



Canada Revenue
Agency

Agence du revenu
du Canada

2024-2025 CRA Annual Corporate Research – Quantitative Phase

Final Report

Prepared for the Canada Revenue Agency

Supplier name: Quorus Consulting Group Inc.

Contract #: CW2379102

Contract Amount (incl. HST): \$179,527.62

Award date: October 28, 2024

Delivery date: March 2025

Registration number: POR 067-24

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Supplier name: Quorus Consulting Group Inc.
March 2025

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 27 and December 30, 2024, and an online survey with small and medium sized businesses as well as tax intermediaries administered between November 27, 2024, and January 22, 2025.

Cette publication est aussi disponible en français sous le titre : Recherche d'entreprise annuelle de l'ARC de 2024-2025 – Phase Quantitative.

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101 Colonel By Drive
Ottawa, Ontario K1A 0K2
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Catalogue Number: Rv4-126/2025E-PDF

International Standard Book Number (ISBN): 978-0-660-76100-8

Related publications (registration number:)

Catalogue Number: Rv4-126/2025F-PDF (Final report, French)

ISBN: 978-0-660-76101-5

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Executive Summary

Quorus Consulting Group Inc.
Contract Number: CW2379102
POR Registration Number: 067-24
Contract Award Date: October 28, 2024
Contracted Cost: \$179,527.62

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 2024-2025, 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=16).

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 27, 2024, to December 30, 2024. 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 803 small and medium-sized business representatives and 803 tax intermediaries was conducted from November 27, 2024, to January 22, 2025. Data collection quotas were established by region to ensure a representative sampling. The survey required 13 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):

- Among general population respondents, 12% rated the overall performance as good (scores of 8 – 10), while (53%) provided neutral scores (scores of 4 – 7), resulting in an average score of 4.7.
- Nearly half of SME respondents (46%) rated the overall performance as good², with 35% providing neutral scores, resulting in an average score of 6.5.
- Nearly a third of TI respondents (31%) rated the overall performance as good, while 49% provided neutral scores, resulting in an average score of 6.0.

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 (24%) rated the CRA's performance as good (scores of 8 – 10), while more than half (58%) provided neutral scores (scores of 4 – 7), resulting in an average score of 5.9. These ratings were primarily driven by a lack of issues in dealing with the CRA (25%), followed by general room for improvement (14%), responsiveness when being contacted (11%), a general dislike of paying taxes (7%), and the perception of unfair policies and practices (6%).
- More than half of SME respondents (52%) rated the CRA's performance as good, while 34% provided neutral scores, resulting in an average score of 7.0. These ratings were primarily driven by experience with customer service (good customer service – 42%; poor customer service – 23%), poor performance overall (10%) and quality or functionality of the CRA's website (8%).
- More than a third of TIs (37%) rated the CRA's performance as good, while 49% provided neutral scores, resulting in an average score of 6.4. TI ratings were primarily driven by experience with customer service (good customer service – 30%; poor customer service – 22%), general inefficiency (13%), and slow service (10%).

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

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:

- Nearly half of general population respondents strongly agreed (scores of 8 – 10) that people at the CRA are trustworthy (48%), while slightly fewer strongly agreed that the people at the CRA are capable of doing their job well (43%). Fewer strongly agreed that the CRA is working for the benefit of all Canadians (40%) and does what is right (37%).
- More than half of Canadian SME respondents strongly agreed that people at the CRA are trustworthy (57%), and that the people at the CRA are capable of doing their job well (57%). Slightly fewer strongly agreed that the CRA is working for the benefit of all Canadians (54%) and does what is right (53%).
- Roughly half of TIs strongly agreed that people at the CRA are trustworthy (48%), that they are capable of doing their job well (46%), and that the CRA is working for the benefit of all Canadians (46%). Slightly fewer agreed that the CRA does what is right (44%).

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

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

- When evaluating overall trust index scores, 32% of general population respondents had high trust index scores (scores of 8 – 10), and 54% had mid-range index scores (scores of 4 – 7), resulting in an average index score of 6.6.
- High trust index scores were the most common among SME respondents (50%) with many also obtaining mid-range scores (38%), resulting in an overall average index score of 7.1.
- Two-fifths of Canadian TIs had a high trust index score (40%), while 45% of remaining TIs having mid-range index scores, resulting in an average index score of 6.7.
- The combined Trust Index Score for all three audiences is 6.8.

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:

- Roughly two-fifths of general population respondents strongly agreed (scores of 8 – 10) that the CRA makes the process of filing taxes easy (45%), that the CRA ensures everyone gets the benefits they are entitled to (38%), and that the CRA is helpful (36%). Slightly fewer agreed that the CRA ensures everyone pays their fair share of taxes (29%).
- More than two-thirds of SMEs strongly agreed that the CRA processes their business' tax returns in a timely manner (68%), while 65% agreed that information arrives in time for their business. Nearly 3 in 5 felt the CRA provides enough information to meet their business tax obligations (58%), and makes the process of filing their business taxes easy (58%), while more than half agreed that the CRA is helpful (54%), works hard at helping Canadians with their tax matters (53%) and can be counted on to ensure everyone gets the benefits and tax credits they are entitled to (52%). Slightly fewer agreed that the CRA can be counted on to ensure everyone pays their fair share of taxes (49%).
- Roughly half of TIs strongly agreed that the CRA processes their clients' tax returns in a timely manner (49%), information from the CRA arrives on time for clients (48%), that the CRA provides adequate information to meet clients' tax obligations (48%) and makes the process of filing business taxes easy (47%). Agreement drops slightly for whether the CRA can be counted on to ensure everyone gets the benefits and tax credits they are entitled to (45%), that the CRA works hard at helping Canadians (44%), is helpful (43%), and can be counted on to ensure everyone pays their fair share of taxes (42%).

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:

- More than half of general population respondents strongly agreed (scores of 8 – 10) that they trust the CRA to handle their personal information (54%), while 34% provided a neutral score (scores of 4 – 7), resulting in an average score of 7.1.
- Nearly two-thirds of Canadian SMEs rated the CRA an 8 or more when it comes to trusting the CRA to handle their business information (64%), while 26% of respondents provided a neutral score, resulting in an average score of 7.5.

- Agreement was lower among the TIs, with 52% reporting a high level of agreement when it comes to trusting the CRA with access to their business clients' information and 37% providing a neutral score, resulting in an average score of 7.1.

Fairness

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

- Nearly three quarters of general population respondents (73%) 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 (56%) or treats every Canadian with the same respect and consideration (41%). Agreement was lowest when asked whether the CRA treats taxpayers fairly (36%) and is fair in deciding whose taxes to audit (35%).
- Nearly three quarters of SME respondents strongly agreed that those found guilty of tax cheating should face equal penalties (74%), while 58% agreed that the CRA assumes taxpayers report their taxes accurately. Just over half agreed that the CRA treats everyone with the same respect and consideration (53%) and treats taxpayers fairly (52%). Slightly fewer agreed that the CRA is fair in deciding whose taxes to audit (48%).
- Roughly two-thirds of TIs (65%) strongly agreed that those found guilty of tax cheating should face equal penalties, while fewer agreed that the CRA assumes taxpayers report their taxes accurately (57%). Nearly half agreed that the CRA ensures every Canadian is treated with the same respect and consideration (47%) and is fair in deciding whose taxes to audit (47%), while 44% agreed the CRA treats taxpayers fairly.

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:

- Half of general population respondents (50%) strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides, while 41% agreed that the CRA supports making government products and client service accessible for everyone. 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 20% providing a rating of 8-10.

- Nearly 3 in 5 SME respondents strongly agreed that the CRA supports making government products and client service accessible for everyone (57%), while slightly fewer agreed that the CRA holds itself accountable for the written information it provides (53%). Nearly half (46%) agreed that the CRA is transparent with how it pursues those who might owe taxes.
- More than half of TIs strongly agreed that the CRA is making government products and client service accessible for everyone (53%) and holds itself accountable for the written information it provides (52%). More than a third (37%) agreed that the CRA is transparent with how it pursues those who might owe taxes.

Tax filing

Nine in 10 general population respondents (90%) indicated that they had sent in a personal income tax return in the past year. Two-thirds of tax filers (67%) had received assistance preparing their income tax return, including 83% among this subset who sought help from a professional tax preparer or an accountant and 17% who turned to friends or family members for assistance. Most tax filers (85%) 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. More than a third (35%) used external services exclusively, a similar proportion (34%) used a combination of in-house and external services, while 30% exclusively utilized in-house resources.

When it comes to tax planning more specifically, 36% used in-house resources exclusively, 27% used external services exclusively while 35% 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 (68%) provided a high level of satisfaction (scores of 8 to 10), while 27% provided a moderate score (scores of 4 to 7), resulting in an average overall satisfaction score of 7.9.

Using the same scale, TIs were also asked to provide an overall satisfaction score based on their latest tax filling experience. More than half of TIs provided a high level of satisfaction (56%), while 37% provided a moderate score, resulting in an average overall satisfaction score of 7.3.

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.

