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du Canada

2023-2024 CRA Annual Corporate Research – Quantitative Phase

Final Report

Prepared for the Canada Revenue Agency

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This public opinion research report presents the results of a quantitative study conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. The quantitative study was conducted through two data collection phases, a telephone survey with the general public administered between November 9 and December 21, 2023, and an online survey with small and medium sized businesses as well as tax intermediaries administered between November 10, 2023, and January 11, 2024.

Cette publication est aussi disponible en français sous le titre : Recherche d'entreprise annuelle de l'ARC de 2023-2024 – Quantitative.

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Table of Contents

Executive Summary	7
Research Purpose and Objectives	7
Target Populations	8
Research Methodology	9
Key Findings	10
Detailed Results	29
Research Purpose and Objectives	29
Target Populations	30
Quantitative Research Findings	31
Perceptions of the CRA	31
General population	31
Trust in the CRA.....	35
Helpfulness of the CRA.....	38
Impact of a rising cost of living.....	40
Information and privacy	41
Equality and equity.....	42
Openness and transparency.....	44
Small and medium enterprises (SMEs).....	45
Trust in the CRA.....	49
Helpfulness of the CRA	52
Handling business information.....	55
Equality and equity.....	56
Openness and transparency.....	58
Tax intermediaries (TIs).....	60
Trust in the CRA.....	64
Helpfulness of the CRA	66
Information and privacy	68
Equality and equity.....	69
Openness and transparency.....	70
Tax filing	72

General population	72
Small / medium enterprises (SMEs)	77
Tax intermediaries (TIs).....	81
Interaction with the CRA	82
General population	82
Interaction within the last 12 months.....	82
Reason for interaction.....	85
Service satisfaction	87
Small / medium enterprises (SMEs)	90
Interaction within the last 12 months.....	90
Reason for most recent interaction	92
Service satisfaction	94
Tax intermediaries (TIs).....	99
Interaction within the last 12 months.....	99
Reason for most recent interaction	100
Service satisfaction	103
Service delivery	107
General population	107
Service statements	107
Registered for online services	108
Small / medium enterprises (SMEs)	109
Confidence without external assistance	109
Contact preferences when dealing with the CRA.....	110
Confidence resolving a tax disagreement	116
Service statements	118
Registered for online services	119
Business tax processes	122
Use of and satisfaction with tax-related information on Canada.ca.....	124
Tax filing burden.....	127
Tax intermediaries (TIs).....	129
Contact preferences when dealing with the CRA.....	129

Confidence resolving a tax disagreement	132
Service statements	133
Registered for online services	134
Use of and satisfaction with tax-related information on Canada.ca.....	137
Tax filing burden.....	138
Attitudes towards tax compliance.....	141
General population	141
Fairness.....	141
Catching tax cheaters	142
Perceptions of tax cheating.....	145
Severity of tax avoidance and cheating.....	150
Small / medium enterprises (SMEs)	152
Fairness.....	152
Catching tax cheats.....	153
Perceptions of tax cheating.....	160
Severity of tax avoidance and cheating.....	163
Tax intermediaries (TIs).....	168
Taxes and services received	168
Catching tax cheats.....	168
Severity of tax avoidance and cheating.....	174
Key drivers of CRA performance ratings	178
General population	179
Small / medium enterprises (SMEs)	182
Tax intermediaries (TIs).....	186
Impact on trust	190
General population	190
Small and medium enterprises (SMEs) / tax intermediaries (TIs).....	193
Respondent profile.....	197
General population	197
Small / medium enterprises (SMEs)	203
Tax intermediaries (TIs).....	208

Research Methodology	211
Appendices	222
General Population Questionnaire	222
SMEs / TIs Questionnaire.....	237

Executive Summary

Quorus Consulting Group Inc.
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Research Purpose and Objectives

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

For 2024, specific objectives of the quantitative component of the research included:

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

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

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

Target Populations

There were three target audiences:

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

¹ A small sample of businesses with 100 or more employees were included (n=22).

Research Methodology

Two data collection modes were used to complete this research:

- A telephone survey entailing a random sample of 2,400 adult Canadians 18 years of age or older was conducted from November 9, 2023, to December 21, 2023. The specific target audience was individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year). Quotas were established by region, age and gender to ensure a representative sampling. The survey took 16 minutes on average to complete. A sample of 2,400 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection approach, the survey results are projectable to the overall Canadian adult population. The results for subgroups have a larger margin of sampling error than for the overall sample because of their smaller sample sizes.
- An online survey of 770 small and medium-sized businesses and 810 tax intermediaries was conducted from November 10, 2023, to January 11, 2024. Data collection quotas were established by region to ensure a representative sampling. The survey required 9 minutes on average to complete. As surveying small and medium-sized businesses as well as Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the results of this survey are not statistically projectable to the target population because the sampling method used does not ensure that the sample represents the target population with a known margin of sampling error. Reported percentages are not generalizable to any group other than the sample studied, and therefore no formal statistical inferences can be drawn between the sample results and the broader target population it may be intended to reflect.

Key Findings

Perceptions of the CRA

Overall perceptions

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

- More than 1 in 10 general population respondents (14%) rated the overall performance as good (scores of 8 – 10), while nearly 3 in 5 (55%) provided neutral scores (scores of 4 – 7), resulting in an average score of 4.9.
- More than a third of SME respondents (36%) rated the overall performance as good², with a similar proportion (42%) providing neutral scores, resulting in an average score of 6.0.
- Nearly a quarter of TI respondents (23%) rated the overall performance as good, while more than half (55%) provided neutral scores, resulting in an average score of 5.6.

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:

- Roughly a quarter of general population respondents (26%) rated the CRA's performance as good (scores of 8 – 10), while more than half (57%) provided neutral scores (scores of 4 – 7), resulting in an average score of 6.0. These ratings were primarily driven by a lack of issues in dealing with the CRA (22%), followed by general room for improvement (11%), responsiveness when being contacted (10%), a general dislike of paying taxes (8%), and experiencing problems with the CRA (7%).
- More than two-fifths of SME respondents (43%) rated the CRA's performance as good, while a similar proportion (41%) provided neutral scores, resulting in an average score of 6.6. These ratings were primarily driven by experience with customer service (good customer service – 32%; poor customer service – 27%), poor performance overall (13%) and quality or functionality of the CRA's website (8%).
- Nearly a third of TI respondents (29%) rated the CRA's performance as good, while more than half (52%) provided neutral scores, resulting in an average score of 5.9. TI ratings were primarily driven by experience with customer service (poor customer service – 29%; good customer service – 28%), general inefficiency (14%), and slow service (11%).

² Throughout the text various language is used to denote positive ratings (good, high, agree, etc.), each referring to scores of 8-10, unless otherwise specified.

Trust in the CRA

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

- More than 2 in 5 Canadians (44%) expressed trust in the CRA (scores of 6 – 7), while slightly more (46%) provided a neutral score (scores of 3 – 5), resulting an average score of 5.0/7 (or 7.1 when converted to a 10-point score).
- More than 2 in 5 Canadian SME respondents (41%) expressed trust in the CRA, while nearly half (47%) provided a neutral score, resulting in an average score of 4.8/7 (or 6.9/10).
- Nearly a third of Canadian TI respondents (31%) expressed trust in the CRA, while nearly 3 in 5 (56%) provided a neutral score, resulting in an average score of 4.6/7 (or 6.6/10).

Canadians were asked 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:

- More than half of general population respondents strongly agreed (scores of 8 – 10) that people at the CRA are trustworthy (52%), while slightly fewer strongly agreed that the people at the CRA are capable of doing their job well (46%). More than 2 in 5 respondents further strongly agreed that the CRA is working for the benefit of all Canadians (42%) or does what is right (42%).
- Half of Canadian SME respondents strongly agreed that people at the CRA are trustworthy (51%), and that the people at the CRA are capable of doing their job well (51%). Slightly fewer strongly agreed that the CRA is working for the benefit of all Canadians (47%) and does what is right (44%).
- Roughly two-fifths of TIs strongly agreed that people at the CRA are trustworthy (41%) and that the CRA does what is right (39%). Slightly fewer strongly agreed that the people at the CRA are capable of doing their job well (37%) and that the CRA is working for the benefit of all Canadians (36%).

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

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

- When evaluating overall trust index scores, more than a third of general population respondents (35%) had high trust index scores (scores of 8 – 10), and 52% had mid-range index scores (scores of 4 – 7), resulting in an average index score of 6.7.
- High trust index scores were the most common among SME respondents (42%) with many also (41%) obtaining mid-range scores, resulting in an overall average index score of 6.7.
- Nearly a third of Canadian TIs had a high trust index score (30%), with more than half of remaining TIs having mid-range index scores (52%), resulting in an average index score of 6.3.
- The combined Trust Index Score for all three audiences is 6.6.

Helpfulness of the CRA

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

- Just under half of general population respondents strongly agreed (scores of 8 – 10) that the CRA makes the process of filing taxes easy (45%), while fewer agreed that the CRA is generally helpful (39%).
- Nearly 3 in 5 SME respondents strongly agreed that the CRA processes their business' tax returns in a timely manner (59%), while 55% agreed that information arrives in time for their business. Roughly half felt the CRA provides enough information to meet their business tax obligations (51%), the CRA makes the process of filing their business taxes easy (48%), and that the CRA is generally helpful (46%). Slightly fewer agreed that the CRA works hard at helping Canadians with their tax matters (44%).
- More than two-fifths of TIs strongly agreed that the CRA processes their clients' tax returns in a timely manner (42%), while slightly fewer agreed that the CRA provides adequate information to meet clients' tax obligations (40%), that the CRA is helpful (40%), and makes the process of filing business taxes easy (40%). More than a third of TIs agreed that information from the CRA arrives on time for clients (39%), and that the CRA works hard at helping Canadians (35%).

Impact of a rising cost of living

Using the same scale of 1 to 10, with 1 being completely disagree and 10 being completely agree, general population respondents were asked the extent to which they agree that the rise in cost of living was having a negative impact on their household finances.

Most strongly agreed (scores of 8 – 10) that their household finances were being negatively impacted (73%), while 22% provided a neutral score (scores of 4 – 7), resulting in average score

of 8.3. In contrast, very few (7%) said that their household finances were not impacted by the rising cost of living.

Access to information and privacy

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

- Nearly 3 in 5 general population respondents strongly agreed (scores of 8 – 10) that they trust the CRA to handle their personal information (57%), while nearly a third of respondents (31%) provided a neutral score (scores of 4 – 7), resulting in an average score of 7.2.
- Nearly 3 in 5 Canadian SMEs rated the CRA an 8 or more when it comes to trusting the CRA to handle their business information (56%), while 31% of respondents provided a neutral score, resulting in an average score of 7.2.
- Agreement was lower among the TIs, with 45% reporting a high level of agreement when it comes to trusting the CRA with access to their business clients' information and 39% providing a neutral score, resulting in an average score of 6.8.

Equality and equity

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

- More than three quarters of general population respondents (76%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties, no matter who they are. Fewer agreed that the CRA assumes taxpayers report their taxes accurately (63%) or provides equal treatment for everyone (37%). Canadians were slightly more inclined to favourably rate their perceptions of fair treatment from the CRA when specifically referring to their interactions (41%) compared to a general sentiment that the CRA treats taxpayers fairly (38%).
- More than two-thirds of SME respondents strongly agreed that those found guilty of tax cheating should face equal penalties (69%), while 57% agreed that the CRA assumes taxpayers report their taxes accurately. More than two-fifths of respondents agreed that the CRA treats everyone the same (42%). Canadian SMEs were slightly more inclined to agree that the CRA treats taxpayers fairly from a general perspective (45%) compared to when specifically referring to their interactions (41%).

- Roughly 3 in 5 tax intermediaries surveyed (60%) strongly agreed that those found guilty of tax cheating should face equal penalties. More than two-fifths agreed that the CRA assumes taxpayers report their taxes accurately (44%), with agreement that the CRA provides equal treatment for everyone scoring lowest (32%). Canadian TIs were slightly more inclined to agree that the CRA treats taxpayers fairly from a general perspective (39%) compared to when specifically referring to fair treatment in regards to their interactions (36%).

Openness and transparency

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

- More than half of respondents (56%) strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides, while nearly half agreed that the CRA supports making government products and client service accessible for everyone (48%). The proportion who agreed that the CRA is transparent with how it pursues those who might owe taxes was much lower in comparison, with only 19% providing a rating of 8-10.
- More than half of SME respondents strongly agreed that the CRA supports making government products and client service accessible for everyone (53%), while slightly fewer agreed that the CRA holds itself accountable for the written information it provides (49%). Roughly a third of respondents (36%) agreed that the CRA is transparent with how it pursues those who might owe taxes.
- Roughly two-fifths of surveyed tax intermediaries strongly agreed that the CRA is making government products and client service accessible for everyone (40%), and holding itself accountable for the written information it provides (38%). Nearly a third (30%) agreed that the CRA is transparent with how it pursues those who might owe taxes.

Tax filing

More than 9 in 10 general population respondents (93%) indicated that they had sent in a personal income tax return in the past year. Two-thirds of tax filers (68%) had received assistance preparing their income tax return, including 81% among this subset who sought help from a professional tax preparer or an accountant and 19% who turned to friends or family members for assistance. Most tax filers (83%) filed their income tax return online, while 10% 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 (40%) used external services exclusively while 34% relied exclusively on internal resources. The remaining 25% used a combination of both.

When it comes to tax planning more specifically, 37% used in-house resources exclusively, 36% used external services exclusively while 23% 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 (63%) provided a high level of satisfaction (scores of 8 to 10), while 29% 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. Nearly half of TIs provided a high level of satisfaction (47%), while 43% provided a moderate score, resulting in an average overall satisfaction score of 7.0.

Interaction with CRA

Interaction within the last 12 months

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

- A minority of general population respondents (39%) had interacted with the CRA in the past 12 months.
- Nearly 3 in 5 businesses (57%) had had some form of interaction with the CRA in the last 12 months.
- Slightly more TIs (64%) had interacted with the CRA.

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

- Most general population respondents had interacted with the CRA over the phone (48%), 23% through the My Account portal, and 14% interacted via mail. Nearly 1 in 10 reported that their most recent interaction with the CRA occurred through the tax pages of the Canada.ca website (8%).

- A third of SME respondents had contact with the CRA through the My Business Account portal (33%), or over the phone (32%), while 20% communicated through the tax pages of the Canada.ca website.
- More than half of TIs (51%) indicated using the phone, 17% interacted through the pages of the Canada.ca website and 16% through the Represent a Client portal.

Purpose of interaction

The reasons for their most recent interaction with the CRA were quite mixed across all three target audiences:

- Among those in the general public, 39% of their most recent interactions were primarily related to personal income tax (e.g., filing taxes, getting a refund, making a payment, submitting documents CRA had requested, etc.). Additional purposes included obtaining general information outside of filing taxes (20%), information relating to other benefits (16%), their My Account service (15%), clarifications surrounding information sent by the CRA (15%), or an attempt to resolve an audit, dispute, or review with the CRA (12%).
- Results among Canadian businesses were mixed, with more than a third of respondents citing information related to their My Business Account service (35%), while 30% of recent interactions were related to business taxes. Nearly a quarter cited GST/HST, or clarification for information sent by the CRA (24% respectively) as reasons for their most recent interaction.
- Among tax intermediaries, just over a quarter said that their most recent interaction with the CRA involved business taxes, or their client's personal taxes (both 27% respectively). Nearly as many contacted the CRA regarding their Represent a Client account (25%), or for clarifications for information sent by the CRA (21%). Fewer cited general information, or were attempting to resolve an audit, dispute, or review with the CRA (17% respectively).
 - When it comes to their most recent interaction, TIs were most commonly representing an individual (49%), followed closely by a business (44%), while fewer represented an estate or trust (4%).

Service satisfaction

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

- Roughly three quarters of general population respondents expressed a high level of agreement (scores of 8 – 10) that the CRA representative was professional (77%) or courteous (74%), while fewer (62%) felt that the CRA representative took the time to understand their situation. When it comes to the information they received, 67% agreed it was accurate, 64% felt it was complete, and 60% said it was easy to understand. Agreement was slightly lower when it came to the timeliness of service (53%) and ease of access (46%).
- Roughly two-thirds of SMEs strongly agreed that the CRA representative they dealt with was professional (65%), or courteous (65%) while 55% agreed the representative took time to understand their situation. Roughly two-thirds agreed that the information they were given was accurate (67%), complete (64%), and easy to understand (61%). Slightly fewer agreed that the CRA's service was timely (59%), and easy to access (59%).
- Roughly two-thirds of tax intermediaries strongly agreed that the CRA representative was professional and courteous (65% respectively), while fewer agreed that the representative took time to understand their situation (56%). A slight majority agreed that the information given was accurate (54%), complete (53%), and easy to understand (52%). Nearly half agreed that the CRA's service was easy to access (47%) and that the service was timely (45%).

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

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

- Nearly 3 in 5 Canadian adults (56%) had high service satisfaction index scores (scores of 8 – 10), while 35% had moderate scores (scores of 4 – 7), resulting in an average index score of 7.5.
- Nearly 3 in 5 SMEs (58%) had a service satisfaction index score ranging between 8-10, while nearly a third fell into the moderate score range (32%), resulting in an average index score of 7.6.
- More than 2 in 5 TIs (42%) had high service satisfaction index scores while 47% had moderate scores, resulting in an average score of 7.0.
- The overall SSI score is 7.4.

Most SMEs (82%) and tax intermediaries (78%) who had contacted the CRA themselves in the past year felt the CRA had successfully met their needs during their most recent contact.

When comparing customer service at the CRA to that of financial institutions, 48% of SMEs and 50% of TIs rated these as being about the same. SMEs and TIs were also similarly likely to view CRA’s service more favourably (29% of SMEs felt the CRA provided better service, while 25% of TIs felt the same).

Service delivery

Confidence without external assistance

Canadian businesses who utilized an outside tax preparation service were asked to provide their level of confidence in their business’ ability to handle their taxes without outside help. Respondents provided their level of confidence on a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident. More than 2 in 5 SMEs (42%) expressed a high level of confidence (scores of 8 – 10), while 32% expressed a moderate level of confidence (scores of 4 – 7), resulting in an average confidence score of 6.0.

Contact preferences when dealing with the CRA

Both SMEs and TIs were asked to describe their preferred means of receiving service or information when they require basic information from the CRA. The top two methods for both target audiences were visiting the tax pages of Canada.ca (39% among SMEs and 43% among TIs) and contacting the CRA by telephone (20% among SMEs and 19% among TIs).

When it comes to their preferred means of receiving service or information when they require clarification on information sent by the CRA, the telephone is by far the most preferred means for both target audiences: 36% among SMEs and 44% among TIs. Sending the CRA an email was a distant second among both SMEs (14%), and TIs (16%).

The telephone is again the strong favourite when respondents were asked to describe their preferred means of receiving service or information for assistance on a personal tax matter (38% 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).

- More than two-fifths of SMEs (44%) were quite confident (scores of 8 – 10), while a third (34%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 6.5.
- Among TIs, respondents were less likely to be quite confident (35%, ranked 8-10) as they were to be moderately confident (46%, ranked 4-7), resulting in an average confidence score of 6.2.

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.

- Nearly half of SMEs (46%) were quite confident (scores of 8 – 10), while a third (35%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 6.7.
- More than a third of TIs (37%) were quite confident, while 47% were moderately confident, resulting in an average confidence score of 6.4.

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 (81%) strongly agreed (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Less than half (48%) agreed that they know how to access the tax benefits and credits they are entitled to.
- Among the SMEs segment, 78% strongly agreed that when contacting the CRA by telephone, they were able to get service in the official language of their choice. More than half agreed that the CRA offers online services that meet their needs (53%), while slightly fewer agreed that they know how to access the tax benefits and credits their business is entitled to, or reported feeling well-informed about the services the CRA has to offer (46% respectively).

- Two-thirds of tax intermediaries (68%) strongly agreed that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Roughly half (49%) agreed that they know how to access the tax benefits and credits their clients are entitled to, while 42% felt they were well-informed about the services the CRA has to offer. Another 40% felt the CRA offers online services that meet their needs.

Registered for online services

More than two-thirds of Canadians surveyed (69%) said that they are registered for CRA's My Account service. Among businesses, 73% reported being registered with the CRA's My Business Account service. Among TIs, 53% were registered with CRA's Represent a Client online service.

My Business Account portal subscribers whose most recent contact with the CRA took place over the phone were asked to describe why they chose this channel instead of through the secure tax portal. More than a quarter described needing access to information (27%), with 17% specifically citing the need for clarifications related to information received from the CRA was what prompted them to opt for a phone conversation. Roughly a fifth of SMEs (20%) cited issues accessing services online, while 18% described the convenience of engaging with the CRA over the phone.

Represent a Client portal users were asked a similar question. Nearly a third of these tax intermediaries (30%) described the convenience of a phone conversation for engaging with the CRA. Nearly a quarter (25%) described a need to access information, with 18% specifically mentioning the need for clarifications related to information that was received from the CRA. Security or privacy concerns were cited by more than a fifth of TIs whose contact took place over the phone (22%).

Business tax processes

Looking at who handles CRA correspondences, nearly two-thirds of SMEs (65%) reported being responsible for reading and dealing with any letters received from the CRA, while fewer (33%) personally read the letter and give it to their accountant or finance area to handle. Among those who would provide the letter to their accountant/finance area, 47% had dedicated employees to deal with the CRA on behalf of the organization.

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

Sizeable proportions among both the SME (77%) and TI (86%) segments had previously visited the Canada.ca website for tax-related information. Among website users, the following results were revealed:

- A slight majority of SME website users (52%) strongly agreed (scores of 8 – 10) that the website provided the information that was needed, 50% agreed that the information provided was easy to understand and 46% agreed that the information was easy to find.
- More than two-fifths of TI website users (43%) strongly agreed that the website provided the information that was needed. Slightly fewer agreed that the information provided was easy to understand (40%) and was easy to find (38%).

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):

- More than two-fifths of SMEs (42%) strongly agreed (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. Another two in five agreed that the CRA takes their needs into account when developing products and services (40%), and that new products and services are in line with the realities of conducting business (40%).
- More than a third of TIs strongly agreed that less time was spent searching for information required to meet business tax obligations over the past year (35%), that the CRA takes their needs into account when developing products and services (35%), and that those new products and services are in line with the realities of conducting business (34%).

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

- Roughly two-fifths of SMEs (37%) expressed a high level of burden (scores of 8 – 10), while a similar proportion provided neutral scores between 4 and 7 (38%), resulting in an average burden score of 6.0.
- TIs were not as likely to rate fulfilling their tax obligations as burdensome, with less than a quarter (23%) expressing a high level of burden score, and 52% scoring between 4 and 7, resulting in an average burden score of 5.6.

Attitudes towards tax compliance

Fairness

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

- More than a third of general population respondents (39%) felt that they paid significantly too much compared to services received, 25% felt that they paid somewhat too much and 30% felt that they paid the right amount. Very few (4%) felt that they paid too little.
- Nearly a quarter of SMEs felt that they paid significantly too much (24%), while 38% felt they paid somewhat too much. On the other hand, 25% felt that they paid the right amount and 7% felt that they paid too little.
- A fifth of tax intermediaries felt that Canadian businesses paid significantly too much (20%), while 31% felt that they paid somewhat too much. Among the rest, 32% felt that they paid the right amount and 11% felt that they paid too little.

Catching tax cheaters

The following perceptions of tax cheating were explored:

- More than two-fifths of SME respondents (41%) felt that business tax cheating was quite common (scores of 8 – 10), while 38% felt it was moderately common (scores of 4 – 7), resulting in an average likelihood score of 6.9.
- More than a third of TI respondents (34%) felt that business tax cheating was quite common, while 45% felt it was moderately common, resulting in an average likelihood score of 6.5.

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

- Among SMEs, 42% felt that the CRA put forth the right amount of effort to reduce tax cheating. On the other hand, 27% felt that the CRA put too little effort versus less than one in ten (8%) who felt that the CRA put forth too much effort. Nearly a quarter (23%) were not sure or refused to answer.
- Among TIs, nearly half (45%) felt that the right amount of effort was made by the CRA to reduce tax cheating. As was the case with SMEs, more than a quarter instead felt the CRA was doing too little (32%) and 8% felt that the CRA put forth too much effort. Another 15% 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 Canadian adults (24%) felt it was very likely (scores of 8 – 10) that the CRA would catch tax cheaters, while half (52%) provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 5.8.

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

- Nearly half of SME respondents (46%) provided a high likelihood score (scores of 8 – 10), while a third (34%) provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 6.9.
- Fewer TIs (27%) felt the CRA would be very likely to catch business tax cheats, while 55% provided a moderate score, resulting in an average likelihood score of 6.2.

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

- When presented with a situation where they suspected a business may be cheating on their taxes, 33% of SMEs said that they would be likely to report them (scores of 8 – 10). Results increased to 52% for cases when respondents knew for certain that the business was cheating.
- When presented with a situation where they suspected a business may be cheating on their taxes, 30% of TIs were likely to report them. This jumped to 46% when respondents were certain that the business was cheating.

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

- Nearly a third of general population respondents strongly agreed (scores of 8 – 10) that the CRA would never find out about income received in cash that is not declared (34%), while 23% agreed the CRA catches those who cheat on their taxes.
- More than two-fifths of businesses strongly agreed that the CRA catches those who cheat on their taxes (43%). A smaller proportion believed that the CRA would never find out about income received in cash that is not declared on business tax forms (36%).
- More than a third of TIs (35%) strongly agreed that the CRA catches those who cheat on their taxes. That said, 31% also strongly agreed that the CRA would never find out about income received in cash that is not declared on business tax forms.

Perceptions of tax cheating

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

- More than two-thirds of general population respondents (67%) strongly agreed (scores of 8 – 10) that income tax cheating reduces money available for essential services. Roughly a third strongly agreed that the CRA should publish a list of people found guilty of tax offences (36%), and that penalties are effective at discouraging future tax cheating (33%).
- More than two-thirds of businesses strongly agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over businesses that do (69%), and that businesses cheating on their income taxes reduces money available for essential services (68%). Nearly 3 in 5 (57%) agreed that it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses.
- Strong agreement drops to just under half when asked whether penalties are effective at discouraging tax cheating, and that the CRA should publish a list of people found guilty of tax offences in court (46% for each respectively). More than a quarter (26%) agreed that it is OK for businesses not to declare income received in cash versus 53% who disagreed with this statement.
- Most TIs strongly agreed with half of the statements presented. More specifically, 60% strongly agreed that businesses cheating on their income taxes reduces money available for essential services, while 57% strongly agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over those that do. As well, 45% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Roughly 2 in 5 TIs strongly agreed that penalties are effective at discouraging tax cheating (39%), and that the CRA should publish a list of people found guilty of tax offences in court (35%). TIs were the least likely to agree that it is acceptable for businesses not to declare income received in cash (15%) – while nearly 3 in 5 fully disagreed with this type of activity (58%).

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

- Results reveal that 67% of general population respondents strongly agreed (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians, and half (50%) strongly agreed that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.

Severity of tax avoidance and cheating

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

- Roughly 4 in 5 respondents (80%) 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%), not claiming foreign assets or income (71%) or receiving a charitable donation credit bigger than the amount donated (70%) represented serious cheating. Roughly two-thirds of respondents felt the following were serious cheating: not claiming money made from a room or house rental through an online rental website or working and being paid in cash to avoid income taxes (63% respectively).

Nearly 3 in 5 Canadians felt that under-reporting cash income (61%) or making a profit from buying or selling cryptocurrency without declaring it (59%) represented serious tax cheating. Far fewer (40%) felt that getting a 'deal' on home or car repairs by paying cash represented serious cheating.

- A strong majority of businesses (84%) felt that filing false claims for tax benefit programs represented serious cheating, while 73% felt that not claiming foreign assets or income was equally serious. Roughly two-thirds of respondents considered the following serious cheating: paying employees in cash to avoid payroll taxes (69%), under-reporting cash income (66%), receiving a charitable donation credit that was bigger than the donation (66%), making a profit from buying or selling cryptocurrency without declaring it (65%), and over-claiming expenses (65%).

Furthermore, roughly 3 in 5 of SMEs considered the following activities serious cheating: not claiming money from room or house rentals using online websites (62%), and not registering one's business (59%). Less than half (47%) felt that not claiming gifts received by influencers on social media was serious tax cheating.

- Among tax intermediaries, the biggest perceived tax offences of those presented included filing false claims for tax benefit programs (72%) and not claiming foreign assets or income (61%). More than half considered the following activities serious cheating: being paid in cash to avoid income taxes (57%), not registering one's business (56%), under-reporting cash income (55%), not claiming money from room or house rentals using online websites (53%), and over-claiming expenses (51%).

Roughly half felt that promoting a charitable donation program where the tax credits exceed the amount donated (50%), as well as making a profit from buying or selling cryptocurrency without declaring (49%) were serious forms of cheating. Far fewer, although still a noteworthy proportion, felt that getting a 'deal' on home or car repairs by paying cash (37%) and not claiming gifts received by influencers on social media (34%) were serious forms of tax cheating.

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

- When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, 29% of SMEs felt that this represented serious tax cheating (scores of 8 – 10), while 35% 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. Nearly a fifth (17%) felt that this was serious tax cheating, while 50% again provided scores of 5 or lower.

Among these last respondents, when presented with a scenario of avoiding paying \$50,000 in taxes, 12% felt this represented serious tax cheating.

- More than a quarter of TIs (27%) felt that avoiding paying \$1,000 in taxes represented serious tax cheating, while 34% 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, 17% felt that this was serious tax cheating while 52% 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 9% felt was serious tax cheating.

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


- Many SME respondents (72%) felt that it was important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets while another 61% felt that it was important for the CRA to recover unpaid taxes when people work under the table for cash.
- Fewer TIs felt that it was important that the CRA recover unpaid taxes both when people do not declare taxable foreign income or assets (59%) and when people work under the table for cash (51%).

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 centered on a white rectangular background. The signature is fluid and cursive.

March 21, 2024
Rick Nadeau, President
Quorus Consulting Group Inc.

Detailed Results

Research Purpose and Objectives

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

For 2024, specific objectives of the quantitative component of the research included:

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

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

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

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

Target Populations

There were three target audiences:

- **Individual taxpayers:** Those aged 18 and over who have resided in Canada for a minimum of one year.
- **Small and medium-sized businesses (SMEs):** Businesses of less than 100 employees³. Participants included the business decision-makers or individuals involved in decisions related to the business tax matters, payroll, GST/HST preparation, or bookkeeping. Acceptable job titles included:
 - President/CEO/Owner
 - CFO/Comptroller
 - Accountant
 - Payroll Manager/Officer
 - Manager
 - Bookkeeper
 - Financial Officer
- **Tax Intermediaries (TIs):** Those who work with small and medium size business clients on tax-related or payroll matters.

Notes for the reader:

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

³ A small sample of businesses with 100 or more employees were included (n=22).

Quantitative Research Findings

Perceptions of the CRA

General population

Overall perceptions

Canadians were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than 1 in 10 respondents (14%) rated the overall performance as good (scores of 8 – 10), while a majority (55%) provided neutral scores (scores of 4 – 7). Nearly a third of Canadians (30%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 4.9, representing a neutral score.

Table 1. Overall performance of the Government of Canada

Base: (General population) All respondents (n=2,400)

Overall Rating	Total (n=2,400)	ATL (n=260)	QC (n=550)	ON/ NU (n=800)	MB/ SK (n=254)	AB/ NWT (n=266)	BC/ YK (n=310)	18 – 24 (n=75)	25 – 34 (n=290)	35 – 49 (n=439)	50 – 64 (n=568)	65+ (n=1,017)
8-10 (Good)	14%	17%	16%	14%	12%	10%	14%	20%	12%	13%	13%	16%
4-7 (Neutral)	55%	49%	67%	55%	49%	43%	54%	60%	60%	54%	51%	55%
1-3 (Poor)	30%	34%	15%	31%	39%	47%	32%	20%	27%	32%	35%	28%
Don't know/Refused	1%	1%	2%	1%	<1%	-	1%	-	1%	1%	<1%	1%
Mean	4.9	4.9	5.6	4.9	4.4	4.1	4.9	5.3	5.1	4.8	4.7	5.0

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

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

- The average performance score was particularly high in Quebec (5.6) compared to those living in Ontario (4.9), Atlantic Canada (4.9), British Columbia (4.9), Manitoba or Saskatchewan (4.4), or Alberta (4.1).
- Women provided higher average scores compared to men (5.3 vs 4.5).
- Canadians with a university education (5.3) provided higher scores compared to those with a high school (4.6), or trade school or college education (4.5).

- Students (5.6), those who were unemployed (5.1), retired Canadians (5.0), those working part-time (5.0), or full-time (4.9) were more likely to rate the government of Canada favourably compared to those who were self-employed (4.3).
- Those born outside of Canada scored higher on average compared to those born in Canada (5.5 vs 4.9).

Canadians were then asked to rank the CRA’s overall performance on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than a quarter of respondents (26%) rated the CRA’s performance as good (scores of 8 – 10), while more than half (57%) provided neutral scores (scores of 4 – 7). More than 1 in 10 Canadians (13%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.0 for Canadians, representing a neutral score.

Table 2. Overall performance of the CRA

Base: (General population) All respondents (n=2,400)

Overall Rating	Total (n=2,400)	ATL (n=260)	QC (n=550)	ON/ NU (n=800)	MB/ SK (n=254)	AB/ NWT (n=266)	BC/ YK (n=310)	18 – 24 (n=75)	25 – 34 (n=290)	35 – 49 (n=439)	50 – 64 (n=568)	65+ (n=1,017)
8-10 (Good)	26%	29%	27%	29%	24%	19%	24%	29%	27%	23%	24%	31%
4-7 (Neutral)	57%	56%	61%	52%	60%	58%	60%	59%	53%	58%	61%	54%
1-3 (Poor)	13%	13%	7%	15%	14%	20%	13%	6%	15%	16%	13%	12%
Don't know/Refused	3%	2%	4%	4%	2%	3%	2%	6%	4%	3%	2%	3%
Mean	6.0	6.2	6.4	6.0	5.9	5.5	5.9	6.3	6.0	5.8	6.0	6.2

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

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

- Those living Quebec (6.4) were significantly more likely to rate the CRA's performance positively compared to those living in Ontario (6.0), British Columbia (5.9), Manitoba or Saskatchewan (5.9), or Alberta (5.5).
- Women were more likely to rate the CRA favourably compared to men (6.2 vs 5.9).
- Those who do not identify as a person with a disability tended to score higher compared to who self-identify as such (6.1 vs 5.7).
- Retired Canadians were more likely to rate the CRA favourably compared to those working full-time (6.2 vs 5.9).
- Those born outside of Canada scored higher on average compared to those born in Canada (6.4 vs 5.9).
- Respondents who recently contacted the CRA online scored higher compared to those whose contact took place via mail (6.2 vs 5.5).
- Those who did not have recent interactions with the CRA provided higher average scores compared to those who did (6.1 vs 5.9).
- Canadians registered for the CRA's My Account service were more likely to provide favourable ratings compared to those who were not (6.3 vs 5.8).

Respondents were then asked to explain why they provided their rating. Overall ratings were primarily driven by a lack of issues in dealing with the CRA (22%), followed by general room for improvement (11%), responsiveness when being contacted (10%), a general dislike of paying taxes (8%), and experiencing problems with the CRA (7%).

Table 3. Reasoning for overall performance rating

Base: (General population) Respondents who provided a valid rating (n=2,328)

Reason for ranking	Total (n=2,328)	8 – 10 Good (n=642)	4 – 7 Neutral (n=1,362)	1 – 3 Poor (n=324)
Doing a good job/never had an issue	22%	47%	15%	<1%
There's always room for improvement	11%	9%	14%	2%
Not responsive/long wait times/difficult to contact	10%	4%	11%	16%
Collect too much tax/dislike paying taxes	8%	1%	8%	22%
Experienced problems (general)	7%	4%	7%	13%
Poor customer service (general)	6%	<1%	6%	17%
Unfair policies/practices (general)	6%	1%	6%	15%
Complicated/inefficient/slow process	6%	2%	7%	9%
Distrust the organization/lack of transparency	5%	<1%	4%	18%
Good customer service (general)	4%	10%	2%	1%
Provide regular payments/returns	4%	8%	3%	1%
Provide too few benefits/credits (general)	3%	1%	4%	5%
Difficult to understand information/too complicated	3%	1%	4%	6%
Poor quality of online services/website	3%	2%	4%	4%
Experienced problems with COVID-19 emergency benefits	3%	<1%	4%	5%
Efficient tax-filing process	3%	6%	2%	<1%
Easy to contact/prompt/responsive	3%	7%	1%	-
User-friendly online services/website	2%	6%	1%	-
Fair process/easy to meet deadlines	2%	6%	1%	-
Poor problem resolution	2%	-	1%	9%
Easy to access and understand information	2%	5%	1%	<1%
Make mistakes/errors	2%	<1%	2%	4%
Security or privacy issues	2%	1%	2%	2%
Difficult to find information	1%	<1%	1%	2%
Poor customer service from call center	<1%	<1%	<1%	2%
Experienced problems with pension	<1%	-	<1%	<1%
Other	4%	4%	4%	3%
Don't Know/Refused	13%	9%	16%	2%

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

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

- Those who provided good scores tended to have never encountered an issue in their dealings with the CRA (47%), had received good customer service (10%), and felt that the CRA provides regular payments or returns (8%).
- Canadians providing a neutral score more commonly cited a general sense that the CRA would always have room for improvement (14%). Those who provided a neutral score were the most likely to not provide a valid reason for their ranking (16%).
- Respondents who scored overall performance as poor tended to have a general dislike of paying taxes (22%), have distrust for the CRA (18%), received poor customer service (17%), have experienced difficulties contacting the CRA (16%), described unfair practices (15%), experienced general problems (13%), or poor problem resolution (9%).

Trust in the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a total lack of trust and 7 was complete trust. Many Canadians (44%) expressed trust in the CRA (scores of 6 – 7), while slightly more (46%) provided a neutral score (scores of 3 – 5). In contrast, few Canadians were found to be distrustful of the CRA (9%). Overall, results generated a moderately high average score of 5.0/7 (or 7.1/10 when converted to a 10-point result).

Table 4. Overall trust for the CRA

Base: (General population) All respondents (n=2,400)

Trust Rating (out of 7)	Total (n=2,400)	ATL (n=260)	QC (n=550)	ON/ NU (n=800)	MB/ SK (n=254)	AB/ NWT (n=266)	BC/ YK (n=310)	18 – 24 (n=75)	25 – 34 (n=290)	35 – 49 (n=439)	50 – 64 (n=568)	65+
Trust (6-7)	44%	46%	54%	42%	40%	33%	42%	37%	41%	42%	43%	53%
Neutral (3-5)	46%	45%	42%	49%	42%	49%	48%	55%	44%	49%	48%	40%
Distrust (1-2)	9%	7%	4%	8%	17%	17%	10%	8%	14%	9%	8%	6%
Don't know	<1%	1%	<1%	<1%	1%	1%	<1%	-	<1%	<1%	1%	1%
Mean (out of 7)	5.0	5.1	5.5	5.0	4.7	4.6	4.9	4.9	4.8	4.9	5.1	5.4

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

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

- Average trust ratings were highest among adults living in Quebec (5.5) compared to those living in Atlantic Canada (5.1), Ontario (5.0), British Columbia (4.9), Manitoba or Saskatchewan (4.7), or Alberta (4.6).
- Respondents aged 65 years or older were also more likely to trust the CRA (5.4) compared to those 18 to 24 (4.9), 25 to 34 (4.8), 35 to 49 (4.9), and 50 to 64 (5.1).
- Women were more likely to provide higher trust ratings compared to men (5.1 vs 4.9).
- Respondents with a university education scored higher on average compared to those with a high school education (5.2 vs 4.8).
- Those who do not identify as a person with a disability tended to score higher compared to who self-identify as such (5.1 vs 4.8).
- Those who were retired (5.4) provided higher average scores compared to those working full-time (4.9), those who were unemployed (4.9), and those self-employed (4.8).
- Respondents born outside of Canada provided higher trust scores compared to those born in Canada (5.3 vs 5.0).

