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2021-2022 CRA Annual Corporate Research – Quantitative Phase

Final Report

Prepared for the Canada Revenue Agency

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March 2022

This public opinion research report presents the results of a quantitative study conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. The quantitative study was conducted through two data collection phases, a telephone survey with the general public and an online survey with small and medium sized businesses as well as tax intermediaries. Both surveys were administered between January 20, 2022 to February 28, 2022.

Cette publication est aussi disponible en français sous le titre : Recherche d'entreprise annuelle de l'ARC de 2021-2022 – Quantitative.

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Executive Summary

Quorus Consulting Group Inc.
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Research Purpose and Objectives

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

For 2021, specific objectives of the quantitative component of the research included:

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

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

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

Target Populations

There were three target audiences:

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

Research Methodology

Two data collection modes were used to complete this research:

- A telephone survey entailing a random sample of 2,408 adult Canadians 18 years of age or older was conducted from January 20, 2022, to February 28, 2022. The specific target audience was individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year). Quotas were established by region, age and gender to ensure a representative sampling. The survey took 15 minutes on average to complete. A sample of 2,408 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection approach, the survey results are projectable to the overall Canadian adult population.

- An online survey of 745 small and medium-sized businesses and 812 tax intermediaries was conducted from January 20, 2022, to February 28, 2022. Data collection quotas were established by region to ensure a representative sampling. The survey required 10 minutes on average to complete. As surveying small and medium-sized businesses as well as Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the survey results are not projectable to the overall Canadian populations of SMEs and Tax Intermediaries.

Key Findings

Perceptions of the CRA

Overall perceptions

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

- More than 1 in 3 general population respondents (37%) rated the CRA's performance as good (scores of 8 – 10), while half provided neutral scores (scores of 4 – 7), resulting in an average score of 6.6. These ratings were primarily driven by a lack of issues in dealing with the CRA (21%), followed by responsiveness when being contacted (11%), perceptions of fair policies (6%), and efficiency of the CRA's service (6%).
- Roughly 2 in 5 SME respondents (40%) rated the CRA's performance as good, while 44% provided neutral scores, resulting in an average score of 6.7. These ratings were primarily driven by positive interactions with the CRA (38%), followed by their experience with customer service (poor customer service – 38%; good customer service – 31%), and quality or functionality of the CRA's website (12%).
- Nearly half of TI respondents (49%) rated the CRA's performance as good, while 41% provided neutral scores, resulting in an average score of 7.1. TI ratings were primarily driven by experience with customer service (good customer service – 31%; poor customer service – 38%), general inefficiency (9%), and quality or functionality of the CRA's website (9%).

Trust in the CRA

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

- Over half of general population respondents had a high level of agreement (scores of 8 – 10) that people at the CRA were trustworthy (60%), that they are capable of doing their job well (56%), that the CRA does what is right (51%) and is working for the benefit of all Canadians (51%).
- Half of Canadian SME respondents (50%) had a high level of agreement that people at the CRA were trustworthy, while nearly half (46%) agreed that the people at the CRA are capable of doing their job well. Roughly 2 in 5 SME respondents agreed that the CRA does what is right (39%) and is working for the benefit of all Canadians (39%).
- A majority of TIs had a high level of agreement that people at the CRA were trustworthy (58%), that the people at the CRA are capable of doing their job well (55%), that the CRA does what is right (53%) and that it is working for the benefit of all Canadians (52%).

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

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

- When evaluating overall trust index scores, nearly half of general population respondents (47%) had high trust index scores (scores of 8 – 10), and 43% had mid-range index scores (scores of 4 – 7), resulting in an average index score of 7.2.
- High trust index scores were less common among SME respondents (37%) with many (48%) providing mid-range scores, resulting in an overall average index score of 6.3.
- High range scores were the most common among TIs (48%) with most of the remaining TIs having mid-range index scores (41%), resulting in an average index score of 6.9.

Helpfulness of the CRA

In addition to evaluating a series of trust-related statements, Canadians were asked to provide their level of agreement on help-related statements using the same scale of 1 to 10, with 1 being completely disagree and 10 being completely agree:

- More than 3 in 5 Canadians had a high level of agreement (scores of 8 – 10) that they could trust the CRA to handle their personal information appropriately (64%), and that the information they receive from the CRA is consistent (62%). Roughly half agreed that the CRA makes the process of filing taxes easy (51%), while 45% agreed that the CRA is generally helpful.
- A majority of SME respondents had a high level of agreement that the CRA processes their business' tax returns in a timely manner (59%), they trust the CRA to handle their business information appropriately (54%) and that information arrives in time for their business (53%).
- Half or most TIs expressed high levels of agreement across all help-related statements. More specifically, agreement was most common when it comes to the CRA handling their business clients' information appropriately (58%), processing their clients' tax returns in a timely manner (56%), and receiving consistent information (56%). As well, half or more than half felt that the CRA is helpful (54%), provides enough information to meet clients' tax obligations (53%), that information arrives on time for clients (51%), the process for filing was easy (51%) and that the CRA works hard at helping Canadians (50%).

Tax filing

More than 9 in 10 general population respondents (91%) indicated that they had sent in a personal income tax return in the past year. Two-thirds of tax filers (66%) had received assistance preparing their income tax return, among whom 79% sought help from a professional tax preparer or an accountant, while 21% turned to friends or family members for assistance. Most tax filers (82%) filed their income tax return online, while 12% filed via mail.

Canadian SMEs were asked to describe their approach to filing their business income taxes, more specifically whether they utilized internal or external services throughout the filing process. A plurality (43%) used external services exclusively, 25% used internal resources exclusively while the remaining 30% used a combination of both.

When it comes to tax planning, 36% used in-house resources exclusively, 31% used external services exclusively while 27% used a combination of both.

Using a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied, SMEs were asked to score their satisfaction with the CRA based on their latest tax filling experience. A majority (60%) provided a high level of satisfaction (scores of 8 to 10), while 31% provided a moderate score (scores of 4 to 7), resulting in an average overall satisfaction score of 7.6.

Using the same scale, TIs were also asked to provide an overall satisfaction score based on their latest tax filling experience. Most (61%) provided a high level of satisfaction, while 32% provided a moderate score, resulting in an average overall satisfaction score of 7.6.

Contact with CRA

Contact within the last 12 months

Canadians were asked whether they had contacted the CRA in the last 12 months for anything other than for sending in personal tax returns:

- Nearly 1 in 5 general population respondents (16%) contacted the CRA themselves while 13% were contacted by the CRA. Nearly three-quarters (73%) had no form of contact with the CRA in the last 12 months.
- Roughly a quarter of businesses (26%) contacted the CRA themselves while 15% were contacted by the CRA. Just over half (56%) had no form of contact with the CRA in the last 12 months.
- Just over one-third of TIs (35%) contacted the CRA themselves while 13% were contacted by the CRA. Just over half (53%) had no form of contact with the CRA in the last 12 months.

Those who had contacted or been contacted by the CRA within the last 12 months were asked to provide the method of contact that was used:

- Nearly half of all general population respondents had contact with the CRA over the phone (49%), 26% interacted via mail and 22% communicated with the CRA online.
- Nearly two thirds of SME respondents had contact with the CRA over the phone (63%), 22% interacted online (22%) and 14% communicated with the CRA through the mail.
- Similar proportions were seen among TIs, among whom 67% indicated using the phone, 19% interacted online and 12% communicated with the CRA through the mail.

Respondents having contacted or been contacted by the CRA online in the past 12 months were asked to specify the approach taken:

- Nearly three quarters of general population respondents (71%) utilized the My Account secure tax portal while 12% communicated through the tax pages of the Canada.ca website. A few mentioned email (9%) and the CRA's mobile apps (2%).
- Most SMEs (56%) utilized the My Business Account secure tax portal, 18% communicated through the tax pages of the Canada.ca website and 15% mentioned the CRA's mobile apps (15%). A few utilized the CRA's Chat with Charlie function (3%).
- Nearly half of TI respondents (45%) utilized the Represent a Client secure tax portal, while roughly 1 in 3 (32%) communicated through the tax pages of the Canada.ca website. Less common forms of online contact included the CRA's mobile apps (14%), CRA's social media platforms (5%), and email (3%).

Reason for contact

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

- General population results were quite mixed, with roughly 1 in 5 respondents citing clarifications surrounding information sent by the CRA (20%), general information outside of filing taxes (17%), information relating to COVID emergency benefits (16%), tax filing clarifications (16%), or making a payment owing on personal taxes (15%). Additionally, more than 1 in 10 respondents submitted documents that the CRA had requested (12%) or were attempting to resolve a dispute with the CRA (12%).
- Results among Canadian businesses were also mixed, with more than 1 in 5 respondents citing clarifications surrounding information sent by the CRA (25%) or information relating to COVID emergency benefits (21%). Other common reasons included inquiring about general information outside of filing taxes (19%), making a payment owing on business taxes (17%), and attempting to resolve a dispute with the CRA (15%).
- More than 1 in 3 TIs mentioned wanting clarifications surrounding information sent by the CRA (37%), followed by seeking information other than filing business taxes (28%), and attempting to resolve a dispute with the CRA (24%). Nearly 1 in 5 respondents cited information prior to filing taxes (18%), making a payment owing on business taxes (17%), submitting documents that the CRA had requested (17%), and seeking clarification relating to COVID emergency benefits (17%).

Those who had contacted the CRA (online, by telephone, or in person) were asked to specify their general area of concern:

- Most general population respondents (43%) were contacting the CRA in relation to their personal income tax while 21% were related to COVID emergency benefits or subsidies.
- Roughly 1 in 10 SMEs contacted the CRA in relation to COVID emergency benefits or subsidies (10%), personal income tax (8%), GST or HST (7%), or business income tax (7%).
- Roughly 1 in 10 TIs were contacting the CRA in relation to personal income tax (11%), business income tax (10%), COVID emergency benefits or subsidies (9%), GST or HST (9%), or tax credit claims (6%).

Service satisfaction

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

- More than three quarters of general population respondents expressed a high level of agreement (scores of 8 – 10) that the CRA representative was professional (76%) and courteous (75%). Roughly two thirds agreed that the information given was accurate (69%), complete (66%), and easy to understand (64%) while 64% also agreed that the representative took time to understand their situation. Roughly half agreed that the service was timely (53%) while less than half agreed that the CRA's service was easy to access (43%).
- Nearly two-thirds of SMEs expressed a high level of agreement that the CRA representative was courteous (63%) and professional (62%). More than half of respondents agreed that the information given was accurate (59%), complete (54%), and easy to understand (54%). A similar proportion agreed that the representative took time to understand their situation (54%). Nearly half agreed that the CRA's service was easy to access (46%) and that the service was timely (44%).
- Two-thirds of TIs expressed a high level of agreement that the CRA representative was courteous (66%) and professional (66%). A majority agreed that the information given was accurate (62%), easy to understand (59%), and complete (57%) and that the representative took time to understand their situation (60%). Just over half also agreed that the CRA's service was easy to access (55%) and that the service was timely (53%).

A service satisfaction index was created using the following calculation:

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

- More than 3 in 5 general population respondents (60%) had high service satisfaction index scores (scores of 8 – 10), while 34% had moderate scores (scores of 4 – 7), resulting in an average index score of 7.9.
- Nearly half of SMEs (49%) had high service satisfaction index scores with most of the others providing moderate scores (40%), resulting in an average index score of 6.8.
- More than half of TIs (53%) had high service satisfaction index scores while 41% had moderate scores, resulting in an average score of 7.1.

When asked to rate their overall satisfaction with the quality of service they received, those having interacted with the CRA over that past year indicated the following:

- Most general population respondents (57%) were quite satisfied (scores of 8 – 10) while 29% provided mid-range satisfaction scores, resulting in an average overall satisfaction score of 7.3.
- Roughly half of SMEs (51%) were quite satisfied, with another 33% providing moderate scores, resulting in an average agreement score of 6.8.
- Just over half of TIs (57%) were quite satisfied while 35% providing moderate scores, resulting in an average agreement score of 7.3.

Many SMEs (68%) and most tax intermediaries (82%) who had contacted the CRA themselves in the past year felt the CRA had successfully met their needs during their most recent contact.

When compared to the level of customer service they receive from their financial institutions, more than half of SMEs (53%) and TIs (52%) felt that the CRA's service was about the same. Otherwise, TIs viewed CRA's service more favourably (33% felt the CRA provided better service) compared to SMEs (16%).

Service delivery

Confidence without external assistance

Canadian businesses who utilized an outside tax preparation service were asked to provide their level of confidence in their businesses ability to handle their taxes without outside help. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident. More than 1 in 5 SMEs (21%) expressed a high level of confidence (scores of 8 – 10), while 33% expressed a moderate level of confidence (scores of 4 – 7), resulting in an average confidence score of 4.5.

Contact preferences when dealing with the CRA

Both SMEs and TIs were asked to describe their preferred means of receiving service or information when they require basic information from the CRA. The top two methods for both target audiences were visiting the tax pages of the Canada.ca (46% among SMEs and 40% among TIs) and contacting the CRA by telephone (21% respectively).

When it comes to their preferred means of receiving service or information when they require clarification on information sent by the CRA, the telephone is by far the most preferred means for both target audiences: 53% among SMEs and 44% among TIs. Email is a distant second at 14% among SMEs and 18% among TIs.

The telephone is again the strong favourite when respondents were asked to describe their preferred means of receiving service or information for assistance on a personal tax matter (46% among SMEs and 49% among TIs).

Confidence resolving a tax disagreement

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

- One-third of SMEs (33%) were quite confident (scores of 8 – 10), while nearly half (46%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 6.3.
- More than half of TIs (52%) were quite confident, while 38% were moderately confident, resulting in an average confidence score of 7.2.

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

- Over one-third of SMEs (37%) were quite confident (scores of 8 – 10), while nearly half (46%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 6.5.
- More than half of TIs (55%) were quite confident, while 36% were moderately confident, resulting in an average confidence score of 7.3.

Service delivery

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

- More than 4 in 5 general population respondents (82%) expressed a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. A majority also agreed that the CRA assumes taxpayers report their taxes accurately (68%), and that the CRA holds itself accountable for the written information it provides (65%).
- More than 4 in 5 SMEs (81%) expressed a high level of agreement that when contacting the CRA by telephone, they were able to get service in the official language of their choice. More than half of businesses agreed that the CRA assumes businesses report their taxes accurately (55%), and half agreed that the CRA holds itself accountable for the written information it provides (50%). Finally, 44% agreed that the CRA offers online services that meet their needs.
- Nearly three quarters of TI respondents (74%) expressed a high level of agreement that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Roughly 3 in 5 TIs agreed that the CRA holds itself accountable for the written information it provides (60%), and that the CRA assumes businesses report their taxes accurately (59%). Just over half of TIs agreed that they know how to access the tax benefits and credits their clients are entitled to (56%), that they feel well-informed about the services the CRA has to offer (55%), and that the CRA offers online services that meet their needs (54%).

Registered for online services

Roughly two-thirds of general population respondents (65%) believe they are registered for CRA's My Account service. Among businesses, 53% made use of the CRA's My Business Account service, 30% did not and 17% indicated they weren't sure if they were registered for the CRA's secure tax portal, or refused to answer. Among TIs, 53% made use of the CRA's Represent a Client service.

My Business Account portal subscribers whose most recent contact with the CRA took place over the phone were asked to describe why they did not use the secure tax portal instead. Many specifically mentioned the need for clarifications related to information that was received from the CRA (17%). Nearly 1 in 3 SMEs (29%) also described various security or privacy concerns utilizing the online portal, while more than a quarter (26%) described the convenience of engaging with the CRA over the phone.

Represent a Client portal users were asked a similar question. More than 1 in 3 respondents (34%) described needing access to specific information, with nearly 1 in 5 (16%) specifically mentioning the need for clarifications related to information that was received from the CRA. More than a quarter of TIs (28%) described the convenience of engaging with the CRA over the phone, while roughly a quarter (25%) referred to various security or privacy concerns utilizing the online portal.

Business tax processes

Two-thirds of SMEs (66%) reported being responsible for reading and dealing with any letters received from the CRA while most of the remaining respondents (32%) would personally read the letter and give it to their accountant or finance area to handle. Among respondents who would provide the letter to their accountant, 21% had dedicated employees to deal with the CRA on behalf of the organization.

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

More than two-thirds of SMEs (69%) and nearly all TIs (86%) had previously visited the Canada.ca website for tax-related information. Among website users, the following results were revealed:

- A minority of SME website users (43%) expressed a high level of agreement (scores of 8 – 10) that the website provided the information that was needed, 36% agreed that the information provided was easy to understand and 32% agreed that the information was easy to find.
- A majority of TI website users (61%) expressed a high level of agreement that the website provided the information that was needed. Just over half also agreed that the information provided was easy to understand (54%) and was easy to find (51%).

Tax filing burden

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

- A minority of SMEs (36%) expressed a high level of agreement (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. Fewer agreed that the CRA takes their needs into account when developing products and services (28%), and that new products and services are in line with the realities of conducting business (23%).
- Nearly half of TIs expressed a high level of agreement that the CRA takes their needs into account when developing products and services (49%), and that those new products and services are in line with the realities of conducting business (47%). A similar proportion agreed that less time was spent searching for information required to meet business tax obligations over the past year (45%).

Businesses and TIs were then asked to rate the level of burden they had experienced while meeting their business tax obligations (with 1 being not at all burdensome and 10 being extremely burdensome). Just over one in five (21% among SMEs and 23% among TIs) expressed a high level of burden (scores of 8 – 10) with most providing scores between 4 and 7 (43% among SMEs and 49% among TIs). The average burden score among SMEs was 5.0 and it was 5.6 among TIs.

Attitudes towards tax compliance

Taxes and services received

All study participants were asked to specify whether the amount of money paid in taxes is representative of the services received from the Canadian government:

- More than a quarter of general population respondents (28%) felt that they paid significantly too much compared to services received, 23% felt that they paid somewhat too much and 41% felt that they paid the right amount.
- Roughly half of SMEs felt that they either paid significantly too much (24%) or somewhat too much (24%). Among the rest, 24% felt that they paid the right amount and 13% felt that they paid too little.
- Similarly, roughly half of TIs felt that Canadian businesses either paid significantly too much (20%) or somewhat too much (31%). Among the rest, 34% felt that they paid the right amount and 9% felt that they paid too little.

Perceptions of tax cheating

The following perceptions of tax cheating were explored:

- More than a quarter of SME respondents (28%) felt that business tax cheating was quite common (scores of 8 – 10), while 43% felt it was moderately common (scores of 4 – 7), resulting in an average likelihood score of 6.3.
- More than a quarter of TI respondents (26%) felt that business tax cheating was quite common, while 50% felt it was moderately common, resulting in an average likelihood score of 6.0.

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

- More than a quarter of businesses (28%) felt that the CRA put forth too little effort to reduce tax cheating, while 32% felt that the right amount of effort was made. Less than 1 in 10 (6%) felt that the CRA put forth too much effort, while another third (33%) were not sure or refused to answer.
- Nearly a quarter of TIs (22%) felt that the CRA put forth too little effort to reduce tax cheating, while half (50%) felt that the right amount of effort was made. Less than 1 in 10 (9%) felt that the CRA put forth too much effort, while nearly 1 in 5 (19%) were not sure or refused to answer.

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

- Nearly a quarter of general population respondents (24%) provided a high likelihood score (scores of 8 – 10), while nearly half (49%) provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 5.7.

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

- Nearly 1 in 3 SME respondents (30%) provided a high likelihood score (scores of 8 – 10), while 42% provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 6.3.
- More than 2 in 5 TI respondents (42%) provided a high likelihood score, while 39% provided a moderate score, resulting in an average likelihood score of 6.9.

Canadian businesses and TIs were asked to evaluate their likelihood to report a company they may know is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely:

- When presented with a situation where they suspected a business may be cheating on their taxes, 21% of SMEs were likely to report them (scores of 8 – 10). Results increased to 42% when respondents were certain that the business was cheating.
- When presented with a situation where they suspected a business may be cheating on their taxes, 33% of TIs were likely to report them. Results increased to 48% when respondents were certain that the business was cheating.

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

- More than 2 in 3 general population respondents (67%) expressed a high level of agreement (scores of 8 – 10) that income tax cheating reduces money available for essential services, while 63% highly agreed that rich people have an easier time cheating taxes compared to middle class Canadians. Half (50%) strongly agreed that the CRA targets middle class Canadians, turning a blind eye to rich taxpayers and corporations.

More than 1 in 3 general population respondents strongly agreed that the CRA should publish a list of people found guilty of tax offences (35%), and that penalties are effective at discouraging future tax cheating (34%). Finally, 29% strongly agreed that the CRA would never find out about income received in cash that is not declared.

- More than 2 in 3 SME respondents (67%) expressed a high level of agreement that when businesses cheat on their income taxes it reduces money available for essential services. Slightly fewer (60%) felt that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage. More than half (53%) agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

To a lesser extent, SMEs strongly agreed that penalties are effective at discouraging tax cheating (38%), and that the CRA should publish a list of people found guilty of tax offences (34%). Nearly 1 in 5 (19%) felt that the CRA would never find out about income received in cash.

- A majority of TIs expressed a high level of agreement (scores of 8 – 10) that when businesses cheat on their income taxes it reduces money available for essential services (57%), and that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage (55%). Nearly half of TIs (48%) strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses, and that penalties are effective at discouraging tax cheating (46%).

Fewer TIs (38%) strongly agreed that the CRA should publish a list of people found guilty of tax offences. More than a quarter (28%) strongly felt that the CRA would never find out about income received in cash that is not declared.

Severity of tax avoidance and cheating

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

- Nearly 4 in 5 general population respondents (79%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Nearly three quarters felt that not registering one's business (72%) or not claiming foreign assets or income (71%) represented serious cheating, while 66% felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating.

Nearly 3 in 5 Canadians felt that not claiming money from room or house rentals using online websites (59%), making a profit from buying or selling cryptocurrency without declaring it (59%), being paid cash to avoid income taxes (58%), and under-reporting cash income (58%) represented serious tax cheating.

- Nearly all SME respondents (88%) felt that filing false claims for tax benefit programs represented serious cheating. Roughly three quarters felt that paying employees in cash to avoid payroll taxes (75%), and not claiming foreign assets or income (74%) represented serious cheating. Roughly 7 in 10 respondents described under-reporting cash income (71%) and over-claiming expenses (70%) as serious tax cheating while 65% felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating.

A slight majority of SMEs felt the following were serious: not claiming money from room or house rentals using online websites (58%), making a profit from buying or selling cryptocurrency without declaring it (58%) and not registering one's business (54%).

- Three quarters of TIs (76%) strongly felt that filing false claims for tax benefit programs represented serious cheating. Roughly six in ten agreed that the following represented serious cheating: not registering one's business (64%), over-claiming expenses (62%), under-reporting cash income (60%), not claiming foreign assets or income (58%) and being paid in cash to avoid income taxes (58%).

Finally, 54% strongly felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating. Nearly half strongly agreed not claiming money from room or house rentals using online websites (49%) and making a profit from buying or selling cryptocurrency without declaring it (48%) were serious forms of cheating.

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

- When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, more than 1 in 3 SMEs (37%) felt that this represented serious tax cheating (scores of 8 – 10), while roughly 1 in 3 (33%) provided scores of 5 or lower. Those who registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. More than 1 in 10 felt that this was serious tax cheating (14%), while 2 in 5 respondents (44%) again provided scores of 5 or lower.

These respondents were then asked to rate the severity of avoiding paying \$50,000 in taxes. None of the remaining respondents felt this was serious tax cheating while 84% gave scores of 5 or lower.

- More than 1 in 3 TIs (37%) felt that avoiding paying \$1,000 in taxes represented serious tax cheating (scores of 8 – 10), while 32% provided scores of 5 or lower.

Those who registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given this scenario, 22% felt that this was serious tax cheating while 55% again provided scores of 5 or lower.

These last respondents were then asked to rate the severity of avoiding paying \$50,000 in taxes, which 7% felt was serious tax cheating.

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


- Many SME respondents (72%) felt that it was important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets while 59% felt that it was important for the CRA to recover unpaid taxes when people work under the table for cash.
- A majority of TIs (63%) felt that it was important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets while 51% felt that it was important for the CRA to recover unpaid taxes when people work under the table for cash.

Political Neutrality Certification

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

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

Signed:

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

June 14, 2022
Rick Nadeau, President
Quorus Consulting Group Inc.

Detailed Results

Research Purpose and Objectives

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

For 2021, specific objectives of the quantitative component of the research included:

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

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

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

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

Target Populations

There were three target audiences:

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

Notes for the reader:

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

Quantitative Research Findings

Perceptions of the CRA

General population

Overall perceptions

Canadians were asked to provide an overall ranking of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than 1 in 3 respondents (37%) rated the CRA’s performance as good (scores of 8 – 10), while half provided neutral scores (scores of 4 – 7). Less than 1 in 10 Canadians (9%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.6 for Canadians, representing a neutral score.

Table 1. Overall performance of the CRA

Base: (General population) All respondents (n=2,408)

Overall Rating	Total (n=2,408)	ATL (n=260)	QC (n=551)	ON/ NU (n=802)	MB/ SK (n=268)	AB/ NWT (n=216)	BC/ YK (n=311)	18 – 24 (n=94)	25 – 34 (n=215)	35 – 49 (n=462)	50 – 64 (n=686)	65+ (n=938)
8-10 (Good)	37%	37%	36%	41%	38%	31%	34%	37%	35%	36%	36%	41%
4-7 (Neutral)	50%	49%	52%	47%	48%	53%	53%	50%	53%	51%	50%	48%
1-3 (Poor)	9%	11%	6%	7%	11%	14%	9%	4%	8%	9%	11%	7%
Don’t know/Refused	4%	2%	7%	4%	2%	1%	4%	9%	4%	4%	3%	4%
Mean	6.6	6.4	6.7	6.8	6.4	6.2	6.4	6.9	6.5	6.6	6.4	6.7

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

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

- Those living in Ontario (6.8) or Quebec (6.7) provided higher average scores compared to those living in British Columbia (6.4) or Alberta (6.2).
- Canadians with a university (6.7) or high school (6.7) education scored higher on average compared to those with trade school or college education (6.3).
- Respondents working part-time (6.8), retired Canadians (6.7), or full-time workers (6.5) provided higher average ratings compared to those who are self-employed (6.1).
- Those born outside of Canada scored higher on average compared to those born in Canada (7.3 vs 6.4).
- Canadians whose revenue source was their employer provided higher average scores compared to those who are business owners or partners (6.6 vs 6.2).
- Respondents who are registered with the CRA's My Account online service tended to provide higher scores compared to those who are not (6.8 vs 6.3).

Based on their overall performance ranking, respondents were then asked to explain the reasoning behind their rating. Overall ratings were primarily driven by a lack of issues in dealing with the CRA (21%), followed by responsiveness when being contacted (11%), perceptions of fair policies (6%), and efficiency of the CRA's service (6%).

Table 2. Reasoning for overall performance rating

Base: (General population) Respondents who provided a valid ranking (n=2,314)

Reason for ranking	Total (n=2,314)	8 – 10 Good (n=909)	4 – 7 Neutral (n=1,187)	1 – 3 Poor (n=218)
Doing a good job/never had an issue	21%	41%	10%	2%
Not responsive/long Wait times/difficult to contact	11%	5%	13%	20%
Unfair policies/practices (general)	6%	2%	7%	15%
Complicated/inefficient/slow process	6%	2%	7%	12%
Poor quality of online services/website	5%	4%	6%	5%
There's always room for improvement	5%	5%	6%	<1%
Experienced problems (general)	4%	2%	4%	13%
Collect too much tax/dislike paying taxes	4%	1%	5%	11%
Poor customer service (general)	4%	2%	5%	12%
Good customer service (general)	3%	8%	1%	-
Make mistakes/errors	2%	1%	2%	7%
Provide regular payments/returns	2%	4%	1%	<1%
Poor customer service from call center	2%	1%	3%	2%
User-friendly online services/website	2%	4%	1%	-
Difficult to find information	2%	1%	2%	2%
Easy to access and understand information	1%	3%	1%	-
Easy to contact/prompt/responsive	1%	3%	1%	1%
Poor problem resolution	1%	<1%	2%	4%
Efficient tax-filing process	1%	3%	<1%	-
Difficult to understand information/too complicated	1%	<1%	2%	<1%
Provide too few benefits/credits (general)	1%	<1%	2%	1%
Security or privacy issues	1%	<1%	1%	1%
Fair process/easy to meet deadlines	1%	1%	<1%	<1%
Distrust the organization/lack of transparency	<1%	<1%	1%	1%
Experienced problems with COVID-19 emergency benefits	<1%	1%	<1%	<1%
Experienced problems with pension	<1%	<1%	<1%	<1%
Other	2%	2%	2%	3%
Don't Know/Refused	21%	15%	28%	7%

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

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

- Those who provided good scores tended to have never encountered an issue in their dealings with the CRA (41%), had received good customer service (8%) and cited user-friendly online services (4%).
- Canadians providing a neutral score more commonly cited a general sense that the CRA would always have room for improvement (6%). Those who provided a neutral score were the most likely to not provide a valid reason for their ranking (28%).
- Respondents who scored overall performance as poor tended to have experienced difficulties contacting the CRA (20%), unfair policies (15%), general problems (13%), an inefficient service process (12%), or poor customer service (12%).

Trust for the CRA

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

A total of 3 in 5 Canadians (60%) had a high level of agreement (scores of 8 – 10) that people at the CRA were trustworthy, while more than half agreed that the people at the CRA are capable of doing their job well (56%), that the CRA does what is right (51%) and is working for the benefit of all Canadians (51%).

The highest average agreement score among the trust metrics was observed in trust for the people at the CRA (7.6), with the lowest agreement level for the CRA working for the benefit of all Canadians (6.9). Overall, each trust metric's average score was a neutral level of agreement (scores of 4 – 7).

Table 3. Perceptions of trustworthiness

Base: (General population) All respondents (n=2,408)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	60%	30%	7%	3%	7.6
The people at the CRA are capable of doing their job well. (B-3d.)	56%	32%	7%	5%	7.4
I can trust the CRA to do what is right. (B-3a.)	51%	35%	12%	2%	7.0
The CRA works for the benefit of all Canadians. (B-3b.)	51%	34%	13%	2%	6.9

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

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

When evaluating overall trust index scores, nearly half of Canadians (47%) provided a high-level agreement score (scores of 8 – 10), while more than 2 in 5 (43%) were calculated as a neutral score (scores of 4 – 7). Roughly 1 in 10 respondents (10%) provided a low-level agreement score (1 – 3). The trust index calculation resulted in an average agreement score of 7.2 for Canadians, representing a neutral score.

Table 4. Trust index calculations

Base: (General population) All respondents (n=2,408)

Trust Index Score	Total (n=2,408)	ATL (n=260)	QC (n=551)	ON/NU (n=802)	MB/SK (n=268)	AB/NWT (n=216)	BC/YK (n=311)	18 – 24 (n=94)	25 – 34 (n=215)	35 – 49 (n=462)	50 – 64 (n=686)	65+ (n=938)
8-10	47%	46%	55%	47%	36%	44%	40%	59%	49%	43%	44%	48%
4-<8	43%	46%	39%	42%	50%	41%	49%	33%	44%	46%	44%	42%
1-<4	10%	8%	6%	10%	13%	14%	10%	7%	7%	11%	11%	9%
Don't know	1%	<1%	<1%	1%	<1%	<1%	1%	1%	<1%	<1%	1%	<1%
Mean	7.2	7.1	7.7	7.3	6.8	6.9	7.0	7.7	7.4	7.1	7.1	7.3

Notable subgroup comparisons across overall trust index agreement scores include:

- Respondents living in Quebec (7.7) provided a higher average score compared to those living in Atlantic Canada (7.1), Ontario (7.3), Manitoba / Saskatchewan (6.8), Alberta (6.9), and British Columbia (7.0).
- Younger Canadians aged 18 to 24 (7.7) scored higher than those 35 to 49 (7.1) or 50 to 64 (7.1).
- Those who filed income taxes themselves tended to provide higher average trust index scores compared to those who get help to file their taxes (7.4 vs 7.1).
- Respondents who did not have any contact with the CRA over the past 12 months tended to score higher compared to those who had some form of contact over the past 12 months (7.3 vs 7.0).
- Canadians who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.6) tended to score higher than those who ranked overall performance as neutral (scores of 4 – 7) (6.8) or poor (scores of 1 – 3) (3.8).
- Those who are registered with the CRA's My Account online service tended to provide higher scores compared to those who are not (7.4 vs 7.1).
- Respondents with a university education scored higher than those with a trade school or college education (7.4 vs 7.0).
- Canadians whose source of revenue was their employer tended to provide higher average scores compared to those who are business owners or partners (7.4 vs 6.6).
- Respondents that were born outside of Canada scored higher compared to those born in Canada (7.7 vs 7.1).
- Canadians with no disability tended to score higher compared to those with a disability (7.3 vs 6.9).

Helpfulness of the CRA

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

More than 3 in 5 Canadians had a high level of agreement (scores of 8 – 10) that they could trust the CRA to handle their personal information appropriately (64%), and that the information they receive from the CRA is consistent (62%). Over half agreed that the CRA makes the process of filing taxes easy (51%), while slightly under half have a high-level of agreement that the CRA is generally helpful (45%).

The highest average agreement score among the helpfulness metrics was observed in trusting the CRA to handle their personal information appropriately (7.7), followed closely by the consistency of information received from the CRA (7.6). When asked if the CRA is generally helpful, Canadians provided the lowest average agreement level among helpfulness metrics (6.8).

