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# Virtual Focus Groups on the Canada Workers Benefit

## Finance Canada

*Final Report*

October 2022

**Prepared for:**

Finance Canada

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*Ce rapport est aussi disponible en français.*

**Virtual Focus Groups on the Canada Workers Benefit  
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This public opinion research report presents the results of 12 online focus groups conducted by Quorus Consulting Group on behalf of Finance Canada. The sessions were from September 28<sup>th</sup> to October 6<sup>th</sup>, 2022 with eligible CWB recipients, aged 19 and older.

Cette publication est aussi disponible en français sous le titre : Groupes de discussion virtuels sur l'Allocation canadienne pour les travailleurs

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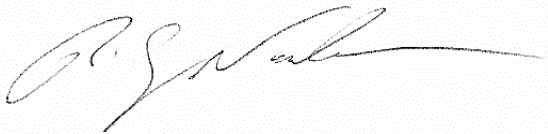


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Signed:

A handwritten signature in black ink, appearing to read "Rick Nadeau", is centered within a rectangular area that has a light gray, dotted background. The signature is fluid and cursive.

October 21, 2022  
Rick Nadeau, President  
Quorus Consulting Group Inc.

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# Executive summary

## Background and research objectives

The Canada Workers Benefit (CWB) is a refundable tax credit that makes work more rewarding and attractive for modest-income workers while providing an important source of income support to its beneficiaries. The CWB is generally available to those aged 19 or older who were resident of Canada for the entire tax year and who were not full-time students for a period of more than 13 weeks in the year.

This project served to understand the experiences and views of Canadians who meet the CWB criteria and to provide evidence that will allow the government to improve the delivery of the CWB, in particular the use of the advance payment option, which is currently under-utilized.

The research is to help inform future improvements to the delivery of the CWB as well as future awareness raising efforts.

## Methodology

This report is based on 12 online focus groups that Quorus completed between September 28<sup>th</sup> and October 6<sup>th</sup>, 2022. Participants consisted of individuals likely to have been eligible for the CWB for the 2021 tax year, aged 19 and older from across the country. In total, 99 individuals participated in the focus groups. English sessions were held with participants living in all provinces and territories across Canada, including one session with Anglophones living in Quebec. Three French sessions were held, including two with participants living in Quebec and one with participants in Atlantic Canada. More details can be found in the Methodology section of the report.

## Research results

### General impressions of the CWB

Participants were provided a general description of the Canada Workers Benefit (CWB). The general results related to the program revealed the following key themes:

- Awareness of the CWB was low to moderate.
- Among those aware, not everyone believed they in fact received it.
- Those who were aware of the CWB and who recalled receiving it did not always know what it was or how they became eligible to receive it. Some remember seeing the “tax credit” on their notice of assessment or remember their tax preparation provider refer to it but did not know what it was exactly.
- Given the information provided by the moderator, most participants felt the CWB was a good idea, especially since it is specifically focused on modest income workers. Most also

agreed that the amounts were meaningful and could make a difference in their household's finances.

- That said, a few of the participants did explain that the upper income threshold should be increased to allow more workers to become eligible. It was also suggested that the amounts to which workers are entitled should be increased.

### General awareness and understanding of advance payments

There was also very low awareness among all participants of the option for workers to receive a portion of their CWB through advance payments. In a few instances, those who recalled receiving a CWB entitlement also remembered receiving instalments throughout the 2022 tax year.

- Even among those who remembered receiving advance payments, they did not always know what the instalments were for and why they were receiving them. They suspected their spouse or their accountant arranged them.
- Among the few who did recall receiving advance payments, most seemed to appreciate receiving them. In a few instances, participants would not do it again, mostly because they have had to repay some of it back in the past.

A detailed description of the advance payments option proved quite informative to nearly all participants, including a number of the few participants who had been receiving advance payments. Based on the information provided, the following high-level themes were revealed:

- The concept was fairly easy for participants to understand.
- Only a few still believed that the process seemed too complicated for what it was worth.
- Although many felt the concept was easy to understand, not very cumbersome to apply for and well-intentioned, interest in advance payments was low to moderate at best. Most explained that while they can see how some workers in Canada might be able to benefit from this, they did not see a need for it themselves.
- The most important concern participants had was the potential for having to reimburse some or all of the funds received through advance payments. Even though they would only receive half of their entitlement through advance payments and even though they could apply as late as August, participants felt the "risk" of having to pay something back outweighed the benefit of gaining access to a portion of their CWB ahead of time.

- When it came to explaining their concern related to reimbursement, many participants felt their income was too unpredictable to accurately estimate in the application form (e.g., they did seasonal work, contract work, shift work, etc.).
- Some felt that the amounts they would end up receiving at each instalment through advance payments did not make it worthwhile for them to run the risk of repaying some or all of these funds when they file their tax return. A few also felt that the low amounts they would receive at each instalment would not be worth the “hassle” of completing the application form for advance payments.
- Many participants also explained that they did not need the funds in advance and would prefer to wait until they file their tax return to receive their full CWB, if in fact they do receive anything at all.
- Some participants felt that a larger lump sum received when they file their tax return is more likely to be impactful and useful compared to receiving smaller amounts throughout the course of the year. There was a sense that smaller amounts are less likely to be noticed and more likely to be diluted in everyday debits and credits.
- A few participants also explained how recent experiences with the Canada Emergency Response Benefit (CERB) and other programs that led to some people having to repay funds to the Canada Revenue Agency (CRA) have left them skeptical of considering a program that could involve repaying funds.
- The options to complete their application via My Account or by completing a paper form and sending it to the CRA were acceptable to participants. Many participants confirmed having and occasionally using the My Account service and would be comfortable using it should they want to apply for advance payments.

It should be noted that some of the individuals who had already received advance payments were not aware of the potential for having to repay funds when they file their tax return. Learning this information discouraged a few from considering advance payments in the future.

Participants did not have many suggestions to improve the advance payments option. A few ideas that surfaced included:

- Better and more communication about the advance payments option, ensuring that those who do apply understand the potential for having to repay some or all of their advanced funds when they file their tax return.
- Make it easier to apply for advance payments – for instance, by ticking a box when they file their tax return.



- Making it easy to opt-out partway through the year if the recipient feels they might be moving in a direction that might lead to having to repay funds.
- A few felt that, similar to GST rebates and the Canada child benefit (CCB), the CRA should automatically enroll individuals in instalments.
- Ensure that those who need to repay funds have access to reasonable payment terms, i.e., they do not have to repay everything at once.

Participants were asked if advance payments could serve as a form of interest free loan from the Government of Canada, or whether they would see the CWB as a *de facto* interest-free loan that they likely did not have to repay, or at least not in full. Although many were intrigued by the underlying concept of an interest-free loan, most did not feel advance payments on their CWB was equivalent to an interest-free loan. The lack of clarity in terms of *if they would need to repay anything, when they would need to repay and how much* they would need to repay left most participants uninterested in the idea of viewing the advance payments as a form of interest-free loan.

However, many did feel that it was important to make applicants and recipients of the advance payments aware that if they would have to make repayments, that they would be interest-free.

### Communications

There was strong support for more communication from the Government of Canada regarding the CWB and the option for advance payments. Some of the more common suggestions on this front included:

- Encouraging tax preparation companies and accountants to better explain to their clients the CWB and the pros and cons regarding advance payments.
- Providing more information with notices of assessment.
- There should be better coordination with tax preparation software packages so that those who prepare their own tax return are better informed.
- Sending regular notifications via My Account, including a direct link to the application form.
- Sending information through the mail – participants agreed that they always open any envelope coming from the CRA. Some felt that the CRA probably has a good sense of which households would be eligible for the CWB and could specifically target those households.
- Using mass media including television, radio advertising and social media to cast a wide net.

- Using targeted advertising for modest income Canadian workers, including advertising on public transportation, in employment centers, in training centers, etc.