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

More than half of Canadians (52%) strongly agreed (scores of 8 – 10) that people at the CRA were trustworthy, while slightly fewer agreed that the people at the CRA are capable of doing their job well (46%). More than 2 in 5 respondents felt that the CRA is working for the benefit of all Canadians (42%) and trust the CRA to do what is right (42%).

The highest average agreement score was noted for the statement “I feel that the people at the CRA are trustworthy” (7.1), while the lowest average rating was for whether respondents trust the CRA to do what is right (6.4). Overall, all trust metrics measured resulted in an average agreement score that was in the neutral range (between 4 – 7).

Table 5. Perceptions of trustworthiness

Base: (General population) All respondents (n=2,400)

Trust statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	52%	35%	9%	4%	7.1
The people at the CRA are capable of doing their job well. (B-3d.)	46%	41%	9%	4%	7.0
The CRA works for the benefit of all Canadians. (B-3b.)	42%	40%	16%	2%	6.5
I can trust the CRA to do what is right. (B-3a.)	42%	40%	16%	2%	6.4

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

An index calculation was developed to produce an overall score to evaluate the perceptions of trust in the CRA 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, 35% have a high trust index score (scores of 8 – 10), while 52% have a neutral trust index score (scores of 4 – 7). More than 1 in 10 respondents (12%) have a low-level trust index score (1 – 3). The trust index calculation resulted in an average trust index score of 6.7.

Table 6. Trust index calculations

Base: (General population) All respondents (n=2,400)

Trust Index Score	Total (n=2,400)	ATL (n=260)	QC (n=550)	ON/NU (n=800)	MB/SK (n=254)	AB/NWT (n=266)	BC/YK (n=310)	18 – 24 (n=75)	25 – 34 (n=290)	35 – 49 (n=439)	50 – 64 (n=568)	65+ (n=1,017)
8-10	35%	40%	41%	36%	31%	24%	32%	46%	36%	33%	32%	35%
4-<8	52%	47%	54%	50%	55%	53%	56%	48%	52%	50%	55%	53%
1-<4	12%	12%	5%	14%	14%	21%	12%	5%	12%	16%	13%	11%
Don't know	1%	1%	<1%	<1%	-	3%	<1%	-	-	1%	<1%	1%
Mean	6.7	6.9	7.4	6.7	6.5	6.0	6.5	7.3	6.8	6.6	6.6	6.7

Notable subgroup comparisons across trust index scores include:

- Respondents living in Quebec (7.4) had a higher average trust index score compared to those living in Atlantic Canada (6.9), Ontario (6.7), British Columbia (6.5), Manitoba or Saskatchewan (6.5), or Alberta (6.0).
- Younger Canadians aged 18 to 24 (7.3) had an average trust index score that was greater than those 35 to 49 or 50 to 64 (6.6 respectively).
- Women were more likely to have a higher average trust index score compared to men (6.9 vs 6.6).
- Canadians with a university education (6.9) scored higher compared to those with a high school (6.5), or a trade school or college education (6.6).
- Those who do not identify as a person with a disability tended to score higher compared to those who self-identify as such (6.8 vs 6.4).
- Students provided higher average scores compared to those working full-time (7.4 vs 6.6).
- Respondents born outside of Canada scored higher compared to those born in Canada (7.2 vs 6.6).
- Canadians who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.4) also tended to have higher average trust index scores compared to those who ranked overall performance as neutral (scores of 4 – 7) (6.7) or poor (scores of 1 – 3) (3.3).
- Respondents whose recent contact with the CRA took place online tended to provide higher scores compared to those whose contact took place via the mail (6.9 vs 6.2).

Helpfulness of the CRA

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

Not quite half agreed that the CRA makes the process of filing taxes easy (45%), while 39% strongly agreed that the CRA is helpful.

Table 7. Perceptions of helpfulness

Base: (General population) All respondents (n=2,400)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA makes the process of filing my taxes easy. (B-3f)	45%	36%	16%	4%	6.6
The CRA is helpful. (B-3h)	39%	43%	14%	4%	6.4

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

Additional subgroup differences include the following:

- Those who contacted the CRA online were more likely to provide higher scores for each helpfulness metric compared to those whose contact took place via mail:
 - The CRA makes the process of filing my taxes easy (6.7 vs 6.0)
 - The CRA is helpful (6.5 vs 5.4)
- Canadians living in Quebec rated the CRA more favourably on each helpfulness metric compared to those from other parts of the country:
 - The CRA makes the process of filing my taxes easy (7.2 QC vs 6.8 Atlantic region, 6.6 ON, 6.2 MB/SK, 5.9 AB, 6.4 BC)
 - The CRA is helpful (7.2 vs 6.4, 6.3, 6.2, 5.6, 6.3)
- Respondents born outside of Canada tended to provide higher scores on each metric compared to those born in Canada:
 - The CRA makes the process of filing my taxes easy (7.1 vs 6.5)
 - The CRA is helpful (7.0 vs 6.2)
- Women were more likely to agree with each metric compared to men:
 - The CRA makes the process of filing my taxes easy (6.8 vs 6.4)
 - The CRA is helpful (6.5 vs 6.3)
- Those who do not identify as a person with a disability were more likely to agree that the CRA makes the process of filing taxes easy compared to who self-identify as such (6.7 vs 6.1).
- Canadians with a household income of under \$40,000 (6.6) or \$40,000 to under \$80,000 (6.6), were more likely to agree that the CRA is helpful compared to those earning \$80,000 to under \$150,000 (6.2).

Impact of a rising cost of living

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

Nearly three quarters of Canadians strongly agreed (scores of 8 – 10) that their household finances were being negatively impacted (73%). Another 19% said the impact on their finances has been moderate (scores of 4 – 7) while 7% said the impact has been relatively low (scores of 1 – 3). These rankings resulted in an average score of 8.3.

Table 8. Perceptions of household finances

Base: (General population) All respondents (n=2,400)

The rise in cost of living is having a negative impact on my household finances. (B-3o)	Total (n=2,400)	<\$40K (n=507)	\$40K – under \$80K (n=652)	\$80K – under \$150K (n=610)	\$150K+ (n=312)
8-10	73%	76%	75%	69%	72%
4-7	19%	17%	16%	22%	21%
1-3	7%	6%	8%	9%	7%
Don't know/Refused	1%	1%	1%	<1%	<1%
Mean	8.3	8.4	8.3	8.1	8.2

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

Notable subgroup findings include:

- No significant differences were observed across income groups.
- Those living in Atlantic Canada (8.5), Alberta (8.5), Manitoba or Saskatchewan (8.5), Ontario (8.3), or British Columbia (8.3) were more likely to agree inflation is impacting their finances compared to those living in Quebec (7.8)
- Canadians aged 18 to 24 (8.8), 25 to 34 (8.7), 35 to 49 (8.6), or 50 to 64 (8.2) were more likely to agree compared to those 65 years or older (7.4).
- Students (9.0) were more likely to agree compared to those working part-time (8.2), those who were self-employed (8.0), or retired (7.6).
- Those whose revenue source was their employer were more likely to agree compared to business owners or partners (8.6 vs 8.2).

- Canadians who rated the overall performance of the government as poor (scores of 1 – 3) (8.7) were more likely to agree compared to those who rated performance as neutral (scores of 4 – 7) (8.2), or good (scores of 8 – 10) (8.1).

Information and privacy

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

Nearly 3 in 5 respondents had a high level of trust (57%, scores of 8 – 10) while 31% expressed moderate trust (scores of 4 – 7). In contrast, more than 1 in 10 (11%) expressed low levels of trust in the CRA handling personal information appropriately (scores of 1 – 3). These ratings resulted in an average agreement score of 7.2, representing a moderately high agreement score.

Table 9. Trust in the CRA handling personal information

Base: (General population) All respondents (n=2,400)

Information and privacy statement	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my personal information appropriately. (B-3I)	57%	31%	11%	1%	7.2

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

Across demographic groups, some interesting differences emerged:

- Respondents living in Quebec (7.8) once again rated the CRA more positively compared to those living in Ontario (7.2), British Columbia (7.2), Atlantic Canada (7.1), Manitoba or Saskatchewan (6.9), or Alberta (6.5).
- Canadians aged 18 to 24 years old (7.9) provided higher average scores compared to those 35 to 49 (7.1), 50 to 64 (7.0), or 65 years or older (7.2).
- Canadians with a university education (7.5) provided higher scores compared to those with a high school (6.9), or those with trade school or college education (7.1).
- Respondents born outside of Canada scored higher compared to those born in Canada (7.7 vs 7.1).
- Those working part-time provided higher average scores compared to those working full-time (7.7 vs 7.1).

- Canadians who rated the CRA's overall performance as good (scores of 8 to 10) (8.8), provided a higher average rating compared to those who rated overall performance as neutral (scores of 4 to 7) (7.2) or poor (scores of 1 to 3) (4.2).

Equality and equity

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

More than three quarters of respondents (76%) strongly agreed that those found guilty of tax cheating should face equal penalties no matter who they are. Nearly two-thirds (63%) further agreed that the CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary, while agreement was lowest when asked whether the CRA treats everyone the same (37%).

Canadians were slightly more inclined to favourably rate their perceptions of fair treatment from the CRA when specifically referring to their interactions (41%) compared to a general sentiment that the CRA treats taxpayers fairly (38%)⁴.

⁴ In 2024, n=1,200 respondents were presented with a new variation of the fairness statement, introduced to explore the impact of a focus on interactions with the CRA.

Table 10. Perceptions of equality and equity

Base: (General population) All respondents (n=2,400) / Split sample, service module (n=1,199) / compliance module (1,201)

Equality and equity statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (F-6i)	76%	13%	9%	2%	8.5
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. (E-5a)	63%	27%	4%	5%	7.8
The CRA treats taxpayers fairly in their interactions with them. (B-3i)	41%	40%	14%	4%	6.5
The CRA treats taxpayers fairly. (B-3i)	38%	41%	17%	4%	6.3
The CRA treats everyone the same. (B-3n)	37%	36%	20%	7%	6.1

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

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

- Respondents who rated the overall performance of the CRA as good (scores of 8 – 10) were more likely to agree that:
 - The CRA assumes taxpayers report their taxes accurately (8.6 vs 7.8 of those who rate the CRA between 4-7 and 6.1 of those who rate the CRA between 1-3)
 - The CRA treats taxpayers fairly in their interactions (8.5 vs 6.5 and 3.2 respectively)
 - The CRA treats taxpayers fairly (8.1 vs 6.3 and 3.0 respectively)
 - The CRA treats everyone the same (7.8 vs 6.1 and 3.2)
- Quebecers were more likely to agree with the following statements compared to those in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia:
 - The CRA treats everyone the same (7.0 vs 6.4, 6.0, 5.5, 5.4, 5.6)
 - The CRA treats taxpayers fairly (7.2 vs 6.2, 6.2, 6.1, 5.3, 6.1)

- Respondents who were born outside of Canada were more likely to agree that:
 - The CRA treats taxpayers fairly (6.9 vs 6.2 of those born in Canada)
 - The CRA treats everyone the same (6.6 vs 6.0)
- Canadians aged 18 to 24 years old were more likely to agree that the CRA treats taxpayers fairly in their interactions compared to those 50 to 64, or 65 years or older (6.4 respectively).

Openness and transparency

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

Roughly half strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides (56%) and that the CRA supports making government products and client service accessible for everyone (48%). Fewer respondents (19%) strongly agreed that the CRA is transparent with how it pursues those who might owe taxes, while more than a quarter (28%) disagreed (scores of 1 – 3). Overall, each openness and transparency metric received an average agreement score that fell into the neutral range.

Table 11. Perceptions of openness and transparency

Base: (General population) Split sample, service module (n=1,199) / compliance module (1,201)

Openness and transparency statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA holds itself accountable for the written information it provides. (E-5d)	56%	28%	8%	8%	7.5
The CRA supports making government products and client service accessible for everyone. (E-5e)	48%	37%	10%	6%	7.1
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6j)	19%	43%	28%	10%	5.1

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

Additional subgroup analysis of these statements reveals the following:

- Respondents who were born outside of Canada tended to provide higher scores for the following statements compared to those born in Canada:
 - The CRA supports making products and service accessible (7.7 vs 6.9)
 - The CRA is transparent about pursuing those who might owe taxes (5.7 vs 4.9)
- Canadians living in Quebec (8.2) were more likely to agree the CRA holds itself accountable for written information compared to those living in Ontario (7.4), British Columbia (7.4), Atlantic Canada (7.2), Manitoba or Saskatchewan (7.0), or Alberta (6.7).
- Respondents with a household income of under \$40,000 (7.5) provided higher average ratings for accessible government products and client service compared to those earning \$80,000 to under \$150,000, or \$150,000 or more (6.9 respectively).
- As household income increased, the perception of public transparency decreased, as those earning under \$40,000 (5.9), \$40,000 to under \$80,000 (5.2), or \$80,000 to under \$100,000 (5.0) were more likely to provide higher ratings on average compared to those earning \$150,000 or more (4.3).
- Those with a high school education (5.5) were more likely to believe the CRA is transparent with the public compared to those with a trade school or college (4.9), or university education (5.0).
- Respondents aged 18 to 24 (6.0) or 25 to 34 (5.7) were more likely to provide a higher average score for transparency with the public compared to those aged 35 to 49, or 50 to 64 (4.7 respectively).
- Women were more likely than men to provide higher average scores for accountability (7.7 vs 7.3).

Small and medium enterprises (SMEs)

Overall perceptions

Small and medium enterprises (SMEs) were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than a third of respondents (36%) rated the overall performance as good (scores of 8 – 10), with a similar proportion (42%) providing neutral scores (scores of 4 – 7). Fewer, in contrast, described overall performance as poor (21%, scores of 1 – 3). These rankings resulted in an average score of 6.0, representing a neutral score.

Table 12. Overall performance of the Government of Canada

Base: (SMEs) All respondents (n=770)

Overall Rating	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
8-10 (Good)	36%	47%	21%	36%	44%	21%
4-7 (Neutral)	42%	35%	53%	42%	40%	48%
1-3 (Poor)	21%	18%	24%	20%	15%	30%
Don't know/Refused	1%	<1%	2%	1%	1%	-
Mean	6.0	6.5	5.4	6.0	6.4	5.3

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

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

- SME respondents that have been operating for 10 years or less tended to rate GoC performance higher than those operating for over 10 years (6.5 vs 5.4).
- Partnerships (6.4) and sole proprietors (6.0) provided higher average scores compared to incorporated businesses (5.3).
- SMEs in Quebec (6.7) British Columbia (6.3), Manitoba or Saskatchewan (6.2), Atlantic Canada (6.1), or Ontario (5.9) provided a higher average score compared to those living in Alberta (4.9).
- Respondents aged 35 to 49 (6.8) scored higher on average compared to those 25 to 34 (6.0), 50 to 64 (5.4), and those 65 years or older (5.4).
- Men provided higher average scores compared to women (6.3 vs 5.8).
- Indigenous SME respondents tended to score higher compared to non-Indigenous respondents (7.7 vs 5.9).
- Those with 5 to 99 employees scored higher on average compared to those with less than 5 employees (7.0 vs 5.4).

SMEs were then asked to provide an overall rating of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than 2 in 5 respondents (43%) rated the CRA’s performance as good (scores of 8 – 10), while 41% provided neutral scores (scores of 4 – 7). More than 1 in 10 respondents (15%) described overall performance as poor (scores of 1 – 3). These ratings resulted in an average score of 6.6 for SMEs.

Table 13. Overall performance of the CRA

Base: (SMEs) All respondents (n=770)

Overall Rating	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
8-10 (Good)	43%	53%	29%	43%	46%	30%
4-7 (Neutral)	41%	33%	52%	39%	38%	52%
1-3 (Poor)	15%	13%	17%	16%	13%	17%
Don't know/Refused	2%	2%	3%	2%	4%	1%
Mean	6.6	7.0	6.0	6.6	6.8	6.1

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

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

- SMEs that have been operating for 10 years or less tended to score higher than those operating for over 10 years (7.0 vs 6.0).
- Partnerships (6.8) and sole proprietors (6.6) provided higher average scores compared to incorporated businesses (6.1).
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (7.3 vs 6.1).
- Those who had interacted with the CRA online provided higher scores compared to those whose method of interaction was over the phone (7.2 vs 5.7).
- Those living in Quebec (7.0), British Columbia (6.9), Atlantic Canada (6.6), or Ontario (6.5) provided higher average scores compared to those living in Alberta (5.7).
- Men provided higher average scores compared to women (6.8 vs 6.3).

- Indigenous SME respondents tended to score higher compared to non-Indigenous respondents (8.2 vs 6.4).
- Respondents aged 35 to 49 (7.2) scored higher on average compared to those 25 to 34 (6.2), 50 to 64 (6.1), and those 65 years or older (6.2).

Respondents were then asked to explain their rating. Overall ratings were primarily driven by experience with customer service (good customer service – 32%; poor customer service – 27%), poor performance overall (13%) and quality or functionality of the CRA’s website (8%).

Table 14. Reasoning for overall performance rating

Base: (SMEs) Respondents who provided a valid rating (n=755)

Reason for ranking	Total (n=755)	8 – 10 Good (n=329)	4 – 7 Neutral (n=312)	1 – 3 Poor (n=114)
Good service/customer service	32%	49%	24%	5%
Poor service/customer service	27%	6%	36%	61%
Inefficient/Poor performance	13%	6%	15%	26%
Poor website	8%	2%	13%	14%
Negative mentions (i.e. take too much, hate them, etc.)	8%	2%	8%	24%
Slow service	6%	1%	9%	11%
Good website/online portal	4%	7%	2%	3%
Ease of use/Simple/Easy processing	4%	8%	2%	-
Neutral	4%	5%	5%	-
Safe/Reliable	2%	5%	-	-
Positive mentions (i.e. good, like, great, etc.)	1%	1%	1%	-
Good reputation	<1%	1%	-	-
Nothing	15%	20%	15%	2%
Other	4%	5%	4%	4%

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

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

- SMEs who provided good scores were more likely to say they have received good customer service (49%) and cited overall ease of use or simplicity (8%).
- SMEs providing a neutral score more commonly cited issues with the performance of the website (13%), while providing mixed customer service feedback (24% good, 36% poor).

- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (61%), efficiency issues (26%), or provided general negative mentions (24%).

Trust in the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a complete lack of trust and 7 was complete trust. Among Canadian SMEs, 41% expressed a high level of trust in the CRA (scores of 6 – 7), while slightly more (47%) expressed moderate levels of trust (scores of 3 – 5). Roughly 1 in 10 expressed low levels of trust (11%), resulting in an overall neutral average score of 4.8/7 (or 6.9/10 when converted to a 10-point result).

Table 15. Overall trust in the CRA

Base: (SMEs) All respondents (n=770)

Trust Rating (out of 7)	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
Trust (6-7)	41%	46%	35%	39%	51%	35%
Neutral (3-5)	47%	44%	50%	49%	38%	48%
Distrust (1-2)	11%	10%	13%	11%	10%	17%
Don't know	1%	<1%	2%	1%	1%	-
Mean (out of 7)	4.8	4.9	4.6	4.8	5.1	4.5

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

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

- Those in business for 10 years or less were more likely to say they trust the CRA compared to those operating for 10 years or more (4.9 score on average vs 4.6).
- Partnerships expressed greater trust in the CRA compared to incorporated businesses (5.1 vs 4.5).
- Respondents living in Atlantic Canada (5.1), Quebec (5.0), British Columbia (4.9), Manitoba or Saskatchewan (4.9), or Ontario (4.7) provided higher average trust ratings compared to those living in Alberta (4.3).

- Indigenous respondents provided higher average scores compared to non-Indigenous respondents (5.5 vs 4.7).
- Respondents aged 35 to 49 (5.1) scored higher on average compared to those 25 to 34 (4.7), 50 to 64 (4.5), and those 65 years or older (4.6).
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (5.2 vs 4.5).
- Canadian SME respondents whose contact with the CRA in the past 12 months took place online (5.2) tended to provide higher average scores compared to those whose contact took place over the phone (4.5), or via mail 4.3).

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

More than half of SMEs strongly agreed that people at the CRA were trustworthy and capable of doing their job well (51% respectively). Nearly half also agreed that the CRA is working for the benefit of all Canadians (47%), while 44% agreed they trust the CRA to do what is right.

Table 16. Perceptions of trustworthiness

Base: (SMEs) All respondents (n=770)

Trust statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	51%	32%	13%	4%	6.9
The people at the CRA are capable of doing their job well. (B-3d.)	51%	33%	13%	3%	7.0
The CRA works for the benefit of all Canadians. (B-3b.)	47%	33%	18%	2%	6.6
I can trust the CRA to do what is right. (B-3a.)	44%	37%	17%	2%	6.5

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

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

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

When evaluating overall trust index scores, more than 2 in 5 SME respondents (42%) have a high trust index score (scores of 8 – 10), 41% have a neutral score (scores of 4 – 7) while 16% have low index scores (1 – 3). The average trust index score for SMEs was 6.7.

Table 17. Trust index calculations

Base: (SMEs) All respondents (n=770)

Trust Index Score	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
8-10	42%	48%	34%	43%	46%	30%
4-<8	41%	37%	47%	40%	43%	48%
1-<4	16%	14%	19%	17%	11%	21%
Don't know	<1%	<1%	<1%	-	-	1%
Mean	6.7	7.0	6.3	6.7	7.1	6.1

Notable subgroup comparisons across overall trust index scores include:

- Those in business for 10 years or less scored higher on average compared to those operating for 10 years or more (7.0 vs 6.3).
- Partnerships (7.1) and sole proprietors (6.7) provided higher average index scores compared to incorporated businesses (6.1).
- Those with 5 to 99 employees (7.4) scored higher on average compared to those with fewer employees (6.3).
- Of those who had contacted the CRA in the past 12 months, respondents who interacted with the CRA online (7.4) provided higher average ratings compared to those whose contact took place via mail (6.4), or over the phone (6.0).
- Those whose purpose of contact was related to payroll (8.4) scored higher on average compared to those whose purpose was seeking information related to their My Business Account (7.8), GST/HST (7.7), business taxes (7.6), or an audit, dispute, or a review (7.5).
- Respondents living in Quebec (7.3) provided a higher average score compared to those living in Ontario (6.6), Manitoba or Saskatchewan (6.5), or Alberta (5.7).
- Respondents who feel that the CRA is putting forth the right amount of effort (7.7) to reduce tax cheating provided higher average trust scores compared to those who feel the CRA is doing too much (6.2), or too little (5.8).

- Those who strongly agreed that the CRA catches tax cheaters (scores of 8 – 10) (8.1) were more likely to provide higher average trust scores compared to those who somewhat agreed (scores of 4 – 7) (6.4) or disagreed (scores of 1 – 3) (3.4).
- Those who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.5) tended to score higher than those who ranked overall performance as neutral (6.3) or poor (2.8).
- Indigenous respondents provided a higher average score compared to non-Indigenous respondents (8.1 vs 6.6).
- Men provided higher average scores compared to women (6.7 vs 6.5).

Helpfulness of the CRA

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

Nearly 3 in 5 SMEs strongly agreed (scores of 8 – 10) that the CRA processes their business' tax returns in a timely manner (59%), while 55% strongly agreed that information arrives in time for their business. Roughly half strongly agreed that the CRA provides enough information to meet their business tax obligations (51%), the CRA makes the process of filing their business taxes easy (48%), and the CRA is generally helpful (46%). Fewer respondents strongly agreed that the CRA works hard at helping Canadians with their tax matters (44%).

Table 18. Perceptions of helpfulness

Base: (SMEs) All respondents (n=770)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes my business' tax returns in a timely manner. (B-3g)	59%	31%	7%	2%	7.5
Information from the CRA arrives in time for my business. (B-3k)	55%	34%	10%	2%	7.2
The CRA provides enough information to meet your business tax obligations. (B-3j)	51%	35%	12%	3%	7.0
The CRA makes the process of filing my business taxes easy. (B-3f)	48%	35%	14%	2%	6.8
The CRA is helpful. (B-3h)	46%	37%	16%	2%	6.7
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	44%	37%	16%	3%	6.5

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

Subgroup differences for the various helpfulness metrics include:

- Respondents living in Quebec or British Columbia tended to score higher across all helpfulness metrics, while those in Alberta consistently ranked lowest:
 - The CRA processes my business' tax returns in a timely manner (7.8 Quebec, 8.1 British Columbia vs 7.6 Atlantic Region, 7.4 Ontario, 7.4 Manitoba or Saskatchewan, 7.0 Alberta)
 - Information from the CRA arrives in time for my business (7.6, 7.7 vs 7.1, 7.1, 7.0, 6.5)
 - The CRA provides enough information to meet your business tax obligations (7.3, 7.3 vs 6.9, 7.0, 6.6, 6.4)
 - The CRA makes the process of filing my business taxes easy (7.2, 7.2 vs 6.8, 6.7, 6.8, 6.3)
 - The CRA is helpful (7.3, 6.9 vs 6.6, 6.5, 6.4, 5.8)
 - The CRA works hard at helping Canadians (7.2, 6.6 vs 6.6, 6.5, 6.2, 5.6)

- Businesses in operation for 10 years or less were more likely to agree with the following statements compared to those operating for over 10 years:
 - Information from the CRA arrives in time for my business (7.4 vs 7.0)
 - The CRA provides enough information to meet your business tax obligations (7.2 vs 6.7)
 - The CRA makes the process of filing my business taxes easy (7.2 vs 6.3)
 - The CRA is helpful (7.0 vs 6.3)
 - The CRA works hard at helping Canadians (7.0 vs 6.0)

- Those with 5 to 99 employees were more likely to agree with all statements compared to those with fewer:
 - The CRA processes my business' tax returns in a timely manner (7.8 vs 7.4)
 - Information from the CRA arrives in time for my business (7.7 vs 7.0)
 - The CRA provides enough information to meet your business tax obligations (7.6 vs 6.6)
 - The CRA makes the process of filing my business taxes easy (7.6 vs 6.3)
 - The CRA is helpful (7.3 vs 6.2)
 - The CRA works hard at helping Canadians (7.2 vs 6.1)

- Of those who interacted with the CRA in the past 12 months, businesses who connected with the CRA online tended to provide higher scores for all metrics compared to those who had phone interactions:
 - The CRA processes my business' tax returns in a timely manner (7.9 vs 7.2)
 - Information from the CRA arrives in time for my business (7.6 vs 6.8)
 - The CRA provides enough information to meet your business tax obligations (7.4 vs 6.4)
 - The CRA makes the process of filing my business taxes easy (7.5 vs 6.1)
 - The CRA is helpful (7.4 vs 5.9)
 - The CRA works hard at helping Canadians (7.2 vs 5.8)

- Partnerships provided higher average scores for the following metrics compared to sole proprietors and incorporated businesses:
 - Information from the CRA arrives in time for my business (7.7 vs 6.8)
 - The CRA provides enough information to meet your business tax obligations (7.4 vs 6.6)
- Partnerships and sole proprietors provided higher average scores for the following metrics compared to incorporated businesses:
 - The CRA is helpful (7.2, 6.7 vs 6.1)
 - The CRA works hard at helping Canadians (7.1, 6.6 vs 6.0)

Handling business information

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

Most respondents (56%) expressed a high level of trust (scores of 8 – 10) while 31% rated their trust more moderately (scores of 4 – 7) and 12% showed low levels of trust (scores of 1 – 3). These ratings resulted in a level of trust of 7.2 for SMEs, representing a neutral agreement score.

Table 19. Trust in the CRA handling business information

Base: (SMEs) All respondents (n=770)

Business information statement	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my business information appropriately. (B-31)	56%	31%	12%	2%	7.2

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

Across different demographic groups, some interesting differences emerged:

- Partnerships provided higher average scores compared to incorporated businesses (7.6 vs 6.8).
- Respondents living in Quebec (7.6), British Columbia (7.5), or Ontario (7.2) provided a higher average score compared to those living in Alberta (6.2).
- Those aged 35 to 49 (7.5) were most trusting in the CRA to handle business information appropriately compared to those 25 to 34 (6.8), or 50 to 64 (7.0).

- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (7.7 vs 6.8).
- Of those who had contacted the CRA in the past 12 months, businesses whose interaction occurred online tended to provide higher scores compared to those who interacted over the phone (7.6 vs 6.6).
- Indigenous respondents provided higher average scores compared to non-Indigenous respondents (8.3 vs 7.1).

Equality and equity

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

More than two-thirds (69%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are, while 57% agreed that the CRA assumes taxpayers report their taxes accurately. About two-fifths of respondents agreed that the CRA treats everyone the same (42%).

Canadian SMEs were slightly more inclined to agree that the CRA treats taxpayers fairly from a general perspective (45%) compared to when specifically referring to their interactions (41%)⁵.

Among these equality and equity metrics, agreement was strongest when asked if punishment should be equal for those found guilty of tax cheating regardless of who they are (8.3), while agreement tended to be more moderate for the remaining metrics (scores of 4 – 7).

⁵ In 2024, n=383 respondents were presented with a new variation of the fairness statement, introduced to explore the impact of a focus on interactions with the CRA.

Table 20. Perceptions of equality and equity

Base: (SMEs) All respondents (n=770) / Split sample, service module (n=389) / compliance module (381)

Equality and equity statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (F-6h)	69%	23%	4%	3%	8.3
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary. (E-5a)	57%	29%	7%	8%	7.5
The CRA treats taxpayers fairly (B-3i)	45%	35%	14%	5%	6.7
The CRA treats everyone the same. (B-3n)	42%	31%	19%	8%	6.4
The CRA treats taxpayers fairly in their interactions with them (B-3i)	41%	36%	20%	3%	6.4

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / 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”.

Regarding these specific statements, the following trends emerged among relevant subgroups:

- SMEs that have been operating for 10 years or less tended to score higher than those operating for longer on the following metrics:
 - The CRA assumes businesses report their taxes accurately (7.8 vs 7.2)
 - The CRA treats taxpayers fairly (7.0 vs 6.3)
 - The CRA treats everyone the same (6.7 vs 5.9)
- Respondents who rated the overall performance of the CRA as good (scores of 8 – 10) provided higher average ratings for the following statements:
 - Those found guilty of tax cheating should face the same penalty (8.9 vs 7.8 rating CRA as neutral and 7.8 rating the CRA as poor)
 - The CRA assumes businesses report their taxes accurately (8.5 vs 7.4, 4.8)
 - The CRA treats taxpayers fairly (8.4 vs 6.1, 2.7)
 - The CRA treats taxpayers fairly in their interactions (8.4 vs 6.0, 2.3)
 - The CRA treats everyone the same (8.3 vs 5.6, 2.8)

- Partnerships and sole proprietors were more likely to agree with the following metrics compared incorporated businesses:
 - The CRA treats taxpayers fairly in their interactions (6.8, 6.4 vs 5.4)
 - The CRA treats everyone the same (6.8, 6.4 vs 5.7)
- Those with 5 to 99 employees scored higher on all metrics compared to those with fewer employees:
 - The CRA treats taxpayers fairly (7.3 vs 6.4)
 - The CRA treats taxpayers fairly in their interactions (7.1 vs 5.9)
 - The CRA treats everyone the same (7.1 vs 5.8)
- Men were more likely to agree that the CRA treats everyone the same compared to women (6.7 vs 6.0).
- SMEs who had interacted with the CRA over the past 12 months tended to score higher compared to those who did not have any contact when it comes to:
 - The CRA treats taxpayers fairly (7.0 vs 6.4)
 - The CRA treats everyone the same (6.6 vs 6.1)
- Respondents living in Quebec tended to score higher across the following metrics compared to those living in Ontario or Alberta:
 - The CRA treats taxpayers fairly in their interactions (7.3 vs 6.1, 5.3)
 - The CRA treats everyone the same (7.3 vs 6.2, 5.3)
- Those aged 35 to 49 provided higher average scores for the following metrics compared to those 24 to 34, or 50 to 64:
 - The CRA treats taxpayers fairly (7.2 vs 6.2, 6.3)
 - The CRA treats taxpayers fairly in their interactions (6.9 vs 5.7, 6.1)
 - The CRA treats everyone the same (7.1 vs 6.2, 5.8)

Openness and transparency

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

More than half of respondents (53%) strongly agreed (scores of 8 – 10) that the CRA supports making government products and client service accessible for everyone, while slightly fewer agreed that the CRA holds itself accountable for the written information it provides (49%). More than a third of respondents (36%) agreed that the CRA is transparent with how it pursues those who might owe taxes, while 17% felt the CRA was not transparent (scores of 1 – 3).

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

Table 21. Perceptions of openness and transparency

Base: (SMEs) Split sample, service module (n=389) / compliance module (381)

Openness and transparency statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA supports making government products and client service accessible for everyone. (E-5g)	53%	32%	8%	6%	7.3
The CRA holds itself accountable for the written information it provides. (E-5e)	49%	30%	11%	10%	7.1
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6i)	36%	34%	17%	13%	6.3

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

Additional subgroup comparisons across these statements revealed the following:

- SMEs that have been operating for 10 years or less tended to score higher than those operating for over 10 years for the following metrics:
 - The CRA supports making products and service accessible (7.6 vs 6.7)
 - The CRA holds itself accountable for written information (7.3 vs 6.6)
 - The CRA is transparent about pursuing those who might owe (6.6 vs 5.9)
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees when it comes to the following:
 - The CRA supports making products and service accessible (7.6 vs 7.1)
 - The CRA holds itself accountable for written information (7.4 vs 6.8)
 - The CRA is transparent about pursuing those who might owe (7.1 vs 5.7)

- Sole proprietors were more likely to agree that the CRA holds itself accountable for written information compared to incorporated businesses (7.3 vs 6.3).
- Men were more likely to agree that the CRA is transparent with the public about how it pursues those who might owe taxes compared to women (6.7 vs 5.7)
- Those living in Quebec were more likely to score higher than those living in Alberta for the following metrics:
 - The CRA supports making products and service accessible (7.8 vs 6.4)
 - The CRA holds itself accountable for written information (7.8 vs 6.2)
- Middle aged Canadians (35 to 49 years old) were more likely to agree with the following metrics compared to those 25 to 34, 50 to 64, and those 65 years or older:
 - The CRA supports making products and service accessible (7.9 vs 7.1, 6.6, 7.2)
 - The CRA holds itself accountable for written information (7.6 vs 6.6, 6.8, 6.3)

Tax intermediaries (TIs)

Overall perceptions

Canadian tax intermediaries (TIs) were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Less than a quarter of respondents (23%) rated the overall performance as good (scores of 8 – 10), while 55% provided neutral scores (scores of 4 – 7). In contrast, a fifth of tax intermediaries (20%) rated the GoC’s overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 5.6, representing a neutral score.

Table 22. Overall performance of the Government of Canada

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

Overall Rating	Total (n=810)	Operating for 10 years or less (n=456)	Operating for over 10 years (n=338)	Contact in the past 12 months (n=520)	No contact in the past 12 months (n=237)
8-10 (Good)	23%	26%	19%	25%	19%
4-7 (Neutral)	55%	54%	55%	53%	57%
1-3 (Poor)	20%	18%	24%	20%	22%
Don't know/Refused	2%	1%	2%	2%	2%
Mean	5.6	5.7	5.4	5.6	5.4

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

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

- TIs who recently interacted with the CRA via mail were more likely to provide higher scores compared to those whose contact took place through the Represent a Client service (6.4 vs 5.7).
- Respondents with a Represent a Client account provided higher average scores compared to those who are not registered (5.8 vs 4.9).
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for 10 or more years (5.7 vs 5.4).

Canadian TIs were asked to provide an overall rating of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Nearly a third of respondents (29%) rated the CRA’s performance as good (scores of 8 – 10), while 52% provided neutral scores (scores of 4 – 7). Nearly a fifth (18%) described overall performance as poor (scores of 1 – 3). These ratings resulted in an average score of 5.9 for TIs, representing a neutral score.

Table 23. Overall performance of the CRA

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

Overall Rating	Total (n=810)	Operating for 10 years or less (n=456)	Operating for over 10 years (n=338)	Contact in the past 12 months (n=520)	No contact in the past 12 months (n=237)
8-10 (Good)	29%	30%	28%	29%	28%
4-7 (Neutral)	52%	53%	50%	51%	53%
1-3 (Poor)	18%	15%	21%	19%	16%
Don't know/Refused	1%	1%	1%	1%	3%
Mean	5.9	6.0	5.8	5.9	6.0

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

TIs whose method of interaction with the CRA was through the Canada.ca website provided higher scores compared to those whose method of contact was through Represent a Client (6.3 vs 5.5).

Based on their overall performance rating, respondents were then asked to explain the reasoning behind their response. Overall ratings were primarily driven by experience with customer service (poor customer service – 29%; good customer service – 28%), general inefficiency (14%), slow service (11%), negative mentions (9%) and quality or functionality of the CRA’s website (5%).

Table 24. Reasoning for overall performance rating

Base: (TIs) Respondents who provided a valid rating (n=799)

Reason for ranking	Total (n=799)	8 – 10 Good (n=235)	4 – 7 Neutral (n=421)	1 – 3 Poor (n=143)
Poor service/customer service	29%	11%	30%	52%
Good service/customer service	28%	64%	16%	2%
Inefficient/Poor performance	14%	8%	16%	16%
Slow service	11%	3%	12%	21%
Negative mentions (i.e. take too much, hate them, etc.)	9%	3%	7%	26%
Poor website	5%	1%	6%	10%
Neutral	5%	5%	6%	1%
Positive mentions (i.e. good, like, great, etc.)	3%	5%	3%	-
Good website/Online portal	3%	6%	2%	-
Ease Of Use/Simple/Easy Processing	2%	7%	1%	-
Safe/Reliable	2%	5%	1%	-
Low paying jobs have more of a need	<1%	-	<1%	-
Economy is improving	<1%	<1%	-	-
Nothing	10%	6%	14%	6%
Other	4%	2%	5%	6%
Don't Know/Refused	<1%	<1%	<1%	-

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

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

- TIs who provided good scores were most likely to describe receiving good customer service (64%), ease of interactions (7%), appreciation for the website (6%), and general positive mentions (5%).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (52%), have general negative mentions (26%), report slow service (21%), inefficiencies in performance (16%), or issues with the performance of the website (10%).

Trust in the CRA

Respondents were asked to describe the overall extent to which they trust the CRA using a scale of 1 to 7, where 1 represented a complete lack of trust and 7 was complete trust. Nearly a third of TIs (31%) expressed trust in the CRA (scores of 6 – 7), while most (56%) provided a neutral score (scores of 3 – 5). Roughly 1 in 10 Canadians rated the Agency a 1-2 (10%), resulting in a neutral average score of 4.6/7 (or 6.8/10 when converted to a 10-point result).

Table 25. Overall trust for the CRA

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

Trust Rating (out of 7)	Total (n=810)	Operating for 10 years or less (n=456)	Operating for over 10 years (n=338)	Contact in the past 12 months (n=520)	No contact in the past 12 months (n=237)
Trust (6-7)	31%	32%	31%	33%	27%
Neutral (3-5)	56%	57%	54%	53%	62%
Distrust (1-2)	10%	9%	12%	12%	9%
Don't know	2%	2%	3%	2%	2%
Mean (out of 7)	4.6	4.7	4.5	4.6	4.5

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

Respondents living in Quebec (4.9) provided higher scores on average compared to those living in Ontario (4.6), Manitoba or Saskatchewan (4.6), or British Columbia (4.3).

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

Roughly two-fifths of TIs strongly agreed (scores of 8 – 10) that people at the CRA were both trustworthy (41%) and that the CRA does what is right (39%). Another third also agreed that the people at the CRA are capable of doing their job well (37%) and that the CRA is working for the benefit of all Canadians (36%).

