the online non-probability panel survey. See discussion section on “Demographics and application status (unweighted data)” for analysis.

Table 146. Telephone vs. online - comparison profile of respondents by demographics (unweighted data)

	CATI mode (n=1202)	Online mode (n=1199)
<b>GENDER</b>		
Male	48%	49%
Female	49%	51%
Gender diverse	<1%	<1%
Prefer not to answer	3%	<1%
<b>AGE</b>		

18-24	5%	8%
25-34	13%	11%
34-44	19%	22%
45-54	18%	13%
55+	45%	47%
<i>Mean</i>	<i>51.4</i>	<i>50.8</i>
<b>REGION</b>		
British Columbia	13%	13%
Alberta	12%	13%
Saskatchewan / Manitoba	9%	8%
Ontario	33%	33%
Quebec	23%	23%
Atlantic Canada	10%	10%
Northern Canada	1%	<1%
<b>EDUCATION</b>		
Grade 8 or less	1%	<1%
Some high school	4%	3%
High school diploma or equivalent	18%	20%
Registered Apprenticeship or other trades certificate or diploma	9%	7%
College, CEGEP or non-university certificate or diploma	23%	22%
University certificate or diploma below bachelor's level	5%	6%
Bachelor's degree	23%	27%
Post graduate degree above bachelor's level	16%	14%
DK/REF	1%	1%
<b>INCOME</b>		
Under \$40K	26%	21%
\$40K - <\$60K	16%	14%
\$60K - <\$100K	21%	25%
\$100K +	28%	23%
<i>Mean</i>	<i>\$74,917</i>	<i>\$74,195</i>

<b>IMMIGRATION STATUS</b>		
Born in Canada	79%	86%
Born in other country	21%	12%
DK/REF	1%	1%
<b>YEARS IN CANADA (among immigrants)</b>		
<5 Years	19%	7%
5 to less than 10 years	11%	10%
10 or more years	71%	82%
<b>IDENTIFY AS INDIGENOUS</b>		
Yes	5%	2%
No	94%	97%
DK/REF	1%	1%

\*Green highlight indicates statistical difference between modes (t-test performed at 95% confidence interval)

## Discussion and recommendations

Keeping in line with Canadians' changing habits in accessing government services, the CRA has carried out a methodological case study comparing online and telephone data collection. As more Canadians make use of online service channels due to their convenience and ease of access, carrying out a customer satisfaction survey solely over the phone may not necessarily be the most effective and/or efficient means of collecting data. That said, there are pros and cons associated with both telephone and online surveying that will be addressed in this case study of mode effect.

### Online surveys and the digital divide

Over the past decade, an increasing number of Canadians have been turning to online means to do their shopping, conduct their banking, and access government services, among other things. The COVID-19 pandemic has only hastened this trend. For many, switching to online sampling makes sense in that it seems to be in sync with current trends of how people communicate and access services nowadays. However, some have pointed out that such approach may tap into the digital divide, whereby online surveys reach a demographic that skews younger, urbanized, and more tech-savvy than a telephone survey.

### Non-response and response bias

Non-response bias can be an issue when comparing the different modes. By this, we mean that the sample of people who are willing and able to participate in the survey is a unique subset of the population and may differ in meaningful ways from those who choose not to or are unable to participate in the research. In other words, while a telephone survey can make use of random digit-dialing (RDD) techniques to contact a randomized sample of the population, who actually answers the phone and then completes the survey is not necessarily a random sample. For example, many people

may choose to not pick up the phone when they receive a call from a number they don't recognize and may hang up even if they do answer and realize that they are being asked to take a survey. This is becoming an increasing problem in today's environment in which there are a number of telephone scams by those posing as government agencies such as the CRA or Service Canada.

Online samples also have their own challenges; often, surveys use internet samples done via an online panel. This means that online respondents are drawn from a pool of individuals who have signed up and agreed to take surveys for some form of recompense, not necessarily a random sample of the general population. Additional targeting efforts can be implemented for specific, or harder to reach segments, but this entails an added cost to the study (but still less costly than telephone).

In addition, while weighting according to variables such as age, gender, and region correct for some amount of distortion in either telephone or online modes, non-response is something to keep in mind when comparing both forms of data collection. There will always be a portion of the population that any form of survey research is unable to reach and there exists the possibility that this group may differ from the sample group in a significant way on key measures.

Even within the sample group, there may be a mode effect when it comes to response bias. For example, telephone surveys may suffer from interviewer bias, meaning that respondents may be hesitant to express their true opinion to another human being on the other end of a telephone line. Telephone respondents may not give as low a satisfaction rating as they would like to, at the risk of disappointing the person on the other end of the line, in a phenomenon known as "social desirability effect". This is exacerbated when the questions are of a personal nature, such as health, family life, religion, or financial situation, and perhaps in this case, respondents may not wish to provide a low rating on the service provision of support benefits. Furthermore, cues such as the tone of the interviewer's voice or assumed gender of the interviewer may influence telephone respondents to act in a way they may not in an online survey.

Telephone interviews are also susceptible to "recency effect". When speaking with a live interviewer on the telephone, respondents may experience pressure to answer the question quickly, so as not to keep the interviewer waiting. As a result, the last option read by the interviewer may be favored by the respondent. In the instance of a complicated question with many answer options, it may also be difficult for the respondent to comprehend the full range of responses when they are hearing them through a telephone interview, while it would be more straightforward if shown on a computer/phone screen.

By contrast, online surveys can be seen as more discrete; not only do they allow sensitive or delicate questions to be asked, respondents can also be franker in their responses. For example, research on methodology in political polling has shown that respondents are more likely to reveal that they intend to or have voted for more radical candidates (on either the left or right) when asked via an internet survey than by a

telephone survey. However, concerns of accessibility must also be kept in mind. Online surveys rely almost exclusively on the respondent's ability to read the questions that are presented to them on their computer/telephone screen, which may pose a problem for those who have difficulty reading or have poor reading comprehension skills.

Another consideration to keep in mind when weighing the two modes of data collection and how they may affect survey responses is how respondents interpret scales over the phone and online. For instance, respondents in telephone interviews are often asked to rate their opinion of an attribute based on a scale from 0 to 10, leaving respondents to visualize this scale in their own heads. Those taking a survey online are often presented with a scale from 0 to 10 on-screen and asked to physically click or move a slider to where they would position themselves, thereby providing a more tactile way of understanding the differences between values on the scale. Ipsos's own experience has found that these differences in scale interpretation are sometimes larger than any differences attributable to sampling or interviewer effect.

#### Efficiency gains

One major advantage of online surveys over telephone survey as a means of collecting data is the efficiency gain in terms of both cost and time. Certainly, online surveys reduce the need to have telephone interviewers reading the entire script of the survey. Online methods of data collection also allow for the widespread deployment of a survey at once, with fieldwork taking a shorter amount of time. Progress on telephone surveys is markedly slower, as the teams are limited only by the number of interviewers assigned to the study. Interviewers can only conduct one interview at a time, whereas online surveys do not suffer from this limitation.

However, as mentioned before, having a live interviewer can also help protect against certain types of error from entering the data. For example, interviewers allow for real-time clarification of questions to prevent nonsensical answers (especially in open-ended questions).

While RDD telephone sampling is still seen in many circles as a gold standard in polling, demographic and behavioural change has meant that even this method of data collection has its limits. Canadians aren't answering their phones as much as they used to and the general pace of life means that even those who do may not have the time to take a phone survey. Added to this is the extra resources needed in terms of time and cost to conduct an effective telephone study, especially in comparison to online methods. The savings offered by online surveys have been attractive to many clients, who have switched to using online methods of data collection. Others have opted for split online/CATI sampling to get the best of both worlds. Ipsos's own political polling in Canada makes use of both online and CATI modes and weights both samples accordingly to arrive at their best estimation of the Canadian voting public come election day.



In the end, there is no magic formula for the perfect sample. Instead, it relies on the combination of needs and constraints unique to each study and client, such as the topic of the study, target population, budget and desired timeframe.

## Overall findings from COVID19 research

A comparison of both online and CATI data collection methods for the general population in this study highlights the similarities and differences outlined in the previous section. Note that comparisons of demographic factors make use of unweighted data; all other sections make use of weighted data.

### Demographics and application status (unweighted data)

- Demographics for both online and CATI samples are similar with regard to gender, region, and education.
  - However, the online sample has slightly more younger respondents.
    - The average age of the online sample skews slightly younger (50.8 years vs. 51.4 CATI), due to the mode being able to reach more respondents in the 18-24-year-old age group (7.6% vs. 5.4% CATI). As a result, the online survey was able to reach more CESB applicants (4.2% vs. 1.8% CATI)
  - The CATI sample was able to reach slightly more hard-to-reach groups including immigrants, indigenous Canadians, and lower-income individuals.
    - CATI sample reached more immigrants (21% vs. 12.3% online); and more likely to include more recent immigrants <5 years (18.6% vs. 7.4% online)
    - Also reached more respondents identifying as indigenous (4.7% vs. 1.8% online)
    - Slightly higher proportion of low-income households <\$40K (25.9% vs. 20.9% online). However, average household income is roughly the same (\$74,917 CATI vs. \$74,195 online)
- Incidence of application to benefits was similar and within margin of error. Both modes were able to reach a similar proportion of applicants to CERB, CESB, and CEWS.
  - Proportions of self-reported CERB applicants in both online and CATI samples are close (18.1% and 20.7%, respectively)
  - The online sample contains slightly more CESB applicants compared to CATI (6% vs. 3.1%), but were similar for CEWS applicants (1.3% vs. 0.8%)

- As a result, the proportion of non-applicants to benefits was balanced across modes (75.3% online vs. 74.4% CATI).

#### Application process

- Understandably, there are differences in how respondents applied to the emergency benefits according to mode. This may have affected overall ratings of the application experience.
  - Online respondents more likely to apply online through my Account (80.5% vs. 69.7% CATI)
  - CATI respondents more likely to use telephone automated system (21.1% vs. 7.7% online)
- CATI respondents are more positive in general across all ratings. While this may be due to a higher proportion reporting having applied via the automated phone system, this effect may also be due to interviewer effect (previously described).
- Responses to awareness questions about the verification of applications and taxable status of the emergency benefits were similar between online and CATI modes.

#### Tax preparation and awareness of extensions

- Online respondents more likely to have completed 2019 tax returns (97.2% vs. 92.1% CATI).
- Online respondents more likely to say they prepared their own tax returns (50.8% vs. 31.4% CATI).
- Proportions of those aware of extended deadlines is similar across modes. However, differences can be seen when it comes to having used the extension or believing that it was important. This is most likely due to the CATI sample being able to reach those Canadians who could use the extra time.
  - CATI respondents are more likely to say they used extended deadline (33.1% vs. 25.3% online)
  - CATI respondents more likely to say it is important (rate 8-10) that there was an extension for filing T1 taxes (43.5% vs. 30.5% online).
- Awareness of extension on balances owing is higher among online respondents (66% vs. 60% CATI)

#### Performance ratings

- Respondents across modes reported visiting canada.ca in similar proportions, but CATI respondents who report going to the website have a tendency to rate their website experience higher than online respondents.

- Understandably, CATI respondents had a slightly higher rate of contacting the CRA by phone; however, there are no mode effects when it comes to ratings of those who say they called the CRA (small base size).

#### Overall perceptions

- CATI respondents are significantly more satisfied overall with the CRA (61.5% vs. 50% online), and more satisfied on all attributes. This may be due in part to the interviewer effect mentioned earlier.
- CATI respondents are also more likely to rate their experience as more positive than last year (36.9% rate 8-10 much better vs. 26.8%)
- The CATI sample is more likely to say CRA is either better or about the same as last year and also either better or about the same when compared to other government organizations.

#### My Account

- Larger proportion of online respondents used My Account than CATI respondents (76.2% vs. 62.3% CATI)
  - However, more CATI respondents say they have full access to My Account (83.4% vs. 71% online); 23% online respondents say DK
- Generally, CATI respondents are more positive about My Account than online respondents.

## Appendix D. Instruments

### 1. Survey - General population

#### Introduction

Hello, My name is \_\_\_ representing Ipsos, an independent research company. The Government of Canada is conducting a telephone survey on current issues of interest to Canadians, including the recent COVID-19 support benefits. The survey takes about 15 minutes and is voluntary and completely confidential. Your answers will remain anonymous. Would you prefer that I continue in English or French? (IF NEEDED: Je vous remercie. Quelqu'un vous rappellera bientôt pour mener le sondage en français.)