#### **Qualitative research disclaimer**

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

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## Background

The Canada Workers Benefit (CWB) is a refundable tax credit that makes work more rewarding and attractive for modest-income workers while providing an important source of income support to its beneficiaries. The CWB is generally available to those aged 19 or older who were resident of Canada for the entire tax year and who were not full-time students for a period of more than 13 weeks in the year.

In order to receive an entitlement under the CWB, individuals must have working income (from either employment or self-employment) of more than \$3,000 in the year. Single individuals without children with net income under \$33,018 can receive up to \$1,428 under the base CWB in 2022, and families (including couples and single parents) with net income under \$43,212 can receive up to \$2,461.

This project served to understand the experiences and views of Canadians who likely meet the CWB criteria and to provide evidence that will allow the government to improve the delivery of the CWB, in particular the use of the advance payment option, which is currently under-utilized.

## Research purpose and objectives

The key objective of this research project was to examine the views of Canadians who meet the criteria for recipients of the CWB and to obtain feedback on its advance payment option. Key themes the research explored with its target audiences included:

- awareness and understanding of the CWB and its advance payment option;
- whether the advance payment option is appealing, and what about it is or isn't appealing;
- barriers to accessing advance payment that may exist, such as:
  - comfort using current methods of application;
  - comfort with estimating income for the year;
  - views on the risk of having to repay advances at the end of the year; and,
- views on how best to increase awareness of the option.

The research informed future improvements to the delivery of the CWB as well as future awareness raising efforts.

## Methodology

This report is based on 12 online focus groups that Quorus completed between September 28<sup>th</sup> and October 6<sup>th</sup>, 2022. Participants consisted of individuals likely to have been eligible for the CWB for the 2021 tax year, aged 19 and older from across the country. In total, 99 individuals participated in the focus groups. English sessions were held with participants living in all provinces and territories across Canada, including one session with Anglophones living in Quebec. Three French sessions were held, including two with participants living in Quebec and one with participants in Atlantic Canada.

More details can be found in the Methodology section of the report.

## Research results

### General impressions of the CWB

#### Awareness

To start off the discussions, participants were provided the following general description of the Canada Workers Benefit (CWB):

**ALL:**

The Canada Workers Benefit (CWB) is a refundable tax credit for low-income workers. The CWB is generally available to those aged 19 or older who were resident of Canada for the entire tax year and who were not full-time students for a period of more than 13 weeks in the year.

In order to receive an entitlement under the CWB, individuals must generally have working income (from either employment or self-employment) of **more than \$3,000 in the year**.

**FOR GROUPS OUTSIDE QUEBEC AND ALBERTA:**

Single individuals without children with net income under \$33,015 can receive up to \$1,428 under the base CWB in 2022, and families (including couples and single parents) with net income under \$43,212 can receive up to \$2,461.

**FOR GROUPS IN TERRITORIES, ADD:**

Due to an agreement between the Governments of Canada and Nunavut, the maximum benefit is a little lower in Nunavut, but individuals can have higher incomes.

**FOR GROUP IN ALBERTA, SHOW:**

Single individuals without children with net income under \$33,093 can receive up to \$1,531 under the base CWB in 2022, and families (including couples and single parents) with net income under \$43,952 can receive up to \$2,292.

**FOR GROUPS IN QUEBEC, SHOW:**

Eligible workers can receive up to \$5,147 under the CWB in 2022, depending on their family type, if their family net incomes are below the thresholds below.

	With children	Without children
Single	\$21,488	\$29,073
Couple	\$35,913	\$45,060

The discussion started with a general awareness question, revealing that awareness of the CWB was low to moderate. In some groups, a handful of participants had heard of it, whereas in other groups, only one or two were aware.

Awareness was mostly driven by the knowledge or assumption that they had received it, rather than having heard of it from other sources.

However, even among those aware, not everyone believed they received it. While this was mostly because they had not received any specific payments identified as being part of the CWB program, or because they had not seen mention of it in their Notice of Assessment or other documentation from CRA, some thought they would not have been eligible. A few participants thought they received quarterly payments from the Government of Canada under the program, which were often GST rebate payments or other benefit payments, rather than the CWB. A few also recalled their tax preparer or accountant mentioning it, but they would not have been able to recall the specifics. On the other hand, there were also those who said they would have expected to hear about it from their tax preparer or accountant, but since they were not informed about it, assumed they did not receive it.

*"I don't think I would get that, my accountant would have told me about it."* - Quebec participant

*"I just looked it up in my taxes and I got it – I had no idea."* - Ontario participant

*"I think I get cheques every quarter."* - Quebec participant

### Impressions

Overall impressions of the benefit were positive. There was a great appreciation for it being aimed at low to modest income earners. They explained that it was becoming increasingly difficult to make ends meet in this trying economic time of increasing cost of living, and that every bit of financial support would help.

Among those who received it, the general sense was that it was helpful to them and their families to have received it.

*"It's a good thing...it will help people with groceries and that sort of thing."* - Ontario participant

*"I liked it, it was a nice surprise come tax time to receive a larger refund than I was expecting." - BC participant*

There were also quite a few participants who said the amounts were not high enough and should be increased to be meaningful to them or to be significant enough to notice. However, even if they felt that the amount was (too) small or would not make a big difference to them and their families, they could often imagine that it would be helpful for others who were in worse financial situations. Some also mentioned that the upper income threshold was too low and that it should be expanded to include more Canadian workers, especially as inflation and cost of living continue to increase.

*"Whomever came up with this (...) \$43,000 amount they either live in lalaland or they have never lived on a low income." - Prairie participant*

## General awareness and understanding of advance payments

### Awareness

On the topic of advance payments, participants were first generally told that: *"One of the features of this program is the option for workers to receive a portion of their Canada Workers Benefit through advance payments. The remaining amount, if there is any, would be paid out after their taxes have been filed."*

Top of mind awareness of the advance payment option was very low. In most groups, no one had heard of this option.

Among those few who had heard of this option and who recalled receiving advance payments, there was mostly mention of others (an accountant, someone's spouse, father) processing the application for them or telling them to sign up. Further discussion of the application process was therefore quite limited; no one mentioned any details of how they applied or recalled any barriers to applying.

Some said they didn't realize that this was likely what the payments they were receiving were for or why they were receiving them.

*"I didn't know that's what it was called, but this is what I have...(my dad) told me to sign up for it." - BC participant*

Advance payment recipients tended to appreciate receiving them, and said it was handy to have some extra money once in a while throughout the year. However, a few said they would not be

applying again, because they had to repay some of their advance in the past. This proved to be a larger theme in the ensuing discussion about the details of the program.

After this brief initial discussion, participants were shown the following details about the advance payment option:

Potential recipients apply for advance payments by filling out an online form in their secure CRA portal called My Account or by completing a paper form and mailing it to the CRA. This application is only available from January 1 to September 1 each year. The online form asks the following about the tax year:

- Confirm your mailing address and telephone number
- Confirm your marital status
- Indicate if you (and if applicable, your spouse) will be a resident of Canada from January 1 to December 31
- Indicate if you (and if applicable, your spouse) will be a full-time student for more than 13 weeks in the tax year
- Enter your expected working income, and if applicable your other expected income and deductions.
- If applicable, enter your spouse's expected working income, and if applicable their other expected income and deductions

Based on this information, the CRA will determine eligibility for the Canada Workers Benefit and the amount to be received. The recipient would then receive 50% (half) of this amount through up to four advance payments (2023 tax year: April, July, and October of 2023, and January of 2024).

Adjustments are made at the end of the tax year when the potential recipient files their annual tax return (e.g., in April of 2024 for the 2023 tax year). If their eligibility did not change and their income estimate was accurate, then the recipient would receive the remaining portion of their CWB entitlement through the tax return. However, if their eligibility changed or their income ended up much different than expected (e.g., they earned much more than they thought they would), it is possible that the taxpayer would need to reimburse some or all of the advance payments they received.