- Roughly two in five general population respondents (42%) had interacted with the CRA in the past 12 months.
- Nearly 3 in 5 businesses (58%) had had some form of interaction with the CRA in the last 12 months.
- Slightly more TIs (65%) 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 (47%), 27% through the My Account portal, and 13% interacted via mail. Fewer reported that their most recent interaction with the CRA occurred through the tax pages of the Canada.ca website (8%).
- More than a third of SME respondents had contact with the CRA through the My Business Account portal (36%), while 29% made contact over the phone and 15% communicated through the tax pages of the Canada.ca website.
- Nearly half of TIs (45%) indicated using the phone, 19% interacted through the Represent a Client portal and 19% through the pages of the Canada.ca website.

Reason for most recent 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, 47% reported that their most recent interactions were primarily related to personal income tax (e.g., filing taxes, getting a refund, making a payment, submitting documents the CRA had requested, etc.). Additional reasons for interacting with the Agency included obtaining information related to their My Account service (19%), information relating to other benefits or credits (16%), or an attempt to resolve an audit, dispute or review (14%).

- Results among Canadian businesses were mixed, with nearly half of respondents citing information related to their My Business Account service (48%), or business taxes (47%). More than a quarter cited GST/HST (29%), payroll (26%), or an attempt to resolve an audit, dispute or review (26%) as reasons for their most recent interaction.
- Among tax intermediaries, a third said that their most recent interaction with the CRA involved their Represent a Client account (33%), while nearly as many cited contact related to their client's business taxes (28%), or their client's personal taxes (26%). Slightly fewer reported contacting the CRA with respect to GST/HST (24%), payroll (16%), or an audit, dispute, or a review (16%).

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 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 (76%) or courteous (73%), while fewer (65%) felt that the CRA representative took the time to understand their situation. When it comes to the information they received, 68% agreed it was accurate, 64% felt it was complete, and 59% said it was easy to understand. Agreement was slightly lower when it came to the timeliness of service (52%) and ease of access (49%).
- Roughly two-thirds of SMEs strongly agreed that the CRA representative they dealt with was professional (67%), or courteous (66%) while 64% agreed the representative took time to understand their situation. More than two-thirds agreed that the information they were given was accurate (71%), complete (70%), and easy to understand (68%). Slightly fewer agreed that the CRA's service was easy to access (67%) and timely (65%).
- Most tax intermediaries strongly agreed that the CRA representative was courteous (62%) and professional (60%), while 53% agreed that the representative took the time to understand their situation. More than half agreed that the information given was accurate (61%), easy to understand (59%) and complete (58%). A similar proportion agreed that the CRA's service was timely (56%) and easy to access (53%).

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

- More than half of Canadian adults (54%) had high service satisfaction index scores (scores of 8 – 10), while 36% had moderate scores (scores of 4 – 7), resulting in an average index score of 7.6.
- Roughly two-thirds of SMEs (66%) had a service satisfaction index score ranging between 8-10, while 28% fell into the moderate score range, resulting in an average index score of 7.9.
- Nearly half of TIs (48%) had high service satisfaction index scores while 44% had moderate scores, resulting in an average score of 7.4.
- The overall SSI score is 7.6.

Most SMEs (82%) and tax intermediaries (85%) 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 Canadians, 38% of SMEs and 47% of TIs rated these as being about the same. At least a third of SMEs and TIs were likely to view CRA's service more favourably (43% of SMEs felt the CRA provided better service and 35% of TIs felt the same), while fewer among the general population (19%) rated CRA's service as better.

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. Nearly half of SMEs (47%) expressed a high level of

confidence (scores of 8 – 10), while 25% 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 (37% among SMEs and 39% among TIs) and contacting the CRA by telephone (16% among SMEs and 18% 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: 37% among SMEs and 40% among TIs.

The telephone is again the strong favourite when respondents were asked to describe their preferred means of receiving service or information for assistance on a personal tax matter (32% among SMEs and 41% 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).

- Half of SMEs (50%) were quite confident (scores of 8 – 10), while a third (33%) were moderately confident (scores of 4 – 7), resulting in an average confidence score of 6.9.
- Among TIs, respondents were nearly as likely to report being quite confident (49%, ranked 8-10) as they were to being moderately confident (42%, ranked 4-7), resulting in an average confidence score of 7.1.

Using the same 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.

- More than half of SMEs (53%) were quite confident (scores of 8 – 10), while 31% were moderately confident (scores of 4 – 7), resulting in an average confidence score of 7.0.
- Roughly half of TIs (51%) were quite confident, while 41% were moderately confident, resulting in an average confidence score of 7.2.

Service access

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):

- Nearly 4 in 5 general population respondents (78%) 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. More than two-fifths (41%) agreed that they know how to access the tax benefits and credits they are entitled to.
- Among the SME segment, 76% strongly agreed that they were able to get service in the official language of their choice when contacting the CRA by telephone. Nearly 3 in 5 agreed that the CRA offers online services that meet their needs (59%), while slightly fewer agreed that they know how to access the tax benefits and credits their business is entitled to (51%) or feel well-informed about the services the CRA has to offer (51%).
- 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. More than half agreed that they know how to access the tax benefits and credits their clients are entitled to (57%), feel well-informed about the services the CRA has to offer (54%), and believe the CRA offers online services that meet their needs (52%).

Registered for online services

More than two-thirds of Canadians surveyed (68%) 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, 64% 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 the secure tax portal. More than two-fifths described needing access to information (42%), with 27% specifically citing the need for clarifications related to information received from the CRA. Roughly a fifth of SMEs (21%) cited issues accessing services online, while 19% described miscellaneous service needs as what prompted a phone call.

Represent a Client portal users were asked a similar question. A quarter of these tax intermediaries (25%) described a need to access information, with 16% specifically mentioning the need for clarifications related to information that was received from the CRA. Slightly fewer cited the convenience of a phone conversation (17%) or security or privacy concerns (16%) as reasons for opting to pick up the phone over going through the online portal.

Business tax processes

Looking at who handles CRA correspondences, most SMEs (67%) reported being responsible for reading and dealing with any letters received from the CRA, while fewer (30%) 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.

Tax-related information on Canada.ca

Sizeable proportions among both the SME (80%) and TI (85%) segments had previously visited the Canada.ca website for tax-related information. Among website users, the following results were revealed:

- Most SME website users (62%) strongly agreed (scores of 8 – 10) that the website provided the information that was needed, 59% agreed that the information provided was easy to understand and 54% agreed that the information was easy to find.
- Similar trends were seen among TI website users, with more than 3 in 5 (61%) strongly agreeing that the website provided the information that was needed. Slightly fewer agreed that the information provided was easy to understand (55%) and was easy to find (51%).

Tax filing burden

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

- More than half of SMEs (54%) strongly agreed (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year. Nearly half agreed that the CRA takes their needs into account when developing products and services (48%), and that new products and services are in line with the realities of conducting business (47%).
- Nearly half of TIs strongly agreed that less time was spent searching for information required to meet business tax obligations over the past year (46%), that the CRA takes their needs into account when developing products and services (46%), and that those new products and services are in line with the realities of conducting business (45%).

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

- Roughly two-fifths of SMEs (41%) 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 6.1.
- TIs were not as likely to rate fulfilling their tax obligations as burdensome, with more than a quarter (29%) expressing a high level of burden, and 47% scoring between 4 and 7, resulting in an average burden score of 5.7.

Attitudes towards tax compliance

Value for taxes

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 (36%) felt that they paid significantly too much compared to services received, and another 22% felt that they paid somewhat too much. A third (32%) felt that they paid the right amount, while very few (7%) felt that they paid too little.
- More than a quarter of SMEs felt that they paid significantly too much (26%) and 31% felt they paid somewhat too much. On the other hand, 32% felt that they paid the right amount and 6% felt that they paid too little.
- A fifth of tax intermediaries felt that Canadian businesses paid significantly too much (19%), while 32% felt that they paid somewhat too much. Among the rest, 35% felt that they paid the right amount and 9% felt that they paid too little.

Catching tax cheaters

The following perceptions of tax cheating were explored:

- Nearly half of SME respondents (49%) felt that business tax cheating was quite common (scores of 8 – 10), while 34% felt it was moderately common (scores of 4 – 7), resulting in an average likelihood score of 7.2.
- More than a third of TI respondents (34%) felt that business tax cheating was quite common, while 52% 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, 43% felt that the CRA put forth the right amount of effort to reduce tax cheating. On the other hand, 28% felt that the CRA put too little effort versus 13% who felt that the CRA put forth too much effort. The remaining 16% were not sure or refused to answer.
- Among TIs, nearly half (49%) 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 (29%) and 10% felt that the CRA put forth too much effort. Another 13% 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 (23%) 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:

- Half of SME respondents (50%) provided a high likelihood score (scores of 8 – 10), while a third (33%) provided a moderate score (scores of 4 – 7), resulting in an average likelihood score of 7.1.
- More than a third of TIs (35%) felt the CRA would be very likely to catch business tax cheats, while 45% 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, 42% of SMEs said that they would be likely to report them (scores of 8 – 10). Results increased to 56% 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, 38% of TIs were likely to report them. This jumped to 48% 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 (32%), while 24% agreed the CRA catches those who cheat on their taxes.
- Nearly half of business representatives strongly agreed that the CRA catches those who cheat on their taxes (49%). A similar proportion believed that the CRA would never find out about income received in cash that is not declared on business tax forms (45%).