IF NEEDED: Your decision to participate is voluntary and will in no way affect your relationship with the Government of Canada. This call may be monitored or recorded for quality control purposes only. The information provided will be administered according to the requirements of the Privacy Act.

IF NEEDED: If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can contact Stefan Gieselmann at 613-858-5732 or visit [canada.ca/por-cra](http://canada.ca/por-cra).

#### [ASK S1a IF LANDLINE SAMPLE]

S1a. May I please speak with the person in your household who is 18 years of age or older and who has had the most recent birthday? Would that be you?  
(IF NOT, ASK TO SPEAK WITH MEMBER 18+ WITH THE LAST BIRTHDAY)

Yes (CONTINUE)

No (TERMINATE)

[IF S1a=NO/DK/REF THANK & TERMINATE (COUNT AS REFUSAL); OTHERWISE CONTINUE]

#### [ASK S1b IF CELL SAMPLE]

Yes

No

[IF S1b=NO/DK/REF THANK & TERMINATE; OTHERWISE CONTINUE]

#### [ASK CEL1 IF SAMPLE=CELLPHONE]

CEL1. Have I reached you on your cellphone?

Yes

No

[IF CEL1=DK/REF, THANK AND TERMINATE]

[ASK FSAPROV IF CELLPHONE; OTHERWISE SKIP TO QFSA]  
[LANDLINE REGION ALLOCAITON BASED ON AREA CODE/EXCHANGE]

[FSAPROV]

[Single Punch PREQUAL]

[QUOTA]

FSAPROV. In which province do you live?

British Columbia

Alberta

Saskatchewan

Manitoba

Ontario

Quebec

New Brunswick

Nova Scotia

PEI (Prince Edward Island)

Newfoundland and Labrador

Yukon

North West Territories

Nunavut

[IF FSAPROV = DK/REF, THANK & TERMINATE; OTHERWISE CONTINUE]

[ASK ALL]

QFSA. Can you please tell me the first three digits of your postal code?

[INSERT POSTAL CODE MODULE]

[ASK QB IF SAMPLE=CELLPHONE]

QB. At home, do you have a traditional telephone line other than a cell phone?

Yes

No

[ASK QBB IF SAMPLE=LANDLINE]

QBB. At home, do you have a cell phone as well as a traditional telephone line?

Yes

No

[IF QB OR QBB = YES ASK Q4XX]

Q4xx -Which telephone do you consider your primary contact number?

Your cell phone

Your landline

Both equally

18. Are you ...: (READ LIST)  
Male  
Female  
Gender Diverse, or would you  
Prefer not to say

19. In what year were you born?

[ALLOW 1900-2002]

[IF 2003 OR HIGER, THANK AND TERMINATE]

[IF SAMPLE=CELLPHONE, SKIP to lead in at A1]

S5. In which province or territory do you live?

A. Applying for Emergency Benefits

(READ): Thank you for your responses so far. The questions we are asking are to help the Government of Canada learn about Canadians' experiences with the services that were offered since March of this year. We will first ask questions about the COVID-19 emergency support benefits and then ask about your experiences around tax filing. The Canada Revenue Agency, or the CRA, is the federal government agency that is responsible for [INSERT SENTENCE PER PROVINCE BELOW].

[MAN, SASK, ALTA, BC, YUKON, NORTHWEST TERRITORIES AND NUNAVUT: the collection of income tax, administration of the GST, or Goods and Services Tax, and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[QUEBEC ONLY: the collection of federal income tax and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits.]

[ATLANTIC PROVINCES, ONT: the collection of federal income tax, administration of the GST/HST, and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[ASK ALL]

A1. Since March of this year, have you applied for any of the following federal government COVID-19 support emergency benefits? (READ LIST AND SELECT ALL THAT APPLY):

The Canada Emergency Response Benefit, also known as CERB (USE ACRONYM C-E-R-B)

The Canada Emergency Student Benefit, also known as CESB (USE ACRONYM C-E-S-B)

The Canada Emergency Wage Subsidy, also known as CEWS (USE ACRONYM C-E-W-S)

(DO NOT READ BUT CODE IF OFFERED) Applied for EI but I am receiving CERB  
**[SKIP TO A19]**

None of the above

[IF A1='NONE OF THE ABOVE', CONTINUE TO A2, . 'DK/REF' SKIP TO B1. ELSE GO TO INSTRUCTIONS AT A3]

A2. What was the main reason you did not you apply to any of the COVID-19 support programs?

(DO NOT READ. ACCEPT ALL THAT APPLY. DO NOT PROBE)

Still working full time

I was not eligible/benefits did not apply to me

I was not aware of benefits

I did not want/need benefits

I did not fully understand the process on how to apply

I did not know that I could apply

I did not have anyone to help me apply

Retired

Other (SPECIFY)

[GO TO B1]

[IF A1= 'CERB', ASK A3; IF A1=CESB OR CEWS GO TO A4]

A3. Did you apply for the CERB through the Canada Revenue Agency OR did you receive the CERB through your application for EI or Employment Insurance?

CRA

EI/Service Canada/ Employment and Social Development Canada (ESDC) **[SKIP TO A19]**

Both

[PROGRAMMER: CREATE THE FOLLOWING GROUPS:

GROUP "APPLYEI": A1=CODE 4 OR A3=CODE 2

GROUP "APPLYBENEFITS": IF A1=CODE 1, 2 OR 3 OR A3=CODE 1 OR 3 or DK/REF

GROUP "NOAPPLY": IF A1="None of the above" OR 'DK/REF']

[ASK A4 IF APPLYBENEFITS; ELSE SKIP TO A6]

A4. Are you currently receiving, or have you received payments for the emergency benefits to which you applied?

Yes

No

[IF A4=NO, ASK A5. ELSE SKIP TO A6]

A5. Why are you not receiving the payment? (DO NOT READ. ACCEPT ALL THAT APPLY. DO NOT PROBE)

I wasn't eligible

I couldn't finish the application

I have applied but I haven't received the payment yet

Other (SPECIFY)

[IF MULTIPLE ANSWERS AT A1, INSERT BASED ON PRIORITY. FIRST PRIORITY: CESB, SECOND PRIORITY: CERB, THIRD PRIORITY: CEWS. CREATE VARIABLE AS 'PRIMARY BENEFIT']

A6. Which of the following best describes how you applied for the [ENTER ACRONYM BASED ON PRIMARY BENEFIT]? Did you...? (SELECT ONE ONLY)

FOR CERB AND CESB ONLY AT A1] telephone the CRA and apply through the automated system (IF ASKED: by telephone, but not directly speaking to live person)

[FOR CERB AND CESB ONLY] telephone the CRA and apply through a CRA agent

[FOR CERB AND CESB ONLY] apply online directly through the CRA website using the online service called "My Account"

[FOR CEWS ONLY] apply online directly through the CRA website using the online service called "My Business Account" or "Represent a Client"

[FOR CEWS ONLY AT] apply using an application online called "Web Forms"

Other (SPECIFY)

(DO NOT READ) I did not apply myself/Someone applied on my behalf



A7. I would now like to read you a few statements about your experience with the application process for COVID-19 support programs. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.” [RANDOMIZE STATEMENTS]

The experience made me feel like the CRA cares about my situation

The experience gave me the impression the CRA is working hard to help Canadians

My interactions with the CRA met my needs

I feel that my application was processed in a timely manner

I found the overall application process easy

Information provided by the CRA about the benefits was easy to understand

[0 TO 10]

[IF A4= ‘YES’ ASK A8; ELSE SKIP TO A9]

A8. What was the length of time it took for you to receive your emergency benefit payment, the [INSERT ACRONYM FOR PRIMARY BENEFIT], from the time that you applied?

Within a day [DO NOT SHOW IF PRIMARY BENEFIT = CEWS]

Two days [DO NOT SHOW IF PRIMARY BENEFIT = CEWS]

Three days [DO NOT SHOW IF PRIMARY BENEFIT = CEWS]

A week

Two weeks

More than two weeks

A9. Thinking about the entire process, from applying for the COVID-related benefit, to receiving the payment, how satisfied are you with the overall quality of the process? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

[0 TO 10]

[IF RESPOND WITH ‘00’ to ‘04’ AT A9, ASK A10, ELSE, SKIP TO A11]

A10. Which part(s) of the process in particular were you dissatisfied with?  
(DO NOT READ. ACCEPT ALL THAT APPLY. DO NOT PROBE)

The application process was difficult  
Didn't find the information I needed to apply  
The time it took to receive the benefit was too long  
Problems with the web access code that was provided to me  
Other technical problems with the CRA  
Had to apply more than once  
Difficulty getting through on the telephone  
Difficulty signing up for direct deposit with my bank  
Other (SPECIFY)

A11. Since March 2020, have you visited the Government of Canada's website, Canada.ca, to search for information on applying to the COVID-19 support emergency benefits?

Yes  
No

[IF A11=YES, ASK A12, ELSE SKIP TO A14]

A12. On some pages of the Canada.ca website, there is a chat function called "Chat with Charlie". Do you recall using this chat function?

Yes  
No

A13. I would now like to read you a few statements specifically about the COVID-19 information on the Canada.ca website. For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."  
[RANDOMIZE]

The information provided was easy to understand.

It was easy to find the information I was looking for.

The website provided me with the information that I needed.

The information on the webpage was clearly laid out

[IF CHAT WITH CHARLIE; A12=YES]: The chat function helped me find the information I needed.

[0 TO 10]

A14. And since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?

Yes

(DO NOT READ. RECORD IF OFFERED) Yes, but did not get through

No

[IF A14=YES CODE 1 ONLY, ASK A15, ELSE SKIP TO A18]

A15. I would now like to read you a few statements about your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.” [RANDOMIZE STATEMENTS]

The telephone experience made me feel like the CRA cares about my unique situation

The telephone experience gave me the impression the CRA is working hard to help Canadians

The wait time to speak to an agent was acceptable

I was provided with accurate information

I was able to call at a time that was convenient to me

[0 TO 10]

A16. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

[0 TO 10]

A17. Did you get what you needed from the CRA on this particular occasion?

Yes

No

A18. Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?

Yes

No

[IF A1="CERB" OR "CESB", ASK A19]

A19. Did you know that the CERB or the CESB is a taxable benefit, that is, you may have to pay taxes on this income?

Yes

No

B. Tax Filing Experience

[SHOW ALL]

*I would now like to ask you about your experiences as a taxpayer.*

(READ IF NECESSARY, FOR EXAMPLE, IF THE RESPONDENT PAUSES IN RESPONDING IN THIS SECTION: Please be reminded that these questions are for research purposes only. Your answers are appreciated and will help us improve Canadians' filing experiences with the Canada Revenue Agency.)

[ASK ALL]

B1. Have you filed your personal [QUEBEC ONLY: federal] income tax return for 2019?

(IF ASKED: This would be the tax return you filed for the income earned in 2019).

Yes

No

[IF B1=NO OR DK/REF, ASK B2. ELSE SKIP TO B3]

B2. Have you filed your personal [QUEBEC ONLY: federal] income tax return for 2018?  
(IF RESPONDENT ASKS: This would be the tax return you filed for the income you earned in 2018, which was due April 30, 2019).

Yes

No

[IF B2=YES, ASK B3. ELSE SKIP TO C1]

[IF DON'T KNOW/REFUSED IN A1, B1 AND B2, THANK AND TERMINATE]

[IF "NONE OF THE ABOVE"/"APPLIED EI AND RECEIVED CERB"/DK/REFUSED IN A1 OR "APPLIED THOROUGH EI IN A3" AND "NO/DK/REF" TO B1 AND B2, THANK AND TERMINATE]

[IF NEVERFILE, SKIP TO C1]

PROGRAMMER: CREATE THE FOLLOWING GROUPS:

GROUP "FILE 2019": "YES" at B1

GROUP "FILE 2018": "YES" at B2

GROUP "NEVERFILE": "No" at B2

[IF 'FILE 2019' GROUP] The following set of questions will focus on your 2019 taxes.

[IF 'FILE 2018' GROUP] Thinking of your 2018 taxes:

B3. Did you prepare your most recent tax return on your own, or did you receive help from someone else? (NOTE TO INTERVIEWER: USING A TAX SOFTWARE DOES NOT COUNT AS RECEIVING HELP)

Prepared on your own

Received help

[IF B3= "RECEIVED HELP" ASK B4, ELSE SKIP TO B5]

B4. From whom did you get help? (READ CATEGORIES ONLY IF NECESSARY;  
ACCEPT MULTIPLE ANSWERS)

[RANDOMIZE STATEMENTS]

Friend/family member

Professional tax preparer/accountant (INCLUDES H&R BLOCK-TYPE COMPANIES)

Volunteer program to help people with their tax returns

Other (SPECIFY) [ANCHOR]

B5. Was your tax return sent in by mail or online, or did you use another method?