Note that if they don't apply for advance payment, the recipient would still receive their full CWB amount at tax time.

Because eligibility can change each new tax year, an application for advance payments must be made each year – it is not automatically renewed.

They were then also shown an example of the calculations:

If a worker submitted their application to the CRA, and the CRA determined that the worker would be entitled to \$2,000 through the CWB with their estimated income, then the CRA would start paying the worker \$1,000 over quarterly payments. If the individual applied in February, then they would get four payments of \$250. At tax time:

- If the worker's income estimates were accurate, then they would receive the remaining \$1,000 through the tax return.

- If their income ended up being a bit higher, and they were only entitled to a CWB of \$1,500 (instead of \$2,000), then they would get \$500 through the tax return, because they already received \$1,000 in advance payments.
- If this worker's income ended up being much higher, and they were now only entitled to a CWB of \$500 for the year (instead of \$2,000), then they would have to pay \$500 back either through a reduction in their tax refund, or out of pocket, because they received too much in advance.

## **Impressions**

The detailed description of the program did not jog people's memory – only a few said they may have heard a little bit about this, but their recollection was very vague and admittedly, they were still not sure that it was this program they had actually heard of.

The description given was clear and easy to comprehend for most and provided new information to virtually all participants, including those who had received advance payments in the past. Generally, it was seen as “a good idea” and showing some goodwill on the part of the Government of Canada to go the extra mile to try to get this money into the hands of workers sooner if they wished. As well, while the application process overall seemed straightforward and the information requirements were clear, the idea of estimating their income for an entire tax year was a head-scratcher for some in all groups.

Feedback on the utility of the program, and on whether they would apply for this advance payment option for themselves or their family, was mixed, with interest in it lukewarm at best. Most explained that while they can see how some workers in Canada in certain financial situations might be able to benefit from this, they did not see a need for it themselves. It was seen as especially advantageous to workers who have highly predictable incomes.

## **Reasons to apply**

The main reason that participants said they would apply (or they could see other people wanting to apply) was financial need. Those who appreciated the option and would see themselves applying often said that “every little bit helps,” whether to pay regular bills or to have a little extra once in a while for bigger or unexpected expenses. The advance payment option was seen as something for those who were really struggling to make ends meet.

*“For me not so much, but I understand some people have tighter budgets and cashflow is more of an issue.” - Alberta participant*

*“I could probably use it at times. It gives you the money in a few months rather than waiting for the end of the year...there's that extra little money to tie you over, I think it's a great idea.” - BC participant*



## Reasons not to apply

The idea that they might have to repay some or all of their advance payment was the main reason why focus group participants would not apply. Even after the moderator reiterated that the advance was only half of the full amount they would be eligible for based on their income estimate, that repayment would generally only be needed if they had estimated their income lower than it was, and that they could apply as late as August, this remained the key limitation of the program. This risk was said to outweigh the potential benefits for them.

*“Rather safe than sorry.” - Quebec participant*

*“It would worry me all year long.” - Northern participant*

It should be noted that some of the individuals who had already received advance payments were not aware of the potential for having to repay funds when they file their tax return. Learning this information discouraged a few from considering advance payments in the future.

Income predictability was an important challenge for participants. Many explained that their work was seasonal, contract-based, shift work, occasional, or involved varying hours and that therefore, they were very hesitant to feel that their income estimate would be accurate enough to make them not worry about having to repay an amount at tax time. Some mentioned that they were always striving for or hoping for higher-paying or more steady employment, getting them into a better financial situation – one where they would not be eligible for this benefit.

*“It is great but for me it wouldn’t work because I do contract work so my yearly income varies a lot.” - BC participant*

Negative past experiences with owing money at tax time or having to repay benefits also influenced views on the risk of repayment. Particularly, there was a parallel for some related to COVID support payments such as CERB that had to be repaid and caused financial issues. These memories were still quite fresh and added to the idea that repayments should be avoided at all costs. It also caused some skepticism about how beneficial any program that would include a possibility of the need for repayment really was.

*“This is the problem I have, because I have a really bad experience. It’s a surprise and it’s not really fun at the end.” - Quebec participant*

*“It reminds me of the COVID relief funds...while it was helpful to have some advanced funds to help me through....I read the news stories how difficult it was for others to repay...wonder if it would be the same sort of scenario.” - Ontario participant*

For a few, the fact that one could apply as late as August might convince them to apply for it at some point throughout the year, if at that point they had a better idea of their income. That said, the option to apply as late as August did not have a meaningful impact on interest in advance payments.

*“After the winter with snow removal and the spring when I do yardwork and then in the summer too with pools, I can maybe have a better idea because the fall is more predictable for me.”* - Northern participant

Related to the idea of potentially having to repay, some felt it is not a wise financial decision for them or generally for lower-income workers to be encouraged to “borrow” or to potentially go into (more) debt.

*“It just feels like, to me, it’s another way of putting me into debt.”* - Ontario participant

The idea of need, or the absence of need, also played a role for some in their decision to not apply. The relatively low amounts of each advance payment instalment were given as a reason why some would choose not to apply, especially, again, in light of running the risk that they might be in a position to have to repay some or all of the advance funds at tax time. They explained that this money was not strictly needed and would likely end up not making a lot of difference to their quarterly cashflow, or that it would likely be absorbed rather unnoticed into their regular spending patterns.

On the other hand, they said that receiving it in one lump-sum would likely be noticed and appreciated, and potentially be used differently, such as for a large expense, to pay off debt or to put into savings. They would therefore prefer to wait and get it all at once when they file their tax return, rather than in small increments.

*“I prefer it to be a nice surprise at tax time”* – Atlantic participant

*“I want to wait till the end of the year and save it and put it to maximal use.”* - Ontario participant

To a few, the process still seemed onerous and complicated for the relatively small financial benefit.

*“It’s just too complicated...you lost me with the complexity...you have to do this this and this to get this advance and then you may have to give it back...what do you want me to do, uneat the groceries?”* - Prairie participant

Among those who said they did not like the advance payment option, and they would not apply for themselves, there was a sense that it would potentially still be a good option to have for others. They felt that the focus should be on making Canadian workers aware of the program and of the advance payment option so they knew the option existed, rather than removing the option altogether. Only a few felt that it was inherently bad and should not be offered at all.

## Drilldown into specific barriers

### Application process

Processing an application through My Account was not seen as a barrier. Most participants have My Account and use it for other reasons and would feel comfortable and secure using it for this purpose. It felt logical that this would be an avenue to apply, as most of the information needed would already be in their account and would only have to be quickly verified, rather than filled out completely. A few who did not use My Account said they would be open to getting one if this were the only way to apply, while a few others said they do not want to do anything related to their taxes through an online portal, and this would be no exception. A paper form would be acceptable to them, however.

### Information requirements

After the initial discussion about My Account, participants were presented with the full list of information requirements, as follows:

The form that you would need to complete would ask for the following types of information – if you are in your secure online portal, some of this information just needs to be confirmed for the current tax year:

- Confirm your mailing address and telephone number
- Confirm your marital status
- Indicate if you (and if applicable, your spouse) will be a resident of Canada from January 1 to December 31
- Indicate if you (and if applicable, your spouse) will be a full-time student for more than 13 weeks in the tax year
- Enter your expected working income, and if applicable your other expected income and deductions.
- If applicable, enter your spouse's expected working income, and if applicable their other expected income and deductions

None of these requirements in themselves posed a barrier to applying. It appeared straightforward, especially when using My Account where some of this information is already on file and would only require a confirmation, and other information is expected to be gathered quickly and easily through a checkbox. As noted in the previous discussions about pros and cons of the program, having to provide an income estimate may be difficult for some and the potential result of under-estimating one's income (resulting in potential repayment) influenced their decision whether to apply in the first place.