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

Table 26. Perceptions of trustworthiness

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

Trust statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	41%	41%	16%	3%	6.5
I can trust the CRA to do what is right. (B-3a.)	39%	40%	18%	2%	6.2
The people at the CRA are capable of doing their job well. (B-3d.)	37%	45%	16%	2%	6.4
The CRA works for the benefit of all Canadians. (B-3b.)	36%	42%	19%	2%	6.1

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

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

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

When evaluating overall trust index scores, nearly a third of Canadian TIs (30%) had a high trust index score (scores of 8 – 10), while 52% had a neutral score (scores of 4 – 7) and 18% had a low index score (1 – 3). The average trust index score for tax intermediaries is 6.3.

Table 27. Trust index calculations

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

Trust Index Score	Total (n=810)	Operating for 10 years or less (n=456)	Operating for over 10 years (n=338)	Contact in the past 12 months (n=520)	No contact in the past 12 months (n=237)
8-10	30%	32%	28%	31%	28%
4-<8	52%	52%	51%	50%	54%
1-<4	18%	16%	20%	19%	17%
Don't know	<1%	-	-	-	1%
Mean	6.3	6.5	6.1	6.2	6.3

Notable subgroup comparisons across overall trust index scores include:

- Those living in Quebec (6.8) had higher average scores compared to those living in Ontario (6.3), Alberta (6.2), Atlantic Canada (5.9), Manitoba or Saskatchewan (5.8), or British Columbia (5.7).
- Businesses operating for 10 years or less had higher ratings on average compared to those operating for 10 or more years (6.5 vs 6.1).
- TIs whose purpose of most recent contact was related to business taxes (6.5), seeking general information (6.5), or related to their Represent a Client account (6.4) had higher index scores compared to those whose contact was related to an audit, dispute, or a review (5.5).

Helpfulness of the CRA

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

Roughly two-fifths of TIs strongly agreed that the CRA processes their clients' tax returns in a timely manner (42%), that the CRA provides adequate information to meet clients' tax obligations (40%), that the CRA is helpful (40%), and makes the process of filing business taxes easy (40%). Agreement drops slightly when asked whether information from the CRA arrives on time for clients (39%), and whether the CRA works hard at helping Canadians (35%).

The CRA's ability to process their clients' tax returns in a timely manner (6.7) came out slightly ahead of other metrics when looking at average scores.

Table 28. Perceptions of helpfulness

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

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes business tax returns in a timely manner. (B-3-g)	42%	44%	11%	3%	6.7
The CRA provides enough information to meet your business clients' business tax obligations. (B-3j)	40%	44%	14%	2%	6.5
The CRA is helpful. (B-3h)	40%	41%	18%	1%	6.3
The CRA makes the process of filing businesses taxes easy. (B-3f)	40%	43%	15%	3%	6.4
Information from the CRA arrives in time for my business clients. (B-3k)	39%	45%	14%	2%	6.5
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	35%	45%	17%	2%	6.2

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

Additional subgroup differences across the various helpfulness metrics include:

- Average scores were consistently high in Quebec and lower among tax intermediaries living in British Columbia for all statements:
 - The CRA processes business tax returns in a timely manner (6.5 Atlantic region, 6.9 Quebec, 7.0 Ontario, 6.4 Manitoba or Saskatchewan, 6.6 Alberta, 6.3 British Columbia)
 - The CRA provides enough information to meet business tax obligations (6.3, 6.8, 6.7, 6.1, 6.6, 6.0)
 - The CRA is helpful (5.9, 6.8, 6.4, 5.8, 6.1, 5.8)
 - The CRA makes the process of filing businesses taxes easy (6.4, 6.7, 6.6, 5.8, 6.3, 5.9)
 - Information from the CRA arrives in time for my business clients (6.3, 6.8, 6.5, 6.2, 6.5, 5.9)
 - The CRA works hard at helping Canadians with their tax and benefits matters (6.0, 6.5, 6.2, 5.7, 6.1, 5.6)

- TIs who interacted with the CRA through the Canada.ca website provided a higher score when it comes to the CRA working hard at helping Canadians with their tax and benefits matters compared to those interacting through the Represent a Client service (6.7 vs 5.7).
- As well, those interacting with the CRA through the Canada.ca website were more likely to agree that the CRA processes business tax returns in a timely manner when compared to those whose contact took place via mail (7.2 vs 6.3).
- Those registered for the Represent a Client service were more likely to agree with the following metrics compared to those who were not registered:
 - The CRA makes the process of filing businesses taxes easy (6.7 vs 5.8)
 - The CRA works hard at helping Canadians with their tax and benefits matters (6.2 vs 5.5)

Information and privacy

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

Nearly half trust the CRA to handle their business clients’ information (scores of 8-10) (45%). Nearly as many (39%) provided a neutral score (scores of 4 – 7), while 13% provided a low level of agreement (scores of 1 – 3). These rankings resulted in an average score of 6.8 for TIs.

Table 29. Trust in the CRA handling business client information

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

Information and privacy statement	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my business clients’ information appropriately. (B-3I)	45%	39%	13%	2%	6.8

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

Additional subgroup comparisons revealed the following:

- Those living in Quebec (7.1), Ontario (7.0), or in Alberta (7.2) provided higher average scores compared to those living in British Columbia (6.0).
- TIs registered for the Represent a Client service provided higher scores compared to those who were not registered (6.7 vs 6.1).

Equality and equity

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

Roughly 3 in 5 respondents (60%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are. Fewer agreed that the CRA assumes taxpayers report their taxes accurately (44%), with agreement that the CRA provides equal treatment for everyone scoring lowest (32%).

Canadian TIs were slightly more inclined to agree that the CRA treats taxpayers fairly from a general perspective (39%) compared to when specifically referring to their interactions (36%)⁶.

Table 30. Perceptions of equality and equity

Base: (TIs) All respondents (n=810) / Split sample, service module (n=409) / compliance module (n=401)

Equality and equity statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (F-6h)	60%	32%	7%	2%	7.7
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary. (E-5a)	44%	42%	8%	6%	7.0
The CRA treats taxpayers fairly (B-3i)	39%	42%	15%	4%	6.4
The CRA treats taxpayers fairly in their interactions with them (B-3i)	36%	43%	19%	2%	6.2
The CRA treats everyone the same. (B-3n)	32%	40%	21%	6%	6.0

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / **F-6.** Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / **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”.

⁶ In 2024, n=407 respondents were presented with a new variation of the fairness statement, introduced to explore the impact of a focus on interactions with the CRA.

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

- Respondents living in Alberta (7.5), or Quebec (7.4) were more likely to agree that the CRA assumes businesses report their taxes accurately compared to those living in British Columbia (6.2).
- Those living in Quebec were more likely to agree that the CRA treats taxpayers fairly compared to those living in Ontario (6.3), Manitoba or Saskatchewan (5.8), or Alberta (5.8).
- TIs living in Quebec were also more likely to agree with the following metrics compared to those living in Manitoba or Saskatchewan, and those in British Columbia:
 - The CRA treats taxpayers fairly in their interactions (6.6 vs 5.6, 5.4)
 - The CRA treats everyone the same (6.4 vs 5.5, 5.4)
- Those registered for the Represent a Client service were more likely to agree that the CRA treats taxpayers fairly in their interactions compared to those who were not registered (6.6 vs 5.6).

Openness and transparency

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

Two-fifths strongly agreed (scores of 8 – 10) that the CRA supports making government products and client service accessible for everyone (40%) and that the CRA holds itself accountable for the written information it provides (38%). Nearly a third of TIs agreed (30%) that the CRA is transparent with how it pursues those who might owe taxes, while 18% disagreed (scores of 1 – 3).

Table 31. Perceptions of openness and transparency

Base: (TIs) Split sample, service module (n=409) / compliance module (n=401)

Openness and transparency statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA supports making government products and client service accessible for everyone. (E-5g)	40%	44%	11%	4%	6.7
The CRA holds itself accountable for the written information it provides. (E-5e)	38%	43%	15%	4%	6.5
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6i)	30%	43%	18%	10%	6.0

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

Additional subgroup comparisons revealed the following:

- Those living in Quebec were more likely to agree that the CRA makes products and service accessible compared to those living in British Columbia (7.0 vs 6.1).
- Businesses operating for 10 years or less provided higher ratings for transparency with the public compared to those operating for over 10 years years (6.4 vs 5.4).
- TIs who interacted with the CRA through the Canada.ca website provided a higher score for transparency with the public compared to those interacting through the Represent a Client service (6.5 vs 5.1).

Tax filing

General population

More than 9 in 10 Canadians (93%) specified that they had sent in a personal income tax return in the past year.

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

Base: (General population) All respondents (n=2,400)

Filing Personal Income Tax	Total (n=2,400)	ATL (n=260)	QC (n=550)	ON/NU (n=800)	MB/SK (n=254)	AB/NWT (n=266)	BC/YK (n=310)	18-24 (n=75)	25-34 (n=290)	35-49 (n=439)	50-64 (n=568)	65+ (n=1,017)
Yes	93%	95%	92%	92%	92%	93%	96%	82%	90%	95%	94%	96%
No	7%	4%	8%	7%	8%	8%	7%	18%	9%	5%	5%	4%
Don't know/Refused	<1%	<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 differences on this metric included:

- Respondents living in British Columbia (96%) were more likely to have filed a personal income tax return in the past year compared to those living in Ontario (92%), or Quebec (92%).
- Filing rates remained consistent across older age segments (95% aged 35 to 49, 94% aged 50 to 64, and 96% aged 65 years or older) though dropped among the youngest cohorts (90% aged 25 to 34, 82% of those aged 18 to 24).
- Canadians with a trade school or college (95%), or university (94%) education were more likely to have filed personal income tax returns compared to those with a high school education (89%).
- Households earning \$40,000 to under \$80,000 (94%), \$80,000 to under \$150,000 (98%), or \$150,000 or more (96%) were more likely to have filed a return compared to those earning less than \$40,000 (84%).
- Filing a return was more common among respondents born in Canada compared to those born outside of Canada (94% vs 89%).

- As well, filing a return was more common among Canadians who have had contact with the CRA in the past year compared to those who had no contact with the CRA (96% vs 91%).
- Respondents who have registered with the My Account service were more likely to have filed a return compared to those who have not (97% vs 85%).

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. Results show that 32% prepared their return on their own while the remaining 68% received assistance.

Table 33. Assistance filing tax return in the past year

Base: (General population) Respondents who filed an income tax return in the past year (n=2,265)

Personal Income Tax Preparation	Total (n=2,265)	ATL (n=249)	QC (n=520)	ON/ NU (n=747)	MB/ SK (n=242)	AB/ NWT (n=210)	BC/ YK (n=297)	18 – 24 (n=62)	25 – 34 (n=260)	35 – 49 (n=419)	50 – 64 (n=537)	65+ (n=977)
Prepared on your own	32%	29%	24%	35%	33%	31%	40%	23%	32%	37%	36%	26%
Received help	68%	70%	76%	65%	67%	69%	59%	77%	67%	63%	64%	73%
Don't know/ Refused	<1%	<1%	-	<1%	<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 included:

- Those living in Quebec (76%) reported receiving help to a greater extent than those living in Manitoba or Saskatchewan (67%), Ontario (65%), or British Columbia (59%).
- Both Canadians aged 18 to 24 (77%) and those 65 years or older (73%) stood out as more likely to have received help compared to those 35 to 49 (63%), or 50 to 64 (64%).
- Women were more likely to have received help compared to men (70% vs 65%).
- Those with a high school (76%), trade school or college education (69%) were more likely to report receiving help compared to those with a university education (62%).
- Across the different income brackets, receiving help was more common among Canadians whose household income was under \$40,000 (72%) or \$40,000 to under \$80,000 (70%) compared to those earning \$80,000 to under \$150,000 (62%), or \$150,000 or more (60%).

- Those not registered for the My Account service received help to a greater extent compared to those who were registered (80% vs 59%).
- Canadians who had no interaction with the CRA over the past year were more likely to have received help compared to those who had contacted the CRA (72% vs 61%).
- Of those who had interacted with the CRA in the past year, respondents who recently contacted the CRA over the phone (67%), or via mail (66%) reported receiving help to a greater extent compared to those whose contact took place online (51%).

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. Most sought help from a professional tax preparer or an accountant (81%), while 19% turned to friends or family members for assistance. Very few (2%) received assistance from a volunteer program.

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

Base: (General population) Respondents who received help filing their income tax return in the past year (n=1,562)

Source of Assistance for Personal Income Tax Filing	Total (n=1,562)	ATL (n=180)	QC (n=401)	ON/NU (n=485)	MB/SK (n=170)	AB/NWT (n=144)	BC/YK (n=182)	18 – 24 (n=48)	25 – 34 (n=163)	35 – 49 (n=270)	50 – 64 (n=348)	65+ (n=725)
Professional tax preparer/accountant	81%	72%	83%	82%	83%	78%	81%	76%	76%	84%	83%	81%
Friend/family member	19%	25%	17%	19%	17%	20%	17%	31%	24%	17%	14%	16%
Volunteer program to help people with their tax returns	2%	4%	1%	2%	1%	2%	4%	-	3%	<1%	3%	3%
Other	1%	1%	<1%	1%	2%	1%	1%	-	-	1%	1%	1%
Don't Know/Refused	<1%	-	<1%	-	<1%	-	-	-	-	-	<1%	<1%

CG-3. From whom did you get help?

The source of assistance sought varied across certain subgroups. Of those who received assistance:

- Receiving assistance from a professional was much more common among those living in Quebec (83%), Manitoba or Saskatchewan (83%), or Ontario (82%) compared to those living in Atlantic Canada (72%). Those living in Atlantic Canada more commonly turned to friends or family members for assistance compared to those living in Quebec (25% vs 17%).

- Canadians aged 18 to 24 (31%) or 25 to 34 (24%) were more likely to seek help from friends or family members compared to those aged 50 to 64 (14%).
- Men were more likely to report receiving assistance from a professional compared to women (84% vs 79%).
- Those with a university (84%), trade school or college education (82%) were more likely to seek help from professionals compared to those with a high school education (75%).
- Canadians who reported being self-employed (93%) were more likely to seek help from professionals compared to those who are working full-time (82%), retired (81%), working part-time (80%), students (71%), or those who were unemployed (69%).
- Respondents born in Canada were more likely to receive assistance from friends or family compared to those born outside of Canada (20% vs 13%).
- Those without a disability were more likely to seek assistance from a professional compared to those who self-identify as having a disability (84% vs 69%).
- Respondents with a household income of \$40,000 to under \$80,000 (82%), \$80,000 to under \$150,000 (86%), or \$150,000 or more (82%) were more likely to receive assistance from a professional compared to those earning under \$40,000 (72%).
- Canadians whose source of revenue comes from their employer were more likely to receive help from friends or family compared to business owners or partners (19% vs 11%).
- Those who reported filing their income taxes online were significantly more likely to reach out to professionals compared to those filing via mail (82% vs 71%).

Canadians were also asked to describe the method used to file their personal income tax. More than 4 in 5 respondents (83%) said they sent in their income tax return online, while 10% filed via mail.

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

Base: (General population) Respondents who filed an income tax return in the past year (n=2,265)

Method of filing Income Tax Return	Total (n=2,265)	ATL (n=249)	QC (n=520)	ON/ NU (n=747)	MB/ SK (n=242)	AB/ NWT (n=210)	BC/ YK (n=297)	18 – 24 (n=62)	25 – 34 (n=260)	35 – 49 (n=419)	50 – 64 (n=537)	65+ (n=977)
Online	83%	79%	78%	85%	79%	88%	89%	63%	89%	90%	86%	77%
By mail	10%	14%	15%	10%	13%	5%	5%	21%	5%	5%	9%	16%
Some other way	2%	4%	4%	1%	3%	1%	2%	3%	2%	1%	3%	3%
Don't know/ Refused	4%	3%	3%	4%	6%	6%	4%	12%	4%	4%	2%	4%

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

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

- Canadians registered with the My Account service were more likely to have filed online compared to those who are not registered (86% vs 69%).
- Respondents living in Quebec (15%), Atlantic Canada (14%), or Manitoba or Saskatchewan (13%) were more likely to have sent in their last tax return via mail compared to those living in Alberta (5%) or British Columbia (5%).
- Conversely, those living in British Columbia (89%), Alberta (88%), or Ontario (85%) were more likely to file online compared to those living in Quebec (78%).
- Canadians with a university (86%), trade school or college education (86%) were more likely to have filed online compared to those with a high school education (75%).
- Across income levels, online filing was more likely among households earning \$40,000 to under \$80,000 (83%), \$80,000 to under \$150,000 (88%), or \$150,000 or more (92%) compared to those earning less than \$40,000 (71%).
- Respondents who completed their tax filing on their own more commonly filed online compared to those who received help (88% vs 81%).
- Canadians aged 25 to 34 (89%), 35 to 49 (90%), or 50 to 64 (86%) were more likely to file online compared to those 18 to 24 (63%), or 65 years or older (77%).
- Respondents working full-time (89%) or those who were self-employed (87%) were more likely to file online compared to those who were retired (79%), unemployed (75%), or students (65%).

Small / medium enterprises (SMEs)

Canadian SME respondents were asked to describe their approach to filing their business income taxes, more specifically whether they utilized internal or external services throughout the filing process. Roughly 2 in 5 SMEs (40%) reported utilizing an external tax preparation service, 34% used only in-house resources while 25% used a combination of both.

Table 36. Approach to filing business income taxes

Base: (SMEs) All respondents (n=770)

Business income tax filing	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
Use an outside tax preparation service	40%	40%	40%	38%	40%	47%
Use in-house resources to prepare tax documentation	34%	38%	29%	41%	29%	12%
Use a combination of in-house and outside services	25%	22%	30%	21%	30%	41%
Don't know/Refused	1%	-	1%	1%	1%	-

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

Notable trends observed among Canadian SME respondents include the following:

- Businesses operating in Atlantic Canada were more likely to exclusively use in-house resources compared to those operating in Ontario (45% vs 31%).
- Those operating in Manitoba or Saskatchewan (33%), Alberta (31%), or Ontario (28%) more commonly used a combination of in-house and outside services compared to those in Quebec (18%).
- Sole proprietors (41%) and partnerships (29%) were more likely to rely exclusively on their in-house resources compared to incorporated businesses (12%).
- Conversely, incorporated businesses (41%) more commonly used a combination of in-house and outside services compared to partnerships (30%) and sole proprietors (21%).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more likely to use in-house tax resources compared to those with a small revenue (under \$4 million) (46% vs 29%).

- Those operating for 10 years or less more commonly utilized in-house resources compared to those operating for over 10 years (38% vs 29%).
- Conversely, those operating for over 10 years were more likely to rely on a combination of in-house and outside services compared to those operating for 10 years or less (30% vs 22%).
- Women more commonly reported utilizing an outside tax preparation service compared to men (45% vs 37%).
- Conversely, men were more likely to have utilized in-house resources compared to women (41% vs 25%).

In addition to describing their approach to filing their business income taxes, SMEs were asked to provide their approach to tax planning. More than a third (37%) opted to keep income tax planning exclusively in-house, a similar proportion (36%) used external services, while 23% reported using a combination approach.

Table 37. Approach to tax planning

Base: (SMEs) All respondents (n=770)

Approach to tax planning	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
Use in-house resources for tax planning	37%	39%	36%	33%	41%	46%
Use an outside service for tax planning	36%	38%	32%	42%	31%	19%
Use a combination of in-house and outside services	23%	21%	26%	25%	32%	32%
Don't know/Refused	4%	2%	5%	3%	3%	3%

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

Additional subgroup differences when it comes to business tax planning included:

- Businesses operating in Atlantic Canada (49%) were more likely to utilize in-house resources compared to those operating in Ontario (34%) or Quebec (33%).
- Respondents 25 to 34 years old (34%) were more likely to employ a combination approach compared to those aged 35 to 49 (20%) or 50 to 64 (22%).
- Those aged 35 to 49 (43%) were more likely to rely on an outside service compared to those aged 25 to 34 (29%) or 50 to 64 (34%).
- Exclusive use of in-house resources was more prevalent among those whose business size was 1 to 4 employees compared to those with 5 to 99 employees (39% vs 32%).
- Conversely, those with 5 to 99 employees were more likely to utilize a combination approach compared to those with 1 to 4 employees (29% vs 20%).
- Incorporated businesses were more likely to utilize the following approaches to tax planning compared to sole proprietors:
 - Utilizing an outside service (46% vs 33%)
 - Utilizing a combination approach (32% vs 20%)
- Sole proprietors (42%) or partnerships (31%) more commonly utilized in-house resources exclusively compared to incorporated businesses (19%).
- Those registered for the My Business Account service more commonly utilized a combination approach compared to those who were not registered (25% vs 13%).

After describing their approaches to tax filing and planning, 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. Nearly two-thirds of SMEs (63%) were very satisfied (scores of 8 to 10), while 29% provided a moderate score (scores of 4 to 7) and few (6%) scored overall satisfaction a 3 or less. The overall satisfaction score for the most recent tax filing sits at 7.6.

Table 38. Overall satisfaction with latest tax filing experience

Base: (SMEs) All respondents (n=770)

Overall satisfaction score	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
8-10	63%	67%	58%	65%	69%	53%
4-7	29%	26%	34%	28%	28%	37%
1-3	6%	6%	7%	6%	4%	10%
Don't know	1%	1%	1%	2%	-	-
Mean	7.6	7.8	7.5	7.7	8.0	7.2

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

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

- SMEs operating in Quebec (7.9), British Columbia (7.8), Atlantic Canada (7.8), or Ontario (7.6) compared to those in Alberta (7.0).
- Respondents aged 35 to 49 years old (7.9 vs 7.3 aged 25 to 34, 7.5 aged 50 to 64).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) compared to those with a small revenue (under \$4 million) (8.5 vs 7.2).
- Those whose business employed 5 to 99 employees (7.9 vs 7.4 among those with fewer employees).
- Partnerships (8.0) and sole proprietors (7.7) compared to incorporated businesses (7.2).
- Businesses who rated the CRA's overall performance as good (scores of 8 to 10) (8.8 vs 7.2 rating CRA as neutral, 5.3 rating the CRA as poor).
- Those that interacted with the CRA online (7.9 vs 7.1 interacted over the phone, 7.0 interacted via mail).
- SMEs that rated the extent to which the CRA treats taxpayers fairly as good (scores of 8 to 10) (8.7 vs 7.3 rating fair treatment as neutral, 4.8 rating fair treatment as poor).

Tax intermediaries (TIs)

Canadian TIs were also asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. Nearly half of TIs provided a high level of satisfaction (scores of 8 to 10) (47%), while 43% provided a moderate score (scores of 4 to 7) and 10% scored overall satisfaction as low (scores of 1 to 3). Average overall satisfaction among Canadian TIs was moderate (7.0).

Table 39. Overall satisfaction with latest tax filing experience

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

Overall satisfaction score	Total (n=810)	Operating for 10 years or less (n=456)	Operating for over 10 years (n=338)	Contact in the past 12 months (n=520)	No contact in the past 12 months (n=237)
8-10	47%	45%	49%	46%	46%
4-7	43%	43%	42%	42%	46%
1-3	10%	11%	8%	11%	7%
Don't know	1%	<1%	1%	1%	1%
Mean	7.0	6.9	7.2	7.0	7.0

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) (8.7), provided higher average satisfaction ratings compared to those who rated overall performance as neutral (scores of 4 – 7) (6.8) or poor (scores of 1 – 3) (4.6).

Those living in Quebec (7.2) were more likely to have been satisfied with their latest filing compared to those living in Manitoba or Saskatchewan, or British Columbia (6.6 respectively).

Interaction with the CRA

General population

Interaction within the last 12 months

When asked whether they had had any direct interaction with the CRA in the last 12 months, 39% indicated they had.

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

Base: (General population) All respondents (n=2,400)

Contact with CRA in last 12 months	Total (n=2,400)	ATL (n=260)	QC (n=550)	ON/NU (n=800)	MB/SK (n=254)	AB/NWT (n=226)	BC/YK (n=310)	18 – 24 (n=75)	25 – 34 (n=290)	35 – 49 (n=439)	50 – 64 (n=568)	65+ (n=1,017)
Yes	39%	42%	29%	40%	41%	47%	43%	29%	45%	47%	38%	30%
No	60%	58%	70%	59%	58%	53%	57%	68%	53%	53%	61%	70%
Don't know/ Refused	1%	<1%	1%	1%	1%	1%	1%	3%	1%	<1%	1%	<1%

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

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

- Canadians who were self-employed (65%) were more likely to have interacted with the CRA compared to those working part-time (41%), full-time (40%), those who were unemployed (36%), students (35%) or retired (30%).
- A greater proportion of adults with a high school education (69%) reported no contact with the CRA compared to those with a trade school or college, or university education (57% respectively).
- Respondents aged 65 years or older (70%) were more likely to report no interaction with the CRA compared to those 25 to 34 (53%), 35 to 49 (53%), or 50 to 64 years old (61%).
- Canadians living in Alberta (47%), British Columbia (43%), Atlantic Canada (42%), Manitoba or Saskatchewan (41%), or Ontario (40%) were more likely to have interacted with the CRA compared to those in Quebec (29%).

- Those whose revenue source was their employer were much more likely to say they have had no interaction with the CRA compared to those who are business owners or in a partnership (60% vs 36%).
- Those with a household income of \$80,000 to under \$150,000 (42%) or \$150,000 or more (48%) were more likely to report interacting with the CRA compared to those earning \$40,000 to under \$80,000 (36%), or less than \$40,000 (30%).
- Canadians registered with the My Account service were more than twice as likely to report interacting with the CRA compared to those who were not registered (47% vs 18%).
- A greater proportion of those born in Canada reported no interaction with the CRA compared to those born outside of Canada (62% vs 54%).
- Respondents who completed their personal income tax on their own were more likely to have interacted with the CRA compared to those who received help (48% vs 36%).

Canadians who interacted with the CRA within the last 12 months were asked to provide the method that was most recently used. Most respondents interacted over the phone (48%), while nearly a quarter recall using CRA's My Account tax portal (23%). Fewer communicated with the CRA via mail (14%), online (8%), in person (2%), email (1%) or by fax (1%).

Table 41. Method of most recent contact with the CRA

Base: (General population) Respondents who had contact with the CRA in the past year (n=882)

Method of most recent contact with the CRA	Total (n=882)	ATL (n=100)	QC (n=153)	ON/NU (n=311)	MB/SK (n=106)	AB/NWT (n=95)	BC/YK (n=117)	18 – 24 (n=23)	25 – 34 (n=129)	35 – 49 (n=203)	50 – 64 (n=217)	65+ (n=307)
By telephone	48%	53%	53%	49%	53%	44%	39%	54%	53%	45%	53%	37%
Through the CRA's secure tax portal My Account	23%	24%	13%	24%	21%	20%	31%	17%	22%	25%	22%	21%
By mail	14%	10%	14%	14%	13%	15%	16%	4%	11%	13%	14%	22%
Through the tax pages of the Canada.ca website	8%	3%	13%	7%	8%	4%	12%	22%	8%	7%	6%	9%
In person	2%	3%	4%	2%	3%	4%	<1%	-	3%	2%	3%	3%
By email	1%	3%	-	2%	-	1%	-	2%	1%	2%	<1%	2%
By fax	1%	1%	1%	<1%	1%	5%	-	-	-	3%	1%	1%
Some other way	2%	2%	1%	2%	1%	7%	<1%	-	1%	3%	1%	2%
Don't know/Refused	1%	1%	2%	<1%	-	-	1%	-	1%	<1%	-	2%

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

Key segment differences when it comes to methods of communication with the CRA included:

- Interactions via My Account were more common among:
 - Canadians living in British Columbia (31%), or Ontario (24%) compared to those living in Quebec (13%).
 - Canadians with a household income of \$150,000 or more (32% vs 18% of those earning \$40,000 to under \$80,000 and 20% of those earning under \$40,000).
 - Respondents who completed their personal income tax on their own (30% vs 18% of those who received help).
 - Canadians that rated the extent to which the CRA treats taxpayers fairly in their interactions as good (scores of 8 to 10) (31%) or neutral (scores of 4 to 7) (26%) compared to those providing poor ratings (scores of 1 to 3) (13%).

- Interactions over the phone were more common among:
 - Respondents who received help filing their personal income tax (52% vs 41% of those who filed on their own).
 - Canadians that rated the extent to which the CRA treats taxpayers fairly in their interactions as poor (scores of 1 to 3) compared to those providing good ratings (scores of 8 to 10) (59% vs 39%).
 - Business owners or partners (60% vs 47% of those whose revenue source was their employer).
 - Those living in Quebec (53% vs 39% of those living in British Columbia).
- Interactions taking place via the Canada.ca website were especially common among:
 - Respondents living in Quebec (13%), or British Columbia (12%) compared to those living in Atlantic Canada (3%).
 - Those working part-time (20% vs 9% retired, 8% full-time, 7% unemployed, 5% student, 3% self-employed).
 - Those born in Canada (10% vs 4% among those born outside of Canada).
- Those aged 65 years or older (22%) were more likely to have communicated by mail compared to those aged 18 to 24 (4%), 25 to 34 (11%), 35 to 49 (13%), or 50 to 64 years old (14%).

Reason for interaction

Canadians who had interacted with the CRA in the past year were asked to describe the purpose of their most recent contact. Personal income tax was the most common reason, as cited by nearly 2 in 5 (39%), while fewer said the purpose of their most recent interaction had to do with general information not related to filing taxes (20%), other benefits or credits (16%), items relating to their My Account service (15%), or clarification of information sent by the CRA (15%). Additionally, 12% engaged in communication relating to an audit, dispute, or review.

Table 42. Purpose of most recent interaction with the CRA

Base: (General population) Respondents who had interacted with the CRA in the past year (n=882)

Purpose of most recent contact with the CRA	Total (n=882)	ATL (n=100)	QC (n=153)	ON/NU (n=311)	MB/SK (n=106)	AB/NWT (n=95)	BC/YK (n=117)	18 – 24 (n=23)	25 – 34 (n=129)	35 – 49 (n=203)	50 – 64 (n=217)	65+ (n=307)
Personal income tax	39%	38%	33%	38%	39%	46%	41%	34%	36%	41%	37%	43%
General information other than about filing taxes	20%	20%	21%	22%	15%	19%	18%	18%	23%	20%	21%	19%
Other benefits or credits	16%	17%	14%	15%	18%	20%	19%	27%	20%	18%	10%	15%
Your online CRA account (My Account)	15%	14%	11%	17%	18%	13%	17%	26%	22%	12%	11%	13%
Clarification of information sent to you by the CRA	15%	8%	10%	18%	12%	15%	15%	28%	19%	16%	9%	9%
An audit, dispute or a review	12%	5%	10%	10%	10%	13%	22%	11%	16%	13%	10%	9%
Business tax (e.g. HST filing)	2%	1%	1%	3%	2%	2%	1%	-	-	2%	4%	2%
One-time top up to the Canada Housing Benefit	1%	1%	3%	-	3%	-	2%	4%	1%	1%	1%	-
The Canada Dental Benefit	1%	1%	-	1%	-	<1%	1%	-	1%	-	1%	2%
Other	1%	-	3%	1%	-	2%	1%	-	<1%	1%	2%	1%
Don't Know/Refused	2%	4%	4%	2%	3%	-	3%	3%	2%	2%	3%	2%

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

Subsegment differences related to the purpose of the most recent interaction with the CRA included the following:

- Those whose method of interaction took place online or over the phone were more likely to be communicating for the following purposes compared to those interacting via mail:
 - General information other than about filing taxes (23%, 23% vs 8%)

- Relating to their My Account service (21%, 14% vs 6%)
- Canadians living in Ontario (18%) more commonly sought clarification of information sent by the CRA compared to those living in Quebec (10%), or Atlantic Canada (8%).
- Canadians living in British Columbia (22%) more commonly cited communications relating to an audit, dispute or a review compared to those living in Ontario (10%), Quebec (10%), Manitoba or Saskatchewan (10%), or Atlantic Canada (5%).
- Those aged 25 to 34 (20%) or 35 to 49 (18%) were more likely to be seeking information on other benefits or credits compared to those aged 50 to 64 (10%).
- Canadians aged 25 to 34 (22%) more commonly had communication surrounding their My Account service compared to those aged 35 to 49 (12%), or 50 to 64 (11%).
- Those aged 25 to 34 (19%), or 35 to 49 (16%) were more likely to seek clarification of information sent by the CRA compared to those 65 years or older (9%).
- Respondents born outside of Canada were more likely to be seeking clarification of information sent by the CRA compared to those born in Canada (21% vs 13%).
- Those who received help filing their personal income tax were more likely to seek information related to other benefits or credits compared to those who filed on their own (19% vs 13%).
- Canadians filing their personal income tax online were more likely to seek general information other than information surrounding their tax filing compared to those filing via mail (22% vs 7%).

Service satisfaction

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

Roughly three quarters of respondents strongly agreed (scores of 8 – 10) that the CRA representative was professional (77%) and courteous (74%), while fewer (62%) felt that the CRA representative took the time to understand their situation. When it comes to information, 67% agreed it was accurate, 64% felt it was complete, and 60% said it was easy to understand. Additionally, roughly half of those who had interacted with the CRA agreed the service was timely (53%) and easy to access (46%).

Average agreement ratings were especially strong for the following:

- The representative was professional (8.6)
- The representative was courteous (8.5)
- The information given was accurate (8.1)

Average agreement with the remaining metrics was more moderate:

- The information given was complete (7.7)
- 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 timely (6.9)
- The CRA’s service was easy to access (6.6)

Table 43. Perceptions of service satisfaction

Base: (General population) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction (n=882)⁷

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was professional.	77%	13%	5%	4%	<1%	8.6
The CRA representative was courteous.	74%	13%	6%	5%	2%	8.5
The information I was given was accurate.	67%	19%	8%	5%	1%	8.1
The information I was given was complete.	64%	19%	12%	3%	1%	7.7
The CRA representative took time to understand my situation.	62%	18%	16%	3%	1%	7.6
The information I was given was easy to understand.	60%	25%	11%	3%	<1%	7.6
The CRA’s service was timely.	53%	24%	18%	4%	1%	6.9
The CRA’s service was easy to access.	46%	32%	18%	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.

⁷ Bolded statements limited to those whose method of contact was over the phone or in person (n=423)

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients' experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction. The index is calculated as outlined below:

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

When evaluating overall service satisfaction index scores, nearly 3 in 5 of those who interacted with the CRA (56%) had high SSI scores (scores of 8 – 10), 35% were calculated as having a neutral score (scores of 4 – 7) while 9% had low SSI scores (1 – 3). The average service satisfaction index score among respondents was 7.5.

Table 44. Service satisfaction index scores

Base: (General population) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction, excluding those that selected not applicable for all statements (n=882)

Service satisfaction index score	Total (n=882)	ATL (n=100)	QC (n=153)	ON/ NU (n=311)	MB/ SK (n=106)	AB/ NWT (n=95)	BC/ YK (n=117)	18 – 24 (n=23)	25 – 34 (n=129)	35 – 49 (n=203)	50 – 64 (n=217)	65+ (n=307)
8-10	56%	60%	72%	55%	51%	40%	55%	65%	56%	50%	59%	54%
4-<8	35%	32%	26%	37%	40%	47%	28%	28%	36%	40%	32%	31%
1-<4	9%	8%	2%	8%	9%	13%	16%	7%	8%	8%	8%	12%
Don't know	1%	-	<1%	1%	-	-	2%	-	-	1%	-	2%
Mean	7.5	7.8	8.3	7.6	7.5	6.6	7.3	8.1	7.5	7.4	7.7	7.4

Notable subgroup differences across service satisfaction index scores included:

- Those living in Quebec (8.3) had higher scores on average compared to those living in Ontario (7.6), Manitoba or Saskatchewan (7.5), British Columbia (7.3), or Alberta (6.6).
- Respondents who were self-employed scored higher on average compared to those working full-time (7.9 vs 7.4).

- Respondents born outside of Canada scored higher on average compared to those born in Canada (7.9 vs 7.4).
- Service Satisfaction Index scores skewed higher for those whose recent contact with the CRA took place online (7.7) compared to those whose contact took place through the mail (7.1).
- Respondents whose purpose of most recent contact was related to their My Account service (7.8), general information (7.7), clarification on information sent by the CRA (7.6) or related to their personal income tax (7.6) scored higher compared to those whose contact was related to an audit, dispute, or a review (6.6).
- Respondents who provided the CRA with a good overall performance score (scores of 8 – 10) (8.9), scored higher compared to those who rated overall performance as neutral (scores of 4 to 7) (7.5) or poor (scores of 1 to 3) (5.5).

Small / medium enterprises (SMEs)

Interaction within the last 12 months

Canadian SME respondents were asked whether they had interacted with the CRA in the last 12 months for any reason at all either online, by phone or by mail. Nearly 3 in 5 (57%) reported having interacted with the CRA.

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

Base: (SMEs) All respondents (n=770)

Contact with CRA in last 12 months	Total (n=770)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
Yes	57%	64%	49%	59%	55%	59%
No	37%	32%	44%	37%	34%	34%
I can't recall	5%	4%	7%	4%	11%	7%

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

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

- Businesses operating for 10 years or less (63% vs 49% of those operating for over 10 years).

- Those utilizing in-house resources to file their business income taxes (62% vs 52% of those utilizing an outside tax preparation service).
- Respondents aged 25 to 34 (68%) or 35 to 49 years old (63% vs 52% of those aged 50 to 64 and 48% aged 65 years or older).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (69% vs 52% of those with a smaller revenue).
- Businesses with 5 to 99 employees (72% vs 50% of those with fewer employees).
- Those registered for the My Business Account service (72% vs 22% of those not registered).

Those who had interacted with the CRA within the last 12 months were asked to provide the method of contact that was used in their most recent contact. A third interacted through the My Business Account portal (33%), while 32% used the phone. A fifth of businesses (20%) interacted with the CRA through the tax pages of the Canada.ca website, while 8% interacted through the mail. Other forms of interaction were much less common.

Table 46. Method of most recent contact with the CRA

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=442)

Method of most recent contact with the CRA	Total (n=442)	Operating for 10 years or less (n=457)	Operating for over 10 years (n=306)	Sole proprietor (n=474)	Partnership (n=80)	Incorporated (n=145)
Through the CRA's secure tax portal My Business Account	33%	34%	33%	35%	30%	35%
By telephone	32%	29%	40%	30%	20%	45%
Through the tax pages of the Canada.ca website	20%	25%	10%	22%	27%	8%
By mail	8%	5%	13%	7%	16%	6%
By fax	3%	4%	1%	3%	2%	4%
In person	2%	1%	3%	1%	5%	1%
Other	1%	1%	1%	1%	-	-
I can't recall	1%	1%	1%	1%	-	1%

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

Key segment findings when it comes to the most recently used method of communication with the CRA included:

- Businesses operating for over 10 years were more likely to have interacted with the CRA through the following methods of communication compared to those operating for 10 years or less:
 - By telephone (40% vs 29%)
 - By mail (13% vs 5%)
- Conversely, those operating for 10 years or less were more likely to interact with the CRA through the following methods compared to those operating for over 10 years:
 - Through the tax pages of the Canada.ca website (25% vs 10%)
 - By fax (4% vs 1%)
- Incorporated businesses (45%) were more likely to have used the My Business Account portal compared to sole proprietors (30%) or partnerships (20%).
- Conversely, partnerships (27%) or sole proprietors (22%) were more likely to interact with the CRA through the Canada.ca website compared to incorporated businesses (8%).

Reason for most recent interaction

Businesses who had interacted with the CRA in the past year were also asked to describe the purpose of their most recent contact. Results were mixed, with 35% citing information related to their My Business Account, 30% referring to business taxes, 24% referring to GST/HST and another 24% sought clarification for information sent by the CRA (24%). About 1 in 5 had contacted the CRA for a matter related to payroll (21%), general information not related to filing business taxes (21%), or a matter related to an audit, dispute, or a review (18%).