By mail

Online (INCLUDES EFILE AND NETFILE)

Other (SPECIFY)

C. Other Services

[ASK ALL]

C1. Were you aware that the CRA extended the tax filing deadline for 2019 taxes from April 30th to June 1<sup>st</sup> this year to provide Canadians with more time, given the Covid-19 situation?

Yes

No

[ASK 'FILE2019' GROUP ONLY. IF C1=NO OR DON'T KNOW, SKIP TO C3]

C2. Did you take advantage of this extended deadline or did you file within the initial deadline?

within initial deadline

extended deadline

[ASK ALL]

[FOR C3 and C5, split the sample in half (n=600). Half gets "you personally" for both questions, other half gets "all Canadians" for both questions]

C3. Using a scale from 0 to 10, where 0 means "not at all important" and 10 means "very important," how important was it for [you personally /all Canadians] that the CRA extended the tax filing deadline?

[0 TO 10]

[ASK ALL]

C4. Were you aware that the CRA extended the deadline to September 1, 2020 for paying any balances owing on taxes filed this year without any penalties or interest to provide Canadians with more time, given the COVID-19 situation?

Yes

No

[ASK ALL]

C5. Using a scale from 0 to 10, where 0 means "not at all important" and 10 means "very important," how important is it for [you personally /all Canadians] that the CRA has extended the time to submit payment without having to pay interest or penalties?

[0 TO 10]

#### D. Overall Perceptions of CRA

[ASK ALL]

D1. Given your interaction with the CRA either through filing taxes AND/OR applying for benefits, how would you rate the overall performance of the Canada Revenue Agency or the CRA? Please use a scale from 0 to 10, where 0 means "terrible" and 10 means "excellent."

[0 TO 10]

[SKIP D2, IF D1 =DK/REF]

D2. Why do you rate the performance of the CRA as [INSERT RESPONSE FROM D1] out of 10? PROBE: Any other reason? (OPEN END. PROBE ONCE ONLY., ACCEPT MULTIPLE RESPONSES)  
[OPEN END]

[ASK ALL]

D3. I would now like you to rate your general impressions of the CRA, based on personal experience or what you may have seen, read, or heard. For each of the following statements, please tell me whether you agree or disagree using a scale of 0 to 10, where 0 means “completely disagree” and 10 means “completely agree.”

[RANDOMIZE STATEMENTS]

The CRA treats taxpayers with respect.

The CRA treats taxpayers fairly.

The CRA is efficient in its operations.

The CRA can be trusted to do what is right in administering Canadians’ taxes and benefits.

The CRA works hard at helping Canadians with matters regarding their taxes and benefits.

The information provided by the CRA is easy to understand

[0 TO 10]

E. Experience with CRA – Contacts

[IF APPLY BENEFITS, SKIP TO F1. ASK SECTION E AMONG FILE2019 OR FILE2018 ONLY]

E1. Since March 2020, have you visited the web page for taxes on the Government of Canada website, Canada.ca? This is also known as the Canada Revenue Agency’s webpage.

Yes

No

[IF E1=YES, ASK E2, ELSE SKIP TO E4]

E2. On some of the taxes pages of the Canada.ca website, there is a chat function called “Chat with Charlie”. Do you recalling using this chat function?

Yes

No

E3. I would now like to read you a few statements specifically about the taxes webpage on the Government of Canada website, Canada.ca, that you visited, otherwise known as the Canada Revenue Agency webpages. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.” [RANDOMIZE STATEMENTS]

The information provided was easy to understand.

It was easy to find the information I’m looking for.

The website provided me with the information that I needed.

The information on the webpage was clearly laid out

[IF CHAT WITH CHARLIE. E2=YES]: The Chat function helped me find the information I needed.

[0 TO 10]

E4. And since March this year, did you contact the Canada Revenue Agency for any reason by...(READ LIST, ACCEPT MULTIPLE RESPONSES)

Telephone

Mail

Fax

None of above [SINGLE PUNCH]

[IF E4=NONE/DK/REF, SKIP TO F1]

E5. Thinking about your most recent contact via [INSERT RESPONSE FROM E4 BUT PRIORITIZE 1. TELPEHONE, 2. ONLINE IF E1=YES, 3. MAIL. 4. FAX], for what purpose did you contact the CRA? Was it for... (READ LIST. ACCEPT MULTIPLE RESPONSES)

Income tax filing

GST/HST

Child and family benefits



Savings and pension plans

Other [SPECIFY]

[IF E4=TELEPHONE, ASK E6, ELSE SKIP TO F1]

E6. I would now like to read you a few statements about your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.” [RANDOMIZE]

The telephone experience made me feel like the CRA cares about my unique situation

The telephone experience gave me the impression the CRA is working hard to help Canadians.

The wait time to speak to an agent was acceptable

I was provided with accurate information

I was able to call at a time that was convenient to me

[0 TO 10]

E7. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

[0 TO 10]

E8. Did you get what you needed from the CRA on this particular occasion?

Yes

No

## F. RATING OF EXPERIENCE

[ASK ALL]

F1. Based on your recent interactions with the Canada Revenue Agency through telephone, visiting the website online, or another method, would you rate your service experience provided by the CRA as better, about the same, or worse than the service you have received in the past?

Better  
About the same  
Worse  
(DO NOT READ) Depends  
(DO NOT READ) I have not contacted CRA in the past

F2. And would you say that this level of service is better, about the same, or worse than the service you have received from other government organizations? (IF HESITANT OR UNCLEAR RECORD RESPONSE "DON'T KNOW")

Better  
About the same  
Worse  
(DO NOT READ) Depends  
(DO NOT READ) I have not contacted other government organizations

#### G. My Account

Now, we would like to ask you about CRA's online service called "My Account." This online service allows you to track your tax refund, view or change your tax return, check your benefit and credit payments, view your RRSP limit, set up direct deposit, and receive online mail, among other things.

[DO NOT ASK IF A6=03 'APPLIED ONLINE THROUGH 'MY ACCOUNT']

G1. Are you registered with CRA's online service called My Account?

Yes  
No

[IF G1=NO, DK/REF, SKIP TO H1]

[ASK ONLY IF A6=03 'APPLIED ONLINE THROUGH 'MY ACCOUNT']

G2. Earlier you mentioned you applied for the government support benefits through the CRA's online service called My Account.

Did you RECENTLY register for the CRA's online service called My Account for the purposes of claiming the [INSERT PRIMARY BENEFIT: CESB OR CESB] or had you already registered beforehand?

Yes, I registered claim the benefits  
No, I was already registered to My Account

[IF G1=YES OR A6=03 APPLIED THROUGH MY ACCOUNT, ASK G3]

G3. Do you have full access to all the features of the “My Account” online service? Full access allows you the ability to make changes or to use auto-fill. When you registered you would have had to enter a security code to obtain full access to the online service.

Yes

No

[IF G3=NO, ASK G4, ELSE SKIP TO G5]

G4. Why did you NOT register for full access to the CRA’s My Account online service? (DO NOT READ. ACCEPT ALL THAT APPLY. DO NOT PROBE)

I didn’t know I had do/I wasn’t aware of the different levels

I didn’t need full access/not interested

I have an authorized representative

I forgot or lost my security code

I tried to obtain a security code but was unsuccessful

I have requested my code but I haven’t received it yet

Other (SPECIFY)

G5. For each of the following statements about the CRA's online service called My Account, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means “completely disagree” and 10 means “completely agree”. [RANDOMIZE STATEMENTS]

It is easy to use the CRA's My Account online service.

The services provided in the CRA's My Account online service are relevant to your needs.

You’re confident that the CRA's My Account online service is a secure online platform that protects your personal information.

[0 TO 10]

H. Overall satisfaction

[ASK ALL]

H1. Using a scale of 0 to 10, where 0 means 'much worse' and 10 means 'much better, how would you rate your OVERALL OPINION of the CRA compared to a year ago? [0 TO 10].

*To finish up, I would like to ask you a few questions about you and your household for statistical purposes only. Please be assured that all of your answers will remain completely confidential.*

I1. Which is the highest level of education that you have completed? (READ LIST; ACCEPT ONE RESPONSE ONLY)

Grade 8 or less

Some high school

High school diploma or equivalent

Registered Apprenticeship or other trades certificate or diploma

College, CEGEP or non-university certificate or diploma

University certificate or diploma below bachelor's level

Bachelor's degree

Post graduate degree above bachelor's level

I2. In what country were you born? (ACCEPT ONE RESPONSE ONLY)

Canada

Other (SPECIFY)

[IF I2=OTHER, ASK I2B]

I2b. How long have you lived in Canada? (READ LIST)

Less than 1 year

At least one year, but less than five years

At least five years, but less than 10 years, or has it been

10 years or more

I3. Which of the following categories best describes your current employment status? Are you: (READ LIST IN SEQUENCE – STOP ONCE RESPONDENT CONFIRMS CATEGORY; ACCEPT ONE RESPONSE ONLY)

- Working full-time, that is, 35 or more hours per week
- Working part-time, that is, less than 35 hours per week
- Self-employed
- Unemployed, but looking for work
- A student attending school full-time, or
- Retired
- Not in the workforce (full-time homemaker, unemployed and not looking for work)
- Other (SPECIFY)

14. What is your primary source of income? (READ LIST IN SEQUENCE – STOP ONCE RESPONDENT CONFIRMS CATEGORY – IF MORE THAN ONE, ASK FOR LARGEST SOURCE; ACCEPT ONE RESPONSE ONLY)

- Paid by an employer
- Business owner or partner – sole proprietor
- Business owner or partner – corporation
- Investment income
- Private or corporate pension
- Government pension
- Spousal/child/parent support
- No source of income
- Other (SPECIFY)

15. Please tell me which of the following categories best represents your 2019 total household income, before taxes? (READ LIST – STOP ONCE RESPONDENT CONFIRMS CATEGORY; ACCEPT ONLY ONE RESPONSE)

- Under \$20,000
- \$20,000 to under \$40,000
- \$40,000 to under \$60,000
- \$60,000 to under \$80,000
  
- \$80,000 to under \$100,000
- \$100,000 to under \$120,000

\$120,000 and over

16. Do you identify as indigenous, that is, First Nations, Métis or Inuk (IF NEEDED: Inuit)?

Yes

No

## 2. Survey - Small and medium-size businesses

### Introduction

The Government of Canada is conducting an online survey on current issues of interest to Canadians, including the recent COVID-19 support benefits. The survey takes about 12 minutes and is completely confidential. Your answers will remain anonymous.

Your decision to participate is voluntary and will in no way affect your relationship with the Government of Canada. The information provided will be administered according to the requirements of the Privacy Act.

If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can visit [www.canada.ca/por-cra](http://www.canada.ca/por-cra).

### Preliminary Profiling (Demographics/Firmographics)

S1. Are you ...:

Male

Female

Gender Diverse

Prefer not to say

S2. In which province or territory is your business based?

British Columbia

Alberta

Saskatchewan

Manitoba

Ontario

Quebec

New Brunswick

Nova Scotia

Prince Edward Island

Newfoundland and Labrador

Yukon

North West Territories

Nunavut

S6. Up until March, how many employees worked for your business in Canada, including yourself? This includes full-time, part-time and seasonal staff, but does not include contract staff or outsourced work. *Select one only.*

- 1 only
- 2 to 4
- 5 to 19
- 20 to 49
- 50 to 99
- 100 or more

S7. Would you say that your annual revenue is approximately? *Select one only.*

- Under \$1 million
- \$1 to under \$5 million
- \$5 to under \$10 million
- \$10 to under \$25 million
- \$25 to under \$50 million
- \$50 million or more [THANK AND TERMINATE]

S8. Is your business...? *Select one only.*

- A sole proprietorship
- A partnership
- A trust
- A registered charity
- A non-profit organization
- A cooperative
- An incorporated business

S9. In your business do you make decisions about, or are you directly involved with, any of the following? *Select all that apply.*

- Tax-related matters [MUST SELECT THIS OPTION OR SURVEY IS TERMINATED]
- Payroll
- GST/HST preparation



Bookkeeping

None of the above [THANK AND TERMINATE]

S10. Which of the following best describes your position within the business? *Select all that apply.*

Owner

President/CEO

Chief Financial Officer/Comptroller

Accountant

Payroll Manager/Officer

Manager

Bookkeeper

Financial Officer

Some other position [THANK AND TERMINATE]

#### A. Applying for Emergency Benefits

Thank you for your responses. This survey is being conducted among small- and medium- businesses (SME) owners. The questions we are asking are to help the Government of Canada learn about the experiences of SMEs with the services offered since March of this year. We will first ask questions about preparing/applying for the Canada Emergency Wage Subsidy (CEWS) (click here for information about the CEWS [The CEWS is for Canadian employers whose businesses have been affected by COVID-19, to enable them to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and be better positioned to resume normal operations following the crisis]) and then ask about your experiences around tax filing for your business. The Canada Revenue Agency, or the CRA, is the federal government agency that is responsible for [INSERT SENTENCE PER PROVINCE BELOW BASED ON DEMO3 RESPONSE].