*"This is fine, just the estimate thing I'm still not sure about."* - Ontario participant

### **Potential program enhancements**

Participants were asked whether they had suggestions to improve the advance payments option. While most felt it was good as-is, a few ideas surfaced.

It was proposed that the application should be linked to or could be done at the same time and place as filing taxes rather than it being a separate application process. This could look more like a simple "opt-in" checkbox rather than a form with other questions, as is now the case.

*"I do my own taxes and I use an online tax thing like Intuit and I've never seen them show me that I could do an advance payment option.... If they had a little popup that says 'hey, it looks like you're eligible for this, would you like to get this advance payment option?' that would be probably helpful."* - Alberta participant

It was also suggested that there should be an option for applicants to opt out during the year if they notice that their income would be higher than they had initially estimated. This would potentially alleviate some of the worry of having to repay funds at tax time.

Also related to repayments, it was suggested that there should be reasonable and lenient repayment terms and that penalty and interest-free installments should be allowed.

*"They should allow for spreading out the payments."* - Northern participant

A few felt that this should not be an option, but that enrollment should be done automatically for everyone by the CRA, much like GST rebates and the CCB. It was even suggested to lump it in with the GST cheques. However, this idea was also soon countered by those who felt this should absolutely not be done given the potential for repayment.

Some ideas were more about program awareness and communication, rather than about the actual program design.

Mostly, participants said there should generally be better and more communication about the advance payments option, particularly about the potential for having to repay some or all of their advanced funds when they file their tax return. A few also asked for more transparency and

detailed information on how much they would receive based on their income or on certain income brackets. This could be in the form of an online calculator or income grids. They asked for this as a way to gain a better understanding of or to be able to better estimate whether or how much they would potentially have to repay if they underestimated their income – this information was seen as a risk-management tool. It was also suggested that it was important to communicate that repayment would be interest-free.

## Communications

The final topic in the discussion was centered around the question of how the Government of Canada could make sure Canadian workers were made aware of the advance payment option.

As a starting point, it was often noted that the awareness of the CWB itself was quite low, and that the Government should also focus on making more Canadians aware of the benefit itself, before, or in combination with raising awareness of the advance payment option.

Creating awareness of the advance payment option was applauded and seen as something that should have wide and broad reach. Participants suggested a number of ways in which to approach this.

Many felt it would be helpful to add information about the advance payment option as soon as someone qualified for the CWB. It was suggested to add information directly in tax return preparation software, online tax programs and paper tax forms. This was particularly seen as a way to reach those who prepare their own taxes. To reach those who do not do their own taxes, it was suggested that the Government could do separate outreach to ensure that tax preparation companies and accountants were made aware, so that they could explain the details to their clients, including discussing the application process and the pros and cons of the advance payment option.

Another communication opportunity often mentioned was to add information to other communications from CRA, such as on or with Notices of Assessment, GST cheque receipts, or other mail or electronic communications. It was explained that they often only dealt with CRA or thought about taxes and benefits once a year at tax time, and that this would be the only time to catch their attention.

*“Give me a little notification with the tax return information letter in the mail and tell me I can get the benefit in advance.” - Prairie participant*

Some felt that a separate electronic notice could also automatically be sent to everyone who qualified for the CWB. This could be in the form of an email or via My Account. The key information about the program should be included, as well as a direct link to the application form.

For those who were not used to communicating with CRA online, it was also seen as important to send information through the mail. Participants agreed that they would always open mail coming from the CRA. Besides integrating information about the advance payment option in other mail they may be receiving, it was also suggested to send separate correspondence focusing exclusively on this information. Some felt that the CRA probably has a good sense of which households would be eligible for the CWB and could specifically target those households rather than having a national campaign that would be sent to everyone.

Some suggested trying to target modest income workers by including advertising on public transportation (on benches, bus shelters, in busses and trains), in employment centers or training centers.

*“Posters in the employment centre would be beneficial, and also in the food bank, places like that that have lower income folks coming into it.” - BC participant*

In order to cast a wider net and reach Canadians of all ages where they are at, participants suggested using mass media, including television and radio advertising, as well as social media (Facebook, TikTok, YouTube, Instagram, etc.).

*“When it (a TV ad) has the Government sound and logo, I always know it’s from them.” - Ontario participant*

*“I see ads all the time on social media, YouTube...that’s where I would see it.” - Alberta participant*

Separately, a short discussion was held about potential communications focusing on the fact that any repayments would be interest-free. Participants were asked whether they felt it would be important for the Government of Canada to inform people about this fact or to ensure that all communications explicitly stated it. Generally, this was seen as important information to know.

*“If you’re in a position where throughout the year you really need it and maybe if you have to reimburse it at the end of the year but it’s interest-free, it may be worth-while” – Quebec participant*

*“It also shows goodwill, that they’re really there to help us and not screw us.” - Northern participant*

In some groups, this discussion was pushed a bit further, suggesting to participants that an advance payment could in a way be seen as an interest-free loan in the event repayment would be required. Participants were asked whether they would see the CWB as a *de facto* interest-free loan that they likely did not have to repay, or at least not in full.

While many were intrigued by the underlying concept of an interest-free loan, others said that they would be turned off by anything that was suggested as loan. They saw any type of loan as a path to debt, that, especially for modest income workers, would be something that should be avoided rather than encouraged.

As well, most did not feel advance payments on their CWB was equivalent at all to an interest-free loan and said the option should not be communicated as such. The uncertainty in terms of *if they would need to repay anything, when they would need to repay and how much* they would need to repay left most participants uninterested in the idea of viewing the advance payments as a form of interest-free loan.

# Methodology



**Overview:** The research methodology consisted of 12 online focus groups with eligible CWB recipients from across the country. Research was conducted between September 28 and October 6, 2022 and a total of 99 participants participated in the focus groups.

Quorus was responsible for coordinating all aspects of the research project including working with Finance Canada in designing and translating the recruitment screener and the moderation guide, coordinating all aspects of data collection logistics, including participant recruitment, providing the online focus group platform and moderating all focus groups and delivering required reports at the end of data collection. The research approach is outlined in greater detail below.

### Target audience and sample frame

The target audience for this research study consisted of likely eligible CWB recipients who in 2021:

- were residents for the full tax year
- were not full-time students for a period of more than 13 weeks
- had a working income (employment or self-employment) of more than \$6,000
- **Eligible CWB recipients outside of Quebec:**
  - had total income (not including benefits such as the Canada Child Benefit, but including social assistance and Employment Insurance) less than \$32,000 for single individuals without children or less than \$42,000 for families
- **Eligible CWB recipients in Quebec:**
  - had total income (not including benefits such as the Canada Child Benefit, but including social assistance and Employment Insurance) less than the endpoints listed in **Table 1**

**Table 1: Total income endpoints for Quebec**

Household characteristics	With children	Without children
Single	\$21,000	\$28,000
Couple	\$35,000	\$44,000

In the design of the recruitment screener, specific questions were inserted to clearly identify whether participants qualified for the research program and to ensure, where applicable, a good representation by age, gender, urban/rural locations, and ethnicity.

In addition to the general participant profiling criteria noted above, additional screening measures to ensure quality respondents include the following:

- No participant (nor anyone in their immediate family or household) was recruited who worked in related government departments/agencies, nor in advertising, marketing research, public relations, a political party, or the media (radio, television, newspaper, film/video production, etc.).
- No participants acquainted with each other may be knowingly recruited for the same study, unless they are in different sessions that are scheduled separately.
- No participant may be recruited who has attended a qualitative research session within the past six months.
- No participant may be recruited who has attended five or more qualitative research sessions in the past five years.
- No participant should be recruited who has attended, in the past two years, a qualitative research session on the same general topic as defined by the Researcher/Moderator.