- More than two-fifths of TIs (44%) strongly agreed that the CRA catches those who cheat on their taxes. That said, 34% 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:

- Nearly two-thirds of general population respondents (60%) strongly agreed (scores of 8 – 10) that income tax cheating reduces money available for essential services. Roughly a third strongly agreed that penalties are effective at discouraging future tax cheating (35%) and that the CRA should publish a list of people found guilty of tax offences (34%).
- More than two-thirds of SMEs strongly agreed that businesses cheating on their income taxes reduces money available for essential services (71%) and 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 (68%).

Strong agreement drops slightly when asked whether it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses (61%), that penalties are effective at discouraging tax cheating (56%), and that the CRA should publish a list of people found guilty of tax offences in court (51%). A third of respondents (33%) agreed that it is OK for businesses not to declare income received in cash versus 45% (rated 1-3) who disagreed with this statement.

- Among TIs more specifically, 60% strongly agreed that businesses cheating on their income taxes reduces money available for essential services, while 51% 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, 50% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Slightly fewer TIs strongly agreed that penalties are effective at discouraging tax cheating (47%) and that the CRA should publish a list of people found guilty of tax offences in court (43%). TIs were the least likely to agree that it is acceptable for businesses not to declare income received in cash (22%) – while nearly half fully disagreed with this type of activity (48%, rated 1-3).

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 using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree:

- Results revealed that 60% of general population respondents strongly agreed (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians, and nearly half (45%) 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:

- More than three quarters of respondents (77%) felt that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Roughly two-thirds felt that not registering one's business (69%), not claiming foreign assets or income (67%) or receiving a charitable donation credit bigger than the amount donated (63%) represented serious cheating. Agreement was slightly lower for: not claiming money made from a room or house rental through an online rental website (57%), making a profit from buying or selling cryptocurrency without declaring it (56%), being paid in cash to avoid income taxes (54%), or under-reporting cash income (53%).

Far fewer (34%) felt that getting a 'deal' on home or car repairs by paying cash represented serious cheating.

- A strong majority of businesses felt that filing false claims for tax benefit programs (80%), paying employees in cash to avoid payroll taxes (74%), and not claiming foreign assets or income (73%) represented serious cheating. Roughly two-thirds considered the following serious cheating: under-reporting cash income (70%), receiving a charitable donation credit that was bigger than the donation (70%), over-claiming expenses (67%), not claiming money from room or house rentals using online websites (67%), or making a profit from buying or selling cryptocurrency without declaring it (65%).

Agreement was slightly lower for the following tax avoidance behaviours: not registering one's business (57%), or not claiming gifts received by influencers on social media (50%).

- Among tax intermediaries, the biggest perceived tax offences included filing false claims for tax benefit programs (70%), not claiming foreign assets or income (59%), being paid in cash to avoid income taxes (59%), and under-reporting cash income (57%). Just over half considered the following activities serious cheating: not claiming money from room or house rentals using online websites (54%), not registering one's business (53%), and making a profit from buying or selling cryptocurrency without declaring it (51%).

Roughly half felt that promoting a charitable donation program where the tax credits exceed the amount donated (49%), as well as not claiming gifts received by influencers on social media (46%) 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 (39%) represented serious 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, 39% of SMEs 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. More than a fifth (22%) 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, 8% felt this represented serious tax cheating.

- Nearly a third of TIs (31%) felt that avoiding paying \$1,000 in taxes represented serious tax cheating, while 33% provided scores of 5 or lower.

Those who registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given this scenario, 14% felt that this was serious tax cheating while 63% 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 6% 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 (74%) felt that it was very important (scores of 8 – 10) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets while another 68% 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 (66%) and when people work under the table for cash (53%).

Political Neutrality Certification

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

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

Signed:

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

March 27, 2025
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 2024-2025, 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.
- Providing data for corporate reporting and tracking initiatives including 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 their 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=16).

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. Some respondents (12%) rated the overall performance as good (scores of 8 – 10), while a majority (53%) provided neutral scores (scores of 4 – 7). Roughly a third of Canadians (33%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 4.7, 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=250)	AB/ NWT (n=230)	BC/ YK (n=310)	18 – 24 (n=61)	25 – 34 (n=175)	35 – 49 (n=385)	50 – 64 (n=634)	65+ (n=1,115)
8-10 (Good)	12%	15%	13%	14%	11%	8%	12%	14%	12%	11%	11%	14%
4-7 (Neutral)	53%	52%	62%	52%	52%	40%	56%	56%	68%	48%	52%	49%
1-3 (Poor)	33%	28%	23%	34%	37%	52%	32%	25%	17%	40%	36%	36%
Don't know/Refused	1%	6%	3%	1%	<1%	<1%	<1%	4%	2%	<1%	1%	1%
Mean	4.7	5.0	5.1	4.7	4.5	3.9	4.6	5.1	5.4	4.4	4.5	4.6

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:

- Average performance scores were higher in Quebec (5.1), Atlantic Canada (5.0), Ontario (4.7), British Columbia (4.6), and Manitoba or Saskatchewan (4.5) compared to those living in Alberta (3.9).
- Women provided higher average scores compared to men (5.0 vs 4.4).
- Those aged 25 to 34 (5.4) scored higher on average compared to those aged 35 to 49 (4.4), 50 to 64 (4.5), or 65 years or older (4.6).

- Canadians with a university education (5.0) provided higher scores compared to those with a high school (4.4), or trade school or college education (4.5).
- Average performance score was higher for those whose primary official language was French compared to English (5.0 vs 4.6).
- Students (7.1), those working part-time (4.8), or full-time (4.8), or retired Canadians (4.5) were more likely to rate the government of Canada favourably compared to those who were self-employed (3.9).
- Those born outside of Canada scored higher on average compared to those born in Canada (5.6 vs 4.4).

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. Nearly a quarter of respondents (24%) rated the CRA's performance as good (scores of 8 – 10), while more than half (58%) provided neutral scores (scores of 4 – 7). Fewer Canadians (14%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 5.9 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=250)	AB/ NWT (n=230)	BC/ YK (n=310)	18 – 24 (n=61)	25 – 34 (n=175)	35 – 49 (n=385)	50 – 64 (n=634)	65+ (n=1,115)
8-10 (Good)	24%	26%	25%	26%	28%	13%	23%	7%	28%	22%	26%	29%
4-7 (Neutral)	58%	60%	63%	55%	51%	65%	59%	81%	58%	56%	55%	54%
1-3 (Poor)	14%	12%	8%	15%	18%	20%	16%	6%	12%	18%	15%	14%
Don't know/Refused	4%	2%	4%	5%	4%	2%	2%	6%	3%	5%	4%	3%
Mean	5.9	6.0	6.2	5.9	5.8	5.4	5.8	5.7	6.3	5.6	5.9	6.0

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 (6.2) were more likely to rate the CRA's performance positively compared to those living in Ontario (5.9), Manitoba or Saskatchewan (5.8), British Columbia (5.8), or Alberta (5.4).
- Women were more likely to rate the CRA favourably compared to men (6.1 vs 5.8).
- Average performance score was higher for those whose primary official language was French compared to English (6.2 vs 5.8).
- Students (6.7), retired Canadians (6.0), those working part-time (6.0), or full-time (5.9), or unemployed Canadians (5.9) were more likely to rate the CRA favourably compared to those who were self-employed (5.2).
- Those born outside of Canada scored higher on average compared to those born in Canada (6.3 vs 5.8).
- Respondents who recently contacted the CRA via mail (6.2) or through the CRA's My Account service (6.2) provided favourable ratings compared to those whose contact took place over the phone (5.5).

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 (25%), followed by general room for improvement (14%), responsiveness when being contacted (11%), a general dislike of paying taxes (7%), and the perception of unfair policies and practices (6%).

Table 3. Reasoning for overall performance rating

Base: (General population) Respondents who provided a valid rating (n=2,318)

Reason for ranking	Total (n=2,318)	8 – 10 Good (n=634)	4 – 7 Neutral (n=1,327)	1 – 3 Poor (n=357)
Doing a good job/never had an issue	25%	50%	21%	<1%
There's always room for improvement	14%	9%	19%	2%
Not responsive/long wait times/difficult to contact	11%	5%	13%	17%
Collect too much tax/dislike paying taxes	7%	2%	7%	16%
Unfair policies/practices (general)	6%	3%	5%	14%
Complicated/inefficient/slow process	5%	1%	6%	10%
Good customer service (general)	4%	10%	3%	<1%
Poor customer service (general)	4%	-	3%	14%
Distrust the organization/lack of transparency	4%	<1%	4%	9%
Easy to contact/prompt/responsive	3%	10%	1%	-
Experienced problems (general)	3%	1%	3%	10%
Efficient tax-filing process	3%	6%	3%	-
Provide too few benefits/credits (general)	3%	<1%	3%	5%
Poor quality of online services/website	3%	2%	3%	3%
Make mistakes/errors	2%	1%	2%	6%
Difficult to understand information/too complicated	2%	2%	2%	2%
Provide regular payments/returns	2%	5%	1%	-
User-friendly online services/website	2%	5%	1%	-
Easy to access and understand information	2%	5%	<1%	-
Difficult to find information	1%	<1%	1%	2%
Security or privacy issues	1%	1%	1%	2%
Poor problem resolution	1%	-	<1%	6%
Experienced problems with COVID-19 emergency benefits	1%	-	<1%	4%
Fair process/easy to meet deadlines	1%	3%	<1%	-
Poor customer service from call center	1%	<1%	1%	1%
Experienced problems with pension	<1%	-	<1%	<1%
Other	5%	4%	4%	12%
Don't Know/Refused	11%	10%	13%	5%

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 (50%), had received good customer service (10%), described the CRA as responsive (10%), or experienced an efficient tax-filing process (6%).
- Canadians providing a neutral score more commonly cited a general sense that the CRA would always have room for improvement (19%). Those who provided a neutral score were the most likely to not provide a valid reason for their ranking (13%).
- Respondents who scored overall performance as poor tended to have experienced difficulties contacting the CRA (17%), have a general dislike of paying taxes (16%), describe unfair practices (14%), poor customer service (14%), an inefficient tax-filing process (10%), general problems (10%), or have distrust for the CRA (9%).