[MAN, SASK, ALTA, BC, YUKON, NORTHWEST TERRITORIES AND NUNAVUT: the collection of income tax, administration of the GST, or Goods and Services Tax, and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[QUEBEC ONLY: the collection of federal income tax and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[ATLANTIC PROVINCES, ONT: the collection of federal income tax, administration of the GST/HST, and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[ASK ALL]

A1. Since March of this year, have you applied for the Canada Emergency Wage Subsidy (CEWS)?

Yes

No

[IF A1=NO, ASK AA2. THEN SKIP TO B1. IF A1=YES, SKIP TO AA3]

AA2. What was the main reason you did not you apply to CEWS? *Select all that apply.*

My business was still operating

Business was not eligible

I was not aware of them

I did not want/need to

I did not fully understand the process

I did not know that I could

I did not have anyone to help me

Other (specify)

[GO TO B1]

AA3. Is your business currently receiving, or have you received CEWS payments for the emergency benefits to which you applied?

Yes

No

[IF AA3=NO, ASK AA4. ELSE SKIP TO AA5]

AA4. Why is your business not receiving the CEWS payment? (Select all that apply)

[RANDOMIZE]

Business wasn't eligible

Application wasn't completed

Applied but haven't received the payment yet

Business started up again

Other, specify [ANCHOR]

Don't know/Prefer not to say [ANCHOR]

[IF S6>1, ASK AA5. ELSE SKIP TO A5 – see A5 is below AA8]

AA5. As a result of COVID-19, did you have to lay off any of your employees?

Yes

No

[IF AA5=YES AND RECEIVING CEWS IN AA3, ASK NEXT. ELSE SKIP TO A5]

AA6. Have you been able to re-hire your previously laid-off employees?

All

Most

Some

None

[If AA6=MOST, SOME OR NONE, ASK AA7. IF=ALL, SKIP TO A5]

AA7. What has prevented you from re-hiring all your former employees? *Select all that apply.*

Employee(s) unavailable due to family commitments

Employee(s) have found employment elsewhere

Employee(s) is or is possibly sick with COVID-19

Employee(s) stated health/safety concerns returning to workplace

Employee(s) stated preference for government benefits over work

Less positions/hours available to staff

Have had to downsize the business

Other, specify

Don't know

[If AA6= SOME OR NONE, ASK AA8. IF AA6=ALL OR MOST, SKIP TO A5 BELOW]

AA8. Have you been able to re-staff with new employees?

All positions are now filled

Most positions are now filled

Some positions are now filled

No positions filled

A5. Which of the following best describes how you applied for the CEWS? (Select one only)

I applied online directly through the CRA website using the online service called "My Business Account"

I applied using the Web Forms application with an access code

My accountant/tax professional (external to my business) applied on my behalf

An employee acted as a representative (internal to my business) and applied on my behalf

Someone else applied on my behalf

Other, specify

A6. Here are a few statements that could describe your experience with the application process for CEWS? For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."

[PROGRESSIVE GRID, RANDOMIZE STATEMENTS]

The experience made me feel like the CRA cares about my situation

The experience gave me the impression the CRA is working hard to help Canadians

My interactions with the CRA met my needs

I feel that my application was processed in a timely manner

I found the overall application process easy

Information provided by the CRA about the benefits was easy to understand

[LABEL SCALE ENDS: SCALE FROM 0 TO 10. Not applicable]

[IF AA3= 'YES' ASK AA9 AND A2; ELSE SKIP TO A7]

AA9. What was the approximate length of time it took for you to receive your emergency benefit payment from the time that you applied?

A week

Two weeks

More than two weeks

Don't know/Don't remember

A2. Would you say that you received the emergency benefit payment within a timeframe that was...?

Slower than expected

Faster than expected  
About what was expected  
Don't Know

A7. Thinking about the entire process, from applying for the COVID-related benefit, to receiving the payment, how satisfied are you with the overall quality of the process? If someone else applied on your behalf, please provide a rating based on what you may have heard about the process from the person who applied on your behalf. Please use a scale from 0 to 10, where 0 means 'completely dissatisfied' and 10 means 'completely satisfied.'

[LABEL SCALE ENDS: SCALE FROM 0 TO 10 – HORIZONTAL. Don't know/not applicable]

[IF RESPOND WITH '00' to '04' AT A7, ASK A8\_T1, T1, T3, T4. ELSE, SKIP TO A10 T1]

A8\_T1. Which part(s) of the process in particular were you dissatisfied with? *Select all that apply.*

[RANDOMIZE]

The application process was difficult  
Didn't find the information I needed to apply  
The time it took to receive the benefit was too long  
Problems with the web access code that was provided to me  
Other technical problems with the CRA  
Had to apply more than once  
Difficulty getting through on the telephone  
Difficulty signing up for direct deposit with my bank  
Other, specify [ANCHOR]  
Don't know

T1. When applying for the CEWS, did you use the CEWS calculation spreadsheet from the CRA web pages of Canada.ca?

Yes, I used it  
No, but I knew about it  
No and I did not know about it  
Don't know

[IF T1=YES, ASK T3 AND T4. ELSE SKIP TO A10]

T3. Please indicate how easy it was to understand the CEWS calculation spreadsheet

- Very easy
- Somewhat easy
- Somewhat hard
- Very hard

T4. Please indicate how satisfied were you with the functionality of the CEWS calculation spreadsheet.

- Very satisfied
- Somewhat satisfied
- Somewhat dissatisfied
- Very dissatisfied

A10. Since March 2020, have you visited the Government of Canada's website, Canada.ca, to search for information about applying for the COVID-19 emergency benefits?

- Yes
- No

[IF A10=YES, ASK A11, IF NO SKIP TO A13]

A11. On some pages of the Canada.ca website, there is a chat function called "Chat with Charlie." Do you recalling using this chat function?

- Yes
- No
- Don't recall

A12. The following statements have to do with the COVID-19 information on the Canada.ca website. For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."

[DOWN, RANDOMIZE STATEMENTS]

[PROGRESSIVE GRID]

The information on the website was kept up to date

The information provided was easy to understand

It was easy to find the information I was looking for

The website provided me with the information that I needed

The information on the webpage was clearly laid out

[IF CHAT WITH CHARLIE – IF A11=YES]: The chat function helped me find the information I needed

[LABEL SCALE ENDS: SCALE FROM 0 TO 10]

A13. And since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?

Yes

Yes, but did not get through

No

[IF A13=YES ONLY, ASK A14, ELSE SKIP TO A17]

A14. The following are statements that could describe your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.”

[DOWN, RANDOMIZE STATEMENTS]

[PROGRESSIVE GRID]

The telephone experience made me feel like the CRA cares about my unique situation

The telephone experience gave me the impression the CRA is working hard to help Canadians

The wait time to speak to an agent was acceptable

I was provided with accurate information

I was able to call at a time that was convenient to me

[ACROSS]

[LABEL SCALE ENDS: SCALE FROM 0 TO 10]

A15. How satisfied were you with the overall quality of the service you received on your most recent contact with the CRA by telephone about the emergency benefits? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

[LABEL SCALE ENDS: SCALE FROM 0 TO 10 - HORIZONTAL]

A16. Did you get what you needed from the CRA on this particular occasion?

Yes

No

A17. Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?

Yes

No

B. Tax Filing Experience

[SEPARATE SCREEN, SHOW ALL BEFORE CONTINUING]

We would now like to ask you about your experiences filing taxes as a business.

Please remember that these questions are for research purposes only. Your answers are appreciated and will help us improve Canadians' filing experiences with the Canada Revenue Agency.

[ASK ALL]

B1. What tax filings for your business have you made to the CRA, since March 2020?

*Check all that apply.*

Business corporate tax returns (T2)

Trust returns (T3)

Non-profit organization information returns (T1044)

Charity returns (T3010)

Partnership returns (T5013)

GST/HST returns

Payroll

Tax filings for cooperatives (on the T2 return)

None of the above

[IF NONE OF THE ABOVE, SKIP TO INSTRUCTIONS Ta5]

BB1. Did you prepare your most recent tax returns for your business on your own, or did you have someone else prepare it on your behalf?



[INSERT ITEMS SELECTED IN B1- PROGRESSIVE]

Business corporate tax returns (T2)  
Trust returns (T3)  
Non-profit organization returns (T1044)  
Charity returns (T3010)  
Partnership returns (T5013)  
GST/HST returns  
Payroll  
Tax filings for cooperatives (on the T2 return)

[RESPONSE OPTIONS]

Prepared on my own  
My accountant/tax professional (external to my business) filed on my behalf  
An employee (internal to my business) filed on my behalf  
Someone else filed on my behalf

BB3. Was your tax return sent in by mail or online, or did you use another method?

[INSERT ITEMS SELECTED IN B1- PROGRESSIVE]

By mail  
Online (INCLUDES EFILE AND NETFILE)  
Other  
Don't Know/Don't recall

B2. Thinking of the following tax filings you made since March of 2020, how easy or hard was it to prepare and submit the following returns?

[INSERT ITEMS SELECTED IN B1- PROGRESSIVE]

Business corporate tax returns (T2)  
Trust returns (T3)  
Non-profit organization returns (T1044)  
Charity returns (T3010)  
Partnership returns (T5013)  
GST/HST returns  
Payroll  
Tax filings for cooperatives (on the T2 return)

[RESPONSE OPTIONS]

Very Easy  
Somewhat Easy

Somewhat Hard

Very Hard

Not applicable

B3. Compared to previous years, would you say the process for preparing and submitting these returns has been:

[INSERT ITEMS SELECTED IN B1- PROGRESSIVE]

Business corporate tax returns (T2)

Trust returns (T3)

Non-profit organization returns (T1044)

Charity returns (T3010)

Partnership returns (T5013)

GST/HST returns

Payroll

Tax filings for cooperatives (on the T2 return)

[RESPONSE OPTIONS]

Easier than usual

About the same

Harder than usual

Not applicable

TTa5. As a part of the COVID-19 Economic Response Plan, the Government of Canada also implemented the Temporary 10% Wage Subsidy. This is a three-month measure that allows eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency.

Have you heard of the Temporary 10% Wage Subsidy?

Yes

No

TTb5. Have you used it or do you intend to use it?

Yes, used it

Yes, intend to use it

No

Don't know

[IF Ttb5=YES USED IT, ASK T5. ELSE SKIP TO C6]

T5 How easy or difficult would you say it was to make use of the Temporary 10% Wage Subsidy?

- Very Easy
- Somewhat Easy
- Somewhat Hard
- Very Hard

T6. How effective was the Temporary 10% Wage Subsidy for supporting your business?

- Very effective
- Somewhat effective
- Not very effective
- Not at all effective

C. Other Services

[Subsection T2 or T3]

[DO NOT ASK C6-10, IF SELECTED REGISTERED CHARITY OR NON-PROFIT IN S8]

C6. Were you aware that the CRA extended the deadline for the following to provide Canadian businesses with more time, given the COVID-19 situation?

Business corporate tax returns (T2): for returns that would have been due in June, July or August 2020, the filing deadline is extended to September 1, 2020

Trust returns (T3): for returns that would have been due in June, July or August 2020, the filing deadline was extended to September 1, 2020 [SHOW ONLY IF TRUST IN S8]

Payments and remittances for GST/HST that would have been required on or after March 27, 2020 extended to June 30, 2020

[RESPONSE OPTIONS]

- Yes
- No

C7. Using a scale from 0 to 10, where 0 means “not at helpful” and 10 means “very helpful,” how helpful do you feel it is for Canadian businesses that the CRA has extended the time to file their...

[PROGRESSIVE]

Corporation tax returns (T2) to September 1, 2020

Trust returns (T3) to September 1, 2020 [SHOW ONLY IF TRUST IN S8]

Payments and remittances for GST/HST (without penalties or interest) to June 30, 2020

[LABEL ENDS: 0 TO 10]

C8. Are you, or will you be taking advantage of this extended business filing deadline for your business or do you intend to file within the initial deadline?

within initial deadline

extended deadline

does not apply

don't know

C9. Using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important is it for your business that the CRA has extended the time to file your business income tax return?