Table 47. Purpose of most recent contact with the CRA

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=442)

Purpose of most recent contact with the CRA	Total (n=442)	Operating for 10 years or less (n=291)	Operating for over 10 years (n=149)	Sole proprietor (n=281)	Partnership (n=44)	Incorporated (n=85)
Your online CRA account, My Business Account	35%	40%	27%	37%	25%	38%
Business taxes	30%	33%	26%	28%	32%	36%
GST/HST	24%	27%	18%	26%	16%	22%
Clarification of information sent to you by the CRA	24%	23%	25%	26%	18%	20%
Payroll	21%	26%	12%	21%	23%	20%
General information other than about filing business taxes	21%	25%	13%	23%	23%	11%
An audit, dispute or a review	18%	19%	14%	21%	11%	9%
Updating account information	1%	1%	1%	1%	-	1%
CERB/Canada Emergency Response Benefit	1%	1%	1%	2%	-	-
Preparing tax returns for deceased individual	<1%	-	1%	<1%	-	-
Some other reason	2%	1%	2%	1%	-	2%
I can't recall	<1%	1%	-	1%	-	-

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

Differences that emerged across subsegments related to the purpose of the most recent interaction with the CRA included the following:

- Sole proprietors were more likely to report contacting the CRA for the following purposes compared to incorporated businesses:
 - General information (23% vs 11%)
 - An audit, dispute, or a review (21% vs 9%)

- Businesses operating for 10 years or less were more likely to have contacted the CRA for matters relating to the following:
 - My Business Account (40% vs 27% of those operating for over 10 years)
 - GST/HST (27% vs 18%)
 - Payroll (26% vs 12%)
 - General information (25% vs 13%)
- Men were more likely to have contacted the CRA for the following reasons compared to women:
 - Business taxes (35% vs 22%)
 - Clarification of information (29% vs 16%)
 - General information (28% vs 11%)
 - An audit, dispute, or a review (21% vs 12%)
- Businesses with 5 to 99 employees were more likely to contact the CRA for the following reasons compared to those with fewer employees:
 - Business taxes (37% vs 25%)
 - Clarification of information (30% vs 25%)
 - Payroll (29% vs 13%)
 - General information (29% vs 14%)
 - An audit, dispute, or a review (26% vs 10%)

Service satisfaction

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

Roughly two-thirds strongly agreed (scores of 8 – 10) that the CRA representative was professional (65%), and courteous (65%), and another 55% felt that the representative took the time to understand their situation. When it comes to information provided by the CRA, roughly two-thirds agreed that the information given was accurate (67%), complete (64%), and easy to understand (61%). Roughly 3 in 5 SMEs agreed that the CRA’s service was timely (59%), and easy to access (59%).

Table 48. Perceptions of service satisfaction

Base: (SMEs) Respondents who had interacted with the CRA in the past year, and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction (n=442)⁸

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The information I was given was accurate.	67%	22%	8%	2%	2%	7.8
The CRA representative was professional.	65%	24%	11%	1%	-	7.7
The CRA representative was courteous.	65%	21%	14%	-	-	7.7
The information I was given was complete.	64%	24%	9%	1%	1%	7.6
The information I was given was easy to understand.	61%	27%	11%	1%	<1%	7.5
The CRA’s service was timely.	59%	25%	14%	2%	1%	7.3
The CRA’s service was easy to access.	59%	26%	14%	1%	<1%	7.2
The CRA representative took time to understand my situation.	55%	24%	21%	-	-	6.9

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

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients’ experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction. The index is calculated as outlined below:

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

Looking at overall service satisfaction index scores, nearly 3 in 5 of businesses (58%) obtained a high index score (scores of 8 – 10), while 32% obtained neutral scores (scores of 4 – 7). Roughly 1 in 10 SMEs (10%) had a low index score (1 – 3). The average SSI score among Canadian SMEs was 7.6.

⁸ Bolded statements limited to those whose method of contact was over the phone or in person (n=150)

Table 49. Service satisfaction index scores

Base: (SMEs) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction, excluding those that selected not applicable for all statements (n=442)

Service satisfaction index score	Total (n=442)	Operating for 10 years or less (n=291)	Operating for over 10 years (n=149)	Sole proprietor (n=281)	Partnership (n=44)	Incorporated (n=85)
8-10	58%	65%	44%	58%	68%	55%
4-<8	32%	27%	43%	31%	27%	35%
1-<4	10%	8%	14%	11%	5%	9%
Mean	7.6	7.8	7.1	7.5	8.1	7.7

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

- Businesses operating for 10 years or less (7.8 vs 7.1 among those operating for over 10 years).
- Businesses with 5 to 99 employees (8.0 vs 7.2 among those with fewer employees).
- Those operating in Quebec (7.9), or Ontario (7.7 vs 6.9 among those operating in Alberta).
- Respondents aged 35 to 49 (8.0 vs 7.3 among those aged 50 to 64, 7.2 aged 65+).
- Men (7.8 vs 7.3 among women).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (8.7 vs 6.9 among those with a small revenue).
- Businesses whose method of contact with the CRA was through the website (8.0), or My Business Account (8.0 vs 7.1 among those whose contact took place over the phone, 6.7 via mail).
- Those whose purpose of most recent contact was related to payroll (8.4 vs 7.8 among those who cited My Business Account, 7.6 GST/HST, 7.6 business taxes, and 7.5 an audit, dispute, or a review).

Canadian businesses who had contacted the CRA in the past year were asked whether the CRA had successfully met their needs during their most recent contact. More than 4 in 5 SMEs (82%) felt they got what they needed from the CRA on this occasion, while 15% did not.

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

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=442)

Needs met contacting the CRA	Total (n=442)	Operating for 10 years or less (n=291)	Operating for over 10 years (n=149)	Sole proprietor (n=281)	Partnership (n=44)	Incorporated (n=85)
Yes	82%	86%	74%	83%	89%	79%
No	15%	12%	21%	15%	9%	19%
Don't know	3%	2%	5%	2%	2%	2%

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

Needs were more likely to have been met for the following subsegments:

- Businesses operating for 10 years or less (86% vs 74% among those operating for over 10 years).
- Businesses with 5 to 99 employees (87% vs 77% among those with fewer employees).
- Those with a medium annual revenue (\$4 million to less than \$250 million) (97% vs 73% among those with a small revenue).
- Men (86% vs 77% among women).
- Businesses whose contact with the CRA took place online (91% vs 74% contacting via mail, 68% contacting via phone).

Those who had any form of interaction with the CRA in the past year were then asked to compare the level of customer service they had received with that offered by financial institutions. Nearly half (48%) believe the service was about the same. Among the remaining respondents, more feel the CRA provided better service (29%) than worse service (21%).

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

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=442)

Experience with the CRA	Total (n=442)	Operating for 10 years or less (n=291)	Operating for over 10 years (n=149)	Sole proprietor (n=281)	Partnership (n=44)	Incorporated (n=85)
Better	29%	35%	17%	31%	25%	27%
About the same	48%	46%	51%	45%	55%	52%
Worse	21%	16%	30%	22%	18%	20%
Don't know	2%	2%	1%	2%	2%	1%

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

Additional findings among relevant subgroups included:

- Businesses whose method of contact was over the phone were more likely to feel that the service received from the CRA was worse (31% vs 15% among those contacting online).
- Businesses operating for 10 years or less more commonly described CRA's service as better compared to those operating for over 10 years (35% vs 17%).
- Those with 5 to 99 employees were more likely to rate CRA's service as better compared to those with fewer employees (37% vs 22%).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more likely to describe the CRA's service as better (50% vs 17% among those with a small revenue).
- Businesses operating in Ontario more commonly described receiving better service when dealing with the CRA (33% vs 18% among those operating in Alberta).

Tax intermediaries (TIs)

Interaction within the last 12 months

Canadian TIs were asked whether they had interacted with the CRA in the last 12 months for any reason. More than 3 in 5 (64%) had had contact with the CRA, while 29% had no form of contact in the last 12 months.

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

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

Contact with CRA in last 12 months	Total (n=810)	Operating for 10 years or less (n=456)	Operating for over 10 years (n=338)	Registered for "Represent a Client" (n=211)	Not registered for "Represent a Client" (n=146)
Yes	64%	67%	62%	82%	45%
No	29%	26%	33%	13%	47%
Don't know/Refused	7%	7%	5%	5%	8%

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

When it comes to contact with the CRA, the following subgroup trends emerged:

- Those not registered with the Represent a Client service were more than three times as likely to report no contact with the CRA compared to those registered with the service (47% vs 13%).
- TIs operating for over 10 years were more likely to report no contact with the CRA compared to those operating for 10 years or less (33% vs 26%).

Canadian TIs who had interacted with the CRA in the last 12 months were asked to provide the method of contact that was used during their most recent interaction. TIs were most likely to have used the phone (51%), while 17% had used the Canada.ca website, and 16% the Represent a Client service. Another 11% communicated via mail, while in person communication (3%) and by fax (1%) were much less common.

Table 53. Method of most recent contact with the CRA

Base: (TIs) Respondents who had contact with the CRA in the past year (n=520)

Method of most recent contact with the CRA	Total (n=520)	Operating for 10 years or less (n=306)	Operating for over 10 years (n=209)	Registered for "Represent a Client" (n=173)	Not registered for "Represent a Client" (n=65)
By telephone	51%	50%	53%	47%	58%
Through the tax pages of the Canada.ca website	17%	15%	19%	10%	20%
Through the CRA's secure tax portal Represent a Client	16%	15%	18%	25%	3%
By mail	11%	13%	8%	11%	12%
In person	3%	4%	1%	3%	2%
By fax	1%	1%	<1%	1%	2%
Other	1%	1%	1%	1%	2%
I can't recall	<1%	<1%	<1%	-	2%

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

Businesses operating for 10 years or less were more likely to have interacted with the CRA through the mail compared to those operating for over 10 years (13% vs 8%).

Businesses operating in Ontario (23%) were more likely to have interacted with the CRA through the Represent a Client service compared to those operating in Quebec (12%) or British Columbia (11%).

Reason for most recent interaction

TI respondents were asked to specify the type of client they were representing during their most recent interaction with the CRA. Nearly half reported that they were representing an individual (49%) while slightly fewer were representing a business (44%). TIs acting on behalf of an estate or trust (4%), or a charity or not for profit (1%) were much less common.

Table 54. Type of client represented in most recent contact

Base: (TIs) Respondents who had contact with the CRA in the past year (n=520)

Type of client represented	Total (n=520)	Operating for 10 years or less (n=306)	Operating for over 10 years (n=209)	Registered for “Represent a Client” (n=173)	Not registered for “Represent a Client” (n=65)
An individual	49%	54%	44%	48%	54%
A business	44%	41%	49%	47%	38%
An estate or trust	4%	4%	3%	4%	2%
A charity or not for profit	1%	1%	1%	1%	2%
Other	1%	<1%	1%	-	2%
Don’t know	1%	<1%	1%	-	3%

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

Businesses operating for 10 years or less were more likely to be acting on behalf of an individual compared to those operating for over 10 years (54% vs 44%).

TIs who had contact with the CRA in the past year were asked to describe the purpose of their most recent interaction. More than quarter of respondents were contacting the CRA regarding their client’s personal taxes or business taxes (27% respectively). Slightly fewer reported contacting the CRA regarding their Represent a Client account (25%) or for clarification of information sent by the CRA (21%). Nearly a fifth of respondents were contacting the CRA for general information unrelated to business taxes, or regarding an audit, dispute, or a review (17% respectively).

Table 55. Purpose of most recent contact with the CRA

Base: (TIs) Respondents who had contact with the CRA in the past year (n=520)

Purpose of most recent contact with the CRA	Total (n=520)	Operating for 10 years or less (n=306)	Operating for over 10 years (n=209)	Registered for "Represent a Client" (n=173)	Not registered for "Represent a Client" (n=65)
Business taxes	27%	27%	28%	32%	20%
A client's personal taxes	27%	29%	25%	28%	25%
Your online CRA account, Represent a Client	25%	25%	25%	27%	23%
Clarification of information sent to you by the CRA	21%	23%	19%	23%	20%
General information other than about filing business taxes	17%	19%	14%	17%	14%
An audit, dispute or a review	17%	15%	20%	13%	23%
Preparing tax returns for deceased individual	<1%	<1%	<1%	1%	-
Some other reason	1%	1%	<1%	1%	-
I can't recall	1%	1%	<1%	1%	-

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

Subsegment findings related to the purpose of the most recent interaction with the CRA included the following:

- Respondents whose method of contact was online were more likely to report interacting with the CRA for the following reasons compared to those contacting the CRA over the phone:
 - Business taxes (33% vs 23%)
 - General information (24% vs 14%)
- TIs contacting the CRA online were more likely to have contacted the CRA regarding their client's business taxes compared to those whose contact took place via mail (33% vs 18%).
- Those contacting the CRA through the Canada.ca website (31%) were more likely to be seeking general information compared to those contacting the CRA through the Represent a Client service (16%), via mail (14%), or over the phone (14%).

Service satisfaction

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

Most strongly agreed (scores of 8 – 10) that the CRA representative was professional and courteous (65% respectively), while 56% felt that the representative took the time to understand their situation. When it comes to information provided by the CRA, just over half strongly agreed that the information given was accurate (54%), complete (53%), and easy to understand (52%). Nearly half of TIs agreed that the service was easy to access (47%) and timely (45%).

Table 56. Perceptions of service satisfaction

Base: (TIs) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction (n=520)⁹

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was professional.	65%	26%	8%	<1%	-	7.8
The CRA representative was courteous.	65%	28%	6%	-	1%	7.7
The CRA representative took time to understand my situation.	56%	33%	11%	-	<1%	7.2
The information I was given was accurate.	54%	32%	12%	2%	1%	7.2
The information I was given was complete.	53%	33%	13%	1%	1%	6.9
The information I was given was easy to understand.	52%	35%	11%	2%	-	7.1
The CRA's service was easy to access.	47%	37%	15%	<1%	-	6.7
The CRA's service was timely.	45%	36%	18%	1%	-	6.5

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.

⁹ Bolded statements limited to those whose method of contact was over the phone or in person (n=281)

The service satisfaction index (SSI) calculation was developed to produce an overall score to evaluate clients' experience with CRA services. The questions making up the SSI were asked of those who had interacted with the CRA in the past 12 months and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction. The index is calculated as outlined below:

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

Looking at service satisfaction index scores, 42% of TIs fall into the 8 – 10 range, while nearly half (47%) obtained a neutral score (scores of 4 – 7). Roughly 1 in 10 respondents (11%) obtained low index scores (1 – 3). The average SSI score among TIs was 7.0.

Table 57. Service satisfaction index scores

Base: (TIs) Respondents who interacted with the CRA and either provided their method of contact with the CRA or provided a valid purpose for their most recent interaction, excluding those that selected not applicable for all statements (n=519)

Service satisfaction index score	Total (n=519)	Operating for 10 years or less (n=306)	Operating for over 10 years (n=208)	Registered for "Represent a Client" (n=173)	Not registered for "Represent a Client" (n=65)
8-10	42%	43%	42%	44%	31%
4-<8	47%	48%	45%	47%	48%
1-<4	11%	9%	13%	9%	22%
Don't know	-	-	-	-	-
Mean	7.0	7.1	6.9	7.2	6.2

Notable subgroup differences across service satisfaction index scores included:

- Tax intermediaries whose interaction concerned business taxes (7.4) scored higher compared to those whose contact was related to clarification for information sent by the CRA (6.8), a client's personal taxes (6.7), or an audit, dispute, or a review (6.3).

- Those whose interaction was related to general information (7.2), or their Represent a Client service (7.2) scored higher compared to those whose contact was related to an audit, dispute, or a review (6.3).
- Those registered for the Represent a Client service scored higher compared to those who were not registered (7.2 vs 6.2).
- TIs operating in Quebec (7.2), or Ontario (7.1) scored higher compared to those operating in British Columbia (6.4).

Canadian TIs who had contacted the CRA in the past year were asked whether the CRA had successfully met their needs during their most recent contact. Nearly 4 in 5 TIs (78%), felt that their needs had been met, while for 20% their needs had not been met.

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

Base: (TIs) Respondents who had contact with the CRA in the past year (n=520)

Needs met contacting the CRA	Total (n=520)	Operating for 10 years or less (n=306)	Operating for over 10 years (n=209)	Registered for “Represent a Client” (n=173)	Not registered for “Represent a Client” (n=65)
Yes	78%	82%	74%	82%	60%
No	20%	16%	24%	17%	38%
Don’t know	2%	2%	2%	1%	2%

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

Subsegment differences related to having needs met when contacting the CRA included the following:

- TIs registered for the Represent a Client service were more likely to report that their needs were met compared to those not registered (82% vs 60%).
- Those operating for 10 years or less were more likely to feel their needs were met compared to those operating for over 10 years (82% vs 74%).

Those who had interacted with the CRA in the past year were then asked to compare the level of customer service they had received against that offered by other financial institution services. A quarter of respondents (25%) felt that the CRA provided better service compared to other financial institutions they do business with. Most TIs (50%) instead felt that the CRA’s service was about the same, while 23% felt that the service was worse.

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

Base: (TIs) Respondents who had contact with the CRA in the past year (n=520)

Experience with the CRA	Total (n=520)	Operating for 10 years or less (n=306)	Operating for over 10 years (n=209)	Registered for "Represent a Client" (n=173)	Not registered for "Represent a Client" (n=65)
Better	25%	30%	18%	28%	14%
About the same	50%	53%	46%	53%	43%
Worse	23%	16%	34%	19%	42%
Don't know	1%	<1%	2%	2%	1%

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

Additional findings among relevant subgroups included:

- TIs in operation for over 10 years more were more than twice as likely to describe the service as worse compared to those operating for 10 years or less (34% vs 16%).
- Those registered for the Represent a Client service were twice as likely to describe the service as better compared to those not registered (28% vs 14%).

Service delivery

General population

Service statements

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

More than 4 in 5 respondents (81%) strongly agreed (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Nearly half (48%) agreed that they know how to access the tax benefits and credits to which they are entitled.

Table 60. Perceptions of service

Base: (General population) Split sample, service module (n=1,199)

Service delivery 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%	8%	3%	8%	9.1
You know how to access the tax benefits and credits you are entitled to.	48%	33%	16%	3%	6.7

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

Relevant subgroup differences across the service metrics included:

- Canadians living in Ontario (9.3) were more likely to agree receiving service in the official language of their choice compared to those living in Quebec (8.9), or Manitoba or Saskatchewan (8.8).
- Those aged 18 to 24 (9.5) or 35 to 49 years old (9.3) were more likely to agree receiving service in the official language of their choice compared to those 65 years or older (8.7).
- Respondents who had contact with the CRA over the past 12 months were more likely to agree that they received service in the official language of their choice (9.3 vs 8.9).
- Canadians with a university education were more likely to agree that they received service in the official language of their choice compared to those with a high school education (9.3 vs 8.8).

- A significantly greater proportion of adults who reported filing their taxes on their own agreed that they know how to access the tax benefits and credits they were entitled to compared to those who received help (7.5 vs 6.5).
- Respondents who were retired (7.1) were more likely to agree that they knew how to access the tax benefits and credits they were entitled to compared to those working full-time (6.6), or those that were unemployed (6.3).
- Those registered for the My Account service were more likely to agree with the service metrics compared to those not registered:
 - They received service in the official language of their choice (9.3 vs. 8.5).
 - They knew how to access the tax benefits and credits to which they were entitled (7.1 vs 5.9).

Registered for online services

More than two-thirds of respondents (69%) reported being registered with the CRA’s My Account online service.

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

Base: (General population) Split sample: service module, all respondents (n=1,199)

Registered with My Account	Total (n=1,207)	ATL (n=130)	QC (n=274)	ON/ NU (n=401)	MB/ SK (n=128)	AB/ NWT (n=112)	BC/ YK (n=154)	18 – 24 (n=42)	25 – 34 (n=133)	35 – 49 (n=220)	50 – 64 (n=284)	65+
Yes	69%	56%	63%	73%	63%	72%	74%	65%	82%	82%	69%	48%
No	27%	37%	34%	23%	33%	23%	22%	31%	16%	15%	26%	44%
Don’t know/ Refused	4%	7%	3%	5%	4%	5%	4%	4%	3%	2%	5%	7%

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.

The following subgroups were significantly more likely to say that they were registered:

- Those who had contact with the CRA in the past 12 months (84% vs 59% of those that had not).
- Canadians who had contact with the CRA online over the past year (95% vs 83% of those who interacted over the phone and 63% of those who connected via mail).
- Canadians living in British Columbia (74%), Ontario (73%), or Alberta (72% vs 56% of those in Atlantic Canada).
- Respondents who do not self-identify as having a disability (71% vs 58% of those who do).
- Canadians with a household income of \$150,000 or more (86% vs 51% of those earning less than \$40,000, 70% of those earning between \$40,000 and \$80,000, and 76% earning \$80,000 to under \$150,000).
- Those who were self-employed (83%), working full-time (78%), or part-time (72% vs 50% of those who were retired).
- Respondents who reported filing their taxes on their own (84% vs 64% of those who received help).
- Those aged 25 to 34 or those aged 35 to 49 (82% respectively vs 69% of those 50 to 64, or 48% of those aged 65 or older).
- Canadians with a university education (78% vs 67% of those with a trade school or college education and 53% of those with a high school education).

Small / medium enterprises (SMEs)

Confidence without external assistance

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

Roughly 2 in 5 SMEs (42%) expressed a high level of confidence (scores of 8 – 10), while nearly a third (32%) expressed a moderate level of confidence (scores of 4 – 7). However, 26% expressed a low level of confidence (scores of 1 – 3) in their businesses' ability to handle taxes without external assistance. This results in an average confidence score of 6.0.

Table 62. Confidence in handling business taxes without outside help

Base: (SMEs) Split sample, service module, respondents who used an outside tax preparation service (n=154)¹⁰

Confidence rating	Total (n=154)	Operating for 10 years or less (n=92)	Operating for over 10 years (n=62)	Sole proprietor (n=93)	Partnership (n=14)	Incorporated (n=34)
8-10	42%	51%	27%	47%	36%	24%
4-7	32%	27%	40%	31%	29%	35%
1-3	26%	22%	32%	22%	36%	41%
Don't know	-	-	-	-	-	-
Mean	6.0	6.6	5.0	6.5	5	4.6

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

Contact preferences when dealing with the CRA

Businesses were then asked to describe their preferred means of receiving service or information in different circumstances that involve dealing with the CRA. When it comes receiving basic information, visiting the tax pages of the Canada.ca website is top ranked, as selected by 39%. Roughly a fifth (20%) would prefer to contact the CRA by telephone, while 10% would opt for sending the CRA an email, and 8% would prefer an online chat function. Additional mentions included asking a financial advisor or accountant to contact the CRA (6%), contacting the CRA via social media (5%), by mail (5%), or by fax (3%).

¹⁰ Caution small subgroup sample sizes

Table 63. Preferred source of service for basic information

Base: (SMEs) Split sample, service module, all respondents (n=389)

Preferred source for basic information	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
Visit the tax pages of the Canada.ca website	39%	34%	49%	37%	32%	54%
Contact the CRA by telephone	20%	17%	26%	20%	22%	18%
Send the CRA an email	10%	12%	4%	10%	5%	11%
Contact the CRA using an online chat function	8%	11%	4%	9%	15%	3%
Ask financial advisor/accountant to contact the CRA	6%	8%	4%	7%	5%	8%
Contact the CRA via social media	5%	7%	3%	6%	10%	-
Contact the CRA by mail	5%	6%	3%	4%	12%	1%
Send the CRA a fax	3%	4%	2%	4%	-	1%
I don't know	3%	2%	5%	4%	-	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 differences across contact preferences included:

- Businesses operating for over 10 years were more likely to prefer the following sources for general information compared to those operating for 10 years or less:
 - Visiting the tax pages of the Canada.ca website (49% vs 34%)
 - Contact the CRA by telephone (26% vs 17%)

- Conversely, those operating for 10 years or less were more likely to prefer the following sources compared to those operating over 10 years:
 - Send the CRA an email (12% vs 4%)
 - Contact the CRA using an online chat function (11% vs 4%)
- Incorporated businesses (54%) were more likely to prefer visiting the Canada.ca website for general information compared to sole proprietors (37%), or partnerships (32%).
- Partnerships, in turn, were more inclined to prefer contacting the CRA using an online chat function compared to incorporated businesses (15% vs 3%).

Businesses were then asked to describe their preferred means of receiving service or information when they require clarification regarding information sent by the CRA. In these circumstances, the top response was contacting the CRA by telephone, as selected by 36%. This was followed by email (14%), the tax pages of the Canada.ca website (12%), an online chat function (10%), and asking a financial advisor or accountant to contact the CRA (10%). Fewer would contact the CRA via mail (6%), through social media (6%), or by sending a fax (4%).

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

Base: (SMEs) Split sample, service module, all respondents (n=389)

Preferred source for clarification on information sent by the CRA	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
Contact the CRA by telephone	36%	31%	46%	34%	34%	45%
Send the CRA an email	14%	15%	11%	15%	10%	10%
Visit the tax pages of the Canada.ca website	12%	12%	12%	13%	12%	7%
Contact the CRA using an online chat function	10%	11%	8%	10%	15%	4%
Ask financial advisor/accountant to contact the CRA	10%	8%	13%	5%	12%	27%
Contact the CRA by mail	6%	7%	3%	7%	2%	4%
Contact the CRA via social media	6%	9%	1%	7%	7%	3%
Send the CRA a fax	4%	6%	2%	5%	7%	-
I don't know	3%	2%	4%	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.

Preferences differed across subgroups in the following ways:

- Women were more likely to show interest in contacting the CRA over the phone compared to men (42% vs 32%).
- Incorporated businesses (27%) were more likely to prefer asking a financial advisor or accountant to contact the CRA when it comes to obtaining clarification compared to partnerships (12%), or sole proprietors (5%).
- Businesses operating for over 10 years were more likely to contact the CRA by telephone for clarifications compared to those operating for 10 years or less (46% vs 31%).

- Those with a business size of 1 to 4 employees were more likely to select contacting the CRA over the phone compared to those with 5 to 99 employees (45% vs 22%).
- Businesses with 5 to 99 employees were more likely to prefer the following approaches compared to those with 1 to 4 employees:
 - Visit the tax pages of the Canada.ca website (17% vs 9%)
 - Contact the CRA by mail (10% vs 3%)
 - Contact the CRA by social media (10% vs 3%)

Businesses were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. More than a third of SMEs (38%) specified that they would prefer to contact the CRA by telephone in this situation. A distant second were the tax pages of the Canada.ca website (15%), followed by email (13%) and asking a financial advisor or accountant to contact the CRA (11%). Fewer would contact the CRA using an online chat function (8%), by mail (6%), sending a fax (4%), or via social media (2%).

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

Base: (SMEs) Split sample, service module, all respondents (n=389)

Preferred source for assistance on a personal tax matter	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
Contact the CRA by telephone	38%	36%	42%	39%	32%	42%
Visit the tax pages of the Canada.ca website	15%	14%	15%	12%	22%	15%
Send the CRA an email	13%	14%	11%	15%	2%	12%
Ask financial advisor/accountant to contact the CRA	11%	8%	18%	7%	20%	23%
Contact the CRA using an online chat function	8%	10%	6%	10%	12%	4%
Contact the CRA by mail	6%	8%	3%	7%	7%	1%
Send the CRA a fax	4%	6%	1%	4%	5%	1%
Contact the CRA via social media	2%	3%	1%	3%	-	-
I don't know	2%	2%	3%	3%	-	-

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

When it comes to receiving assistance on a personal tax matter, the following subgroups differences emerged:

- Businesses whose tax filing method utilized outside tax preparation services were more likely to select asking a financial advisor or accountant compared to those utilizing in-house resources (18% vs 5%).
- Businesses operating for over 10 years were more likely to ask a financial advisor or accountant compared to those operating for 10 years or less (18% vs 8%).
- Sole proprietors tended to prefer contacting the CRA via email compared to partnerships (15% vs 2%).

- Incorporated businesses (23%) or partnerships (20%) were more likely to ask a financial advisor or accountant compared to sole proprietors (7%).
- Partnerships were more likely to prefer contacting the CRA using an online chat function compared to incorporated businesses (12% vs 4%).
- Those with a business size of 1 to 4 employees were more likely to select contacting the CRA over the phone compared to those with 5 to 99 employees (44% vs 30%).
- Businesses with 5 to 99 employees were more likely to prefer contacting the CRA via mail compared to those with fewer employees (10% vs 3%).

Confidence resolving a tax disagreement

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

Just over two-fifths of SMEs (44%) were very confident (scores of 8 – 10) that they would be able to resolve a disagreement with their business taxes, while 34% expressed a moderate level of confidence (scores of 4 – 7). Nearly a fifth of respondents (17%) expressed a low level of confidence (scores of 1 – 3) that the issue would be resolved. This results in an average confidence score of 6.5, representing a neutral score.

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

Base: (SMEs) Split sample, service module, all respondents (n=389)

Confidence rating	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
8-10	44%	56%	23%	50%	37%	27%
4-7	34%	28%	44%	32%	41%	38%
1-3	17%	14%	23%	14%	17%	30%
Don't know	5%	2%	10%	5%	5%	6%
Mean	6.5	7.0	5.6	6.8	6.6	5.4

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

Additional subsegment confidence findings included the following:

- Average confidence scores were higher among businesses operating in Quebec (7.3) compared to those in Ontario (6.5), or Alberta (6.0).

- Businesses operating for 10 years or less expressed greater confidence compared to those operating for more than 10 years (7.0 vs 5.6).
- Sole proprietors (6.8) or partnerships (6.6) were more confident compared to incorporated businesses (5.4).
- Businesses with 5 to 99 employees were more confident compared to those with fewer employees (7.2 vs 6.0).
- Businesses whose method of recent contact with the CRA was online were more confident compared to those whose contact took place over the phone (7.2 vs 5.6).
- Men were more confident compared to women (6.8 vs 6.1).

Using the same confidence scale, businesses were asked to rate how confident they would be that, in the event of a disagreement with the CRA over their business taxes, the process would be conducted fairly. Nearly half of SMEs (46%) were quite confident (scores of 8 – 10), while 35% expressed a moderate level of confidence (scores of 4 – 7). More than 1 in 10 respondents (15%) expressed a low level of confidence (scores of 1 – 3) that the process would be fair. This results in an average confidence score of 6.7.

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

Base: (SMEs) Split sample, service module, all respondents (n=389)

Confidence rating	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
8-10	46%	56%	30%	52%	44%	27%
4-7	35%	29%	44%	33%	39%	37%
1-3	15%	13%	18%	12%	15%	30%
Don't know	4%	2%	7%	4%	2%	7%
Mean	6.7	7.1	5.9	6.9	6.9	5.5

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 Quebec (7.4) were more confident compared to those in Ontario (6.7), or Alberta (6.2).
- Business whose method of most recent contact took place online were more confident compared to those whose contact took place over the phone (7.4 vs 6.0).

- Businesses operating for 10 years or less were more confident compared to those operating for over 10 years (7.1 vs 5.9).
- Sole proprietors (6.9) or partnerships (6.9) were more confident compared to incorporated businesses (5.5).
- Businesses with 5 to 99 employees were more confident compared to those with fewer employees (7.2 vs 6.2).
- Men were more confident compared to women (6.9 vs 6.4).

Service statements

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

Nearly 4 in 5 SMEs (78%) strongly agreed (scores of 8 – 10) that when contacting the CRA by telephone, they are able to get service in the official language of their choice. More than half of businesses also agreed that the CRA offers online services that meet their needs (53%). Nearly half of respondents specified that they know how to access the tax benefits and credits their business is entitled to or feel well-informed about the services the CRA has to offer (46% respectively).

Table 68. Perceptions of service

Base: (SMEs) Split sample, service module, all respondents (n=389)

Service delivery 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.	78%	16%	3%	3%	8.6
The CRA offers online services that meet your needs.	53%	34%	9%	3%	7.2
You know how to access the tax benefits and credits your business is entitled to.	46%	39%	12%	2%	6.8
You feel well-informed about the services the CRA has to offer.	46%	39%	14%	2%	6.7

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

Additional relevant differences across various subgroups included the following:

- SMEs who used in-house resources exclusively to file their business taxes were more likely to agree with the following metrics compared to those utilizing an external tax preparation service exclusively:
 - The CRA offers online services that meet their needs (7.6 vs 6.8)
 - Understanding of how to access tax benefits and credits for business (7.5 vs 6.2)
 - Feeling well-informed about the services the CRA has to offer (7.3 vs 6.2)
- Businesses operating for less than 10 years were more likely to agree with the following metrics compared to those operating for 10 years or more:
 - The CRA offers online services that meet their needs (7.5 vs 6.7)
 - Understanding of how to access tax benefits and credits for business (7.2 vs 6.3)
 - Feel well-informed about the services the CRA has to offer (7.1 vs 6.1)
- Those whose recent contact with the CRA took place online were more likely to agree with the following metrics compared to those whose contact took place over the phone:
 - The CRA offers online services that meet their needs (7.8 vs 6.5)
 - Understanding of how to access tax benefits and credits for business (7.3 vs 6.4)
 - Feeling well-informed about the services the CRA has to offer (7.5 vs 6.0)
- Businesses operating in British Columbia were more likely to agree with being served in the official language of their choice compared to those operating in Quebec (9.1 vs 8.3).
- Those operating in Quebec were more likely to agree with the following service statements compared to those living in Ontario, Alberta, or British Columbia:
 - Understanding of how to access tax benefits and credits for business (7.6 vs 6.7, 6.4, 6.8)
 - Feel well-informed about the services the CRA has to offer (7.6 vs 6.7, 6.2, 6.6)

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. Nearly three quarters of SMEs (73%) had a My Business Account, 17% did not and 10% weren't sure or refused to answer.

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

Base: (SMEs) Split sample, service module, all respondents (n=389)

Registered with My Business Account	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
Yes	73%	75%	70%	70%	76%	86%
No	17%	18%	16%	21%	10%	3%
Don't know/ Refused	10%	7%	13%	9%	15%	11%

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

Those most likely to be registered for the My Business Account secure tax portal included:

- SMEs who had contact with the CRA over the past 12 months (89% vs 53% who did not).
- Respondents who do not identify as having a disability (76% vs 60% of those who do).
- Incorporated businesses (86% vs 76% of partnerships, 70% of sole proprietors).

Canadian business respondents who most recently interacted with the CRA over the phone were asked to describe why they did not use the My Business Account secure tax portal. A quarter (27%) mentioned something related to access to information, including 17% who specifically mentioned the need for clarifications related to information that was received from the CRA. Another 20% cited difficulties accessing the online portal, while 18% mentioned the 'convenience' of engaging with the CRA over the phone. Security or privacy concerns utilizing the online portal (15%), were brought up by another 1 in 10. Additional mentions included miscellaneous service needs (13%).

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

Base: (SMEs) Split sample, service module, respondents who contacted the CRA over the phone (n=60)

Reasons for calling	Total (n=60)
Information (Net)	27%
Much easier to get/gather the right information	5%
Wasn't able to get the right information using MyBA	3%
Taxes/tax information	2%
Clarifications (Subnet)	17%
Wanted in-depth clarification on queries/wanted clear answers	17%
Access (Net)	20%
Having issues accessing their site/locked out of my account	20%
Convenience (Net)	18%
Prefer to talk to a human than online/chat	10%
Want faster transaction	5%
It was more convenient/easier/simple	3%
Security/Privacy (Net)	15%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	10%
Question involves bills/payment/money matters	5%
Miscellaneous (Net)	13%
They asked me to call/a call is required/just returning the call	8%
It is more effective/efficient	2%
Need immediate help/immediate resolution on issues	2%
Not responsive to emails	2%
Other	7%

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

Business tax processes

Canadian businesses were asked to describe how letters from the CRA that are addressed to the business are processed. Most (65%) reported being responsible for reading and dealing with any letters received from the CRA with nearly everyone else (33%) indicating they typically read the letter personally and give it to their accountant or finance area to handle. Few reported immediately passing any letters received from the CRA to their accountant or finance area without personally reading it first (1%).

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

Base: (SMEs) Split sample, service module, all respondents (n=389)

Process of receiving letter	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
I would read it and deal with it myself	65%	64%	65%	71%	59%	55%
I would read it and give it to my accountant or finance area to handle	33%	33%	34%	27%	39%	42%
I would give it to my accountant or finance area without reading it	1%	2%	-	2%	-	-
Don't know/ Refused	1%	1%	1%	<1%	2%	3%

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

Sole proprietors were more likely to specify that they would read letters received from the CRA and address them themselves compared to incorporated businesses (71% vs 55%).

Conversely, incorporated businesses were more likely to specify that they would read it and give it to their accountant or finance area to handle compared to sole proprietors (42% vs 27%).

Respondents who reported providing mail from the CRA to their accountant were asked whether they had a dedicated employee or team of employees that deal with the CRA. Nearly half of businesses (47%) had dedicated staff to deal with the CRA on behalf of the organization, while 52% did not.

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

Base: (SMEs) Split sample: service module, respondents who would provide the letter to their accountant (n=134)¹¹

Dedicated employee(s) that deal with the CRA	Total (n=134)	Operating for 10 years or less (n=86)	Operating for over 10 years (n=48)	Sole proprietor (n=70)	Partnership (n=16)	Incorporated (n=30)
Yes	47%	53%	35%	46%	69%	40%
No	52%	45%	65%	53%	31%	60%
Don't know/Refused	1%	1%	-	1%	-	-

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

Canadian businesses were asked how often they engage in a series of online business activities. Of the services included, online banking (68%) was most likely to be used frequently, followed by making payments online (59%), and receiving bills electronically (53%). Not quite half of SMEs also reported making purchases online and sending invoices electronically (44% respectively) on a frequent basis. Roughly 2 in 5 businesses frequently sent or received e-transfers (40%), or maintained a company website (37%).

Table 73. Frequency of engaging in online business activities

Base: (SMEs) Split sample: service module, all respondents (n=389)

Frequency of business activities	Frequently	Sometimes	Rarely	Never	Don't know
Bank online	68%	22%	6%	3%	1%
Make payments online	59%	26%	10%	5%	1%
Receive bills electronically	53%	25%	14%	7%	1%
Make purchases online	44%	35%	15%	5%	1%
Send invoices electronically	44%	30%	14%	10%	1%
Send or receive electronic money transfers (e-transfers)	40%	38%	16%	5%	1%
Maintain a company website	37%	21%	14%	27%	1%

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

¹¹ Caution small subgroup sample sizes

Relevant subsegment differences across the various online business activities included the following:

- Women tended to report frequently banking online to a greater extent than men (78% vs 61%).
- Respondents registered for the My Business Account service tended to more frequently engage in the following activities compared to those not registered:
 - Make payments online (64% vs 43%)
 - Send invoices electronically (50% vs 27%)
 - Send or receive electronic money transfers (45% vs 25%)
 - Maintain a company website (41% vs 21%)

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

More than three quarters of SMEs (77%) reported visiting the Canada.ca website for tax-related information.

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

Base: (SMEs) Split sample: service module, all respondents (n=389)

Previously visited Canada.ca website	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
Yes	77%	33%	77%	78%	80%	80%
No	20%	20%	19%	19%	17%	18%
Don't know/ Refused	3%	2%	4%	3%	2%	1%

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

Those most likely to have visited the tax pages of the Canada.ca website included the following:

- Businesses utilizing in-house resources exclusively to file business taxes (88% vs 66% of those using outside tax preparation services exclusively).
- Those who had contact with the CRA over the past 12 months (87% vs 62% of those who did not have contact).
- Those registered for the My Business Account service (84% vs 52% of those not registered).