Trust in the CRA

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.

Nearly half of Canadians (48%) 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 (43%). Fewer felt that the CRA is working for the benefit of all Canadians (40%) and trust the CRA to do what is right (37%).

The highest average agreement score was noted for the statement “I feel that the people at the CRA are trustworthy” (7.0), while the lowest average rating was for whether respondents trust the CRA to do what is right (6.3). Overall, all trust metrics measured resulted in an average agreement score that was in the neutral range (between 4 – 7).

Table 4. 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.)	48%	38%	10%	4%	7.0
The people at the CRA are capable of doing their job well. (B-3d.)	43%	42%	10%	5%	6.8
The CRA works for the benefit of all Canadians. (B-3b.)	40%	42%	16%	2%	6.4
I can trust the CRA to do what is right. (B-3a.)	37%	44%	16%	2%	6.3

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, 32% have a high trust index score (scores of 8 – 10), while 54% have a neutral trust index score (scores of 4 – 7). Fewer respondents (12%) have a low-level trust index score (1 – 3). The trust index calculation resulted in an average trust index score of 6.6.

Table 5. 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=250)	AB/NWT (n=230)	BC/YK (n=310)	18 – 24 (n=61)	25 – 34 (n=175)	35 – 49 (n=385)	50 – 64 (n=634)	65+ (n=1,115)
8-10	32%	37%	37%	34%	34%	22%	22%	25%	33%	32%	33%	32%
4-<8	54%	50%	55%	52%	42%	60%	62%	63%	59%	51%	52%	53%
1-<4	13%	13%	7%	12%	23%	18%	15%	8%	7%	16%	15%	14%
Don't know	1%	-	1%	2%	<1%	-	<1%	5%	<1%	<1%	<1%	<1%
Mean	6.6	6.6	7.1	6.6	6.3	5.8	6.4	6.7	7.0	6.3	6.5	6.5

Notable subgroup comparisons across trust index scores included:

- Respondents living in Quebec (7.1) had a higher average trust index score compared to those living in Atlantic Canada (6.6), Ontario (6.6), British Columbia (6.4), Manitoba or Saskatchewan (6.3), or Alberta (5.8).
- Canadians aged 25 to 34 (7.0) had an average trust index score that was greater than those 35 to 49 (6.3), 50 to 64 (6.5), or 65 years or older (6.5).
- Those whose primary official language was French provided higher average scores compared to English speakers (7.1 vs 6.4).
- Students (7.3), those working part-time (6.7), unemployed Canadians (6.7), those working full-time (6.6), or retired Canadians (6.6) had a higher average trust index score compared to those who were self-employed (5.2).
- Respondents born outside of Canada scored higher compared to those born in Canada (7.0 vs 6.4).
- 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) (6.6) or poor (scores of 1 – 3) (3.5).

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.

Roughly two-fifths of respondents strongly agreed that the CRA makes the process of filing taxes easy (43%), that the CRA ensures everyone gets the benefits they are entitled to (38%), and that the CRA is helpful (36%). Fewer agreed that the CRA ensures everyone pays their fair share of taxes (29%).

Table 6. 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)	43%	39%	13%	5%	6.7
Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to. (B-3p)	38%	44%	15%	3%	6.4
The CRA is helpful. (B-3h)	36%	45%	16%	4%	6.3
Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes. (B-3o)	29%	46%	23%	3%	5.7

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 included the following:

- Respondents who did not have any contact with the CRA over the past 12 months were more likely to agree that the CRA makes sure everyone gets the benefits they are entitled to compared to those who had interacted with the CRA (6.5 vs 6.1).
- Canadians with a household income of under \$40,000 (6.8) or \$40,000 to under \$80,000 (6.6) were more likely to agree that the CRA makes sure everyone gets the benefits they are entitled to compared to those earning \$80,000 to under \$150,000 (6.2) or \$150,000 or more (5.9).
- Those with a household income of under \$40,000, \$40,000 to under \$80,000, or \$80,000 to under \$150,000 were more likely to provide higher scores for the following helpfulness metrics compared to those earning \$150,000 or more:
 - The CRA is helpful (6.7, 6.5, 6.0 vs 5.9)
 - Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes (6.2, 5.9, 5.6 vs 5.2)

- Canadians living in Quebec rated the CRA more favourably on the following helpfulness metrics compared to those from other parts of the country:
 - Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to (7.3 QC vs 6.1 Atlantic region, 6.3 ON, 6.1 MB/SK, 5.7 AB, 5.9 BC)
 - The CRA is helpful (6.9 vs 6.6, 6.2, 6.0, 5.8, 6.0)
 - Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes (6.5 vs 5.7, 5.7, 5.2, 4.9, 5.2)
- Those whose primary official language was French were more likely to agree with the following metrics compared to English speakers:
 - Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to (7.2 vs 6.1)
 - The CRA is helpful (6.9 vs 6.1)
 - Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes (6.6 vs 5.4)
- 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 (7.2 vs 6.6)
 - The CRA is helpful (6.9 vs 6.1)
 - Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to (6.8 vs 6.2)
 - Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes (6.5 vs 5.5)
- Women were more likely to agree with the following metrics compared to men:
 - The CRA makes the process of filing my taxes easy (6.9 vs 6.6)
 - The CRA is helpful (6.5 vs 6.1)

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.

More than half of respondents had a high level of trust (54%, scores of 8 – 10) while 34% expressed moderate trust (scores of 4 – 7). In contrast, fewer respondents (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 7.1, representing a moderately high agreement score.

Table 7. 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)	54%	34%	11%	1%	7.1

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.”

Across demographic groups, some interesting differences emerged:

- Respondents living in Quebec (7.7) once again rated the CRA more positively compared to those living in Atlantic Canada (7.1), Ontario (7.1), Manitoba or Saskatchewan (7.0), British Columbia (6.9), or Alberta (6.5).
- Canadians aged 25 to 34 years old (7.6) provided higher average scores compared to those 35 to 49 (6.9), 50 to 64 (7.0), or 65 years or older (7.2).
- Women were more likely to rate the CRA favourably compared to men (7.3 vs 7.0).
- Those whose primary official language was French were more likely to agree compared to English speakers (7.6 vs 7.0).
- Respondents born outside of Canada scored higher compared to those born in Canada (7.5 vs 7.0).
- Those working part-time (7.4), unemployed Canadians (7.3), those working full-time (7.1) or retired Canadians (7.1) provided higher average scores compared to those who were self-employed (6.4).

- 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) (7.1) or poor (scores of 1 to 3) (4.5).

Fairness

Canadians were asked the extent to which they agreed with a series of statements related to the notion of fairness 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.

Nearly three quarters of respondents (73%) strongly agreed that those found guilty of tax cheating should face equal penalties no matter who they are. Nearly 3 in 5 (56%) further agreed that the CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary, while fewer agreed that the CRA ensures Canadians are treated with the same respect and consideration (41%). Agreement was lowest when asked whether the CRA treats taxpayers fairly (36%) and is fair in deciding whose taxes to audit (35%). In total, 15% of respondents were unsure or refused to rate the extent to which the CRA is fair in deciding whose taxes to audit, suggesting a gap in knowledge compared to other fairness metrics.