Table 5. Perceptions of helpfulness

Base: (General population) All respondents (n=2,408)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my personal information appropriately. (B-3i)	64%	26%	9%	1%	7.7
The information I receive from the CRA is consistent. (B-3i)	62%	27%	8%	3%	7.6
The CRA makes the process of filing my taxes easy. (B-3f)	51%	33%	12%	4%	7.1
The CRA is helpful. (B-3h)	45%	39%	11%	4%	6.8

Additional subgroup comparisons for the various helpfulness metrics include:

- Canadians living in Quebec tended to score higher across each helpfulness metric compared to those living in Atlantic Canada, Ontario, Manitoba or Saskatchewan, and British Columbia:
 - I trust the CRA to handle my personal information appropriately (8.0 vs 7.4, 7.7, 7.3, 7.6)
 - The information I receive from the CRA is consistent (8.0 vs 7.4, 7.7, 7.4, 7.5)
 - The CRA makes the process of filing my taxes easy (7.5 vs 6.7, 7.0, 6.9, 6.7)
 - The CRA is helpful (7.3 vs 6.7, 6.8, 6.4, 6.5)
- Respondents who did not have any contact with the CRA over the past 12 months tended to score higher compared to those who had some form of contact over the past 12 months for the following metrics:
 - The information I receive from the CRA is consistent (7.8 vs 7.3)
 - The CRA makes the process of filing my taxes easy (7.2 vs 6.7)
- Those who filed income taxes themselves tended to provide higher average scores compared to those who get help to file their taxes:
 - I trust the CRA to handle my personal information appropriately (7.9 vs 7.5)
 - The information I receive from the CRA is consistent (7.9 vs 7.6)
 - The CRA makes the process of filing my taxes easy (7.4 vs 6.9)

Small and medium enterprises (SMEs)

Overall perceptions

Canadian small and medium enterprises (SMEs) were asked to provide an overall ranking of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Roughly 2 in 5 respondents (40%) rated the CRA's performance as good (scores of 8 – 10), while more than 2 in 5 (44%) provided neutral scores (scores of 4 – 7). More than 1 in 10 respondents (11%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.7 for SMEs, representing a neutral score.

Table 6. Overall performance of the CRA

Base: (SMEs) All respondents (n=745)

Overall Rating	Total (n=745)	Operating for 10 years or less (n=375)	Operating for over 10 years (n=357)	Sole proprietor (n=499)	Partnership (n=67)	Incorporated (n=154)
8-10 (Good)	40%	35%	47%	41%	42%	40%
4-7 (Neutral)	44%	48%	39%	43%	48%	44%
1-3 (Poor)	11%	12%	9%	10%	7%	13%
Don't know/Refused	5%	5%	4%	6%	3%	3%
Mean	6.7	6.4	6.9	6.7	6.8	6.5

BB-1. On a scale of 1 to 10, how would you rate the overall performance of the Canada Revenue Agency (CRA)?

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

- SME respondents that have been operating for over 10 years tended to score higher than those operating for 10 years or less (6.9 vs 6.4).
- Those living in Manitoba or Saskatchewan (7.4) provided higher average scores compared to those living in Atlantic Canada (6.6), Alberta (5.8), or British Columbia (6.6).
- Respondents 65 years of age or older (7.1) scored higher compared to those 25 to 34 (6.3) or 35 to 49 (6.4).
- Canadian SME respondents who have not contacted the CRA in the past 12 months tended to provide higher average scores compared to those who have contacted the CRA in the past 12 months (6.8 vs 6.4).

- Of those who had contacted the CRA in the past 12 months, respondents whose method of contact with the CRA was online provided higher scores compared to those whose method of contact was over the phone (7.0 vs 6.3).

Based on their overall performance ranking, respondents were then asked to explain the reasoning behind their rating. Overall ratings were primarily driven by positive interactions with the CRA (38%), followed by experience with customer service (poor customer service – 38%; good customer service – 31%), and quality or functionality of the CRA’s website (12%).

Table 7. Reasoning for overall performance rating

Base: (SMEs) Respondents who provided a valid ranking (n=708)

Reason for ranking	Total (n=708)	8 – 10	4 – 7	1 – 3
		Good (n=909)	Neutral (n=1,187)	Poor (n=218)
Positive mentions (i.e. good, like, great, etc.)	38%	61%	13%	-
Poor service/customer service	38%	27%	66%	83%
Good service/customer service	31%	48%	8%	-
Poor website	12%	9%	21%	13%
Inefficient/Poor performance	9%	6%	14%	8%
Good website/online portal	5%	8%	1%	-
Ease of use/Simple/Easy processing	5%	7%	2%	-
Neutral	3%	1%	1%	-
They take too much charges/want to increase their revenue at other business expense	1%	-	2%	5%
Not familiar/have limited experience with them	1%	1%	-	-
Safe/Reliable	1%	1%	1%	-
Negative mentions (i.e. don't like, hate them, etc.)	1%	1%	-	-
Nothing	10%	11%	4%	3%
Other	4%	3%	7%	5%
Don't Know/Refused	<1%	1%	-	-

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

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

- SME respondents who provided good scores tended to describe general positive interactions with the CRA (61%), had received good customer service (48%) and cited user-friendly online services (8%).

- SMEs providing a neutral score more commonly cited issues with the performance of the website (21%), as well as general efficiency issues (14%).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (83%), issues with the performance of the website (13%), as well as general efficiency issues (8%).

Trust for the CRA

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

Half of Canadian SME respondents (50%) had a high level of agreement (scores of 8 – 10) that people at the CRA were trustworthy, while nearly half (46%) agreed that the people at the CRA are capable of doing their job well. Roughly 2 in 5 SME respondents agreed that the CRA does what is right (39%) and is working for the benefit of all Canadians (39%).

The highest average agreement score among the trust metrics was observed in trust for the people at the CRA (7.1), with the lowest agreement level for the CRA working for the benefit of all Canadians (6.4). Overall, each trust metric’s average score was a neutral level of agreement (scores of 4 – 7).

Table 8. Perceptions of trustworthiness

Base: (SMEs) All respondents (n=745)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	50%	33%	11%	6%	7.1
The people at the CRA are capable of doing their job well. (B-3d.)	46%	36%	10%	7%	7.0
I can trust the CRA to do what is right. (B-3a.)	39%	40%	16%	5%	6.4
The CRA works for the benefit of all Canadians. (B-3b.)	39%	37%	18%	6%	6.4

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

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

When evaluating overall trust index scores, less than 2 in 5 SME respondents (37%) provided a high-level agreement score (scores of 8 – 10), while nearly half (48%) were calculated as a neutral score (scores of 4 – 7). More than 1 in 10 respondents (14%) provided a low-level agreement score (1 – 3). The trust index calculation resulted in an average agreement score of 6.3 for SMEs, representing a neutral score.

Table 9. Trust index calculations

Base: (SMEs) All respondents (n=745)

Trust Index Score	Total (n=745)	Operating for 10 years or less (n=375)	Operating for over 10 years (n=357)	Sole proprietor (n=499)	Partnership (n=67)	Incorporated (n=154)
8-10	37%	35%	39%	38%	37%	35%
4-<8	48%	49%	47%	47%	54%	48%
1-<4	14%	16%	12%	14%	9%	17%
Don't know	<1%	<1%	1%	1%	-	-
Mean	6.3	6.2	6.5	6.3	6.5	6.1

Notable subgroup comparisons across overall trust index agreement scores include:

- Respondents living in Manitoba or Saskatchewan (6.9), Atlantic Canada (6.5), Ontario (6.5), or Quebec (6.3) provided a higher average score compared to those living in Alberta (5.5).
- SMEs who did not have any contact with the CRA over the past 12 months tended to score higher compared to those who made contact over the past 12 months (6.4 vs 6.1).
- SMEs whose purpose of most recent contact with the CRA was to inquire about general information tended to score higher compared to those attempting to resolve a dispute (6.3 vs 5.2).
- Among those who contacted the CRA online, over the phone or in person, those whose purpose of most recent contact was making a payment scored higher on average compared to those who were attempting to resolve a dispute (7.2 vs 5.7).
- Respondents who feel that the CRA is doing the right amount to reduce tax cheating provided higher average trust scores compared to those who feel the CRA is doing too little (6.7 vs 6).
- Canadian SME respondents who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.0) tended to score higher than those who ranked overall performance as neutral (scores of 4 – 7) (5.5) or poor (scores of 1 – 3) (2.9).

Helpfulness of the CRA

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

Nearly 3 in 5 SME respondents had a high level of agreement (scores of 8 – 10) that the CRA processes their business' tax returns in a timely manner (59%), while more than half trust the CRA to handle their business information appropriately (54%) and agreed that information arrives in time for their business (53%). Less than 2 in 5 SME respondents agreed that the CRA is generally helpful (39%) and that the CRA works hard at helping Canadians with their tax matters (38%).

The highest average agreement score among the helpfulness metrics was observed in the ability of the CRA to process their business' tax returns in a timely manner (7.6), followed closely by information arriving in time for their business (7.3). When asked if the CRA works hard at helping Canadians with their tax matters, SME respondents provided the lowest average agreement level among helpfulness metrics (6.4).

Table 10. Perceptions of helpfulness

Base: (SMEs) All respondents (n=745)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes my business' tax returns in a timely manner. (B-3g)	59%	29%	7%	5%	7.6
I trust the CRA to handle my business information appropriately. (B-3l)	54%	32%	12%	1%	7.1
Information from the CRA arrives in time for my business. (B-3k)	53%	33%	10%	4%	7.3
The information I receive from the CRA is consistent. (B-3i)	50%	35%	13%	3%	7.0
The people at the CRA are capable of doing their job well. (B-3d)	46%	36%	10%	7%	7.0
The CRA provides enough information to meet your business tax obligations. (B-3j)	46%	39%	11%	4%	6.9
The CRA makes the process of filing my business taxes easy. (B-3f)	41%	38%	15%	6%	6.6
The CRA is helpful. (B-3h)	39%	41%	16%	4%	6.5
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	38%	40%	15%	7%	6.4

Additional subgroup comparisons for the various helpfulness metrics include:

- Respondents living in Manitoba or Saskatchewan tended to score higher across the following helpfulness metrics compared to those living in Quebec, Alberta, or British Columbia:
 - The CRA provides enough information to meet your business tax obligations (7.5 vs 6.7, 6.4, 6.5)
 - The CRA makes the process of filing my business taxes easy (7.5 vs 6.4, 5.9, 6.2)
 - The CRA is helpful (7.3 vs 6.4, 5.7, 6.2)
- SME respondents that have been operating for over 10 years tended to score higher than those operating for 10 years or less for the following metrics:
 - The CRA processes my business' tax returns in a timely manner (7.8 vs 7.4)
 - The CRA provides enough information to meet your business tax obligations (7.2 vs 6.6)
 - Information from the CRA arrives in time for my business (7.6 vs 7.0)

- Businesses whose company type was a partnership provided higher average scores for the following metrics compared to those that were incorporated:
 - The CRA processes my business' tax returns in a timely manner (8.1 vs 7.3)
 - Information from the CRA arrives in time for my business (7.9 vs 7.1)
- SMEs who did not have any contact with the CRA over the past 12 months tended to score higher compared to those who had some form of contact over the past 12 months for the following metrics:
 - The CRA processes my business' tax returns in a timely manner (7.7 vs 7.3)
 - The information I receive from the CRA is consistent (7.2 vs 6.6)
 - I trust the CRA to handle my business information appropriately (7.3 vs 6.8)
- Of those who had contacted the CRA in the past 12 months, businesses who made contact online tended to provide higher scores for the following metrics compared to those who made contact over the phone:
 - Information from the CRA arrives in time for my business (8.3 vs 6.6)
 - The CRA processes my business' tax returns in a timely manner (8.2 vs 6.9)
 - I trust the CRA to handle my business information appropriately (7.6 vs 6.6)
 - The information I receive from the CRA is consistent (7.6 vs 6.3)
 - The CRA provides enough information to meet your business tax obligations (7.5 vs 6.4)
 - The CRA makes the process of filing my business taxes easy (7.3 vs 6.1)
 - The CRA is helpful (6.9 vs 6.1)
- SME respondents who are registered with the CRA's My Business Account online service tended to provide higher scores compared to those who are not for the following metrics:
 - The CRA processes my business' tax returns in a timely manner (7.9 vs 7.3)
 - Information from the CRA arrives in time for my business (7.5 vs 6.9)
 - The information I receive from the CRA is consistent (7.4 vs 6.7)
 - The CRA makes the process of filing my business taxes easy (6.9 vs 6.3)
 - The CRA is helpful (6.7 vs 6.1)

Tax intermediaries (TIs)

Overall perceptions

Canadian tax intermediaries (TIs) were asked to provide an overall ranking of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Nearly half of respondents (49%) rated the CRA's performance as good (scores of 8 – 10), while more than 2 in 5 (41%) provided neutral scores (scores of 4 – 7). Less than 1 in 10 (7%) respondents described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 7.1 for TIs, representing a neutral score.

Table 11. Overall performance of the CRA

Base: (TIs) All respondents (n=812)

Overall Rating	Total (n=812)	Operating for 10 years or less (n=464)	Operating for over 10 years (n=319)	Contact in the past 12 months (n=344)	No contact in the past 12 months (n=429)
8-10 (Good)	49%	50%	48%	53%	47%
4-7 (Neutral)	41%	41%	42%	39%	%
1-3 (Poor)	7%	6%	8%	7%	7%
Don't know/Refused	3%	3%	2%	1%	5%
Mean	7.1	7.1	7.1	7.1	7.2

BB-1. On a scale of 1 to 10, how would you rate the overall performance of the Canada Revenue Agency (CRA)?

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

- Those living in Quebec (7.3) or Ontario (7.2) provided higher average scores compared to those living in Alberta (6.6).
- TIs whose method of contact with the CRA was online provided higher scores compared to those whose method of contact was over the phone (7.7 vs 6.9).

Based on their overall performance ranking, respondents were then asked to explain the reasoning behind their rating. Overall ratings were primarily driven by experience with customer service (good customer service – 31%; poor customer service – 38%), general inefficiency (9%), and quality or functionality of the CRA’s website (9%).

Table 12. Reasoning for overall performance rating

Base: (TIs) Respondents who provided a valid ranking (n=785)

Reason for ranking	Total (n=785)	8 – 10 Good (n=395)	4 – 7 Neutral (n=332)	1 – 3 Poor (n=58)
Good service/customer service	39%	64%	17%	5%
Poor service/customer service	32%	15%	46%	59%
Inefficient/Poor performance	9%	6%	14%	5%
Poor website	9%	2%	15%	19%
Ease of use/Simple/Easy processing	5%	8%	2%	-
Safe/Reliable	4%	7%	2%	-
Good website/online portal	4%	7%	2%	-
Neutral	3%	3%	4%	-
Positive mentions (i.e. good, like, great, etc.)	3%	5%	2%	-
They take too much charges/want to increase their revenue at other business expense	2%	1%	2%	5%
Not familiar/have limited experience with them	1%	1%	1%	2%
Negative mentions (i.e. don't like, hate them, etc.)	1%	-	1%	-
Poor reputation	<1%	-	-	2%
Nothing	3%	1%	5%	3%
Other	6%	4%	7%	12%
Don't Know/Refused	1%	1%	1%	-

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

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

- TIs who provided good scores tended to describe receiving good customer service (64%), ease of interactions (8%), reliability of the CRA (7%), and the functionality of online services (7%).
- Respondents providing a neutral score more commonly cited general efficiency issues (14%) or provided no rationale behind their ranking (5%).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (59%), issues with the performance of the website (19%), or felt that the CRA collects too much at the expense of other businesses (5%).

Trust for the CRA

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

Nearly 3 in 5 TIs had a high level of agreement (scores of 8 – 10) that people at the CRA were trustworthy (58%), and agreed that the people at the CRA are capable of doing their job well (55%). More than half of TIs agreed that the CRA does what is right (53%) and is working for the benefit of all Canadians (52%).

The highest average agreement score among the trust metrics was observed in trust for the people at the CRA (7.5), with the lowest agreement level for the CRA working for the benefit of all Canadians (7.1). Overall, each trust metric’s average score was within the neutral level of agreement (scores of 4 – 7).

Table 13. Perceptions of trustworthiness

Base: (TIs) All respondents (n=812)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	58%	33%	8%	2%	7.5
The people at the CRA are capable of doing their job well. (B-3d.)	55%	34%	8%	2%	7.4
I can trust the CRA to do what is right. (B-3a.)	53%	34%	11%	2%	7.2
The CRA works for the benefit of all Canadians. (B-3b.)	52%	34%	11%	2%	7.1

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

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

When evaluating overall trust index scores, nearly half of 5 Canadian TIs (48%) provided a high-level agreement score (scores of 8 – 10), while more than 2 in 5 (41%) were calculated as a neutral score (scores of 4 – 7). Less than 1 in 10 respondents (9%) provided a low-level agreement score (1 – 3). The trust index calculation resulted in an average agreement score of 6.9 for TIs, representing a neutral score.

Table 14. Trust index calculations

Base: (TIs) All respondents (n=812)

Trust Index Score	Total (n=812)	Operating for 10 years or less (n=464)	Operating for over 10 years (n=319)	Contact in the past 12 months (n=344)	No contact in the past 12 months (n=429)
8-10	48%	48%	50%	51%	48%
4-<8	41%	42%	39%	40%	42%
1-<4	9%	8%	11%	10%	9%
Don't know	1%	1%	<1%	-	1%
Mean	6.9	6.9	6.9	6.9	6.9

Notable subgroup comparisons across overall trust index agreement scores include:

- Respondents living in Quebec provided a higher average score compared to those living in Alberta (7.1 vs 6.4).
- Of those who had contacted the CRA in the past 12 months, TIs whose method of contact with the CRA was online provided higher scores compared to those whose method of contact was over the phone (7.6 vs 6.8).
- TIs whose purpose of most recent contact with the CRA was to make a payment (7.4), inquire about general information (7.3), or clarifying information (7.1) tended to score higher compared to those attempting to resolve a dispute (6.2).
- The same trend was observed among those who contacted the CRA online, over the phone or in person, as those whose purpose of most recent contact with the CRA was to make a payment (7.5), inquire about information after filing business taxes (7.5), general information (7.4), or clarifying information (7.1) tended to score higher compared to those attempting to resolve a dispute (6.4).
- Canadian TIs who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.2) tended to score higher than those who ranked overall performance as neutral (scores of 4 – 7) (5.9) or poor (scores of 1 – 3) (3.0).

Helpfulness of the CRA

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

Nearly 3 in 5 TIs had a high level of agreement (scores of 8 – 10) that the CRA handles their business clients’ information appropriately (58%), processes their clients’ tax returns in a timely manner (56%), and that information received is consistent (56%). More than half felt that the CRA is helpful (54%), provides enough information to meet clients’ tax obligations (53%), that information arrives on time for clients (51%), the process for filing was easy (51%) and that the CRA works hard at helping Canadians (50%).

The highest average agreement score among the helpfulness metrics was observed in the CRA’s ability to handle their clients’ information appropriately (7.5) and to process their clients’ tax returns in a timely manner (7.5). When asked if the CRA works hard at helping Canadians with their tax matters, TIs provided the lowest average agreement level among helpfulness metrics (7.1).

Table 15. Perceptions of helpfulness

Base: (TIs) All respondents (n=812)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my business clients’ information appropriately. (B-3l)	58%	31%	7%	3%	7.5
The CRA processes business tax returns in a timely manner. (B-3-g)	56%	35%	6%	4%	7.5
The information I receive from the CRA is consistent. (B-3i)	56%	35%	8%	2%	7.4
The CRA is helpful. (B-3h)	54%	36%	9%	1%	7.3
The CRA provides enough information to meet your business clients’ business tax obligations. (B-3j)	53%	36%	7%	4%	7.4
Information from the CRA arrives in time for my business clients. (B-3k)	51%	36%	7%	6%	7.2
The CRA makes the process of filing businesses taxes easy. (B-3f)	51%	37%	9%	3%	7.2
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	50%	38%	10%	2%	7.1

Additional subgroup comparisons for the various helpfulness metrics include:

- Respondents living in Quebec tended to score higher across the following helpfulness metrics compared to those living in Alberta:
 - The CRA works hard at helping Canadians with their tax and benefits matters (7.5 vs 6.5)
 - The CRA makes the process of filing businesses taxes easy (7.4 vs 6.7)
 - The CRA is helpful (7.6 vs 6.6)
 - The information I receive from the CRA is consistent (7.6 vs 6.8)
 - Information from the CRA arrives in time for my business clients (7.4 vs 6.8)
- TIs who made contact online tended to provide higher scores for the following metrics compared to those who made contact over the phone:
 - The CRA provides enough information to meet your business clients' business tax obligations (8.0 vs 7.1)
 - The CRA is helpful (7.9 vs 7.1)
 - The CRA works hard at helping Canadians with their tax and benefits matters (7.8 vs 6.9)
 - The information I receive from the CRA is consistent (7.8 vs 7.1)
 - Information from the CRA arrives in time for my business clients (7.8 vs 7.0)

Tax filing

General population

To evaluate the process by which Canadians approach their personal income tax returns, respondents were asked to specify whether they had engaged in this process in the past year. More than 9 in 10 Canadians (91%) specified that they had sent in a personal income tax return in the past year, while less than 1 in 10 (8%) did not.

Table 16. Personal income tax return filed in the past year

Base: (General population) All respondents (n=2,408)

Filing Personal Income Tax	Total (n=2,408)	ATL (n=260)	QC (n=551)	ON/ NU (n=802)	MB/ SK (n=268)	AB/ NWT (n=216)	BC/ YK (n=311)	18 – 24 (n=94)	25 – 34 (n=215)	35 – 49 (n=462)	50 – 64 (n=686)	65+ (n=938)
Yes	91%	93%	92%	92%	93%	92%	89%	78%	92%	92%	94%	95%
No	8%	7%	8%	8%	7%	8%	11%	22%	8%	8%	6%	5%
Don't know/ Refused	<1%	-	<1%	<1%	<1%	<1%	-	-	-	<1%	<1%	<1%

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

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

- Respondents aged 25 to 34 (92%), 35 to 49 (92%), 50 to 64 (94%), or 65 years or older (95%) were more likely to have filed personal income tax returns in the past year compared to those 18 to 24 years old (78%).
- Women tended to specify that they filed personal income tax returns to a greater extent than men (93% vs 90%).
- Canadians with a university (94%), trade school or college (91%) education more commonly described filing personal income tax returns compared to those with a high school education (87%).
- Respondents born in Canada tended to have filed personal income tax returns to a greater extent compared to those born outside of Canada (92% vs 88%).
- Of those who had contacted the CRA in the past year, Canadians who have had contact with the CRA online more commonly described filing personal income tax returns compared to those who had contact with the CRA over the phone or through the mail (98% vs 92%).

- Respondents who have registered with the My Account service tended to have filed personal income tax returns to a greater extent compared to those who have not (95% vs 83%).

Canadians who had filed a personal income tax return in the past year were asked to specify whether they had received assistance with the filing process. Roughly 2 in 3 respondents (66%) had received assistance preparing their income tax return, while 1 in 3 prepared their return on their own (34%).

Table 17. Assistance filing tax return in the past year

Base: (General population) Respondents who filed income tax return in the past year (n=2,243)

Personal Income Tax Preparation	Total (n=2,243)	ATL (n=245)	QC (n=515)	ON/ NU (n=747)	MB/ SK (n=252)	AB/ NWT (n=201)	BC/ YK (n=283)	18 – 24 (n=73)	25 – 34 (n=198)	35 – 49 (n=426)	50 – 64 (n=643)	65+ (n=893)
Prepared on your own	34%	39%	26%	32%	31%	45%	41%	29%	41%	35%	35%	27%
Received help	66%	61%	74%	68%	69%	55%	59%	71%	59%	65%	65%	73%
Don't know/ Refused	<1%	-	<1%	<1%	-	-	-	-	-	<1%	<1%	<1%

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

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

- Those living in Quebec (74%), Manitoba or Saskatchewan (69%), or Ontario (68%) tended to have received help to a greater extent than those living in Alberta (55%) or British Columbia (59%).
- Canadians aged 65 years or older (73%) more commonly received help compared to those 25 to 34 (59%), 35 to 49 (65%), or 50 to 64 (65%).
- Respondents with a high school education (77%) tended to report receiving help compared to those with a trade school or college (68%), or university education (60%).
- Canadians whose household income was under \$40,000 (72%) tended to have received help compared to those earning \$80,000 to under \$150,000 (62%), or \$150,000 or more (60%).
- Those whose revenue source comes from being a business owner or partner more commonly received help compared to those receiving money from their employer (78% vs 60%).

- Canadians who filed their income tax return by mail tended to have received help compared to those filing online (72% vs 64%).
- Those who are not registered for the My Account service received help to a greater extent compared to those who are registered (84% vs 58%).
- Of those who had contacted the CRA in the past year, respondents who recently contacted the CRA via mail tended to report receiving help compared to those whose contact took place online (71% vs 56%).

Canadians who received assistance with the process of preparing their personal income tax return were asked to provide the source of the help they received. Nearly 4 in 5 respondents (79%) sought help from a professional tax preparer or an accountant, while more than 1 in 5 (21%) turned to friends or family members for assistance. A small minority of respondents (1%) received assistance from a volunteer program.

Table 18. Source of assistance filing tax return in the past year

Base: (General population) Respondents who received help filing their income tax return in the past year (n=1,530)

Source of Assistance for Personal Income Tax Filing	Total (n=1,530)	ATL (n=160)	QC (n=390)	ON/NU (n=504)	MB/SK (n=177)	AB/NWT (n=124)	BC/YK (n=175)	18 – 24 (n=51)	25 – 34 (n=121)	35 – 49 (n=279)	50 – 64 (n=424)	65+ (n=647)
Professional tax preparer/accountant	79%	68%	81%	78%	77%	83%	80%	49%	72%	86%	86%	82%
Friend/family member	21%	29%	20%	22%	19%	17%	18%	52%	27%	15%	15%	17%
Volunteer program to help people with their tax returns	1%	3%	1%	1%	2%	1%	1%	-	2%	1%	2%	2%
Other	<1%	1%	<1%	<1%	2%	-	1%	2%	-	<1%	<1%	<1%
Don't Know/Refused	<1%	<1%	-	<1%	<1%	-	1%	-	-	-	<1%	<1%

CG-3. From whom did you get help?

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

- Respondents living in Alberta (83%), Quebec (81%), British Columbia (80%), or Ontario (78%) tended to have received assistance from a professional compared to those in Atlantic Canada (68%).

- Those living in Atlantic Canada (29%) more commonly turned to friends or family members for assistance compared to those living in Alberta (17%) or British Columbia (18%).
- Canadians aged 18 to 24 (52%) tended to seek help from friends or family members compared to those aged 25 to 34 (27%), 35 to 54 (15%), 55 to 64 (15%), or 65 years and older (17%).
- Conversely, those aged 25 to 34 (72%), 35 to 54 (86%), 55 to 64 (86%) or 65 years and older (82%) more commonly sought assistance from professionals compared to those 18 to 24 years old (49%).
- Canadians with a university (85%), trade school or college (82%) education tended to acquire help from professionals compared to those with a high school education (69%).
- Those with a high school education (28%) more commonly sought help from friends or family compared to those with a university (17%), trade school or college education (18%).
- Men tended to receive assistance from a professional compared to women (82% vs 77%).
- Canadians who reported being self-employed (93%) tended to seek help from professionals compared to those who are retired (82%), working full-time (82%), part-time (75%) or students (52%).
- Conversely, students (49%) more commonly received assistance from friends or family compared to those working part-time (25%), full-time (18%), are retired (17%), or self-employed (9%).
- Canadians who reported having a disability tended to receive help from friends or family compared to those without a disability (30% vs 20%).
- Those without a disability were more likely to seek assistance from a professional compared to those with a disability (81% vs 68%).
- Respondents with a household income of less than \$40,000 (25%) tended to receive help from friends or family compared to those earning \$40,000 to under \$80,000 (19%), \$80,000 to under \$150,000 (15%), or \$150,000 or more (17%).
- Canadians whose source of revenue comes from being a business owner or partner tended to seek professional help compared to those with employers (95% vs 80%).
- Those whose method filing their income taxes was online tended to seek assistance from professionals compared to those filing via mail (83% vs 59%).
- Conversely, Canadians filing via mail more commonly received assistance from friends or family compared to those filing online (41% vs 17%).

In addition to understanding the process of preparing income tax returns, Canadians were asked to describe the method used to file their personal income tax. More than 4 in 5 respondents (82%) filed their income tax return online, while more than 1 in 10 (12%) filed via mail.

Table 19. Method of filing tax return in the past year

Base: (General population) Respondents who filed income tax return in the past year (n=2,243)

Method of filing Income Tax Return	Total (n=2,243)	ATL (n=245)	QC (n=515)	ON/ NU (n=747)	MB/ SK (n=252)	AB/ NWT (n=201)	BC/ YK (n=283)	18 – 24 (n=73)	25 – 34 (n=198)	35 – 49 (n=426)	50 – 64 (n=643)	65+ (n=893)
Online	82%	84%	77%	82%	82%	86%	86%	63%	83%	86%	86%	79%
By mail	12%	11%	14%	12%	11%	10%	11%	26%	9%	8%	11%	14%
Some other way	1%	1%	3%	1%	1%	1%	1%	<1%	2%	2%	1%	2%
Don't know/ Refused	5%	4%	5%	5%	6%	2%	2%	10%	5%	4%	2%	5%

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

When comparing relevant subgroup findings, additional results include the following:

- Canadians who are registered with the My Account service tended to have filed online compared to those who are not registered (85% vs 67%).
- Those without a disability more commonly filed online compared to those with a disability (83% vs 76%).
- Canadians with a household income of less than \$40,000 (19%) tended to file through the mail compared to those earning \$40,000 to under \$80,000 (11%), \$80,000 to under \$150,000 (9%), or \$150,000 or more (6%).
- Respondents who completed their tax filing on their own more commonly filed online compared to those who received help (88% vs 79%).
- Canadians aged 25 to 34 (83%), 35 to 54 (86%), 55 to 64 (86%), or 65 years or older (79%) tended to file online compared to those 18 to 24 (63%).
- Those with a university (87%), trade school or college (82%) education filed online to a greater extent than those with a high school education (74%).
- Respondents working full-time (88%) tended to file online compared to those who are retired (80%), working part-time (78%), or are students (69%).

Small / medium enterprises (SMEs)

Canadian SMEs were asked to describe their approach to filing their business income taxes, more specifically whether they utilized internal or external services throughout the filing process. More than 2 in 5 SMEs (43%) opted to keep income tax preparation exclusively outside of their business, utilizing an external tax preparation service throughout the entire process. Nearly 1 in 3 businesses (30%) described a combination approach, utilizing both internal resources and external services. An exclusively in-house approach was slightly less common, utilized by a quarter of Canadians SMEs (25%).

Table 20. Approach to filing business income taxes

Base: (SMEs) All respondents (n=745)

Business income tax filing	Total (n=745)	Operating for 10 years or less (n=375)	Operating for over 10 years (n=357)	Sole proprietor (n=499)	Partnership (n=67)	Incorporated (n=154)
Use an outside tax preparation service	43%	41%	46%	42%	31%	52%
Use a combination of in-house and outside services	30%	31%	30%	26%	43%	36%
Use in-house resources to prepare tax documentation	25%	27%	23%	29%	25%	12%
Don't know/Refused	2%	2%	1%	3%	-	-

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

Notable trends observed among Canadian SME respondents include the following:

- Businesses operating in Quebec (59%) tended to utilize external tax preparation services compared to those operating in Atlantic Canada (35%), Manitoba or Saskatchewan (38%), Alberta (38%), Ontario (40%), or British Columbia (42%).
- Men were more likely to utilize external tax preparation services compared to women (47% vs 40%).
- Incorporated businesses (52%) tended to use an outside tax preparation service compared to sole proprietors (42%) or partnerships (31%).
- Sole proprietors (29%) or partnerships (25%) more commonly utilized in-house resources to prepare tax documentation compared to incorporated businesses (12%).
- Businesses who had not contacted the CRA in the past 12 months tended to use an outside tax preparation service compared to those who had (47% vs 38%).

In addition to describing their approach to filing business income taxes, Canadian SME respondents were asked to provide their approach to tax planning, whether internal, external or a combination of both. More than 1 in 3 SMEs (36%) opted to keep income tax preparation exclusively in-house, while nearly 1 in 3 (31%) described an external service approach. More than a quarter (27%) reported using a combination approach to tax planning.

Table 21. Approach to tax planning

Base: (SMEs) All respondents (n=745)

Approach to tax planning	Total (n=745)	Operating for 10 years or less (n=375)	Operating for over 10 years (n=357)	Sole proprietor (n=499)	Partnership (n=67)	Incorporated (n=154)
Use in-house resources for tax planning	36%	37%	35%	42%	36%	21%
Use an outside service for tax planning	31%	30%	33%	29%	22%	40%
Use a combination of in-house and outside services	27%	26%	27%	22%	37%	37%
Don't know/ Refused	6%	7%	4%	8%	4%	1%

CB-4. And what about tax planning? Does your business...

Additional subgroup comparisons based on business tax planning include:

- Businesses operating in Atlantic Canada (38%) tended to utilize a combination approach compared to those operating in Quebec (23%) or Alberta (23%).
- Respondents 65 years or older (47%) more commonly utilized in-house resources for tax planning compared to those 25 to 34 (31%), 35 to 49 (38%), or 50 to 64 years of age (31%).
- Men tended to report using an external service for tax planning compared to women (35% vs 28%).
- Incorporated businesses (40%) tended to use an outside service for tax planning compared to sole proprietors (29%) or partnerships (22%).
- Sole proprietors (42%) or partners (36%) more commonly utilized in-house resources to prepare tax documentation compared to incorporated businesses (21%).

After describing their approach to both filing taxes and the tax preparation process, Canadian SMEs were asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. Roughly 3 in 5 SMEs (60%) provided a high level of satisfaction (scores of 8 to 10), while nearly 1 in 3 (31%) provided a moderate score (scores of 4 to 7). Less than 1 in 10 businesses (7%) scored overall satisfaction as low (scores of 1 to 3). On average Canadian SMEs scored overall satisfaction as moderate (7.6).

Table 22. Overall satisfaction with latest tax filing experience

Base: (SMEs) All respondents (n=745)

Overall satisfaction score	Total (n=745)	Operating for 10 years or less (n=375)	Operating for over 10 years (n=357)	Sole proprietor (n=499)	Partnership (n=67)	Incorporated (n=154)
8-10	60%	53%	67%	61%	64%	55%
4-7	31%	35%	27%	30%	25%	32%
1-3	7%	8%	5%	6%	9%	7%
Don't know	3%	5%	1%	2%	1%	6%
Mean	7.6	7.4	7.9	7.7	7.5	7.5

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

Notable subgroup comparisons include the following:

- Businesses operating for over 10 years tended to provide a higher average satisfaction score compared to those operating for 10 years or less (7.9 vs 7.4).
- SMEs operating in Manitoba or Saskatchewan (8.5) provided higher average scores compared to those operating in Alberta (7.2), Quebec (7.4), British Columbia (7.5), or Ontario (7.7)
- Respondents aged 50 to 64 (7.9) or 65 years or older (7.9) scored higher on average compared to those 35 to 49 (7.3).
- Businesses who rated the CRA's overall performance as good (scores of 8 to 10) (8.8), provided higher average satisfaction ratings compared to those who rated overall performance as neutral (scores of 4 to 7) (7.2) or poor (scores of 1 to 3) (4.8).
- SMEs who did not have contact with the CRA in the past 12 months scored higher on average compared to those that did (7.8 v s 7.3).
- Those that contacted the CRA online tended to score higher on average compared to those whose contact took place over the phone (7.9 vs 7.0).