### Description of data collection procedures

Data collection consisted of online focus groups with eligible CWB recipients, aged 19 or older. Each focus group lasted approximately 90 minutes.

For each focus group, Quorus recruited 10 participants with the goal of achieving 8-10 participants per session.

Participants invited to participate in the focus groups were recruited by telephone through random digit dialing of the general public as well as through the use of a proprietary opt-in database.

All focus groups were held in the evenings on weekdays or Saturdays during the day using the Zoom web conferencing platform, allowing the client team to observe the sessions in real-time. The research team used the Zoom platform to host and record sessions (through microphones and webcams connected to the moderator and participants electronic devices, such as laptops and tablets). Recruited participants were offered an honorarium of \$125 for their participation with the exception of participants in the Territories who were offered \$200.

The recruitment of participants followed the screening, recruiting and privacy considerations as set out in the *Standards for the Conduct of Government of Canada Public Opinion Research—Qualitative Research*. Furthermore, recruitment respected the following requirements:

- All recruitment was conducted in the participant’s official language of choice, English and French, as appropriate.
- Upon request, participants were informed on how they can access the research findings.

- Upon request, participants were provided Quorus' privacy policy.
- Recruitment confirmed each participant had the ability to speak, understand, read and write in the language in which the session was to be conducted.
- Participants were informed of their rights under the *Privacy and Access to Information Acts* and ensure that those rights were protected throughout the research process. This included: informing participants of the purpose of the research, identifying both the sponsoring department or agency and research supplier, informing participants that the study will be made available to the public in 6 months after field completion through Library and Archives Canada, and informing participants that their participation in the study is voluntary and the information provided will be administered according to the requirements of the *Privacy Act*.

At the recruitment stage and at the beginning of each focus group, participants were informed that the research was being conducted for the Government of Canada. Participants were informed of the audio/video recording of their session and of the presence of observers from the Government of Canada. Quorus ensured that prior consent was obtained at the recruitment stage and before participants began their focus group.

### Online focus groups

A total of 12 online focus groups were conducted across Canada between September 28 and October 6, 2022. The details of these groups are outlined in the table below.

Date	Time (EST)	Region	Language	Number of participants
Wednesday September 28	5:00 PM	Ontario	English	8
Wednesday September 28	7:00 PM	Alberta	English	10
Thursday September 29	5:00 PM	Ontario	English	8
Thursday September 29	8:00 PM	British Columbia	English	7
Saturday October 1	12:00 PM	Atlantic Canada	English	10
Saturday October 1	2:00 PM	Ontario	English	9
Monday October 3	4:00 PM	Atlantic Canada	French	2
Monday October 3	7:00 PM	Saskatchewan/Manitoba	English	10
Tuesday October 4	5:00 PM	Quebec	French	8
Tuesday October 4	7:00 PM	Quebec	French	9

<b>Date</b>	<b>Time (EST)</b>	<b>Region</b>	<b>Language</b>	<b>Number of participants</b>
<b>Thursday October 6</b>	5:00 PM	Quebec	English	8
<b>Thursday October 6</b>	8:00 PM	Yukon/Northwest Territories/Nunavut	English	10

# Appendices

## Recruitment screener

### Specifications

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- Recruit 10 participants per group, for 8 to 10 to show.
- Participants from provinces to be paid \$125 / participants from Territories to be paid \$200
- 12 online focus groups with Canadians 19+ in the following 7 locations:
  - Northern Canada: YK, NWT, NU
  - British Columbia
  - Alberta
  - Saskatchewan and Manitoba
  - Ontario
  - Atlantic Canada
  - Quebec

**Target audience are individuals who are eligible CWB recipients, who in 2021:**

- were residents for the full tax year
- were not full-time students for a period of more than 13 weeks
- had a working income (employment or self-employment) of more than \$6,000
- **Eligible CWB recipients outside of Quebec:**
  - had total income (not including benefits such as the Canada Child Benefit, but including social assistance and Employment Insurance) less than \$32,000 for single individuals without children or less than \$42,000 for families
- **Eligible CWB recipients in Quebec:**
  - had total income (not including benefits such as the Canada Child Benefit, but including social assistance and Employment Insurance) less than the endpoints listed in **Table 1**

**Table 1: Total income endpoints for Quebec**

Household characteristics	With children	Without children
Single	\$21,000	\$28,000
Couple	\$35,000	\$44,000

- recruiting will aim for approximately 2 participants in each session who live in a city, town or rural area with a population of less than 30,000 and for a good representation of gender and of ages in each session

**All times are local times and in English unless otherwise indicated**

**Group 1**  
**Ontario**  
September 28  
5:00 pm EDT

**Group 2**  
**Alberta**  
September 28  
5:00 pm MDT

**Group 3**  
**Ontario**  
September 29  
5:00 pm EDT

**Group 4**  
**BC**  
September 29  
5:00 pm PDT

**Group 5**  
**Atlantic**  
October 1  
1:00 pm ADT

**Group 6**  
**Ontario**  
October 1  
2:00 pm EDT

**Group 7**  
**Atlantic (FR)**  
October 3  
5:00 pm ADT

**Group 8**  
**SK/MB**  
October 3  
6:00 pm CDT/  
5:00 pm CST

**Group 9**  
**Quebec (FR)**  
October 4  
5:00 pm EDT

**Group 10**  
**Quebec (FR)**  
October 4  
7:00 pm EDT

**Group 11**  
**Quebec**  
October 6  
5:00 pm EDT

**Group 12**  
**YK/NWT/NU**  
October 6  
6:00 pm MDT

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## Questionnaire

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### A. Introduction

Hello/Bonjour, my name is [NAME] and I am with Quorus Consulting Group, a national public opinion research company. We're planning a series of online discussion groups on behalf of the Government of Canada with people in your area. Would you prefer to continue in English or French? / Préférez-vous continuer en anglais ou en français?

**[INTERVIEWER NOTE 1 : FOR ENGLISH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN FRENCH, PLEASE RESPOND WITH, « Malheureusement, nous recherchons des gens qui parlent anglais pour participer à ces groupes de discussion. Nous vous remercions de votre intérêt.» FOR FRENCH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN ENGLISH, PLEASE RESPOND WITH, “Unfortunately, we are looking for people who speak French to participate in this discussion group. We thank you for your interest.”]**

**[INTERVIEWER NOTE 2: IF SOMEONE IS ASKING TO PARTICIPATE IN FRENCH/ENGLISH BUT NO GROUP IN THIS LANGUAGE IS AVAILABLE IN THIS AREA, TALK TO YOUR SUPERVISOR. EFFORTS WILL BE MADE TO INCLUDE THEM IN A GROUP IN THEIR PREFERRED LANGUAGE IN THE NEAREST TIME ZONE TO WHERE THEY LIVE. ONE-ON-ONE INTERVIEWS CAN ALSO BE ACCOMMODATED AS THE NEED ARISES.]**

As I was saying – we are planning a series of online discussion groups on behalf of the Government of Canada with people in your area. The groups will last up to 90 minutes and people who take part will receive a cash gift to thank them for their time.

Participation is completely voluntary. We are interested in your opinions. No attempt will be made to sell you anything or change your point of view. The format is a group discussion held using an online web conferencing platform similar to Zoom, led by a research professional with about eight to ten other participants invited the same way you are being invited. The use of a computer, a tablet or a smartphone in a quiet room is necessary for participation. All opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.

**[INTERVIEWER NOTE: IF ASKED ABOUT PRIVACY LAWS, SAY: The information collected through the research is subject to the provisions of the *Privacy Act*, legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.]**

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

Yes	1	
No	2	<b>THANK/DISCONTINUE</b>



## B. Qualification

1. Do you, or any member of your household or immediate family, work in any of the following fields? **READ LIST**

Marketing research, public relations firm, or advertising agency,  
The media (radio, television, newspapers, magazines, etc.),  
A federal or provincial government department or agency  
A political party

Yes	1	<b>THANK/DISCONTINUE</b>
No	2	

**IMPORTANT:** For the purposes of this study, a lot of the information we need about you is specific to your status on December 31, 2021.