Table 8. Perceptions of fairness

Base: (General population) All respondents (n=2,400) / Split sample, service module (n=1,198) / compliance module (n=1,202)

Fairness 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)	73%	17%	9%	1%	8.1
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. (E-5a)	56%	32%	7%	4%	7.5
The CRA makes sure every Canadian is treated with the same respect and consideration. (B-3n)	41%	39%	14%	5%	6.5
The CRA treats taxpayers fairly. (B-3i)	36%	44%	17%	4%	6.2
The CRA is fair in deciding whose taxes to audit. (E-5d)	35%	39%	12%	15%	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.” / **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 (8.7 vs 7.6 of those who rate the CRA between 4-7 and 5.6 of those who rate the CRA between 1-3)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (8.3 vs 6.5 and 3.7)
 - The CRA treats taxpayers fairly (8.1 vs 6.2 and 3.1)
 - The CRA is fair in deciding whose taxes to audit (7.8 vs 6.6 and 4.4)
- 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 assumes taxpayers report their taxes accurately (8.1 QC vs 7.1 Atlantic region, 7.5 ON, 7.5 MB/SK, 6.7 AB, 7.1 BC)
 - The CRA is fair in deciding whose taxes to audit (7.8 vs 6.2, 6.5, 6.0, 5.1, 5.8)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.4 vs 6.4, 6.4, 6.0, 5.8, 6.4)
 - The CRA treats taxpayers fairly (6.9 vs 6.0, 6.3, 5.9, 5.5, 6.0)
- Respondents whose primary spoken language was French were more likely to agree that:
 - The CRA assumes taxpayers report their taxes accurately (8.1 vs 7.3 among primarily English speakers)
 - The CRA is fair in deciding whose taxes to audit (7.7 vs 6.1)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.2 vs 6.3)
 - The CRA treats taxpayers fairly (6.8 vs 6.1)
- Those without a disability were more likely to agree that the CRA makes sure every Canadian is treated with the same respect and consideration compared to those who self-identify as having a disability (6.6 vs 6.1).
- Students (7.8) were more likely to agree that the CRA makes sure every Canadian is treated with the same respect and consideration compared to those working part-time (6.6), retired Canadians (6.4), those working full-time (6.3), or those who were self-employed (6.2).

- Respondents who were born outside of Canada were more likely to agree that:
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.0 vs 6.4 of those born in Canada)
 - The CRA treats taxpayers fairly (6.7 vs 6.1)
- Respondents aged 25 to 34 were more likely to agree with the following metrics compared to those 35 to 49, 50 to 64, or 65 years or older:
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.1 vs 6.4, 6.5, 6.4)
 - The CRA treats taxpayers fairly (6.7 vs 6.1, 6.1, 6.2)
- Those aged 50 to 64 or 65 years or older were more likely to agree that those found guilty of tax cheating should face the same penalty no matter who they are compared to those 25 to 34 (7.7) or 35 to 49 (7.9).
- Those whose household income was under \$40,000 (8.2), \$40,000 to under \$80,000 (8.4), or \$80,000 to under \$150,000 (8.2) were more likely to agree that those found guilty of tax cheating should face the same penalty no matter who they are compared to those earning \$150,000 or more (7.4).

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.

Half of respondents strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides (50%), while 41% agreed that the CRA supports making government products and client service accessible for everyone. Fewer respondents (20%) strongly agreed that the CRA is transparent with how it pursues those who might owe taxes, while more than a quarter (26%) disagreed (scores of 1 – 3). Overall, each openness and transparency metric received an average agreement score that fell into the neutral range.

Table 9. Perceptions of openness and transparency

Base: (General population) Split sample, service module (n=1,198) / compliance module (n=1,202)

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-5e)	50%	32%	11%	7%	7.1
The CRA supports making government products and client service accessible for everyone. (E-5f)	41%	44%	11%	4%	6.7
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6j)	20%	44%	26%	9%	5.2

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.” / 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 were more likely to agree that the CRA is transparent with the public about how it pursues those who might owe taxes compared to those born in Canada (6.1 vs 5.0).
- Canadians living in Quebec (8.5) were more likely to agree the CRA holds itself accountable for written information compared to those living in Atlantic Canada (7.1), Ontario (7.0), Manitoba or Saskatchewan (6.9), British Columbia (6.4), or Alberta (5.7).
- Those whose primary spoken language was French were more likely to provide higher scores for the following metrics compared to English speakers:
 - The CRA holds itself accountable for written information (8.0 vs 6.8)
 - The CRA supports making products and service accessible (7.2 vs 6.5)
 - The CRA is transparent about pursuing those who might owe taxes (5.9 vs 5.0)
- Those whose primary spoken language was English and were living in Quebec were more likely to agree the CRA holds itself accountable for written information compared to French speakers living outside of Quebec (8.9 vs 6.4).
- Those whose recent interaction with the CRA took place via mail were more likely to agree the CRA holds itself accountable for written information compared to those whose contact took place through the My Account online service (7.9 vs 6.8).

- Those earning under \$40,000 (5.7), were more likely to provide higher ratings for transparency about pursuing those who might owe taxes compared to those earning \$80,000 to under \$100,000 (5.0) or \$150,000 or more (4.8).

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. Nearly half of respondents (46%) rated the overall performance as good (scores of 8 – 10), with 35% providing neutral scores (scores of 4 – 7). Fewer described overall performance as poor (17%, scores of 1 – 3). These rankings resulted in an average score of 6.5, representing a neutral score.

Table 10. Overall performance of the Government of Canada

Base: (SMEs) All respondents (n=803)

Overall Rating	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
8-10 (Good)	46%	59%	23%	51%	54%	14%
4-7 (Neutral)	35%	27%	50%	33%	30%	55%
1-3 (Poor)	17%	12%	26%	15%	16%	31%
Don't know/Refused	1%	1%	2%	2%	-	1%
Mean	6.5	7.2	5.3	6.8	6.8	4.7

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 who have been operating for 10 years or less tended to rate GoC performance higher than those operating for over 10 years (7.2 vs 5.3).
- Partnerships (6.8) and sole proprietors (6.8) provided higher average scores compared to incorporated businesses (4.7).

- SMEs operating in Ontario (7.0), Quebec (6.7), or British Columbia (6.6) provided a higher average score compared to those in Atlantic Canada (5.8), Alberta (5.3), or Manitoba or Saskatchewan (5.2).
- Respondents aged 25 to 34 (7.1) or 35 to 49 (7.3) scored higher on average compared to those 50 to 64 (4.8) or those 65 years or older (5.5).
- Men provided higher average scores compared to women (6.8 vs 6.2).
- Indigenous SME respondents tended to score higher compared to non-Indigenous respondents (7.9 vs 6.3).
- Those with 5 to 99 employees scored higher on average compared to those with less than 5 employees (7.8 vs 5.5).

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 half of respondents (52%) rated the CRA's performance as good (scores of 8 – 10), while 34% provided neutral scores (scores of 4 – 7). Fewer respondents (12%) described overall performance as poor (scores of 1 – 3). These ratings resulted in an average score of 7.0 for SMEs.

Table 11. Overall performance of the CRA

Base: (SMEs) All respondents (n=803)

Overall Rating	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
8-10 (Good)	52%	64%	32%	57%	61%	19%
4-7 (Neutral)	34%	26%	49%	31%	26%	58%
1-3 (Poor)	12%	9%	17%	10%	13%	21%
Don't know/Refused	2%	2%	2%	2%	-	2%
Mean	7.0	7.6	5.9	7.2	7.2	5.3

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 who have been operating for 10 years or less tended to score higher than those operating for over 10 years (7.6 vs 5.9).

- Partnerships (7.2) and sole proprietors (7.2) provided higher average scores compared to incorporated businesses (5.3).
- Those with 5 to 99 employees scored higher on average compared to those with fewer employees (8.2 vs 6.1).
- Those who had interacted with the CRA online (7.7) or via mail (7.5) provided higher scores compared to those whose method of interaction was over the phone (5.8).
- Those operating in Ontario (7.3), British Columbia (7.2), or Quebec (7.1) provided higher average scores compared to those in Alberta (6.1), or Manitoba or Saskatchewan (5.7).
- Men provided higher average scores compared to women (7.3 vs 6.7).
- Indigenous SME respondents tended to score higher compared to non-Indigenous respondents (8.2 vs 6.8).
- Respondents aged 35 to 49 (7.8) scored higher on average compared to those 25 to 34 (7.1), 50 to 64 (5.7), and those 65 years or older (6.1).
- Those registered with the My Business Account service provided higher average scores compared to those that were not registered (7.2 vs 6.5).
- Businesses whose tax filing method utilized in-house resources scored higher on average compared to those utilizing outside tax preparation services (7.3 vs 6.7).

Respondents were then asked to explain their rating. Overall ratings were primarily driven by experience with customer service (good customer service – 42%; poor customer service – 23%), poor performance overall (10%) and quality or functionality of the CRA's website (8%).

Table 12. Reasoning for overall performance rating

Base: (SMEs) Respondents who provided a valid rating (n=788)

Reason for ranking	Total (n=788)	8 – 10 Good (n=421)	4 – 7 Neutral (n=273)	1 – 3 Poor (n=94)
Good service/customer service	42%	66%	19%	3%
Poor service/customer service	23%	8%	35%	56%
Inefficient/poor performance	10%	3%	16%	22%
Good website/online portal	8%	14%	2%	-
Negative mentions (i.e. take too much, hate them, etc.)	8%	1%	13%	22%
Ease of use/simple/easy processing	6%	11%	1%	1%
Poor website	6%	3%	8%	14%
Safe/Reliable	5%	8%	1%	-
Slow service	4%	1%	7%	3%
Neutral	2%	<1%	3%	2%
Positive mentions (i.e. good, like, great, etc.)	<1%	<1%	1%	-
Economy is improving	<1%	-	<1%	-
Good reputation	<1%	<1%	-	-
Other	4%	3%	5%	5%
Nothing	8%	5%	14%	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 emerged:

- SMEs who provided good scores were more likely to say they have received good customer service (66%), cited appreciation for the website (14%), overall ease of use or simplicity (11%), and reliability (8%).
- SMEs providing a neutral score more commonly cited issues with slow service (7%), while providing mixed customer service feedback (19% good, 35% poor).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (56%), efficiency issues (22%), provided general negative mentions (22%), or cited poor performance of the website (14%).