- Businesses registered with the My Business Account provided higher average scores compared to those who are not registered with the service (8.0 vs 7.5).

Tax intermediaries (TIs)

Similarly, Canadian TIs were asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. More than 3 in 5 TI respondents (61%) provided a high level of satisfaction (scores of 8 to 10), while nearly 1 in 3 (32%) provided a moderate score (scores of 4 to 7). Less than 1 in 10 TIs (6%) scored overall satisfaction as low (scores of 1 to 3). On average Canadian TIs scored overall satisfaction as moderate (7.6).

Table 23. Overall satisfaction with latest tax filing experience

Base: (TIs) All respondents (n=812)

Overall satisfaction score	Total (n=812)	Operating for 10 years or less (n=464)	Operating for over 10 years (n=319)	Contact in the past 12 months (n=344)	No contact in the past 12 months (n=429)
8-10	61%	58%	67%	61%	62%
4-7	32%	36%	25%	32%	31%
1-3	6%	6%	6%	7%	4%
Don't know	2%	1%	2%	-	3%
Mean	7.6	7.6	7.8	7.5	7.8

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

TI's who rated the CRA's overall performance as good (scores of 8 – 10) (8.8), provided higher average satisfaction ratings compared to those who rated overall performance as neutral (scores of 4 – 7) (6.9) or poor (scores of 1 – 3) (4.2).

Contact with CRA

General population

Contact within the last 12 months

Canadians were asked whether they had contacted the CRA in the last 12 months for anything other than for sending in personal tax returns. Nearly 1 in 5 respondents (16%) contacted the CRA themselves, while more than 1 in 10 (13%) were contacted by the CRA. Conversely, less than 3 in 4 (73%) had no form of contact with the CRA in the last 12 months.

Table 24. Contact with the CRA in the last 12 months

Base: (General population) All respondents (n=2,243)

Contact with CRA in last 12 months	Total (n=2,408)	ATL (n=260)	QC (n=551)	ON/ NU (n=802)	MB/ SK (n=268)	AB/ NWT (n=216)	BC/ YK (n=311)	18 – 24 (n=94)	25 – 34 (n=215)	35 – 49 (n=462)	50 – 64 (n=686)	65+ (n=938)
Yes, I contacted the CRA	16%	15%	15%	15%	18%	18%	16%	16%	18%	20%	15%	11%
Yes, the CRA contacted me	13%	13%	8%	14%	14%	19%	14%	5%	9%	17%	16%	13%
No	73%	76%	78%	74%	71%	64%	71%	75%	76%	67%	72%	79%
Don't know/ Refused	1%	1%	2%	1%	<1%	2%	1%	5%	-	1%	1%	1%

D-1. Other than for sending in personal tax returns, have you contacted or been contacted by the CRA in the last 12 months?

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

- Canadians who were retired (80%), studying (77%), working part-time (75%) or full-time (74%) tended to have had no contact with the CRA compared to those who are self-employed (53%).
- Respondents with a high school education more commonly reported no contact with the CRA compared to those with a university education (78% vs 70%).
- Women tended to contact the CRA to a greater extent than men (18% vs 14%).
- Conversely, men were more commonly contacted by the CRA compared to women (15% vs 11%).
- Respondents aged 35 to 49 (17%) tended to have been contacted by the CRA compared to those 18 to 24 (5%), 25 to 34 (9%), or 65 years or older (13%).
- Canadians living in Quebec (78%), Atlantic Canada (76%), or Ontario (74%) more commonly reported no contact with the CRA compared to those living in Alberta (64%).
- Those whose revenue source was their employer, tended to report no contact with the CRA compared to those who are business owners or partners (74% vs 57%).
- Respondents whose method of filing their tax return was online tended to have been contacted by the CRA compared to those who filed by mail (14% vs 8%).
- As household income increased, the likelihood that an individual was contacted by the CRA tended to increase, with those earning 150,000 or more (19%) reporting increased likelihood compared to those earning \$40,000 to under \$80,000 (11%) or less than \$40,000 (9%).
- Canadians who are not registered with the My Account service tended to have reported no contact with the CRA compared to those who are registered (82% vs 68%).

Canadians who had contacted or been contacted by the CRA within the last 12 months were asked to provide the method of contact that was used. Nearly half of all contact with the CRA took place over the phone (49%), while more than a quarter took place via mail (26%). More than 1 in 5 Canadians (22%) communicated with the CRA online, while in person (1%) and fax communication (<1%) were much less common.

Table 25. Method of contact with the CRA in the last 12 months

Base: (General population) Respondents who had contact with the CRA in the past year (n=598)¹

Method of contact with the CRA	Total (n=598)	ATL (n=60)	QC (n=98)	ON/NU (n=208)	MB/SK (n=78)	AB/NWT (n=70)	BC/YK (n=84)	18 – 24 (n=20)	25 – 34 (n=52)	35 – 49 (n=146)	50 – 64 (n=181)	65+ (n=197)
By telephone	49%	56%	58%	50%	51%	37%	46%	48%	56%	51%	48%	42%
By mail	26%	22%	22%	27%	26%	34%	21%	3%	21%	24%	34%	33%
Online	22%	22%	17%	19%	23%	26%	31%	49%	20%	21%	16%	22%
In person	1%	-	1%	3%	<1%	-	-	-	2%	2%	-	2%
By fax	<1%	-	-	1%	-	-	-	-	-	1%	-	-
Some other way	1%	-	1%	<1%	-	3%	2%	-	-	1%	2%	2%
Don't know/Refused	1%	-	-	1%	-	-	-	-	-	1%	-	-

D-2. In which way did your most recent contact with the CRA take place?

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

- Canadians living in British Columbia (31%) tended to have had contact with the CRA online compared to those living in Quebec (17%) or Ontario (19%).
- Those living in Quebec more commonly communicated over the phone compared to those living in Alberta (58% vs 26%).
- Respondents aged 18 to 24 (49%) tended to communicate online compared to those 25 to 34 (20%), 35 to 49 (21%), 50 to 64 (16%), 65 years or older (22%).
- Men reported communicating with the CRA online to a greater extent than women (26% vs 18%).
- Women tended to have contact over the phone compared to men (55% vs 43%).
- Canadians without a disability tended to communicate with the CRA online compared to those with a disability (23% vs 13%).
- Conversely, those with a disability more commonly contacted the CRA in person compared to those without a disability (6% vs <1%).
- Respondents born in Canada tended to have contacted the CRA over the phone compared to those born outside of the country (52% vs 40%).
- Canadians registered with the My Account service tended to have had online contact compared to those who are not registered (29% vs 8%).

¹ Caution small subgroup sample sizes

Respondents that had contacted or been contacted by the CRA online in the past 12 months were asked to specify the method of online contact that was used. Nearly three quarters of respondents (71%) utilized the My Account secure tax portal, while more than 1 in 10 (12%) communicated through the tax pages of the Canada.ca website. Nearly 1 in 10 respondents mentioned email (9%), while a few utilized the CRA’s mobile apps (2%).

Table 26. Online contact with the CRA in the last 12 months

Base: (General population) Respondents who had contact with the CRA online in the past year (n=127)

Online method of contact	Total (n=127)
Through the CRA’s secure tax portal My Account	71%
Through the tax pages of the Canada.ca website	12%
Through email from the CRA	9%
Through the CRA’s mobile apps	2%
Other	4%
Don’t know/Refused	2%

D2-a. Which online method was most recently used? Was it...

Reason for contact

Canadians who had contact with the CRA in the past year were asked to describe the purpose of their communications. Results were quite mixed, with roughly 1 in 5 respondents citing clarifications surrounding information sent by the CRA (20%), general information outside of filing taxes (17%), information relating to COVID emergency benefits (16%), tax filing clarifications (16%), or making a payment owing on personal taxes (15%). Additionally, more than 1 in 10 respondents submitted documents that the CRA had requested (12%) or were attempting to resolve a dispute with the CRA (12%).

Table 27. Purpose of contact with the CRA in the last 12 months

Base: (General population) Respondents who had contact with the CRA in the past year (n=598)²

Purpose of contact with the CRA	Total (n=598)	ATL (n=60)	QC (n=98)	ON/NU (n=208)	MB/SK (n=78)	AB/NWT (n=70)	BC/YK (n=84)	18 – 24 (n=20)	25 – 34 (n=52)	35 – 49 (n=146)	50 – 64 (n=181)	65+ (n=197)
Seeking clarification of information sent to you by the CRA	20%	30%	18%	18%	22%	25%	15%	16%	24%	18%	18%	24%
Seeking general information other than about filing taxes	17%	16%	11%	20%	16%	15%	19%	16%	20%	15%	18%	16%
Seeking information or clarification relating to COVID emergency benefits, such as the Canada Recovery Benefit (CRB)	16%	12%	35%	12%	15%	15%	8%	63%	17%	16%	9%	6%
Seeking information or clarification relating to filing taxes (general)	16%	13%	15%	17%	18%	12%	18%	3%	17%	17%	17%	19%
Making a payment owing on your personal taxes	15%	15%	15%	15%	10%	22%	10%	15%	12%	9%	22%	17%
Submitting documents that the CRA had requested	12%	9%	10%	13%	11%	11%	13%	6%	6%	15%	15%	11%
Trying to resolve a dispute you had with the CRA	12%	9%	8%	14%	12%	6%	16%	-	12%	11%	14%	15%
Seeking pension information or clarification	1%	3%	-	1%	2%	1%	-	-	-	-	1%	4%
Other	4%	3%	2%	3%	3%	8%	4%	-	7%	6%	1%	3%
Don't know/Refused	4%	3%	3%	6%	-	6%	4%	4%	-	9%	3%	2%

D-3. Was the purpose of this MOST RECENT contact relating to...?

² Caution small subgroup sample sizes

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

- Canadians living in Quebec (35%) more commonly sought information related to COVID emergency benefits compared to those living in British Columbia (8%), Atlantic Canada (12%), Ontario (12%), Manitoba or Saskatchewan (15%), or Alberta (15%).
- Those aged 18 to 24 (63%) tended to seek COVID benefit information compared to those 25-34 (17%), 35 to 49 (16%), 50 to 64 (9%), or 65 years or older (6%).
- Students more commonly sought COVID benefit information (64%) compared to those who are retired (7%), working full time (11%), are self-employed (23%), or working part time (25%).
- Respondents born outside of Canada tended to be making a payment owing on personal taxes compared to those born in Canada (22% vs 13%).
- Those with a household income of \$40,000 or less (25%), or \$40,000 to under \$80,000 (20%) more commonly sought information related to COVID emergency benefits compared to those earning \$150,000 or more (7%).
- Canadians who were not registered with the My Account service tended to seek general information other than about filing taxes compared to those who were (29% vs 13%).

In addition to expressing the purpose of most recent contact with the CRA, those who had contacted the CRA either online, by telephone, or in person were asked to specify their general area of concern. More than 2 in 5 respondents (43%) were contacting the CRA in relation to their personal income tax, while more than 1 in 5 (21%) were related to COVID emergency benefits or subsidies. More than 1 in 10 Canadians who recently contacted the CRA did so in relation to child and family benefits (11%). Additional mentions include payroll (5%), estate or trust tax (4%), authorizing a representative (3%), GST or HST (3%), and benefits (3%) among others.

Table 28. General areas of concern for contacting the CRA in the last 12 months

Base: (General population) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=419)³

Subject of contact	Total (n=419)	ATL (n=45)	QC (n=69)	ON/ NU (n=142)	MB/ SK (n=56)	AB/ NWT (n=46)	BC/ YK (n=61)	18 – 24 (n=19)	25 – 34 (n=42)	35 – 49 (n=109)	50 – 64 (n=117)	65+ (n=131)
Personal income tax	43%	28%	36%	46%	48%	45%	47%	21%	40%	48%	42%	52%
COVID-related emergency benefits and subsidies	21%	15%	43%	17%	12%	22%	12%	55%	27%	19%	12%	10%
Child & Family Benefits/Credits	11%	18%	11%	8%	14%	17%	8%	-	24%	13%	11%	<1%
Payroll	5%	11%	4%	5%	-	8%	6%	10%	6%	8%	3%	2%
Estate or trust tax	4%	4%	4%	5%	2%	6%	3%	-	-	3%	5%	12%
Authorizing a representative	3%	7%	4%	5%	-	-	3%	4%	-	2%	9%	1%
GST or HST	3%	4%	1%	3%	9%	1%	6%	-	2%	6%	4%	2%
Benefits (e.g. disability, EI)	3%	2%	4%	3%	2%	-	1%	-	-	4%	3%	3%
Deferred income and savings plans	2%	3%	2%	4%	1%	-	-	-	5%	-	2%	5%
Corporate income tax	2%	1%	1%	3%	3%	-	1%	-	-	2%	4%	2%
Excise taxes, duties and levies	1%	1%	1%	2%	-	-	1%	-	-	-	3%	3%
Government pension	1%	-	-	1%	1%	4%	-	-	-	-	1%	6%
Other	5%	3%	2%	3%	5%	6%	10%	-	8%	3%	4%	9%
Don't know/Refused	7%	6%	5%	7%	6%	12%	6%	15%	-	7%	8%	5%

D-4. Was your most recent contact with the CRA concerning...

Additional findings among relevant subgroups include:

- Canadians living in Quebec (43%) more commonly contact regarding COVID emergency benefits compared to those living in British Columbia (12%), Manitoba or Saskatchewan (12%), Atlantic Canada (15%), Ontario (17%), or Alberta (22%).

³ Caution small subgroup sample sizes

- Those aged 18 to 24 (55%) tended to seek COVID benefit information compared to those 35 to 49 (19%), 50 to 64 (12%), or 65 years or older (10%).
- Women were more commonly contacting about child or family benefits compared to men (16% vs 6%).
- Students tended to contact about COVID benefit information compared to those working full-time (62% vs 15%).
- Those with a household income of \$40,000 or less (27%), or \$40,000 to under \$80,000 (29%) were more commonly contacting about COVID emergency benefits compared to those earning \$150,000 or more (12%).
- Canadians whose revenue source was their employer tended to contact about child and family benefits compared to business owners or partners (16% vs 2%).

Service satisfaction

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

More than three quarters of respondents had a high level of agreement (scores of 8 – 10) that the CRA representative was professional (76%) and courteous (75%). Roughly two thirds of respondents agreed that the information given was accurate (69%), complete (66%), and easy to understand (64%). A similar level of agreement was observed for a representative taking time to understand their situation (64%), while more than half agreed that the service was timely (53%). Less than half of respondents had a high level of agreement that the CRA's service was easy to access (43%).

The highest average agreement score among the service metrics was observed for interacting with a courteous representative (9.0), with the lowest agreement level for the CRA's service being easy to access (6.6).

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

- The representative was courteous (9.0)
- The representative was professional (8.9)
- The information given was accurate (8.2)
- The representative took time to understand the situation (8.1)
- The information given was complete (8.1)

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

- The information I was given was easy to understand (7.9)
- The CRA’s service was timely (6.9)
- The CRA’s service was easy to access (6.6)

Table 29. Perceptions of service satisfaction

Base: (General population) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=419)

Impression statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was professional.	76%	12%	1%	10%	1%	8.9
The CRA representative was courteous.	75%	9%	2%	13%	1%	9.0
The information I was given was accurate.	69%	15%	7%	6%	3%	8.2
The information I was given was complete.	66%	19%	9%	5%	1%	8.1
The information I was given was easy to understand.	64%	25%	6%	4%	<1%	7.9
The CRA representative took time to understand my situation.	64%	15%	6%	14%	1%	8.1
The CRA’s service was timely.	53%	26%	18%	3%	<1%	6.9
The CRA’s service was easy to access.	43%	34%	19%	3%	1%	6.6

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

An index calculation was developed to evaluate service satisfaction with the CRA across the following metrics:

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

When evaluating overall service satisfaction index scores, more than 3 in 5 Canadians (60%) provided a high-level agreement score (scores of 8 – 10), while nearly 1 in 3 (34%) were calculated as a neutral score (scores of 4 – 7). Less than 1 in 10 respondents (6%) provided a low-level agreement score (1 – 3). The service satisfaction index calculation resulted in an average agreement score of 7.9 for Canadians, representing a high score.

Table 30. Service satisfaction index calculations

Base: (General population) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=419)⁴

Service satisfaction index score	Total (n=419)	ATL (n=45)	QC (n=69)	ON/NU (n=142)	MB/SK (n=56)	AB/NWT (n=46)	BC/YK (n=61)	18 – 24 (n=19)	25 – 34 (n=42)	35 – 49 (n=109)	50 – 64 (n=117)	65+ (n=131)
8-10	60%	48%	70%	64%	54%	51%	53%	60%	65%	65%	51%	58%
4-<8	34%	40%	25%	31%	40%	41%	40%	40%	31%	32%	36%	33%
1-<4	6%	10%	5%	5%	5%	8%	8%	-	4%	3%	13%	9%
Don't know	<1%	2%	-	-	1%	-	-	-	-	<1%	-	<1%
Mean	7.9	7.4	8.3	8.0	7.8	7.6	7.5	8.0	8.1	8.2	7.3	7.8

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

- Respondents whose purpose of most recent contact was to clarify information sent by the CRA (8.2) or seeking information relating to COVID emergency benefits (8.1) scored higher on average compared to those who were attempting to resolve a dispute (7.2).
- Canadians with a high school education provided a higher average service satisfaction score compared to university (8.2 vs 7.6).
- Respondents born outside of Canada tended to provide higher average score compared to those born in Canada (8.5 vs 7.7).
- Those with a household income of \$40,000 to under \$80,000 (8.3), and \$80,000 to under \$150,000 (8.2) provided a higher average score compared to those earning \$150,000 or more (7.5).
- Canadians who provided a good overall performance score (scores of 8 – 10) (9.0), provided a higher average service satisfaction rating compared to those who rated overall performance as neutral (scores of 4 to 7) (7.5) or poor (scores of 1 to 3) (5.8).

In addition to calculating an overall service satisfaction index score, respondents who interacted with the CRA in the past year were asked to rate their overall satisfaction with the quality of service they received. Nearly 3 in 5 respondents (57%) provided a high-level agreement score (scores of 8 – 10), while less than 1 in 3 (29%) were calculated as a neutral score (scores of 4 – 7). More than 1 in 10 respondents (12%) provided a low-level agreement score (1 – 3), resulting in a neutral average agreement score of 7.3 for Canadians.

⁴ Caution small subgroup sample sizes

Table 31. Overall satisfaction with quality of service during most recent contact

Base: (General population) Respondents who had contact with the CRA in the past year (n=598)⁵

Overall service satisfaction	Total (n=598)	ATL (n=60)	QC (n=98)	ON/NU (n=208)	MB/SK (n=78)	AB/NWT (n=70)	BC/YK (n=84)	18 – 24 (n=20)	25 – 34 (n=52)	35 – 49 (n=146)	50 – 64 (n=181)	65+ (n=197)
8-10	57%	47%	69%	65%	47%	40%	50%	65%	55%	60%	52%	59%
4-<8	29%	32%	24%	21%	41%	42%	33%	23%	31%	31%	27%	27%
1-<4	12%	19%	8%	12%	10%	14%	17%	12%	9%	8%	19%	13%
Don't know	2%	3%	-	2%	2%	3%	1%	-	5%	1%	2%	1%
Mean	7.3	6.9	7.8	7.5	7.1	6.5	6.9	7.7	7.3	7.5	6.7	7.5

D-6. How *satisfied* are you with the overall quality of the service you received during your most recent contact with the CRA? Please use a scale from 1 to 10, where 1 means 'completely dissatisfied' and 10 means 'completely satisfied.'

Additional subgroup comparisons for overall service satisfaction include:

- Canadians living in Quebec (7.8) or Ontario (7.5) provided a higher overall service satisfaction score compared to those living in Alberta (6.5).
- Respondents born outside of Canada tended to score higher on average compared to those born in Canada (7.9 vs 7.1).
- Canadians who provided a good overall performance score (scores of 8 – 10) (8.8), provided a higher overall service satisfaction score compared to those who rated overall performance as neutral (scores of 4 to 7) (6.8) or poor (scores of 1 to 3) (4.4).
- Those who contacted the CRA either online (7.6) or over the phone (7.3) tended to provide a higher average score compared to those contacting through the mail (6.7).

⁵ Caution small subgroup sample sizes

Small / medium enterprises (SMEs)

Contact within the last 12 months

Canadian SMEs were asked whether they had contacted the CRA in the last 12 months for anything other than for sending in personal tax returns. More than a quarter of businesses (26%) contacted the CRA themselves, while more than 1 in 10 (15%) were contacted by the CRA. Conversely, more than half (56%) had no form of contact with the CRA in the last 12 months.

Table 32. Contact with the CRA in the last 12 months

Base: (SMEs) All respondents (n=745)

Contact with CRA in last 12 months	Total (n=745)	Operating for 10 years or less (n=375)	Operating for over 10 years (n=357)	Sole proprietor (n=499)	Partnership (n=67)	Incorporated (n=154)
Yes, I contacted the CRA	26%	31%	21%	24%	34%	27%
Yes, the CRA contacted me	15%	15%	15%	13%	15%	23%
No	56%	50%	63%	60%	51%	49%
Don't know/Refused	6%	7%	5%	6%	6%	8%

D-1. Other than for sending in [SME: business][TI: personal or business] tax returns, have you contacted or been contacted by the CRA [TI: on behalf of a client] in the last 12 months?

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

- Businesses operating for 10 years or less more commonly contacted the CRA compared to those operating for over 10 years (31% vs 21%).
- Respondents aged 25 to 34 (36%) tended to have contacted the CRA compared to those 50 to 64 (24%), or 65 years or older (16%).
- Businesses operating in Quebec more commonly reported no contact with the CRA compared to those living in Ontario (64%, vs 53%).
- Incorporated businesses tended to have been contacted by the CRA compared to sole proprietors (23% vs 13%).
- Those whose position in the company was president, CEO, or owner tended to report no contact with the CRA compared to those with another position in the company (58% vs 37%).

Canadian SME respondents who had contacted or been contacted by the CRA within the last 12 months were asked to provide the method of contact that was used. Nearly two thirds of contact with the CRA took place over the phone (63%), while nearly a quarter took place online (22%). More than 1 in 10 businesses (14%) communicated with the CRA through the mail, while fax communication (<1%) was much less common.

Table 33. Method of contact with the CRA in the last 12 months

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=278)

Method of contact with the CRA	Total (n=278)	Operating for 10 years or less (n=159)	Operating for over 10 years (n=114)	Sole proprietor (n=169)	Partnership (n=29)	Incorporated (n=66)
By telephone	63%	68%	56%	62%	62%	64%
Online	22%	18%	26%	24%	24%	15%
By mail	14%	11%	18%	12%	10%	20%
By fax	<1%	1%	-	-	3%	2%
In person	-	-	-	-	-	-
Don't know/ Refused	1%	1%	-	1%	-	-

D-2. In which way did your most recent contact with the CRA take place?

Businesses that had contacted or been contacted by the CRA online in the past 12 months were asked to specify the method of online contact that was used. More than half of SMEs (56%) utilized the My Business Account secure tax portal, while nearly 1 in 5 (18%) communicated through the tax pages of the Canada.ca website. More than 1 in 10 respondents mentioned the CRA's mobile apps (15%), while a few utilized the CRA's Chat with Charlie function (3%).

Table 34. Online contact with the CRA in the last 12 months

Base: (SMEs) Respondents who had contact with the CRA online in the past year (n=61)

Online method of contact	Total (n=61)
Through the CRA's secure tax portal My Business Account	56%
Through the tax pages of the Canada.ca website	18%
Through the CRA's mobile apps	15%
Through "Chat with Charlie"	3%
Through the CRA's social media platforms	-
Through email from the CRA	-
Other	3%
Don't know/Refused	5%

D2-a. Which online method was most recently used? Was it...

Reason for contact

Businesses who had contact with the CRA in the past year were asked to describe the purpose of their communications. Results were mixed, with more than 1 in 5 respondents citing clarifications surrounding information sent by the CRA (25%) or information relating to COVID emergency benefits (21%). Nearly 1 in 5 SMEs were inquiring about general information outside of filing taxes (19%), making a payment owing on business taxes (17%), or were attempting to resolve a dispute with the CRA (15%). Additionally, more than 1 in 10 businesses reported seeking information prior to filing taxes (13%), submitting documents that the CRA had requested (12%), or seeking information after filing business taxes (10%).

Table 35. Purpose of contact with the CRA in the last 12 months

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=278)

Purpose of contact with the CRA	Total (n=278)	Operating for 10 years or less (n=159)	Operating for over 10 years (n=114)	Sole proprietor (n=169)	Partnership (n=29)	Incorporated (n=66)
Seeking clarification of information sent to you by the CRA	25%	26%	19%	26%	21%	23%
Seeking information or clarification relating to COVID emergency benefits	21%	21%	21%	22%	21%	15%
Seeking general information other than about filing business taxes	19%	17%	21%	20%	24%	15%
Making a payment owing on business taxes	17%	13%	22%	15%	21%	18%
Trying to resolve a dispute you had with the CRA	15%	15%	14%	12%	17%	20%
Seeking information prior to filing business taxes	13%	14%	11%	12%	17%	9%
Submitting documents that the CRA had requested	12%	9%	14%	11%	10%	15%
Seeking information after filing business taxes	10%	12%	7%	8%	14%	12%
Trying to update account information/change the address	1%	2%	1%	2%	-	-
Seeking information relating to payroll deduction	1%	1%	3%	1%	-	3%
Seeking help on account being locked out	1%	1%	-	1%	-	-
Trying to remind you on filing corporate taxes	1%	1%	-	-	-	3%
Received the summary of the income tax return	1%	1%	-	1%	-	2%
Some other reason	5%	4%	8%	5%	3%	9%
I can't recall	6%	8%	3%	8%	3%	-

D-3. Was the purpose of this MOST RECENT contact relating to...? Please choose all that apply to you.

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

- Businesses operating for over 10 years more commonly described making a payment owing on business taxes compared to those operating for 10 years or less (22% vs 13%).
- Those who specified utilizing in-house resources for filing taxes tended to cite resolving a dispute with the CRA compared to those using outside tax preparation services (23% vs 10%).
- Businesses that were not registered for the My Business Account service tended to seek general information other than filing taxes compared to those who were registered (27% vs 8%).
- Men tended to describe seeking clarification for information sent by the CRA compared to women (32% vs 19%).
- Women more commonly described seeking information related to COVID emergency benefits compared to men (27% vs 10%).
- Those with a disability tended to cite resolving a dispute with the CRA compared to those without a disability (31% vs 13%).

In addition to expressing the purpose of most recent contact with the CRA, those who had contacted the CRA either online, by telephone, or in person were asked to specify their general area of concern. Roughly 1 in 10 businesses were contacting the CRA in relation to COVID emergency benefits or subsidies (10%), their personal income tax (8%), GST or HST (7%), or business income tax (7%). Additional mentions include payroll (3%), child or family benefits (2%), tax credit claims (2%), business number registration (2%), or authorizing a representative (2%).

Table 36. General areas of concern for contacting the CRA in the last 12 months

Base: (SMEs) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=75)⁶

General areas of concern for contacting the CRA	Total (n=75)	Operating for 10 years or less (n=46)	Operating for over 10 years (n=27)	Sole proprietor (n=49)	Partnership (n=6)	Incorporated (n=16)
COVID-related emergency benefits and subsidies	10%	12%	8%	10%	9%	10%
Personal income tax	8%	10%	6%	9%	13%	6%
GST/HST	7%	7%	7%	7%	8%	8%
Business income tax	7%	9%	6%	6%	9%	9%
Payroll	3%	3%	3%	1%	5%	7%
Child & family benefits/credits	2%	3%	<1%	3%	2%	1%
Tax credit claims	2%	2%	2%	2%	5%	1%
Business number registration	2%	2%	2%	2%	6%	1%
Authorizing a representative	2%	2%	1%	1%	3%	1%
Excise taxes, duties and levies	<1%	<1%	<1%	<1%	-	-
Deferred income and savings plans	<1%	<1%	<1%	<1%	-	-
Change address	<1%	1%	-	<1%	-	-
On personal account	<1%	1%	-	<1%	-	-
Estate or trust tax	-	-	-	-	-	-
Other reason	2%	2%	1%	2%	-	2%
I can't recall	1%	1%	<1%	1%	-	1%

D-4. Was your most recent contact with the CRA concerning...

Businesses operating for 10 years or less tended to have concerns surrounding COVID-related emergency benefits compared to those operating for more than 10 years (12% vs 8%).

⁶ Caution small subgroup sample sizes

Service satisfaction

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

Nearly 1 in 3 respondents had a high level of agreement (scores of 8 – 10) that the CRA representative was courteous (63%) and professional (62%). More than half of respondents agreed that the information given was accurate (59%), complete (54%), and easy to understand (54%). A similar level of agreement was observed for a representative taking time to understand their situation (54%). Nearly half agreed that the CRA's service was easy to access (46%), and that the service was timely (44%).

The highest average agreement score among the service metrics was observed for interacting with a courteous representative (8.1), with the lowest agreement level for the CRA's service being easy to access (6.5).

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

- The representative was courteous (8.1)
- The representative was professional (8.1)

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

- The information given was accurate (7.6)
- The representative took time to understand the situation (7.5)
- The information given was complete (7.3)
- The information I was given was easy to understand (7.2)
- The CRA's service was timely (6.6)
- The CRA's service was easy to access (6.5)

Table 37. Perceptions of service satisfaction

Base: (SMEs) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=236)

Impression statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was courteous.	63%	19%	5%	12%	1%	8.1
The CRA representative was professional.	62%	20%	5%	12%	1%	8.1
The information I was given was accurate.	59%	24%	10%	4%	3%	7.6
The information I was given was complete.	54%	27%	14%	4%	1%	7.3
The CRA representative took time to understand my situation.	54%	23%	10%	12%	1%	7.5
The information I was given was easy to understand.	54%	29%	14%	2%	<1%	7.2
The CRA’s service was easy to access.	46%	32%	20%	3%	-	6.5
The CRA’s service was timely.	44%	32%	19%	5%	<1%	6.6

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

An index calculation was developed to evaluate the perceptions of trust for the CRA across the following metrics:

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

When evaluating overall service satisfaction index scores, nearly half of businesses (49%) provided a high-level agreement score (scores of 8 – 10), while 2 in 5 (40%) were calculated as a neutral score (scores of 4 – 7). More than 1 in 10 respondents (11%) provided a low-level agreement score (1 – 3). The service satisfaction index calculation resulted in an average agreement score of 6.8 for Canadians, representing a neutral score.

Table 38. Service satisfaction index calculations

Base: (SMEs) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=236)

Service satisfaction index score	Total (n=236)	Operating for 10 years or less (n=137)	Operating for over 10 years (n=94)	Sole proprietor (n=146)	Partnership (n=25)	Incorporated (n=52)
8-10	49%	47%	50%	51%	40%	50%
4-<8	40%	38%	44%	37%	48%	40%
1-<4	11%	15%	5%	12%	12%	10%
Don't know	<1%	-	1%	<1%	-	-
Mean	6.8	6.6	7.1	6.9	6.5	6.9

Businesses whose purpose of most recent contact was to make a payment scored higher on average than those attempting to resolve a dispute (7.2 vs 5.7).

In addition to calculating a service satisfaction index score, respondents who interacted with the CRA in the past year were asked to rate their overall satisfaction with the quality of service they received. More than half of respondents (51%) provided a high-level agreement score (scores of 8 – 10), while roughly 1 in 3 (33%) were calculated as a neutral score (scores of 4 – 7). More than 1 in 10 respondents (15%) provided a low-level agreement score (1 – 3), resulting in a neutral average agreement score of 6.8 for Canadians.

Table 39. Overall satisfaction with quality of service during most recent contact

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=278)

Overall service satisfaction	Total (n=278)	Operating for 10 years or less (n=159)	Operating for over 10 years (n=114)	Sole proprietor (n=169)	Partnership (n=29)	Incorporated (n=66)
8-10	51%	50%	53%	53%	48%	52%
4-<8	33%	33%	34%	33%	24%	38%
1-<4	15%	16%	12%	14%	28%	11%
Don't know	1%	1%	1%	1%	-	-
Mean	6.9	6.8	7.0	7.0	6.2	6.9

D-6. How satisfied are you with the overall quality of the service you received during your most recent contact with the CRA? Please use a scale from 1 to 10, where 1 means 'completely dissatisfied' and 10 means 'completely satisfied.'

Additional subgroup comparisons for overall service satisfaction include:

- Businesses whose method of most recent contact was online (7.9) scored overall service satisfaction higher than those contacting over the phone (6.6) or through the mail (6.6).
- Canadian SMEs who provided a good overall performance score (scores of 8 – 10) (8.9), provided a higher overall service satisfaction score compared to those who rated overall performance as neutral (scores of 4 to 7) (6.4) or poor (scores of 1 to 3) (3.6).

Canadian businesses who had contacted the CRA themselves in the past year were asked whether the CRA had successfully met their needs during their most recent contact. More than 2 in 3 SMEs (68%), felt that their needs had been met, while roughly a quarter (26%) did not.

Table 40. Needs met during most recent contact among those who contacted the CRA

Base: (SMEs) Respondents who contacted with the CRA in the past year (n=195)⁷

Needs met contacting the CRA	Total (n=195)	Operating for 10 years or less (n=117)	Operating for over 10 years (n=74)	Sole proprietor (n=120)	Partnership (n=23)	Incorporated (n=41)
Yes	68%	66%	72%	72%	52%	68%
No	26%	24%	28%	23%	35%	24%
Don't know	6%	10%	-	5%	13%	7%

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

Those that had any form of contact with the CRA in the past year were then asked to compare the level of customer service they had received with additional financial institution services. Nearly 1 in 5 respondents (16%) felt that the CRA provided better service compared to other financial institutions they do business with. More than half (53%) felt that the CRA's service was about the same, while more than a quarter (26%) felt that the service was worse.

⁷ Caution small subgroup sample sizes

Table 41. Customer service compared to experiences with other financial institutions

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=278)

Experience with the CRA	Total (n=278)	Operating for 10 years or less (n=159)	Operating for over 10 years (n=114)	Sole proprietor (n=169)	Partnership (n=29)	Incorporated (n=66)
Better	16%	20%	11%	15%	21%	14%
About the same	53%	51%	55%	59%	41%	48%
Worse	26%	24%	28%	21%	38%	32%
Don't know	5%	5%	6%	5%	-	6%

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

Additional findings among relevant subgroups include:

- Businesses whose method of contact was through the mail (42%) or over the phone (28%) tended to feel that the service received from the CRA was worse compared to those contacting online (10%).
- Businesses operating for 10 years or less more commonly described the service as better compared to those operating for over 10 years (20% vs 11%).
- Respondents with a disability tended to describe the service as better compared to those without a disability (28% vs 13%).
- Businesses operating in Ontario more commonly described receiving better service compared to those operating in Alberta (22% vs 3%).