[LABEL SCALE ENDS: SCALE FROM 0 TO 10]

C10. And again, using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important do you feel it is for Canadian businesses that the CRA has extended the time to file business tax returns?

[LABEL SCALE ENDS: SCALE FROM 0 TO 10]

D. Overall Perceptions of CRA

[ASK ALL]

D1. Given your interaction with the CRA either through filing taxes AND/OR applying for benefits, how would you rate the overall performance of the Canada Revenue Agency or the CRA? Please use a scale from 0 to 10, where 0 means “terrible” and 10 means “excellent.”

[SCALE FROM 0 TO 10.]

D2. Why do you rate the performance of the CRA as [INSERT RESPONSE FROM D1] out of 10?

[OPEN TEXT BOX]

[ASK ALL]

D3. Please rate your general impressions of the CRA, based on personal experience or what you may have seen, read, or heard. For each of the following statements, please tell me whether you agree or disagree using a scale of 0 to 10, where 0 means “completely disagree” and 10 means “completely agree.”

[RANDOMIZE STATEMENTS]

[PROGRESSIVE GRID]

The CRA treats taxpayers with respect.

The CRA treats taxpayers fairly.

The CRA is efficient in its operations.

The CRA can be trusted to do what is right in administering Canadians’ taxes and benefits.

The CRA works hard at helping Canadians with matters regarding their taxes and benefits.

The information provided by the CRA is easy to understand

[ACROSS]

[LABEL SCALE ENDS: SCALE FROM 0 TO 10. Don’t know]

E. Experience with CRA – Contacts

[IF APPLIED TO CEWS IN A1, SKIP TO F1, ELSE ASK E1]

E1. Since March 2020, have you visited the web page for taxes on the Government of Canada website, Canada.com, for information about business taxes? This is also known as the Canada Revenue Agency’s webpage.

Yes

No

[IF E1=YES, ASK E2, ELSE SKIP TO E4]

E2. On some of the taxes pages of the Canada.ca website, there is a chat function called “Chat with Charlie”. Do you recalling using this chat function?

Yes

No

Don't recall

E3. Below are a few statements specifically relating to the sections about taxes that you visited, otherwise known as the Canada Revenue Agency webpages. For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."

[RANDOMIZE. PROGRESSIVE]

The information provided was easy to understand.

It was easy to find the information I'm looking for.

The website provided me with the information that I needed.

The information on the webpage was clearly laid out

[IF CHAT WITH CHARLIE. IF E2=YES]: The Chat function helped me find the information I needed.

[LABEL ENDS: 0 TO 10]

E4. And since March this year, did you contact the Canada Revenue Agency for any reason about your business taxes by...

Telephone

Mail

Fax

None of above

[IF E4=NONE OF THE ABOVE, Skip to Section F. ELSE ASK E5]

E5. Thinking about your most recent contact via [INSERT RESPONSE FROM E4 BUT PRIORITIZE 1. TELEPHONE, 2. ONLINE IF E1=YES, 3. MAIL. 4. FAX], for what the purpose did you contact the CRA? Was it for... *Select all that apply.*

[RANDOMIZE]

Corporate tax filing

GST/HST

Pay roll

Business number registration

Excise, duties and levies

Other, specify [ANCHOR]

[IF A4=TELEPHONE, ASK E6, ELSE SKIP TO F1]

E6. The following are statements that could describe your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.”

[RANDOMIZE. PROGRESSIVE.]

The telephone experience made me feel like the CRA cares about my unique situation

The telephone experience gave me the impression the CRA is working hard to help Canadians.

The wait time to speak to an agent was acceptable

I was provided with accurate information

I was able to call at a time that was convenient to me

[LABEL ENDS: SCALE 0 TO 10]

E7. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

[LABEL ENDS: SCALE 0 TO 10 - HORIZONTAL]

E8. Did you get what you needed from the CRA on this particular occasion?

Yes

No

F. RATING OF CRA EXPERIENCE

[ASK ALL]

F1. Based on your recent interactions with the Canada Revenue Agency through telephone, visiting the website online, or another method, would you rate your service experience provided by the CRA as better, about the same, or worse than the service you have received from the CRA in the past?

Better

About the same  
Worse  
I have not contacted CRA in the past  
Not applicable

F2. And would you say that this level of service is better, about the same, or worse than the service you have received from other government organizations?

Better  
About the same  
Worse  
I have not had interactions with other government organizations  
Not applicable

G. My Business Account

[ALL]

Now, we would like to ask you about CRA's online service called My Business Account. My Business Account allows you to interact electronically with Canada Revenue Agency (CRA) on various business accounts, where you can set up direct deposit, receive online mail, among other things. Business accounts include GST/HST (except for GST/HST accounts administered by Revenu Québec), payroll, corporation income taxes, excise taxes, excise duties, and more.

[DO NOT ASK IF A5=MY BUSINESS ACCOUNT]

GG1. Are you registered with the CRA's online service called Business Account?

Yes  
No

[IF G1=NO, SKIP TO H1]

[ASK GG2 ONLY IF A5=MY BUSINESS ACCOUNT]

GG2. Earlier you mentioned you applied for the CEWS through the CRA's online service called My Business Account. Did you RECENTLY register for the CRA's online service called My Business Account for the purposes of claiming the CEWS? Or had you already registered beforehand?

Yes, I registered to claim the benefits  
No, I was already registered to My Business Account



[IF GG1=YES OR A5=MY BUSINESS ACCOUNT, ASK NEXT]

GG3. For each of the following statements about the CRA's online service called My Business Account, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree".

[RANDOMIZE STATEMENTS]

It is easy to use the CRA's My Business Account online service

The services provided in the CRA's My Business Account online service are relevant to my needs

I'm confident that the CRA's My Business Account online service is a secure online platform that protects my personal information

The registration process for My Business Account was easy

[LABEL ENDS: SCALE 0 TO 10. Not applicable/Don't know]

H. Overall satisfaction

[ASK ALL]

H1. Using a scale of 0 to 10, where 0 means 'much worse' and 10 means 'much better, how would you rate your OVERALL OPINION of the CRA compared to a year ago?

[LABEL ENDS: SCALE 0 TO 10 - HORIZONTAL]

I. Business Profile

*To finish up, I would like to ask you a few questions about your business for statistical purposes only. Please be assured that all of your answers will remain completely confidential.*

I1. In which industry or sector does your business operate? If you are active in more than one sector, please identify the main sector of operations. PERMIT ONE RESPONSE ONLY

Accommodation and food services

Administrative and support

Agriculture, forestry, fishing and hunting

Arts, entertainment and recreation

Construction

Educational services  
Finance and insurance  
Health care and social assistance  
Management of companies and enterprises  
Manufacturing  
Mining, oil and gas extraction  
Professional, scientific and technical services  
Public administration  
Real estate, rental and leasing  
Registered charity  
Retail trade  
Transportation and warehousing  
Utilities  
Waste management and remediation services  
Wholesale trade  
Information and cultural industries  
Some other sector: please specify your business sector (specify)

12. How long has your business been in operation?

Less than one year  
1 to 2 years  
3 to 5 years  
6 to 10 years  
Over 10 years  
I would rather not say

### **3. Survey - Tax intermediaries**

#### Introduction

The Government of Canada is conducting an online survey on current issues of interest to Canadians, including the recent COVID-19 support benefits. The survey takes about 15 minutes and is completely confidential. Your answers will remain anonymous.

Your decision to participate is voluntary and will in no way affect your relationship with the Government of Canada. The information provided will be administered according to the requirements of the Privacy Act.

If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can visit [www.canada.ca/por-cra](http://www.canada.ca/por-cra).

S1. Are you ...:

Male

Female

Gender Diverse

Prefer not to say

S2. In which province or territory do you live?

British Columbia

Alberta

Saskatchewan

Manitoba

Ontario

Quebec

New Brunswick

Nova Scotia

Prince Edward Island

Newfoundland and Labrador

Yukon

North West Territories

Nunavut

S3. Do you work with individual clients and/or small and medium sized business clients on tax-related matters (for this study, small and medium businesses are defined as firms with annual gross revenue of \$50 million or less)? *Select one only.*

Individual clients only [Thank and terminate]

Small and medium business clients only

Both

Neither [Thank and terminate]

S4. What types of tax-related work does your company do on behalf of your small and medium business clients? *Select all that apply.* [MULTIPLE RESPONSES ACCEPTED]

Accounting  
Payroll  
Tax preparation  
Bookkeeping  
Some other type of work (please specify):

S5. How long have you been helping clients with their tax and benefit matters?

Less than one year  
1 to 2 years  
3 to 5 years  
6 to 10 years  
Over 10 years

A. Applying for CEWS

Thank you for your responses. This survey is being conducted among tax intermediaries to hear about their experiences in preparing/applying for the Canada Emergency Wage Subsidy (CEWS) *on behalf of clients* (click here for info – hyperlink info for CEWS info). [The CEWS is for Canadian employers whose businesses have been affected by COVID-19, to enable them to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and be better positioned to resume normal operations following the crisis]. If you have not made any application for CEWS, we will ask you about your tax filing experiences on behalf of clients.

The questions we are asking are to help the Government of Canada learn about the experiences of tax intermediaries with the services offered since March of this year. We will first ask questions about preparing/applying for the CEWS and then ask about your experiences around tax filing. The Canada Revenue Agency, or the CRA, is the federal government agency that is responsible for [INSERT SENTENCE PER PROVINCE BELOW BASED ON DEMO3 RESPONSE].

[MAN, SASK, ALTA, BC, YUKON, NORTHWEST TERRITORIES AND NUNAVUT: the collection of income tax, administration of the GST, or Goods and Services Tax, and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[QUEBEC ONLY: the collection of federal income tax and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[ATLANTIC PROVINCES, ONT: the collection of federal income tax, administration of the GST/HST, and the Canada Child Benefit Program, as well as the administration of the COVID-19 emergency support benefits]

[SEPARATE PAGE]

Please note, it is recognized that in certain situations, policy relating to the COVID-19 emergency benefits can be complex, particularly relating to the Canada Emergency Wage Subsidy (CEWS) and corporations. This may have presented challenges for tax professionals.

The objective of this survey is to focus on the processes relating to the administration side of these benefits, rather than tax policy itself.

[ASK ALL]

A1. Since March of this year, have you applied for the Canada Emergency Wage Subsidy (CEWS) on behalf of client(s)?

Yes

No

[IF A1=YES, ASK A2. ELSE SKIP TO B1]

A2. As far as you know or have heard, would you say that most of your clients have received their emergency benefit payments within a timeframe that is...?

Slower than expected

Faster than expected

About what was expected

Don't Know

A3. Do you know if any of your clients have NOT received their CEWS benefits?

At least one or more of my clients has not received benefits

As far as I know, all of my clients have received benefits

I don't know

[IF A3=AT LEAST ONE OR MORE OF MY CLIENTS HAS NOT RECEIVED, ASK A4]

A4. Do you know the reason(s) they have not received their benefits payment?

[Open end]

Don't know

A5. Which of the following best describes how you prepared/applied to the CEWS on behalf of your clients? Did you...? *Select all that apply.*

Apply online directly through the CRA website using the online service called "Represent a Client"

Apply using the Web Forms application with a web access code

Other (specify)

A6 Here are a few statements that could describe your experience with the application process for CEWS. For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."

PN: Label the first and last scale as completely disagree and completely agree

[RANDOMIZE STATEMENTS. PROGRESSIVE]

The experience made me feel like the CRA considers my unique situation as a tax professional

The experience gave me the impression the CRA is working hard to help Canadians

My interactions with the CRA met my needs

I feel that the applications were processed in a timely manner

I found the overall application processes easy

Information provided by the CRA about the benefits was easy for me to understand as a tax professional

[LABEL ENDS: 0 TO 10]

A7. Thinking about the entire process in preparing for and applying for CEWS on behalf of clients, how satisfied are you with the overall quality of the process? Please use a scale from 0 to 10, where 0 means 'completely dissatisfied' and 10 means 'completely satisfied.'

PN: Label the first and last scale as completely dissatisfied and completely satisfied

[LABEL ENDS: 0 TO 10 - HORIZONTAL]

A8. Which part(s), if any, of the application process in particular did you find challenging? *Select all that apply.*

[RANDOMIZE]

Confusing information

Keeping up with changing requirements

The application process was difficult

Didn't find the information I needed

The time it took for clients to receive the benefit was too long

Other technical problems with the CRA

Difficulty getting through on the telephone

Other, specify [ANCHOR]

Did not find any part of the process challenging [ANCHOR. EXCLUSIVE]

T1. When applying for the CEWS, did you use the CEWS calculation spreadsheet from the CRA web pages of Canada.ca?