Trust in the CRA

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 (57%) and capable of doing their job well (57%). Slightly fewer agreed that the CRA is working for the benefit of all Canadians (54%), while 53% agreed they trust the CRA to do what is right.

Table 13. Perceptions of trustworthiness

Base: (SMEs) All respondents (n=803)

Trust statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	57%	31%	10%	2%	7.3
The people at the CRA are capable of doing their job well. (B-3d.)	57%	32%	9%	3%	7.2
The CRA works for the benefit of all Canadians. (B-3b.)	54%	30%	14%	2%	7.0
I can trust the CRA to do what is right. (B-3a.)	53%	32%	13%	2%	7.0

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.”

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, half of SME respondents (50%) have a high trust index score (scores of 8 – 10), 38% have a neutral score (scores of 4 – 7) while 12% have low index scores (1 – 3). The average trust index score for SMEs was 7.1.

Table 14. Trust index calculations

Base: (SMEs) All respondents (n=803)

Trust Index Score	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
8-10	50%	60%	30%	54%	51%	20%
4-<8	38%	31%	49%	35%	44%	48%
1-<4	12%	8%	20%	10%	5%	32%
Don't know	1%	<1%	1%	1%	-	-
Mean	7.1	7.6	6.1	7.3	7.4	5.4

Notable subgroup comparisons across overall trust index scores included:

- Those in business for 10 years or less scored higher on average compared to those operating for more than 10 years (7.6 vs 6.1).
- Partnerships (7.4) and sole proprietors (7.3) provided higher average index scores compared to incorporated businesses (5.4).
- Those with 5 to 99 employees (8.1) 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 (7.6) or via mail (7.6) provided higher average ratings compared to those whose contact took place over the phone (6.3).
- 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 an audit, dispute, or a review (8.0), business taxes (7.9), GST/HST (7.5), or their My Business Account (7.4).
- Businesses operating in Ontario (7.3), Quebec (7.3), or British Columbia (7.2) provided a higher average score compared to those in Alberta (6.2), or Manitoba or Saskatchewan (6.0).
- Respondents who feel that the CRA is putting forth the right amount of effort (8.0) to reduce tax cheating provided higher average trust scores compared to those who feel the CRA is doing too much (7.3) or too little (6.6).
- Those who strongly agreed that the CRA catches tax cheaters (scores of 8 – 10) (8.5) were more likely to provide higher average trust scores compared to those who were more neutral (scores of 4 – 7) (6.4) or disagreed (scores of 1 – 3) (4.2).

- Those who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.6) tended to score higher than those who ranked overall performance as neutral (6.1) or poor (3.1).
- Indigenous respondents provided a higher average score compared to non-Indigenous respondents (8.2 vs 6.9).
- Men provided higher average scores compared to women (7.3 vs 6.8).
- Those registered with the My Business Account service provided higher average scores compared to those who were not registered (7.2 vs 6.4).
- Businesses whose tax filing method utilized in-house resources scored higher on average compared to those utilizing outside tax preparation services (7.3 vs 6.8).

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.

More than two-thirds of SMEs strongly agreed (scores of 8 – 10) that the CRA processes their business' tax returns in a timely manner (68%), while 65% strongly agreed that information arrives in time for their business. Nearly 3 in 5 strongly agreed that the CRA provides enough information to meet their business tax obligations (58%), and makes the process of filing their business taxes easy (58%), while more than half agreed that the CRA is helpful (54%), works hard at helping Canadians with their tax matters (53%), and that Canadians can count on the CRA to ensure everyone gets the benefits and tax credits they are entitled to (52%). Slightly fewer respondents strongly agreed that Canadians can count on the CRA to ensure everyone pays their fair share of taxes (49%).

Table 15. Perceptions of helpfulness

Base: (SMEs) All respondents (n=803)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes my business' tax returns in a timely manner. (B-3g)	68%	27%	4%	1%	7.9
Information from the CRA arrives in time for my business. (B-3k)	65%	25%	7%	2%	7.7
The CRA provides enough information to meet your business tax obligations. (B-3j)	58%	31%	8%	3%	7.4
The CRA makes the process of filing my business taxes easy. (B-3f)	58%	30%	10%	2%	7.3
The CRA is helpful. (B-3h)	54%	32%	13%	2%	7.0
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	53%	33%	11%	3%	7.1
Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to. (B-3p)	52%	33%	13%	3%	7.0
Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes. (B-3o)	49%	31%	17%	3%	6.7

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 included:

- Businesses operating in Quebec, Ontario or British Columbia tended to score higher across all helpfulness metrics:
 - The CRA processes my business' tax returns in a timely manner (8.1 Quebec, 8.1 Ontario, 8.0 British Columbia vs 7.5 Atlantic Canada, 7.1 Manitoba or Saskatchewan, 7.4 Alberta)
 - Information from the CRA arrives in time for my business (8.0, 7.8, 7.8 vs 7.7 6.7, 7.0)
 - The CRA provides enough information to meet my business tax obligations (7.6, 7.6, 7.5 vs 7.0, 6.5, 6.6)
 - The CRA makes the process of filing my business taxes easy (7.5, 7.6, 7.3 vs 7.0, 6.4, 6.3)
 - The CRA is helpful (7.2, 7.4, 7.2 vs 6.7, 5.9, 6.1)

- The CRA works hard at helping Canadians (7.4, 7.3, 7.4 vs 6.6, 5.9, 6.4)
- The CRA ensures Canadians get the benefits or tax credits they are entitled to (7.1, 7.4, 7.2 vs 6.6, 5.8, 6.0)
- The CRA ensures Canadians pay their fair share of taxes (6.8, 7.1, 6.7 vs 5.7, 5.8, 5.8)
- Businesses in operation for 10 years or less were more likely to agree with all statements compared to those operating for over 10 years:
 - The CRA processes my business' tax returns in a timely manner (8.1 vs 7.6)
 - Information from the CRA arrives in time for my business (8.0 vs 7.2)
 - The CRA provides enough information to meet your business tax obligations (7.7 vs 6.7)
 - The CRA makes the process of filing my business taxes easy (7.7 vs 6.3)
 - The CRA is helpful (7.6 vs 6.1)
 - The CRA works hard at helping Canadians (7.7 vs 6.1)
 - The CRA ensures Canadians get the benefits or tax credits they are entitled to (7.6 vs 5.9)
 - The CRA ensures Canadians pay their fair share of taxes (7.4 vs 5.3)
- 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 (8.3 vs 7.6)
 - Information from the CRA arrives in time for my business (8.3 vs 7.2)
 - The CRA provides enough information to meet my business tax obligations (8.3 vs 6.7)
 - The CRA makes the process of filing my business taxes easy (8.2 vs 6.5)
 - The CRA is helpful (8.1 vs 6.2)
 - The CRA works hard at helping Canadians (8.2 vs 6.3)
 - The CRA ensures Canadians get the benefits or tax credits they are entitled to (8.1 vs 6.2)
 - The CRA ensures Canadians pay their fair share of taxes (8.0 vs 5.7)

- 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 (8.1 vs 7.3)
 - Information from the CRA arrives in time for my business (8.1 vs 6.8)
 - The CRA provides enough information to meet my business tax obligations (7.8 vs 6.4)
 - The CRA makes the process of filing my business taxes easy (7.8 vs 6.5)
 - The CRA is helpful (7.6 vs 6.3)
 - The CRA works hard at helping Canadians (7.5 vs 6.3)
 - The CRA ensures Canadians get the benefits or tax credits they are entitled to (7.6 vs 6.1)
 - The CRA ensures Canadians pay their fair share of taxes (7.4 vs 5.7)
- Partnerships and sole proprietors provided higher average scores for each metric compared to incorporated businesses:
 - The CRA processes my business' tax returns in a timely manner (8.0, 8.0 vs 7.2)
 - Information from the CRA arrives in time for my business (7.9, 7.9 vs 6.5)
 - The CRA provides enough information to meet my business tax obligations (7.8, 7.6 vs 6.1)
 - The CRA makes the process of filing my business taxes easy (7.4, 7.5 vs 5.7)
 - The CRA is helpful (7.3, 7.2 vs 5.5)
 - The CRA works hard at helping Canadians (7.4, 7.4 vs 5.2)
 - The CRA ensures Canadians get the benefits or tax credits they are entitled to (7.3, 7.3 vs 5.2)
 - The CRA ensures Canadians pay their fair share of taxes (7.2, 7.4 vs 4.6)

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 (64%) expressed a high level of trust (scores of 8 – 10) while 26% rated their trust more moderately (scores of 4 – 7) and 9% showed low levels of trust (scores of 1 – 3). These ratings resulted in an average level of trust of 7.5 for SMEs, representing a neutral score.