Tax intermediaries (TIs)

Contact within the last 12 months

Canadian TIs were asked whether they had contacted the CRA in the last 12 months for anything other than for sending in personal tax returns. More than 1 in 3 (35%) contacted the CRA themselves, while more than 1 in 10 (13%) were contacted by the CRA. Conversely, more than half (53%) had no form of contact with the CRA in the last 12 months.

Table 42. Contact with the CRA in the last 12 months

Base: (TIs) All respondents (n=812)

Contact with CRA in last 12 months	Total (n=812)	Operating for 10 years or less (n=464)	Operating for over 10 years (n=319)	Registered for "Represent a Client" (n=185)	Not registered for "Represent a Client" (n=163)
Yes, I contacted the CRA	35%	38%	32%	53%	21%
Yes, the CRA contacted me	13%	14%	14%	24%	10%
No	53%	48%	57%	34%	70%
Don't know/Refused	5%	6%	3%	1%	3%

D-1. Other than for sending in [SME: business][TI: personal or business] tax returns, have you contacted or been contacted by the CRA [TI: on behalf of a client] in the last 12 months?

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

- Businesses operating for over 10 years tended to report no contact with the CRA compared to those operating for 10 years or less (57% vs 48%).
- Those who were not registered with the Represent a Client service tended to have reported no contact with the CRA compared to those who were registered (70% vs 34%).

Canadian TI respondents who had contacted or been contacted by the CRA within the last 12 months were asked to provide the method of contact that was used. More than two thirds of contact with the CRA took place over the phone (67%), while nearly a fifth took place online (19%). More than 1 in 10 businesses (12%) communicated with the CRA through the mail, while fax (1%) and in person communication (1%) were much less common.

Table 43. Method of contact with the CRA in the last 12 months

Base: (TIs) Respondents who had contact with the CRA in the past year (n=344)

Method of contact with the CRA	Total (n=344)	Operating for 10 years or less (n=213)	Operating for over 10 years (n=127)	Registered for "Represent a Client" (n=120)	Not registered for "Represent a Client" (n=44)
By telephone	67%	65%	72%	64%	70%
Online	19%	21%	15%	20%	14%
By mail	12%	12%	12%	15%	11%
By fax	1%	1%	-	-	2%
In person	1%	1%	-	1%	2%
Don't know/Refused	1%	1%	1%	-	-

D-2. In which way did your most recent contact with the CRA take place?

TIs that had contacted or been contacted by the CRA online in the past 12 months were asked to specify the method of online contact that was used. Nearly half (45%) utilized the Represent a Client secure tax portal, while roughly 1 in 3 (32%) communicated through the tax pages of the Canada.ca website. More than 1 in 10 respondents mentioned the CRA's mobile apps (14%), while a few utilized the CRA's social media platforms (5%) or email (3%).

Table 44. Online contact with the CRA in the last 12 months

Base: (TIs) Respondents who had contact with the CRA online in the past year (n=65)

Online method of contact	Total (n=65)
Through the CRA's secure tax portal Represent a Client	45%
Through the tax pages of the Canada.ca website	32%
Through the CRA's mobile apps	14%
Through the CRA's social media platforms	5%
Through email	3%
Through "Chat with Charlie"	-
Other	2%
Don't know/Refused	-

D2-a. Which online method was most recently used? Was it...

Reason for contact

TIs who had contact with the CRA in the past year were asked to describe the purpose of their communications. More than 1 in 3 respondents mentioned clarifications surrounding information sent by the CRA (37%), followed by information other than filing business taxes, (28%), and attempting to resolve a dispute with the CRA (24%). Nearly 1 in 5 respondents cited information prior to filing taxes (18%), making a payment owing on business taxes (17%), submitting documents that the CRA had requested (17%), and seeking clarification relating to COVID emergency benefits (17%).

Table 45. Purpose of contact with the CRA in the last 12 months

Base: (TIs) Respondents who had contact with the CRA in the past year (n=344)

Purpose of contact with the CRA	Total (n=344)	Operating for 10 years or less (n=213)	Operating for over 10 years (n=127)	Registered for "Represent a Client" (n=120)	Not registered for "Represent a Client" (n=44)
Seeking clarification of information sent to you by the CRA	37%	39%	35%	40%	34%
Seeking general information other than about filing business taxes	28%	31%	22%	27%	25%
Trying to resolve a dispute you had with the CRA	24%	22%	28%	24%	18%
Seeking information prior to filing business taxes	18%	21%	14%	18%	21%
Making a payment owing on business taxes	17%	21%	13%	28%	9%
Submitting documents that the CRA had requested	17%	14%	24%	20%	16%
Seeking information or clarification relating to COVID emergency benefits	17%	15%	19%	17%	16%
Seeking information after filing business taxes	12%	13%	11%	15%	7%
Seeking help on the account being locked out	1%	1%	1%	1%	-
Trying to update account information/change the address	1%	1%	1%	-	-
Seeking help about the account being hacked	1%	1%	1%	-	-
Received the summary of the income tax return	<1%	1%	-	-	-
Some other reason	3%	2%	6%	2%	2%
I can't recall	2%	1%	2%	2%	2%

D-3. Was the purpose of this MOST RECENT contact relating to...? Please choose all that apply to you.

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

- Businesses operating for over 10 years more commonly described submitting documents that the CRA had requested compared to those operating for 10 years or less (24% vs 14%).
- Respondents whose method of contact was through the mail tended to try to resolve a dispute compared to those contacting online (34% vs 17%).
- Those whose method of contact was through the mail more commonly specified submitting documents that the CRA had requested compared to those contacting over the phone (32% vs 15%).
- TIs that were registered for the Represent a Client service tended to describe making a payment compared to those who were not registered (28% vs 9%).

In addition to expressing the purpose of most recent contact with the CRA, those who had contacted the CRA either online, by telephone, or in person were asked to specify their general area of concern. Roughly 1 in 10 TIs were contacting the CRA in relation to personal income tax (11%), business income tax (10%), COVID emergency benefits or subsidies (9%), GST or HST (9%), or tax credit claims (6%). Additional mentions include payroll (5%), child or family benefits (3%), business number registration (3%), estate or trust tax (3%) or authorizing a representative (3%).

Table 46. General areas of concern for contacting the CRA in the last 12 months

Base: (TIs) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=91)⁸

General areas of concern for contacting the CRA	Total (n=91)	Operating for 10 years or less (n=58)	Operating for over 10 years (n=30)	Registered for "Represent a Client" (n=34)	Not registered for "Represent a Client" (n=11)
Personal income tax	11%	13%	9%	18%	7%
Business income tax	10%	13%	7%	16%	4%
COVID-related emergency benefits and subsidies	9%	10%	8%	11%	7%
GST/HST	9%	10%	8%	11%	4%
Tax Credit Claims	6%	7%	6%	9%	3%
Payroll	5%	6%	5%	9%	4%
Child & Family Benefits/Credits	3%	5%	2%	7%	1%
Business Number Registration	3%	4%	2%	7%	2%
Estate or trust tax	3%	3%	2%	5%	1%
Authorizing a representative	3%	3%	3%	5%	1%
Deferred income and savings plans	2%	3%	2%	5%	1%
Excise taxes, duties and levies	2%	2%	2%	4%	1%
On personal account	1%	1%	<1%	1%	-
Other reason	2%	1%	2%	1%	1%
I can't recall	<1%	-	1%	-	1%

D-4. Was your most recent contact with the CRA concerning...

TIs operating for 10 years or less tended to contact regarding business income tax compared to those operating for more than 10 years (12% vs 7%).

⁸ Caution small subgroup sample sizes

Service satisfaction

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

Roughly 1 in 3 respondents had a high level of agreement (scores of 8 – 10) that the CRA representative was courteous (66%) and professional (66%). Roughly 3 in 5 respondents strongly agreed that the information given was accurate (62%), easy to understand (59%), and complete (57%). A similar level of high agreement was observed for a representative taking time to understand their situation (60%). More than half agreed that the CRA's service was easy to access (55%), and that the service was timely (53%).

The highest average agreement score among the service metrics was observed for interacting with a professional representative (8.1), with the lowest agreement level for the CRA's service being timely (7.0).

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

- The representative was professional (8.1)
- The representative was courteous (8.0)

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

- The information given was accurate (7.7)
- The information given was complete (7.6)
- The representative took time to understand the situation (7.6)
- The information I was given was easy to understand (7.6)
- The CRA's service was easy to access (7.1)
- The CRA's service was timely (7.0)

Table 47. Perceptions of service satisfaction

Base: (TIs) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=299)

Impression statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was courteous.	66%	27%	4%	2%	1%	8.0
The CRA representative was professional.	66%	29%	3%	2%	-	8.1
The information I was given was accurate.	62%	27%	8%	2%	1%	7.7
The information I was given was complete.	57%	31%	9%	2%	<1%	7.6
The CRA representative took time to understand my situation.	60%	28%	9%	2%	<1%	7.6
The information I was given was easy to understand.	59%	32%	8%	2%	-	7.6
The CRA’s service was easy to access.	55%	32%	12%	<1%	-	7.1
The CRA’s service was timely.	53%	31%	15%	1%	-	7.0

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

An index calculation was developed to evaluate the perceptions of trust for the CRA across the following metrics:

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

When evaluating overall service satisfaction index scores, more than half of TIs (53%) provided a high-level agreement score (scores of 8 – 10), while more than 2 in 5 (41%) were calculated as a neutral score (scores of 4 – 7). Less than 1 in 10 respondents (7%) provided a low-level agreement score (1 – 3). The service satisfaction index calculation resulted in an average agreement score of 7.1 for Canadians, representing a neutral score.

Table 48. Service satisfaction index calculations

Base: (TIs) Respondents who had contact with the CRA in the past year either online, by telephone, or in person (n=299)

Service satisfaction index score	Total (n=299)	Operating for 10 years or less (n=184)	Operating for over 10 years (n=111)	Registered for "Represent a Client" (n=102)	Not registered for "Represent a Client" (n=38)
8-10	53%	54%	50%	54%	58%
4-<8	41%	41%	41%	40%	39%
1-<4	7%	5%	9%	6%	3%
Mean	7.1	7.2	7.0	7.2	7.4

Tax intermediaries whose purpose of most recent contact was to acquire information after filing business taxes (7.5), those making a payment (7.5), seeking general information (7.4), or clarifying information sent by the CRA (7.2) scored higher on average than those attempting to resolve a dispute (6.4).

In addition to calculating a service satisfaction index score, respondents who interacted with the CRA in the past year were asked to rate their overall satisfaction with the quality of service they received. Nearly 3 in 5 respondents (57%) provided a high-level agreement score (scores of 8 – 10), while more than 1 in 3 (35%) were calculated as a neutral score (scores of 4 – 7). Less than 1 in 10 respondents (8%) provided a low-level agreement score (1 – 3), resulting in a neutral average agreement score of 7.3 for Canadian TIs.

Table 49. Overall satisfaction with quality of service during most recent contact

Base: (TIs) Respondents who had contact with the CRA in the past year (n=344)

Overall service satisfaction	Total (n=344)	Operating for 10 years or less (n=213)	Operating for over 10 years (n=127)	Registered for "Represent a Client" (n=120)	Not registered for "Represent a Client" (n=44)
8-10	57%	59%	54%	58%	59%
4-<8	35%	35%	34%	34%	39%
1-<4	8%	6%	12%	8%	2%
Don't know	-	-	-	-	-
Mean	7.3	7.5	7.1	7.5	7.7

D-6. How satisfied are you with the overall quality of the service you received during your most recent contact with the CRA? Please use a scale from 1 to 10, where 1 means 'completely dissatisfied' and 10 means 'completely satisfied.'

Additional subgroup comparisons for overall service satisfaction include:

- TIs whose method of most recent contact was online scored overall service satisfaction higher than those contacting over the phone (7.9 vs 7.1).
- Canadian TIs who provided a good overall performance score (scores of 8 – 10) (8.9), provided a higher overall service satisfaction score compared to those who rated overall performance as neutral (scores of 4 to 7) (6.4) or poor (scores of 1 to 3) (3.6).

Canadian TIs who had contacted the CRA themselves in the past year were asked whether the CRA had successfully met their needs during their most recent contact. More than 4 in 5 TIs (82%), felt that their needs had been met, while more than 1 in 10 (15%) did not.

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

Base: (TIs) Respondents who contacted with the CRA in the past year (n=281)

Needs met contacting the CRA	Total (n=281)	Operating for 10 years or less (n=175)	Operating for over 10 years (n=102)	Registered for "Represent a Client" (n=98)	Not registered for "Represent a Client" (n=34)
Yes	82%	84%	79%	82%	82%
No	15%	14%	17%	15%	15%
Don't know	3%	2%	4%	3%	3%

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

TIs whose method of contact was online tended to report having their needs met compared to those contacting over the phone (93% vs 78%).

Those that had any form of contact with the CRA in the past year were then asked to compare the level of customer service they had received with additional financial institution services. Roughly 1 in 3 respondents (33%) felt that the CRA provided better service compared to other financial institutions they do business with. More than half (52%) felt that the CRA's service was about the same, while more than 1 in 10 (15%) felt that the service was worse.

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

Base: (TIs) Respondents who had contact with the CRA in the past year (n=344)

Experience with the CRA	Total (n=344)	Operating for 10 years or less (n=213)	Operating for over 10 years (n=127)	Registered for "Represent a Client" (n=120)	Not registered for "Represent a Client" (n=44)
Better	33%	36%	28%	38%	32%
About the same	52%	54%	48%	51%	55%
Worse	15%	10%	23%	12%	14%
Don't know	<1%	-	1%	-	-

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

Additional findings among relevant subgroups include:

- TIs whose method of contact was through the mail (46%) or online (45%) tended to feel that the service received from the CRA was better compared to those contacting over the phone (28%).
- TIs operating for over 10 years more commonly described the service as worse compared to those operating for 10 years or less (23% vs 10%).

Service delivery

General population

Service statements

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

More than 4 in 5 respondents (82%) had a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Roughly 2 in 3 Canadians agreed that the CRA assumes taxpayers report their taxes accurately (68%), and that the CRA holds itself accountable for the written information it provides (65%). Less than half of respondents (49%) agreed that they know how to access the tax benefits and credits they are entitled to.

The highest average agreement score among the service metrics was observed in the ability to get service in the official language of choice over the phone (9.2), with the lowest agreement level for understanding of how to access tax benefits and credits (6.9).

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

- Ability to get service in the official language of choice over the phone (9.2)
- The CRA assumes taxpayers report their taxes accurately (8.1)

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

- The CRA holds itself accountable for the written information it provides (7.8)
- Understanding of how to access tax benefits and credits (6.9)

Table 52. Perceptions of service

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

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.	82%	7%	3%	8%	9.2
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary.	68%	23%	5%	4%	8.1
The CRA holds itself accountable for the written information it provides.	65%	24%	7%	5%	7.8
You know how to access the tax benefits and credits you are entitled to.	49%	33%	14%	4%	6.9

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

Relevant subgroup comparisons across various service metrics include:

- Canadians living in Quebec tended to provide a higher average score compared to those living in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia for the following metrics:
 - The CRA holds itself accountable for the written information it provides (8.7 vs 7.64, 7.6, 7.9, 7.4, 7.5)
 - The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary (8.6 vs 7.8, 8.1, 8.1, 7.7, 7.9).
- Those without a disability more commonly agreed that they were able to get service in the official language of choice compared to those with a disability (9.3 vs 8.9).

- Respondents who reported filing their taxes on their own tended to agree that they knew how to access the tax benefits and credits they were entitled to compared to those who received help (7.7 vs 6.6).
- Those born outside of Canada provided higher average scores when asked if the CRA holds itself accountable for the written information it provides compared to those born in Canada (8.3 vs 7.7%).
- Canadians whose revenue source was their employer more commonly agreed that the CRA holds itself accountable for the written information it provides compared to business owners or partners (7.9 vs 6.9).
- Respondents who were registered for the My Account service tended to agree with the following service metrics compared to those that were not registered:
 - They received service in the official language of their choice (9.4 vs. 8.9).
 - They knew how to access the tax benefits and credits they were entitled to (7.3 vs 6.2).

Registered for online services

Canadians were asked to specify whether they were currently registered with the CRA’s My Account secure tax portal. Nearly 2 in 3 respondents (65%) made use of the CRA’s My Account service, while more than a quarter (29%) did not.

Table 53. Registration with the CRA’s My Account online service

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

Registered with My Account	Total (n=1,202)	ATL (n=134)	QC (n=268)	ON/ NU (n=404)	MB/ SK (n=133)	AB/ NWT (n=113)	BC/ YK (n=150)	18 – 24 (n=41)	25 – 34 (n=112)	35 – 49 (n=243)	50 – 64 (n=343)	65+ (n=459)
Yes	65%	61%	63%	67%	67%	74%	59%	67%	78%	77%	61%	44%
No	29%	32%	33%	27%	30%	21%	34%	29%	16%	20%	32%	48%
Don’t know/ Refused	6%	7%	4%	6%	4%	6%	7%	4%	6%	4%	6%	8%

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

Additional relevant findings among various subgroups include the following:

- Respondents that rated the CRA’s overall performance as good (scores of 8 – 10) (73%) tended to be registered to the My Account service compared to those that rated performance as neutral (scores of 4 – 7) (62%) or poor (scores of 1 – 3) (60%).

- Those who had contact with the CRA in the past 12 months were more commonly registered with the My account service compared to those that had not (78% vs 61%).
- Canadians who had contact with the CRA online over the past year (94%) tended to be registered with the My Account service compared to those that had contact over the phone (75%) or through the mail (70%).
- Respondents with a disability tended to not be registered with the My Account service compared to those without a disability (27% vs 43%).
- Canadians with a household income of less than \$40,000 were less (42%) commonly registered with the My Account service compared to those earning \$40,000 to under \$80,000 (29%), \$80,000 to under \$150,000 (22%), or \$150,000 or more (21%).
- Respondents who reported filing their taxes on their own tended to be registered compared to those who received help (83% vs 60%).
- Canadians living in Alberta tended to be registered compared to those living in British Columbia (74% vs 59%).
- Those aged 18 to 24 (67%), 25 to 34 (78%), 35 to 49 (77%), 50 to 64 (61%) were more commonly registered compared to those 65 years or older (44%).
- Canadians with a university education (74%) tended to be registered compared to those with trade school or college education (65%), or a high school education (49%).
- Indigenous respondents tended to not be registered compared to non-Indigenous respondents (28% vs 49%).

Small / medium enterprises (SMEs)

Confidence without external assistance

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

More than 1 in 5 SMEs (21%) provided a high level of confidence (scores of 8 – 10), while roughly 1 in 3 (33%) provided a moderate level of confidence (scores of 4 – 7). More than 2 in 5 respondents (44%) described a low level of confidence (scores of 1 – 3) in their businesses ability to handle taxes without external assistance. This results in an average confidence score of 4.5, representing a neutral score.

Table 54. Confidence in handling business taxes without outside help

Base: (SMEs) Split sample, service module, respondents who used an outside tax preparation service (n=158)⁹

Confidence rating	Total (n=158)	Operating for 10 years or less (n=78)	Operating for over 10 years (n=78)	Sole proprietor (n=105)	Partnership (n=5)	Incorporated (n=41)
8-10	21%	21%	21%	19%	60%	20%
4-7	33%	30%	36%	30%	20%	46%
1-3	44%	47%	42%	50%	-	34%
Don't know	2%	3%	1%	2%	20%	-
Mean	4.5	4.3	4.5	4.1	8.8	4.9

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

Contact preferences when dealing with the CRA

Businesses were then asked to describe their preferred means of receiving service or information when they require basic information from the CRA. Nearly half of SMEs (46%) specified that they would visit the tax pages of the Canada.ca website, while more than 1 in 5 (21%) would prefer to contact the CRA by telephone. More than 1 in 10 businesses would contact the CRA using an online chat function (11%), or send the CRA an email (11%). Additional mentions include asking a financial advisor or accountant to contact the CRA (4%), contacting the CRA by mail (2%), sending the CRA a fax (2%), or contacting the CRA via social media (1%).

⁹ Caution small subgroup sample sizes

Table 55. Preferred source of service for basic information

Base: (SMEs) Split sample, service module, all respondents (n=375)

Preferred source for basic information	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
Visit the tax pages of the Canada.ca website	46%	47%	45%	43%	52%	50%
Contact the CRA by telephone	21%	19%	21%	22%	15%	22%
Contact the CRA using an online chat function	11%	14%	8%	12%	15%	9%
Send the CRA an email	11%	9%	13%	11%	12%	12%
Ask financial advisor/accountant to contact the CRA	4%	5%	4%	4%	-	4%
Contact the CRA by mail	2%	2%	2%	1%	6%	-
Send the CRA a fax	2%	1%	3%	2%	-	-
Contact the CRA via social media	1%	2%	-	1%	-	3%
H&R Block	<1%	-	1%	<1%	-	-
I don't know	2%	1%	3%	3%	-	-

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

Additional subgroup comparisons for receiving general information include the following:

- Businesses operating in Alberta tended to visit the tax pages of the Canada.ca website compared to those in Quebec (55% vs 35%).
- Those aged 25 to 34 tended to use the following online options compared to those 35 to 49, 50 to 64, or 65 years or older:
 - Contact the CRA using an online chat function (23% vs 10%, 9%, 5%).
 - Contact the CRA via social media (7% vs <1%, 0%, 0%).

Businesses were then asked to describe their preferred means of receiving service or information when they require clarification on information sent by the CRA. More than half of SMEs (53%) specified that they would prefer to contact the CRA by telephone. More than 1 in 10 businesses would contact the CRA through email (14%), or would ask a financial advisor or accountant to contact the CRA (10%). Nearly 1 in 10 SMEs would visit the tax pages of the Canada.ca website (9%) or use an online chat function (8%). Additional mentions include contacting the CRA by mail (4%), contacting the CRA via social media (1%), or sending the CRA a fax (1%).

Table 56. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (SMEs) Split sample, service module, all respondents (n=375)

Preferred source for clarification on information sent by the CRA	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
Contact the CRA by telephone	53%	52%	55%	50%	58%	65%
Send the CRA an email	14%	17%	10%	13%	24%	9%
Ask financial advisor/accountant to contact the CRA	10%	9%	11%	9%	-	15%
Visit the tax pages of the Canada.ca website	9%	9%	8%	10%	6%	5%
Contact the CRA using an online chat function	8%	7%	8%	8%	12%	4%
Contact the CRA by mail	4%	3%	4%	5%	-	1%
Contact the CRA via social media	1%	1%	-	1%	-	-
Send the CRA a fax	1%	1%	1%	1%	-	1%
I don't know	2%	1%	3%	3%	-	-

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

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

- Women tended to select sending the CRA an email compared to men (18% vs 9%).
- Businesses in operation for 10 years or less tended to select sending the CRA an email compared to those operating for more than 10 years (17% vs 10%).
- Businesses that were described as partnerships more commonly selected sending the CRA an email compared to incorporated businesses (24% vs 9%).
- Incorporated businesses more commonly selected contacting the CRA over the phone compared to sole proprietorships (64% vs 50%).
- Those whose tax filing method utilized in-house resources tended to select visiting the tax pages of the Canada.ca website compared to those utilizing an outside tax preparation service (16% vs 4%).

Businesses were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. Nearly half of SMEs (46%) specified that they would prefer to contact the CRA by telephone. More than 1 in 10 businesses would ask a financial advisor or accountant to contact the CRA (16%), visit the tax pages of the Canada.ca website (12%), or contact the CRA by email (10%). Nearly 1 in 10 (8%) would use an online chat function, while additional mentions included contacting the CRA by mail (3%), or sending the CRA a fax (1%).

Table 57. Preferred source of service for assistance on a personal tax matter

Base: (SMEs) Split sample, service module, all respondents (n=375)

Preferred source for assistance on a personal tax matter	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
Contact the CRA by telephone	46%	47%	46%	44%	46%	51%
Ask financial advisor/accountant to contact the CRA	16%	15%	17%	15%	9%	21%
Visit the tax pages of the Canada.ca website	12%	11%	13%	13%	15%	8%
Send the CRA an email	10%	11%	8%	8%	9%	13%
Contact the CRA using an online chat function	8%	10%	7%	8%	18%	7%
Contact the CRA by mail	3%	4%	2%	4%	3%	-
Send the CRA a fax	1%	-	2%	1%	-	-
Contact the CRA via social media	<1%	1%	-	<1%	-	-
Some other way	<1%	-	1%	<1%	-	-
I don't know	4%	3%	5%	6%	-	-

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

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

- Respondents registered with My Business Account more commonly selected contacting the CRA by telephone compared to those who were not (49% vs 37%).
- Businesses whose tax filing method utilized in-house resources tended to select visiting the tax pages of the Canada.ca website compared to those utilizing an outside tax preparation service (21% vs 9%).

Confidence resolving a tax disagreement

In addition to rating the overall level of confidence for preparing business taxes without external assistance, Canadian SMEs were asked to rate their level of confidence that any potential disagreements with the CRA would be resolved. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident.

Roughly 1 in 3 SMEs (33%) provided a high level of confidence (scores of 8 – 10), while roughly half (46%) provided a moderate level of confidence (scores of 4 – 7). Nearly 1 in 5 respondents (16%) described a low level of confidence (scores of 1 – 3) that the issue would be resolved. This results in an average confidence score of 6.3, representing a neutral score.

Table 58. Perceived confidence in resolving tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=375)

Confidence rating	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
8-10	33%	30%	35%	32%	36%	38%
4-7	46%	42%	49%	46%	42%	45%
1-3	16%	21%	11%	16%	18%	12%
Don't know	6%	6%	5%	6%	3%	5%
Mean	6.3	6.1	6.5	6.3	6.4	6.5

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

Additional subsegment confidence findings include the following:

- Businesses operating in Ontario (6.7) provided higher average confidence scores for resolving issues with the CRA compared to those in Quebec (6.0) or Alberta (5.6).
- Those registered for the My Business Account secure tax portal tended to provide a higher average confidence score compared to those who were not registered (6.5 vs 5.8).

Using the same confidence scale, businesses were asked to rate their level of confidence if they had a disagreement with the CRA over their business taxes, that the process would be conducted fairly. More than 1 in 3 SMEs (37%) provided a high level of confidence (scores of 8 – 10), while roughly half (46%) provided a moderate level of confidence (scores of 4 – 7). More than 1 in 10 respondents (12%) described a low level of confidence (scores of 1 – 3) that the process would be fair. This results in an average confidence score of 6.5, representing a neutral score.

Table 59. Perceived confidence in a fair process while resolving tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=375)

Confidence rating	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
8-10	37%	30%	43%	36%	42%	37%
4-7	46%	50%	42%	45%	42%	49%
1-3	12%	14%	11%	12%	12%	11%
Don't know	5%	6%	5%	6%	3%	4%
Mean	6.5	6.3	6.8	6.5	6.8	6.5

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

Relevant subsegment confidence findings include the following:

- Businesses operating in Ontario provided higher average confidence scores for a fair process while resolving disagreements compared to those in Alberta (6.8 vs 5.8).
- Business whose method of most recent contact was online tended to provide a higher average score compared to those whose contact took place over the phone (7.6 vs 6.2).
- Those registered for the My Business Account secure tax portal tended to provide a higher average confidence score compared to those who were not registered (6.8 vs 5.9).

Service statements

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

More than 4 in 5 respondents (81%) had a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. More than half of businesses agreed that the CRA assumes businesses report their taxes accurately (55%), and that the CRA holds itself accountable for the written information it provides (50%). More than 2 in 5 respondents (44%) agreed that the CRA offers online services that meet their needs, while more than 1 in 3 agreed that they know how to access the tax benefits and credits their business is entitled to (35%), and feel well-informed about the services the CRA has to offer (33%).

The highest average agreement score among the service metrics was observed in the ability to get service in the official language of choice over the phone (9.0), with the lowest agreement level for feeling well-informed about the services the CRA has to offer (6.2).

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

- Ability to get service in the official language of choice over the phone (9.0)

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

- The CRA assumes businesses report their taxes accurately (7.4)
- The CRA holds itself accountable for the written information it provides (7.3)
- The CRA offers online services that meet their needs (6.9)
- Understanding of how to access tax benefits and credits for business (6.2)
- Feel well-informed about the services the CRA has to offer (6.2)

Table 60. Perceptions of service

Base: (SMEs) Split sample, service module, all respondents (n=375)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.	81%	13%	2%	5%	9.0
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary.	55%	30%	8%	7%	7.4
The CRA holds itself accountable for the written information it provides.	50%	27%	9%	14%	7.3
The CRA offers online services that meet your needs.	44%	40%	9%	7%	6.9
You know how to access the tax benefits and credits your business is entitled to.	35%	43%	17%	5%	6.2
You feel well-informed about the services the CRA has to offer.	33%	48%	15%	4%	6.2

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

Additional relevant findings among various subgroups include the following:

- Respondents whose method of tax filing utilized in-house resources tended to provide higher average agreement scores for knowing how to access tax benefits and credits compared to those utilizing an external tax preparation service (6.9 vs 5.7).
- Business operating for more than 10 years provided higher average agreements scores when asked if the CRA holds itself accountable for the written information it provides compared to those operating for 10 years or less (7.6 vs 7.0).
- Those that did not have contact with the CRA over the past 12 months provided higher average agreement scores when asked if the CRA offers online services that meet their needs compared to those that had contact (7.4 vs 6.5).

Registered for online services

Canadian businesses were asked to specify whether they were currently registered with the CRA’s My Business Account secure tax portal. More than half of SMEs (53%) made use of the CRA’s My Business Account service, while nearly 1 in 3 (30%) did not. Nearly 1 in 5 SMEs (17%) indicated they weren’t sure if they were registered for the CRA’s secure tax portal, or refused to answer.

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

Base: (SMEs) Split sample, service module, all respondents (n=375)

Registered with My Business Account	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
Yes	53%	46%	60%	46%	46%	75%
No	30%	34%	27%	35%	33%	15%
Don’t know/ Refused	17%	21%	13%	19%	21%	11%

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

Relevant subgroup findings among businesses registering for the My Business Account secure tax portal include the following:

- Businesses operating in Quebec (63%), British Columbia (56%), and Ontario (52%) tended to be registered compared to those living in Alberta (33%).
- Respondents with a disability more commonly were not registered compared to those without a disability (45% vs 28%).
- Those operating for over 10 years tended to be registered compared to those operating for 10 years or less (60% vs 46%).
- Businesses that reported using an outside tax preparation service tended to be registered compared to those that filed using in-house resources (57% vs 43%).
- Incorporated businesses (75%) were more commonly registered compared to sole proprietors (46%) or partnerships (45%).

Canadian business respondents whose most recent contact with the CRA took place over the phone, were asked to describe why they did not use the My Business Account secure tax portal. Nearly 1 in 3 respondents (29%) described access to information, with nearly 1 in 5 (17%) specifically mentioning the need for clarifications related to information that was received from the CRA. Nearly 1 in 3 SMEs (29%) described various perceptions of security or privacy concerns utilizing the online portal, while more than a quarter (26%) described the convenience of engaging with the CRA over the phone. Additional mentions included miscellaneous service needs (17%), or difficulties accessing the online portal (7%).

Table 62. Reason for contacting the CRA over the phone instead of using the My Business Account online service

Base: (SMEs) Split sample, service module, respondents who contacted the CRA over the phone (n=44)

Reasons for calling	Total (n=44)
Information (Net)	29%
Much easier to get/gather the right information	5%
Wasn't able to get the right information using MyBA	7%
Could not find answers in their website	2%
Clarifications (Subnet)	17%
Wanted in-depth clarification on queries/wanted clear answers	10%
Able to understand more/explain more	7%
Security/Privacy (Net)	29%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	21%
Question involves bills/payment/money matters	5%
It is more reliable/secure	2%
Convenience (Net)	26%
It was more convenient/easier/simple	10%
Prefer to talk to a human than online/chat	12%
Want faster transaction	12%
Miscellaneous (Net)	17%
They asked me to call/a call is required/just returning the call	12%
It is more effective/efficient	5%
Access (Net)	7%
Having issues accessing their site/locked out of my account	7%
Phone is the most accessible method	2%
Other	10%
Don't Know/Refused	2%

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

Business tax processes

Canadian businesses were asked to describe how letters from the CRA that are addressed to the business are processed. Roughly 2 in 3 respondents (66%) reported being responsible for reading and dealing with any letters received from the CRA. Nearly 1 in 3 (32%) would personally read the letter and give it to their accountant or finance area to handle. Few businesses reported giving any letters received to their accountant or finance area without personally reading communications from the CRA (1%).

Table 63. Process of receiving letters from the CRA addressed to business

Base: (SMEs) Split sample: service module, all respondents (n=375)

Process of receiving letter	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
I would read it and deal with it myself	66%	66%	65%	69%	76%	57%
I would read it and give it to my accountant or finance area to handle	32%	33%	32%	30%	21%	42%
I would give it to my accountant or finance area without reading it	1%	-	2%	<1%	3%	1%
Don't know/ Refused	1%	1%	1%	1%	-	-

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

Additional subgroup findings when processing letters received by the CRA include the following:

- Sole proprietorships tended to read and deal with letters themselves compared to incorporated businesses (69% vs 57%).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (71%) more commonly dealt with letters themselves compared those whose overall rating was neutral (scores of 4 – 7) (65%) or poor (scores of 1 – 3) (53%).
- Those who were not registered with the My Business Account service tended to read and deal with letters themselves compared to those who were registered (80% vs 64%).

Respondents who would provide the letter to their accountant were asked whether they had a dedicated employee or team of employees that deal with the CRA. More than 1 in 5 businesses (21%) had dedicated staff, while more than three quarters (76%) did not have dedicated employees to deal with the CRA on behalf of the organization.