2. We have been asked to speak to participants from all different ages. What was your age on December 31, 2021? \_\_\_\_\_. **RECORD – AIM FOR A RANGE ACROSS EACH GROUP**

Under 19	1	<b>THANK/DISCONTINUE</b>
19 to 24 years	2	
25 to 34 years	3	
35 to 44 years	4	
45 to 54 years	5	
55 to 64 years	6	
65 to 74 years	7	
75 years or older	8	

3. In which province or territory were you living on December 31, 2021?

Newfoundland and Labrador	1	
New Brunswick	2	
Nova Scotia	3	
PEI	4	
Quebec	5	
Ontario	6	
Manitoba	7	
Saskatchewan	8	
Alberta	9	
British Columbia	10	
Nunavut	11	
Northwest Territories	12	
Yukon	13	
Outside Canada	99	<b>THANK/DISCONTINUE</b>

4. Do you still live in that province / territory?

Yes	1	<b>SKIP TO Q6</b>
No	2	

5. In which province or territory do you currently live?

Newfoundland and Labrador	1	
New Brunswick	2	
Nova Scotia	3	
PEI	4	
Quebec	5	
Ontario	6	
Manitoba	7	
Saskatchewan	8	
Alberta	9	
British Columbia	10	
Nunavut	11	
Northwest Territories	12	
Yukon	13	
Outside Canada	99	<b>THANK/DISCONTINUE</b>

**\*\*RESPONDENTS WILL BE ASSIGNED TO THEIR GROUP BASED ON WHERE THEY CURRENTLY LIVE\*\***

6. In 2021, did you live in Canada throughout the year?

Yes	1	
No	2	<b>THANK/DISCONTINUE</b>

7. From January 1, 2021 to December 31, 2021, were you enrolled as a full-time student for more than 13 weeks in the year? **IF NEEDED:** The weeks do not need to be consecutive – it is “more than 13 weeks” combined.

Yes	1	<b>THANK/DISCONTINUE</b>
No	2	

8. Which of the following best describes your family status **on December 31, 2021**? **IF NEEDED:**  
A “couple” includes living with a spouse or a common-law partner.

- |  |   |
|--|---|
| You were single and <b>did not</b> have any children under the age of 19 living at home with you             | 1 |
| You were single and had at least one child under the age of 19 living at home with you                       | 2 |
| You were living as a couple and <b>did not</b> have any children under the age of 19 living at home with you | 3 |
| You were living as a couple and had at least one child under the age of 19 living at home with you           | 4 |

9a. For this study, your family’s pre-tax working income (i.e., from employment or self-employment) earned in **2021** is an important factor. We do not however need your exact income for that tax year. Please do not include benefits such as social assistance or Employment insurance in your estimate of working income.

**IF NEEDED:**

- We are only considering your individual working income, plus that of your spouse or common-law partner, if applicable.
- We are focusing on pre-tax income (or gross income).
- “Working income” includes both employment and self-employment income.

Did your family have working income from January 1 to December 31, 2021 of at least \$6,000?

Yes	1	
No	2	<b>THANK/DISCONTINUE</b>

9b. For this study we will also be considering your family’s total income in **2021**. As with the previous question, we do not need your exact income for that tax year. Please do not include benefits such as the Canada Child Benefit, but for this question, please include other types of income, such as pensions, social assistance and Employment insurance in your estimate.

**IF NEEDED:**

- We are only considering your individual income, plus that of your spouse or common-law partner, if applicable.
- We are focusing on pre-tax income (or gross income).

**ASK IF DID NOT LIVE IN QUEBEC IN QUESTION 3**

- **AND Q8=1:** Was your family’s total income from January 1 to December 31, 2021 less than \$32,000?
- **AND Q8>1:** Was your family’s total income from January 1 to December 31, 2021 less than \$42,000?

**ASK IF LIVED IN QUEBEC IN QUESTION 3**

- **AND Q8=1:** Was your family’s total income from January 1 to December 31, 2021 less than \$28,000?
- **AND Q8=2:** Was your family’s total income from January 1 to December 31, 2021 less than \$21,000?
- **AND Q8=3:** Was your family’s total income from January 1 to December 31, 2021 less than \$44,000?
- **AND Q8=4:** Was your family’s total income from January 1 to December 31, 2021 less than \$35,000?

Yes 1

No 2 **THANK/DISCONTINUE**

10. Do you currently live in... **[READ LIST]**

- A city or metropolitan area with a population of at least 100,000 1
- A city with a population of 30,000 to 100,000 2
- A city or town with a population of 10,000 to 30,000 3
- A town or rural area with a population under 10,000 4

**FOR EACH GROUP, RECRUIT A MIX OF INDIVIDUALS WHO LIVE IN A CITY OR TOWN WITH A POPULATION OF AT LEAST 30,000 AND THOSE WHO LIVE IN SMALLER TOWNS/RURAL**

11. What is your gender identity? [If you do not feel comfortable disclosing, you do not need to do so] **[DO NOT READ LIST]**

Woman	1
Man	2
Gender diverse (optional to specify: _____)	3
Prefer not to say	9

**AIM FOR 50/50 SPLIT OF WOMEN AND MEN, WHILE RECRUITING OTHER GENDER IDENTITIES AS THEY FALL**

12. Have you ever attended a discussion group or interview on any topic that was arranged in advance and for which you received money for your participation?

Yes	1	<b>MAXIMUM 6 PER GROUP</b>
No	2	<b>GO TO Q16</b>

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

Within the last 6 months	1	<b>THANK &amp; TERMINATE</b>
Over 6 months ago	2	

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

**RECORD: \_\_\_\_\_ THANK/TERMINATE IF RELATED TO EMPLOYMENT / GOVERNMENT OF CANADA PROGRAMS OR INITIATIVES**

15. How many discussion groups or interviews have you attended in the past 5 years?

Fewer than 5	1	
5 or more	2	<b>THANK &amp; TERMINATE</b>

16. Participants in group discussions are asked to voice their opinions and thoughts, how comfortable are you in voicing your opinions in an online group discussion with others your age? Are you...

**READ OPTIONS**

Very comfortable	1	<b>MIN 7 PER GROUP</b>
Fairly comfortable	2	
Not very comfortable	3	<b>THANK &amp; TERMINATE</b>
Very uncomfortable	4	<b>THANK &amp; TERMINATE</b>

17. Do you have access to a stable internet connection, capable of sustaining a 2 hour-long online video conference?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

18. Participants will be asked to provide their answers through an online web conferencing platform using a computer, a tablet or a smartphone in a quiet room. If you need glasses to read or a device for hearing, please remember to wear them. Is there any reason why you could not participate? (No access to computer, tablet or smartphone, internet, etc.)

Yes	1	
No	2	<b>SKIP TO INVITATION</b>

19. Is there anything we could do to ensure that you can participate?

Yes	1	<b>ASK Q20</b>
No	2	<b>THANK AND TERMINATE</b>
DK/NR	9	<b>THANK AND TERMINATE</b>

20. What specifically? [OPEN END]

***INTERVIEWER TO NOTE FOR POTENTIAL ONE-ON-ONE INTERVIEW***

***RECRUITER NOTE: WHEN TERMINATING AN INTERVIEW, SAY:*** “Thank you very much for your cooperation. We are unable to invite you to participate because we have enough participants who have a similar profile to yours.”