Businesses that had visited the Canada.ca website for tax-related information were asked to provide their level of agreement on a scale of 1 to 10 with a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than half of respondents (52%) strongly agreed (scores of 8 – 10) that the website provided them with information that was needed. Roughly half further agreed that the information provided was easy to understand (50%) and easy to find (46%).

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

Table 75. Perceptions of the Canada.ca website

Base: (SMEs) Split sample: service module, respondents who have visited the Canada.ca website for tax-related information (n=301)

Website perception statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	52%	39%	9%	<1%	7.2
The information provided on the tax pages of the Canada.ca website is easy to understand.	50%	36%	13%	-	6.9
It is easy to find the information I'm looking for.	46%	38%	16%	-	6.6

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 differences for website evaluation metrics included the following:

- Businesses operating in Quebec were more likely to agree with the following website metrics compared to those operating in Alberta:
 - The website provided me with the information that I needed (7.7 vs 6.7)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.4 vs 6.5)
 - It is easy to find the information I'm looking for (7.6 vs 5.8)
- Sole proprietors were more likely to agree with the following metrics compared to incorporated businesses:
 - The website provided me with the information that I needed (7.3 vs 6.4)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.1 vs 6.1)
 - It is easy to find the information I'm looking for (6.8 vs 5.8)
- Businesses operating for 10 years or less were more likely to agree with the following metrics compared to those operating for over 10 years:
 - The website provided me with the information that I needed (7.4 vs 6.7)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.2 vs 6.3)
 - It is easy to find the information I'm looking for (7.1 vs 5.9)
- Those registered for the My Business Account service were more likely to agree with the following metrics compared to those not registered:
 - The website provided me with the information that I needed (7.3 vs 6.3)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.0 vs 6.1)
 - It is easy to find the information I'm looking for (6.9 vs 5.5)

Tax filing burden

Businesses were asked to provide their level of agreement on a scale of 1 to 10 with a series of tax filing perception metrics, with 1 being completely disagree and 10 being completely agree. Just over two-fifths of SMEs (42%) strongly agreed (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. Slightly fewer strongly agreed that the CRA takes their needs into account when developing products and services (40%) and that new products and services are in line with the realities of conducting business (40%).

Table 76. Perceptions of business tax filing process

Base: (SMEs) Split sample: service module, all respondents (n=389)

Tax filing process 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.	42%	42%	10%	5%	6.8
The CRA takes the needs of businesses into account when developing new products and services.	40%	35%	12%	14%	6.8
The CRA develops new products and services that are in line with the realities of conducting business.	40%	33%	11%	16%	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.

Relevant subgroup differences across these business tax filing metrics include the following:

- Businesses operating for 10 years or less were more likely to agree with the following metrics compared to those operating for over 10 years:
 - Spending less time over the past year searching for information to meet business tax obligations (7.2 vs 6.2)
 - The CRA takes the needs of businesses into account when developing new products and services (7.3 vs 6.0)
 - The CRA develops new products and services that are in line with the realities of conducting business (7.3 vs 5.9)

- Businesses operating in Quebec were more likely to agree with the following metrics compared to those operating in Ontario or British Columbia:
 - Spending less time over the past year searching for information to meet business tax obligations (7.6 vs 6.7, 6.2)
 - The CRA takes the needs of businesses into account when developing new products and services (7.5 vs 6.8, 6.8)
 - The CRA develops new products and services that are in line with the realities of conducting business (7.7 vs 7.0, 6.6)

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. The bulk of respondents either felt it was very burdensome (scores of 8 – 10) (37%), or moderately burdensome (scores of 4 – 7) (38%). The remaining 25% rated meeting their business tax filing obligations between a 1 – 3. This results in an average burden score of 6.0, representing a neutral score.

Table 77. Perceived burden to meet business tax obligations

Base: (SMEs) Split sample: service module, all respondents (n=389)

Burdensome rating	Total (n=389)	Operating for 10 years or less (n=245)	Operating for over 10 years (n=142)	Sole proprietor (n=246)	Partnership (n=41)	Incorporated (n=71)
8-10	37%	43%	25%	39%	39%	27%
4-7	38%	35%	43%	33%	49%	51%
1-3	25%	21%	31%	27%	12%	21%
Don't know	1%	1%	1%	1%	-	1%
Mean	6.0	6.3	5.4	5.9	6.4	6.0

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 differences across average burden ratings included the following:

- Men were more likely to provide higher average burden scores compared to women (6.2 vs 5.6).
- TIs operating for 10 years or less were more likely to provide higher average burden scores compared to those operating for over 10 years (6.3 vs 5.4).
- Those with 5 to 99 employees were more likely to provide higher average burden scores compared to those with fewer employees (6.4 vs 5.7).

- Those who reported interacting with the CRA over the past year tended to rate their level of burden higher on average compared to those with no contact (6.4 vs 5.5).

Tax intermediaries (TIs)

Contact preferences when dealing with the CRA

Tax intermediaries were asked to describe their preferred means of receiving service or information in different circumstances that involve dealing with the CRA. When it comes receiving basic information, 43% would prefer to visit the tax pages of the Canada.ca website, while 19% would opt to contact the CRA by telephone. Fewer would prefer contacting the CRA using an online chat function (11%) or by sending the CRA an email (10%). Additional mentions include contacting the CRA via mail (5%), through social media (5%), or sending the CRA a fax (4%).

Table 78. Preferred source of service for basic information

Base: (TIs) Split sample, service module, all respondents (n=401)

Preferred source for basic information	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
Visit the tax pages of the Canada.ca website	43%	42%	45%	44%	44%
Contact the CRA by telephone	19%	18%	21%	19%	18%
Contact the CRA using an online chat function	11%	11%	10%	10%	14%
Send the CRA an email	10%	10%	10%	9%	11%
Contact the CRA by mail	5%	6%	5%	6%	5%
Contact the CRA via social media	5%	8%	1%	5%	3%
Send the CRA a fax	4%	4%	5%	5%	3%
I don't know	2%	2%	3%	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 differences across these preferences included the following:

- TIs operating in British Columbia were more likely to prefer contact with the CRA through the tax pages of the Canada.ca website compared to those living in Quebec (57% vs 38%).

- Businesses operating for 10 years or less were more likely to prefer contact through social media compared to those operating for over 10 years (8% vs 1%).

TIs were then asked to describe their preferred means of receiving service or information when they require clarification regarding information sent by the CRA. This time, contact via telephone was the top option (44%), followed by sending the CRA an email (16%), using an online chat function (12%), and visiting the tax pages of the Canada.ca website (11%). Fewer would prefer to contact the CRA by mail (8%), via social media (5%), or by fax (2%).

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

Base: (TIs) Split sample, service module, all respondents (n=401)

Preferred source for clarification on information sent by the CRA	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
Contact the CRA by telephone	44%	41%	49%	43%	48%
Send the CRA an email	16%	12%	19%	16%	15%
Contact the CRA using an online chat function	12%	17%	6%	11%	14%
Visit the tax pages of the Canada.ca website	11%	12%	12%	13%	9%
Contact the CRA by mail	8%	9%	7%	9%	6%
Contact the CRA via social media	5%	7%	3%	4%	5%
Send the CRA a fax	2%	1%	2%	2%	-
I don't know	2%	1%	3%	2%	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:

- Those operating for 10 years or less would prefer to contact the CRA using an online chat function compared to those operating for over 10 years (17% vs 6%).
- TIs that were not registered with the Represent a Client service were more likely to prefer contact for the CRA by telephone compared to those that were registered (54% vs 39%).
- Those that rated the overall performance of the CRA as good (scores of 8 – 10) were more likely to prefer visiting the tax pages of the Canada.ca website compared to those who rated overall performance as poor (scores of 1 – 3) (16% vs 6%).

- Conversely, those that rated overall performance as poor tended to prefer to contact the CRA by telephone compared to those that rated performance as good (51% vs. 37%).

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 contact the CRA by email (15%), while fewer would utilize an online chat function (9%) or would visit the tax pages of the Canada.ca website (8%). Additional mentions included contact by mail (6%), via social media (5%), or sending the CRA a fax (3%).

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

Base: (TIs) Split sample, service module, all respondents (n=401)

Preferred source for assistance on a personal tax matter	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
Contact the CRA by telephone	49%	46%	53%	49%	51%
Send the CRA an email	15%	16%	15%	14%	17%
Contact the CRA using an online chat function	9%	11%	8%	9%	5%
Visit the tax pages of the Canada.ca website	8%	7%	10%	9%	10%
Contact the CRA by mail	6%	8%	5%	7%	5%
Contact the CRA via social media	5%	7%	3%	7%	3%
Send the CRA a fax	3%	3%	2%	2%	4%
I don't know	3%	2%	5%	2%	5%

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

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

- Those operating in Quebec (15%) demonstrated greater preference interaction through social media compared to those operating in British Columbia (0%).
- TIs that rated the overall performance of the CRA as poor (scores of 1 – 3) tended to prefer to contact the CRA by email compared to those that rated performance as good (scores of 8 – 10) (21% vs. 10%).

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 a third of TIs provided a high level of confidence (scores of 8 – 10) (35%), while 43% provided a moderate level of confidence (scores of 4 – 7). Nearly a fifth of respondents (17%) described a low level of confidence (scores of 1 – 3) that the disagreement would be resolved. This results in an average confidence score of 6.2.

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

Base: (TIs) Split sample, service module, all respondents (n=401)

Confidence rating	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
8-10	35%	37%	35%	39%	31%
4-7	46%	47%	43%	42%	52%
1-3	17%	15%	19%	18%	14%
Don't know	2%	1%	3%	2%	3%
Mean	6.2	6.4	6.1	6.2	6.1

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".

Those operating in Quebec (6.6), or Ontario (6.3) were more likely to provide a higher average confidence score compared to those operating in British Columbia (5.4).

Using the same confidence scale, respondents were asked to rate their level of confidence that the resolution process would be conducted fairly in the event of a disagreement. More than a third of TIs (37%) provided a high level of confidence (scores of 8 – 10), while nearly half (47%) provided a moderate level of confidence (scores of 4 – 7). Fewer (14%) described a low level of confidence (scores of 1 – 3) that the process would be conducted fairly. This results in an average confidence score of 6.4, representing a neutral score.

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

Base: (TIs) Split sample, service module, all respondents (n=401)

Confidence rating	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
8-10	37%	37%	38%	39%	32%
4-7	47%	48%	44%	46%	49%
1-3	14%	13%	16%	15%	15%
Don't know	2%	1%	2%	1%	5%
Mean	6.4	6.5	6.4	6.4	6.2

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

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

- Those operating in Quebec (6.8), or Ontario (6.5) were more likely to provide a higher average confidence score compared to those operating in British Columbia (5.6).
- Average confidence in fair resolution was greater among those who were registered for the Represent a Client service (6.6 vs 6.0 for those who were not registered).

Service statements

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

More than two-thirds of respondents (68%) had a high level of agreement (scores of 8 – 10) that when contacting the CRA by telephone, they are able to get service in the official language of their choice. Nearly half of TIs agreed that they know how to access the tax benefits and credits their clients are entitled to (49%), while 42% felt well-informed about the services the CRA has to offer. Another 40% of TIs agreed the CRA offers online services that meet their needs.

Table 83. Perceptions of service

Base: (TIs) Split sample, service module, all respondents (n=401)

Service delivery 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.	68%	25%	5%	2%	8.0
You know how to access the tax benefits and credits your clients are entitled to.	49%	41%	8%	3%	7.1
You feel well-informed about the services the CRA has to offer.	42%	45%	12%	1%	6.7
The CRA offers online services that meet your needs.	40%	45%	13%	3%	6.6

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 that had contact with the CRA in the past 12 months were more likely to agree that they know how to access the tax benefits and credits their clients are entitled to compared to those that had no contact (7.3 vs 6.5).
- Those who were registered for the Represent a Client service were more likely to agree with the following metrics compared to those who were not registered:
 - Know how to access the tax benefits and credits (7.4 vs 6.5)
 - Feel well-informed about the services the CRA has to offer (6.9 vs 6.2)

Registered for online services

Canadian TIs were asked to specify whether they were currently registered with the CRA’s Represent a Client secure tax portal. More than half of TIs (53%) reported having an account, while more than a third (36%) did not. More than 1 in 10 TIs (11%) were unsure or refused to answer whether they used the CRA’s secure tax portal.

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

Base: (TIs) Split sample, service module, all respondents (n=401)

Registered with Represent a Client Account	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
Yes	53%	56%	51%	67%	25%
No	36%	32%	41%	25%	62%
Don’t know/Refused	11%	12%	9%	7%	13%

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

Those that reported interacting the CRA over the past 12 months were more likely to be registered with the Represent a Client service compared to those that had no contact (67% vs 25%).

Registered users of Represent a Client whose most recent contact with the CRA took place over the phone were asked to describe why they did not use the online tax portal. Nearly a third of respondents (30%) described ‘convenience’ as the reasoning behind using this means of interaction. More than a fifth mentioned access to information (23%), with 18% specifically mentioning the need for clarifications related to information that was received from the CRA. An additional fifth of respondents cited security or privacy concerns surrounding utilizing the online portal (22%).

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

Base: (TIs) Split sample, service module, respondents who contacted the CRA over the phone (n=82)

Reasons for calling	Total (n=82)
Convenience (Net)	30%
Prefer to talk to a human than online/chat	11%
Want faster transaction	11%
It was more convenient/easier/simple	9%
Information (Net)	23%
Taxes/tax information	2%
Wasn't able to get the right information using RAC	1%
Could not find answers in their website	1%
Clarifications (Subnet)	18%
Wanted in-depth clarification on queries/wanted clear answers	18%
Security/Privacy (Net)	22%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	17%
Question involves bills/payment/money matters	4%
It is more reliable/secure	1%
Miscellaneous (Net)	10%
Need immediate help/immediate resolution on issues	10%
Access (Net)	4%
Having issues accessing their site/locked out of my account	4%
Other	9%
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]?

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

Nearly 9 in 10 TIs (86%) reported visiting the Canada.ca website for tax-related information.

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

Base: (TIs) Split sample, service module, all respondents (n=401)

Previously visited Canada.ca website	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=115)
Yes	86%	86%	87%	93%	74%
No	12%	13%	11%	7%	23%
Don't know/Refused	2%	2%	1%	1%	3%

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

Those most likely to have visited the tax pages of the Canada.ca website included the following:

- TIs who had contact with the CRA over the past 12 months (93% vs 74% among those that had no contact).
- Those registered for the Represent a Client secure tax portal (93% vs 79% among those not registered).

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 with a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than two-fifths of respondents (43%) strongly agreed (scores of 8 – 10) that the website provided the information that was needed. Slightly fewer agreed that the information provided was easy to understand (40%), or that the information was easy to find (38%).

Table 87. Perceptions of the Canada.ca website

Base: (TIs) Split sample: service module, respondents who have visited the Canada.ca website for tax-related information (n=345)

Website perception statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	43%	47%	10%	-	6.8
The information provided on the tax pages of the Canada.ca website is easy to understand.	40%	48%	11%	1%	6.6
It is easy to find the information I'm looking for.	38%	46%	16%	-	6.4

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 who were registered for the Represent a Client service were more likely to agree that finding information on the Canada.ca website was easy compared to those not registered (6.7 vs 6.1).

Those operating in Quebec were more likely to agree that the website provided the information that was needed compared to those operating in British Columbia (7.2 vs 6.4).

Tax filing burden

TIs were asked to provide their level of agreement on a scale of 1 to 10 with a series of tax filing perception metrics, with 1 being completely disagree and 10 being completely agree. More than a third of respondents 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 (35%), that the CRA develops new products and services that are in line with the realities of conducting business (35%), and takes the needs of businesses into account when developing these new products and services (34%).

Table 88. Perceptions of business tax filing process

Base: (TIs) Split sample, service module, all respondents (n=401)

Tax filing process 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 clients' obligations to the CRA.	35%	48%	12%	5%	6.4
The CRA develops new products and services that are in line with the realities of conducting business.	35%	46%	13%	6%	6.3
The CRA takes the needs of businesses into account when developing new products and services.	34%	47%	13%	5%	6.4

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 differences across these business tax filing metrics include the following:

- Those who interacted with the CRA over the phone over the past year were more likely to agree that they spent less time searching for required information to meet business clients' tax obligations compared to those whose contact took place through the Canada.ca website (6.5 vs 5.5).
- TIs that were registered for the Represent a Client service were more likely to agree with the following metrics compared to those not registered:
 - Spending less time over the past year searching for information to meet business clients' tax obligations (6.6 vs 5.8)
 - The CRA takes the needs of businesses into account when developing new products and services (6.6 vs 6.1)
 - The CRA develops new products and services in line with the realities of conducting business (6.5 vs 5.9)

- Those operating in Quebec were more likely to agree with the following metrics compared to those operating in British Columbia:
 - The CRA takes the needs of businesses into account when developing new products and services (7.0 vs 5.3)
 - The CRA develops new products and services in line with the realities of conducting business (6.8 vs 5.8)
 - Spending less time over the past year searching for information to meet business clients' tax obligations (6.6 vs 5.8)

TIs were asked to rate the level of burden they had experienced while meeting their clients' business tax obligations on a scale of 1 to 10, with 1 being not at all burdensome and 10 being extremely burdensome. Nearly a quarter of TIs felt it was very burdensome (scores of 8 – 10) (23%), while more than half felt it was moderately burdensome (scores of 4 – 7) (52%). Fewer (22%) rated meeting their business clients' tax filing obligations between a 1 – 3. This results in an average confidence score of 5.6.

Table 89. Perceived burden to meet business clients' tax obligations

Base: (TIs) Split sample, service module, all respondents (n=401)

Burdensome rating	Total (n=401)	Operating for 10 years or less (n=217)	Operating for over 10 years (n=172)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=111)
8-10	23%	24%	22%	23%	21%
4-7	52%	52%	54%	52%	53%
1-3	22%	22%	23%	24%	20%
Don't know	3%	1%	1%	1%	6%
Mean	5.6	5.7	5.4	5.6	5.4

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

Attitudes towards tax compliance

General population

Fairness

Canadians were asked to specify whether they feel that the amount of money they paid in taxes was reflective of the services received from governments. Most felt that they paid too much in taxes – including 39% who felt that they paid significantly too much and 25% who felt that they paid somewhat too much – while nearly a third (30%) felt that they paid about the right amount. Few (4%) felt that they paid too little.

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

Base: (General population) Split sample: tax compliance module, all respondents (n=1,201)

Level of taxes and services received	Total (n=1,201)	ATL (n=130)	QC (n=276)	ON/ NU (n=399)	MB/ SK (n=126)	AB/ NWT (n=114)	BC/ YK (n=156)	18 – 24 (n=33)	25 – 34 (n=157)	35 – 49 (n=219)	50 – 64 (n=284)	65+ (n=502)
Too much – Significantly	39%	44%	37%	40%	41%	36%	39%	33%	45%	42%	41%	31%
Too much – Somewhat	25%	22%	25%	24%	27%	29%	23%	39%	31%	25%	21%	18%
About the right amount	30%	30%	32%	30%	26%	27%	34%	21%	20%	29%	32%	42%
Too little	4%	3%	3%	4%	5%	6%	2%	-	4%	4%	2%	6%
Don't Know/ Refused	2%	1%	2%	2%	1%	3%	3%	7%	-	-	3%	3%

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

Additional subgroup comparisons reveal the following noteworthy differences:

- Men were more likely to feel that they paid significantly too much compared to women (44% vs 35%).
- Respondents 65 years of age or older were the most likely to feel they paid about the right amount (42%). Conversely, those 25 to 34 (45%) 35 to 49 (42%) and those 50 to 64 (41%) were more likely than those in the highest age bracket (31%) to feel they paid significantly too much.

- Those with a high school education (39%) were more likely to feel that they paid significantly too much compared to those with a university education (35%), whereas those with a university education were more likely to feel they paid about the right amount compared to those with a different type of education (36% vs. 26%).
- Those working full-time were more likely to feel they paid significantly too much compared to retired respondents (45% vs 32%).
- Canadians who rated the CRA's overall performance as poor (scores of 1 – 3) (51%) were more likely to feel that they paid significantly too much in taxes compared to those who rated overall performance as neutral (scores of 4 – 7) (36%) or good (scores of 8 – 10) (33%).
- Respondents whose SSI scores were low (scores of 1 – 3) (55%) or neutral (scores of 4 – 7) (46%) were more likely to feel that they paid significantly too much compared to those with high SSI scores (scores of 8 – 10) (32%).
- Respondents whose trust index scores were low (scores of 1 – 3) (75%) or neutral (scores of 4 – 7) (39%) were more likely to feel that they paid significantly too much compared to those with high trust index scores (scores of 8 – 10) (24%).

Catching tax cheaters

Canadians were asked to rate the likelihood that tax cheaters would be caught on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. Nearly a quarter of respondents scored the likelihood as high (scores of 8 – 10) (24%), while more than half provided a moderate score (scores of 4 – 7) (52%). Fewer (17%) described a low likelihood (scores of 1 – 3) of tax cheaters being caught in Canada. The average likelihood score among Canadians was 5.8.

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

Base: (General population) Split sample: tax compliance module, all respondents (n=1,201)

Likelihood of catching tax cheaters	Total (n=1,201)	ATL (n=130)	QC (n=276)	ON/NU (n=399)	MB/SK (n=126)	AB/NWT (n=114)	BC/YK (n=156)	18 – 24 (n=33)	25 – 34 (n=157)	35 – 49 (n=219)	50 – 64 (n=284)	65+ (n=502)
8-10	24%	33%	29%	24%	26%	14%	19%	37%	30%	18%	26%	19%
4-7	52%	46%	54%	52%	53%	52%	51%	51%	52%	50%	52%	54%
1-3	17%	15%	11%	17%	15%	27%	19%	9%	15%	23%	15%	15%
Don't know/Refused	7%	5%	7%	7%	6%	8%	10%	4%	3%	9%	7%	11%
Mean	5.8	6.2	6.3	5.7	5.8	5.1	5.5	6.3	6.1	5.3	5.9	5.6

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

Subsegment differences among those more likely to believe tax cheaters will get caught include:

- Canadians who rated the CRA’s overall performance score as good (scores of 8 – 10) (6.3 vs 5.7 rating the CRA as neutral, 5.2 rating the CRA as poor).
- Those living in Quebec (6.3), or Atlantic Canada (6.2 vs 5.5 for those living in British Columbia, 5.1 living in Alberta).
- Women (6.0 vs 5.6 among men).
- Those aged 25 to 34 (6.1), or 50 to 64 (5.9 vs 5.6 among those 65 years or older).
- Those earning less than \$40,000 (6.1), \$40,000 to under \$80,000 (5.8), or \$80,000 to under \$150,000 (5.7 vs 5.2 for those earning \$150,000 or more).
- Those not born in Canada (6.1 vs 5.7 for those born in Canada).
- Respondents whose SSI scores were high (scores of 8 – 10) (6.3 vs 5.3 for those whose SSI score was neutral (4 – 7), 4.9 for those whose SSI score was low (1 – 3)).
- Canadians whose trust index score was high (scores of 8 – 10) (6.5 vs 5.5 for those whose trust score was neutral, 4.8 for those whose trust score was low).

To further understand perceptions related to the likelihood of getting caught, respondents were asked the extent to which they agreed that the CRA catches tax cheaters. On par with the results presented above, 23% strongly agreed that the CRA catches those who cheat on their taxes.

Table 92. Perceptions of catching tax cheaters

Base: (General population) All respondents (n=2,400)

Catching tax cheaters statement	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	23%	46%	20%	11%	5.6

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

Relevant subgroup findings revealed the following:

- Canadians who rated the CRA’s overall performance score as good (scores of 8 – 10) (6.3) were more likely to agree that the CRA catches those who cheat on their taxes compared to those who rated performance as neutral (scores of 4 – 7) (5.7), or poor (scores of 1 – 3) (5.2).
- Skepticism towards the CRA’s ability to catch those who cheat on their taxes increased with age. Likelihood to agree decreased from 6.8 among those 18 to 24 and 6.0 among those 25 to 34 to 5.4 among those 35 to 49, 5.3 among those 50 to 64 and 5.4 among those 65 and older.
- Those living in Atlantic Canada were more likely to agree the CRA catches those tax cheaters (6.1) compared to those living in Ontario (5.6), Manitoba or Saskatchewan (5.5), Alberta (5.3), or British Columbia (5.3).
- Skepticism that the CRA catches those who cheat on their taxes also increased as household income increased. Likelihood to agree gradually decreased from 6.1 among those earning under \$40,000 to 5.0 among those earning over \$150,000.
- Women were more likely to agree that the CRA catches tax cheaters compared to men (5.8 vs 5.5).
- Those born abroad were more likely to agree that the CRA catches tax cheaters compared to those born in Canada (6.3 vs 5.4).
- Agreement that the CRA catches tax cheaters was highly correlated with trust index scores. Agreement decreased from a high of 7.1 for those whose trust index score was good (scores of 8 – 10), to 5.2 that provided a moderate rating (scores of 4 – 7), to 3.3 that provided a poor rating (scores of 1 – 3).
- Agreement that the CRA catches tax cheaters was also highly correlated with SSI scores. Agreement decreased from a high of 6.3 among those whose SSI score was good (scores of 8 – 10), to 5.3 that provided a moderate SSI rating (scores of 4 – 7), to 4.9 among those that provided a poor rating (scores of 1 – 3).

Perceptions of tax cheating

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 two-thirds (67%) strongly agreed (scores of 8 – 10) that income tax cheating reduces money available for essential services.

Furthermore, roughly a third (36%) strongly agreed that the CRA should publish a list of people found guilty of tax offences while 27% moderately agreed (scores of 4 – 7) – and 34% strongly agreed that the CRA would never find out about income received in cash that is not declared (while 39% moderately agreed). Nearly as many Canadians strongly agreed that penalties are effective at discouraging future tax cheating (33%).

Statements that in some way condoned tax cheating obtained much lower levels of strong agreement. First, 22% strongly agreed that it is acceptable for people to pay cash for goods and services to avoid paying GST or HST while nearly twice as many strongly disagreed (42%). Similarly, 16% strongly agreed that it is okay for people not to declare income received in cash whereas over half of all respondents strongly disagreed (56%).

Agreement tended to be moderate for all metrics (scores of 4 – 7), apart from whether “it is okay for people not to declare income received in cash”, which received a strong disagreement score (3.7).

Table 93. Perceptions of tax cheating

Base: (General population) Split sample: tax compliance module, all respondents (n=1,201)

Tax cheating 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%	9%	4%	7.9
The CRA should publish a list of people found guilty of tax offences in court.	36%	27%	33%	3%	5.6
The CRA would never find out about income received in cash that is not declared on income tax forms.	34%	39%	20%	7%	6.1
Penalties are effective at discouraging future tax cheating.	33%	39%	20%	8%	6.0
It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.	22%	32%	42%	5%	4.5
It's OK for people not to declare income received in cash.	16%	26%	56%	2%	3.7

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

Relevant subgroup findings related to these statements include the following:

- Those living in Quebec (7.0) were more likely to agree that the CRA would never find out about income that is not declared on income tax forms compared to those living in Alberta (6.0), Ontario (5.9), Atlantic Canada (5.9), Manitoba or Saskatchewan (5.6), or British Columbia (5.6). Additional regional results revealed that those living in Atlantic Canada (6.8) were more likely to agree that penalties are effective at discouraging future tax cheating compared to those living in Quebec (5.9), British Columbia (5.8), Alberta (5.7), or Manitoba or Saskatchewan (5.3). Quebecers were the least likely to agree that when people cheat on their taxes it reduces money available for essential services (7.2), and that it is acceptable for people to pay cash for goods and services to avoid paying the GST/HST (3.9). Those living in Alberta (4.6) were more likely to agree that it is okay to not declare income received in cash compared to those living in Ontario (3.7), British Columbia (3.6), or Quebec (3.3).
- Those born abroad were more likely to agree that penalties are effective at discouraging future tax cheating compared to those born in Canada (6.9 vs 5.8).

- Those with high school education (4.6) were more likely to agree that it is okay to not declare income received in cash compared those with a trade school or college education (3.6) or those with a university education (3.3). As well, those with a university education were more likely to agree that income tax cheating reduces money available for essential services compared to those with a high school education (8.1 vs. 7.5). Agreement that penalties are effective at discouraging future tax cheating was highest among those with a high school education (6.4) compared to those with a university education (5.8). Those with a high school education (5.2), or trade school or college education (4.7) were also more likely than those with a university degree to agree that it is acceptable for people to pay cash for goods and services to avoid paying the GST/HST (4.1).
- Agreement that income tax cheating reduces money available for essential services was highest among those 65 years or older (8.4) compared to those 49 years or younger (7.7). Those 65 years or older were also the most likely to agree that the CRA would never find out about income received in cash that is not declared on income tax forms (6.4 vs. a range of 5.9 to 6.0 among younger age brackets). Those aged 18 to 24 (5.4), or 25 to 39 (4.9) were more likely to agree it is acceptable to pay cash for goods and services to avoid paying the GST/HST compared to those 50 to 64 (4.1) or 65 or older (4.2). Conversely, those 65 or older were the most likely to agree the CRA should publish a list of people found guilty of tax offences in court (6.3).
- Respondents with a household income of less than \$40,000 (4.6) were more likely to agree that it is okay for people not to declare income received in cash compared to those earning \$40,000 to under \$80,000 (3.8), \$80,000 to under \$150,000 (3.6) or \$150,000 or more (3.1). As well, respondents with a household income of under \$40,000 (6.6), or \$40,000 to under \$80,000 (6.2) were more likely to agree that the CRA would never find out about income received in cash that is not declared on income tax forms compared to those earning \$80,000 to under \$150,000 (5.6), or \$150,000 or more (5.5). Those in the lowest income bracket were also the most likely to agree that it is acceptable for people to pay cash for goods and services to avoid paying the GST/HST (5.1). Those earning \$40,000 to under \$80,000 (5.8) or \$80,000 to under \$150,000 (5.7) were more likely to agree the CRA should publish a list of people found guilty of tax offences in court compared to those earning \$150,000 or more (4.9).

- Across employment status, those who work part-time, and students were the most likely to agree that it's acceptable for people to pay cash for goods and services to avoid paying the GST/HST compared to those who were retired (5.4 respectively vs 4.2). Those who were retired were more likely to agree the CRA should publish a list of people found guilty of tax offences in court compared to those working full-time (5.4), part-time (5.1), or those who were self-employed (4.6).
- Agreement that income tax cheating reduces money available for essential services was highly correlated with trust index scores. Agreement decreased from a high of 8.7 for those whose trust index score was good (scores of 8 – 10), to 7.9 that provided a moderate rating (scores of 4 – 7), to 6.1 among those that provided a poor rating (scores of 1 – 3). Those providing a good trust index score were also the most likely to agree that penalties are effective at discouraging future tax cheating (6.9) compared to 5.7 among those providing a moderate score and 4.8 among those providing a poor rating. Those providing good ratings were also more likely to agree that the CRA should publish a list of people found guilty of tax offences in court (6.1) compared to 5.5 among those providing moderate scores and to 5.1 among those providing a poor rating.
- Canadians who rated the CRA's overall performance score as good (scores of 8 – 10) (8.7) were more likely to agree that income tax cheating reduces money available for essential services compared to those with a neutral (scores of 4 – 7) (7.9) or poor (scores of 1 – 3) (6.8) overall performance score. Those providing good overall performance scores for the CRA were also more likely to agree that penalties are effective at discouraging future tax cheating (6.6) compared to 6.0 among those providing neutral scores or 5.0 among those scoring CRA performance as poor.

There was specific interest in gauging how respondents view the CRA's treatment of rich people (without defining "rich"). To achieve this, respondents were asked the extent to which they agreed with two statements by using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Results reveal that 67% of respondents strongly agreed (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians, while half (50%) strongly agreed that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations. Average agreement scores were moderately high for both statements (7.9 and 7.1 respectively).

Table 94. Perceptions of treatment of the rich

Base: (General population) Split sample: tax compliance module, all respondents (n=1,201)

Treatment of the rich statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Rich people have an easier time tax cheating than middle class Canadians.	67%	19%	9%	5%	7.9
The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.	50%	29%	14%	6%	7.1

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

Relevant subgroup findings related to these statements include the following:

- Those with high school education (8.4) were more likely to agree that rich people have an easier time tax cheating than middle class Canadians compared to those with trade school or college, or university education (7.8 respectively).
- Those with a high school (7.6), or trade school or college education (7.3) were more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (6.8).
- Respondents with a household income of less than \$40,000 (8.2) or \$40,000 to under \$80,000 (8.3) were more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations compared to those earning \$80,000 to under \$150,000 (7.6), or \$150,000 or more (7.5).
- Those whose trust index scores were low (scores of 1 – 3) were more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (8.3) compared to those with neutral (scores of 4 to 7) (7.2) or high trust index scores (scores of 8 – 10) (6.4).
- Canadians who rated the CRA’s overall performance as poor (scores of 1 – 3) (8.1) were more likely agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations compared to those providing neutral (scores of 4 – 7) (7.1) or good performance scores (scores of 8 – 10) (6.5).
- Those who strongly agreed that the rise in the cost of living was having a negative impact on their household finances were also more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (7.3) compared to those who moderately agreed (6.3) or strongly disagreed (6.3).

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.

Roughly 4 in 5 respondents (80%) strongly agreed that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Nearly three quarters strongly agreed that not registering one’s business (72%), not claiming foreign assets or income (71%), or receiving a charitable donation credit bigger than the amount donated (70%) represented serious cheating. Agreement was slightly lower for the following tax avoidance behaviours: not claiming money from room or house rentals using online websites (63%), being paid cash to avoid income taxes (63%), or under-reporting cash income (61%).

Fewer respondents strongly agreed that making a profit from buying or selling cryptocurrency without declaring it was serious cheating (59%), while 40% strongly agreed that getting a ‘deal’ on home or car repairs by paying cash represented serious cheating.

Table 95. Perceptions of tax avoidance behaviours

Base: (General population) Split sample: tax compliance module, all respondents (n=1,201)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	80%	12%	6%	2%	8.7
Not registering one’s business	72%	19%	6%	4%	8.4
Not claiming foreign assets or income, including from tax havens	71%	18%	6%	5%	8.4
Receiving a charitable donation credit that is bigger than the donation made	70%	19%	8%	4%	8.2
Not claiming money made from a room or house rental through an online rental website	63%	25%	8%	4%	7.9
Working and being paid in cash to avoid income taxes	63%	27%	8%	2%	7.8
Under-reporting cash income	61%	30%	8%	2%	7.7
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	59%	21%	11%	9%	7.7
Getting a 'deal' on home or car repairs by paying cash	40%	38%	19%	3%	6.3

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

Additional subgroup differences among tax avoidance behaviours include the following:

- Women were more likely than men to strongly agree that making a profit from buying or selling cryptocurrency without declaring it was serious cheating (8.0 vs 7.3).
- Canadians living in Quebec were more likely to strongly agree that the following tax avoidance behaviours represented serious tax cheating compared to those living in all other regions:
 - Working and being paid in cash to avoid income taxes (8.4 vs 7.7 Atlantic Canada, 7.6 Ontario, 7.8 Manitoba or Saskatchewan, 7.4 Alberta, or 7.8 British Columbia)
 - Getting a 'deal' on home or car repairs by paying cash (7.4 vs 6.1, 6.0, 6.2, 5.5, 6.5 respectively)
- As age increased, the following tax avoidance behaviours were more likely to be considered serious cheating:
 - Making a profit from buying or selling cryptocurrency without declaring it (8.5 among those 65 years or older vs 6.0 among those aged 18 to 24)
 - Not claiming money made from a room or house rental through an online rental website (8.3 vs 6.8 respectively)
 - Getting a 'deal' on home or car repairs by paying cash (7.2 vs 5.7)
- Those with a university education were more likely to rate filing false claims for tax benefit programs as serious cheating compared to those with a high school (8.5), trade school or college education (8.4).

Furthermore, those with a university education (8.6) were more likely to rate not claiming foreign assets or income as serious cheating compared to those with a high school education or less (8.0). They were also more likely to rate under reporting cash income as serious cheating compared to high school educated respondents (7.9 vs 7.3).
- Canadians with a household income of \$150,000 or more were more likely to provide higher average severity ratings for the following behaviours compared to those earning less than \$40,000:
 - Filing false claims for tax benefit programs (9.1 vs 8.4)
 - Not claiming foreign assets or income, including from tax havens (8.7 vs 8.1)
 - Making a profit from buying or selling cryptocurrency without declaring it (8.2 vs 7.4)

- Those whose trust index score was low (scores of 1 – 3) consistently provided lower severity ratings across all behaviours compared to those with high trust index ratings (scores of 8 – 10).

Small / medium enterprises (SMEs)

Fairness

Business respondents were asked whether the level of taxes that Canadian businesses paid was reflective of the services received from governments. Most respondents believed they paid too much (62%), with nearly a quarter who said they paid significantly too much (24%) and 38% of those who believed they paid somewhat too much. A quarter (25%) felt that they paid the right amount, while 7% felt that they paid too little.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Level of taxes and services received	Total (n=381)	Operating for 10 years or less (n=212)	Operating for over 10 years (n=164)	Sole proprietor (n=228)	Partnership (n=39)	Incorporated (n=74)
Too much – Significantly	24%	24%	23%	28%	23%	20%
Too much – Somewhat	38%	44%	31%	32%	33%	50%
About the right amount	25%	24%	27%	24%	36%	24%
Too little	7%	5%	11%	9%	5%	3%
Don't Know/ Refused	6%	4%	7%	7%	3%	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 reveal the following:

- Those in operation for 10 years or less were more likely than those operating longer to have felt that businesses were paying somewhat too much in taxes (44% vs 31%) whereas those in operation for over 10 years were more likely to have felt businesses paid too little (11% vs 5% of those in operation for 10 years or less).
- Incorporated businesses were more likely to state that businesses paid somewhat too much compared to sole proprietors (50% vs 32%).

- Those whose trust index scores were low (scores of 1 – 3) were more likely to believe they paid significantly too much (55%) compared to those that had moderate (scores of 4 – 7) (21%), or high trust index scores (scores of 8 – 10) (17%).
- Respondents who rated the CRA’s overall performance as poor (scores of 1 – 3) (61%) were more likely to believe that they paid significantly too much compared to those providing a neutral (scores of 4 – 7) (19%) or good (scores of 8 – 10) (17%) overall performance score.
- Those who agreed that the CRA is investing too much in reducing tax cheating (52%) were more likely to feel that they paid significantly too much in taxes compared to those who felt the CRA is investing the right amount (13%), or too little in reducing cheating (31%).

Catching tax cheats

SMEs were asked to rate the extent to which they felt business tax cheating was common in Canada using a scale of 1 to 10, with 1 being not at all common and 10 being very common. More than 2 in 5 SMEs (41%) felt that business tax cheating was common (scores of 8 – 10), while 38% felt it was moderately common (scores of 4 – 7). Roughly 1 in 10 respondents (9%) considered business tax cheating uncommon in Canada (scores of 1 – 3). This results in an average business tax cheating rating of 6.9.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Degree to which tax cheating is common	Total (n=381)	Operating for 10 years or less (n=212)	Operating for over 10 years (n=164)	Sole proprietor (n=228)	Partnership (n=39)	Incorporated (n=74)
8-10	41%	51%	29%	40%	46%	28%
4-7	38%	32%	46%	42%	41%	34%
1-3	9%	9%	9%	7%	10%	23%
Don't know/ Refused	11%	8%	16%	11%	3%	15%
Mean	6.9	7.2	6.5	7.0	7.0	5.8

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

Relevant subgroup findings include the following:

- Businesses with 5 to 99 employees were more likely to rate business tax cheating as common compared to those with fewer employees (7.5 vs 6.5).
- Those operating for 10 years or less were more likely to rate business tax cheating as common compared to those operating for over 10 years (7.2 vs 6.5)
- Partnerships (7.0) or sole proprietors (7.0) were more likely than incorporated businesses (5.8) to rate business tax cheating as common.
- SMEs who had high trust index scores (scores of 8 – 10) (7.3) were more likely to rate business tax cheating as common compared to those with a neutral (scores of 4 – 7) (6.7), or low trust index score (scores of 1 – 3) (6.1).
- Businesses who rated the CRA’s overall performance as good (scores of 8 – 10) (7.6) were more likely to feel that business tax cheating is common compared to those who provided a neutral (scores of 4 – 7) (6.5), or poor overall performance score (scores of 1 – 3) (6.1).
- Those that felt that the CRA was doing too little to reduce business tax cheating (7.8) were more likely to describe business tax cheating as common compared to those who felt that the CRA was doing the right amount (6.9), or too much (6.0).