Table 64. Dedicated employee(s) that deal with the CRA on behalf of the organization

Base: (SMEs) Split sample: service module, respondents who would provide the letter to their accountant (n=123)¹⁰

Dedicated employee(s) that deal with the CRA	Total (n=123)	Operating for 10 years or less (n=63)	Operating for over 10 years (n=60)	Sole proprietor (n=75)	Partnership (n=8)	Incorporated (n=33)
Yes	21%	16%	27%	20%	25%	12%
No	76%	79%	73%	79%	50%	88%
Don't know/Refused	2%	5%	-	1%	25%	-

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

Canadian businesses were asked to describe their frequency of engaging with a series of online business activities. Nearly 4 in 5 respondents (79%) frequently engaged in online banking, while nearly 2 in 3 described frequently making payments online (62%). Roughly half of Canadian SMEs described frequently sending or receiving e-transfers (51%), as well as receiving, or sending bills electronically (50% respectively). More than 2 in 5 businesses (43%) reported frequently making online purchases, while more than 1 in 3 (37%) frequently maintain a company website.

Table 65. Frequency of engaging in online business activities

Base: (SMEs) Split sample: service module, all respondents (n=375)

Frequency of business activities	Frequently	Sometimes	Rarely	Never	Don't know
Bank online	79%	15%	4%	3%	-
Make payments online	62%	25%	7%	6%	<1%
Send or receive electronic money transfers (e-transfers)	51%	26%	12%	11%	-
Receive bills electronically	50%	28%	9%	11%	<1%
Send invoices electronically	50%	22%	11%	16%	1%
Make purchases online	43%	35%	16%	6%	<1%
Maintain a company website	37%	14%	10%	38%	1%

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

¹⁰ Caution small subgroup sample sizes

Relevant subsegment findings for online business activities include the following:

- Women tended to report frequently engaging in the following online business activities to a greater extent than men:
 - Bank online (83% vs 74%)
 - Send or receive electronic money transfers (57% vs 41%)
 - Make payments online (67% vs 56%)
- Business operating for 10 years or less engaged more frequently in the following activities compared to those operating for more than 10 years:
 - Send or receive electronic money transfers (57% vs 44%)
 - Make purchases online (51% vs 34%)
- Respondents that were registered for the My Business Account service tended to more frequently engage in the following activities compared to those who were not registered:
 - Make purchases online (50% vs 38%)
 - Receive bills electronically (59% vs 43%)
 - Send invoices electronically (59% vs 42%)
- Those that reported contact with the CRA over the past 12 months more frequently engaged in the following activities compared to those that did not:
 - Make payments online (72% vs 56%)
 - Send or receive electronic money transfers (61% vs 47%)
 - Make purchases online (55% vs 35%)
 - Maintain a company website (46% vs 29%)

[Use of and satisfaction with tax-related information on Canada.ca](#)

Businesses were asked to describe whether they had previously visited the Canada.ca website for tax-related information. More than 2 in 3 SMEs (69%) reported visiting the site for tax information, while more than a quarter (26%) did not.

Table 66. Previously visited the Canada.ca website for tax-related information

Base: (SMEs) Split sample: service module, all respondents (n=375)

Previously visited Canada.ca website	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
Yes	69%	76%	62%	67%	88%	67%
No	26%	19%	32%	28%	9%	26%
Don't know/ Refused	5%	5%	6%	5%	3%	7%

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

Relevant subgroup findings related to usage of the Canada.ca website include the following:

- Businesses operating in Quebec (37%) tended to have not used the site compared to those living in Ontario (24%) or Alberta (18%).
- Businesses operating for 10 years or less more commonly reported visiting the site compared to those operating for more than 10 years (76% vs 62%).
- Partnerships tended to have visited the site compared to incorporated businesses and sole proprietorships (88% vs 67% respectively).
- Businesses utilizing in-house resources to file business taxes tended to have visited the site compared to those using outside tax preparation services (81% vs 60%).
- Those who reported contact with the CRA over the past 12 months tended to have visited the site compared to those who had no contact (77% vs 65%).

Businesses that had visited the Canada.ca website for tax-related information were asked to provide their level of agreement on a scale of 1 to 10 for a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than 2 in 5 respondents (43%) had a high level of agreement (scores of 8 – 10) that the website provided the information that was needed. Roughly 1 in 3 businesses agreed that the information provided was easy to understand (36%) and was easy to find (32%).

The highest average agreement score among the site metrics was observed in the ability to ultimately get the information that was needed (6.8), with the lowest agreement level for ease of finding the information (6.1).

Each metric received a moderate level of average agreement (scores of 4 – 7):

- The website provided the information that was needed (6.8)
- The information provided was easy to understand (6.4)
- It was easy to find the information (6.1)

Table 67. Perceptions of the Canada.ca website

Base: (SMEs) Split sample: service module, respondents who have visited the Canada.ca website for tax-related information (n=260)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	43%	48%	8%	<1%	6.8
The information provided on the tax pages of the Canada.ca website is easy to understand.	36%	47%	15%	1%	6.4
It is easy to find the information I'm looking for.	32%	49%	18%	<1%	6.1

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

Relevant subgroup findings for website evaluation metrics include the following:

- Women provided higher scores on average for information on the site being easy to understand compared to men (6.7 vs 6.0).
- Businesses operating in Ontario tended to provide higher average ratings for the following website metrics compared to those living in Alberta
 - The information provided on the tax pages of the Canada.ca website is easy to understand (6.7 vs 5.4)
 - It is easy to find the information I'm looking for (6.5 vs 5.2)
- Businesses operating for more than 10 years provided a higher average rating for information on the site being easy to understand compared to those operating for 10 years or less (6.8 vs 6.1).

Tax filing burden

Businesses were asked to provide their level of agreement on a scale of 1 to 10 for a series of tax filing perception metrics, with 1 being completely disagree and 10 being completely agree. Nearly 2 in 5 respondents (36%) had a high level of agreement (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. More than a quarter of businesses strongly agreed that the CRA takes their needs into account when developing products and services (28%), and that new products and services are in line with the realities of conducting business (23%).

The highest average agreement score among the tax filing metrics was observed spending less time searching for information (6.6), with the lowest agreement level for products and services that are in line with conducting business (6.3).

Each metric received a moderate level of average agreement (scores of 4 – 7):

- Less time spent searching for required information to meet business obligations (6.6)
- The CRA takes the needs of businesses into account when developing new products and services (6.5)
- The CRA develops new products and services in line with the realities of conducting business (6.3)

Table 68. Perceptions of business tax filing process

Base: (SMEs) Split sample: service module, all respondents (n=375)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Over the past year, I've spent less time searching for information I require to meet my business obligations to the CRA.	36%	41%	13%	10%	6.6
The CRA takes the needs of businesses into account when developing new products and services.	28%	39%	9%	25%	6.5
The CRA develops new products and services that are in line with the realities of conducting business.	23%	39%	10%	29%	6.3

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

Relevant subgroup findings for business tax metrics include the following:

- Businesses registered with the My Business Account service tended to provide higher average agreement scores for the CRA developing new products and service that are in line with conducting business compared to those who were not registered (6.5 vs 5.7).
- Businesses operating in Ontario provided higher average agreement scores for the following metrics compared to those operating in Quebec or Alberta:
 - Over the past year, I've spent less time searching for information I require to meet my business obligations to the CRA (6.9 vs 5.9, 5.9)
 - The CRA develops new products and services that are in line with the realities of conducting business (7.0 vs 5.9, 5.0)
 - The CRA takes the needs of businesses into account when developing new products and services (6.9 vs 6.1, 5.6)

Businesses were asked to rate the level of burden they had experienced while meeting their business tax obligations on a scale of 1 to 10, with 1 being not at all burdensome and 10 being extremely burdensome. More than 1 in 5 SMEs (21%) provided a high-level burden score (scores of 8 – 10), while more than 2 in 5 (43%) provided a moderate score (scores of 4 – 7). More than 1 in 3 respondents (34%) described a low-level burden score (scores of 1 – 3) while meeting their business tax obligations. This results in an average confidence score of 5.0, representing a neutral score.

Table 69. Perceived burden to meet business tax obligations

Base: (SMEs) Split sample, service module, all respondents (n=375)

Burdensome rating	Total (n=375)	Operating for 10 years or less (n=191)	Operating for over 10 years (n=178)	Sole proprietor (n=251)	Partnership (n=33)	Incorporated (n=76)
8-10	21%	24%	18%	23%	12%	21%
4-7	43%	42%	43%	40%	55%	43%
1-3	34%	30%	38%	35%	24%	34%
Don't know	3%	4%	2%	2%	9%	1%
Mean	5.0	5.3	4.7	5.0	5.1	5.0

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

Additional subgroup comparisons for average burden ratings include the following:

- Businesses operating in Quebec (5.7) or British Columbia (5.6) tended to rate their level of burden higher on average compared to those living in Alberta (4.5).
- Those that reported contact with the CRA over the past year tended to rate their level of burden higher on average compared to those with no contact (5.5 vs 4.7).

Tax intermediaries (TIs)

Contact preferences when dealing with the CRA

TIs were asked to describe their preferred means of receiving service or information when they require basic information from the CRA. Roughly 2 in 5 TIs (40%) specified that they would visit the tax pages of the Canada.ca website, while more than 1 in 5 (21%) would prefer to contact the CRA by telephone. More than 1 in 10 tax intermediaries would contact the CRA using an online chat function (13%), or send the CRA an email (10%). Additional mentions include contacting the CRA by mail (6%), contacting the CRA via social media (6%), or sending the CRA a fax (1%).

Table 70. Preferred source of service for basic information

Base: (TIs) Split sample, service module, all respondents (n=403)

Preferred source for basic information	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
Visit the tax pages of the Canada.ca website	40%	39%	41%	34%	45%
Contact the CRA by telephone	21%	21%	21%	22%	19%
Contact the CRA using an online chat function	13%	14%	12%	15%	12%
Send the CRA an email	10%	10%	10%	9%	11%
Contact the CRA by mail	6%	8%	4%	8%	5%
Contact the CRA via social media	6%	6%	5%	9%	4%
Send the CRA a fax	1%	1%	1%	1%	1%
H&R Block	<1%	-	1%	-	1%
I don't know	3%	1%	5%	2%	4%

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

Additional subgroup comparisons for receiving general information include the following:

- TIs operating in British Columbia (56%) tended to have visited the tax pages of the Canada.ca website compared to those living in Atlantic Canada (29%), Quebec (34%), or Ontario (40%).
- Respondents who reported no contact with the CRA over the past year tended to have visited the Canada.ca website compared to those who had contact (45% vs 34%).
- Those that were not registered with the Represent a Client tended to have visited the Canada.ca website compared to those that were registered (45% vs 32%).

TIs were then asked to describe their preferred means of receiving service or information when they require clarification on information sent by the CRA. More than 2 in 5 TIs (44%) specified that they would prefer to contact the CRA by telephone, while nearly 1 in 5 (18%) would contact the CRA through email. More than 1 in 10 TIs would contact the CRA using an online chat function (11%) or would visit the tax pages of the Canada.ca website (11%). Nearly 1 in 10 TIs would contact the CRA by mail (8%), with additional mentions including contact via social media (3%), or sending the CRA a fax (2%).

Table 71. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (TIs) Split sample, service module, all respondents (n=403)

Preferred source for clarification on information sent by the CRA	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
Contact the CRA by telephone	44%	42%	49%	45%	43%
Send the CRA an email	18%	20% ^x	18%	20%	17%
Contact the CRA using an online chat function	11%	11%	12%	10%	12%
Visit the tax pages of the Canada.ca website	11%	11%	10%	12%	10%
Contact the CRA by mail	8%	10%	4%	7%	9%
Contact the CRA via social media	3%	3%	3%	5%	1%
Send the CRA a fax	2%	2%	1%	1%	3%
Ask financial advisor/accountant to contact the CRA	<1%	<1%	-	-	-
I don't know	2%	1%	3%	1%	4%

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

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

- Respondents living in Quebec tended to contact the CRA by telephone compared to those living in British Columbia (50% vs 33%).
- TIs who contacted the CRA online over the past year tended to have visited the tax pages of the Canada.ca website compared to those making contact over the phone (29% vs 7%).
- Conversely, those that made contact over the phone tended to specify that they would call for clarification compared to those who made contact online (55% vs 26%).
- Those who were not registered for the Represent a Client service tended to report contacting the CRA over the phone compared to those who were registered (49% vs 38%).
- Conversely, those who were registered for the Represent a Client service tended to contact the CRA through email compared to those who were not (25% vs 13%).

TIs were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. Nearly half of TIs (49%) specified that they would prefer to contact the CRA by telephone. More than 1 in 10 TIs would visit the tax pages of the Canada.ca website (14%) or contact the CRA by email (12%). Nearly 1 in 10 would use an online chat function (9%) or would contact the CRA by mail (9%). Additional mentions included contacting the CRA via social media (3%) or sending the CRA a fax (1%).

Table 72. Preferred source of service for assistance on a personal tax matter

Base: (TIs) Split sample, service module, all respondents (n=403)

Preferred source for assistance on a personal tax matter	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
Contact the CRA by telephone	49%	49%	52%	51%	48%
Visit the tax pages of the Canada.ca website	14%	13%	15%	11%	15%
Send the CRA an email	12%	12%	10%	13%	12%
Contact the CRA using an online chat function	9%	11%	6%	7%	11%
Contact the CRA by mail	9%	9%	9%	10%	8%
Contact the CRA via social media	3%	3%	2%	5%	1%
Send the CRA a fax	1%	1%	1%	2%	1%
HnR Block	<1%	-	1%	-	1%
Some other way	<1%	<1%	-	-	-
I don't know	3%	2%	3%	1%	4%

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

Confidence resolving a tax disagreement

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

More than half of TIs (52%) provided a high level of confidence (scores of 8 – 10), while roughly nearly 2 in 5 (38%) provided a moderate level of confidence (scores of 4 – 7). Nearly 1 in 10 respondents (8%) described a low level of confidence (scores of 1 – 3) that the disagreement would be resolved. This results in an average confidence score of 7.2, representing a neutral score.

Table 73. Perceived confidence in resolving tax disagreement with the CRA

Base: (TIs) Split sample, service module, all respondents (n=403)

Confidence rating	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
8-10	52%	51%	54%	53%	51%
4-7	38%	45%	33%	39%	35%
1-3	8%	5%	10%	7%	11%
Don't know	3%	-	4%	2%	3%
Mean	7.2	7.3	7.1	7.2	7.1

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

Additional subsegment confidence findings include the following:

- TIs operating in Quebec (7.5) or British Columbia (7.5) tended to provide higher average confidence scores compared to those living in Ontario (6.8).
- Those whose method of contact over the past year was online scored higher on average compared to those making contact over the phone (7.9 vs 7.0).

Using the same confidence scale, respondents were asked to rate their level of confidence in a disagreement with the CRA over their business taxes, that the process would be conducted fairly. More than half of TIs (55%) provided a high level of confidence (scores of 8 – 10), while more than a third (36%) provided a moderate level of confidence (scores of 4 – 7). Less than 1 in 10 respondents (7%) described a low level of confidence (scores of 1 – 3) that the process would be conducted fairly. This results in an average confidence score of 7.3, representing a neutral score.

Table 74. Perceived confidence in a fair process while resolving tax disagreement with the CRA

Base: (TIs) Split sample, service module, all respondents (n=403)

Confidence rating	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
8-10	55%	55%	57%	57%	55%
4-7	36%	38%	33%	37%	35%
1-3	7%	7%	9%	6%	%
Don't know	1%	1%	1%	-	3%
Mean	7.3	7.3	7.2	7.4	7.2

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

Service statements

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

Nearly three quarters of respondents (74%) had a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Roughly 3 in 5 TIs agreed that the CRA holds itself accountable for the written information it provides (60%), and that the CRA assumes businesses report their taxes accurately (59%). More than half of TIs agreed that they know how to access the tax benefits and credits their clients are entitled to (56%), feel well-informed about the services the CRA has to offer (55%), and that the CRA offers online services that meet their needs (54%).

The highest average agreement score among the service metrics was observed in the ability to get service in the official language of choice over the phone (8.4), with the lowest agreement level found in online services that meet their needs (7.4).

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

- Ability to get service in the official language of choice over the phone (8.4)

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

- Understanding of how to access tax benefits and credits for business (7.7)
- The CRA assumes businesses report their taxes accurately (7.6)
- The CRA holds itself accountable for the written information it provides (7.6)
- Feel well-informed about the services the CRA has to offer (7.4)
- The CRA offers online services that meet their needs (7.4)

Table 75. Perceptions of service

Base: (TIs) Split sample, service module, all respondents (n=403)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.	74%	21%	4%	2%	8.4
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary.	59%	31%	6%	3%	7.6
The CRA holds itself accountable for the written information it provides.	60%	29%	7%	3%	7.6
The CRA offers online services that meet your needs.	54%	37%	7%	2%	7.4
You know how to access the tax benefits and credits your clients are entitled to.	56%	35%	4%	4%	7.7
You feel well-informed about the services the CRA has to offer.	55%	36%	7%	1%	7.4

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

Additional relevant findings among various subgroups include the following:

- TIs operating for more than 10 years tended to provide higher average agreement scores for the following metrics compared to those operating for 10 years or less:
 - Service in the official language of your choice (8.7 vs 8.2)
 - Know how to access the tax benefits and credits (8.0 vs 7.5)
- Respondents operating in British Columbia (9.0) tended to provide higher average agreement scores for service in the official language of choice compared to those operating in Quebec (8.3) or Ontario (8.1).

Registered for online services

Canadian TIs were asked to specify whether they were currently registered with the CRA's Represent a Client secure tax portal. Nearly half of TIs (53%) made use of the CRA's Represent a Client service, while roughly 2 in 5 (40%) did not. More than 1 in 10 TIs (14%) were unsure or refused to answer whether they used the CRA's secure tax portal.

Table 76. Registration with the CRA's Represent a Client online service

Base: (TIs) Split sample, service module, all respondents (n=403)

Registered with Represent a Client Account	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
Yes	46%	49%	44%	69%	29%
No	40%	39%	44%	25%	53%
Don't know/Refused	14%	12%	12%	6%	17%

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

Relevant subgroup findings among TIs registering for the Represent a Client secure tax portal include the following:

- TIs operating in Quebec tended to be registered with the Represent a Client service compared to those operating in British Columbia (55% vs 34%).
- Those that reported contacting the CRA over the past 12 months tended to be registered with the Represent a Client service compared to those that had no contact (69% vs 29%).

Canadian TIs whose most recent contact with the CRA took place over the phone, were asked to describe why they did not use the Represent a Client secure tax portal. More than 1 in 3 respondents (34%) described access to information, with nearly 1 in 5 (16%) specifically mentioning the need for clarifications related to information that was received from the CRA. More than a quarter of TIs (28%) described the convenience of engaging with the CRA over the phone, while roughly a quarter (25%) described various perceptions of security or privacy concerns utilizing the online portal. Additional mentions included miscellaneous service needs (11%), or difficulties accessing the online portal (3%).

Table 77. Reason for contacting the CRA over the phone instead of using the Represent a Client online service

Base: (TIs) Split sample, service module, respondents who contacted the CRA over the phone (n=64)

Reasons for calling	Total (n=64)
Information (Net)	34%
Much easier to get/gather the right information	6%
Wasn't able to get the right information using RAC	6%
Could not find answers in their website	6%
Clarifications (Subnet)	16%
Wanted in-depth clarification on queries/wanted clear answers	14%
Able to understand more/explain more	2%
Security/Privacy (Net)	25%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	19%
Question involves bills/payment/money matters	5%
It is more reliable/secure	2%
Convenience (Net)	28%
It was more convenient/easier/simple	11%
Prefer to talk to a human than online/chat	9%
Want faster transaction	8%
Miscellaneous (Net)	11%
They asked me to call/a call is required/just returning the call	8%
It is more effective/efficient	3%
Access (Net)	3%
Having issues accessing their site/locked out of my account	2%
Phone is the most accessible method	2%
Other	14%
Don't Know/Refused	3%

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

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

TIs were asked to describe whether they had previously visited the Canada.ca website for tax-related information. Nearly 9 in 10 TIs (86%) reported visiting the site for tax information, while more than 1 in 10 (12%) did not.

Table 78. Previously visited the Canada.ca website for tax-related information

Base: (TIs) Split sample: service module, all respondents (n=403)

Previously visited Canada.ca website	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
Yes	86%	87%	88%	89%	85%
No	12%	11%	7%	10%	13%
Don't know/Refused	2%	2%	1%	1%	2%

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

Those that reported being registered for the Represent a Client secure tax portal tended to have previously visited the Canada.ca website compared to those who were not registered (91% vs 82%).

TIs that had visited the Canada.ca website for tax-related information were asked to provide their level of agreement on a scale of 1 to 10 for a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than 3 in 5 respondents (61%) had a high level of agreement (scores of 8 – 10) that the website provided the information that was needed. More than half of TIs agreed that the information provided was easy to understand (54%) and was easy to find (51%).

The highest average agreement score among the site metrics was observed in the ability to ultimately get the information that was needed (7.6), with the lowest agreement level for ease of finding the information (7.2).

Each metric received a moderate level of average agreement (scores of 4 – 7):

- The website provided the information that was needed (7.6)
- The information provided was easy to understand (7.4)
- It was easy to find the information (7.2)

Table 79. Perceptions of the Canada.ca website

Base: (TIs) Split sample: service module, respondents who have visited the Canada.ca website for tax-related information (n=348)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	61%	33%	6%	-	7.6
The information provided on the tax pages of the Canada.ca website is easy to understand.	54%	39%	7%	-	7.4
It is easy to find the information I'm looking for.	51%	35%	8%	-	7.2

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

TIs operating in British Columbia tended to provide a higher average agreement score for ease of finding information compared to those in Quebec (7.7 vs 6.9)

Tax filing burden

TIs were asked to provide their level of agreement on a scale of 1 to 10 for a series of tax filing perception metrics, with 1 being completely disagree and 10 being completely agree. Nearly half of respondents had a high level of agreement (scores of 8 – 10) that the CRA takes their needs into account when developing products and services (49%), and those new products and services are in line with the realities of conducting business (47%). A similar high agreement level was observed for less time spent searching for information required to meet business tax obligations over the past year (45%).

The highest average agreement score among the tax filing metrics was observed for the CRA taking the needs of business into account when designing products and services (7.1), with the lowest agreement observed for spending less time searching for information (6.9).

Each metric received a moderate level of average agreement (scores of 4 – 7):

- The CRA takes the needs of businesses into account when developing new products and services (7.1)
- The CRA develops new products and services in line with the realities of conducting business (7.1)
- Less time spent searching for required information to meet business obligations (6.9)

Table 80. Perceptions of business tax filing process

Base: (TIs) Split sample: service module, all respondents (n=403)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA takes the needs of businesses into account when developing new products and services.	49%	37%	7%	7%	7.1
The CRA develops new products and services that are in line with the realities of conducting business.	47%	38%	8%	6%	7.1
Over the past year, I've spent less time searching for information I require to meet my business clients obligations to the CRA.	45%	41%	8%	5%	6.9

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

Those who had contact with the CRA online over the past year provided higher average agreement scores for spending less time searching for information to meet their business clients' obligations compared to those who made contact over the phone (7.6 vs 6.6).

TIs were asked to rate the level of burden they had experienced while meeting their business tax obligations on a scale of 1 to 10, with 1 being not at all burdensome and 10 being extremely burdensome. More than 1 in 5 TIs (23%) provided a high-level burden score (scores of 8 – 10), while nearly half (49%) provided a moderate score (scores of 4 – 7). More than 1 in 5 respondents (22%) described a low-level burden score (scores of 1 – 3) while meeting their business tax obligations. This results in an average confidence score of 5.6, representing a neutral score.

Table 81. Perceived burden to meet business tax obligations

Base: (TIs) Split sample: service module, all respondents (n=403)

Burdensome rating	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=147)	Contact in the past 12 months (n=185)	No contact in the past 12 months (n=163)
8-10	23%	25%	22%	28%	19%
4-7	49%	50%	48%	50%	51%
1-3	22%	22%	24%	22%	22%
Don't know	5%	3%	6%	1%	8%
Mean	5.6	5.6	5.6	6.0	5.4

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

TIs who had contact with the CRA over the past year tended to provide a higher average burden score compared to those who did not (6.0 vs 5.4).

Attitudes towards tax compliance

General population

Taxes and services received

Canadians were asked to specify whether the amount of money they pay in taxes is representative of the services received from the Canadian government. More than a quarter of respondents (28%) felt that they paid significantly too much compared to services received, while more than 1 in 5 (23%) felt that they paid somewhat too much. More than 2 in 5 Canadians (41%) felt that they paid the right amount, while only 5% felt that they paid too little.

Table 82. Level of taxes Canadians pay compared to the services received from governments

Base: (General population) Split sample: tax compliance module, all respondents (n=1,206)

Level of taxes and services received	Total (n=1,206)	ATL (n=126)	QC (n=283)	ON/ NU (n=398)	MB/ SK (n=135)	AB/ NWT (n=103)	BC/ YK (n=161)	18 – 24 (n=53)	25 – 34 (n=103)	35 – 49 (n=219)	50 – 64 (n=343)	65+ (n=479)
Too much – Significantly	28%	28%	33%	26%	30%	30%	22%	25%	26%	29%	34%	23%
Too much – Somewhat	23%	25%	23%	24%	20%	22%	22%	18%	34%	22%	22%	21%
About the right amount	41%	44%	40%	40%	35%	42%	44%	48%	35%	41%	37%	45%
Too little	5%	2%	4%	5%	8%	4%	7%	4%	3%	7%	4%	7%
Don't Know/ Refused	3%	1%	1%	4%	6%	2%	4%	5%	1%	2%	3%	4%

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

Additional subgroup comparisons for taxes paid compared to services received include the following:

- Canadians living in Quebec more commonly described the level of taxes paid as significantly too much compared to those living in British Columbia (33% vs 22%).
- Men tended to feel that they paid significantly too much compared to women (34% vs 23%).

- Those with a high school (31%), trade school or college (35%) education tended to feel that they paid significantly too much compared to those with a university education (22%).
- Canadians with a household income of \$40,000 to under \$80,000 (36%) felt that they paid significantly too much compared to those earning less than \$40,000 (25%) or \$80,000 to under \$150,000 (22%).
- Respondents that rated the CRA’s overall performance as poor (scores of 1 – 3) (66%) tended to feel that they paid significantly too much compared to those with a neutral (scores of 4 – 7) (29%) or good (scores of 8 – 10) (19%) overall performance score.

Perceptions of tax cheating

Canadians were asked to rate the likelihood that tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. Nearly a quarter of respondents (24%) provided a high likelihood score (scores of 8 – 10), while nearly half (49%) provided a moderate score (scores of 4 – 7). Nearly 1 in 5 respondents (19%) described a low likelihood (scores of 1 – 3) of tax cheaters being caught in Canada. This results in an average likelihood score of 5.7, representing a neutral score.

Table 83. Perceived likelihood of tax cheaters getting caught in Canada

Base: (General population) Split sample: tax compliance module, all respondents (n=1,206)

Likelihood of catching tax cheaters	Total (n=1,206)	ATL (n=126)	QC (n=283)	ON/ NU (n=398)	MB/ SK (n=135)	AB/ NWT (n=103)	BC/ YK (n=161)	18 – 24 (n=53)	25 – 34 (n=103)	35 – 49 (n=219)	50 – 64 (n=343)	65+ (n=479)
8-10	24%	22%	27%	20%	32%	28%	20%	29%	28%	20%	21%	25%
4-7	49%	50%	53%	51%	47%	39%	47%	56%	47%	46%	52%	47%
1-3	19%	23%	14%	20%	16%	19%	22%	9%	21%	23%	20%	18%
Don't know/ Refused	8%	5%	6%	9%	6%	14%	11%	7%	4%	11%	8%	11%
Mean	5.7	5.4	6.0	5.5	6.1	5.9	5.4	6.1	5.9	5.4	5.5	5.8

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

Relevant subgroup findings for likelihood of catching tax cheaters include the following:

- Canadians who rated the CRA’s overall performance score as good (scores of 8 – 10) (6.1) tended to provide a higher average likelihood score compared to those scoring overall performance as neutral (scores of 4 – 7) (5.4), or poor (scores of 1 – 3) (4.9).

- Those living in Quebec (6.0) tended to provide a higher average likelihood score compared to those living in Ontario (5.5) or British Columbia (5.4).
- Canadians with a high school (6.3), trade school or college (5.8) education scored likelihood higher on average compared to those with a university education (5.2).
- Respondents who received assistance filing their income taxes tended to score likelihood higher on average compared to those who filed on their own (5.8 vs 5.4).
- Those earning less than \$40,000 (6.2) more commonly scored higher on average compared to those earning \$80,000 to \$150,000 (5.3) or \$150,000 or more (5.4).

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

More than 2 in 3 respondents (67%) had a high level of agreement (scores of 8 – 10) that income tax cheating reduces money available for essential services, while nearly 2 in 3 (63%) highly agreed that rich people have an easier time cheating taxes compared to middle class Canadians. Half of respondents (50%) strongly agreed that the CRA targets middle class Canadians, turning a blind eye to rich taxpayers and corporations.

More than 1 in 3 Canadians strongly agreed that the CRA should publish a list of people found guilty of tax offences (35%), and that penalties are effective at discouraging future tax cheating (34%). More than a quarter (29%) strongly agreed that the CRA would never find out about income received in cash that is not declared. Less than 1 in 5 (18%) strongly agreed that it is acceptable for people to pay cash to avoid paying GST or HST, while more than 1 in 10 (14%) strongly felt it is okay for people not to declare income received in cash.

The highest average agreement score among tax cheating metrics was that income tax cheating reduces money available for essential services (7.9), with the lowest agreement level that it is okay for people not to declare income received in cash (3.6).

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

- Income tax cheating reduces money available for essential services (7.9)
- Rich people have an easier time tax cheating than middle class Canadians (7.9)
- The CRA targets middle class Canadians, turning a blind eye to rich taxpayers and corporations (7.1)
- Penalties are effective at discouraging future tax cheating (6.0)
- The CRA would never find out about income received in cash that is not declared (5.8)
- The CRA should publish a list of people found guilty of tax offences (5.5)
- It is acceptable for people to pay cash to avoid paying GST or HST (4.2)

Table 84. Perceptions of tax cheating

Base: (General population) Split sample: tax compliance module, all respondents (n=1,206)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When people cheat on their income taxes, it reduces the money available for essential services such as health and education.	67%	20%	10%	3%	7.9
Rich people have an easier time tax cheating than middle class Canadians.	63%	23%	10%	5%	7.9
The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.	50%	30%	14%	6%	7.1
The CRA should publish a list of people found guilty of tax offences in court.	35%	28%	34%	3%	5.5
Penalties are effective at discouraging future tax cheating.	34%	40%	20%	6%	6.0
The CRA would never find out about income received in cash that is not declared on income tax forms.	29%	44%	21%	6%	5.8
It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.	18%	33%	44%	5%	4.2
It's OK for people not to declare income received in cash.	14%	28%	56%	3%	3.6

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

Relevant subgroup findings related to tax cheating metrics include the following:

- Canadians living in Quebec (6.9) tended to provide higher average agreement scores when asked if the CRA would never find out about income received in cash that is not declared compared to those living in Atlantic Canada (5.3), Ontario (5.6), Manitoba or Saskatchewan (5.4), Alberta (5.4), or British Columbia (5.5).
- Those living in Ontario (8.4), Manitoba or Saskatchewan (8.3), British Columbia (8.2), Atlantic Canada (8.0), or Alberta (7.8) provided higher average scores when asked whether income tax cheating reduces money available for essential services compared to those in Quebec (6.8).
- Men tended to provide higher average scores for the following metrics compared to women:
 - The CRA would never find out about income received in cash that is not declared on income tax forms (6.1 vs 5.6)
 - The CRA should publish a list of people found guilty of tax offences in court (5.9 vs 5.2)

- Respondents with a household income of less than \$40,000 (4.0) or \$40,000 to under \$80,000 (3.8) provided higher average agreement scores when asked if it is okay for people not to declare income received in cash compared to those earning \$80,000 or \$150,000 (3.2) or \$150,000 or more (3.0).
- Those earning less than \$40,000 (5.1) provided higher average agreement scores when asked if it was acceptable for people to pay cash for goods and services in order to avoid paying the GST or HST compared to those earning \$40,000 to under \$80,000 (4.1), \$80,000 to under \$150,000 (4.0), or more than \$150,000 (3.5).

Severity of tax avoidance and cheating

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

Nearly 4 in 5 respondents (79%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Nearly three quarters felt that not registering one’s business (72%) or not claiming foreign assets or income (71%) represented serious cheating. Roughly 2 in 3 (66%) felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating.

Nearly 3 in 5 Canadians felt that not claiming money from room or house rentals using online websites (59%), making a profit from buying or selling cryptocurrency without declaring it (59%), being paid cash to avoid income taxes (58%), and under-reporting cash income (58%) represented serious tax cheating. Nearly 2 in 5 (36%) felt that getting a ‘deal’ on home or car repairs by paying cash represented serious cheating.

The highest average score among tax cheating metrics was for filing false claims for tax benefit programs (8.8), with the lowest average score for getting a ‘deal’ on home or car repairs by paying cash (6.2).