Yes, I used it

No, but I knew about it

No and I did not know about it

T2. Did you [IF T1="Yes I used it", THEN INSERT THE WORD: also] create or use your own (or your company's own) CEWS calculation spreadsheet to calculate your clients' benefit amount?

Yes

No

[IF T1=YES USED IT, ASK T3 AND T4, ELSE SKIP TO A10]

T3. Please indicate how easy or hard it was to understand the CEWS calculation spreadsheet from the CRA's web page.

Very Easy

Somewhat Easy

Somewhat Hard

Very Hard

T4. Please indicate how satisfied or dissatisfied you were with the functionality of the CEWS calculation spreadsheet from the CRA's web page.

Very Satisfied  
Somewhat Satisfied  
Somewhat Dissatisfied  
Very dissatisfied

A10 Since March 2020, have you visited the Government of Canada’s website, Canada.ca, to search for information about applying for the COVID-19 emergency benefits?

Yes  
No

[IF A10=YES, ASK A11 AND A12, ELSE SKIP TO A13]

A11. On some of the tax and benefit pages of the Canada.ca website, there is a chat function called “Chat with Charlie.” Do you recall using this chat function?

Yes  
No  
Don’t recall

A12. The following statements have to do with the COVID-19 information on the Canada.ca website. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.”

PN: Label the first and last scale as completely disagree and completely agree

[RANDOMIZE STATEMENTS. PROGRESSIVE]

The information on the website was kept up to date

The information provided was easy to understand

It was easy to find the information I was looking for

The website provided me with the information that I needed

The information on the webpage was clearly laid out

[IF CHAT WITH CHARLIE – A11=YES]: The chat function helped me find the information I needed



[LABEL ENDS: 0 TO 10]

A13. And since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?

Yes

Yes, but did not get through

No

[IF A13=YES CODE 1 ONLY, ASK A14, ELSE SKIP TO A17]

A14. The following are statements that could describe your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you “completely disagree”, and 10 means you “completely agree.”

PN: Label the first and last scale as completely disagree and completely agree

[RANDOMIZE STATEMENTS]

The telephone experience made me feel like the CRA considers my unique situation as a tax professional

The telephone experience gave me the impression the CRA is working hard to help Canadians.

The wait time to speak to an agent was acceptable

I was provided with accurate information

I was able to call at a time that was convenient to me

[LABEL ENDS: 0 TO 10]

A15. How satisfied were you with the overall quality of the service you received on your most recent contact with the CRA by telephone about the emergency benefits? Please use a scale from 0 to 10, where 0 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’

PN: Label the first and last scale as completely dissatisfied and completely satisfied

[LABEL ENDS: 0 TO 10 - HORIZONTAL]

A16. Did you get what you needed from the CRA on this particular occasion?

Yes

No

A17. Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?

Yes

No

## B. Tax Filing Experience

We would now like to ask you about your experiences in filing taxes for your clients.

Please remember that these questions are for research purposes only. Your answers are appreciated and will help us improve filing experiences with the Canada Revenue Agency.

[ASK ALL]

B1. What tax filings have you made to the CRA, on behalf of clients, since March 2020?  
(Check all that apply)

Personal [QUEBEC ONLY: federal] income tax returns for 2019 (T1)

Business corporate tax returns (T2)

Trust returns (T3)

Non-profit organization information returns (T1044)

Charity returns (T3010)

Partnership returns (T5013)

GST/HST returns

Payroll

Tax filings for cooperatives (on the T2 return)

Other specify:

B2. Thinking of the following tax filings you made on behalf of clients since March of 2020, how easy or hard was it to prepare and submit the following returns?

[INSERT ITEMS SELECTED IN B1- PROGRESSIVE]

Business corporate tax returns (T2)

Trust returns (T3)

Non-profit organization returns (T1044)  
Charity returns (T3010)  
Partnership returns (T5013)  
GST/HST returns  
Payroll  
Tax filings for cooperatives (on the T2 return)

[RESPONSE OPTIONS]

Very Easy  
Somewhat Easy  
Somewhat Hard  
Very Hard

B3. Compared to previous years, would you say the process for preparing and submitting these returns has been:

[INSERT ITEMS SELECTED IN B1- PROGRESSIVE]

Business corporate tax returns (T2)  
Trust returns (T3)  
Non-profit organization returns (T1044)  
Charity returns (T3010)  
Partnership returns (T5013)  
GST/HST returns  
Payroll  
Tax filings for cooperatives (on the T2 return)

[RESPONSE OPTIONS]

Easier than usual  
About the same  
Harder than usual

Ta5. As a part of the COVID-19 Economic Response Plan, the Government of Canada also implemented the Temporary 10% Wage Subsidy. This is a three-month measure that allows eligible employers to reduce the amount of payroll deductions required to be remitted to the Canada Revenue Agency.

Have you performed work involving the Temporary 10% Wage Subsidy?

Yes

No, but have heard of it

No, and have not heard of it before today

[IF Ta5=YES, ASK T5. ELSE SKIP TO C1]

T5. How easy would you say it was to make use of the Temporary 10% Wage Subsidy?

Very easy

Somewhat easy

Somewhat hard

Very hard

Not applicable

T6. How effective do you think this Temporary 10% Wage Subsidy was for supporting your clients' businesses?

Very effective

Somewhat effective

Not very effective

Not at all effective

C. Other Services

[ASK ALL]

C1. [C1\_GEN POP] Were you aware that the CRA extended the personal [QUEBEC ONLY - ADD: federal] tax filing deadline for personal 2019 taxes from April 30th to June 1<sup>st</sup> this year to provide Canadians with more time given the Covid-19 situation?

Yes

No

[IF B1= Personal income tax returns for 2019 (T1) AND C1=YES, ASK NEXT. ELSE SKIP TO C4]

C2. Thinking about your clients for whom you had filed T1 taxes, what proportion do you think took advantage of the extended deadline in June 1, 2020.

<25%

25% to <50%

50% to <75%

75% to 100%

Don't know

C3. Using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important do you think it has been for Canadians that the CRA has extended the time to file their personal\_[QUEBEC ONLY - ADD: federal] taxes?

PN: Label the first and last scale as not at all important to very important

[LABEL ENDS: 0 TO 10 -HORIZONTAL]

C4. Were you aware that the CRA extended the deadline to September 1, 2020 for paying any balances owing on personal\_[QUEBEC ONLY - ADD: federal] taxes filed this year without any penalties or interest to provide Canadians with more time, given the COVID-19 situation?

Yes

No

C5. Using a scale from 0 to 10, where 0 means “not at all important” and 10 means “very important,” how important do you think it is for Canadians that the CRA has extended the time to submit payment of personal\_[QUEBEC ONLY - ADD: federal] taxes, without having to pay interest or penalties?

[LABEL ENDS: 0 TO 10 -HORIZONTAL]

PN: Label the first and last scale as not at all important to very important

[Subsection T2 or T3]

[ASK ALL]

C6. Were you aware that the CRA extended the deadline for the following to provide Canadian businesses with more time, given the COVID-19 situation?

Business corporate tax returns (T2): for returns that would have been due in June, July or August 2020, the filing deadline is extended to September 1, 2020

Trust returns (T3): for returns that would have been due in June, July or August 2020, the filing deadline is extended to September 1, 2020

Payments and remittances for GST/HST that would have been required on or after March 27, 2020 extended to June 30, 2020

[RESPONSE OPTIONS]

Yes

No

C7. Using a scale from 0 to 10, where 0 means “not at helpful” and 10 means “very helpful,” how helpful do you feel it is for Canadian businesses that the CRA has extended the time to file their...

PN: Label the first and last scale as not at helpful to very helpful

[PROGRESSIVE]

Business corporate tax returns (T2) to September 1, 2020

Trust returns (T3) to September 1, 2020

Payments and remittances for GST/HST (without penalties or interest) to June 30, 2020

[LABEL ENDS: 0 TO 10]

D. Overall Perceptions of CRA

[ASK ALL]

D1. Given your interaction with the CRA either through filing taxes AND/OR applying for benefits on behalf of your clients, how would you rate the overall performance of the CRA? Please use a scale from 0 to 10, where 0 means “terrible” and 10 means “excellent.”

PN: Label the first and last scale as terrible to excellent

[LABEL ENDS: 0 TO 10 - HORIZONTAL]

D2. Why do you rate the performance of the CRA as [INSERT RESPONSE FROM D1] out of 10?

[Open-ended text box]

D3. Please rate your general impressions of the CRA, based on your professional experience or what you may have seen, read, or heard. For each of the following statements, please tell me whether you agree or disagree using a scale of 0 to 10, where 0 means “completely disagree” and 10 means “completely agree.”

PN: Label the first and last scale as completely disagree to completely agree

[RANDOMIZE STATEMENTS. PROGRESSIVE]

The CRA treats taxpayers with respect

The CRA treats taxpayers fairly

The CRA is efficient in its operations

The CRA can be trusted to do what is right in administering Canadians' taxes and benefits

The CRA works hard at helping Canadians with matters regarding their taxes and benefits

The information provided by the CRA is easy to understand

[LABEL ENDS: 0 TO 10. Don't know]

E. Experience with CRA - contacts

[IF APPLIED TO CEWS ~~ONLY~~ IN A1, SKIP TO F1, ELSE ASK NEXT]

E1. Since March 2020, have you visited the web page for taxes on the Government of Canada website, Canada.ca? This is also known as the Canada Revenue Agency's webpage.

Yes

No

[IF E1=YES, ASK E2, ELSE SKIP TO E4]

E2. On some of the taxes pages of the Canada.ca website, there is a chat function called "Chat with Charlie". Do you recalling using this chat function?

Yes

No

Don't recall

E3. Below are a few statements specifically ~~about~~-relating to the sections about taxes that you visited, otherwise known as the Canada Revenue Agency webpages. For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."

PN: Label the first and last scale as completely disagree to completely agree

[RANDOMIZE. PROGRESSIVE]

The information provided was easy to understand

It was easy to find the information I'm looking for

The website provided me with the information that I needed

The information on the webpage was clearly laid out

[IF CHAT WITH CHARLIE IN E2]: The Chat function helped me find the information I needed

[LABEL ENDS: 0 TO 10]

E4. And since March of this year, did you contact the Canada Revenue Agency for any reason by...

Telephone

Mail

Fax

None of above

[IF E4=NONE OF THE ABOVE, Skip to Section F]

E5. Thinking about your most recent contact via [INSERT RESPONSE FROM E4 BUT PRIORITIZE 1. TELPEHONE, 2. ONLINE IF E1=YES, 3. MAIL. 4. FAX], for what purpose did you contact the CRA? Was it for... *Select all that apply.*

Income tax filing

GST/HST

Pay roll

Child and family benefits

Savings and pension plans

Business number registration

Excise, duties and levies

Other, specify

[IF E4=TELEPHONE, ASK E6, ELSE SKIP TO F1]

E6. The following are statements that could describe your telephone experience. For each one, please use a scale from 0 to 10, where 0 means you "completely disagree", and 10 means you "completely agree."

PN: Label the first and last scale as completely disagree to completely agree



[RANDOMIZE. PROGRESSIVE]

The telephone experience made me feel like the CRA considers my unique situation as tax professional

The telephone experience gave me the impression the CRA is working hard to help Canadians.

The wait time to speak to an agent was acceptable

I was provided with accurate information

I was able to call at a time that was convenient to me

[LABEL ENDS: SCALE 0 TO 10]

E7. How satisfied were you with the overall quality of the service you received when you contacted the CRA by telephone on this most recent occasion? Please use a scale from 0 to 10, where 0 means 'completely dissatisfied' and 10 means 'completely satisfied.'

PN: Label the first and last scale as completely dissatisfied to completely satisfied

[LABEL ENDS: SCALE 0 TO 10 - HORIZONTAL]

E8. Did you get what you needed from the CRA on this particular occasion?

Yes

No

F. RATING OF CRA EXPERIENCE

[ASK ALL]

F1. Based on your recent interactions with the Canada Revenue Agency through telephone, visiting the website online, or another method, would you rate your service experience provided by the CRA as better, about the same, or worse than the service you have received from the CRA in the past?

Better

About the same

Worse  
I have not contacted CRA in the past  
Not applicable

F2. And would you say that this level of service is better, about the same, or worse than the service you have received from other government organizations?