Most SMEs (42%) felt that the CRA was putting the right amount of effort into reducing business tax cheating. Fewer felt the CRA was putting forth too little effort (27%) or too much effort (8%) in reducing business tax cheating. The remaining 23% of respondents were not sure or refused to answer.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Level of effort to reduce tax cheating	Total (n=381)	Operating for 10 years or less (n=212)	Operating for over 10 years (n=164)	Sole proprietor (n=228)	Partnership (n=39)	Incorporated (n=74)
Too little effort	27%	26%	29%	29%	26%	23%
The right amount of effort	42%	51%	31%	41%	41%	39%
Too much effort	8%	8%	8%	7%	10%	11%
Don't know/ Refused	23%	14%	32%	23%	23%	27%

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

Additional subgroup comparisons reveal the following:

- Businesses operating in Alberta were more likely to have felt that the CRA was doing too much to reduce business tax cheating compared to those living in Quebec (16% vs 4%).
- Respondents 65 years or older (43%) were more likely to describe the CRA's efforts as too little compared to those 25 to 34 (24%), those 35 to 49 years old (24%) and those 50 to 64 years old (25%).
- Businesses with 5 to 99 employees were more likely to have felt the CRA was putting forth the right amount of effort compared to those with fewer employees (49% vs 37%).
- Business operating for 10 years or less were more likely to have felt the CRA was putting forth the right amount of effort compared to those operating for more than 10 years (51% vs 31%).
- Those whose trust index scores were high (scores of 8 – 10) were three times as likely to have felt as though the CRA was investing the right amount of effort compared to those with low trust index scores (scores of 1 – 3) (58% vs 17%).
- Businesses who rated the CRA's overall performance as good (scores of 8 – 10) (62%) were more likely to feel that the CRA was investing the right amount of effort compared to those who provided a neutral (scores of 4 – 7) (32%) or poor (scores of 1 – 3) overall performance score (17%). Conversely, those providing a neutral (29%) or poor (30%) score were more likely to have said they don't know compared to those who rated overall performance as good (11%).
- Those that strongly agreed that the CRA catches tax cheaters (scores of 8 – 10) (61%) were more likely to have felt that the CRA was investing the right amount of effort compared to those that somewhat agreed (scores of 4 – 7) (38%) or disagreed (scores of 1 – 3) (12%).

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 half of businesses scored the likelihood as high (scores of 8 – 10) (46%), while a third provided a moderate score (scores of 4 – 7) (34%). Fewer (10%) rated the likelihood of catching business tax cheaters as low (scores of 1 – 3). This results in an average likelihood score of 6.9 among SMEs.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Likelihood of catching tax cheaters	Total (n=381)	Operating for 10 years or less (n=212)	Operating for over 10 years (n=164)	Sole proprietor (n=228)	Partnership (n=39)	Incorporated (n=74)
8-10	46%	59%	30%	44%	46%	42%
4-7	34%	27%	43%	35%	33%	43%
1-3	10%	8%	13%	12%	13%	5%
Don't know/Refused	9%	5%	13%	9%	8%	9%
Mean	6.9	7.5	6.2	6.8	7.1	6.9

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 differences among those more likely to believe the CRA catches business tax cheaters include the following:

- Respondents 25 to 34 (7.6), or 35 to 49 years of age (7.6) were more likely to believe that businesses who cheat will get caught compared to those 50 to 64 years old (6.5) and those 65 and older (6.0).
- Businesses with 5 to 99 employees were more likely to believe that businesses who cheat will get caught compared to businesses with fewer employees (7.6 vs 6.4).
- Those operating for 10 years or less were more likely to believe businesses that cheat will be caught compared to those operating for over 10 years (7.5 vs 6.2).
- Businesses that had contact with the CRA over the past 12 months were more likely to have felt that businesses that cheat will be caught compared to those with no contact (7.4 vs 6.3).
- Respondents who had high trust index scores (scores of 8 – 10) (8.1) were more likely to have felt that businesses who cheat will get caught compared to those with neutral (scores of 4 – 7) (6.1), or low trust index scores (scores of 1 – 3) (5.7).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (8.0) were more likely to have felt that businesses who cheat will get caught compared to those who a neutral (scores of 4 – 7) (6.2) or poor (scores of 1 – 3) performance score (5.9).

- Businesses who felt that the CRA was doing too little to prevent business tax cheating in Canada (5.3) were more likely to rate the average likelihood of business tax cheaters getting caught as low compared to those who felt the CRA was putting forth the right amount of effort (8.0) or was investing too much effort (7.8).

Businesses were asked to indicate their likelihood of reporting a company they believe is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely. When presented with a situation where they suspected the business may be cheating on their taxes, 33% were likely to report them (scores of 8 – 10). Results increased to 52% when respondents were certain that the business was cheating.

Table 100. Perceived likelihood of reporting business tax cheaters

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	52%	25%	15%	8%	7.0
Suspected they were cheating	33%	30%	26%	11%	5.7

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

The following subgroup findings were noteworthy:

- Respondents between the ages of 25 to 34 (5.8), or those 35 to 49 (6.2) were more likely to report suspected cheaters compared to those over 65 years of age (4.6).
- Businesses in operation for no more than 10 years were more likely to report suspected cheaters compared to those in operation for longer (6.2 vs 4.9).
- Businesses with 5 to 99 employees were more likely to report suspected cheaters compared to businesses with fewer employees (6.8 vs 4.8). They were also more likely to report if they knew for certain (7.6 vs 6.5).
- The likelihood of reporting cheaters increases with trust index scores, irrespective of whether it is suspected or known. Those providing good trust index scores (scores of 8 – 10) (7.0 if suspected and 8.1 if known) were more likely to report cheating compared to those providing moderate scores (scores of 4 – 7) (4.9 and 6.7), who in turn were more likely to report compared to those providing low trust index scores (scores of 1 – 3) (3.8 and 4.9).

- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (7.2 if suspected and 8.0 if known) were more likely to report cheaters compared to those who provided a neutral (scores of 4 – 7) (4.8 and 6.8) or poor (scores of 1 – 3) overall performance score (3.7 and 4.9).
- Businesses that have had contact with the CRA in the past 12 months were more likely to have said they would report suspected cheaters compared to those that did not have contact (6.1 vs 5.0). Businesses that had contact were also more likely to report if they knew for certain (7.4 vs 6.6).

To further understand perceptions related to business tax cheaters getting caught, respondents were asked to provide their agreement with two specific statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Echoing results presented earlier in this report for likelihood of tax cheats getting caught, 43% of businesses strongly agreed that the CRA catches those who cheat on their taxes. That said, a similar proportion (36%) also strongly agreed that the CRA would never find out about income received in cash that is not declared on business tax forms.

Table 101. Perceptions of catching tax cheaters

Base: (SMEs) All respondents (n=770) / Split sample: tax compliance module, all respondents (n=381)

Catching tax cheaters statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	43%	31%	15%	11%	6.7
The CRA would never find out about income received in cash that is not declared on business tax forms. (F-6c)	36%	24%	20%	9%	6.2

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

The following subgroup findings were noteworthy:

- Businesses in British Columbia (7.2), or Quebec (6.9) were more likely to agree that the CRA catches those who cheat on their taxes compared to those operating in Alberta (6.1).
- Those operating in Quebec (7.0) were more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms compared to those in Ontario (6.0), or British Columbia (5.5).

- Businesses with 5 to 99 employees were more likely to agree that the CRA catches those who cheat on their taxes compared to those with fewer employees (7.2 vs. 6.3). They were also more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (6.8) compared to those with fewer employees (5.7).
- Businesses in operation for no more than 10 years were more likely to agree that the CRA catches those who cheat on their taxes compared to those in operation longer (7.2 vs 6.0). The same trend was observed among agreement scores that the CRA would never find out about income received in cash that is not declared on business tax forms (6.5 vs 5.7).
- Incorporated businesses were the least likely to agree that the CRA catches those who cheat on their taxes (6.1) and the least likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (5.3). Average agreement increased to 6.8 and 6.2 for each statement among sole proprietors.
- The belief that the CRA catches those who cheat on their taxes increases with trust index scores. Those whose trust index score was high (scores of 8 – 10) (8.3) were more likely to agree that the CRA catches those who cheat on their taxes compared to those providing a moderate score (scores of 4 – 7) (6.1), who in turn were more likely to agree compared to those providing a low trust index score (scores of 1 – 3) (3.7).
- Even though they had a high trust index score, these same respondents were also more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms (7.1) compared to those with moderate (5.4), or low trust index scores (5.7).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (8.1) were more likely to agree that the CRA catches those who cheat on their taxes compared to those who provided a neutral (scores of 4 – 7) (6.0) or poor (scores of 1 – 3) overall performance score (5.0). Respondents who rated the CRA's overall performance as good (7.1) were also more likely to agree that the CRA would never find out about income received in cash that is not declared on business tax forms compared to those providing a neutral (5.6) or poor overall performance score (4.9).
- Businesses that have recently interacted with the CRA were more likely to agree that the CRA catches those who cheat on their taxes compared to those that have not been in contact (6.9 vs 6.4).

- Businesses that felt the CRA was putting forth the right amount of effort to catch business tax cheaters were more likely to agree that the CRA catches those who cheat on their taxes compared to those that felt the CRA was doing too little (7.8 vs 5.4).

Perceptions of tax cheating

Businesses were asked the extent to which they agreed with a range of tax cheating-related statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

More than 2 in 3 businesses (69%) strongly agreed (scores of 8 – 10) that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over businesses that do. Nearly as many (68%) strongly agreed that businesses cheating on their income taxes reduces money available for essential services.

Slightly fewer (57%) agreed that it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses. Nearly half strongly agreed that penalties are effective at discouraging tax cheating or that the CRA should publish a list of people found guilty of tax offences in court (46% respectively).

Strong agreement dropped to 26% when it comes to believing it's okay for businesses not to declare income received in cash.

Table 102. Perceptions of tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Tax cheating statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	69%	23%	5%	3%	8.1
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	68%	23%	5%	4%	8.1
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	57%	26%	12%	4%	7.3
Penalties are effective at discouraging future tax cheating.	46%	32%	10%	12%	7.0
The CRA should publish a list of people found guilty of tax offences in court.	46%	30%	17%	7%	6.7
It's OK for businesses not to declare income received in cash.	26%	18%	53%	2%	4.2

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

Relevant subgroup findings for these statements include the following:

- Businesses operating in Quebec were more likely to agree with the following statements compared to those operating in Alberta:
 - 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 7.2)
 - When businesses cheat on their income taxes, it reduces the money available for essential services (8.4 vs 7.2)
 - 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 (7.8 vs 5.9)
 - The CRA should publish a list of people found guilty of tax offences in court (7.7 vs 5.2)

- Those operating in Quebec were also more likely to agree with the following statements compared to those operating in Ontario, or British Columbia:
 - The CRA should publish a list of people found guilty of tax offences in court (7.7 vs 6.6, 6.4)
 - It's OK for businesses not to declare income received in cash (5.3 vs 3.9, 3.6)
- Respondents aged 65 or older were more likely to agree with the following statements compared to those aged 25 to 34, 35 to 49, or 50 to 64:
 - Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.8 vs 7.6, 8.1, 8.0)
 - When businesses cheat on their income taxes, it reduces the money available for essential services (8.9 vs 7.6, 8.0, 8.1)
- Conversely, those aged 25 to 34, 35 to 49, or 50 to 64 were more likely to agree that it's OK for businesses not to declare income received in cash compared to those 65 years or older (5.0, 5.6, 3.2 vs 2.0).
- Men were more likely than women to agree with the following statements:
 - Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.3 vs 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 (7.8 vs 6.7)
 - The CRA should publish a list of people found guilty of tax offences in court (7.2 vs 6.0)
 - It's OK for businesses not to declare income received in cash (4.6 vs 3.5)
- Businesses with 5 to 99 employees were more likely to agree with the following statements compared to those with fewer employees:
 - 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 (7.7 vs 7.1)
 - Penalties are effective at discouraging future tax cheating (7.4 vs 6.7)
 - The CRA should publish a list of people found guilty of tax offences in court (7.5 vs 6.2)
 - It's OK for businesses not to declare income received in cash (5.4 vs 3.4)

- Those with a low (scores of 1 – 3) or moderate trust index score (scores of 4 – 7) consistently provided lower agreement ratings across all statements compared to those with a high trust index score (scores of 8 – 10).
- Similarly, those who provided poor (scores of 1 – 3) or neutral (scores of 4 – 7) overall performance scores for the CRA also consistently provided lower agreement ratings across all statements compared to those providing good overall performance scores (scores of 8 – 10).
- Businesses that felt the CRA was doing too much or the right amount to catch business tax cheaters were more likely to agree that it is OK for businesses not to declare income received in cash compared to those that felt that the CRA was putting forth too little effort (5.3, 5.2 vs 3.8).

Businesses that felt the CRA was doing too little or the right amount to catch business tax cheaters were also more likely to agree with the following statements compared to those that felt that the CRA was putting forth too much 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, 8.3 vs 7.0)
- When businesses cheat on their income taxes, it reduces the money available for essential services (8.5, 8.3 vs 6.2)
- 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 (7.7, 7.8 vs 6.1)
- The CRA should publish a list of people found guilty of tax offences in court (7.1, 7.1 vs 5.5)
- Businesses operating for 10 years or less were more likely to agree that it is okay for businesses not to declare income received in cash compared to those operating for over 10 years (5.4 vs 2.7).

Severity of tax avoidance and cheating

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

Most SMEs (84%) strongly agreed that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10), while 73% strongly agreed that not claiming foreign assets or income was equally serious. Roughly two-thirds of respondents agreed the following behaviours represented serious cheating: paying employees in cash to avoid payroll taxes (69%), under-reporting cash income (66%), receiving a charitable donation credit that was bigger than the donation (66%), making a profit from buying or selling cryptocurrency without declaring it (65%), or over-claiming expenses (65%).

Agreement was slightly lower for the following tax avoidance behaviours: not claiming money from room or house rentals using online websites (62%), or not registering one’s business (59%), while less than half (47%) strongly agreed that not claiming gifts received by influencers on social media was serious tax cheating.

Average agreement for most metrics was high (scores of 8 – 10), with the exception of not registering one’s business (7.9), not claiming money made from a room or house rental through an online rental website (7.8), or not claiming gifts received by influencers on social media (7.0).

Table 103. Perceptions of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	84%	13%	2%	2%	8.9
Not claiming foreign assets or income, including from tax havens	73%	18%	3%	6%	8.5
Paying employees in cash to avoid payroll taxes	69%	24%	4%	3%	8.2
Under-reporting cash income	66%	27%	3%	4%	8.1
Receiving a charitable donation credit that is bigger than the donation made	66%	28%	3%	4%	8.2
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	65%	23%	3%	8%	8.1
Over-claiming expenses	65%	31%	2%	2%	8.0
Not claiming money made from a room or house rental through an online rental website	62%	27%	6%	5%	7.8
Not registering one's business	59%	26%	5%	10%	7.9
Not claiming gifts received by influencers on social media platforms	47%	31%	13%	9%	7.0

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

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

- Businesses with 5 to 99 employees were more likely to agree that not claiming gifts received by influencers on social media platforms as serious cheating compared to smaller businesses (7.3 vs 6.6).
- Conversely, those with fewer employees were more likely to agree that the following serious cheating compared to those with 5 to 99 employees:
 - Filing false claims for tax benefit programs (9.1 vs 8.6)
 - Not claiming foreign assets or income as serious cheating (8.7 vs 8.3).
- Business operating for over 10 years were more likely to consider the following serious tax cheating compared to those operating for 10 years or less:
 - Under-reporting cash income (8.4 vs 7.9)
 - Filing false claims for tax benefit programs (9.2 vs 8.7)
 - Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (8.4 vs 7.9)
- Those with low (scores of 1 – 3) or moderate trust index scores (scores of 4 – 7) consistently provided lower severity ratings across nearly all avoidance behaviours compared to those with high trust index scores (scores of 8 – 10), apart from filing false claims for tax benefit programs.
- Those that felt that the CRA was not doing enough to reduce business tax cheating provided higher severity scores for the following behaviours compared to those that felt that the CRA put forth the right amount of effort, or too much effort:
 - Filing false claims for tax benefit programs (9.2 vs 8.7, 8.5)
 - Not claiming foreign assets or income, including from tax havens (8.9 vs 8.4, 7.5)
 - Paying employees in cash to avoid payroll taxes (8.7 vs 8.2, 6.9)

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

When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, 29% agreed that this represented serious tax cheating (scores of 8 – 10), while 35% provided scores of 5 or lower.

Those that registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given that scenario, 17% deemed the action serious cheating while 50% provided scores of 5 or lower.

These few respondents (n=26) were then asked to rate the severity of avoiding paying \$50,000 in taxes, which three respondents agreed was serious tax cheating and sixteen respondents gave scores of 5 or lower. These results should be treated with extreme caution given the very low sample size involved.

Table 104. Severity of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, respondents rating at least one tax avoidance behaviour as 5 or lower (n=150)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=150)	29%	47%	17%	8%	6.0
The business is able to avoid paying \$10,000 in taxes (n=52)	17%	58%	23%	2%	5.3
The business is able to avoid paying \$50,000 in taxes (n=26)	12%	50%	35%	4%	4.4

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

Lastly, Canadian SMEs were asked to rate the importance of two specific CRA tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. More than 7 in 10 (72%) agreed that it was quite important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. Slightly fewer (61%) agreed that it was quite important for the CRA to recover unpaid taxes when people work under the table for cash.

Table 105. Importance of tax avoidance recovery efforts

Base: (SMEs) Split sample: tax compliance module, all respondents (n=381)

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%	21%	3%	3%	8.4
For the CRA to recover unpaid taxes when people work under the table for cash	61%	28%	8%	3%	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:

- Quebec businesses were the most likely to place importance on the CRA recovering unpaid taxes both when people work under the table for cash (8.3) and when people do not declare taxable foreign income or assets (8.6).
- Those aged 65 or older were the most likely to place importance on the CRA recovering unpaid taxes both when people work under the table for cash (8.5) and when people do not declare taxable foreign income or assets (9.0).
- Businesses with 5 to 99 employees were more likely to emphasize the importance of the CRA recovering unpaid taxes when people work under the table for cash compared to those with fewer employees (8.2 vs 7.3).
- Respondents in the highest trust index score bracket (scores of 8 – 10) were more likely than those in the lower brackets to emphasize the importance of both recovery methods.
- Those that felt that the CRA was not doing enough to reduce business tax cheating or putting forth the right amount of effort provided higher importance scores for both recovery efforts compared to those that felt the CRA invests too much:
 - Recovering unpaid taxes when people do not declare taxable foreign income or assets (7.8, 8.1 vs 6.3)
 - Recovering unpaid taxes when people work under the table for cash (8.6, 8.6 vs 7.2)

Tax intermediaries (TIs)

Taxes and services received

TIs were asked how the level of taxes Canadian businesses paid compares to the services they received from governments. While a third believed it was about the right amount (32%), a greater proportion believed the level of taxes paid is too much (51%). Among this latter group, 20% believed it was significantly too much and 31% felt it was somewhat too much. Roughly 1 in 10 (11%) felt that Canadian businesses paid too little.

Table 106. Level of taxes Canadians businesses pay compared to the services received from governments

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

Level of taxes and services received	Total (n=409)	Operating for 10 years or less (n=239)	Operating for over 10 years (n=166)	Contact in the past 12 months (n=263)	No contact in the past 12 months (n=126)
Too much – Significantly	20%	20%	20%	21%	20%
Too much – Somewhat	31%	33%	28%	33%	28%
About the right amount	32%	30%	35%	32%	33%
Too little	11%	10%	10%	11%	7%
Don't Know/ Refused	7%	7%	7%	3%	12%

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

TIs operating in Quebec (18%) were more likely to believe that businesses paid too little compared to those in Ontario (8%), British Columbia (5%), or Manitoba or Saskatchewan (3%).

As well, TIs who rated the CRA's overall performance as poor (scores of 1 – 3) (59%) were more likely to feel that businesses paid significantly too much compared to those who provided a neutral (scores of 4 – 7) (14%) or good (scores of 8 – 10) overall performance score (12%).

Catching tax cheats

Canadian TIs were asked to rate how common they felt business tax cheating was in Canada on a scale of 1 to 10, with 1 being not at all common and 10 being very common. More than a third of those surveyed (34%) felt that business tax cheating was common (scores of 8 – 10), while nearly half (45%) felt it was moderately common (scores of 4 – 7). Far fewer (12%) described business tax cheating as uncommon (scores of 1 – 3) in Canada. This results in an average likelihood score of 6.5.

Table 107. Perceived level of tax cheating by businesses in Canada

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

Degree to which tax cheating is common	Total (n=409)	Operating for 10 years or less (n=239)	Operating for over 10 years (n=166)	Contact in the past 12 months (n=263)	No contact in the past 12 months (n=126)
8-10	34%	32%	36%	37%	33%
4-7	45%	50%	40%	43%	48%
1-3	12%	10%	15%	13%	11%
Don't know/Refused	8%	8%	9%	8%	9%
Mean	6.5	6.5	6.5	6.6	6.5

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 (7.0) were more likely to describe business tax cheating as common compared to those in British Columbia (6.2), Alberta (6.1), or Manitoba or Saskatchewan (5.6).

A plurality of TIs (45%) believed the CRA was putting the right amount of effort into reducing tax cheating by businesses. Nearly a third instead felt the CRA was putting too little effort (32%) while fewer (8%) said too much effort was being invested. The remaining 15% of respondents were not sure or refused to answer.

Table 108. Perceived effort by the CRA to reduce business tax cheating

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

Level of effort to reduce tax cheating	Total (n=409)	Operating for 10 years or less (n=239)	Operating for over 10 years (n=166)	Contact in the past 12 months (n=263)	No contact in the past 12 months (n=126)
Too little effort	32%	28%	37%	33%	30%
The right amount of effort	45%	51%	37%	44%	47%
Too much effort	8%	9%	7%	7%	10%
Don't know/Refused	15%	12%	20%	16%	13%

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

Noteworthy subgroup findings included the following:

- TIs operating for 10 years or less were more likely to believe that the CRA was putting too little effort compared to those operating for over 10 years (51% vs 37%).

- Those operating in Quebec (45%) were more likely to believe the CRA was putting too little effort compared to those operating in Ontario (31%), Alberta (29%), British Columbia (24%), or Manitoba or Saskatchewan (13%).
- TIs who rated the CRA’s overall performance as poor (scores of 1 – 3) (49%) were more inclined to feel that the CRA was investing too little effort compared to those who provided a neutral (scores of 4 – 7) (30%) or good (scores of 8 – 10) overall performance score (25%).

Canadian TIs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. More than a quarter (27%) believed the likelihood is high (scores of 8 – 10), 55% felt it is moderate and 13% considered the likelihood as low (scores of 1 – 3). This produced an average likelihood score of 6.2.

Table 109. 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=239)	Operating for over 10 years (n=166)	Contact in the past 12 months (n=263)	No contact in the past 12 months (n=126)
8-10	27%	31%	22%	27%	26%
4-7	55%	54%	58%	52%	61%
1-3	13%	15%	9%	15%	9%
Don't know/Refused	5%	5%	4%	5%	4%
Mean	6.2	6.4	5.8	6.1	6.3

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 included the following:

- TIs operating for 10 years or less were more likely to believe that businesses who cheat will get caught compared to those operating for more than 10 years (6.4 vs 5.8).
- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (7.1) were more likely to feel that business tax cheaters are likely to get caught compared to those who provided a neutral (scores of 4 – 7) (6.1) or poor (scores of 1 – 3) overall performance score (4.7).

TIs were asked to indicate their likelihood of reporting a company they believe is cheating on their taxes using a scale of 1 to 10, where 1 means not at likely and 10 means very likely. When presented with a situation where they suspected the business may be cheating on their taxes, 30% said they were likely to report them (scores of 8 – 10). Results increased to 46% when respondents were certain that the business was cheating.

Table 110. Perceived likelihood of reporting business tax cheaters

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

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	46%	33%	14%	7%	6.9
Suspected they were cheating	30%	40%	20%	10%	6.0

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 ...:

Relevant subgroup findings included the following:

- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (6.7 if suspected and 7.8 if known) were also more likely to report cheaters compared to those who provided a neutral (scores of 4 – 7) (6.0 and 6.8) or poor (scores of 1 – 3) overall performance score (4.9 and 5.8).
- As well, those who interacted with the CRA recently were more likely to report cheaters if they were certain they were cheating compared to those who did not have recent contact (7.1 vs 6.4).

To further understand perceptions related to business tax cheaters getting caught, respondents were asked to provide their agreement with two specific statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. More than a third of TIs (35%) strongly agreed that the CRA catches those who cheat on their taxes. That said, 31% also strongly agreed that the CRA would never find out about income received in cash that is not declared on business tax forms.

Table 111. Perceptions of catching tax cheaters

Base: (TIs) All respondents (n=810) / Split sample: tax compliance module, all respondents (n=409)

Catching tax cheaters statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	35%	41%	16%	9%	6.3
The CRA would never find out about income received in cash that is not declared on business tax forms. (F-6c)	31%	41%	22%	6%	5.8

B-3. How would you rate the CRA on each of the following statements based on your general impressions? Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.” / F-6. Please indicate how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings included the following:

- TIs in Atlantic Canada (6.8) were more likely to agree the CRA catches those who cheat on their taxes compared to those living in Quebec (6.0), or British Columbia (5.9).
- Those operating in Quebec (6.6) were more likely to believe that the CRA would never find out about income received in cash that is not declared on business tax forms compared to those operating in Ontario (5.7), or British Columbia (5.3).
- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (7.7) were also more likely to agree that the CRA catches those who cheat on their taxes compared to those who provided a neutral (scores of 4 – 7) (6.1) or poor (scores of 1 – 3) overall performance score (4.3).
- Those registered with the Represent a Client service were more likely to agree that the CRA catches those who cheat on their taxes (6.4 vs 5.6 among those not registered).
- TIs that have been operating for 10 years or less were more likely to agree that the CRA catches those who cheat on their taxes (6.6 vs 5.8 among those who have been operating longer).

TIs were asked the extent to which they agreed with a range of tax cheating-related statements using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Most TIs strongly agreed (scores of 8 – 10) with half of the statements presented. More specifically, 60% strongly agreed that businesses cheating on their income taxes reduces money available for essential services, 57% strongly agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over those that do, and 45% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Additionally, nearly two-fifths of TI’s strongly agreed that penalties are effective at discouraging tax cheating (39%), and that the CRA should publish a list of people found guilty of tax offences in court (35%). TIs were the least likely to agree that it’s okay for businesses not to declare income received in cash (15%) – with nearly 3 in 5 instead strongly disagreeing with this type of activity (58%).

Table 112. Perceptions of tax cheating

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

Tax cheating 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.	60%	28%	9%	3%	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.	57%	32%	7%	4%	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.	45%	36%	14%	6%	6.8
Penalties are effective at discouraging future tax cheating.	39%	42%	13%	5%	6.6
The CRA should publish a list of people found guilty of tax offences in court.	35%	41%	16%	8%	6.3
It's OK for businesses not to declare income received in cash.	15%	26%	58%	1%	3.7

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

Relevant subgroup findings related to these statements included the following:

- TIs operating for more than 10 years were more likely to agree that businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.0 vs 7.3 among those operating for 10 years or less). They were also more likely to agree that when businesses cheat on their income taxes, it reduces the money available for essential services (8.0 vs 7.4).

Conversely, those operating for 10 years or less were more likely to agree with the following compared to those operating for more than 10 years for:

- It's OK for businesses not to declare income received in cash (4.2 vs 3.0)
- Penalties are effective at discouraging future tax cheating (6.9 vs 6.2)
- Those with low (scores of 1 – 3) or moderate (scores of 4 – 7) trust index scores consistently agreed less with nearly all statements compared to those with high trust index scores (scores of 8 – 10), apart from the perception that it is acceptable for businesses not to declare income received in cash.
- Similarly, those who provided poor (scores of 1 – 3) or neutral (scores of 4 – 7) overall performance scores for the CRA also consistently provided lower agreement ratings across nearly all statements compared to those who provided good overall performance scores (scores of 8 – 10), apart from the perception that it is acceptable for businesses not to declare income received in cash.

Severity of tax avoidance and cheating

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

The tax avoidance behaviours most likely to be seen as serious cheating included filing false claims for tax benefit programs (72%) and not claiming foreign assets or income (61%). More than half considered the following activities serious cheating (scores 8 – 10): being paid in cash to avoid income taxes (57%), not registering one's business (56%), under-reporting cash income (55%), not claiming money from room or house rentals using online websites (53%), and over-claiming expenses (51%).

Roughly half felt that promoting a charitable donation program where the tax credits exceed the amount donated represented serious tax cheating (50%), as well as making a profit from buying or selling cryptocurrency without declaring is a serious form of cheating (49%). Severity wanes when it comes to getting a ‘deal’ on home or car repairs by paying cash (37%) and not claiming gifts received by influencers on social media (34%), although still a noteworthy proportion felt that these were serious forms of tax cheating.

Table 113. Perceptions of tax avoidance behaviours

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

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	72%	24%	3%	1%	8.4
Not claiming foreign assets or income, including from tax havens	61%	30%	6%	4%	7.9
Working and being paid in cash to avoid income taxes	57%	33%	7%	3%	7.6
Not registering one's business	56%	34%	5%	5%	7.7
Under-reporting cash income	55%	37%	6%	2%	7.6
Not claiming money made from a room or house rental through an online rental website	53%	35%	8%	4%	7.5
Over-claiming expenses	51%	40%	6%	3%	7.5
Promoting a charitable donation program where the tax credits exceed the amount donated	50%	36%	6%	8%	7.4
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	49%	33%	10%	9%	7.3
Getting a ‘deal’ on home or car repairs by paying cash	37%	41%	18%	4%	6.3
Not claiming gifts received by influencers on social media platforms	34%	41%	16%	10%	6.4

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

Relevant subgroup differences related to business tax cheating behaviours included the following:

- TIs operating for more than 10 years were more likely to consider the following behaviours severe compared to those operating for 10 years or less:
 - Filing false claims for tax benefit programs (8.8 vs 8.0)
 - Not claiming foreign assets or income, including from tax havens (8.4 vs 7.5)
 - Working and being paid in cash to avoid income taxes (8.0 vs 7.3)
 - Under-reporting cash income (7.9 vs 7.4)
 - Not claiming money made from a room or house rental through an online rental website (7.9 vs 7.1)
 - Over-claiming expenses (7.8 vs 7.3)
 - Promoting a charitable donation program where the tax credits exceed the amount donated (7.8 vs 7.1)
 - Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (7.8 vs 7.0)

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

When asked if avoiding paying \$1,000 in taxes was a serious form of tax cheating, 27% felt that this represented serious tax cheating (scores of 8 – 10), while 34% 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 that scenario, 17% deemed the action serious cheating while 52% provided scores of 5 or lower.

These respondents (n=43) were then asked to rate the severity of avoiding paying \$50,000 in taxes, which 9% felt was serious tax cheating and 65% gave scores of 5 or lower.

Table 114. Severity of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, respondents rating at least one tax avoidance behaviour as 5 or lower (n=241)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=241)	27%	54%	15%	4%	6.1
The business is able to avoid paying \$10,000 in taxes (n=83)	17%	59%	22%	2%	5.2
The business is able to avoid paying \$50,000 in taxes (n=43)	9%	58%	33%	-	4.4

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

Lastly, Canadian TIs were asked to rate the importance of two specific CRA tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. Most (59%) felt that it was quite important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. This type of activity received an average importance rating of 7.9. A similar proportion (51%) felt that it was quite important for the CRA to recover unpaid taxes when people work under the table for cash, resulting in an average importance score of 7.3.

Table 115. Importance of tax avoidance recovery efforts

Base: (TIs) Split sample: tax compliance module, all respondents (n=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	59%	34%	3%	4%	7.9
For the CRA to recover unpaid taxes when people work under the table for cash	51%	37%	9%	3%	7.3

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

Relevant subgroup findings related to these efforts included the following:

- TIs operating for more than 10 years were more likely to provide higher average importance scores when it comes to the CRA recovering unpaid taxes when people do not declare taxable foreign income or assets compared to those operating for 10 years or less (7.7 vs 7.0).
- Respondents in the highest trust index score bracket (scores of 8 – 10) were more likely than those in the lower brackets to assign value to each type of effort.

Key drivers of CRA performance ratings

An important component of this research was to determine factors that contributed the most to overall performance ratings of the CRA.

A multivariate technique, known as regression analysis, was used to determine the importance of various trust and service factors in terms of predicting overall CRA performance rating scores. Each detailed model shows the various attributes and their relative impact on overall CRA performance ratings.

For each model, Pratt's Index was used to calculate the derived importance of each specific attribute for predicting overall CRA performance ratings. The product of the standardized regression coefficients and the zero-order correlations were calculated for each predictor. These products were then divided by the total variance explained by the key drivers (r^2) to produce derived importance values for each factor.

The calculation of derived importance excluded those respondents who did not provide a valid rating on a scale of 0 to 10 for either the overall CRA performance, or the factors being tested in the model.

The trust and service models were run independently, due to the differences in sample size, as service factors were only asked to those who had recently been in contact with the CRA, with a subset of factors asked only to those whose contact took place over the phone or in person. The analysis was also conducted separately for each of the three target audiences: individual tax payers, SMEs and tax intermediaries.

Several factors produced negative regression coefficients, none of which were deemed statistically significant at a 95% level of confidence.

Each model is presented alongside the actual ratings given by the respective population for each attribute, in this case the top three box percentage scores (scores of 8 – 10).

General population

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was moderately high ($r^2 = 0.61$), explaining nearly two-thirds of the outcome of overall performance scores. While it may be that there are some causal factors missing from the model that may contribute to CRA performance ratings, it may also be due to factors beyond the scope of influence of the CRA, limited knowledge and/or a lack of recent contact with the CRA.

Table 116. Key drivers of CRA performance ratings among the general population – trust factors

Derived importance	CRA performance $r^2 = 0.61$	Rating (% 8 – 10 score)
30%	The CRA is helpful	39%
19%	I can trust the CRA to do what is right	42%
17%	The CRA works for the benefit of all Canadians	42%
13%	The people at the CRA are capable of doing their job well	46%
13%	The CRA treats taxpayers fairly ¹²	38%
8%	The CRA makes the process of filing my taxes easy	45%
5%	I trust the CRA to handle my personal information appropriately	57%
4%	I feel that the people at the CRA are trustworthy	52%
-1%	The CRA catches those who cheat on their taxes	23%
-9%	The CRA treats everyone the same	37%

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 six attributes that account for most of the explained variance (helpfulness, trust, benefiting Canadians, capability, fair treatment, and ease of filing) – that is, these have the most impact on ratings of overall CRA performance. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

¹² In 2024, n=1,200 respondents were presented with the original variation of the fairness statement, exploring the impact of overall fair treatment from the CRA.

The model also shows the actual ratings given by the general population for each attribute (top three box percentage scores). For example, 57% of Canadians gave the CRA a score of 8, 9 or 10 out of 10 when it comes to trusting the CRA to handle personal information, suggesting the CRA is performing moderately well in this regard. The model also demonstrates that the CRA continues to perform much better on handling personal information, and having trustworthy staff; however, the importance of these attributes is comparably low. These results could stem from Canadians expecting CRA staff to handle their personal information and that the CRA continues to meet that expectation.

The second trust model was comprised of the same series of trust factors, apart from a variation on the fairness statement introduced in 2024. The total variance explained by the regression model increased marginally ($r^2 = 0.62$), explaining nearly two-thirds of the outcome of overall performance scores. The extent to which taxpayers feel that the CRA treats individuals fairly in their interactions with them was the strongest predictor of overall CRA performance scores.

Table 117. Key drivers of CRA performance ratings among the general population – trust factors

Derived importance	CRA performance $r^2 = 0.62$	Rating (% 8 – 10 score)
31%	The CRA treats taxpayers fairly in their interactions with them ¹³	41%
26%	The CRA is helpful	39%
23%	I can trust the CRA to do what is right	42%
16%	The CRA works for the benefit of all Canadians	42%
14%	The people at the CRA are capable of doing their job well	46%
5%	The CRA makes the process of filing my taxes easy	45%
<1%	I feel that the people at the CRA are trustworthy	52%
<-1%	I trust the CRA to handle my personal information appropriately	57%
-3%	The CRA catches those who cheat on their taxes	23%
-12%	The CRA treats everyone the same	37%

Bolded figures denote a significant variable

¹³ In 2024, n=1,200 respondents were presented with a new variation of the fairness statement, introduced to explore the impact of a focus on interactions with the CRA.

Making improvements related to fair treatment in interaction with taxpayers will have the greatest impact on overall CRA ratings among general population respondents. It is important to highlight that a lower proportion of general population respondents reported interaction with the CRA over the past 12 months (39%), compared to SME (57%) or TI respondents (61%).

Service model

The third model was comprised of a series of service-related factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was very low ($r^2 = 0.32$), explaining roughly a third of the outcome of overall performance scores. This could indicate that there are some causal factors missing from the model that may contribute to CRA performance ratings and/or there may be factors outside the scope of influence of the CRA.

Table 118. Key drivers of CRA performance ratings among the general population – service factors

Derived importance	CRA performance $r^2 = 0.32$	Rating (% 8 – 10 score)
31%	The CRA's service was easy to access	46%
25%	The CRA's service was timely	53%
24%	The information I was given was accurate	67%
20%	The CRA representative was courteous	74%
11%	The information I was given was easy to understand	60%
7%	The CRA representative took time to understand my situation	62%
-7%	The information I was given was complete	64%
-10%	The CRA representative was professional	77%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were four attributes that accounted for most of the explained variance: ease of access, timely service, receiving accurate information, and the extent to which the CRA representative was courteous.

While ease of access to the service was among the most important attributes for the general population, receiving a derived importance score of 31%, less than half of respondents provided a score of 8, 9, or 10. This continues to be considered a priority area for the CRA. Conversely, the professionalism (77%) and courteousness of the representative (74%) were scored highly in rating, with only the courteousness of the representative receiving a significant derived importance score. This model indicates that being able to easily access CRA's service and the extent to which this service was timely were of the greatest importance when attempting to improve overall CRA performance ratings.

Small / medium enterprises (SMEs)

Trust model

The first model was comprised of a series of trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively high ($r^2 = 0.74$), explaining nearly three quarters of the outcome of overall performance scores.

Table 119. Key drivers of CRA performance ratings among SMEs – trust factors

Derived importance	CRA performance $r^2 = 0.74$	Rating (% 8 – 10 score)
20%	The CRA works hard at helping Canadians with their tax and benefits matters	44%
19%	The people at the CRA are capable of doing their job well	51%
15%	The CRA treats taxpayers fairly ¹⁴	45%
14%	I can trust the CRA to do what is right	44%
11%	I feel that the people at the CRA are trustworthy	51%
9%	The CRA makes the process of filing my business' taxes easy	48%
6%	The CRA is helpful	46%
5%	The CRA treats everyone the same	42%
3%	The CRA processes my business' tax returns in a timely manner	59%
3%	The CRA provides enough information to meet your business tax obligations	51%
1%	The CRA works for the benefit of all Canadians	47%
1%	The CRA catches those who cheat on their taxes	43%
-1%	Information from the CRA arrives in time for my business	55%
-6%	I trust the CRA to handle my business information appropriately	56%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were two attributes that account for most of the explained variance (working hard at helping with tax and benefit matters, and the extent to which doing their job well) – that is, these have the most impact on overall CRA performance ratings. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

Specifically, the extent to which the CRA works hard at helping Canadians with tax and benefits matters (44%) was among the lowest ratings given of any attribute, representing the priority area 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%), the ability to handle business information appropriately (56%), and information arriving in a timely manner (55%); however, the importance of these attributes is relatively low.