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

- Filing false claims for tax benefit programs (8.8)
- Not registering one’s business (8.4)
- Not claiming foreign assets or income (8.4)
- Receiving a charitable donation credit that was bigger than the donation made (8.1)

The following metrics received a moderate average cheating score (scores of 4 – 7):

- Claiming money from room or house rentals using online websites (7.8)
- Making a profit from buying or selling cryptocurrency without declaring it (7.7)
- Under-reporting cash income (7.7)
- Being paid cash to avoid income taxes (7.6)
- Getting a ‘deal’ on home or car repairs by paying cash represented serious cheating (6.2)

Table 85. Perceptions of tax avoidance behaviours

Base: (General population) Split sample: tax compliance module, all respondents (n=1,206)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	79%	14%	5%	2%	8.8
Not registering one’s business	72%	19%	6%	4%	8.4
Not claiming foreign assets or income, including from tax havens	71%	19%	5%	5%	8.4
Receiving a charitable donation credit that is bigger than the donation made	66%	24%	7%	4%	8.1
Not claiming money made from a room or house rental through an online rental website	59%	30%	7%	4%	7.8
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	59%	21%	11%	9%	7.7
Working and being paid in cash to avoid income taxes	58%	31%	9%	2%	7.6
Under-reporting cash income	58%	32%	7%	3%	7.7
Getting a 'deal' on home or car repairs by paying cash	36%	43%	18%	3%	6.2

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

Additional subgroup findings related to tax cheating severity metrics include the following:

- Women tended to provide a higher average cheating severity rating for the following metrics compared to men:
 - Not claiming foreign assets or income (8.6 vs 8.2)
 - Making a profit from buying or selling cryptocurrency without declaring it (8.0 vs 7.4)
- Canadians living in Quebec (6.7) provided higher average severity rankings when asked to rate getting a 'deal' on home or car repairs by paying cash compared to those living in Atlantic Canada (6.0), Manitoba or Saskatchewan (5.9), or Alberta (5.5).
- Those aged 35 to 49, 50 to 64, or 65 years or older tended to provide higher average severity rankings for the following severity metrics compared to those aged 18 to 24:
 - Making a profit from buying or selling cryptocurrency without declaring it (7.8, 8.5, 8.2 vs 6.3)
 - Working and being paid in cash to avoid income taxes (7.6, 8.1, 7.9 vs 6.8)
 - Receiving a charitable donation credit that is bigger than the donation made (8.1, 8.5, 8.2 vs 7.1)
 - Not claiming foreign assets or income (8.6, 8.8, 8.5 vs 7.4)
 - Under-reporting cash income (7.7, 8.1, 7.8 vs 6.8)
- Canadians with a household income of \$80,000 to under \$150,000 or \$150,000 or more tended to provide higher average severity ratings for the follow behaviours compared to those earning less than \$40,000:
 - Under-reporting cash income (8.0, 8.1 vs 7.4)
 - Filing false claims for tax benefit programs (9.1, 9.1 vs 8.5)
 - Not claiming foreign assets or income (8.6, 9.1 vs 8.2)
 - Receiving a charitable donation credit that is bigger than the donation made (8.2, 8.5 vs 7.7)

Small / medium enterprises (SMEs)

Taxes and services received

Business respondents were asked to specify whether the amount of money they pay in taxes is representative of the services received from the Canadian government. Nearly a quarter of respondents (24%) felt that they paid significantly too much compared to services received, while more than a quarter (27%) felt that they paid somewhat too much. Nearly a quarter (24%) felt that they paid the right amount, while more than 1 in 10 (13%) felt that they paid too little.

Table 86. Level of taxes Canadian businesses pay compared to the services received from governments

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Level of taxes and services received	Total (n=370)	Operating for 10 years or less (n=184)	Operating for over 10 years (n=179)	Sole proprietor (n=248)	Partnership (n=34)	Incorporated (n=78)
Too much – Significantly	24%	24%	24%	22%	35%	26%
Too much – Somewhat	27%	31%	24%	26%	18%	37%
About the right amount	24%	23%	24%	24%	24%	23%
Too little	13%	11%	16%	13%	18%	12%
Don't Know/ Refused	12%	11%	12%	16%	6%	3%

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

Additional subgroup comparisons for business taxes paid compared to services received include the following:

- Businesses who had contact with the CRA over the past 12 months felt that they paid significantly too much compared to those with no contact (32% vs 19%).
- Respondents that rated the CRA's overall performance as poor (scores of 1 – 3) (49%) tended to feel that they paid significantly too much compared to those with a neutral (scores of 4 – 7) (24%) or good (scores of 8 – 10) overall performance score (18%).

Perceptions of tax cheating

Businesses were asked to rate how common they felt business tax cheating was in Canada on a scale of 1 to 10, with 1 being not at all common and 10 being very common. More than a quarter of respondents (28%) felt that business tax cheating was common (scores of 8 – 10), while more than 2 in 5 (43%) felt it was moderately common (scores of 4 – 7). More than 1 in 10 respondents (14%) described business tax cheating as uncommon (scores of 1 – 3) in Canada. This results in an average likelihood score of 6.3, representing a neutral score.

Table 87. Perceived level of tax cheating by businesses in Canada

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Degree to which tax cheating is common	Total (n=370)	Operating for 10 years or less (n=184)	Operating for over 10 years (n=179)	Sole proprietor (n=248)	Partnership (n=34)	Incorporated (n=78)
8-10	28%	27%	29%	27%	35%	28%
4-7	43%	44%	41%	43%	29%	45%
1-3	14%	17%	11%	14%	21%	14%
Don't know/ Refused	15%	11%	19%	17%	15%	13%
Mean	6.3	6.0	6.6	6.3	6.4	6.3

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

Relevant subgroup findings among the degree to which SMEs perceived business tax cheating to be common include the following:

- Those that felt that the CRA was doing too little to reduce business tax cheating tended to describe business tax cheating as more common on average compared to those who felt that the CRA was doing the right amount (7.3 vs 5.5).
- Businesses operating for more than 10 years tended to describe business tax cheating as more common on average compared to those in business for 10 years or less (6.6 vs 6.0).

Businesses were asked to rate the level of effort by the CRA to reduce business tax cheating in Canada. More than a quarter (28%) felt that the CRA put forth too little effort to reduce tax cheating, while nearly 1 in 3 (32%) felt that the right amount of effort was made. Less than 1 in 10 (6%) felt that the CRA put forth too much effort, while another third (33%) were not sure or refused to answer.

Table 88. Perceived effort by the CRA to reduce business tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Level of effort to reduce tax cheating	Total (n=370)	Operating for 10 years or less (n=184)	Operating for over 10 years (n=179)	Sole proprietor (n=248)	Partnership (n=34)	Incorporated (n=78)
Too little effort	28%	25%	32%	27%	38%	28%
The right amount of effort	32%	39%	27%	31%	41%	31%
Too much effort	6%	7%	6%	7%	6%	6%
Don't know/ Refused	33%	30%	35%	36%	15%	35%

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

Additional subgroup comparisons for perceived effort of the CRA to reduce business tax cheating include the following:

- Businesses operating in Quebec tended to feel that the CRA was doing too little to reduce business tax cheating compared to those living in Ontario (42% vs 23%).
- Respondents between the age of 50 to 64 (34%), or 65 years or older (41%) more commonly described the CRA's efforts as too little compared to those 25 to 34 (20%) or 35 to 49 years old (16%).
- Business operating for 10 years or less tended to feel that the CRA was putting forth the right amount of effort to reduce business tax cheating compared to those operating for more than 10 years (39% vs 27%).

Canadian SMEs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. Nearly 1 in 3 respondents (30%) provided a high likelihood score (scores of 8 – 10), while more than 2 in 5 (42%) provided a moderate score (scores of 4 – 7). More than 1 in 10 respondents (14%) described a low likelihood (scores of 1 – 3) of business tax cheaters being caught in Canada. This results in an average likelihood score of 6.3, representing a neutral score.

Table 89. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Likelihood of catching tax cheaters	Total (n=370)	Operating for 10 years or less (n=184)	Operating for over 10 years (n=179)	Sole proprietor (n=248)	Partnership (n=34)	Incorporated (n=78)
8-10	30%	35%	27%	31%	47%	22%
4-7	42%	40%	43%	39%	38%	53%
1-3	14%	13%	16%	15%	12%	13%
Don't know/Refused	14%	13%	15%	16%	3%	13%
Mean	6.3	6.5	6.1	6.3	6.8	5.9

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

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

- Businesses that reported using external tax preparation services tended to provide higher average likelihood scores compared to those who filed their business taxes using in-house resources (6.3 vs 5.5).
- Respondents who felt that the CRA was doing too little to prevent business tax cheating in Canada tended to rate the average likelihood of catching business tax cheaters lower than those who felt the CRA was putting forth the right amount of effort (4.5 vs 7.5).
- Women tended to provide higher average scores compared to men (6.7 vs 5.9).
- Businesses operating in Manitoba or Saskatchewan (6.8), or Ontario (6.6) tended to provide higher average scores compared to those operating in Quebec (5.5).

Businesses were asked to evaluate their likelihood to report a company they may know is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely. When presented with a situation where they suspected business may be cheating on their taxes, more than 1 in 5 (21%) were likely to report them (scores of 8 – 10). Results increased to more than 2 in 5 (42%) when respondents were certain that the business was cheating.

Table 90. Perceived likelihood of reporting business tax cheaters

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	42%	23%	18%	17%	6.6
Suspected they were cheating	21%	32%	30%	18%	5.0

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

Partnership businesses tended to provide higher average likelihood scores for reporting suspected cheaters compared to incorporated businesses (5.9 vs 4.6).

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

More than 2 in 3 respondents (67%) had a high level of agreement (scores of 8 – 10) that when businesses cheat on their income taxes reduces money available for essential services. Roughly 3 in 5 (60%) felt that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage. More than half of businesses (53%) agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

More than 1 in 3 respondents agreed that penalties are effective at discouraging tax cheating (38%), and that the CRA should publish a list of people found guilty of tax offences (34%). Nearly 1 in 5 (19%) felt that the CRA would never find out about income received in cash that is not declared, while less than 1 in 10 (7%) agreed that it is acceptable for businesses not to declare income received in cash.

The highest average agreement score among tax cheating metrics was that business income tax cheating reduces money available for essential services (8.2), with the lowest agreement level that it is okay for people not to declare income received in cash (2.5).

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

- That businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage (7.8)
- It is acceptable for the CRA to use publicly available information to catch tax cheating businesses (7.1)
- Penalties are effective at discouraging future tax cheating (6.4)
- The CRA should publish a list of people found guilty of tax offences (5.8)
- The CRA would never find out about income received in cash that is not declared (4.9)

Table 91. Perceptions of tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	67%	21%	6%	6%	8.2
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	60%	22%	8%	9%	7.8
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	53%	24%	15%	8%	7.1
Penalties are effective at discouraging future tax cheating.	38%	33%	16%	13%	6.4
The CRA should publish a list of people found guilty of tax offences in court.	34%	29%	28%	10%	5.8
The CRA would never find out about income received in cash that is not declared on business tax forms.	19%	38%	32%	11%	4.9
It's OK for businesses not to declare income received in cash.	7%	15%	73%	5%	2.5

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

Relevant subgroup findings among businesses perceptions of tax cheating metrics include the following:

- Businesses that felt the CRA was doing too little to catch business tax cheaters tended to provide higher average agreement ratings for the following forms of tax cheating metrics compared to those that felt that the CRA was putting forth the right amount of effort:
 - Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.5 vs 7.3)
 - It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes (8.1 vs 7.0)
 - The CRA should publish a list of people found guilty of tax offences in court (7.3 vs 5.6)
 - The CRA would never find out about income received in cash that is not declared on business tax forms (6.3 vs 4.1)

- Conversely, businesses that felt the CRA was putting forth the right amount of effort provided higher average agreement when asked if penalties are effective at discouraging future tax cheating compared to those who felt the CRA was not doing enough (7.2 vs 5.6)
- Businesses operating for more than 10 years tended to provide higher average agreement ratings for the following metrics compared to those operating for 10 years or less:
 - When businesses cheat on their income taxes, it reduces the money available for essential services (8.4 vs 7.9)
 - The CRA would never find out about income received in cash that is not declared on business tax forms (5.5 vs 4.3)
 - Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.2 vs 7.4)
 - It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes (7.5 vs 6.7)
 - The CRA should publish a list of people found guilty of tax offences in court (6.3 vs 5.4)

Severity of tax avoidance and cheating

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

Nearly 9 in 10 respondents (88%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Roughly three quarters felt that paying employees in cash to avoid payroll taxes (75%), and not claiming foreign assets or income (74%) represented serious cheating. More than 7 in 10 respondents described under-reporting cash income (71%) and over-claiming expenses (70%) as serious tax cheating.

Roughly 2 in 3 (65%) felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating. Nearly 3 in 5 Canadians felt that not claiming money from room or house rentals using online websites (58%) and making a profit from buying or selling cryptocurrency without declaring it (58%) represented serious tax cheating. More than half (54%) felt that not registering one's business was serious, while nearly 2 in 5 (39%) felt that not claiming gifts received by influencers on social media was serious tax cheating.

The highest average score among tax cheating metrics was for filing false claims for tax benefit programs (9.2), with the lowest average score for not claiming gifts received by influencers on social media (6.6).

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

- Filing false claims for tax benefit programs (9.2)
- Not claiming foreign assets or income (8.8)
- Paying employees in cash to avoid payroll taxes (8.5)
- Under-reporting cash income (8.2)
- Over-claiming expenses (8.2)
- Receiving a charitable donation credit that was bigger than the donation made (8.1)

The following metrics received a moderate average cheating score (scores of 4 – 7):

- Making a profit from buying or selling cryptocurrency without declaring it (7.9)
- Claiming money from room or house rentals using online websites (7.7)
- Not registering one’s business (7.5)
- Not claiming gifts received by influencers on social media (6.6)

Table 92. Perceptions of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	88%	8%	1%	2%	9.2
Not claiming foreign assets or income, including from tax havens	74%	15%	3%	8%	8.8
Paying employees in cash to avoid payroll taxes	75%	16%	5%	4%	8.5
Under-reporting cash income	71%	22%	4%	3%	8.2
Over-claiming expenses	70%	23%	4%	3%	8.2
Receiving a charitable donation credit that is bigger than the donation made	65%	24%	5%	6%	8.1
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	58%	14%	10%	18%	7.9
Not claiming money made from a room or house rental through an online rental website	58%	25%	9%	8%	7.7
Not registering one's business	54%	24%	10%	12%	7.5
Not claiming gifts received by influencers on social media platforms	39%	28%	17%	16%	6.6

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

Relevant subgroup findings related to business tax cheating metrics include the following:

- Partnership businesses tended to provide higher average severity ratings for not registering one's business compared to sole proprietorships (8.2 vs 7.2)
- Business that reported using outside tax preparation service more commonly provided higher average severity ratings for not registering one's business compared to those that utilized in-house resources (7.8 vs 7.0).
- Businesses in operation for over 10 years provided a higher average severity score for the following metrics compared to those operating for 10 years or less:
 - Not claiming money made from a room or house rental through an online rental website (8.0 vs 7.4)
 - Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (8.3 vs 7.6)
 - Not claiming gifts received by influencers on social media platforms (7.5 vs 5.7)
- Those that felt that the CRA was not doing enough to reduce business tax cheating provided higher severity scores for the following metrics compared to those that felt that the CRA put forth the right amount of effort:
 - Not claiming foreign assets or income, including from tax havens (9.4 vs 8.6)
 - Not claiming gifts received by influencers on social media platforms (7.5 vs 6.3)

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

When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, more than 1 in 3 felt (37%) that this represented serious tax cheating (scores of 8 – 10), while roughly 1 in 3 (33%) provided scores of 5 or lower.

Those that registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. More than 1 in 10 felt that this was serious tax cheating (14%), while 2 in 5 respondents (44%) again provided scores of 5 or lower.

These respondents were then asked to rate the severity of avoiding paying \$50,000 in taxes, to which none of the remaining respondents felt was serious tax cheating, with 84% providing scores of 5 or lower.

Table 93. Severity of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, respondents rating at least one tax avoidance behaviour as 5 or lower (n=172)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=172)	37%	41%	14%	8%	6.5
The business is able to avoid paying \$10,000 in taxes (n=57)	14%	60%	21%	5%	5.4
The business is able to avoid paying \$50,000 in taxes (n=25)	-	56%	44%	-	3.6

FB-9. You rated [INSERT SCENARIO HERE] as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.” How serious would you rate the following?

Lastly, Canadian SMEs were asked to rate the importance of tax avoidance recovery efforts were important on a scale of 1 to 10, with 1 being not at all important and 10 being very important. More than 7 in 10 respondents (72%) felt that it was important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. Overall, recovering unpaid taxes on foreign income or assets received an average importance rating of 8.4. Nearly 3 in 5 businesses (59%) felt that it was important for the CRA to recover unpaid taxes when people work under the table for cash, resulting in an average importance score of 7.7.

Table 94. Importance of tax avoidance recovery efforts

Base: (SMEs) Split sample: tax compliance module, all respondents (n=370)

Tax avoidance situations	8 – 10	4 – 7	1 – 3	DK/RF	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	72%	19%	4%	5%	8.4
For the CRA to recover unpaid taxes when people work under the table for cash	59%	26%	9%	6%	7.7

F-10. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

Relevant subgroup findings related to tax avoidance situations include the following:

- Those that felt that the CRA was not doing enough to reduce business tax cheating provided higher importance scores for the following metrics compared to those that felt that the CRA put forth the right amount of effort:
 - For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets (9.2 vs 8.4)
 - For the CRA to recover unpaid taxes when people work under the table for cash (8.6 vs 7.9)
- Business that reported using outside tax preparation service more commonly provided higher average importance scores for the following metrics compared to those that utilized in-house resources:
 - For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets (8.7 vs 7.9)
 - For the CRA to recover unpaid taxes when people work under the table for cash (8.0 vs 7.1)
- Businesses in operation for over 10 years provided a higher average importance score for the following metrics compared to those operating for 10 years or less:
 - For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets (8.7 vs 8.2)
 - For the CRA to recover unpaid taxes when people work under the table for cash (8.0 vs 7.3)

Tax intermediaries (TIs)

Taxes and services received

TIs were asked to specify whether the amount of money Canadian businesses pay in taxes is representative of the services received from the Canadian government. Roughly 1 in 5 respondents (20%) felt that Canadian businesses paid significantly too much compared to services received, while nearly 1 in 3 (31%) felt that they paid somewhat too much. More than 1 in 3 (34%) felt that they paid the right amount, while nearly 1 in 10 (9%) felt that they paid too little.

Table 95. Level of taxes Canadians businesses pay compared to the services received from governments

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Level of taxes and services received	Total (n=409)	Operating for 10 years or less (n=223)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=169)	No contact in the past 12 months (n=215)
Too much – Significantly	20%	20%	19%	20%	21%
Too much – Somewhat	31%	33%	30%	34%	29%
About the right amount	34%	35%	34%	34%	35%
Too little	9%	9%	11%	11%	8%
Don't Know/ Refused	5%	4%	6%	2%	7%

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

Perceptions of tax cheating

Canadian TIs were asked to rate how common they felt business tax cheating was in Canada on a scale of 1 to 10, with 1 being not at all common and 10 being very common. More than a quarter of respondents (26%) felt that business tax cheating was common (scores of 8 – 10), while half (50%) felt it was moderately common (scores of 4 – 7). More than 1 in 10 respondents (15%) described business tax cheating as uncommon (scores of 1 – 3) in Canada. This results in an average likelihood score of 6.0, representing a neutral score.

Table 96. Perceived level of tax cheating by businesses in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Degree to which tax cheating is common	Total (n=409)	Operating for 10 years or less (n=223)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=169)	No contact in the past 12 months (n=215)
8-10	26%	24%	30%	30%	22%
4-7	50%	55%	44%	56%	46%
1-3	15%	15%	16%	9%	21%
Don't know/ Refused	9%	7%	11%	5%	11%
Mean	6.0	5.9	6.1	6.4	5.5

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

TIs operating in Quebec described business tax cheating as more common on average compared to those in Alberta (6.2 vs 5.2).

TIs were asked to rate the level of effort by the CRA to reduce business tax cheating in Canada. Nearly a quarter (22%) felt that the CRA put forth too little effort to reduce tax cheating, while roughly half (50%) felt that the right amount of effort was made. Less than 1 in 10 (9%) felt that the CRA put forth too much effort, while nearly 1 in 5 (19%) were not sure or refused to answer.

Table 97. Perceived effort by the CRA to reduce business tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Level of effort to reduce tax cheating	Total (n=409)	Operating for 10 years or less (n=223)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=169)	No contact in the past 12 months (n=215)
Too little effort	22%	20%	26%	27%	20%
The right amount of effort	50%	54%	45%	50%	51%
Too much effort	9%	9%	11%	10%	8%
Don't know/Refused	19%	17%	18%	14%	21%

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

Canadian TIs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. More than 2 in 5 respondents (42%) provided a high likelihood score (scores of 8 – 10), nearly 2 in 5 (39%) provided a moderate score (scores of 4 – 7). More than 1 in 10 respondents (11%) described a low likelihood (scores of 1 – 3) of business tax cheaters being caught in Canada. This results in an average likelihood score of 6.9, representing a neutral score.

Table 98. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Likelihood of catching tax cheaters	Total (n=409)	Operating for 10 years or less (n=223)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=169)	No contact in the past 12 months (n=215)
8-10	42%	44%	39%	40%	45%
4-7	39%	41%	39%	43%	38%
1-3	11%	8%	15%	12%	9%
Don't know/Refused	8%	7%	7%	5%	8%
Mean	6.9	7.1	6.6	6.7	7.0

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

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

- TIs operating for 10 years or less provided higher average likelihood scores compared to those operating for more than 10 years (7.1 vs 6.6).
- Respondents operating in Quebec (7.2) or Ontario (7.2) tended to provide higher average likelihood scores compared to this in British Columbia (6.1).

Canadian TIs were asked to evaluate their likelihood to report a company they may know is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely. When presented with a situation where they suspected business may be cheating on their taxes, roughly 1 in 3 (33%) were likely to report them (scores of 8 – 10). Results increased to nearly half (48%) when respondents were certain that the business was cheating.

Table 99. Perceived likelihood of reporting business tax cheaters

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	48%	31%	13%	9%	7.0
Suspected they were cheating	33%	40%	18%	9%	6.1

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

Those operating in Alberta tended to be provide higher average likelihood scores for reporting businesses they were certain were cheating compared to those in Quebec (7.9 vs 6.5).

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

Nearly 2 in 3 respondents had a high level of agreement (scores of 8 – 10) that when businesses cheat on their income taxes reduces money available for essential services (57%), and businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage (55%). Nearly half of TIs (48%) strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses, and that penalties are effective at discouraging tax cheating (46%).

Nearly 2 in 5 (38%) strongly agreed that the CRA should publish a list of people found guilty of tax offences. More than a quarter (28%) strongly felt that the CRA would never find out about income received in cash that is not declared, while more than 1 in 10 (13%) strongly agreed that it is acceptable for businesses not to declare income received in cash.

The highest average agreement score among tax cheating metrics was that business income tax cheating reduces money available for essential services (7.6), with the lowest agreement level that it is okay for people not to declare income received in cash (3.6).

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

- Businesses cheating on their income taxes reduces money available for essential services (7.6)
- Businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage (7.5)
- Penalties are effective at discouraging future tax cheating (7.1)
- It is acceptable for the CRA to use publicly available information to catch tax cheating businesses (6.9)
- The CRA should publish a list of people found guilty of tax offences (6.2)
- The CRA would never find out about income received in cash that is not declared (5.6)

Table 100. Perceptions of tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Impression statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	57%	29%	8%	5%	7.6
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	55%	32%	6%	7%	7.5
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	48%	31%	14%	7%	6.9
Penalties are effective at discouraging future tax cheating.	46%	38%	9%	7%	7.1
The CRA should publish a list of people found guilty of tax offences in court.	38%	33%	22%	7%	6.2
The CRA would never find out about income received in cash that is not declared on business tax forms.	28%	40%	23%	9%	5.6
It's OK for businesses not to declare income received in cash.	13%	23%	59%	4%	3.6

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

Relevant subgroup findings among tax intermediaries perceptions of tax cheating metrics include the following:

- TIs operating for more than 10 years tended to provide higher average agreement ratings that when businesses cheat on their income taxes, it reduces the money available for essential services compared to those operating for 10 years or less (8.0 vs 7.3).
- Conversely, those operating for 10 years or less provided higher average agreement scores that it is okay for businesses not to declare income received in cash compared to those operating for more than 10 years (4.1 vs 2.9).
- Respondents in Quebec (6.3) more commonly provided higher average agreement scores that the CRA would never find out about income received in cash that is not declared on business tax forms compared to those in Alberta (5.0) or British Columbia (5.3).

Severity of tax avoidance and cheating

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

Nearly 4 in 5 respondents (76%) strongly felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). More than 3 in 5 strongly agreed that not registering one's business (64%), over-claiming expenses (62%), and under-reporting cash income (60%) represented serious cheating. Nearly 3 in 5 highly agreed that not claiming foreign assets or income (58%) and being paid in cash to avoid income taxes (58%) represented serious cheating.

More than half (54%) strongly felt that receiving a charitable donation credit that was bigger than the donation made represented serious tax cheating. Nearly half strongly agreed not claiming money from room or house rentals using online websites (49%) and making a profit from buying or selling cryptocurrency without declaring it (48%) were serious forms of cheating. Roughly 1 in 3 TIs felt that getting a 'deal' on home or car repairs by paying cash (34%) and not claiming gifts received by influencers on social media (31%).

The highest average score among tax cheating metrics was for filing false claims for tax benefit programs (8.5), with the lowest average score for not claiming gifts received by influencers on social media (5.7).

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

- Filing false claims for tax benefit programs (8.5)

The following metrics received a moderate average cheating score (scores of 4 – 7):

- Not registering one’s business (7.9)
- Under-reporting cash income (7.8)
- Not claiming foreign assets or income (7.8)
- Being paid in cash to avoid income taxes (7.7)
- Over-claiming expenses (7.7)
- Receiving a charitable donation credit that was bigger than the donation made (7.6)
- Claiming money from room or house rentals using online (7.2)
- Making a profit from buying or selling cryptocurrency (6.9)
- Getting a ‘deal’ on home or car repairs by paying cash (6.0)
- Not claiming gifts received by influencers on social media (5.7)

Table 101. Perceptions of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	76%	19%	4%	2%	8.5
Not registering one's business	64%	26%	6%	4%	7.9
Over-claiming expenses	62%	32%	4%	2%	7.7
Under-reporting cash income	60%	32%	6%	3%	7.8
Not claiming foreign assets or income, including from tax havens	58%	30%	6%	5%	7.8
Working and being paid in cash to avoid income taxes	58%	32%	7%	2%	7.7
Promoting a charitable donation program where the tax credits exceed the amount donated	54%	31%	6%	10%	7.6
Not claiming money made from a room or house rental through an online rental website	49%	38%	9%	4%	7.2
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	48%	29%	14%	9%	6.9
Getting a ‘deal’ on home or car repairs by paying cash	34%	38%	22%	6%	6.0
Not claiming gifts received by influencers on social media platforms	31%	34%	25%	10%	5.7

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

Relevant subgroup findings related to business tax cheating metrics include the following:

- Those operating in Alberta more commonly provided higher average severity scores for filing false claims for tax benefit programs compared to those in Quebec (9.0 vs 8.1).
- TIs operating for more than 10 years provided higher average severity ratings for the following metrics compared to those operating for 10 years or less:
 - Filing false claims for tax benefit programs (8.9 vs 8.1)
 - Not claiming foreign assets or income, including from tax havens (8.2 vs 7.4)
 - Not registering one's business (8.2 vs 7.6)
 - Under-reporting cash income (8.1 vs 7.4)
 - Promoting a charitable donation program where the tax credits exceed the amount donated (8.0 vs 7.3)
 - Working and being paid in cash to avoid income taxes (8.0 vs 7.4)
 - Not claiming money made from a room or house rental through an online rental website (7.6 vs 6.9)
 - Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (7.5 vs 6.4)
 - Getting a 'deal' on home or car repairs by paying cash (6.4 vs 5.6)
 - Not claiming gifts received by influencers on social media platforms (6.2 vs 5.4)

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

When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, more than 1 in 3 (37%) felt that this represented serious tax cheating (scores of 8 – 10), while roughly 1 in 3 (32%) provided scores of 5 or lower.

Those that registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. More than 1 in 5 felt that this was serious tax cheating (22%), while more than half (55%) again provided scores of 5 or lower.

These respondents were then asked to rate the severity of avoiding paying \$50,000 in taxes, to which nearly 1 in 10 (7%) felt was serious tax cheating.

Table 102. Severity of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, respondents rating at least one tax avoidance behaviour as 5 or lower (n=260)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=260)	37%	46%	12%	5%	6.5
The business is able to avoid paying \$10,000 in taxes (n=83)	22%	52%	27%	-	5.2
The business is able to avoid paying \$50,000 in taxes (n=46)	7%	50%	41%	2%	4.3

FB-9. You rated [INSERT SCENARIO HERE] as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.” How serious would you rate the following?

Lastly, Canadian TIs were asked to rate the importance of tax avoidance recovery efforts were important on a scale of 1 to 10, with 1 being not at all important and 10 being very important. More than 3 in 5 respondents (63%) strongly felt that it was important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. Overall, recovering unpaid taxes on foreign income or assets received an average importance rating of 7.9. More than half of TIs (51%) strongly felt that it was important for the CRA to recover unpaid taxes when people work under the table for cash, resulting in an average importance score of 7.3.

Table 103. Importance of tax avoidance recovery efforts

Base: (TIs) Split sample: tax compliance module, all respondents (n=409)

Tax avoidance situations	8 – 10	4 – 7	1 – 3	DK/RF	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	63%	28%	4%	5%	7.9
For the CRA to recover unpaid taxes when people work under the table for cash	51%	37%	8%	4%	7.3

F-10. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

Relevant subgroup findings related to tax avoidance situations include the following:

- TIs operating for more than 10 years tended to provide higher average importance scores for the following metrics compared to those operating for 10 years or less:
 - For the CRA to recover unpaid taxes when people work under the table for cash (7.8 vs 7.0)
 - For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets (8.4 vs 7.5)

Key drivers of CRA performance ratings

An important component of this research was to determine factors that contributed the most to overall performance ratings of the CRA.

A multivariate technique, known as regression analysis, was used to determine the importance of various trust and service factors in terms of predicting overall CRA performance rating scores. Each detailed model shows the various attributes and their relative impact on overall CRA performance ratings is provided below.

For each model, Pratt's Index was used to calculate the derived importance of each specific attribute for predicting overall CRA performance ratings. The product of the standardized regression coefficients and the zero-order correlations were calculated for each predictor. These products were then divided by the total variance explained by the key drivers (r^2) to produce derived importance values for each factor.

The calculation of derived importance excluded those respondents who did not provide a valid rating on a scale of 0 to 10 for either the overall CRA performance, or the factors being tested in the model.

The trust and service models were run independently, due to the differences in sample size, as service factors were only asked to those that had recently been in contact with the CRA, either online, over the phone, or in person. The analysis was also conducted separately for each of the three target audiences: individual tax payers, SMEs and tax intermediaries.

Several factors produced negative regression coefficients, none of which were deemed statistically significant at a 95% level of confidence.

Each model is presented alongside the actual ratings given by the respective population for each attribute, in this case the top three box percentage scores (scores of 8 – 10).

General population

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively low ($r^2 = 0.51$), explaining slightly more than half of the outcome of overall performance scores. While it may be that there are some causal factors missing from the model that may contribute to CRA performance ratings, it may also be due to factors beyond the scope of influence of the CRA, limited knowledge and/or a lack of recent contact with the CRA.

Table 104. Key drivers of CRA performance ratings among the general population – trust factors

Derived importance	CRA performance $r^2 = 0.51$	Rating (% 8 – 10 score)
31%	The CRA is helpful	45%
21%	I can trust the CRA to do what is right	51%
16%	The people at the CRA are capable of doing their job well	56%
15%	The CRA works for the benefit of all Canadians	51%
10%	The information I receive from the CRA is consistent	62%
3%	I trust the CRA to handle my personal information appropriately	64%
2%	The CRA makes the process of filing my taxes easy	51%
2%	I feel that the people at the CRA are trustworthy	60%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that account for most of the explained variance (helpfulness, trust, capability, benefiting Canadians, and consistency) – that is, these have the most impact on ratings of overall CRA performance. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

The model also shows the actual ratings given by the general population for each attribute (top three box percentage scores). For example, 62% of Canadians gave the CRA a score of 8, 9 or 10 out of 10 on consistency of information, suggesting the CRA is performing moderately well in this regard. The model also demonstrates that the CRA continues to perform much better on handling personal information, and having trustworthy staff; however, the importance of these attributes is comparably low. These results could stem from Canadians expecting CRA staff to handle their personal information and that the CRA continues to meet that expectation.

Service model

The second model was comprised of a series of service factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was very low ($r^2 = 0.32$), explaining roughly a third of the outcome of overall performance scores. While it may be that there are some causal factors missing from the model that may contribute to CRA performance ratings.

Table 105. Key drivers of CRA performance ratings among the general population – service factors

Derived importance	CRA performance $r^2 = 0.32$	Rating (% 8 – 10 score)
33%	The information I was given was complete	66%
26%	The CRA's service was timely	53%
20%	The CRA's service was easy to access	43%
15%	The information I was given was easy to understand	64%
12%	The CRA representative took time to understand my situation	64%
6%	The CRA representative was courteous	75%
1%	The information I was given was accurate	69%
-13%	The CRA representative was professional	76%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that accounted for most of the explained variance: complete information, timely service, ease of access, information being easily understood and the CRA representative taking time to understand the situation.

While ease of access to the service was among the most important attributes for the general population, this attribute received the lower performance score, with 2 in 5 respondents (43%) giving it a score of 8, 9, or 10. This should be considered a priority area for the CRA. Conversely, the professionalism of the representative was scored highly in rating (76%) but was lower in importance. This model indicates that outcome of the service interaction was of the greatest importance when attempting to improve overall CRA performance ratings, with a focus on the following areas: complete information, timely service, and ease of access.

Small / medium enterprises (SMEs)

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively high ($r^2 = 0.68$), explaining more than two thirds of the outcome of overall performance scores.

Table 106. Key drivers of CRA performance ratings among SMEs – trust factors

Derived importance	CRA performance $r^2 = 0.68$	Rating (% 8 – 10 score)
27%	The CRA is helpful	39%
22%	The people at the CRA are capable of doing their job well	46%
19%	I can trust the CRA to do what is right	39%
9%	The CRA provides enough information to meet your business tax obligations	46%
8%	I trust the CRA to handle my business information appropriately	54%
7%	The CRA works hard at helping Canadians with their tax and benefits matters	38%
7%	Information from the CRA arrives in time for my business	53%
6%	The CRA works for the benefit of all Canadians	39%
5%	The CRA makes the process of filing my businesses' taxes easy	41%
3%	The CRA processes my businesses' tax returns in a timely manner	59%
-3%	The information I receive from the CRA is consistent	50%
-10%	I feel that the people at the CRA are trustworthy	50%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were three attributes that account for most of the explained variance (helpfulness, capability, and trust to do what is right) – that is, these have the most impact on ratings of overall CRA performance ratings. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

Specifically, the extent to which the CRA is helpful and trusted by businesses to do what is right were among the lowest top three ratings given for each attribute (39% respectively), representing priority areas for improving the overall perceptions of the CRA. The model also demonstrates that the CRA performed much better on processing business tax returns in a timely manner (59%), receiving consistent information (50%), and the trustworthiness of the people at the CRA (50%); however, the importance of these attributes is relatively low.

Service model

The second model was comprised of a series of service factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was moderate ($r^2 = 0.58$), explaining nearly three fifths of the outcome of overall performance scores.

Table 107. Key drivers of CRA performance ratings among SMEs – service factors

Derived importance	CRA performance $r^2 = 0.58$	Rating (% 8 – 10 score)
44%	The CRA's service was timely	44%
24%	The CRA's service was easy to access	46%
17%	The information I was given was accurate	59%
11%	The CRA representative was courteous	63%
7%	The CRA representative took time to understand my situation	54%
5%	The information I was given was easy to understand	54%
-4%	The information I was given was complete	54%
-4%	The CRA representative was professional	62%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were four attributes that accounted for most of the explained variance: timely service, ease of access, accuracy of information, and courteous service.