Better  
About the same  
Worse  
I have not had interactions with other government organizations  
Not applicable

G. Represent a Client

[ASK ALL]

Now, we would like to ask you about the CRA's online service called Represent a Client. Represent a Client allows a representative to access both individual and business tax information on behalf of somebody else.

G1. [G1\_GEN POP] Are you registered with the CRA's online service called Represent a Client?

Yes  
No

[IF YES, ASK G2, ELSE SKIP TO H2]

G2. [G5\_GEN POP] For each of the following statements about the CRA's online service called Represent a Client, please tell me whether you agree or disagree, using a scale of 0 to 10 where 0 means "completely disagree" and 10 means "completely agree".

PN: Label the first and last scale as completely disagree to completely agree

[RANDOMIZE STATEMENTS. PROGRESSIVE]

It is easy to use the CRA's Represent a Client online service

The services provided in the CRA's Represent a Client online service are relevant to your needs

You're confident that the CRA's Represent a Client online service is a secure online platform that protects your clients' personal information.

The registration process for Represent a Client was easy.

[LABEL ENDS: SCALE 0 TO 10. Don't know]

H. Overall satisfaction

[ASK ALL]

H1. Using a scale of 0 to 10, where 0 means 'much worse' and 10 means 'much better, how would you rate your OVERALL OPINION of the CRA compared to a year ago?

PN: Label the first and last scale as much worse to much better

[LABEL ENDS: SCALE 0 TO 10 - HORIZONTAL]

## 4. Focus groups - Screener's guide

CRA's COVID-19 response research  
Gen Pop

Questionnaire # \_\_\_\_\_

**Group 1 – Central (ON, ATLANTIC GOOD MIX - English)**

[Thursday September 10, 5:30PM ET]

**Group 2 – Western (BC, AB, MB, SK GOOD MIX - English)**

[Thursday September 10, 7:30PM ET / 4:30PM PT]

Recruit: 10 per group

Honorarium: **\$100**

Platform: Ideation

Respondent's name: \_\_\_\_\_

Respondent's phone #: \_\_\_\_\_ (home)

Respondent's phone #: \_\_\_\_\_ (work)

Respondent's fax #: \_\_\_\_\_ sent? \_\_\_\_\_ or

Respondent's e-mail : \_\_\_\_\_ sent? \_\_\_\_\_

Sample source (*circle*): panel      random      client      referral

Interviewer: \_\_\_\_\_

Date: \_\_\_\_\_

Validated: \_\_\_\_\_

On List: \_\_\_\_\_

On Quotas: \_\_\_\_\_

Hello, my name is \_\_\_\_\_. I'm calling from [SUPPLIER NAME], a national public opinion research firm. Let me assure you that we are not trying to sell you anything. On behalf of the Government of Canada, we're organizing a series of online discussion groups to learn about Canadians' experiences with some of the services that were offered by the federal government since March of this year relating to the COVID-19 pandemic.

**When connected to the right person, ask:**

Would you prefer that I continue in English or in French? Préférez-vous continuer en français ou en anglais? **[If prefers French, either switch to the French screener and continue, or say the following and then hang up and arrange French-language call-back]** Nous vous rappellerons pour mener cette entrevue de recherche en français. Merci. Au revoir.

Participation is voluntary and an individual's decision to take part will not affect any dealings they may have with the Government of Canada. We are simply interested in hearing your opinions, and no attempt will be made to sell you anything or change your point of view. The format is an online "round table" discussion lead by a research professional. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified.

**EXPLAIN FOCUS GROUPS.** About eight to ten people will be taking part online, all of them randomly recruited just like you. The discussion will last no more than 90 minutes and will take place during the evening. For their time, participants will receive an honorarium of \$100. 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. May I ask you a few questions? This will take about 5 minutes.

- Yes ..... 1 **CONTINUE**
- No ..... 2 **ASK IF ANYONE ELSE IN THE HOUSEHOLD MIGHT BE INTERESTED  
IF NOT, THANK AND TERMINATE**

S1) Are you a Canadian citizen between the ages of 25 and 64 years old?

- Yes.....1 **CONTINUE**
- No .....2 **THANK AND TERMINATE**

S2) Do you or any member of your household work in or has retired from: READ LIST.

- A marketing research firm (Yes : 1) (No : 2)
- A magazine or newspaper (Yes : 1) (No : 2)
- A radio or television station (Yes : 1) (No : 2)
- A public relations company (Yes : 1) (No : 2)
- The government, whether federal or provincial (Yes : 1) (No : 2)
- An advertising agency or graphic design firm (Yes : 1) (No : 2)
- A tax preparation company (Yes : 1) (No : 2)

Accounting (Yes : 1) (No : 2)

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

S3) Have you ever attended a consumer group discussion, an interview or survey which was arranged in advance and for which you received a sum of money?

- Yes.....1 **MAX. 4 PER GROUP**
- No.....2 **GO TO Q1**

S4) How long ago was it? \_\_\_\_\_

**TERMINATE IF IN THE PAST 6 MONTHS**

S5) How many consumer discussion groups have you attended in the past 5 years? \_\_\_\_\_

**TERMINATE IF MORE THAN 4 DISCUSSION GROUPS**

**ASK ALL**

Q1) For each of the following statements, I would like to know whether you agree or disagree. Please respond using a scale of 0 to 10 where 0 means you strongly disagree and 10 means you strongly agree. How about ...

- a) I believe the Canada Revenue agency would be able to find out about income received in cash that is not declared on somebody’s tax return.  
**6-10 on the scale = High**  
**0-5 on the scale = Low**
  
- b) Most people honestly declare income on their tax returns.  
**6-10 on the scale = High**  
**0-5 on the scale = Low**
  
- c) Considering the services we receive from the federal government, the public pays too much federal income tax.  
**6-10 on the scale = Low**  
**0-5 on the scale = High**

**INTERVIEWER NOTE:**

**Respondent qualifies as follows:**

**Recruit minimum of 2, maximum of 5** with a score of LOW on at least 2 of 3 at Q1a-c.

**Recruit minimum of 2, maximum of 5** with a score of HIGH on at least 2 of 3 at Q1a-c.

Q2) Could you please tell me what age category you fall in to? Are you...

- Under 24 ..... 1 **THANK AND TERMINATE**
- 20-24.....2
- 25-34years .....3
- 35-44 years ..... 4
- 45-54 years .....5
- 55-64 years ..... 6
- Refuse .....8 **THANK AND TERMINATE**

**ENSURE GOOD MIX PER GROUP of 20-24, 25-34, 35-44, 45-54, 55-64**

Q3) Was your employment status affected by COVID in March, 2020?

- Yes..... 1
- No..... 2 **SKIP TO Q5**
- Refuse .....8 **THANK AND TERMINATE**

Q4) What was your employment status before COVID in March, 2020?

- Working full-time ..... 1
- Working part-time ..... 2
- Self-employed ..... 3
- Retired ..... 4 **MAX 2 PER GROUP**
- Was not working ..... 5 **MAX 2 PER GROUP**
- Student..... 6 **MAX 2 PER GROUP**
- Other ..... 7
- DK/RF .....99

Q5) And what is your current employment status?

- Working full-time ..... 1
- Working part-time ..... 2
- Self-employed ..... 3
- Retired ..... 4 **MAX 2 PER GROUP**
- Am not working ..... 5
- Student..... 6 **MAX 2 PER GROUP; SKIP TO Q7**
- Other ..... 7 **SKIP TO Q7**
- DK/RF .....99

Q6) And what sector of the economy (**IF EMPLOYED:** do you work in) (**IF RETIRED:** were you employed in before retirement) (IF NOT WORKING: did you last work in)? **SKIP FOR STUDENT AND OTHER**

**ENSURE A GOOD MIX FOR THOSE CURRENTLY EMPLOYED**

Agriculture, Forestry, Fishing and Hunting ..... 1  
 Mining and oil and gas extraction..... 2  
 Construction ..... 3  
 Manufacturing ..... 4  
 Wholesale Trade ..... 5  
 Retail Trade..... 6  
 Transportation and warehousing ..... 7  
 Information and cultural industries ..... 8  
 Finance and Insurance ..... 9  
 Real estate and rental and leasing..... 10  
 Professional, scientific and technical services ..... 11  
 Management of companies and enterprises..... 12  
 Administrative and support, waste management and remediation services ..... 13  
 Education services ..... 14  
 Utilities..... 15  
 Health care and social assistance ..... 16  
 Arts, entertainment and recreation ..... 17  
 Accommodation and food services ..... 18  
 Public administration..... 19  
 Other services (specify) ..... 20

Q7) Since March of this year, have you applied for any of the following federal government COVID-19 support emergency benefits? *Select all that apply.*

The Canada Emergency Response Benefit, also known as CERB.....1 - ASK Q8

The Canada Emergency Student Benefit, also known as CESB.....2 - SKIP TO Q9

The Canada Emergency Wage Subsidy, also known as CEWS.....3 **MAX 2 PER GROUP; SKIP TO Q9**

None of the above **THANK AND TERMINATE**

**IF NEEDED:**

**CERB:** The Canada Emergency Response Benefit (CERB) gives financial support to employed and self-employed Canadians who are directly affected by COVID-19. If you are eligible, you can receive \$2,000 for a 4-week period (the same as \$500 a week).

**CESB:** The Canada Emergency Student Benefit (CESB) is for post-secondary students and recent (or soon to be) post-secondary and high school graduates, who are unable to find work due to COVID-19. This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).



**CEWS:** The Canada Emergency Wage Subsidy is for Canadian employers whose business has been affected by COVID-19, to enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.

**ASK THOSE WHO APPLIED FOR CERB IN Q7**

Q8) Did you apply for the CERB through the Canada Revenue Agency OR did you receive the CERB through your application for EI or Employment Insurance?

- CRA.....1
- EI/Service Canada/ Employment and Social Development Canada (ESDC)  
.....2           **THANK AND TERMINATE**
- Both.....3           **MAX 2 PER GROUP**
- Don't know.....99           **THANK AND TERMINATE**

**ASK EVERYONE**

Q9) Are you currently receiving, or have you received payments for any of the emergency benefits to which you applied?

- Yes.....1
- No.....2           **MAX 2 PER GROUP**

Q10) Which of the following best describes how you applied for the emergency benefit?

- Telephoned the CRA and apply through the automated system.....1
- Telephoned the CRA and apply through a CRA agent.....2
- Applied online directly through the CRA website using one of the online services called "My Account", "My Business Account" or "Represent a Client". .....3
- Applied using the Web Forms application with an access code.....4
- I did not apply myself, my accountant/tax professional applied on my behalf.....5           **THANK AND TERMINATE**
- I did not apply myself, somebody other than a tax professional applied on my behalf....6           **THANK AND TERMINATE**

Q11) Since March of this year, did you call the Canada Revenue Agency and speak with someone to find out more information specifically on the COVID-19 support emergency benefits?

- Yes.....1           **RECRUIT 2 PER GROUP**

No.....2

Q12) And prior to March of this year, but within the last 2 years, had you called the Canada Revenue Agency and speak with someone to find out other information relating to personal taxes or benefits?

Yes.....1 **RECRUIT 1 PER GROUP**

No.....2

Q13) Have you filed your personal income tax return for 2019? This would be the tax return you filed for the income you earned in 2019.

Yes.....1 **SKIP TO Q15**

No.....2

Q14) Have you filed your personal income tax return for 2018? This would be the tax return you filed for the income you earned in 2018, which was due April 30, 2019.

Yes.....1

No.....2

Don't know.....99 **THANK AND TERMINATE**

Q15) Including yourself, how many people above the age of 18 are there in your household?

One..... 1

More than one ..... 2

Q16) What was your household's income for 2019? **ENSURE GOOD MIX PER GROUP**

Under \$20,000 ..... 1

Between \$20,000 and \$34,999 ..... 2

Between \$35,000 and \$44,999 ..... 3

Between \$45,000 and \$59,999 ..... 4

Between \$60,000 and \$74,999 ..... 5

Between \$75,000 and \$99,999 ..... 6

Over \$100,000 ..... 7

Q17) Could you please tell me what is the highest level of education that you have attained? **ENSURE GOOD MIX PER GROUP**

Some high school only ..... 1

Completed high school ..... 2

Some College/University..... 3  
Complete College/University ..... 4  
RF/DK ..... 8

**Q18) DO NOT ASK – NOTE GENDER**

Male ..... 1  
Female ..... 2

**ENSURE 50-50 SPLIT IN EACH GROUP**

**INVITATION**

Q19) Great, you qualify for one of our focus group sessions. Would you be available to attend an online focus group on **(DATE @ TIME)**? It will last approximately 90 minutes

Yes..... 1 **CONTINUE**  
No ..... 2 **THANK AND TERMINATE**  
DK (do not read)..... 3 **ARRANGE CALLBACK**

Q20) Participants in group discussions are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions **in English**? Are you (read list)

Very comfortable ..... 1 **MINIMUM 5 PER GROUP**  
Fairly comfortable..... 2  
Comfortable ..... 3  
Not very comfortable..... 4 **THANK AND TERMINATE**  
Very uncomfortable..... 5 **THANK AND TERMINATE**

Q21) Sometimes participants are asked to read text, review images or write down things during the discussion. Is there any reason why you could not participate?