### C. INVITATION TO PARTICIPATE

21. I would like to invite you to participate in an online focus group session where you will exchange your opinions in a moderated discussion with other Canadians from your region. The discussion will be led by a researcher from the national public opinion research firm, Quorus Consulting. The session will be recorded but your participation will be confidential. The group will be hosted using an online web conferencing platform, taking place on [DAY OF WEEK], [DATE], at [TIME]. It will last 90 minutes. People who attend will receive [**PROVINCES:** \$125 / **TERRITORIES:** \$200] to thank them for their time. Would you be interested in taking part in this study?

Yes	1	
No	2	<b>THANK &amp; TERMINATE</b>

### *PRIVACY QUESTIONS*

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

P1) First, we will be providing a list of respondents' first names and profiles (screener responses) to the moderator so that they can sign you into the group. Do we have your permission to do this? I assure you it will be kept strictly confidential.

Yes	1	<b>GO TO P2</b>
No	2	

P1a) We need to provide the first names and background of the people attending the focus group because only the individuals invited are allowed in the session and this information is necessary for verification purposes. Please be assured that this information will be kept strictly confidential.

Now that I've explained this, do I have your permission to provide your first name and profile?

Yes	1	<b>GO TO P2</b>
No	2	<b>THANK &amp; TERMINATE</b>

P2) A recording of the group session will be produced for research purposes. The recordings will be used by the research professional to assist in preparing a report on the research findings.

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

Yes                    1            **THANK & GO TO P3**  
No                     2

P2a) It is necessary for the research process for us to record the session as the researchers need this material to complete the report.

Now that I've explained this, do I have your permission for recording?

Yes                    1            **THANK & GO TO P3**  
No                     2            **THANK & TERMINATE**

P3) Employees from the Government of Canada directly involved in this research project may also be online to observe the groups.

Do you agree to be observed by Government of Canada employees?

Yes                    1            **THANK & GO TO FINAL INVITATION**  
No                     2

P3a) It is standard qualitative procedure to invite clients, in this case, Government of Canada employees, to observe the groups online. They will be there simply to hear your opinions firsthand although they may take their own notes and confer with the moderator on occasion to discuss whether there are any additional questions to ask the group.

Do you agree to be observed by Government of Canada employees?

Yes                    1            **THANK & GO TO FINAL INVITATION**  
No                     2            **THANK & TERMINATE**



## FINAL INVITATION

To conduct the session, we will be using a screen-sharing application called Zoom. **We will need to send you by email the instructions to connect.**

We recommend that you click on the link we will send you a few days prior to your session to make sure you can access the online meeting that has been setup and repeat these steps at least 10 to 15 minutes prior to your session.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, **you cannot send someone to participate on your behalf** - please call us so that we can get someone to replace you. You can reach us at **[INSERT NUMBER]** at our office. Please ask for **[INSERT NAME]**.

So that we can contact you to remind you about the focus group or in case there are any changes, can you please confirm your name and contact information for me? **[READ INFO AND CHANGE AS NECESSARY.]**

First name \_\_\_\_\_

Last Name \_\_\_\_\_

Email \_\_\_\_\_

Day time phone number \_\_\_\_\_

Night time phone number \_\_\_\_\_

Thank you!

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

## Moderation guide

### 1. Introduction to procedures (8 minutes)

Thank you all for joining this online focus group!

- Introduce moderator/firm and welcome participants to the focus group.
  - Thanks for attending.
  - My name is [INSERT MODERATOR NAME] and I work with Quorus Consulting. As mentioned when we invited you to participate in this discussion group, we're conducting research on behalf of the Government of Canada.
  - The discussion will last approximately 90 minutes.
  - If you have a cell phone or other electronic device, please turn it off.
- Describe focus group.
  - A discussion group is a “round table” discussion. We will also be asking you to answer survey questions from time to time to help guide the discussion.
  - My job is to facilitate the discussion, keeping us on topic and on time.
  - Your job is to offer your opinions on the topics and questions I'll bring up tonight/today. Your honest opinion is valued.
  - There are no right or wrong answers. This is not a knowledge test.
  - Everyone's opinion is important and should be respected.
  - We want you to speak up even if you feel your opinion might be different from others. Your opinion may reflect that of other Canadians.
  - To participate in this session, please make sure your webcam and your microphone are on and that you can hear me clearly. If you are not speaking, I would encourage you to mute your line to keep background noise to a minimum...just remember to remove yourself from mute when you want to speak!
  - I will be sharing my screen to show you some things.
  - We will be making regular use of the chat function. [MODERATOR EXPLAINS HOW TO ACCESS THE ZOOM CHAT FEATURE DEPENDING ON THE DEVICE THE PARTICIPANT IS USING]. Let's do a quick test right now - please open the chat window and send the group a short message (e.g., Hello everyone). If you have an answer to a question and I don't get to ask you specifically, please type your response in there. We will be reviewing all chat comments at the completion of this project.
- Explanations.
  - Please note that anything you say during these groups will be held in the strictest confidence. We do not attribute comments to specific people. Our report summarizes the findings from the groups but does not mention anyone by name. Please do not provide any identifiable information about yourself.
  - The final report for this session, and others, can be accessed through the Library of Parliament or Library and Archives Canada's website.
  - Your responses will in no way affect your dealings with the Government of Canada.

- The session is being audio-video recorded for report writing purposes / verify feedback.
- Some of my colleagues from the Government of Canada involved in this project are watching this session and this is only so they can hear the comments first-hand.
- Please note that I am not an employee of the Government of Canada and may not be able to answer questions about what we will be discussing. If questions do come up over the course of the group, we will try to get answers for you before we wrap up the session.

Any questions?

**INTRODUCTIONS:** Let's go around – please tell us your name and a little bit about yourself, such as where you live, who lives with you, what you do for a living or perhaps what you like to do in your spare time.

### General impressions of the CWB (15 min)

We have invited you to this focus group to get your reactions to a program that the Government of Canada introduced a few years ago – it is called the Canada Workers Benefit.

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#### SHARE SCREEN:

The Canada Workers Benefit (CWB) is a refundable tax credit for modest-income workers that either reduces tax owed or increases the tax refund. The CWB is generally available to those aged 19 or older who were resident of Canada for the entire tax year and who were not full-time students for a period of more than 13 weeks in the year.

In order to receive an entitlement under the CWB, individuals must generally have working income (from either employment or self-employment) of **more than \$3,000 in the year**.

#### FOR GROUPS OUTSIDE QUEBEC AND ALBERTA SHOW:

Single individuals without children with net income under \$33,015 can receive up to \$1,428 under the CWB in 2022, and families (including couples and single parents) with net income under \$43,212 can receive up to \$2,461.

#### FOR GROUPS IN TERRITORIES, ADD:

Due to an agreement between the Governments of Canada and Nunavut, the maximum benefit is a little lower in Nunavut, but individuals can have higher incomes.

#### FOR GROUP IN ALBERTA SHOW:

Single individuals without children with net income under \$33,093 can receive up to \$1,531 under the CWB in 2022, and families (including couples and single parents) with net income under \$43,952 can receive up to \$2,292.

#### FOR GROUPS IN QUEBEC SHOW:

Eligible workers can receive up to \$5,147 under the CWB in 2022, depending on their family type, if their family net incomes are below the thresholds below.

	With children	Without children
Single	\$21,488	\$29,073
Couple	\$35,913	\$45,060

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- **SHOW OF HANDS:** How many of you are aware of the Canada Workers Benefit?
  - As far as you know, did your household receive this benefit when you filed your 2021 tax return earlier this year?
  - What are your overall impressions of this benefit?

- **IF NEEDED:** What difference, if any, has this benefit made to you / to your family?

## General awareness and understanding of advance payments (25 min)

One of the features of this program is the option for workers to receive a portion of their Canada Workers Benefit through advance payments. The remaining amount, if there is any, would be paid out as part of the tax refund when taxes are filed.

- Before I go into more details, how many of you remember something about advance payments of the Canada Workers Benefit?
  - What can you tell me about that option?
  - Advance payments are optional – what do you recall regarding how to apply for it?