¹⁴ In 2024, n=387 respondents were presented with the original variation of the fairness statement, exploring the impact of overall fair treatment from the CRA.

The second trust model was comprised of the same series of trust factors, apart from a variation on the fairness statement introduced in 2024. The total variance explained by the regression model remained identical ($r^2 = 0.74$), explaining nearly three quarters of the outcome of overall performance scores. The extent to which taxpayers feel that the CRA treats individuals fairly in their interactions with them had a lower derived importance compared to the extent to which the CRA generally treats taxpayers fairly, as shown in the previous model (13% vs 15%).

Table 120. Key drivers of CRA performance ratings among SMEs – trust factors

Derived importance	CRA performance $r^2 = 0.74$	Rating (% 8 – 10 score)
20%	The CRA works hard at helping Canadians with their tax and benefits matters	44%
20%	The people at the CRA are capable of doing their job well	51%
13%	The CRA treats taxpayers fairly in their interactions with them ¹⁵	41%
12%	I can trust the CRA to do what is right	44%
11%	The CRA makes the process of filing my business' taxes easy	48%
8%	I feel that the people at the CRA are trustworthy	51%
7%	The CRA is helpful	46%
6%	The CRA treats everyone the same	42%
2%	The CRA processes my business' tax returns in a timely manner	59%
2%	The CRA works for the benefit of all Canadians	47%
2%	The CRA catches those who cheat on their taxes	43%
1%	The CRA provides enough information to meet your business tax obligations	51%
<1%	Information from the CRA arrives in time for my business	55%
-3%	I trust the CRA to handle my business information appropriately	56%

Bolded figures denote a significant variable

When adjusting the model to include the perceived fairness of interactions with the CRA, ease of filing was identified as a significant driver of overall performance ratings for the CRA. As less than half of SMEs provided positive ratings (48%), this represents an additional area of focus to improve the overall performance scores of the CRA.

¹⁵ In 2024, n=383 respondents were presented with a new variation of the fairness statement, introduced to explore the impact of a focus on interactions with the CRA.

Service model

The third model was comprised of a series of service-related factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was moderate ($r^2 = 0.67$), explaining more than two-thirds of the outcome of overall performance scores.

Table 121. Key drivers of CRA performance ratings among SMEs – service factors

Derived importance	CRA performance $r^2 = 0.67$	Rating (% 8 – 10 score)
37%	The CRA's service was timely	59%
31%	The information I was given was accurate	67%
29%	The information I was given was easy to understand	61%
25%	The CRA representative was courteous	65%
22%	The CRA's service was easy to access	59%
7%	The information I was given was complete	64%
-13%	The CRA representative took time to understand my situation	55%
-38%	The CRA representative was professional	65%

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: timely service, accurate information, ease of understanding, courteous representatives, and ease of access.

Timely service was by far the most important attribute identified among SME respondents, with nearly 3 in 5 (59%) providing a score of 8, 9, or 10, presenting a priority opportunity for improvement. Ease of access was similarly positioned, with a relatively low performance score (59%) which suggests this should remain a relevant priority for CRA despite its relatively lower importance as a key driver. Conversely, the professionalism of the CRA representative was scored highly in rating (65%) but was lower in importance. Results suggest that despite respondents being most satisfied with the accuracy of information (67%), performance in this area should remain a priority for the CRA.

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 ($r^2 = 0.69$), explaining more than two-thirds of the outcome of overall performance scores.

Table 122. Key drivers of CRA performance ratings among TIs – trust factors

Derived importance	CRA performance $r^2 = 0.69$	Rating (% 8 – 10 score)
32%	The CRA works hard at helping Canadians with their tax and benefits matters	35%
28%	The CRA is helpful	40%
19%	The CRA works for the benefit of all Canadians	36%
13%	The people at the CRA are capable of doing their job well	37%
12%	I can trust the CRA to do what is right	39%
6%	The CRA provides enough information to meet your clients' tax obligations	40%
4%	The CRA treats everyone the same	32%
1%	The CRA catches those who cheat on their taxes	35%
1%	Information from the CRA arrives in time for my business clients	39%
1%	The CRA makes the process of filing businesses taxes easy	40%
1%	I trust the CRA to handle my clients' information appropriately	45%
-2%	The CRA processes business tax returns in a timely manner	42%
-8%	I feel that the people at the CRA are trustworthy	41%
-10%	The CRA treats taxpayers fairly ¹⁶	39%

Bolded figures denote a significant variable

There were four attributes that account for most of the explained variance (working hard for Canadians, helpfulness, benefiting Canadians, and the capability of the people at the CRA) – that is, these have the most impact on overall CRA performance ratings. Making improvements related to any of these factors will have a positive impact on overall CRA ratings. The model shows that helpfulness is a key theme among TIs with the two attributes carrying the most weight both squarely focused on being helpful.

¹⁶ In 2024, n=403 respondents were presented with the original variation of the fairness statement, exploring the impact of overall fair treatment from the CRA.

Research results show that trust in the CRA to handle their clients' information scored highest in terms of performance, with nearly half of TI respondents providing a score of 8, 9 or 10. Not far behind, we see that the CRA performs relatively well when it comes to processing business tax returns in a timely manner, that the people at the CRA are trustworthy, and that the process of filing taxes is easy; however, the importance of all these attributes is comparably low, suggesting these should not be priority areas in terms of improving the perceived overall performance of the Agency.

The second trust model was comprised of the same series of trust factors, apart from a variation on the fairness statement introduced in 2024. The total variance explained by the regression model remained identical ($r^2 = 0.69$). However, for the TI audience, the extent to which taxpayers feel that the CRA treats individuals fairly in their interactions with them received one of the highest derived importance scores. When comparing to the previous model, the lack of importance for the extent to which the CRA generally treats taxpayers fairly may suggest that the behaviour is expected from the CRA, while fairness in interactions appears to be more important.

Table 123. Key drivers of CRA performance ratings among TIs – trust factors

Derived importance	CRA performance $r^2 = 0.69$	Rating (% 8 – 10 score)
27%	The CRA works hard at helping Canadians with their tax and benefits matters	35%
23%	The CRA treats taxpayers fairly in their interactions with them ¹⁷	36%
22%	The CRA is helpful	40%
14%	The CRA works for the benefit of all Canadians	36%
13%	The people at the CRA are capable of doing their job well	37%
9%	I can trust the CRA to do what is right	39%
7%	The CRA provides enough information to meet your clients' tax obligations	40%
1%	I trust the CRA to handle my clients' information appropriately	45%
1%	The CRA catches those who cheat on their taxes	35%
1%	Information from the CRA arrives in time for my business clients	39%
<1%	The CRA makes the process of filing businesses taxes easy	40%
-1%	The CRA treats everyone the same	32%
-3%	The CRA processes business tax returns in a timely manner	42%
-14%	I feel that the people at the CRA are trustworthy	41%

Bolded figures denote a significant variable

Each of the primary drivers of overall performance scores performed poorly among TIs, suggesting improvements across each of these areas will have a positive impact on perceptions of the CRA's overall performance.

¹⁷ In 2024, n=407 respondents were presented with a new variation of the fairness statement, introduced to explore the impact of a focus on interactions with the CRA.

Service model

A third model was comprised of a series of service-related factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was relatively low ($r^2 = 0.45$), explaining nearly half of the outcome of overall performance scores.

Table 124. Key drivers of CRA performance among TIs – service factors

Derived importance	CRA performance $r^2 = 0.45$	Rating (% 8 – 10 score)
43%	The CRA's service was timely	45%
22%	The CRA's service was easy to access	47%
16%	The information I was given was accurate	54%
13%	The CRA representative took time to understand my situation	56%
13%	The information I was given was easy to understand	52%
<1%	The CRA representative was professional	65%
<1%	The CRA representative was courteous	65%
-7%	The information I was given was complete	53%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were two attributes that accounted for most of the explained variance: timely service and ease of access.

The two service attributes that, by far, have the most importance were also the two attributes that performed the least well. While timely service was the most important attribute for tax intermediaries, less than half (45%) gave it a performance score of 8, 9, or 10. A similar trend was observed for ease of access to service, scoring poorly on overall ranking, despite a high level of importance for overall performance ratings. These two attributes should be the main area of focus for the CRA moving forward.

Impact on trust

A component of this research involved determining whether perceived fairness, performance of the Government of Canada, perceptions of the ability of the CRA to catch tax cheaters and the Service Satisfaction Index explain any of the variance in Trust Index scores, aligning with historical data.

A multivariate technique, known as regression analysis, was used to determine the importance of these factors in terms of predicting Trust Index scores. Each detailed model shows the various attributes and their relative impact on Trust Index scores.

This analysis focused on assessments of the impact of the split sample statement related to the perception of fair treatment by the CRA, comparing general perceptions to fair treatment in interactions with the CRA.

General population

Model 1

The first model was comprised of a series of factors to determine their relative impact on the trust index performance scores, most notably the inclusion of perceptions of fair treatment by the CRA, with the caveat that a valid service satisfaction index score was provided (n=389). The total variance explained by the regression model was high ($r^2 = 0.77$), explaining more than three quarters of the outcome of trust index scores.

Table 125. Key drivers of trust index scores among the general population – model 1

Derived importance	Trust index performance $r^2 = 0.77$	Rating (% 8 – 10 score)
70%	The CRA treats taxpayers fairly	39%
17%	Service satisfaction index	55%
8%	Overall performance of the Government of Canada	15%
5%	The CRA catches those who cheat on their taxes	26%

Bolded figures denote a significant variable

Among general population respondents **who had recently interacted with the CRA**, perceptions that “the CRA treats taxpayers fairly” was the primary driver of trust index performance, followed by the overall ratings of the service they received (service satisfaction index scores). Overall performance of the government and the perceptions of catching tax cheaters had minimal impact on trust among this audience.

Model 2

The second model was comprised of the same factors apart from including only those who did not provide a valid service satisfaction index score (n=651). The total variance explained by the regression model was moderately high ($r^2 = 0.66$), explaining roughly two-thirds of the outcome of trust index scores.

Table 126. Key drivers of trust index scores among the general population – model 2

Derived importance	Trust index performance $r^2 = 0.66$	Rating (% 8 – 10 score)
65%	The CRA treats taxpayers fairly	39%
21%	Overall performance of the Government of Canada	16%
14%	The CRA catches those who cheat on their taxes	30%

Bolded figures denote a significant variable

Among general population respondents **who had no recent interaction with the CRA**, perceptions of fair treatment continue to be the primary driver of trust index performance scores. Overall performance of the government and the perceptions of catching tax cheaters produced lower but still meaningful impact on trust index scores.

Model 3

The third model included responses with a valid service satisfaction index score and explored the impact of using different language to assess whether the CRA treats taxpayers fairly, specifically whether “the CRA treats taxpayers fairly in their interactions with them” (n=427). The total variance explained by the regression model was high ($r^2 = 0.76$), explaining more than three quarters of the outcome of trust index scores.

Table 127. Key drivers of trust index scores among the general population – model 3

Derived importance	Trust index performance $r^2 = 0.76$	Rating (% 8 – 10 score)
63%	The CRA treats taxpayers fairly in their interactions with them	40%
15%	Overall performance of the Government of Canada	15%
11%	The CRA catches those who cheat on their taxes	21%
11%	Service satisfaction index	54%

Bolded figures denote a significant variable

Among those who had recently interacted with the CRA, the extent to which the CRA was perceived to treat taxpayers fairly in their interactions with them was the primary driver of trust index performance, while all other variables had a moderate effect on the model.

Model 4

The fourth model included responses with no valid service satisfaction index score and again explored the impact of using different language to assess whether the CRA treats taxpayers fairly, specifically whether “the CRA treats taxpayers fairly in their interactions with them” (n=611). The total variance explained by the regression model was moderately high ($r^2 = 0.69$), explaining more than two-thirds of the outcome of trust index scores.

Table 128. Key drivers of trust index scores among the general population – model 4

Derived importance	Trust index performance $r^2 = 0.69$	Rating (% 8 – 10 score)
66%	The CRA treats taxpayers fairly in their interactions with them	45%
18%	Overall performance of the Government of Canada	12%
16%	The CRA catches those who cheat on their taxes	24%

Bolded figures denote a significant variable

Among general population respondents who had no recent interaction with the CRA, perceptions of fair treatment in interactions continued to be the primary driver of trust index performance scores.

Model 5

The fifth model included responses with a valid service satisfaction index score and explored the impact of combining the evaluation of the extent to which the CRA treats taxpayers fairly and fair treatment specifically in their interactions with them (n=815). The total variance explained by the regression model was high ($r^2 = 0.76$), explaining more than three quarters of the outcome of trust index scores.

Table 129. Key drivers of trust index scores among the general population – model 5

Derived importance	Trust index performance $r^2 = 0.76$	Rating (% 8 – 10 score)
67%	The CRA treats taxpayers fairly [in their interactions with them]	40%
14%	Service satisfaction index	54%
11%	Overall performance of the Government of Canada	15%
8%	The CRA catches those who cheat on their taxes	24%

Bolded figures denote a significant variable

Perceptions of fair treatment were the primary driver of trust index performance scores across each of the models tested. When comparing models that included those who recently interacted with the CRA, the service satisfaction index scores were generally the secondary driver of overall trust index performance scores.

Overall performance of the Government of Canada and the extent to which the CRA catches those who cheat on their taxes produced moderate effects on the model, although relatively small in comparison to the other variables explored.

Models 1 and 5 ultimately explained most of the outcome of trust index scores, and regardless of the model used, perceptions of fair treatment were the primary driver of trust index scores.

The benefit of using model 5 would be that the combined sample provided the largest pool of respondents for comparison, while fair treatment in model 1 received the highest derived importance score across any of the models tested.

Small and medium enterprises (SMEs) / tax intermediaries (TIs)

An identical series of models was produced combining SME and TI audiences, which was done given the limited available sample when producing results separately.

Model 1

The first model was comprised of a series of factors to determine their relative impact on the trust index performance scores, most notably the inclusion of perceptions of fair treatment by the CRA, with the caveat that a valid service satisfaction index score was provided (n=430). The total variance explained by the regression model was high ($r^2 = 0.83$), explaining more than four-fifths of the outcome of trust index scores.

Table 130. Key drivers of trust index scores among SMEs / TIs – model 1

Derived importance	Trust index performance $r^2 = 0.83$	Rating (% 8 – 10 score)
45%	The CRA treats taxpayers fairly	48%
30%	Service satisfaction index	51%
18%	Overall performance of the Government of Canada	34%
6%	The CRA catches those who cheat on their taxes	43%

Bolded figures denote a significant variable

Among businesses and tax intermediaries **that had recently interacted with the CRA**, general perceptions of fair treatment were the primary driver of trust index performance scores, followed closely by the overall service ratings provided (service satisfaction index scores). Overall performance of the government had a moderate effect on the model and perceptions of whether the CRA catches those who cheat on their taxes had minimal impact.

Model 2

The second model was comprised of the same factors apart from including only those who did not provide a valid service satisfaction index score (n=251). The total variance explained by the regression model was moderately high ($r^2 = 0.80$), explaining roughly four-fifths of the outcome of trust index scores.

Table 131. Key drivers of trust index scores among SMEs / TIs – model 2

Derived importance	Trust index performance $r^2 = 0.80$	Rating (% 8 – 10 score)
76%	The CRA treats taxpayers fairly	37%
16%	Overall performance of the Government of Canada	29%
8%	The CRA catches those who cheat on their taxes	40%

Bolded figures denote a significant variable

Among businesses and tax intermediaries **that had no recent interaction with the CRA**, general perceptions of fair treatment were the primary driver of trust index performance scores. Overall performance of the government had a moderate effect on the model, while perceptions of catching tax cheaters produced a minor effect.

Model 3

The third model included responses with a valid service satisfaction index score and explored the impact of using different language to assess whether the CRA treats taxpayers fairly, specifically whether “the CRA treats taxpayers fairly in their interactions with them” (n=437). The total variance explained by the regression model was high ($r^2 = 0.86$), explaining 86% of the variance of the outcome of trust index scores.

Table 132. Key drivers of trust index scores among SMEs / TIs – model 3

Derived importance	Trust index performance $r^2 = 0.86$	Rating (% 8 – 10 score)
60%	The CRA treats taxpayers fairly in their interactions with them	43%
21%	Service satisfaction index	49%
10%	The CRA catches those who cheat on their taxes	47%
9%	Overall performance of the Government of Canada	35%

Bolded figures denote a significant variable

Among those that had recently interacted with the CRA, the perception that the CRA treats taxpayers fairly in their interactions with them was the primary driver of trust index performance. Overall service ratings produced a moderate effect on the model, while overall performance of the Government of Canada and perceptions of catching tax cheaters produced a limited effect.

Model 4

The fourth model included responses with no valid service satisfaction index score and again explored the impact of using different language to assess whether the CRA treats taxpayers fairly, specifically whether “the CRA treats taxpayers fairly in their interactions with them” (n=271). The total variance explained by the regression model was high ($r^2 = 0.78$), explaining more than three quarters of the outcome of trust index scores.

Table 133. Key drivers of trust index scores among SMEs / TIs – model 4

Derived importance	Trust index performance $r^2 = 0.78$	Rating (% 8 – 10 score)
72%	The CRA treats taxpayers fairly in their interactions with them	36%
17%	Overall performance of the Government of Canada	25%
12%	The CRA catches those who cheat on their taxes	38%

Bolded figures denote a significant variable

Among businesses and tax intermediaries that had no recent interaction with the CRA, perceptions of fair treatment in interactions continued to be the primary driver of trust index performance scores.

Model 5

The fifth model included responses with a valid service satisfaction index score and explored the impact of combining the evaluation of the extent to which the CRA treats taxpayers fairly and fair treatment specifically in their interactions with them (n=867). The total variance explained by the regression model was high ($r^2 = 0.84$), explaining more than four-fifths of the outcome of trust index scores.

Table 134. Key drivers of trust index scores among SMEs / TIs – model 5

Derived importance	Trust index performance $r^2 = 0.84$	Rating (% 8 – 10 score)
52%	The CRA treats taxpayers fairly [in their interactions with them]	45%
26%	Service satisfaction index	50%
14%	Overall performance of the Government of Canada	35%
8%	The CRA catches those who cheat on their taxes	45%

Bolded figures denote a significant variable

Perceptions of fair treatment were the primary driver of trust index performance scores across each of the models tested. In each of the models that included those who recently interacted with the CRA, the service satisfaction index scores were the secondary driver of overall trust index performance scores.

Overall performance of the Government of Canada and the extent to which the CRA is perceived to be catching those who cheat on their taxes produced moderate effects on the model, although relatively small in comparison to the other variables explored.

Models 3 and 5 ultimately explained most of the outcome of trust index scores, and regardless of the model used, perceptions of fair treatment were the primary driver of trust index performance scores.

The benefit of using model 5 would be that the combined sample provided the largest pool of respondents for comparison, while model 3 explained 86% of the outcome of trust index performance scores, the highest across any of the models tested.

Respondent profile

General population

Table P1. Language

Base: (General population) All respondents (n=2,400)

Language	Unweighted total (n=2,400)	Weighted total (n=2,400)
English	79%	80%
French	21%	20%

Table P2. Gender

Base: (General population) All respondents (n=2,400)

Gender	Unweighted total (n=2,400)	Weighted total (n=2,400)
Male	51%	48%
Female	48%	51%
Other gender identity	<1%	<1%
Prefer not to say	1%	1%

Table P3. Age

Base: (General population) All respondents (n=2,400)

Age	Unweighted total (n=2,400)	Weighted total (n=2,400)
18-24	3%	9%
25-34	12%	18%
35-49	18%	24%
50-64	24%	26%
65 or older	42%	23%
Prefer not to say	<1%	<1%

Table P4. Region

Base: (General population) All respondents (n=2,400)

Region	Unweighted total (n=2,400)	Weighted total (n=2,400)
British Columbia	13%	14%
Alberta	9%	11%
Saskatchewan	5%	3%
Manitoba	5%	3%
Ontario	33%	38%
Quebec	23%	22%
New Brunswick	3%	2%
Nova Scotia	4%	3%
Prince Edward Island	1%	1%
Newfoundland and Labrador	3%	2%
Yukon	<1%	<1%
Northwest Territories	<1%	<1%
Nunavut	<1%	<1%

Table P5. Education

Base: (General population) All respondents (n=2,400)

Education	Unweighted total (n=2,400)	Weighted total (n=2,400)
Grade 8 or less	2%	2%
Some high school	6%	5%
High school diploma or equivalent	19%	18%
Registered Apprenticeship or other trades certificate or diploma	4%	4%
College, CEGEP or non-university certificate or diploma	22%	23%
University certificate or diploma below bachelor's level	9%	8%
Bachelor's degree	21%	23%
Post graduate degree above bachelor's level	17%	17%
Don't Know/Refused	1%	1%

Table P6. Birthplace

Base: (General population) All respondents (n=2,400)

Birthplace	Unweighted total (n=2,400)	Weighted total (n=2,400)
Canada	80%	78%
India	2%	2%
England	2%	1%
China	1%	1%
France	1%	1%
Germany	1%	1%
United Kingdom	1%	1%
United States	1%	1%
Haiti	<1%	1%
Iran	<1%	1%
Algeria	<1%	<1%
Brazil	<1%	<1%
Colombia	<1%	<1%
Ireland	<1%	<1%
Italy	<1%	<1%
Jamaica	<1%	<1%
Morocco	<1%	<1%
Mexico	<1%	<1%
Netherlands	<1%	<1%
Nigeria	<1%	<1%
Pakistan	<1%	<1%
Poland	<1%	<1%
Romania	<1%	<1%
Scotland	<1%	<1%
South Africa	<1%	<1%
Sri Lanka	<1%	<1%
Trinidad and Tobago	<1%	<1%
Ukraine	<1%	<1%
Other	5%	6%
Prefer not to say	1%	1%

Table P7. Length of time living in Canada

Base: (General population) Respondents who were not born in Canada (n=504)

Time living in Canada	Unweighted total (n=442)	Weighted total (n=504)
Less than 1 year	4%	6%
At least one year, but less than five years	9%	13%
At least five years, but less than 10 years	9%	12%
10 years or more	77%	68%
Prefer not to answer	1%	1%

Table P8. Current employment status

Base: (General population) All respondents (n=2,400)

Employment status	Unweighted total (n=2,400)	Weighted total (n=2,400)
Working full-time, that is, 35 or more hours per week	36%	45%
Working part-time, that is, less than 35 hours per week	6%	8%
Self-employed	7%	8%
Unemployed, but looking for work	2%	2%
A student attending school full-time	2%	4%
Retired	43%	26%
Not in the workforce	3%	4%
Other	1%	1%
Don't Know/Refused	<1%	<1%

Table P9. Primary source of income

Base: (General population) All respondents (n=2,400)

Income source	Unweighted total (n=2,400)	Weighted total (n=2,400)
Paid by an employer	40%	53%
Business owner or partner – sole proprietor	4%	5%
Business owner or partner – corporation	3%	4%
Investment income	5%	4%
Private or corporate pension	11%	7%
Government pension	29%	19%
Benefits	1%	2%
Other	2%	2%
Spousal/child/parent support	1%	2%
No source of income	1%	2%
Don't Know/Refused	2%	2%

Table P10. Approximate annual business revenue

Base: (General population) Respondents who are business owners or partners (n=208)

Annual revenue	Unweighted total (n=176)	Weighted total (n=208)
Under \$30,000	6%	11%
\$30,000 to under \$500,000	21%	19%
\$500,000 to under \$1,000,000	4%	3%
\$1,000,000 to under \$4,000,000	3%	4%
\$4,000,000 to under \$10,000,000	2%	2%
Prefer not to say	64%	62%

Table P11. Approximate household income

Base: (General population) All respondents (n=2,400)

Annual revenue	Unweighted total (n=2,400)	Weighted total (n=2,400)
Under \$20,000	6%	8%
\$20,000 to under \$40,000	15%	13%
\$40,000 to under \$60,000	15%	13%
\$60,000 to under \$80,000	12%	11%
\$80,000 to under \$100,000	11%	11%
\$100,000 to under \$120,000	8%	9%
\$120,000 to under \$150,000	7%	7%
\$150,000 or over	13%	16%
Prefer not to say	13%	12%

Table P12. Indigenous status

Base: (General population) All respondents (n=2,400)

Indigenous status	Unweighted total (n=2,400)	Weighted total (n=2,400)
Indigenous	4%	4%
Non-Indigenous	95%	95%
Prefer not to say	1%	1%

Table P13. Disability status

Base: (General population) All respondents (n=2,400)

Disability status	Unweighted total (n=2,400)	Weighted total (n=2,400)
Respondents with a disability	15%	14%
Respondents without a disability	84%	85%
Don't know	<1%	<1%
Prefer not to say	<1%	<1%

Small / medium enterprises (SMEs)

Table P14. Language

Base: (SMEs) All respondents (n=770)

Language	Total (n=770)
English	82%
French	18%

Table P15. Region

Base: (SMEs) All respondents (n=770)

Region	Total (n=770)
British Columbia	13%
Alberta	13%
Saskatchewan	4%
Manitoba	3%
Ontario	37%
Quebec	23%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	1%
Yukon	-
Northwest Territories	-
Nunavut	<1%
National operation	<1%
Prefer not to say	-

Table P16. Number of employees (self-included)

Base: (SMEs) All respondents (n=770)

Number of employees	Total (n=770)
1	33%
2 to 4	26%
5 to 19	15%
20 to 49	12%
50 to 99	11%
100 or more	3%

Table P17. Approximate annual business revenue

Base: (SMEs) All respondents (n=770)

Annual revenue	Total (n=770)
Under \$30,000	18%
\$30,000 to under \$500,000	36%
\$500,000 to under \$1,000,000	7%
\$1,000,000 to under \$4,000,000	8%
\$4,000,000 to under \$10,000,000	8%
\$10,000,000 to under \$20,000,000	12%
\$20,000,000 to under \$50,000,000	7%
\$50,000,000 to under \$250,000,000	4%
Mean	\$10,700,000

Table P18. Business type

Base: (SMEs) All respondents (n=770)

Business type	Total (n=770)
A sole proprietorship	62%
An incorporated business	19%
A partnership	10%
A non-profit organization	4%
A cooperative	3%
A registered charity	1%
A trust	1%

Table P19. Involvement in business decision making

Base: (SMEs) All respondents (n=770)

Business involvement	Total (n=770)
Tax-related matters	100%
Bookkeeping	74%
Payroll	65%
GST/HST preparation	63%

Table P20. Position within the business

Base: (SMEs) All respondents (n=770)

Position within the business	Total (n=770)
President/CEO/owner	69%
Chief financial officer/comptroller	12%
Accountant	8%
Manager	5%
Bookkeeper	2%
Financial officer	2%
Payroll manager/officer	2%

Table P21. Gender

Base: (SMEs) All respondents (n=770)

Gender	Total (n=770)
Male	58%
Female	40%
Other gender identity	1%
Prefer not to say	1%

Table P22. Age

Base: (SMEs) All respondents (n=770)

Age	Total (n=770)
18-24	-
25-34	8%
35-49	21%
50-64	33%
65 or older	13%
Prefer not to say	25%

Table P23. Industry or sector of business operation (responses of at least 1%)

Base: (SMEs) All respondents (n=770)

Industries and sectors	Total (n=770)
Finance and insurance	16%
Professional, scientific, and technical services	12%
Construction	8%
Retail trade	8%
Arts, entertainment, and recreation	6%
Health care and social assistance	5%
Manufacturing	5%
Educational services	4%
Real estate, rental, and leasing	4%
Accommodation and food services	3%
Agriculture, forestry, fishing and hunting	3%
Transportation and warehousing	3%
Management of companies and enterprises	2%
Administrative and support	2%
Cleaning/Housekeeping Services	2%
Wholesale trade	1%
Utilities	1%
Registered charity	1%
Information and cultural industries	1%
Public administration	1%
Childcare/Day care Services	1%
Mining, oil and gas extraction	1%
Consultation services	1%
Automotive repairs	1%
Personal services industry	1%
Pet care services/pet groomer	1%
Marketing/sales industry	1%
Other	1%
Prefer not to say	2%

Table P24. Length of time that business has been in operation

Base: (SMEs) All respondents (n=770)

Length of time in operation	Total (n=770)
Less than one year	5%
1 to 2 years	8%
3 to 5 years	24%
6 to 10 years	23%
Over 10 years	40%
Prefer not to say	1%

Table P25. Indigenous status

Base: (SMEs) All respondents (n=770)

Indigenous status	Total (n=770)
Indigenous	11%
Non-Indigenous	88%
Prefer not to say	1%

Table P26. Disability status

Base: (SMEs) All respondents (n=770)

Disability status	Total (n=770)
Respondents with a disability	14%
Respondents without a disability	84%
Don't know	1%
Prefer not to say	1%

Tax intermediaries (TIs)

Table P27. Language

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

Language	Total (n=810)
English	83%
French	17%

Table P28. Region

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

Region	Total (n=810)
British Columbia	12%
Alberta	13%
Saskatchewan	3%
Manitoba	4%
Ontario	35%
Quebec	24%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	1%
Yukon	<1%
Northwest Territories	-
Nunavut	-
National operation	<1%
Prefer not to say	1%

Table P29. Number of employees (self-included)

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

Number of employees	Total (n=810)
1	16%
2 to 4	20%
5 to 19	25%
20 to 49	18%
50 to 99	15%
100 or more	7%

Table P30. Tax-related work done on behalf of small business clients

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

Tax-related work on behalf of business clients	Total (n=810)
Accounting	54%
Tax preparation	46%
Bookkeeping	42%
Payroll	41%
Consultation	1%
Professional services/technical work	<1%
Financial planning/statements	<1%
Real estate/property investment	<1%
Insurance	<1%
Pension fund establishment/ retirement planning	<1%
Assurance	<1%
Legal/law	-
Entertainment/hosting	-
Agricultural/farming	-
Marketing/sales	-
Restaurants	-
Other language	-
Anything/everything	-
None/Don't work	1%
Other	1%
Prefer not to say	9%

Table P31. Length of time that business has been in operation

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

Length of time in operation	Total (n=810)
Less than one year	4%
1 to 2 years	8%
3 to 5 years	24%
6 to 10 years	20%
Over 10 years	42%
Prefer not to say	2%

Research Methodology

Overview

Two surveys were administered including a telephone survey with individual taxpayers, and an online survey with small and medium-sized businesses (SMEs) as well as tax intermediaries (TIs).

A telephone survey with a random sample of 2,400 respondents was conducted between November 9, 2023, to December 21, 2023. The target audience was Individual taxpayers aged 18 and over who have resided in Canada for a minimum of one year (operationalized in this research as being a sampling of adult Canadians who almost universally have resided in Canada for a minimum of one year).

As well, an online survey of 770 small and medium-sized businesses and 810 tax intermediaries was conducted between November 10, 2023, to January 11, 2024. The target SMEs were Canadian businesses and included decision-makers or those involved in decisions related to tax matters, payroll, GST/HST preparation, or bookkeeping. Targeted job titles included:

- President/CEO/Owner
- CFO/Comptroller
- Accountant
- Payroll Manager/Officer
- Manager
- Bookkeeper
- Financial Officer

The target tax intermediaries were those who worked with business clients on tax-related or payroll matters.

Questionnaire Design

The questions utilized in this study were provided by the CRA. Quorus reviewed the questions, providing suggestions and preparing them in a format suitable for telephone and online data collection. As required by Government of Canada standards, English and French pre-test surveys were conducted.

Individual Taxpayers

Sampling

The individual taxpayers' survey was designed to be administered to a random sample of 2,400 adult Canadians 18 years of age or older. A sample of 2,400 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection endeavour, the survey results are projectable to the overall Canadian adult population. The approximate targeted number of survey completions by age, gender, and region were achieved. To most fully mimic the true distribution of adult Canadians along these pivotal dimensions, modest statistical weights were introduced (a standard research practice in studies of this type), thereby diminishing prospects for non-response bias that potentially could have arisen vis-à-vis these three demographic dimensions.

The sample provided for dialing involved contact records reflecting Random Digit Dialing (RDD), thus engendering a very large number of Not in Service (NIS)/Disconnected telephone numbers. For landlines, records were drawn from a list of randomly-selected households compiled from telephone numbers in Canada, drawn from a database that is updated quarterly. Both listed and unlisted numbers were included in the sample. Quorus Consulting utilized ASDE Inc.'s Canada Survey Sampler (CSS) sampling software to generate general population telephone landline samples within Canada, which has become a standard software for many companies in Canada. This software has been proven to provide a sample that is equivalent to RDD. Randomly generated cellular numbers were also used. As per the Statement of Work requirements, the sample included from the outset a minimum of 30% of cellphone only users, in addition to landline telephone numbers.

The sample was stratified by region to ensure regional representation as follows:

Region	Target Completions
Atlantic Canada	260
Quebec	550
Ontario/Nunavut	800
Prairies/NWT	480
BC/Yukon	310
Total	2,400

The target interviews plan entailed overall quotas by age and gender, as well as by region. The gender quotas were approximately 50/50, while the age quotas were broken into five groupings: 18-24, 25-34, 35-49, 50-64, and 65 years of age or older.

Administration

As noted, the survey was conducted via telephone. The survey was programmed by Quorus and its data collection partner in both English and French via Computer-Assisted Telephone Interviewing software (CATI). Respondents had the option to complete the survey questionnaire in the official language of their choice. Assistance was available from bilingual staff members as required, with ongoing bilingual supervision.

In terms of training, in addition to a thorough general screening and training process, supervisors and interviewers were provided with customized project-specific training, a review of the questionnaire including specific terminology, acronyms and pronunciations, and background information on the project goals and objectives.

In terms of supervision, as with all projects there was a ratio of one supervisor for every 15 interviewers working. This “floor supervisor” answers questions, handles escalations, ensures that technology is functioning properly, and blind monitors interviewers. In addition, a minimum of 10 percent of interviews were audited through the review of recorded interviews or live monitoring (twice the percentage required by industry guidelines).

The programmed survey was thoroughly tested to ensure question order and skip patterns were properly represented. In addition to this testing, a pre-test was conducted resulting in 10 English and 11 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. As a result of the pre-test, the survey did not require any adjustments given the average completion length of roughly 16 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 16 minutes for respondents to complete. A dialing plan was implemented whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five attempts for cellular telephone numbers. Calls and call-backs were varied throughout the day which includes both daytime and evening calling, limited to 9 p.m. in a given time zone.

Quorus Consulting and its data collection partner employed a number of techniques for keeping response rates as high as possible:

- Training of all interviewers in telephone and interview techniques and thorough project briefings to guarantee professional and thorough data collection activities;
- 100 percent supervision of all interviewing by experienced supervisors;
- Continuous on-line monitoring of interviews in progress by supervisors (10% monitored or called back for verification);
- Pre-testing of all survey instruments at the design stage by senior field personnel to ensure it provides the best possible respondent experience;
- In-house sample development through consultation between Data Services personnel and the Project Director, to ensure the project's final sample or contact records have been created in a consistent manner; and
- Call rules to keep response rates high and minimize non-response bias including the implementation of a dialing plan whereby there were a minimum of five attempts for landline telephone numbers, and a minimum of five call-backs for cellular telephone numbers, calling at different times of the day, and arranging call-backs.

If an interviewer did not speak the official language requested by the respondent, the interview transferred to another interviewer or a call-back was arranged within 20 minutes (or at another time if requested by the respondent). When calling to a particular location with a predominant language (e.g., French in Quebec), initial calling was conducted by interviewers who spoke the predominant language, to minimize the number of transfers required.

The tables below for the telephone survey display regional, gender, and age data in terms of the actual distribution of adult Canadians, as catalogued in the 2021 Statistics Canada Census. As well, target quotas and completed surveys for each region, gender, and age segment are detailed (both in terms of the actual *number* of surveys completed, and the *percentage* of all surveys completed). The tables on the pages below present data with the weighted and unweighted *number* as well as *percentage* of surveys collected, for relevant demographic dimensions.

Data Tabulation: There were a total of 60 overlapping or interlocking statistical weighting cells created from the study design using the weighting factors of: Region (6: Atlantic, Quebec, Ontario/Nunavut, Manitoba/Saskatchewan, Alberta/Northwest Territories, and British Columbia/Yukon); Age group (5: 18– 24 years of age, 25–34 years of age, 35 to 49 years of age, 50 to 64 years of age, and 65 years of age or older); and Gender (2: Male, Female). The 36 overlapping or interlocking statistical weighting cells thus were derived from Region (6) x Age (5) x Gender (2) dimensions = 60 unique statistical weighting cells. Population data for the 60 statistical weighting cells were obtained from the most recent (2021) Census of Canada, and can be found here:

<https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=9810002001>

It should also be noted that a small number of individuals were not placed into one of the 60 weighting cells, as they identified as gender diverse or preferred not to provide a response to the gender question. For tabulation purposes, these individuals were given a weight value of 1.0.

Telephone survey (Percentages may not sum exactly to 100%, owing to rounding):

Subsegments	2021 Census	Quota target (n=)	Quota target (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)	Surveys completed (weighted) (n=)	Surveys completed (weighted) (%)
Region – Atlantic Canada	6.7%	260	10.8%	260	10.8%	164	6.8%
Region – Quebec	23.0%	550	22.9%	550	22.9%	536	22.3%
Region – Ontario/Nunavut	38.7%	800	33.3%	800	33.3%	932	38.8%
Region – Prairies/NWT	17.6%	480	20.0%	480	20.0%	426	17.8%
Region – BC/Yukon	14.0%	310	12.9%	310	12.9%	342	14.2%
Gender – Male	48.8%	1,171	48.8%	1,218	50.8%	1,154	48.1%
Gender – Female	51.2%	1,229	51.2%	1,155	48.1%	1,219	50.8%
Age – 18-24	10.1%	242	10.1%	75	3.1%	221	9.2%
Age – 25-34	16.6%	398	16.6%	290	12.1%	423	17.6%
Age – 35-49	24.2%	581	24.2%	439	18.3%	577	24.0%
Age – 50-64	25.5%	612	25.5%	568	23.7%	616	25.7%
Age – 65+	23.6%	566	23.6%	1,017	42.4%	552	23.0%

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	154,704
Total invalid numbers	60,172
B. Total unresolved numbers (U)	78,282
No answer/answering machine	78,282
C. In-scope non-responding units (IS)	13,719
Language barrier	419
Incapable of completing (ill/deceased)	68
Callback (respondent not available)	1,118
Refusal	11,401
Termination	582
D. Responding units (R)	2,531
Quota full/not completed	89
Completed interviews	2,400
NQ – under 18 years of age	25
NQ – refused province	17
Rounded response rate: $R \div (U + IS + R) = 2,571 \div (61,742 + 15,359 + 2,571)$	2.7
Incidence	94.8

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 23 English and 20 French pre-tests were completed across both audiences, specifically involving 13 SME respondents and 30 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 November 10, 2023, to January 11, 2024. 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 1,580 surveys were submitted by respondents (770 SMEs and 810 Tax Intermediaries). The survey required a mean average of approximately 9 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%	175	23%
Ontario (Nunavut)	270	34%	287	37%
Western Canada	265	33%	252	33%
Territories / National	25	3%	2	<1%

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 (Nunavut)	270	34%	287	35%
Western Canada	265	33%	266	33%
Territories / National	25	3%	5	<1%

In addition to regional quotas, targets were set for the business size of SMEs based on the number of employees working for each respective company.