Yes..... 1 **THANK AND TERMINATE**  
No ..... 2 **CONTINUE**  
DK..... 3 **THANK AND TERMINATE**

**TERMINATE IF RESPONDENT OFFERS ANY REASON FOR NOT BEING ABLE TO COMMUNICATE EFFECTIVELY OR TAKE PART IN THE DISCUSSION IN ANY WAY, SUCH AS SIGHT OR HEARING PROBLEM, A WRITTEN OR VERBAL LANGUAGE PROBLEM.**

**ALSO TERMINATE IF YOU HAVE ANY CONCERNS ABOUT PARTICIPANTS’ ABILITY TO BE UNDERSTOOD IN THE LANGUAGE TO BE USED DURING SESSION.**

Q22) As I mentioned earlier, the group discussion will take place on **[Date at Time]** and will last approximately 90 minutes. Participants will receive an incentive of \$100 as a thank you for their time. Would you be willing to attend?

- Yes .....1 CONTINUE
- No.....2 **THANK AND TERMINATE**

**Group 1 – Central (ON, ATLANTIC GOOD MIX - English)**

[Thursday September 10, 5:30PM ET]

**Group 2 – Western (BC, AB, MB, SK GOOD MIX - English)**

[Thursday September 10, 7:30PM ET / 4:30PM PT]

**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 the session moderator with a list of respondents’ names and profiles (screener responses). This information will not be shared with the Government of Canada department organizing this research. Do we have your permission to do this? I assure you it will be kept strictly confidential.

- Yes .....1 **GO TO P2**
- No.....2 **READ RESPONDENT INFO BELOW**

We need to provide the moderator with the names and background of the people attending the focus group because only the individuals invited are allowed to participate and the moderator must have this information 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 moderator?

- Yes .....1 **GO TO P2**
- No.....2 **THANK & TERMINATE**

P2) An audio and/or video tape of the online session will be produced for research purposes. The tapes will be used by the research professional to assist in preparing a report on the research findings.

Do you agree to be audio taped for research purposes only?

- Yes..... 1 **THANK & GO TO P3**
- No..... 2 **READ RESPONDENT INFO BELOW**

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

P3) Employees from the Government of Canada may listen to the session remotely through a secure website. They will not take part in the discussion in any way, and they will not be given your full name.

Do you agree to be observed by Government of Canada employees?

- Yes..... 1 **THANK & GO TO INVITATION**
- No..... 2 **THANK & TERMINATE**

**Invitation:**

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 attend, please call us so that we may get someone to replace you. Please do not arrange for your own replacement. You can reach us at **[number]** at our office. Please ask for **[name]**. Someone will also call you the day before to remind you about the discussion.

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

First name \_\_\_\_\_  
Last Name \_\_\_\_\_  
Email \_\_\_\_\_  
Day time phone number \_\_\_\_\_  
Night time phone number \_\_\_\_\_

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

## Focus groups - Discussion guide

### Introduction (5 Minutes)

- Thank participants for attending
- Advise on the length of the session (90 minutes)
- Highlight recording of the discussion, GoC observers do not know any personal information, are listening to observe the moderator and increase general understanding of the topics to be discussed; your relationship with the GoC unaffected by your participation
- Highlight the fact that results are entirely confidential and reported all together/individuals are not identified/participation is voluntary
- Explain the role of moderator: to ask questions, to be timekeeper, to ensure everyone participates, and to be objective
- Assure participants that moderator has no special interest in or knowledge of the issues discussed
- Explain role of participants: not expected to be experts, no need to agree with each other, speak openly and frankly about opinions and remember that there are no wrong answers
- Please remain on mute during the session unless speaking
- Invite participants to introduce themselves, just first names [DURING FIRST QUESTION]

### Impressions of the CRA (25 Minutes)

#### WRITTEN QUESTION 1:

Tonight we are going to be speaking about your experiences with some of the government of Canada's COVID-19 emergency benefits that were recently implemented during the global outbreak.

But to start, we would like to first talk about the CRA, or the Canada Revenue Agency. From what you know, what does the CRA do exactly?

#### WRITTEN QUESTION 2:

SHOW ONSCREEN AFTER HEARING UNAIDED RESPONSES:

*The Canada Revenue Agency is the agency of the federal government responsible for such things as: the collection of income tax, administration of the GST/HST (or Goods and Services Tax), and the Canada Child Benefit Program.*

- Overall, what are your impressions of Canada's tax system?
- And what are your impressions of the CRA, that is, the agency responsible for the administration of the tax system? Please note that levels of taxation and what is taxable is not in the CRA's mandate, rather it is the agency responsible for administering the tax system.

#### WRITTEN QUESTION 3:

- What does the CRA do well?
- What can the CRA improve upon?
- As far as you know, are there things the CRA has improved in recent years?

## Applying for Emergency Benefits (30 Minutes)

### WRITTEN QUESTION 4:

One thing you all have in common in this group is that you have all applied for one of the COVID-19 emergency benefits. There is the Canada Emergency Response Benefit (also referred to as CERB), the Canada Emergency Student Benefit (CESB) and the Canada Emergency Wage Subsidy (CEWS).

As we all know, millions of Canadians have been financially affected by COVID-19. You don't have to share if you are not comfortable doing so, but just in a general sense, how has COVID-19 affected your employment or your household's finances?

#### Telephone Probe/Prompt:

- What I'm asking, for example, is were you working and suddenly laid off? Were you looking for work and couldn't find anything? Were your work hours reduced? Did you choose to stop working because of health and safety concerns, or family obligations?

### **WRITTEN QUESTION 5**

#### **SHOW ONSCREEN:**

**CERB:** The Canada Emergency Response Benefit (CERB) gives financial support to employed and self-employed Canadians who are directly affected by COVID-19. If you are eligible, you can receive \$2,000 for a 4-week period (the same as \$500 a week).

**CESB:** The Canada Emergency Student Benefit (CESB) is for post-secondary students and recent (or soon to be) post-secondary and high school graduates, who are unable to find work due to COVID-19. This benefit is for students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

**CEWS:** The Canada Emergency Wage Subsidy is for Canadian employers whose business has been affected by COVID-19, to enable you to re-hire workers previously laid off as a result of COVID-19, help prevent further job losses, and better position you to resume normal operations following the crisis.

- Which of the 3 emergency benefits did you apply for?
- When did you apply for them? Was it when they were announced, or if after, was it because of a change in your employment?
- Where did you hear about the benefits you applied for?
- Have you started receiving the payments yet for this benefit?

#### Telephone Probes

- If any say no, probe (carefully) on reason
  - Wasn't eligible, didn't finish application, applied but haven't yet received
- Did they receive the first payment in a reasonable amount of time?

### WRITTEN QUESTION 6

- How did you first get the information you needed to apply?

**Telephone Probes**

- For web, probe for where and how they searched
- For phone, probe for where they called and if they got the information they needed
  - Had anyone who phoned for info had to call the CRA in the past for any reason? If so, did their telephone experience differ?
- For friend/family member, ask why that particular person (i.e. experienced, trusted)

**WRITTEN QUESTION 7**

- And how did you actually apply for the benefit or benefits? CLOSED END:
  - phone via automated telephone system
  - phone directly through a CRA agent
  - applied online

**Telephone Probes**

- Ask for each method of applying [GO THROUGH ALL 3 OPTIONS FROM QUESTION 7]:
  - How did you find the experience?
  - Did you have what you needed to apply or did you have to do it more than once?
  - Did anybody encounter any difficulties?
    - What were they?
  - What could have been done differently that would have made it easier for you?
- For anyone who applied online:
  - Did you apply using the CRA's MyAccount portal? Or My Business Account if you were applying for CEWS?
    - [Ask for each] Did you already have access to this portal or did you register for it to apply for the emergency benefits?
      - How did you find the application process?

**WRITTEN QUESTION 8**

- Did you know that the CRA will be verifying applications and reviewing eligibility for the emergency benefits at a later date?
  - For those who are aware, where did you hear this?
  - How does everyone feel about this approach?

**Telephone Probes**

- (Probe if needed: how the priority was placed on delivering the emergency benefits quickly to Canadians instead taking longer through a more stringent verification process)

**WRITTEN QUESTION 9**

- Were you aware that the CERB and CESB are taxable benefits, that is, you may have to pay taxes on this income?
  - For those aware, where did you hear about this?
  - What is your reaction to this?

**Current Behaviour (15 Minutes)**



### WRITTEN QUESTION 10

Let's now talk for a few minutes about tax filing. I am interested in learning a bit more about the process that you go through each year when you do your taxes.

- For your own tax return, do you do it yourself, or do you have someone do it for you? If someone does it for you, who are they? Why do you get them to do it?
- Do you find the process easier/more difficult in recent years? Why?

### WRITTEN QUESTION 11

- Were any of you aware that the CRA extended the tax filing deadline for 2019 taxes from April 30th to June 1<sup>st</sup> this year to provide Canadians with more time, given the Covid-19 situation?  
CLOSED END Y/N.
  - For those of you who have filed your taxes, who did so in the original filing deadline and who filed in the extended deadline?

### Telephone Probes

- (Note: it is recognized not all have necessarily filed their 2019 taxes yet; we want to avoid respondents feeling an expectation they have filed)
- For each respondent who filed, probe for reasons/circumstances they filed within that particular deadline

### WRITTEN QUESTION 12

- Were there any circumstances brought on by COVID-19 that made it more difficult for you to file (or not file) your taxes?
- Do you feel this extended filing deadline was important to do for Canadians in general? Please tell me the reason for your response.

### WRITTEN QUESTION 13

- While the filing deadline was extended until June 1, the payment deadline for taxes owing has been extended until the end of September without interest or penalties accumulating.
  - Were you aware of this payment extension?
  - And how important do you feel this extension could be for Canadians?

### WRITTEN QUESTION 14

- Thinking about the changes many Canadians had to make in their work environments due to COVID-19, had anybody thought about CRA employees who work on processing benefits applications or tax returns working from home in order to perform these duties?
  - How do you feel about this?

### Telephone Probes

- Probe on notion of trust, security

### WRITTEN QUESTION 15

- Many CRA call centre employees are working from home and your call could be routed to them on a cellphone instead of a landline.
  - Are you comfortable giving personal tax information to an agent who is on a cellphone?
  - Does this cause you any concerns?

### Telephone Probes

- Probe on notion of trust, security

## Overall opinions (10 minutes)

### WRITTEN QUESTION 16

I'd like to take the last few minutes to talk about your overall opinion of the CRA now after the administration of the COVID-19 emergency benefits.

- Would you say your opinion of the CRA has changed at all with your experience applying for the emergency benefits?
  - What was your opinion of them before?
  - And now, if your opinion has changed, how do you see them differently?
    - If not, why is your opinion unchanged?
  - What do you expect in the future as it relates to the service you receive from the CRA?

### Telephone Probes/Prompts

- Do you feel this was a one-time experience in a national crisis and things will go back to how they used to be?
- Or do you feel service has changed and will be different going forward?

### WRITTEN QUESTION 17

- Prior to COVID-19, the CRA was beginning an initiative to make people feel like a valued client rather than just another number. The CRA is committed to a new vision of being Fair, Trusted, and Helpful by Putting People First.
  - What would you personally want to see from the CRA to make you feel this way?
  - Was there anything you saw through the COVID-19 emergency benefits process that you think would be beneficial to carry forward in your future interactions with the CRA?

## Conclusion (5 minutes)

We have covered a lot today and I really appreciate you taking the time and energy to join the session and give your opinion. Your input is very important and insightful!

### WRITTEN QUESTION 18

- To conclude, I wanted to ask you whether you have any last thoughts that you want to provide the Canada Revenue Agency (CRA).

Telephone Wrap-Up

- Honorarium details (Ipsos) – WILL BE SENT TO YOU BY THE COMPANY WHO RECRUITED YOU FOR THIS STUDY.
- Thank you very much and have a wonderful evening!