Table 16. Trust in the CRA handling business information

Base: (SMEs) All respondents (n=803)

Business information statement	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I trust the CRA to handle my business information appropriately. (B-3I)	64%	26%	9%	1%	7.5

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.”

Across different demographic groups, some interesting differences emerged:

- Sole proprietors and partnerships provided higher average scores compared to incorporated businesses (7.7 respectively vs 6.3).
- Businesses in operation for 10 years or less were more likely to agree compared to those operating for over 10 years (8.0 vs 6.6).
- Those operating in British Columbia (7.8), Quebec (7.7), or Ontario (7.7) provided a higher average score compared to those in Alberta (6.6), or Manitoba or Saskatchewan (6.5).
- Those aged 35 to 49 (8.1) were most trusting in the CRA to handle business information appropriately compared to those 25 to 34 (7.7), 50 to 64 (6.6), or 65 years or older (6.7%).
- Those with 5 to 99 employees had greater confidence on average compared to those with fewer employees (8.3 vs 6.9).
- Men provided a higher average score compared to women (7.7 vs 7.2).
- 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 (7.9 vs 6.7).
- Indigenous respondents provided higher average scores compared to non-Indigenous respondents (8.5 vs 7.4).

Fairness

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

Nearly three quarters (74%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are, while 58% agreed that the CRA assumes taxpayers report their taxes accurately. More than half of respondents agreed that the CRA ensures every Canadian is treated with the same respect and consideration (53%) and treats taxpayers fairly (52%). Slightly fewer agreed that the CRA is fair in deciding whose taxes to audit (48%).

Among these fairness metrics, average agreement was strongest when it comes to the notion that punishment should be equal for those found guilty of tax cheating regardless of who they are (8.4), while average agreement tended to be more moderate for the remaining metrics (ranging from 7.0 to 7.6).

Table 17. Perceptions of fairness

Base: (SMEs) All respondents (n=803) / Split sample, service module (n=400) / compliance module (403)

Fairness 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)	74%	19%	4%	3%	8.4
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary. (E-5a)	58%	31%	6%	6%	7.6
The CRA makes sure every Canadian is treated with the same respect and consideration. (B-3n)	53%	30%	11%	6%	7.2
The CRA treats taxpayers fairly (B-3i)	52%	30%	13%	4%	7.0
The CRA is fair in deciding whose taxes to audit (E-5f)	48%	27%	10%	16%	7.1

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”.

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

- SMEs who 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 (7.9 vs 7.1)
 - The CRA treats taxpayers fairly (7.6 vs 5.9)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.7 vs 6.1)
 - The CRA is fair in deciding whose taxes to audit (7.8 vs 5.6)
- 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 (8.8 vs 8.2 rating CRA as neutral and 7.4 rating the CRA as poor)
 - The CRA assumes businesses report their taxes accurately (8.6 vs 6.8, 5.4)
 - The CRA treats taxpayers fairly (8.6 vs 5.8, 2.8)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (8.7 vs 6.1, 3.2)
 - The CRA is fair in deciding whose taxes to audit (8.7 vs 5.7, 3.5)
- Partnerships and sole proprietors were more likely to agree with the following metrics compared incorporated businesses:
 - The CRA treats taxpayers fairly (7.4, 7.2 vs 5.2)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.5 respectively vs 5.5)
 - The CRA assumes businesses report their taxes accurately (7.8 respectively vs 6.7)
 - The CRA is fair in deciding whose taxes to audit (7.2, 7.4 vs 5.6)
- Businesses operating in the retail trade industry were more likely to agree that the CRA treats taxpayers fairly compared to those operating in other industries (7.6 vs 6.9).

- Those with 5 to 99 employees scored higher on all metrics compared to those with fewer employees:
 - Those found guilty of tax cheating should face the same penalty (8.7 vs 8.1)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (8.2 vs 6.4)
 - The CRA assumes businesses report their taxes accurately (8.3 vs 7.1)
 - The CRA treats taxpayers fairly (8.1 vs 6.1)
 - The CRA is fair in deciding whose taxes to audit (7.8 vs 5.6)
- Men were more likely to agree that the CRA treats taxpayers fairly compared to women (7.2 vs 6.6).
- SMEs who had interacted with the CRA over the past 12 months were more likely to agree that the CRA ensures every Canadian is treated with the same respect and consideration compared to those who did not (7.4 vs 7.0).
- Businesses operating in Quebec, Ontario, or British Columbia tended to provide higher scores across the following metrics compared to those in Manitoba or Saskatchewan, or Alberta:
 - The CRA treats taxpayers fairly (7.1, 7.3, 7.3 vs 5.6, 6.0)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.4, 7.3, 7.5 vs 5.8, 6.5)
- Those aged 25 to 34, or 35 to 49 provided higher average scores for the following metrics compared to those 50 to 64:
 - The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary (7.7, 7.9 vs 6.8)
 - The CRA is fair in deciding whose taxes to audit (7.5, 7.9 vs 5.2)
 - The CRA treats taxpayers fairly (7.3, 7.7, vs 5.7)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.4, 7.8 vs 6.1)
- Respondents aged 65 years or older (9.2) were more likely to agree that those found guilty of tax cheating should face the same penalty no matter who they are compared to those 25 to 34 (8.0), or 35 to 49 (8.4).

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.

Nearly 3 in 5 respondents (57%) 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 (53%). Nearly half (46%) agreed that the CRA is transparent with how it pursues those who might owe taxes, while 14% 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 (ranging from 6.8 to 7.5).

Table 18. Perceptions of openness and transparency

Base: (SMEs) Split sample, service module (n=400) / compliance module (n=403)

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-5h)	57%	32%	7%	5%	7.5
The CRA holds itself accountable for the written information it provides. (E-5e)	53%	28%	9%	10%	7.3
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6i)	46%	29%	14%	11%	6.8

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 who have been operating for 10 years or less tended to score higher than those operating for over 10 years on all metrics:
 - The CRA supports making products and service accessible (7.8 vs 6.7)
 - The CRA holds itself accountable for written information (7.8 vs 6.1)
 - The CRA is transparent about pursuing those who might owe (7.3 vs 5.7)

- Those with 5 to 99 employees scored higher on average across all metrics compared to those with fewer employees:
 - The CRA supports making products and service accessible (8.2 vs 6.8)
 - The CRA holds itself accountable for written information (8.1 vs 6.7)
 - The CRA is transparent about pursuing those who might owe (8.1 vs 5.7)
- Sole proprietors and partnerships were more likely to agree with all metrics compared to incorporated businesses:
 - The CRA supports making products and service accessible (7.7, 7.6 vs 6.4)
 - The CRA holds itself accountable for written information (7.5, 7.5 vs 5.9)
 - The CRA is transparent about pursuing those who might owe (7.0, 7.2 vs 4.6)
- Men were more likely to agree that the CRA holds itself accountable for written information compared to women (7.6 vs 6.8).
- Those operating in British Columbia (7.8) or Quebec (7.7) were more likely to agree that the CRA supports making products and service accessible compared to those in Alberta (6.9).
- Businesses operating in Ontario (7.6), British Columbia (7.5), or Quebec (7.5) provided higher average scores for the CRA's accountability for written information compared to those in Alberta (6.3).
- Those registered for the My Business account service were more likely to agree that the CRA supports making products and service accessible compared to those that were not registered (7.6 vs 7.0).
- Middle aged Canadians (35 to 49 years old) were more likely to agree that the CRA supports making products and service accessible (8.0) compared to those 25 to 34 (7.3), those 50 to 64 (6.8), and those 65 years or older (6.9).
- Those 25 to 34 and 35 to 49 were more likely to agree with the following metrics compared to those 50 to 64 years old:
 - The CRA holds itself accountable for written information (7.5, 7.8 vs 6.1)
 - The CRA is transparent about pursuing those who might owe (7.4, 7.5 vs 5.0)

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. Nearly a third of respondents (31%) rated the overall performance as good (scores of 8 – 10), while 49% provided neutral scores (scores of 4 – 7). In contrast, less than a fifth of tax intermediaries (18%) rated the GoC’s overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.0, representing a neutral score.

Table 19. Overall performance of the Government of Canada

Base: (TIs) All respondents (n=803)

Overall Rating	Total (n=803)	Operating for 10 years or less (n=488)	Operating for over 10 years (n=301)	Contact in the past 12 months (n=519)	No contact in the past 12 months (n=232)
8-10 (Good)	31%	36%	22%	32%	28%
4-7 (Neutral)	49%	47%	53%	50%	47%
1-3 (Poor)	18%	15%	24%	16%	23%
Don't know/Refused	2%	2%	1%	1%	2%
Mean	6.0	6.3	5.5	6.1	5.8

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 over the phone (6.6 vs 5.8).
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for over 10 years (6.3 vs 5.5).
- TIs operating in Atlantic Canada (6.2), Ontario (6.2), British Columbia (6.1), or Quebec (6.0) provided higher average ratings compared to those in Manitoba or Saskatchewan (4.9).
- Respondents with a Represent a Client account provided higher average scores compared to those who are not registered (6.2 vs 5.6).