Small & Medium Enterprises:

Business size	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
1-4	450	56%	455	59%
5-99	320	40%	293	38%
100+	30	4%	22	3%

A participation rate could not be calculated for the SMEs and Tax Intermediaries segments due to the data collection process utilized by the online panel provider Dynata. Rather than utilizing emails as the primary way to bring people into the survey, participants logged into their dashboard when convenient or responded to a generic text, email, or an app notification. Dynata utilized a router system which directed respondents into the survey they were targeted for, using a complex algorithm which includes a robust randomization strategy. Respondents entered their panel dashboard and, after being asked a few questions to refine targeting, were directed into the specific survey. Respondents did not choose the survey they were directed to, but were allocated based on the algorithm, which determined the match between a given panelist’s profile and the needs of the survey.

The data was not weighted, as per past iterations of this study. Given that the online methodology utilized a non-probability sample, a margin of error cannot be applied to the results as per the Standards for the Conduct of Government of Canada Public Opinion Research for Online Surveys.

Non-Response Bias Analysis

Any survey that is conducted is potentially subject to bias or error. When a survey is conducted with a sample of the population, there are two general classes of bias or error: sampling error, which is quantifiable, and non-sampling error, which is typically not quantifiable. Sampling error arises from the fact that interviews are conducted with only a subset of the population, and thus it is possible that the results obtained from this group of respondents is not reflective of the population as a whole. In contrast, non-sampling error encompasses a number of different types of errors including coverage error, measurement error, non-response error, and processing error. No measurement of sampling error can be attributed to this online study, given that the contact records utilized in the data collection process were derived from an online panel of the target

audience, which is to say, a non-probability sample source. Having stated that, measures were taken in the implementation of the data collection to ensure sufficient completed surveys were obtained from both target segments. Targets were also set to ensure robust geographic representation from across the country.

With respect to non-sampling error, a number of steps were taken to minimize bias. Both surveys utilized survey programming technology to ensure proper survey skip patterns were followed and to minimize errors due to data entry and data capture. The French and English survey instruments themselves were pre-tested with a small sample of respondents to ensure the survey material was easily understood by respondents, and that the resultant data were being captured properly. Interviewers were also trained and supervised for the telephone survey.

In terms of coverage, the telephone survey was conducted from a random sampling of a robust sample frame of landline and cellular numbers. Quotas were established for demographic groups traditionally regarded as central in quantitative survey research, in this instance gender, age, and region/province. Upon examination of the final dataset, it was discovered that younger Canadians (18-34) were slightly underrepresented in the collected surveys. As a result, this segment was up-weighted in the final data set to ensure it mirrored the true proportion of this demographic group in the adult Canadian population. That is, the final data set was statistically weighted to closely match the true distribution of these dimensions as reflected in the 2021 Statistics Canada census. The statistical weights implemented were relatively small, given that the data collected already closely matched the actual distribution of adult Canadians along these demographic dimensions.

The online survey was conducted with an online panel of the target audience, based on a randomized sampling of panel records for the target audience drawn from a reputable commercially available online general public panel.

Appendices

General Population Questionnaire

November 2023

Canada Revenue Agency Annual Corporate Research – 2023 General Population

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 Marie Lemay at 343-575-5446 or visit canada.ca/por-cra.

PG-1. Thank you for agreeing to participate. Our first few questions are to make sure we are getting a representative mix of Canadians participating in this study. First of all, which gender do you identify with ...: **READ ALL FOUR RESPONSES, IN ORDER**

[PERMIT ONE CODE ONLY]

[ENSURE GENDER MIX IS MET]

- 01 – Male
- 02 – Female
- 98 – Other, please specify:
- 99 – Prefer not to say

PG-2. In what year were you born?

[ENSURE AGE TARGETS ARE MET]

- 98 – ENTER 4-DIGIT YEAR
- 99 – Refused

PG-3. [IF PG-2=REFUSED] Would you be willing to tell me in which of the following age categories you belong? **READ LIST – PAUSE AFTER EACH ONE TO ALLOW RESPONDENT TO ANSWER**

[PERMIT ONE CODE ONLY]

- 01 – 18-24
- 02 – 25-34
- 03 – 35-49
- 04 – 50 – 64
- 05 – 65 or older
- 99 – Refused

PG-4. In which province or territory do you live? **DO NOT READ RESPONSES**

[PERMIT ONE CODE ONLY]

- 01 British Columbia
- 02 Alberta
- 03 Saskatchewan
- 04 Manitoba
- 05 Ontario
- 06 Quebec
- 07 New Brunswick
- 08 Nova Scotia
- 09 Prince Edward Island
- 10 Newfoundland and Labrador
- 11 Yukon
- 12 Northwest Territories
- 13 Nunavut
- 99 Refused

Overall Perceptions of the CRA

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

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

- 01 – Terrible
- THROUGH
- 10 – Excellent

BG-1. Now we would like you to think specifically about the Canada Revenue Agency. The Canada Revenue Agency is the agency of the federal government responsible for such things as:

[READ IN MAN, SASK, ALTA, BC, YUKON, NORTHWEST TERRITORIES AND NUNAVUT: the collection of income tax, administration of the GST (or goods and services tax), and the Canada child benefit program]

[READ IN QUEBEC ONLY: the collection of federal income tax and the Canada child benefit program]

[READ IN ATLANTIC PROVINCES, ONT: the collection of federal income tax, administration of the GST/HST, and the Canada child benefit program]

READ EVERYWHERE: Throughout this survey, we will refer to the Canada Revenue Agency as the CRA.

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

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

01 – Terrible

THROUGH

10 – Excellent

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO B-3**

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

RECORD RESPONSE, ACCEPT MULTIPLE RESPONSES

98 – Specify Response: (_____)

VOLUNTEERED

99 – Don’t Know/Refused

B-3. I would now like you to rate the CRA on a series of statements. For each one, please tell me whether you agree or disagree using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” **REPEAT SCALE AS NECESSARY. PROBE TO AVOID**

ACCEPTING A RANGE

[RANDOMIZE STATEMENTS. – PERMIT ONE CODE ONLY PER STATEMENT]

[IF ASKED: We are asking for your opinion based on your general impressions of the CRA, whether from personal experience, what you have seen, read or heard.]

- a) I can trust the CRA to do what is right
- b) The CRA works for the benefit of all Canadians
- c) I feel that the people at the CRA are trustworthy
- d) The people at the CRA are capable of doing their job well
- f) The CRA makes the process of filing my taxes easy
- h) The CRA is helpful
- i) **[SPLIT SAMPLE]** The CRA treats taxpayers fairly [in their interactions with them]
- l) I trust the CRA to handle my personal information appropriately
- m) The CRA catches those who cheat on their taxes
- n) The CRA treats everyone the same
- o) The rise in cost of living is having a negative impact on my household finances **[ANCHOR, ASK LAST]**

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

Experience with the CRA – Income Tax Filing

I would now like to ask you about your experiences as a taxpayer.

[READ IF NECESSARY, FOR EXAMPLE, IF THE RESPONDENT PAUSES IN RESPONDING IN THIS SECTION: Please be reminded that these questions are for research purposes only. Your answers are appreciated and will help us improve Canadians' filing experiences with the CRA.]

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

[PERMIT ONE CODE ONLY]

IF ASKED: This would be the tax return you filed last year for the income you earned in 2020, or this year for the income you earned in 2021.

01 – Yes

02 – No – **SKIP TO D-1**

VOLUNTEERED

99 – Don't Know/Refused – **SKIP TO D-1**

[IF “YES” AT CG-1, READ:] The following set of questions will focus on your most recent tax filing experience.

- CG-2. [POSE CG-2 ONLY IF “YES” AT CG-1]** Did you prepare your last tax return on your own, or did you receive help from someone else? If you used a tax software, that is considered preparing on your own.

[PERMIT ONE CODE ONLY]

01 – Prepared on your own – **SKIP TO CG-4**

02 – Received help

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO CG-4**

- CG-3. [POSE CG-3 ONLY IF “RECEIVED HELP” AT CG-2]** From whom did you get help? **READ CATEGORIES ONLY IF NECESSARY; CODE MORE THAN ONE IF MENTIONED; INCLUDE PEOPLE WHO GAVE ADVICE**

01 – Friend/family member

02 – Professional tax preparer/accountant (INCLUDES H&R BLOCK-TYPE COMPANIES)

03 – Volunteer program to help people with their tax returns

98 – Other (SPECIFY)

VOLUNTEERED

99 – Don’t Know/Refused

- CG-4. [POSE CG-4 ONLY IF “YES” AT CG-1]** How was your last tax return sent in? **[IF NEEDED: That is, for example, was it sent in by mail or online?] ACCEPT ONE RESPONSE ONLY. DO NOT READ LIST.**

01 – By mail

02 – Online (INCLUDES EFILE AND NETFILE)

05 – Some other way

VOLUNTEERED

99 – Don’t Know/Refused

Experience with the CRA – Contacts

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

DO NOT READ THE FOLLOWING: IF NECESSARY, CONTACT INCLUDES SEEKING INFORMATION, LOGGING INTO MY ACCOUNT, VISITING WEBSITE, ETC.

01 – Yes

02 – No **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

VOLUNTEERED

99 – Don’t Know/Refused – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

D-2. How did you **most recently** interact with the CRA? ***READ LIST IN ORDER – CLARIFY AS NECESSARY; CONTACT INCLUDES SEEKING INFORMATION, LOGGING INTO MY ACCOUNT, VISITING WEBSITE, ETC.***

[PERMIT ONE CODE ONLY]

01 – Through the CRA’s secure tax portal My Account

07 - Through the tax pages of the Canada.ca website (**THIS INCLUDES “CRA WEBSITE”**)

02 – By telephone

03 – By fax

04 – By mail

05 – In person

VOLUNTEERED - DO NOT READ: ONLY RECORD IF VOLUNTEERED. INTERVIEWER TO RECORD VERBATIM RESPONSE AND USE CODING LIST BELOW WHERE APPLICABLE

06 – Some other way (please specify)

- 08 Through the CRA’s social media platforms
- 09 - Through the CRA’s mobile apps
- 10 - Through “Chat with Charlie”, that is the CRA’s online chatbot

99 – Don’t Know/Refused

D-3. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...? **READ LIST – ACCEPT MULTIPLE RESPONSES**
[RANDOMIZE RESPONSE]

- 01 – An audit, dispute or a review
 - 02 – Your online CRA account (My Account)
 - 03 – Personal income tax (e.g., filing your taxes, getting your refund, making a payment, submitting documents CRA had requested, etc.)
 - 04 – General information other than about filing taxes
 - 05 – Clarification of information sent to you by the CRA
 - 06 – One-time top up to the Canada Housing Benefit
 - 07 – The Canada Dental Benefit
 - 08 – Other benefits or credits
- VOLUNTEERED**
- 98 – Other (SPECIFY)
 - 99 – Don't Know/Refused

[IF D2 AND D3 = DON'T KNOW SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]

D-5. I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience. **REPEAT SCALE AS NECESSARY - PROBE TO AVOID ACCEPTING A RANGE**
[RANDOMIZE STATEMENTS. – PERMIT ONE CODE PER STATEMENT]

- a) The CRA's service was easy to access
- b) The CRA's service was timely
- c) The information I was given was accurate
- d) The information I was given was complete
- e) The information I was given was easy to understand
- f) The CRA representative took time to understand my situation **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- g) The CRA representative was professional **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- h) The CRA representative was courteous **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**

- 01 – Completely disagree
- THROUGH
- 10 – Completely agree
- VOLUNTEERED**
- 98 – Not applicable
 - 99 – Don't Know/Refused

SPLIT SAMPLE – SERVICE (E) & COMPLIANCE MODULES (F)

Service module (split sample with Compliance, ask to half)

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary.
- b) When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.
- c) You know how to access the tax benefits and credits you are entitled to.
- d) The CRA holds itself accountable for the written information it provides.
- e) The CRA supports making government products and client service accessible for everyone

01 – Completely disagree

THROUGH

10 – Completely agree

VOLUNTEERED

99 – Don’t Know/Refused

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

[PERMIT ONE CODE ONLY]

01 – Yes

02 – No

VOLUNTEERED

99 – Don’t Know/Refused

Compliance module (split sample with Service, ask to half)

The next few questions cover issues related to cheating on income taxes. By tax cheating, we mean individuals who deliberately do not declare some of their income. Nothing in this section is about you personally, but we are interested in getting Canadians’ views on this topic. Again, I’d like to reassure you that your answers will in no way affect your relationship with the Government of Canada or the CRA.

[IF ASKED, CLARIFY THAT THE QUESTIONS ARE ABOUT PERSONAL TAXES ONLY.]

F-3. On a scale of 1 to 10, where 1 means “very unlikely” and 10 means “very likely”, how likely do you think it is for Canadians who cheat on their income taxes to get caught? **PROBE TO AVOID ACCEPTING A RANGE**
[PERMIT ONE CODE ONLY]

01 – Very unlikely

10 – Very likely

VOLUNTEERED

99 – Don’t Know/Refused

F-5. Thinking about the level of taxes that Canadians pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes? **DO NOT READ FULL LIST OF RESPONSE – IF “TOO MUCH”, PROBE:** Do you think Canadians pay “significantly” too much, or “somewhat” too much in taxes?
[PERMIT ONE CODE ONLY]

01 – Too much – Significantly

02 – Too much – Somewhat

03 – About the right amount

04 – Too little

VOLUNTEERED

99 – Don’t Know/Refused

F-6. Please tell me how much you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”
REPEAT SCALE AS NEEDED - PROBE TO AVOID ACCEPTING A RANGE
[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a. It’s OK for people not to declare income received in cash.
- b. When people cheat on their income taxes, it reduces the money available for essential services such as health and education.
- c. The CRA would never find out about income received in cash that is not declared on income tax forms.
- d. Penalties are effective at discouraging future tax cheating.
- e. It’s acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.
- f. Rich people have an easier time tax cheating than middle class Canadians.
- g. The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.
- h. The CRA should publish a list of people found guilty of tax offences in court.
- i. Those found guilty of tax cheating should face the same penalty no matter who they are
- j. The CRA is transparent with the public about how it pursues those who might owe taxes

01 – Completely disagree

10 – Completely agree

VOLUNTEERED

99 – Don't Know/Refused

Severity of Types of Cheating

F-8. Using a scale from 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating,” how would you rate the following behaviours? **REPEAT SCALE AS NEEDED - PROBE TO AVOID**

ACCEPTING A RANGE

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) Under-reporting cash income
- b) Getting a “deal” on home or car repairs by paying cash
- c) Filing false claims for tax benefit programs
- d) Not claiming foreign assets or income, including from tax havens
- e) Receiving a charitable donation credit that is bigger than the donation made
- f) Not registering one's business
- g) Working and being paid in cash to avoid income taxes
- h) Not claiming money made from a room or house rental through an online rental website.
- i) Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it.

01 – Not cheating at all

10 – Serious cheating

VOLUNTEERED

99 – Don't Know/Refused

ASK ALL (END OF SPLIT SAMPLE)

B-4. I would like to ask you one more question before moving onto the demographic section. Overall, to what extent do you trust the Canada Revenue Agency? Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

01 – Do not trust them at all

02

03

04 – Neutral

05

06

07 – Trust them completely

08 – Don't know

Respondent Profile

To finish up, I would like to ask you a few questions about you and your household for statistical purposes only. Please be assured that all of your answers will remain completely confidential.

PG-5. Which is the highest level of education that you have completed? **DO NOT READ LIST**
[PERMIT ONE CODE ONLY]

- 01 – Grade 8 or less
- 02 – Some high school
- 03 – High school diploma or equivalent
- 04 – Registered Apprenticeship or other trades certificate or diploma
- 05 – College, CEGEP or non-university certificate or diploma
- 06 – University certificate or diploma below bachelor's level
- 07 – Bachelor's degree
- 08 – Post graduate degree above bachelor's level
- 99 – Don't Know/Refused

PG-6. In what country were you born?
[PERMIT ONE CODE ONLY]

- 01 – Canada
 - 98 – Other (SPECIFY: _____)
- VOLUNTEERED**
- 99 – Don't Know/Refused

PG-7. [ASK PG-7 ONLY IF "OTHER" IN PG-6] How long have you lived in Canada? Has it been ...: **READ LIST**
[PERMIT ONE CODE ONLY]

- 01 – Less than 1 year
 - 02 – At least one year, but less than five years
 - 03 – At least five years, but less than 10 years, or has it been
 - 04 – 10 years or more
- VOLUNTEERED**
- 99 - Don't Know/Refused

PG-8. Which of the following categories best describes your current employment status? Are you: **READ LIST IN ORDER – STOP ONCE RESPONDENT CONFIRMS CATEGORY**
[PERMIT ONE CODE ONLY]

- 01 – Working full-time, that is, 35 or more hours per week
 - 02 – Working part-time, that is, less than 35 hours per week
 - 03 – Self-employed
 - 04 – Unemployed, but looking for work
 - 05 – A student attending school full-time
 - 06 – Retired, or
 - 07 – Not in the workforce (full-time homemaker, unemployed and not looking for work)
- VOLUNTEERED**
- 98 – Other
 - 99 – Don't Know/Refused

PG-9. What is your primary source of income? **READ LIST IN ORDER – STOP ONCE RESPONDENT CONFIRMS CATEGORY – IF MORE THAN ONE, ASK FOR LARGEST SOURCE**
[PERMIT ONE CODE ONLY]

- 01 – Paid by an employer
 - 02 – Business owner or partner – sole proprietor
 - 03 – Business owner or partner – corporation
 - 04 – Investment income
 - 05 – Private or corporate pension
 - 06 – Government pension
- VOLUNTEERED**
- 96 – Spousal/child/parent support
 - 97 – No source of income
 - 98 – Other (SPECIFY: _____)
 - 99 – Don't Know/Refused

PG-10. [IF PG-9 = 02 OR 03] Would you say that your approximate business income from last year was:

READ LIST

[PERMIT ONE CODE ONLY]

- 01 – Under \$30,000
- 02 – \$30,000 to under \$500,000
- 03 – \$500,000 to under \$1 million
- 04 – \$1 million to under \$4 million
- 05 – \$4 million or more

VOLUNTEERED

- 99 – Don't Know/Refused

PG-11. Please tell me which of the following categories best represents your 2022 total household income, before taxes? **READ LIST – STOP ONCE RESPONDENT CONFIRMS CATEGORY**

[PERMIT ONE CODE ONLY]

- 01 – Under \$20,000
- 02 – \$20,000 to under \$40,000
- 03 – \$40,000 to under \$60,000
- 04 – \$60,000 to under \$80,000
- 05 – \$80,000 to under \$100,000
- 06 – \$100,000 to under \$120,000
- 07 – \$120,000 to under \$150,000
- 08 - \$150,00 or over

VOLUNTEERED

- 99 – Don't Know/Refused

PG-12. Are you an Indigenous person, that is, First Nations, Métis or Inuk (**IF NEEDED:** Inuit)? First Nations includes Status and Non-Status Indians.

[PERMIT ONE CODE ONLY]

- 01 Yes
- 02 No
- 99 Prefer not to say

PG-13. Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

[PERMIT ONE CODE ONLY]

01 Yes

02 No

03 I don't know

99 Prefer not to say

PG-14. Could you please provide the first three digits of your postal code?

[FORMAT A1A]

____ _ ____ _ ____ _
VOLUNTEERED

99 – Don't Know/Refused

That concludes the survey. This survey was conducted on behalf of the Canada Revenue Agency. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to participate, it is greatly appreciated.

Canada Revenue Agency
Annual Corporate Research – 2023
Small Medium Business/Tax Intermediaries

INTRODUCTION

Today's survey is being conducted by the Government of Canada. **[SUPPLIER]** has been hired to administer the survey. Si vous préférez répondre au sondage en français, veuillez cliquer sur FRANÇAIS **[DIRECT RESPONDENT TO THE FRENCH LANGUAGE VERSION]**. The survey takes about 15 minutes to complete and is voluntary and completely confidential. Your answers will remain anonymous. This survey is being administered according to the requirements of the Privacy Act, the Access to Information Act, and any other relevant legislation. Click here* if you wish to verify its authenticity. To view our privacy policy, click here**.

*FOR PROGRAMMING

English URL:

<https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/public-opinion-research-executive-summaries.html>,

French URL:

<https://www.canada.ca/fr/agence-revenu/services/a-propos-agence-revenu-canada-arc/recherche-opinion-publique-sommaires.html>

**FOR PROGRAMMING

English URL:

<https://www.quorusconsulting.com/index.php/privacy-policy>

French URL:

<https://www.quorusconsulting.com/index.php/fr/politique-de-confidentialite>

PB-4. In which province is your business based?

PERMIT ONE CODE ONLY

- 01 British Columbia
- 02 Alberta
- 03 Saskatchewan
- 04 Manitoba
- 05 Ontario
- 06 Quebec
- 07 New Brunswick
- 08 Nova Scotia
- 09 Prince Edward Island
- 10 Newfoundland and Labrador
- 11 Yukon
- 12 Northwest Territories
- 13 Nunavut
- 14 National operation/Locations in multiple regions
- 99 – I would rather not say

SB-1. Do you work with individuals and/or small and medium business clients on tax-related matters?

For this study, small and medium businesses are defined as firms with annual gross revenue of \$250 million or less.

PERMIT ONE CODE ONLY

01 – Yes – QUALIFIES AS A TAX INTERMEDIARY. **CONTINUE TO SB-2.**

02 – No – POTENTIAL QUALIFYING SME. **CONTINUE TO SB-2.**

SB-2. How many employees work for your company in Canada, including yourself? This includes full-time, part-time and seasonal staff, but does not include contract staff or outsourced work.

PERMIT ONE CODE ONLY

- 01 – 1
- 02 – 2 to 4
- 03 – 5 to 19
- 04 – 20 to 49
- 05 – 50 to 99
- 06 – 100 or more

QUOTAS FOR SME

1 to 4 employees	450
5 to 99 employees	320
100+	30

IF SB-1 = 01, GO TO BB-0

[POSE SB-3 THROUGH SB-6 TO POTENTIAL QUALIFYING SMEs ONLY; A VALID RESPONSE IS REQUIRED FOR THESE QUESTIONS TO QUALIFY FOR THE STUDY]

SB-3. What is your approximate annual business revenue?

PERMIT ONE CODE ONLY

01 – Under \$30,000

02 – \$30,000 to under \$500,000

03 – \$500,000 to under \$1 million

04 – \$1 to under \$4 million

05 – \$4 to under \$10 million

06 – \$10 to under \$20 million

07 – \$20 to under \$50 million

08 – \$50 to under \$250 million

09 – \$250 million or more – **SKIP TO TERMINATION SCREEN - INSERT TERMINATION SCREEN**

SB-4. Is your company...?

PERMIT ONE CODE ONLY

01 – A sole proprietorship

02 – A partnership

03 – A trust

04 – A registered charity

05 – A non-profit organization

06 – A cooperative

07 – An incorporated business

SB-5. In your business do you make decisions about, or are you directly involved with, any of the following? Please choose all that apply to you.

PERMIT MULTIPLE RESPONSES

01 – Tax-related matters **[MUST SELECT THIS OPTION OR SURVEY IS TERMINATED]**

02 – Payroll

03 – GST/HST preparation

04 – Bookkeeping

05 – None of the above – **SKIP TO TERMINATION SCREEN**

SB-6. Which of the following best describes your position within the business:

PERMIT ONE CODE ONLY

- 01 – President/CEO/Owner
- 02 – Chief Financial Officer/Comptroller
- 03 – Accountant
- 04 – Payroll Manager/Officer
- 05 – Manager
- 06 – Bookkeeper
- 07 – Financial Officer
- 98 – Some other position – **SKIP TO TERMINATION SCREEN**
- 99 – I would rather not say – **SKIP TO TERMINATION SCREEN**

Create Variable “RESPONDENT TYPE”

1 = TI/TAX INTERMEDIARY (SB-1=01)

2 = SME (SB-1≠01, SB-3=01-08, SB-5=01-04, SB-6=01-07)

Overall Perceptions of the CRA

Thank you for your responses. This survey is [**SME**: geared towards small-and medium-businesses] [**TI**: being conducted among tax intermediaries] to help the Canada Revenue Agency learn about your experiences.

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

PROBE TO AVOID ACCEPTING A RANGE

[PERMIT ONE CODE ONLY]

- 01 – Terrible
- THROUGH
- 10 – Excellent

- 99 – I don’t know

BB-1. Now we would like you to think specifically about the Canada Revenue Agency. On a scale of 1 to 10, how would you rate the overall performance of the Canada Revenue Agency (CRA)?
PERMIT ONE CODE ONLY

1 – Terrible

2

3

4

5

6

7

8

9

10 – Excellent

99 – I don't know – **SKIP TO B-3**

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

98 – Open-ended text box

99 – I don't know

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

[PROGRAMMER INSTRUCTION: Show as grid]

[Rows]

- a) I can trust the CRA to do what is right
- b) The CRA works for the benefit of all Canadians
- c) I feel that the people at the CRA are trustworthy
- d) The people at the CRA are capable of doing their job well
- e) The CRA works hard at helping Canadians with their tax and benefits matters.
- f) The CRA makes the process of filing **[SME: my business'] [TI: businesses]** taxes easy
- g) The CRA processes **[SME: my business'] [TI: business]** tax returns in a timely manner
- h) The CRA is helpful
- i) **[SPLIT SAMPLE]** The CRA treats taxpayers fairly [in their interactions with them]
- j) The CRA provides enough information to meet your **[TI: clients'] [SME: business]** tax obligations
- k) Information from the CRA arrives in time for my business **[TI: clients]**
- l) I trust the CRA to handle **[SME: my business] [TI: my clients']** information appropriately
- m) The CRA catches those who cheat on their taxes
- n) The CRA treats everyone the same

[Columns]

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

Experience with the CRA – Business Tax Filing

CB-2. [SME ONLY] When filing business income taxes, does your business:
PERMIT ONE CODE ONLY

- 01 – Use in-house resources to prepare tax documentation
- 02 – Use an outside tax preparation service, or
- 03 – Use a combination of in-house and outside services
- 99 – I don't know

CB-3. [SME ONLY] And what about tax planning? Does your business:
PERMIT ONE CODE ONLY

- 01 – Use in-house resources for tax planning
- 02 – Use an outside service for tax planning, or
- 03 – Use a combination of in-house and outside services
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 1 – Completely dissatisfied
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely satisfied
- 99 – I don't know

Experience with the CRA – Contacts

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

01 – Yes

02 – No – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

VOLUNTEERED

99 – I can't recall – **SKIP TO [E-1/F-1: SPLIT SAMPLE SECTION]**

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

PERMIT ONE CODE ONLY

01 – Through the CRA's secure tax portal [**SME:** MyBusiness Account][**TI:** Represent a Client]

06 – Through the tax pages of the Canada.ca website (**THIS INCLUDES "CRA WEBSITE"**)

02 – By telephone

03 – By fax

04 – By mail

05 – In person

07 – Other (please specify)

99 – I can't recall

D-3A. [TAX INTERMEDIARIES ONLY] Please think about your most recent interaction with the CRA. What type of client were you representing?

01 An individual

02 A business

03 An estate or trust

04 A charity or not for profit

05 Other (please specify)

06 Don't know

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

[RANDOMIZE]

PERMIT MULTIPLE RESPONSES

- 01 – General information other than about filing business taxes
- 02 – Clarification of information sent to you by the CRA
- 03 – Your online CRA account, **[SME: MyBusiness Account][TI: Represent a Client]**
- 04 – An audit, dispute or a review
- 05 – Business taxes (e.g., filing, getting a refund/making a payment, submitting documents CRA had requested, etc.)
- 06 – **[TI ONLY]** A client’s personal taxes (e.g., filing, getting a refund, making a payment, submitting documents CRA had requested, etc.)
- 07 – **[SME ONLY]** Payroll
- 08 – **[SME ONLY]** GST/HST
- 98 – Other (please specify)_____]
- 99 – I can’t recall

D-5. [IF TAX INTERMEDIARIES DO NOT ASK IF D2 AND D3A AND D3 = DON’T KNOW] [IF SMES, DO NOT ASK IF D2 AND D3 = DON’T KNOW] I would like you to tell me whether you agree or disagree with the following statements in regards to this service experience, using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please indicate ‘Not applicable’ if a statement does not apply to your service experience.

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) The CRA’s service was easy to access
- b) The CRA’s service was timely
- c) The information I was given was accurate
- d) The information I was given was complete
- e) The information I was given was easy to understand
- f) The CRA representative took time to understand my situation **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- g) The CRA representative was professional **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**
- h) The CRA representative was courteous **[ASK ONLY IF D2_2 TELEPHONE OR D2_5 In Person]**

1 - Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

98 – Not applicable

99 – I don't know

D-6a. [IF D-1 = 01] Did you get what you needed from the CRA on this particular occasion?

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I don't know

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

PERMIT ONE CODE ONLY

01 – Better

02 – About the same

03 – Worse

99 – I don't know

SPLIT SAMPLE – SERVICE (E) & COMPLIANCE MODULES (F)

Service module (split sample with Compliance, ask to half)

- E-1. [SME ONLY] [IF CB-2 = 02 OUTSIDE TAX PREPARATION SERVICE]** You indicated earlier you used an outside tax preparation service. How confident would you be to handle your business taxes without outside help? Please use a scale from 1 to 10 where 1 means “not at all confident” and 10 means “extremely confident”.

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don’t know

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

[RANDOMIZE STATEMENTS]

- a. If you wanted basic information, would you:
- b. If you required clarification on information the CRA sent you, would you:
- c. If you needed assistance on a personal tax matter [TI: for a client], such as whether taxes were owed on an inheritance, would you:

(RANDOMIZE RESPONSE LIST 01 TO 06; ACCEPT ONLY ONE RESPONSE)

01 – Visit the tax pages of the Canada.ca website

02 – Contact the CRA by telephone

03 – Contact the CRA by mail

04 – Send the CRA an email

05 – Contact the CRA via social media

06 – Contact the CRA using an online chat function

07 – Send the CRA a fax

08 – [SME ONLY] Ask financial advisor/accountant to contact the CRA

98 – Some other way: please specify [open-ended text: _____]

99 – I don’t know

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

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

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

PERMIT ONE CODE ONLY

1 – Not at all confident

2

3

4

5

6

7

8

9

10 – Extremely confident

99 – I don't know

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

- a) The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary.
- b) When you contact the CRA by telephone, you are able to get service in the official language of your choice, that is, English or French.

- c) You know how to access the tax benefits and credits [SME: your business is][TI: your clients are] entitled to.
- d) You feel well-informed about the services the CRA has to offer.
- e) The CRA holds itself accountable for the written information it provides.
- f) The CRA offers online services that meet your needs.
- g) The CRA supports making government products and client service accessible for everyone

- 1 – Completely disagree
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely agree
- 99 – I don't know

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

PERMIT ONE CODE ONLY

- 01 – Yes
- 02 – No
- 99 – I'm not sure/I don't know

E-7. [IF D-2=02 AND E-6=01] You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using [SME: My Business Account][TI: Represent a Client]?

OPEN TEXT BOX

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

PERMIT ONE CODE ONLY

- 01 – I would read it and deal with it myself
- 02 – I would read it and give it to my accountant or finance area to handle
- 03 – I would give it to my accountant or finance area without reading it
- 99 – I don't know

EB-9. [SME ONLY] [IF EB-8 = 02 or 03] Does your organization have dedicated employee(s) that deal with the CRA on behalf of your organization?

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I don't know

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

[RANDOMIZE STATEMENTS - PERMIT ONE CODE PER STATEMENT]

a. Bank online

b. Make purchases online

c. Send or receive electronic money transfers (e-transfers)

d. Receive bills electronically

e. Send invoices electronically

f. Maintain a company website

g. Make payments online

01 – Frequently

02 – Sometimes

03 – Rarely

04 – Never

99 – I don't know

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

PERMIT ONE CODE ONLY

01 – Yes

02 – No

99 – I don't know

E-12. [POSE E-12 ONLY IF E-11=YES] To what extent do you agree or disagree with the following statements about the tax pages of the Canada.ca website. For each one, please use a scale from 1 to 10, where 1 means you “completely disagree”, and 10 means you “completely agree.”

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

a. The information provided on the tax pages of the Canada.ca website is easy to understand.

b. It is easy to find the information I'm looking for.

c. The website provided me with the information that I needed.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

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

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) Over the past year, I've spent less time searching for information I require to meet my business [TI: clients] obligations to the CRA.
- b) The CRA develops new products and services that are in line with the realities of conducting business.
- c) The CRA takes the needs of businesses into account when developing new products and services.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

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

PERMIT ONE CODE ONLY

01– Not at all burdensome

2

3

4

5

6

7

8

9

10 – Extremely burdensome

99 – I don't know

Compliance module (split sample with Service, ask to half)

The next few questions cover issues related to cheating on business taxes. By tax cheating, we mean **businesses** who deliberately do not declare some of their income. Nothing in this section is related to your organization, but we are interested in getting views on this topic. Again, I'd like to reassure you that your answers will in no way affect your relationship with the Government of Canada or the CRA.

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

PERMIT ONE CODE ONLY

01– Not at all common

2

3

4

5

6

7

8

9

10 – Very common

99 – I don't know

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

PERMIT ONE CODE ONLY

01 – Too little effort

02 – The right amount of effort

03 – Too much effort

99 – I don't know

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

PERMIT ONE CODE ONLY

01– Very unlikely

2

3

4

5

6

7

8

9

10 – Very likely

99 – I don’t know

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

[DO NOT RANDOMIZE – PERMIT ONE CODE PER STATEMENT]

- a) You suspected they were cheating?
- b) You knew for certain they were cheating?

01– Not at all likely

2

3

4

5

6

7

8

9

10 – Very likely

99 – I don’t know

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

PERMIT ONE CODE ONLY

- 01 – Significantly too much
- 02 – Somewhat too much
- 03 – About the right amount
- 04 – Too little
- 99 – I don't know

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

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a. It's OK for businesses not to declare income received in cash.
- b. When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.
- c. The CRA would never find out about income received in cash that is not declared on business tax forms.
- d. Penalties are effective at discouraging future tax cheating.
- e. Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.
- f. It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.
- g. The CRA should publish a list of people found guilty of tax offences in court.
- h. Those found guilty of tax cheating should face the same penalty no matter who they are.
- i. The CRA is transparent with the public about how it pursues those who might owe taxes.

- 01– Completely disagree
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely agree
- 99 – I don't know

Severity of Types of Cheating

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

[RANDOMIZE STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a. Under-reporting cash income
- b. Over-claiming expenses
- c. **[TI ONLY]** Getting a “deal” on home or car repairs by paying cash
- d. Filing false claims for tax benefit programs
- e. Not claiming foreign assets or income, including from tax havens
- f. **[SME ONLY]** Receiving a charitable donation credit that is bigger than the donation made
- g. **[TI ONLY]:** Promoting a charitable donation program where the tax credits exceed the amount donated
- h. Not registering one’s business
- i. **[SME ONLY]** Paying employees in cash to avoid payroll taxes
- j. **[TI ONLY]** Working and being paid in cash to avoid income taxes
- k. Not claiming money made from a room or house rental through an online rental website
- l. Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it
- m. Not claiming gifts received by influencers on social media platforms

01– Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

FB-9. [FOR ANY RATINGS OF 5 OR LESS IN F-8, CHOOSE ONE AT RANDOM AND ASK:] You rated [INSERT SCENARIO HERE] as not serious cheating. Please consider the following scenario and rate on a scale of 1 to 10, where 1 means “not cheating at all” and 10 means “serious cheating.”

How serious would you rate the following?

PERMIT ONE CODE PER STATEMENT

- a. [INSERT SCENARIO HERE] where the business is able to avoid paying \$1,000 in taxes?
[if still 5 or less, ask]:
- b. [INSERT SCENARIO HERE] where the business is able to avoid paying \$10,000 in taxes?
[if still 5 or less, ask]:
- c. [INSERT SCENARIO HERE] where the business is able to avoid paying \$50,000 in taxes?

01– Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

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

[RANDOMIZE ORDER OF STATEMENTS – PERMIT ONE CODE PER STATEMENT]

- a) For CRA to recover unpaid taxes when people work under the table for cash?
- b) For CRA to recover unpaid taxes when people do not declare taxable foreign income or assets?

01– Not at all important

2

3

4

5

6

7

8

9

10 – Very important

99 – I don’t know

ASK ALL (END OF SPLIT SAMPLE)

B-4. We would like to ask you one more question before moving onto the demographic section.
Overall, to what extent do you trust the Canada Revenue Agency?

Please rate the Agency using a scale of 1 to 7, where 1 means you “do not trust them at all” and 7 means you “trust them completely”.

01 – Do not trust them at all

02

03

04 – Neutral

05

06

07 – Trust them completely

99 – I don’t know

Corporate Profile

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

PB-1. [SME ONLY] What gender do you identify with:
PERMIT ONE CODE ONLY

- 01 – Male
- 02 – Female
- 03 – Other gender identity
- 04 – I'd rather not say

PB-2. [SME ONLY] In what year were you born?

- 98 – _____
- 99 – I'd rather not say

PB-3. [SME ONLY] [IF PB-2=99] Would you be willing to indicate in which of the following age categories you belong?
PERMIT ONE CODE ONLY

- 01 – 18-24
- 02 – 25-34
- 03 – 35-49
- 04 – 50 – 64
- 05 – 65 or older
- 99 – I'd rather not say

PB-15. [SME ONLY] In which industry or sector does your business operate? If you are active in more than one sector, please identify the main sector of operations.

PERMIT ONE CODE ONLY

- 01 – Accommodation and food services
- 02 – Administrative and support
- 03 – Agriculture, forestry, fishing and hunting
- 04 – Arts, entertainment and recreation
- 05 – Construction
- 06 – Educational services
- 07 – Finance and insurance
- 08 – Health care and social assistance
- 09 – Management of companies and enterprises
- 10 – Manufacturing
- 11 – Mining, oil and gas extraction
- 12 – Professional, scientific and technical services
- 13 – Public administration
- 14 – Real estate, rental and leasing
- 15 – Registered charity
- 16 – Retail trade
- 17 – Transportation and warehousing
- 18 – Utilities
- 19 – Waste management and remediation services
- 20 – Wholesale trade
- 21 – Information and cultural industries
- 98 – Some other sector: please specify your business sector [**open-ended text box:** _____]
- 99 – I'd rather not say

PB-16. [TI ONLY] What types of tax-related work does your company do on behalf of your small business clients? Please choose all that apply.

MULTIPLE RESPONSES ACCEPTED

- 01 – Accounting
- 02 – Payroll
- 03 – Tax preparation
- 04 – Bookkeeping
- 98 – Some other type of work: please specify [**open-ended text box:** _____]
- 99 – I'd rather not say

PB-17. How long has your business been in operation?

PERMIT ONE CODE ONLY

- 01 – Less than one year
- 02 – 1 to 2 years
- 03 – 3 to 5 years
- 04 – 6 to 10 years
- 05 – Over 10 years
- 99 – I'd rather not say

PB-12. [SME ONLY] Are you an Indigenous person, that is, First Nations, Métis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians?

PERMIT ONE CODE ONLY

- 01 Yes
- 02 No
- 99 I'd rather not say

PB-13. [SME ONLY] Do you identify as a person with a disability? A person with a disability is a person who has a long-term or recurring impairment (such as vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental health-related) which limits their daily activities inside or outside the home (such as at school, work, or in the community in general).

PERMIT ONE CODE ONLY

- 01 Yes
- 02 No
- 03 I don't know
- 99 I'd rather not say

That concludes the survey. This survey was conducted on behalf of the Canada Revenue Agency. In the coming months the report will be available from Library and Archives Canada. We thank you very much for taking the time to participate, it is greatly appreciated.