Here are more details about the advance payment option:

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### SHARE SCREEN:

Potential recipients apply for advance payments by filling out an online form in their secure CRA portal called My Account or by completing a paper form and mailing it to the CRA. This application is only available from January 1 to September 1 each year. The online form asks the following about the tax year:

- Confirm your mailing address and telephone number
- Confirm your marital status
- Indicate if you (and if applicable, your spouse) will be a resident of Canada from January 1 to December 31
- Indicate if you (and if applicable, your spouse) will be a full-time student for more than 13 weeks in the tax year
- Enter your expected working income, and if applicable your other expected income and deductions.
- If applicable, enter your spouse's expected working income, and if applicable their other expected income and deductions

Based on this information, the CRA will determine eligibility for the Canada Workers Benefit and the amount to be received. The recipient would then receive 50% (half) of this amount through up to four advance payments. For example, for the 2023 taxation year, the applicant would receive advance payments in April, July, and October of 2023, and January 2024.

Adjustments are made at the end of the tax year when the potential recipient files their annual tax return (e.g., in April of 2024 for the 2023 tax year). If their eligibility did not change and their income estimate was accurate, then the recipient would receive the remaining portion of their CWB entitlement through the tax return. However, if their eligibility changed or their income ended up much different than expected (e.g., they earned much more than they thought they would), it is possible that the taxpayer would need to reimburse some or all of the advance payments they received.

Note that if they don't apply for advance payment, the recipient would still receive their full CWB amount at tax time.

Because eligibility can change each new tax year, an application for advance payments must be made each year – it is not automatically renewed.

Example:

If a worker submitted their application to the CRA, and the CRA determined that the worker would be entitled to \$2,000 through the CWB with their estimated income, then the CRA would start paying the worker \$1,000 over quarterly payments. If the individual applied in February, then they would get four payments of \$250. At tax time:

- If the worker's income estimates were accurate, then they would receive the remaining \$1,000 through the tax return.

- If their income ended up being a bit higher, and they were only entitled to a CWB of \$1,500, then they would get \$500 through the tax return, because they already received \$1,000 in advance payments.
- If this worker's income ended up being much higher, and they were now only entitled to a CWB of \$500 for the year, then they would have to pay \$500 back either through a reduction in their tax refund, or out of pocket, because they received too much in advance.

**[MODERATOR NOTE:** if they apply in August, then they would get two \$500 advance payments (one in October of that year, and one in January of the following year.)

- **SHOW OF HANDS:** With this extra information, how many of you remember this option?
- Keep your hand up if you signed up for advance payments?

### ASK APPLICANTS

I'd like to ask these individuals a few questions:

- Do you remember how you became aware of the advance payment option?
- How would you describe your experience requesting advance payments? Was it easy or difficult?
  - What changes, if any, would you make to the process?
- What were your reasons for requesting advance payments?
- Based on your experience so far, would you recommend it to someone you knew who you believe qualifies for the Canada Workers Benefit?
  - If so, what would you tell them to help convince them this is a good idea?
  - If not, help me understand the reasons for that.
- Was there anything on my slide describing advance payments that you did not know or that you do not understand? If so, please describe.

### ASK NON-APPLICANTS AWARE OF ADVANCE PAYMENTS

A few of you were aware of advance payments but have not requested them yet.

- Do you remember how you became aware of the advance payment option?
- Can you please describe why you have not requested them yet?
- Did any of you look into it or maybe even started the process but you did not go through with it?
  - If so, please help me understand what happened there. How far into the process did you get and at what point did you change your mind?
  - What are the reasons why you did not go any further?

## ASK THOSE UNAWARE OF ADVANCE PAYMENTS

For those of you unaware of advance payments before today's session...

- What are your general impressions of this advance payment option, compared to receiving the full amount when you file your taxes at end of year?
- **SHOW OF HANDS:** Knowing what you now know, how many of you would take the steps to place a request to receive quarterly advance payments rather than receiving it as a lump sum at the end of the year?
  - **INTERESTED:**
    - Why is this option interesting for you?
    - As far as you can tell, what, if anything, would get in the way of taking the steps to request advance payments?
  - **UNINTERESTED:** What explains your lack of interest in advance payments?

### Drilldown into specific barriers (30 min)

I'd like to discuss some specific aspects of the steps that someone would need to take to obtain advance payments.

- **MY ACCOUNT:** To request advance payments, the applicant must either complete a paper form and mail it to the CRA or complete an online form through your secure CRA portal, which is called "My Account".
  - **SHOW OF HANDS:** How many of you have an online account with the CRA?
  - If you don't have this type of account, would you sign-up for one to be able to request advance payments on your Canada Workers Benefit? If not, why not?
  - Would you feel comfortable using My Account for this purpose? If not, what concerns do you have?
- **INFORMATION REQUIREMENTS:** The form that you would need to complete would ask for the following types of information – if you are in your secure online portal, some of this information just needs to be confirmed for the current tax year: **[PRESENT THE FULL LIST ON THE SCREEN]**
  - Confirm your mailing address and telephone number
  - Confirm your marital status
  - Indicate if you (and if applicable, your spouse) will be a resident of Canada from January 1 to December 31
  - Indicate if you (and if applicable, your spouse) will be a full-time student for more than 13 weeks in the tax year
  - Enter your expected working income, and if applicable your other expected income and deductions

- If applicable, enter your spouse's expected working income, and if applicable their other expected income and deductions
- Does anything on this list discourage you from requesting advance payments? If so, which item(s) and for what reason(s)?
  - **IF PARTICIPANTS ARE CONCERNED ABOUT MAKING ACCURATE INCOME PROJECTIONS:** I am hearing that a few of you are concerned about being able to estimate your income for the tax year. As noted earlier, you can apply for an advance between January 1 and September 1. Although you would get money further in advance the earlier you apply, you could also wait a little later in the tax year when you might be more certain about your income and eligibility. What are your thoughts on that?
- **REIMBURSEMENT:** The specific amount to which your household would be entitled through the Canada Workers Benefit can only be finalized once you file your taxes. So the idea is that you are getting an advance of 50% of your expected Canada Workers Benefit and then when you file your tax return, this will determine how much you should receive beyond what you've already received through advance payments.

Upon filing your taxes, you may receive a bigger CWB entitlement than expected (e.g., if your income was lower than expected). However, if your eligibility changed or you earned more than you expected, it is possible you may not receive any amount beyond what you've already received through your advance payments and you may also end up having to reimburse some of the advance payments.

- Is this clear to everyone?
- Would this aspect of the advance payments option discourage any of you from requesting them?
- We've gone through a few specific aspects of the program – is there anything else about the requirements or the process that would discourage you from requesting advance payments?
- Based on our discussion so far, do any of you have any suggestions regarding how the advance payment option could be improved?

## Communications (10 min)

Canadians were made aware of the option for advance payments a variety of different ways, notably:

- In Schedule 6 of your 2021 tax return
- On the CRA website
- Some letters and promo cards from the CRA were sent in the mail
- Through social media
- Some search engine advertising (e.g., through Google)
- If the Government of Canada wanted to make sure you were made aware of the advance payments option, how should they go about doing that?

- Another way to think about advance payment is as an interest-free loan that will eventually be repaid out of your tax refund or out of pocket if the advance was bigger than your refund. Would communicating it in this way change how you think about the program (e.g., risk of reimbursement)?

### Conclusion (2 min)

***[MODERATOR TO REQUEST ADDITIONAL QUESTIONS ARE SENT VIA THE CHAT BOX DIRECTLY TO THE MODERATOR AND PROBE ON ANY ADDITIONAL AREAS OF INTEREST.]***

- This concludes what we needed to cover tonight. Does anybody have any final thoughts or comments to pass along?

We really appreciate you taking the time to connect to share your views. Your input is very important.