Timely service was by far the most important attribute identified among SME respondents, with more than 2 in 5 respondents (44%) providing a score of 8, 9, or 10, presenting a priority opportunity for improvement. Ease of access was similarly positioned, with a high level of importance and a lower top three score. Conversely, the professionalism of the representative was scored highly in rating (62%) but was lower in importance.

Tax Intermediaries (TIs)

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively high ($r^2 = 0.66$), explaining roughly two thirds of the outcome of overall performance scores.

Table 108. Key drivers of CRA performance ratings among TIs – trust factors

Derived importance	CRA performance $r^2 = 0.66$	Rating (% 8 – 10 score)
30%	The CRA is helpful	54%
15%	I can trust the CRA to do what is right	53%
15%	The CRA works hard at helping Canadians with their tax and benefits matters	50%
13%	The CRA makes the process of filing businesses taxes easy	51%
12%	The CRA works for the benefit of all Canadians	52%
9%	The CRA provides enough information to meet your business clients' business tax obligations	53%
4%	I feel that the people at the CRA are trustworthy	58%
2%	The information I receive from the CRA is consistent	56%
1%	Information from the CRA arrives in time for my business clients	51%
1%	The CRA processes business tax returns in a timely manner	56%
<1%	The people at the CRA are capable of doing their job well	55%
-2%	I trust the CRA to handle my business clients' information appropriately	58%

Bolded figures denote a significant variable

There were five attributes that account for most of the explained variance (helpfulness, trust to do what is right, working hard for Canadians, ease of filing, and benefiting Canadians) – that is, these have the most impact on ratings of overall CRA performance ratings. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

Specifically, the model shows that the helpfulness of the CRA scored highest in importance, with more than half of TI respondents providing a score of 8, 9 or 10, suggesting the CRA is performing moderately well in this regard. The model also demonstrates that the CRA continues to perform much better on handling client information, and capability of doing their job; however, the importance of these attributes is comparably low.

Service model

The second model was comprised of a series of service factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively low ($r^2 = 0.57$), explaining nearly three fifths of the outcome of overall performance scores.

Table 108. Key drivers of CRA performance among TIs – service factors

Derived importance	CRA performance $r^2 = 0.57$	Rating (% 8 – 10 score)
47%	The CRA's service was easy to access	55%
34%	The CRA's service was timely	53%
9%	The CRA representative took time to understand my situation	60%
9%	The information I was given was accurate	62%
5%	The CRA representative was professional	66%
-1%	The information I was given was complete	57%
-1%	The information I was given was easy to understand	59%
-2%	The CRA representative was courteous	66%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were two attributes that accounted for most of the explained variance: ease of access, and timely service.

The two service attributes that, by far, have the most importance were also the two attributes that performed the least well. While ease of access to the service was the most important attribute for tax intermediaries, over half (55%) gave it a score of 8, 9, or 10. A similar trend was observed for timely service, scoring poorly on overall ranking, despite a high level of importance for overall performance ratings. These two attributes should be the main area of focus for the CRA moving forward.

Respondent profile

General population

Table P1. Language

Base: (General population) All respondents (n=2,408)

Gender	Unweighted total (n=2,408)	Weighted total (n=2,408)
English	79%	79%
French	21%	21%

Table P2. Gender

Base: (General population) All respondents (n=2,408)

Gender	Unweighted total (n=2,408)	Weighted total (n=2,408)
Male	49%	48%
Female	50%	51%
Other gender identity	<1%	<1%
Prefer not to say	<1%	<1%

Table P3. Age

Base: (General population) All respondents (n=2,408)

Age	Unweighted total (n=2,408)	Weighted total (n=2,408)
18-24	4%	11%
25-34	9%	16%
35-49	19%	25%
50-64	28%	27%
65 or older	39%	21%
Prefer not to say	1%	1%

Table P4. Region

Base: (General population) All respondents (n=2,408)

Region	Unweighted total (n=2,408)	Weighted total (n=2,408)
British Columbia	13%	13%
Alberta	9%	11%
Saskatchewan	5%	3%
Manitoba	6%	3%
Ontario	33%	38%
Quebec	23%	23%
New Brunswick	3%	2%
Nova Scotia	4%	3%
Prince Edward Island	1%	1%
Newfoundland and Labrador	2%	1%
Yukon	<1%	<1%
Northwest Territories	<1%	<1%
Nunavut	<1%	<1%

Table P5. Education

Base: (General population) All respondents (n=2,408)

Education	Unweighted total (n=2,408)	Weighted total (n=2,408)
Grade 8 or less	1%	1%
Some high school	8%	7%
High school diploma or equivalent	19%	20%
Registered Apprenticeship or other trades certificate or diploma	5%	4%
College, CEGEP or non-university certificate or diploma	21%	20%
University certificate or diploma below bachelor's level	9%	9%
Bachelor's degree	20%	23%
Post graduate degree above bachelor's level	16%	15%
Don't Know/Refused	1%	1%

Table P6. Birthplace

Base: (General population) All respondents (n=2,408)

Birthplace	Unweighted total (n=2,408)	Weighted total (n=2,408)
Canada	81%	78%
China	1%	1%
England	1%	1%
France	1%	1%
Haiti	1%	1%
India	1%	2%
Nigeria	<1%	1%
United Kingdom	1%	1%
United States	1%	1%
Other	11%	12%
Prefer not to say	15	1%

Table P7. Length of time living in Canada

Base: (General population) Respondents who were not born in Canada (n=430)

Time living in Canada	Unweighted total (n=430)	Weighted total (n=430)
Less than 1 year	2%	4%
At least one year, but less than five years	8%	13%
At least five years, but less than 10 years	11%	13%
10 years or more	79%	70%

Table P8. Current employment status

Base: (General population) All respondents (n=2,408)

Employment status	Unweighted total (n=2,408)	Weighted total (n=2,408)
Working full-time, that is, 35 or more hours per week	36%	44%
Working part-time, that is, less than 35 hours per week	6%	8%
Self-employed	8%	8%
Unemployed, but looking for work	4%	5%
A student attending school full-time	2%	6%
Retired	39%	23%
Not in the workforce	4%	4%
Other	1%	1%
Don't Know/Refused	<1%	<1%

Table P9. Primary source of income

Base: (General population) All respondents (n=2,408)

Income source	Unweighted total (n=2,408)	Weighted total (n=2,408)
Paid by an employer	42%	54%
Business owner or partner – sole proprietor	5%	6%
Business owner or partner – corporation	2%	3%
Investment income	4%	3%
Private or corporate pension	10%	6%
Government pension	25%	16%
Benefits	2%	2%
Other	3%	3%
Spousal/child/parent support	2%	3%
No source of income	2%	3%
Don't Know/Refused	2%	2%

Table P10. Approximate annual business revenue

Base: (General population) Respondents who are business owners or partners (n=185)

Annual revenue	Unweighted total (n=185)	Weighted total (n=185)
Under \$30,000	19%	24%
\$30,000 to under \$500,000	55%	51%
\$500,000 to under \$1,000,000	3%	2%
\$1,000,000 to under \$4,000,000	2%	2%
\$4,000,000 to under \$10,000,000	2%	2%
Prefer not to say	19%	19%

Table P11. Approximate household income

Base: (General population) All respondents (n=2,408)

Annual revenue	Unweighted total (n=2,408)	Weighted total (n=2,408)
Under \$20,000	9%	10%
\$20,000 to under \$40,000	15%	13%
\$40,000 to under \$60,000	14%	13%
\$60,000 to under \$80,000	12%	12%
\$80,000 to under \$100,000	10%	10%
\$100,000 to under \$120,000	8%	9%
\$120,000 to under \$150,000	6%	6%
\$150,000 or over	12%	14%
Prefer not to say	14%	13%

Table P12. Indigenous status

Base: (General population) All respondents (n=2,408)

Indigenous status	Unweighted total (n=2,408)	Weighted total (n=2,408)
Indigenous	4%	5%
Non-Indigenous	95%	94%
Prefer not to say	1%	1%

Table P13. Disability status

Base: (General population) All respondents (n=2,408)

Indigenous status	Unweighted total (n=2,408)	Weighted total (n=2,408)
Respondents with a disability	14%	12%
Respondents without a disability	85%	87%
Don't know	<1%	<1%
Prefer not to say	<1%	<1%

Small / medium enterprises (SMEs)

Table P14. Language

Base: (SMEs) All respondents (n=745)

Language	Total (n=745)
English	82%
French	18%

Table P15. Region

Base: (SMEs) All respondents (n=745)

Region	Total (n=745)
British Columbia	12%
Alberta	15%
Saskatchewan	4%
Manitoba	4%
Ontario	38%
Quebec	19%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	1%

Table P16. Number of employees (self-included)

Base: (SMEs) All respondents (n=745)

Number of employees	Total (n=745)
1	61%
2 to 4	23%
5 to 19	10%
20 to 49	2%
50 to 99	1%
100 or more	2%

Table P17. Approximate annual business revenue

Base: (SMEs) All respondents (n=745)

Annual revenue	Total (n=745)
Under \$30,000	34%
\$30,000 to under \$500,000	54%
\$500,000 to under \$1,000,000	4%
\$1,000,000 to under \$4,000,000	4%
\$4,000,000 to under \$10,000,000	2%
\$10,000,000 to under \$20,000,000	1%
\$20,000,000 to under \$50,000,000	<1%
\$50,000,000 to under \$250,000,000	1%
Mean	\$2,300,000

Table P18. Business type

Base: (SMEs) All respondents (n=745)

Business type	Total (n=745)
A sole proprietorship	67%
An incorporated business	21%
A partnership	9%
A non-profit organization	2%
A cooperative	1%
A registered charity	<1%

Table P19. Involvement in business decision making

Base: (SMEs) All respondents (n=745)

Business involvement	Total (n=745)
Tax-related matters	100%
Bookkeeping	88%
GST/HST preparation	76%
Payroll	60%

Table P20. Position within the business

Base: (SMEs) All respondents (n=745)

Position within the business	Total (n=745)
President/CEO/owner	90%
Manager	4%
Chief financial officer/comptroller	3%
Bookkeeper	1%
Payroll manager/officer	1%
Accountant	1%
Financial officer	<1%

Table P21. Gender

Base: (SMEs) All respondents (n=745)

Gender	Total (n=745)
Male	45%
Female	53%
Other gender identity	1%
Prefer not to say	1%

Table P22. Age

Base: (SMEs) All respondents (n=745)

Age	Total (n=745)
18-24	3%
25-34	13%
35-49	29%
50-64	38%
65 or older	16%
Prefer not to say	1%

Table P23. Industry or sector of business operation (responses of at least 1%)

Base: (SMEs) All respondents (n=745)

Industries and sectors	Total (n=745)
Accommodation and food services	3%
Administrative and support	3%
Agriculture, forestry, fishing and hunting	3%
Arts, entertainment and recreation	10%
Construction	7%
Educational services	4%
Finance and insurance	3%
Health care and social assistance	8%
Management of companies and enterprises	1%
Manufacturing	22%
Mining, oil and gas extraction	1%
Professional, scientific, and technical services	19%
Real estate, rental and leasing	4%
Registered charity	1%
Retail trade	9%
Transportation and warehousing	3%
Utilities	1%
Wholesale trade	2%
Information and cultural industries	2%
Automotive repairs	1%
Childcare/day care services	1%
Consultation services	1%
Cleaning/housekeeping services	2%
Personal services industry	1%
Pet care services/pet groomer	1%
Publishing/advertising	1%
Security services/guard industry	1%
Tourism/travel agency	1%
Fitness/wellness industry	1%
Marketing/sales industry	1%
Beauty/fashion industry	1%
Other	3%
Prefer not to say	4%

Table P24. Length of time that business has been in operation

Base: (SMEs) All respondents (n=745)

Length of time in operation	Total (n=745)
Less than one year	8%
1 to 2 years	11%
3 to 5 years	20%
6 to 10 years	12%
Over 10 years	48%
Prefer not to say	2%

Table P25. Indigenous status

Base: (SMEs) All respondents (n=745)

Indigenous status	Total (n=745)
Indigenous	4%
Non-Indigenous	95%
Prefer not to say	1%

Table P26. Disability status

Base: (SMEs) All respondents (n=745)

Indigenous status	Total (n=745)
Respondents with a disability	13%
Respondents without a disability	84%
Don't know	1%
Prefer not to say	2%

Tax intermediaries (TIs)

Table P27. Language

Base: (TIs) All respondents (n=812)

Language	Total (n=745)
English	89%
French	11%

Table P28. Region

Base: (TIs) All respondents (n=812)

Region	Total (n=745)
British Columbia	14%
Alberta	11%
Saskatchewan	4%
Manitoba	4%
Ontario	35%
Quebec	24%
New Brunswick	3%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	1%
National operation	1%
Prefer not to say	1%

Table P29. Tax-related work done on behalf of small business clients

Base: (TIs) All respondents (n=812)

Tax-related work on behalf of business clients	Total (n=812)
Accounting	46%
Payroll	42%
Tax preparation	39%
Bookkeeping	37%
Consultation	1%
Professional services/technical work	1%
Marketing/sales	<1%
None/Don't work	1%
Other	3%
Prefer not to say	13%

Table P30. Length of time that business has been in operation

Base: (TIs) All respondents (n=812)

Length of time in operation	Total (n=812)
Less than one year	46%
1 to 2 years	42%
3 to 5 years	39%
6 to 10 years	37%
Over 10 years	1%
Prefer not to say	1%

Research Methodology

Overview

Two surveys were administered including a telephone survey with individual taxpayers, and an online survey with small and medium-sized businesses (SMEs) as well as tax intermediaries (TIs).

A telephone survey with a random sample of 2,408 respondents was conducted between January 20 and February 28, 2022. The target audience was Individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year).

As well, an online survey of 745 small and medium-sized businesses and 812 tax intermediaries was conducted between January 20 and February 28, 2022. The target SMEs were businesses with less than 100 employees and included decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping. Targeted job titles included:

- President/CEO/Owner
- CFO/Comptroller
- Accountant
- Payroll Manager/Officer
- Manager
- Bookkeeper
- Financial Officer

The target tax intermediaries were those who worked with small business clients (<100 employees) on tax-related or payroll matters.

Questionnaire Design

The questions utilized in this study were provided by the CRA. Quorus reviewed the questions, providing suggestions and preparing them in a format suitable for telephone and online data collection. As required by Government of Canada standards, English and French pre-test surveys were conducted.

Individual Taxpayers

Sampling

The individual taxpayers’ survey was designed to be administered to a random sample of 2,408 adult Canadians 18 years of age or older. A sample of 2,408 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection endeavour, the survey results are projectable to the overall Canadian adult population. The approximate targeted number of survey completions by age, gender, and region were achieved. To most fully mimic the true distribution of adult Canadians along these pivotal dimensions, modest statistical weights were introduced (a standard research practice in studies of this type), thereby diminishing prospects for non-response bias that potentially could have arisen vis-à-vis these three demographic dimensions.

The sample provided for dialing involved contact records reflecting Random Digit Dialing (RDD), thus engendering a very large number of Not in Service (NIS)/Disconnected telephone numbers. For landlines, records were drawn from a list of randomly-selected households compiled from telephone numbers in Canada, drawn from a database that is updated quarterly. Both listed and unlisted numbers were included in the sample. Quorus Consulting utilized ASDE Inc.’s Canada Survey Sampler (CSS) sampling software to generate general population telephone landline samples within Canada, which has become a standard software for many companies in Canada. This software has been proven to provide a sample that is equivalent to RDD. Randomly generated cellular numbers were also used. As per the Statement of Work requirements, the sample included from the outset a minimum of 30% of cellphone only users, in addition to landline telephone numbers.

The sample was stratified by region to ensure regional representation as follows:

Region	Target Completions
Atlantic Canada	260
Quebec	550
Ontario/Nunavut	800
Prairies/NWT	480
BC/Yukon	310
Total	2,400

The target interviews plan entailed overall quotas by age and gender, as well as by region. The gender quotas were approximately 50/50, while the age quotas were broken into three groupings: 18-24, 25-34, 35-49, 50-64, and 65 years of age or older.

Administration

As noted, the survey was conducted via telephone. The survey was programmed by Quorus and its data collection partner in both English and French via Computer-Assisted Telephone Interviewing software (CATI). Respondents had the option to complete the survey questionnaire in the official language of their choice. Assistance was available from bilingual staff members as required, with ongoing bilingual supervision.

In terms of training, in addition to a thorough general screening and training process, supervisors and interviewers were provided with customized project-specific training, a review of the questionnaire including specific terminology, acronyms and pronunciations, and background information on the project goals and objectives.

In terms of supervision, as with all projects there was a ratio of one supervisor for every 15 interviewers working. This “floor supervisor” answers questions, handles escalations, ensures that technology is functioning properly, and blind monitors interviewers. In addition, a minimum of 10 percent of interviews were audited through the review of recorded interviews or live monitoring (twice the percentage required by industry guidelines).

The programmed survey was thoroughly tested to ensure question order and skip patterns were properly represented. In addition to this testing, a pre-test was conducted resulting in 10 English and 10 French surveys. The overall purpose of the pre-test was to ensure that:

- The wording of the questions was clearly understood and unambiguous;
- The sequence of the questions was appropriate;
- The necessary response categories had been included for each question; and
- Neither specific questions nor the survey overall evoked a negative reaction or discomfort among respondents.

After the pre-test, the data was carefully reviewed to ensure accuracy and identify any aspects that needed to be modified. A pre-test report was prepared outlining the results. The survey underwent a series of revisions to reduce the average completion length to roughly 15 minutes.

In addition to the actual survey queries, a section was included at the end of the questionnaire to ascertain respondent comprehension and experience with the survey. No changes in the survey instrument were deemed to be required as a result of this endeavour, and the responses were ultimately included in the final sample.

Fieldwork was monitored on an ongoing basis, allowing supervisors to determine if there were any challenges via the call disposition/reasons for non-response information. The survey required a mean average of approximately 15 minutes for respondents to complete. A dialing plan was implemented whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five attempts for cellular telephone numbers. Calls and call-backs were varied throughout the day which includes both daytime and evening calling, limited to 9 p.m. in a given time zone.

Quorus Consulting and its data collection partner employed a number of techniques for keeping response rates as high as possible:

- Training of all interviewers in telephone and interview techniques and thorough project briefings to guarantee professional and thorough data collection activities;
- 100 percent supervision of all interviewing by experienced supervisors;
- Continuous on-line monitoring of interviews in progress by supervisors (10% monitored or called back for verification);
- Pre-testing of all survey instruments at the design stage by senior field personnel to ensure it provides the best possible respondent experience;
- In-house sample development through consultation between Data Services personnel and the Project Director, to ensure the project's final sample or contact records have been created in a consistent manner; and
- Call rules to keep response rates high and minimize non-response bias including the implementation of a dialing plan whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five call-backs for cellular telephone numbers, calling at different times of the day, and arranging call-backs.

If an interviewer did not speak the official language requested by the respondent, the interview transferred to another interviewer or a call-back was arranged within 20 minutes (or at another time if requested by the respondent). When calling to a particular location with a predominant language (e.g., French in Quebec), initial calling was conducted by interviewers who spoke the predominant language, to minimize the number of transfers required.

The tables below for the telephone survey display regional, gender, and age data in terms of the actual distribution of adult Canadians, as catalogued in the 2016 Statistics Canada Census. As well, target quotas and completed surveys for each region, gender, and age segment are detailed (both in terms of the actual *number* of surveys completed, and the *percentage* of all surveys completed). The tables on the pages below present data with the weighted and unweighted *number* as well as *percentage* of surveys collected, for relevant demographic dimensions.

Data Tabulation: There were a total of 60 overlapping or interlocking statistical weighting cells created from the study design using the weighting factors of: Region (6: Atlantic, Quebec, Ontario/Nunavut, Manitoba/Saskatchewan, Alberta/Northwest Territories, and British Columbia/Yukon); Age group (5: 18– 24 years of age, 25–34 years of age, 35 to 49 years of age, 50 to 64 years of age, and 65 years of age or older); and Gender (2: Male, Female). The 36 overlapping or interlocking statistical weighting cells thus were derived from Region (6) x Age (5) x Gender (2) dimensions = 60 unique statistical weighting cells. Population data for the 60 statistical weighting cells were obtained from the most recent (2016) Census of Canada, and can be found here:

<https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=109525&PRID=0&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2016&THEME=115&VID=0&VNAMEE=&VNAMEF=>

It should also be noted that a small number of individuals were not placed into one of the 60 weighting cells, as they identified as gender diverse or preferred not to provide a response to the gender question. For tabulation purposes, these individuals were given a weight value of 1.0.

Telephone survey (Percentages may not sum exactly to 100%, owing to rounding):

Subsegments	2016 Census	Quota target (n=)	Quota target (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)	Surveys completed (weighted) (n=)	Surveys completed (weighted) (%)
Region – Atlantic Canada	6.8%	260	10.8%	260	10.8%	162	6.7%
Region – Quebec	23.4%	550	22.9%	551	22.9%	566	23.5%
Region – Ontario/Nunavut	38.4%	800	33.3%	802	33.3%	920	38.2%
Region – Prairies/NWT	17.8%	480	20.0%	484	20.1%	431	17.9%
Region – BC/Yukon	13.6%	310	12.9%	311	12.9%	329	13.7%
Gender – Male	48.6%	1,166	48.6%	1,181	49.0%	1,162	48.2%
Gender – Female	51.4%	1,234	51.4%	1,210	50.2%	1,229	51.1%
Age – 18-24	14.6%	350	14.6%	94	3.9%	261	10.9%
Age – 25-34	15.7%	377	15.7%	215	8.9%	392	16.3%
Age – 35-49	23.6%	566	23.6%	462	19.2%	590	24.5%
Age – 50-64	25.9%	622	25.9%	686	28.5%	644	26.7%
Age – 65+	20.2%	485	20.2%	938	39.0%	507	21.1%

Participation/Response Rate: The rate below was derived using the principal elements of the formula recommended by the Public Opinion Research Directorate of the Government of Canada:

Completion results:

A. Total numbers attempted	167,497
Total invalid numbers	72,799
B. Total unresolved numbers (U)	77,915
No answer/answering machine	77,915
C. In-scope non-responding units (IS)	14,283
Language barrier	374
Incapable of completing (ill/deceased)	192
Callback (respondent not available)	1,268
Refusal	11,956
Termination	493
D. Responding units (R)	2,500
Quota full/not completed	58
Completed interviews	2,408
NQ – under 18 years of age	33
Rounded response rate: $R \div (U + IS + R) = 2,500 \div (77,915 + 14,283 + 2,500)$	2.64
Incidence	98.68

For the telephone survey, the margin of error provides a reflection of the sampling error and is presented in the table below:

Region	Target completions	Margin of error (core survey)	Margin of error (service/compliance modules)
Atlantic Canada	260	± 6.1%	± 8.6%
Quebec	550	± 4.2%	± 5.9%
Ontario/Nunavut	800	± 3.5%	± 4.9%
Prairies/NWT	480	± 4.5%	± 6.3%
BC/Yukon	310	± 5.6%	± 7.9%
Total	2,400	± 2.0%	± 2.8%

Given that this telephone survey methodology entailed a probability sampling, the data collected can be extrapolated to the Canadian general public adult population 18 years of age or older, within the limitations of the attendant margins of error and the confidence interval.

SMEs and Tax Intermediaries

Sampling

Given the overlap in questions for these two audiences (i.e., SMEs and Tax Intermediaries), the questions were combined into one survey with streams for the two target audiences. The survey questionnaire was administered online. The sampling was designed to achieve 800 surveys with each target audience. As surveying SMEs and Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the survey results are not projectable to the overall Canadian populations of SMEs and Tax Intermediaries.

Quorus utilized the services of an online panel records provider, Dynata, for this research. Panelists are recruited from a large number of sources to increase diversity and representation. This includes loyalty panels, organic, open enrollment and partnerships, and an affiliate network. Dynata uses robust panel management techniques to monitor the quality of data through various quality checks such as participation limits, screening questions, digital fingerprinting, random and illogical responding, capturing and removing flat-liners and speeders. Dynata also regularly measures participant satisfaction on elements such as frequency of invitations, value and diversity of incentives and redemption choices, their willingness to complete various lengths of surveys, and level of responsiveness to any questions or concerns they share with Dynata’s Member Services team. Regional targets were established for SMEs and Tax Intermediaries to

ensure robust regional representation across the country and to ensure consistency in the distribution of completed surveys with the approach taken in the previous year.

Administration

The online surveys utilized were programmed by Quorus in both English and French. Respondents were formally invited to the survey in the official language of their choice. As well, at any point when completing the questionnaire, respondents had the option to change the questionnaire language to the other official language. Assistance in completing the survey was available from bilingual staff, as required. Respondents were able to verify the legitimacy of the survey via contacting representatives of Quorus and/or the Canada Revenue Agency, or via an email inquiry to the Canadian Research Insights Council. Each programmed survey was tested to ensure question order and skip patterns were properly implemented. Testing included Quorus researchers receiving the invitation via email just as a respondent would, to ensure accuracy of delivery, text, links, and so on. Canada Revenue Agency staff were also provided with the pre-test link and thus client feedback also was incorporated prior to the launch of the survey.

A total of 154 English and 27 French pre-tests were completed across both audiences, specifically involving 78 SME respondents and 103 Tax Intermediary respondents. These pre-test survey completions were conducted via a survey “soft launch” whereby a small number of panel respondents were invited to participate in the survey. The pre-testing of the survey allowed the collected data to be reviewed to ensure accuracy and to identify any programming aspects that should be modified. In addition to the actual survey queries, a section was included at the end of the questionnaire to ascertain respondent comprehension and experience with the survey. No changes in the survey instrument were made as a result of this endeavour. As such, all surveys completed via the pre-test were kept in the final sample.

In online panel studies, reminder notices are forwarded to sampled respondents if they have not completed an online study in the recent past, or if the data collection for a given study is not on target to be completed by the desired end date. In the current instance, business panelists were identified and initially notified of the study. As the desired data collection end date approached, the current study was prioritized within the survey queue of each potential business respondent. That is, few or no other surveys beyond the current Canada Revenue Agency commissioned research would have been available on the survey dashboard of these business panelists. Via this process, the targeted number of survey completions were almost achieved within the desired timeframe. The study was administered from January 20, 2022, to February 28, 2022. Fieldwork was monitored on an ongoing basis to ensure quotas were being met. Given that single use unique survey links were made available to panelists, no respondent was able to complete the survey questionnaire more than once.

A total of 1,557 surveys were submitted by respondents (745 SMEs and 812 Tax Intermediaries). The survey required a mean average of approximately 11 minutes for respondents to complete. A non-probability sample approach was implemented given that the study was designed to be conducted among respondents drawn from an online Canadian business panel. All such panels are inherently non-probability in nature, given that panelists self-select to become members of such panels, and not everyone in the target audience who is eligible to participate in the panel, indeed belongs to the panel.

Given that this online survey methodology used a non-probability sample, the data collected cannot be extrapolated to the overall populations of Canadian SMEs and Tax Intermediaries. Minimum quotas were established for regions, to ensure a robust representation of completed surveys from across the country, while also respecting the fact that the largest proportions of target organizations are from the most heavily populated provinces and regions of the country.

Small & Medium Enterprises:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	55	7%
Quebec	185	23%	145	20%
Ontario	270	34%	285	38%
Western Canada	265	33%	260	35%
Territories / National	25	3%	0	0%

Tax Intermediaries:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	56	7%
Quebec	185	23%	193	24%
Ontario	270	34%	287	35%
Western Canada	265	33%	264	33%
Territories / National	25	3%	6	1%

A participation rate could not be calculated for the SMEs and Tax Intermediaries segments due to the data collection process utilized by the online panel provider Dynata. Rather than utilizing emails as the primary way to bring people into the survey, participants logged into their dashboard when convenient or responded to a generic text, email, or an app notification. Dynata utilized a router system which directed respondents into the survey they were targeted for, using a complex algorithm which includes a robust randomization strategy. Respondents entered their panel dashboard and, after being asked a few questions to refine targeting, were directed into the specific survey. Respondents did not choose the survey they were directed to, but were allocated based on the algorithm, which determined the match between a given panelist's profile and the needs of the survey.

The data was not weighted, as per past iterations of this study. Given that the online methodology utilized a non-probability sample, a margin of error cannot be applied to the results as per the Standards for the Conduct of Government of Canada Public Opinion Research for Online Surveys.

Non-Response Bias Analysis

Any survey that is conducted is potentially subject to bias or error. When a survey is conducted with a sample of the population, there are two general classes of bias or error: sampling error, which is quantifiable, and non-sampling error, which is typically not quantifiable. Sampling error arises from the fact that interviews are conducted with only a subset of the population, and thus it is possible that the results obtained from this group of respondents is not reflective of the population as a whole. In contrast, non-sampling error encompasses a number of different types of errors including coverage error, measurement error, non-response error, and processing error. No measurement of sampling error can be attributed to this online study, given that the contact records utilized in the data collection process were derived from an online panel of the target audience, which is to say, a non-probability sample source. Having stated that, measures were taken in the implementation of the data collection to ensure sufficient completed surveys were obtained from both target segments. Targets were also set to ensure robust geographic representation from across the country.

With respect to non-sampling error, a number of steps were taken to minimize bias. Both surveys utilized survey programming technology to ensure proper survey skip patterns were followed and to minimize errors due to data entry and data capture. The French and English survey instruments themselves were pre-tested with a small sample of respondents to ensure the survey material was easily understood by respondents, and that the resultant data were being captured properly. Interviewers were also trained and supervised for the telephone survey.

In terms of coverage, the telephone survey was conducted from a random sampling of a robust sample frame of landline and cellular numbers. Quotas were established for demographic groups traditionally regarded as central in quantitative survey research, in this instance gender, age, and region/province. Upon examination of the final dataset, it was discovered that younger Canadians (18-34) were slightly underrepresented in the collected surveys. As a result, this segment was up-weighted in the final data set to ensure it mirrored the true proportion of this demographic group in the adult Canadian population. That is, the final data set was statistically weighted to closely match the true distribution of these dimensions as reflected in the 2016 Statistics Canada census. The statistical weights implemented were relatively small, given that the data collected already closely matched the actual distribution of adult Canadians along these demographic dimensions.

The online survey was conducted with an online panel of the target audience, based on a randomized sampling of panel records for the target audience drawn from a reputable commercially available online general public panel.

Appendices

General Population Questionnaire

INTRODUCTION

Hello/Bonjour, My name is ___ representing **[SUPPLIER]**, a Canadian market research company. We are conducting a telephone survey on current issues of interest to Canadians on behalf of the government of Canada in accordance with the Privacy Act. 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.)

SG-1. May I please speak to a member of the household who is 18 years of age or older who has had the most recent birthday? Would that be you?
[IF THAT PERSON IS NOT AVAILABLE ARRANGE A CALLBACK] [PERMIT ONE CODE ONLY]

- Yes CONTINUE
- No ASK TO SPEAK TO 'ELIGIBLE' PERSON
- REFUSED THANK/DISCONTINUE

SG-2. **[REPEAT INTRODUCTION IF SPEAKING TO A NEW PERSON]** Your participation in this survey is voluntary, but would be extremely helpful. Would you be willing to take part in this survey? We can do it now or at a time more convenient for you.
[PERMIT ONE CODE ONLY]

- YES, NOW CONTINUE
- YES, CALL LATER SPECIFY DATE/TIME
- REFUSED THANK/DISCONTINUE

[IF REFUSED: Is there a reason that prevents you from answering this survey by phone?

IF REASON IS DISABILITY, OFFER ALTERNATE FORMAT (ONLINE QUESTIONNAIRE OR PDF VIA EMAIL), WHERE APPROPRIATE. IF ACCEPTED, TAKE RESPONDENT EMAIL ADDRESS]

SG-3. Have I reached you on your cell phone?
[PERMIT ONE CODE ONLY]

- 1 Yes CONTINUE
- 2 No

SG-4. [POSE SG-4 ONLY IF 'YES' IN SG-3] Are you in an environment that allows you to comfortably continue with this survey?

[PERMIT ONE CODE ONLY]

1 Yes

CONTINUE

2 No

RESCHEDULE

This survey is being conducted on behalf of the Government of Canada. Your decision to participate is voluntary and will in no way affect your relationship with the Government. This call may be monitored or recorded for quality control purposes only.

IF NEEDED: If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can contact **Krista Holmes** at **343-551-6112** or visit canada.ca/por-cra.

PG-1. Thank you for agreeing to participate. Our first few questions are to make sure we are getting a representative mix of Canadians participating in this study. First of all, which gender do you identify with ...: **READ ALL FOUR RESPONSES, IN ORDER**

[PERMIT ONE CODE ONLY]

[ENSURE GENDER MIX IS MET]

01 – Male

02 – Female

98 – Other, please specify:

99 – Prefer not to say

PG-2. In what year were you born?

[ENSURE AGE TARGETS ARE MET]

98 – ENTER 4-DIGIT YEAR

99 – Refused

PG-3. [IF PG-2=REFUSED] Would you be willing to tell me in which of the following age categories you belong? **READ LIST – PAUSE AFTER EACH ONE TO ALLOW RESPONDENT TO ANSWER**

[PERMIT ONE CODE ONLY]

- 01 – 18-24
- 02 – 25-34
- 03 – 35-49
- 04 – 50 – 64
- 05 – 65 or older
- 99 – Refused

PG-4. In which province or territory do you live? **DO NOT READ RESPONSES**

[PERMIT ONE CODE ONLY]

- 01 British Columbia
- 02 Alberta
- 03 Saskatchewan
- 04 Manitoba
- 05 Ontario
- 06 Quebec
- 07 New Brunswick
- 08 Nova Scotia
- 09 Prince Edward Island
- 10 Newfoundland and Labrador
- 11 Yukon
- 12 Northwest Territories
- 13 Nunavut
- 99 Refused

Overall Perceptions of the CRA

BG-1. The Canada Revenue Agency is the agency of the federal government responsible for such things as:

[READ IN MAN, SASK, ALTA, BC, YUKON, NORTHWEST TERRITORIES AND NUNAVUT: the collection of income tax, administration of the GST (or goods and services tax), and the Canada child benefit program]

[READ IN QUEBEC ONLY: the collection of federal income tax and the Canada child benefit program]

[READ IN ATLANTIC PROVINCES, ONT: the collection of federal income tax, administration of the GST/HST, and the Canada child benefit program]

READ EVERYWHERE: Throughout this survey, we will refer to the Canada Revenue Agency as the CRA.

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

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

01 – Terrible

THROUGH

10 – Excellent

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO B-3**

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

RECORD RESPONSE, ACCEPT MULTIPLE RESPONSES

98 – Specify Response: (_____)

VOLUNTEERED

99 – Don’t Know/Refused

B-3. I would now like you to rate the CRA on a series of statements. For each one, please tell me whether you agree or disagree using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” **REPEAT SCALE AS NECESSARY. PROBE TO AVOID**

ACCEPTING A RANGE

[RANDOMIZE STATEMENTS. – PERMIT ONE CODE ONLY PER STATEMENT]

[IF ASKED: We are asking for your opinion based on your general impressions of the CRA, whether from personal experience, what you have seen, read or heard.]

- a) I can trust the CRA to do what is right
- b) The CRA works for the benefit of all Canadians
- c) I feel that the people at the CRA are trustworthy
- d) The people at the CRA are capable of doing their job well
- f) The CRA makes the process of filing my taxes easy
- h) The CRA is helpful
- i) The information I receive from the CRA is consistent

l) I trust the CRA to handle my personal information appropriately

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

Experience with the CRA – Income Tax Filing

I would now like to ask you about your experiences as a taxpayer.

[READ IF NECESSARY, FOR EXAMPLE, IF THE RESPONDENT PAUSES IN RESPONDING IN THIS SECTION:

Please be reminded that these questions are for research purposes only. Your answers are appreciated and will help us improve Canadians' filing experiences with the CRA.]

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

[PERMIT ONE CODE ONLY]

IF ASKED: This would be the tax return you filed last year for the income you earned in 2020, or this year for the income you earned in 2021.

01 – Yes

02 – No – **SKIP TO D-1**

VOLUNTEERED

99 – Don't Know/Refused – **SKIP TO D-1**

[IF "YES" AT CG-1, READ:] The following set of questions will focus on your most recent tax filing experience.

CG-2. [POSE CG-2 ONLY IF “YES” AT CG-1] Did you prepare your last tax return on your own, or did you receive help from someone else? If you used a tax software, that is considered preparing on your own.

[PERMIT ONE CODE ONLY]

01 – Prepared on your own – **SKIP TO CG-4**

02 – Received help

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO CG-4**

CG-3. [POSE CG-3 ONLY IF “RECEIVED HELP” AT CG-2] From whom did you get help? **READ CATEGORIES ONLY IF NECESSARY; CODE MORE THAN ONE IF MENTIONED; INCLUDE PEOPLE WHO GAVE ADVICE**

01 – Friend/family member

02 – Professional tax preparer/accountant (INCLUDES H&R BLOCK-TYPE COMPANIES)

03 – Volunteer program to help people with their tax returns

98 – Other (SPECIFY)

VOLUNTEERED

99 – Don’t Know/Refused

CG-4. [POSE CG-4 ONLY IF “YES” AT CG-1] How was your last tax return sent in? [IF NEEDED: That is, for example, was it sent in by mail or online?] **ACCEPT ONE RESPONSE ONLY. DO NOT READ LIST.**

01 – By mail

02 – Online (INCLUDES EFILE AND NETFILE)

05 – Some other way

VOLUNTEERED

99 – Don’t Know/Refused

Experience with the CRA – Contacts

D-1. Other than for sending in personal tax returns, have you contacted or been contacted by the CRA in the last 12 months?

DO NOT READ THE FOLLOWING: IF NECESSARY, CONTACT INCLUDES SEEKING INFORMATION [PERMIT MULTIPLE RESPONSES FOR 01 AND 02, OR 03 ONLY – DO NOT READ RESPONSES]

01 – Yes, I contacted the CRA

02 – Yes, the CRA contacted me

03 – No – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

VOLUNTEERED

99 – Don't Know/Refused – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

D-2. In which way did your most recent contact with the CRA take place? **READ LIST IN ORDER – CLARIFY AS NECESSARY; CONTACT INCLUDES SEEKING INFORMATION**
[PERMIT ONE CODE ONLY]

01 – Online

02 – By telephone

03 – By fax

04 – By mail

05 – In person

VOLUNTEERED

06 – Some other way

99 – Don't Know/Refused

D2-a. **[ASK IF D2 = 01]** Which online method was most recently used? Was it...

READ LIST IN ORDER – CLARIFY AS NECESSARY; CONTACT INCLUDES SEEKING INFORMATION
[PERMIT ONE CODE ONLY]

01 – Through the CRA's secure tax portal My Account

02 – Through the tax pages of the Canada.ca website **(THIS INCLUDES "CRA WEBSITE")**

03 – Through the CRA's social media platforms **[IF ASKED: such as Facebook, Twitter, LinkedIn or YouTube]**

04 – Through the CRA's mobile apps **[IF ASKED: such as MyBenefits CRA or MyCRA]**

05 – Through "Chat with Charlie", that is the CRA's online chatbot

VOLUNTEERED

98 – Other (SPECIFY)

99 – Don't Know/Refused

D-3. [POSE D-3 ONLY IF D-1 = 01 or 02] Was the purpose of this MOST RECENT contact relating to...? **READ LIST – ACCEPT MULTIPLE RESPONSES**

[RANDOMIZE RESPONSE CATEGORIES 01 TO 04, THEN READ RESPONSES 07 AND 08 IN ORDER]

01 – Seeking general information other than about filing taxes

02 – Seeking clarification of information sent to you by the CRA

03 – Making a payment owing on your personal taxes

04 – Trying to resolve a dispute you had with the CRA

07 – Submitting documents that the CRA had requested

08 - Seeking information or clarification relating to COVID emergency benefits, such as the Canada Recovery Benefit (CRB)

VOLUNTEERED

98 – Other (SPECIFY)

99 – Don't Know/Refused

D-4. [POSE ONLY IF D-2 = 01, 02, 05] Was your most recent contact with the CRA concerning: *READ LIST - ACCEPT MULTIPLE RESPONSES* [RANDOMIZE RESPONSE CATEGORIES]

01 –Personal income tax

02 – Child & Family Benefits/Credits

03 – Payroll

04 – Authorizing a representative

05 - Deferred income and savings plans

06 –Excise taxes, duties and levies

07 –Estate or trust tax

08 –COVID-related emergency benefits and subsidies

VOLUNTEERED

98 – Other (SPECIFY)

99 – Don't Know/Refused

D-5. [POSE ONLY IF D-2 = 01, 02, 05] I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience. *REPEAT SCALE AS NECESSARY - PROBE TO AVOID ACCEPTING A RANGE* [RANDOMIZE STATEMENTS. – PERMIT ONE CODE PER STATEMENT]

- a) The CRA's service was easy to access
- b) The CRA's service was timely
- c) The information I was given was accurate
- d) The information I was given was complete
- e) The information I was given was easy to understand
- f) The CRA representative took time to understand my situation
- g) The CRA representative was professional
- h) The CRA representative was courteous

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

98 – Not applicable

99 – Don't Know/Refused

D-6. How satisfied are you with the overall quality of the service you received during your most recent contact with the CRA? Please use a scale from 1 to 10, where 1 means ‘completely dissatisfied’ and 10 means ‘completely satisfied.’ **PROBE TO AVOID ACCEPTING A RANGE**
[PERMIT ONE CODE ONLY]

01 – Completely dissatisfied

THROUGH

10 – Completely satisfied

VOLUNTEERED

99 – Don’t Know/Refused

SPLIT SAMPLE – SERVICE (E) & COMPLIANCE MODULES (F)

Service module (split sample with Compliance, ask to half)

E-5. I will now read you a few statements. For each statement, tell me to which extent you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”. **CLEARLY READ EACH STATEMENT**
[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary.
- b) When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.
- c) You know how to access the tax benefits and credits you are entitled to.
- e) The CRA holds itself accountable for the written information it provides.

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don’t Know/Refused

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

01 – Yes

02 – No

VOLUNTEERED

99 – Don’t Know/Refused

Compliance module (split sample with Service, ask to half)

The next few questions cover issues related to cheating on income taxes. By tax cheating, we mean individuals who deliberately do not declare some of their income. Nothing in this section is about you personally, but we are interested in getting Canadians' views on this topic. Again, I'd like to reassure you that your answers will in no way affect your relationship with the Government of Canada or the CRA.

[IF ASKED, CLARIFY THAT THE QUESTIONS ARE ABOUT PERSONAL TAXES ONLY.]

- F-3.** On a scale of 1 to 10, where 1 means "very unlikely" and 10 means "very likely", how likely do you think it is for Canadians who cheat on their income taxes to get caught? **PROBE TO AVOID ACCEPTING A RANGE**
[PERMIT ONE CODE ONLY]

01 – Very unlikely

10 – Very likely

VOLUNTEERED

99 – Don't Know/Refused

- F-5.** Thinking about the level of taxes that Canadians pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?
DO NOT READ FULL LIST OF RESPONSES
IF "TOO MUCH", PROBE: Do you think Canadians pay "significantly" too much, or "somewhat" too much in taxes?
[PERMIT ONE CODE ONLY]

01 – Too much – Significantly

02 – Too much – Somewhat

03 – About the right amount

04 – Too little

VOLUNTEERED

99 – Don't Know/Refused

- F-6.** Please tell me how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you "completely disagree," and 10 means you "completely agree."
REPEAT SCALE AS NEEDED - PROBE TO AVOID ACCEPTING A RANGE
[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a. It's OK for people not to declare income received in cash.
- b. When people cheat on their income taxes, it reduces the money available for essential services such as health and education.

- c. The CRA would never find out about income received in cash that is not declared on income tax forms.
- d. Penalties are effective at discouraging future tax cheating.
- e. It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.
- g. Rich people have an easier time tax cheating than middle class Canadians.
- h. The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.
- j. The CRA should publish a list of people found guilty of tax offences in court.

01 – Completely disagree

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

Severity of Types of Cheating

F-8. Using a scale from 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating,” how would you rate the following behaviours? **REPEAT SCALE AS NEEDED - PROBE TO AVOID ACCEPTING A RANGE**

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) Under-reporting cash income
- c) Getting a “deal” on home or car repairs by paying cash
- d) Filing false claims for tax benefit programs
- e) Not claiming foreign assets or income, including from tax havens
- f) Receiving a charitable donation credit that is bigger than the donation made
- h) Not registering one's business
- j) Working and being paid in cash to avoid income taxes
- k) Not claiming money made from a room or house rental through an online rental website.
- l) Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it.

01 – Not cheating at all

10 – Serious cheating

VOLUNTEERED

99 – Don't Know/Refused

ASK ALL (END OF SPLIT SAMPLE)

Respondent Profile

To finish up, I would like to ask you a few questions about you and your household for statistical purposes only. Please be assured that all of your answers will remain completely confidential.

PG-5. Which is the highest level of education that you have completed? **DO NOT READ LIST**
[PERMIT ONE CODE ONLY]

- 01 – Grade 8 or less
- 02 – Some high school
- 03 – High school diploma or equivalent
- 04 – Registered Apprenticeship or other trades certificate or diploma
- 05 – College, CEGEP or non-university certificate or diploma
- 06 – University certificate or diploma below bachelor's level
- 07 – Bachelor's degree
- 08 – Post graduate degree above bachelor's level
- 99 – Don't Know/Refused

PG-6. In what country were you born?
[PERMIT ONE CODE ONLY]

- 01 – Canada
- 98 – Other (SPECIFY: _____)
- VOLUNTEERED**
- 99 – Don't Know/Refused

PG-7. [ASK PG-7 ONLY IF "OTHER" IN PG-6] How long have you lived in Canada? Has it been ...: **READ LIST**
[PERMIT ONE CODE ONLY]

- 01 – Less than 1 year
- 02 – At least one year, but less than five years
- 03 – At least five years, but less than 10 years, or has it been
- 04 – 10 years or more
- VOLUNTEERED**
- 99 - Don't Know/Refused

PG-8. Which of the following categories best describes your current employment status? Are you:
READ LIST IN ORDER – STOP ONCE RESPONDENT CONFIRMS CATEGORY
[PERMIT ONE CODE ONLY]

- 01 – Working full-time, that is, 35 or more hours per week
 - 02 – Working part-time, that is, less than 35 hours per week
 - 03 – Self-employed
 - 04 – Unemployed, but looking for work
 - 05 – A student attending school full-time
 - 06 – Retired, or
 - 07 – Not in the workforce (full-time homemaker, unemployed and not looking for work)
- VOLUNTEERED**
- 98 – Other
 - 99 – Don't Know/Refused

PG-9. What is your primary source of income? **READ LIST IN ORDER – STOP ONCE RESPONDENT CONFIRMS CATEGORY – IF MORE THAN ONE, ASK FOR LARGEST SOURCE**
[PERMIT ONE CODE ONLY]

- 01 – Paid by an employer
 - 02 – Business owner or partner – sole proprietor
 - 03 – Business owner or partner – corporation
 - 04 – Investment income
 - 05 – Private or corporate pension
 - 06 – Government pension
- VOLUNTEERED**
- 96 – Spousal/child/parent support
 - 97 – No source of income
 - 98 – Other (SPECIFY: _____)
 - 99 – Don't Know/Refused

PG-10. [IF PG-9 = 02 OR 03] Would you say that your approximate business income from last year was:
READ LIST

[PERMIT ONE CODE ONLY]

- 01 – Under \$30,000
- 02 – \$30,000 to under \$500,00
- 03 – \$500,000 to under \$1 million
- 04 - \$1 million to under \$4 million
- 05 - \$4 million or more

VOLUNTEERED

- 99 – Don't Know/Refused

PG-11. Please tell me which of the following categories best represents your 2021 total household income, before taxes? **READ LIST – STOP ONCE RESPONDENT CONFIRMS CATEGORY**

[PERMIT ONE CODE ONLY]

- 01 – Under \$20,000
- 02 – \$20,000 to under \$40,000
- 03 – \$40,000 to under \$60,000
- 04 – \$60,000 to under \$80,000
- 05 – \$80,000 to under \$100,000
- 06 – \$100,000 to under \$120,000
- 07 – \$120,000 to under \$150,000
- 08 - \$150,00 or over

VOLUNTEERED

- 99 – Don't Know/Refused

PG-12. Are you an Indigenous person, that is, First Nations, Métis or Inuk (**IF NEEDED:** Inuit)? First Nations includes Status and Non-Status Indians.

[PERMIT ONE CODE ONLY]

- 01 Yes
- 02 No
- 99 Prefer not to say

PG-13. Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

[PERMIT ONE CODE ONLY]

- 01 Yes
- 02 No
- 03 I don't know
- 99 Prefer not to say

PG-14. Could you please provide the first three digits of your postal code?

[FORMAT A1A]

VOLUNTEERED

99 – Don't Know/Refused

That concludes the survey. This survey was conducted on behalf of the Canada Revenue Agency. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to participate, it is greatly appreciated.

SMEs / TIs Questionnaire

INTRODUCTION

Today's survey is being conducted by the Government of Canada. **[SUPPLIER]** has been hired to administer the survey. Si vous préférez répondre au sondage en français, veuillez cliquer sur FRANÇAIS **[DIRECT RESPONDENT TO THE FRENCH LANGUAGE VERSION]**. The survey takes about 15 minutes to complete and is voluntary and completely confidential. Your answers will remain anonymous. This survey is being administered according to the requirements of the Privacy Act, the Access to Information Act, and any other relevant legislation. Click here* if you wish to verify its authenticity. To view our privacy policy, click here**.

*FOR PROGRAMMING

English URL:

<https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/public-opinion-research-executive-summaries.html>,

French URL:

<https://www.canada.ca/fr/agence-revenu/services/a-propos-agence-revenu-canada-arc/recherche-opinion-publique-sommaires.html>

**FOR PROGRAMMING

English URL:

<https://www.quorusconsulting.com/index.php/privacy-policy>

French URL:

<https://www.quorusconsulting.com/index.php/fr/politique-de-confidentialite>

PB-4. In which province is your business based?

PERMIT ONE CODE ONLY

- 01 British Columbia
- 02 Alberta
- 03 Saskatchewan
- 04 Manitoba
- 05 Ontario
- 06 Quebec
- 07 New Brunswick
- 08 Nova Scotia
- 09 Prince Edward Island
- 10 Newfoundland and Labrador
- 11 Yukon

- 12 Northwest Territories
- 13 Nunavut
- 14 National operation/Locations in multiple regions
- 99 – I would rather not say

SB-1. Do you work with individuals and/or small and medium business clients on tax-related matters? For this study, small and medium businesses are defined as firms with annual gross revenue of \$250 million or less.

PERMIT ONE CODE ONLY

- 01 – Yes – QUALIFIES AS A TAX INTERMEDIARY. **GO TO BB-1.**
- 02 – No – POTENTIAL QUALIFYING SME. **CONTINUE TO SB-2.**

[POSE SB-2 THROUGH SB-6 TO POTENTIAL QUALIFYING SMEs ONLY; A VALID RESPONSE IS REQUIRED FOR THESE QUESTIONS TO QUALIFY FOR THE STUDY]

SB-2. How many employees work for your company in Canada, including yourself? This includes full-time, part-time and seasonal staff, but does not include contract staff or outsourced work.

PERMIT ONE CODE ONLY

- 01 – 1
- 02 – 2 to 4
- 03 – 5 to 19
- 04 – 20 to 49
- 05 – 50 to 99
- 06 – 100 or more

SB-3. What is your approximate annual business revenue?

PERMIT ONE CODE ONLY

- 01 – Under \$30,000
- 02 - \$30,000 to under \$500,000
- 03 - \$500,000 to under \$1 million
- 04 – \$1 to under \$4 million
- 05 – \$4 to under \$10 million
- 06 – \$10 to under \$20 million
- 07 – \$20 to under \$50 million
- 08 – \$50 to under \$250 million
- 09 – \$250 million or more – **SKIP TO TERMINATION SCREEN - INSERT TERMINATION SCREEN**

SB-4. Is your company...?

PERMIT ONE CODE ONLY

- 01 – A sole proprietorship
- 02 – A partnership
- 03 – A trust
- 04 – A registered charity
- 05 – A non-profit organization
- 06 – A cooperative
- 07 – An incorporated business

SB-5. In your business do you make decisions about, or are you directly involved with, any of the following? Please choose all that apply to you.

PERMIT MULTIPLE RESPONSES

- 01 – Tax-related matters [**MUST SELECT THIS OPTION OR SURVEY IS TERMINATED**]
- 02 – Payroll
- 03 – GST/HST preparation
- 04 – Bookkeeping
- 05 – None of the above – **SKIP TO TERMINATION SCREEN**

SB-6. Which of the following best describes your position within the business:

PERMIT ONE CODE ONLY

- 01 – President/CEO/Owner
- 02 – Chief Financial Officer/Comptroller
- 03 – Accountant
- 04 – Payroll Manager/Officer
- 05 – Manager
- 06 – Bookkeeper
- 07 – Financial Officer
- 98 – Some other position – **SKIP TO TERMINATION SCREEN**
- 99 – I would rather not say – **SKIP TO TERMINATION SCREEN**

Create Variable “RESPONDENT TYPE”
1 = TI/TAX INTERMEDIARY (SB-1=01)
2 = SME (SB-1≠01, SB-3=01-08, SB-5=01-04, SB-6=01-07)

Overall Perceptions of the CRA

Thank you for your responses. This survey is [**SME**: geared towards small-and medium-businesses] [**TI**: being conducted among tax intermediaries] to help the Canada Revenue Agency learn about your experiences.

BB-1. On a scale of 1 to 10, how would you rate the overall performance of the Canada Revenue Agency (CRA)? **PERMIT ONE CODE ONLY**

1 – Terrible

2

3

4

5

6

7

8

9

10 – Excellent

99 – I don't know – **SKIP TO B-3**

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

98 – Open-ended text box

99 – I don't know

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

[PROGRAMMER INSTRUCTION: Show as grid]

[Rows]

e) I can trust the CRA to do what is right

f) The CRA works for the benefit of all Canadians

g) I feel that the people at the CRA are trustworthy

h) The people at the CRA are capable of doing their job well

i) The CRA works hard at helping Canadians with their tax and benefits matters.

j) The CRA makes the process of filing [**SME**: my business'] [**TI**: businesses] taxes easy

k) The CRA processes [**SME**: my business'] [**TI**: business] tax returns in a timely manner

l) The CRA is helpful

m) The information I receive from the CRA is consistent

- n) The CRA provides enough information to meet your [TI: business clients'] business tax obligations
- o) Information from the CRA arrives in time for my business [TI: clients]
- p) I trust the CRA to handle [SME: my business] [TI: my business clients'] information appropriately

[Columns]

- 1 – Completely disagree
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely agree
- 99 – I don't know

Experience with the CRA – Business Tax Filing

CB-2. [SME ONLY] When filing business income taxes, does your business:

PERMIT ONE CODE ONLY

- 01 – Use in-house resources to prepare tax documentation
- 02 – Use an outside tax preparation service, or
- 03 – Use a combination of in-house and outside services
- 99 – I don't know

CB-3. [SME ONLY] And what about tax planning? Does your business:

PERMIT ONE CODE ONLY

- 01 – Use in-house resources for tax planning
- 02 – Use an outside service for tax planning, or
- 03 – Use a combination of in-house and outside services
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 1 – Completely dissatisfied
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely satisfied
- 99 – I don’t know

Experience with the CRA – Contacts

D-1. Other than for sending in [SME: business][TI: personal or business] tax returns, have you contacted or been contacted by the CRA [TI: on behalf of a client] in the last 12 months?

PERMIT [01 AND/OR 02] OR [03] ONLY

- 01 – Yes, I contacted the CRA
- 02 – Yes, the CRA contacted me
- 03 – No – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**
- VOLUNTEERED**
- 99 – I can’t recall – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

D-2. In which way did your most recent contact with the CRA take place?

PERMIT ONE CODE ONLY

- 01 – Online
- 02 – By telephone
- 03 – By fax
- 04 – By mail
- 05 – In person
- 99 – I can’t recall

D2-a. [ASK IF D2 = 01] Which online method was most recently used? Was it...

PERMIT ONE CODE ONLY

- 01 – Through the CRA’s secure tax portal [SME: MyBusiness Account][TI: Represent a Client]
- 02 – Through the tax pages of the Canada.ca website

- 03 – Through the CRA’s social media platforms (this includes Facebook, Twitter, LinkedIn or YouTube)
- 04 – Through the CRA’s mobile apps (such as MyBenefits CRA, MyCRA, BizApp or CRA Business Tax Reminders)
- 05 – Through “Chat with Charlie”, that is the CRA’s online chatbot
- 98 – Some other way: please specify [open-ended text: _____]
- 99 – I can’t recall

D-3. [POSE D-3 ONLY IF D-1 = 01 or 02] Was the purpose of this MOST RECENT contact relating to...? Please choose all that apply to you.

[RANDOMIZE 01 TO 04, THEN SHOW 05 TO 08 IN ORDER]

PERMIT MULTIPLE RESPONSES

- 01 – Seeking general information other than about filing business taxes
- 02 – Seeking clarification of information sent to you by the CRA
- 03 – Making a payment owing on business taxes
- 04 – Trying to resolve a dispute you had with the CRA
- 05 – Seeking information prior to filing business taxes
- 06 - Seeking information after filing business taxes
- 07 – Submitting documents that the CRA had requested
- 08 - Seeking information or clarification relating to COVID emergency benefits [**SME:**, such as the Canada Emergency Wage Subsidy (CEWS)]
- 98 – Some other reason: please specify reason [open-ended text: _____]
- 99 – I can’t recall

D-4. [POSE ONLY IF D-2 = 01, 02, 05] Was your most recent contact with the CRA concerning...

Please choose all that apply to you.

[RANDOMIZE RESPONSE CATEGORIES 1 TO 12]

PERMIT MULTIPLE RESPONSES

- 01 – Personal income tax
- 02 – Child & Family Benefits/Credits
- 03 – Payroll
- 04 – Authorizing a representative
- 05 - Deferred income and savings plans
- 06 – Excise taxes, duties and levies
- 07 – [**TI ONLY**] Estate or trust tax
- 08 – COVID-related emergency benefits and subsidies
- 09 – Business income tax
- 10 – GST/HST
- 11 – Tax Credit Claims

12 – Business Number Registration

98 – Other reason: please specify [open-ended text: _____]

99 – I can't recall

D-5. [POSE ONLY IF D-2 = 01, 02, 05] I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience.

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- i) The CRA's service was easy to access
- j) The CRA's service was timely
- k) The information I was given was accurate
- l) The information I was given was complete
- m) The information I was given was easy to understand
- n) The CRA representative took time to understand my situation
- o) The CRA representative was professional
- p) The CRA representative was courteous

1 - Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

98 – Not applicable

99 – I don't know

D-6. How satisfied are you with the overall quality of the service you received during your most recent contact with the CRA? Please use a scale from 1 to 10, where 1 means 'completely dissatisfied' and 10 means 'completely satisfied.'

PERMIT ONE CODE ONLY

- 1 - Completely dissatisfied
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely satisfied
- 99 – I don't know

D-6a. [IF D-1 = 01] Did you get what you needed from the CRA on this particular occasion?

PERMIT ONE CODE ONLY

- 01 – Yes
- 02 – No
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 01 – Better
- 02 – About the same
- 03 – Worse
- 99 – I don't know

SPLIT SAMPLE – SERVICE (E) & COMPLIANCE MODULES (F)

Service module (split sample with Compliance, ask to half)

E-1. [SME ONLY] [IF CB-2 = 02 OUTSIDE TAX PREPARATION SERVICE] You indicated earlier you used an outside tax preparation service. How confident would you be to handle your business taxes without outside help? Please use a scale from 1 to 10 where 1 means “not at all confident” and 10 means “extremely confident”.

PERMIT ONE CODE ONLY

- 1 – Not at all confident
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Extremely confident
- 99 – I don’t know

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

[RANDOMIZE STATEMENTS]

- a. If you wanted basic information, would you:
- b. If you required clarification on information the CRA sent you, would you:
- c. If you needed assistance on a personal tax matter [**TI**: for a client], such as whether taxes were owed on an inheritance, would you:

(RANDOMIZE RESPONSE LIST 01 TO 06; ACCEPT ONLY ONE RESPONSE)

- 01 – Visit the tax pages of the Canada.ca website
- 02 – Contact the CRA by telephone
- 03 – Contact the CRA by mail
- 04 – Send the CRA an email
- 05 – Contact the CRA via social media
- 06 – Contact the CRA using an online chat function
- 07 – Send the CRA a fax
- 08 – **[SME ONLY]** Ask financial advisor/accountant to contact the CRA
- 98 – Some other way: please specify [open-ended text: _____]

99 – I don't know

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

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

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

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- d) The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary.

- e) When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.
- f) You know how to access the tax benefits and credits [**SME**: your business is][**TI**: your clients are] entitled to.
- g) You feel well-informed about the services the CRA has to offer.
- h) The CRA holds itself accountable for the written information it provides.
- i) The CRA offers online services that meet your needs.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

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

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I'm not sure/I don't know

E-7. [**IF D-1=01 AND D-2=02 AND E-6=01**] You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using [**SME**: My Business Account][**TI**: Represent a Client]?

OPEN TEXT BOX

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

PERMIT ONE CODE ONLY

- 01 – I would read it and deal with it myself
- 02 – I would read it and give it to my accountant or finance area to handle
- 03 – I would give it to my accountant or finance area without reading it
- 99 – I don't know

EB-9. [SME ONLY] [IF EB-8 = 02 or 03] Does your organization have dedicated employee(s) that deal with the CRA on behalf of your organization?

PERMIT ONE CODE ONLY

- 01 – Yes
- 02 - No
- 99 – I don't know

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a. Bank online
- b. Make purchases online
- c. Send or receive electronic money transfers (e-transfers)
- d. Receive bills electronically
- e. Send invoices electronically
- f. Maintain a company website
- g. Make payments online

- 01 – Frequently
- 02 – Sometimes
- 03 - Rarely
- 04 - Never
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 01 – Yes
- 02 – No
- 99 – I don't know

E-12. [POSE E-12 ONLY IF E-11=YES] To what extent do you agree or disagree with the following statements about the tax pages of the Canada.ca website. For each one, please use a scale from 1 to 10, where 1 means you “completely disagree”, and 10 means you “completely agree.”

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a. The information provided on the tax pages of the Canada.ca website is easy to understand.
- b. It is easy to find the information I’m looking for.
- c. The website provided me with the information that I needed.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don’t know

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

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) Over the past year, I’ve spent less time searching for information I require to meet my business [TI: clients] obligations to the CRA.
- b) The CRA develops new products and services that are in line with the realities of conducting business.
- c) The CRA takes the needs of businesses into account when developing new products and services.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

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

PERMIT ONE CODE ONLY

- 01– Not at all burdensome
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Extremely burdensome
- 99 – I don't know

Compliance module (split sample with Service, ask to half)

The next few questions cover issues related to cheating on business taxes. By tax cheating, we mean **businesses** who deliberately do not declare some of their income. Nothing in this section is related to your organization, but we are interested in getting views on this topic. Again, I'd like to reassure you that your answers will in no way affect your relationship with the Government of Canada or the CRA.

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

PERMIT ONE CODE ONLY

- 01– Not at all common
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very common
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 01 – Too little effort
- 02 - The right amount of effort
- 03 – Too much effort
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 01– Very unlikely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very likely
- 99 – I don't know

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

[DO NOT RANDOMIZE – PERMIT ONE CODE PER STATEMENT]

- a) You suspected they were cheating?
- b) You knew for certain they were cheating?

- 01– Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9

- 10 – Very likely
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 01 – Significantly too much
- 02 – Somewhat too much
- 03 – About the right amount
- 04 – Too little
- 99 – I don't know

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

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- f. It's OK for businesses not to declare income received in cash.
- g. When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.
- h. The CRA would never find out about income received in cash that is not declared on business tax forms.
- i. Penalties are effective at discouraging future tax cheating.
- f. Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.
- i. It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.
- j. The CRA should publish a list of people found guilty of tax offences in court.

- 01– Completely disagree
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely agree
- 99 – I don't know

Severity of Types of Cheating

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

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a. Under-reporting cash income
- b. Over-claiming expenses
- c. **[TI ONLY]** Getting a “deal” on home or car repairs by paying cash
- d. Filing false claims for tax benefit programs
- e. Not claiming foreign assets or income, including from tax havens
- f. **[SME ONLY]** Receiving a charitable donation credit that is bigger than the donation made
- g. **[TI ONLY]:** Promoting a charitable donation program where the tax credits exceed the amount donated
- h. Not registering one’s business
- i. **[SME ONLY]** Paying employees in cash to avoid payroll taxes
- j. **[TI ONLY]** Working and being paid in cash to avoid income taxes
- k. Not claiming money made from a room or house rental through an online rental website
- l. Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it
- m. Not claiming gifts received by influencers on social media platforms

01– Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

FB-9. **[FOR ANY RATINGS OF 5 OR LESS IN F-8, CHOOSE ONE AT RANDOM AND ASK:]** You rated **[INSERT SCENARIO HERE]** as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.”

How serious would you rate the following?

PERMIT ONE CODE PER STATEMENT

- a. [INSERT SCENARIO HERE] where the business is able to avoid paying \$1,000 in taxes?
[if still 5 or less, ask]:
- b. [INSERT SCENARIO HERE] where the business is able to avoid paying \$10,000 in taxes?
[if still 5 or less, ask]:
- c. [INSERT SCENARIO HERE] where the business is able to avoid paying \$50,000 in taxes?

- 01– Not cheating at all
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Serious cheating
- 99 – I don't know

F-10. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

[RANDOMIZE ORDER OF STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) For CRA to recover unpaid taxes when people work under the table for cash?
- b) For CRA to recover unpaid taxes when people do not declare taxable foreign income or assets?

- 01– Not at all important
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very important
- 99 – I don't know

ASK ALL (END OF SPLIT SAMPLE)

Corporate Profile

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

PB-1. [SME ONLY] What gender do you identify with:
PERMIT ONE CODE ONLY

- 01 – Male
- 02 – Female
- 03 – Other gender identity
- 04 – I'd rather not say

PB-2. [SME ONLY] In what year were you born?

- 98 – _____
- 99 – I'd rather not say

PB-3. [SME ONLY] [IF PB-2=99] Would you be willing to indicate in which of the following age categories you belong?

PERMIT ONE CODE ONLY

- 01 – 18-24
- 02 – 25-34
- 03 – 35-49
- 04 – 50 – 64
- 05 – 65 or older
- 99 – I'd rather not say

PB-15. [SME ONLY] In which industry or sector does your business operate? If you are active in more than one sector, please identify the main sector of operations.

PERMIT ONE CODE ONLY

- 01 – Accommodation and food services
- 02 – Administrative and support
- 03 – Agriculture, forestry, fishing and hunting
- 04 – Arts, entertainment and recreation
- 05 – Construction
- 06 – Educational services
- 07 – Finance and insurance

- 08 – Health care and social assistance
- 09 – Management of companies and enterprises
- 10 – Manufacturing
- 11 – Mining, oil and gas extraction
- 12 – Professional, scientific and technical services
- 13 – Public administration
- 14 – Real estate, rental and leasing
- 15 – Registered charity
- 16 – Retail trade
- 17 – Transportation and warehousing
- 18 – Utilities
- 19 – Waste management and remediation services
- 20 – Wholesale trade
- 21 – Information and cultural industries
- 98 – Some other sector: please specify your business sector [open-ended text box: _____]
- 99 – I'd rather not say

PB-16. [TI ONLY] What types of tax-related work does your company do on behalf of your small business clients? Please choose all that apply.

MULTIPLE RESPONSES ACCEPTED

- 01 – Accounting
- 02 – Payroll
- 03 – Tax preparation
- 04 – Bookkeeping
- 98 – Some other type of work: please specify [open-ended text box: _____]
- 99 – I'd rather not say

PB-17. How long has your business been in operation?

PERMIT ONE CODE ONLY

- 01 – Less than one year
- 02 – 1 to 2 years
- 03 – 3 to 5 years
- 04 – 6 to 10 years
- 05 – Over 10 years
- 99 – I'd rather not say

PB-12. [SME ONLY] Are you an Indigenous person, that is, First Nations, Métis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians?

PERMIT ONE CODE ONLY

- 01 Yes
- 02 No
- 99 I'd rather not say

PB-13. [SME ONLY] Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

PERMIT ONE CODE ONLY

- 01 Yes
- 02 No
- 03 I don't know
- 99 I'd rather not say

That concludes the survey. This survey was conducted on behalf of the Canada Revenue Agency. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to participate, it is greatly appreciated.