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. More than a third of respondents (37%) rated the CRA's performance as good (scores of 8 – 10), while 49% provided neutral scores (scores of 4 – 7) and 14% provided poor scores (scores of 1 – 3). These ratings resulted in an average score of 6.4 for TIs, representing a neutral score.

Table 20. Overall performance of the CRA

Base: (TIs) All respondents (n=803)

Overall Rating	Total (n=803)	Operating for 10 years or less (n=488)	Operating for over 10 years (n=301)	Contact in the past 12 months (n=519)	No contact in the past 12 months (n=232)
8-10 (Good)	37%	43%	27%	37%	36%
4-7 (Neutral)	49%	45%	55%	48%	49%
1-3 (Poor)	14%	11%	17%	14%	14%
Don't know/Refused	1%	1%	1%	1%	<1%
Mean	6.4	6.7	6.0	6.5	6.4

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."

Notable subgroup comparisons across average performance scores of the CRA included:

- TIs who recently interacted with the CRA via mail (7.0) or online (6.7) were more likely to provide higher scores compared to those whose contact took place over the phone (6.1).
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for over 10 years (6.7 vs 6.0).
- TIs operating in Ontario (6.8) provided higher ratings on average compared to those in Quebec (6.3), Alberta (6.1), or Manitoba or Saskatchewan (5.8).

Respondents were then asked to explain the reasoning behind their response. Overall ratings were primarily driven by experience with customer service (good customer service – 30%; poor customer service – 22%), general inefficiency (13%), slow service (10%), negative mentions (7%) and quality or functionality of the CRA’s website (5%).

Table 21. Reasoning for overall performance rating

Base: (TIs) Respondents who provided a valid rating (n=798)

Reason for ranking	Total (n=798)	8 – 10 Good (n=294)	4 – 7 Neutral (n=394)	1 – 3 Poor (n=110)
Good service/customer service	30%	60%	16%	1%
Poor service/customer service	22%	6%	26%	51%
Inefficient/poor performance	13%	5%	17%	22%
Slow service	10%	3%	13%	16%
Negative mentions (i.e. take too much, hate them, etc.)	7%	<1%	8%	23%
Poor website	5%	1%	6%	10%
Good website/online portal	4%	9%	2%	-
Ease of use/simple/easy processing	3%	7%	1%	-
Neutral	3%	2%	4%	2%
Safe/reliable	3%	6%	1%	-
Positive mentions (i.e. good, like, great, etc.)	2%	3%	2%	-
Low paying jobs have more of a need	<1%	<1%	-	2%
Good reputation	<1%	<1%	-	-
Nothing	12%	12%	14%	5%
Other	4%	4%	5%	2%
Don't Know/Refused	<1%	-	1%	-

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

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

- TIs who provided good scores were most likely to describe receiving good customer service (60%), appreciation for the website (9%), ease of interactions (7%), and reliability (6%).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (51%), have general negative mentions (23%), report inefficiencies in performance (22%), slow service (16%), or issues with the performance of the website (10%).

Trust in the CRA

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 half of TIs strongly agreed (scores of 8 – 10) that people at the CRA were both trustworthy (48%) and capable of doing their job well (46%), and that the CRA is working for the benefit of all Canadians (46%). Slightly fewer agreed that they can trust the CRA to do the right thing (44%).

Overall, the average score for each of the four metrics tested was within the neutral level of agreement (ranging from 6.7 to 6.8).

Table 22. Perceptions of trustworthiness

Base: (TIs) All respondents (n=803)

Trust statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
I feel that the people at the CRA are trustworthy. (B-3c.)	48%	37%	14%	1%	6.8
The people at the CRA are capable of doing their job well. (B-3d.)	46%	39%	13%	1%	6.8
The CRA works for the benefit of all Canadians. (B-3b.)	46%	38%	16%	1%	6.7
I can trust the CRA to do what is right. (B-3a.)	44%	40%	14%	1%	6.7

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, two-fifths of Canadian TIs (40%) had a high trust index score (scores of 8 – 10), while 45% had a neutral score (scores of 4 – 7) and 14% had a low index score (1 – 3). The average trust index score for tax intermediaries is 6.7.

Table 23. Trust index calculations

Base: (TIs) All respondents (n=803)

Trust Index Score	Total (n=803)	Operating for 10 years or less (n=488)	Operating for over 10 years (n=301)	Contact in the past 12 months (n=519)	No contact in the past 12 months (n=232)
8-10	40%	44%	34%	43%	36%
4-<8	45%	45%	47%	43%	47%
1-<4	14%	11%	19%	14%	16%
Don't know	<1%	-	<1%	-	<1%
Mean	6.7	7.0	6.2	6.8	6.6

Notable subgroup comparisons across overall trust index scores included:

- Those operating in Ontario (7.0), Atlantic Canada (6.9), or Quebec (6.8) had higher average scores compared to those in Manitoba or Saskatchewan (5.7).
- Businesses operating for 10 years or less had higher ratings on average compared to those operating for over 10 years (7.0 vs 6.2).
- Those whose method of most recent contact was via mail (7.2) or online (7.0) provided higher average scores compared to those whose contact took place over the phone (6.4).
- TIs whose purpose of most recent contact was on behalf of a charity or non-profit (7.7), related to payroll (7.4), a client's personal taxes (7.3), GST/HST (7.2), or related to their Represent a Client account (7.1) had higher ratings on average compared those whose contact was related to an audit, dispute, or a review (6.4).

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 half of TIs strongly agreed that the CRA processes their clients' tax returns in a timely manner (49%), information from the CRA arrives on time for their clients (48%), that the CRA provides adequate information to meet clients' tax obligations (48%) and makes the process of filing business taxes easy (47%).

Agreement drops slightly when asked whether Canadians can count on the CRA to ensure everyone gets the benefits and tax credits they are entitled to (45%), whether the CRA works hard at helping Canadians (44%), that the CRA is helpful (43%), and that Canadians can count on the CRA to ensure everyone pays their fair share of taxes (42%).

The CRA's ability to process their clients' tax returns in a timely manner (7.0) came out slightly ahead of other metrics when looking at average scores.

Table 24. Perceptions of helpfulness

Base: (TIs) All respondents (n=803)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA processes business tax returns in a timely manner. (B-3-g)	49%	41%	9%	2%	7.0
Information from the CRA arrives in time for my business clients. (B-3k)	48%	40%	11%	2%	6.9
The CRA provides enough information to meet your business clients' business tax obligations. (B-3j)	48%	39%	12%	1%	6.9
The CRA makes the process of filing businesses taxes easy. (B-3f)	47%	39%	13%	1%	6.8
Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to. (B-3p)	45%	41%	13%	1%	6.7
The CRA works hard at helping Canadians with their tax and benefits matters (B-3e)	44%	41%	14%	1%	6.7
The CRA is helpful. (B-3h)	43%	40%	16%	1%	6.7
Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes. (B-3o)	42%	40%	17%	1%	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."

Additional subgroup differences across the various helpfulness metrics included:

- TIs who interacted with the CRA online provided a higher score for the following metrics compared to those whose interaction took place over the phone:
 - The CRA processes business tax returns in a timely manner (7.2 vs 6.7)
 - Information from the CRA arrives in time for my business clients (7.2 vs 6.5)
 - The CRA makes the process of filing business taxes easy (7.1 vs 6.5)
 - The CRA provides enough information to meet business tax obligations (7.1 vs 6.6)
 - The CRA is helpful (6.9 vs 6.4)
- Those interacting through the Represent a Client service were more likely to provide a higher score for the following statements compared to those whose contact took place over the phone:
 - The CRA processes business tax returns in a timely manner (7.4 vs 6.7)
 - The CRA makes the process of filing business taxes easy (7.3 vs 6.5)
- Businesses operating for 10 years or less were more likely to provide a higher average score for the following metrics compared to those operating for over 10 years:
 - The CRA provides enough information to meet business tax obligations (7.2 vs 6.6)
 - The CRA makes the process of filing business taxes easy (7.0 vs 6.6)
 - Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to (7.0 vs 6.4)
 - The CRA works hard at helping Canadians with their tax and benefits matters (7.0 vs 6.3)
 - The CRA is helpful (6.9 vs 6.3)
 - Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes (6.7 vs 6.1)

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.

More than half trust the CRA to handle their business clients' information (scores of 8-10) (52%). Nearly two in five (37%) provided a neutral score (scores of 4 – 7), while 9% provided a low level of agreement (scores of 1 – 3). These rankings resulted in an average score of 7.1 for TIs.

Table 25. Trust in the CRA handling business client information

Base: (TIs) All respondents (n=803)

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)	52%	37%	9%	2%	7.1

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."

Additional subgroup comparisons revealed the following:

- TIs whose recent contact with the CRA took place online provided higher ratings on average compared to those whose contact took place over the phone (7.4 vs 6.9).
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for over 10 years (7.3 vs 6.9).

Fairness

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

Roughly two-thirds of respondents (65%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are, while fewer agreed that the CRA assumes taxpayers report their taxes accurately (57%). Nearly half strongly agreed that the CRA makes sure every Canadian is treated with the same respect and consideration (47%) and is fair in deciding whose taxes to audit (47%), with agreement that the CRA treats taxpayers fairly scoring lowest (44%).

Table 26. Perceptions of fairness

Base: (TIs) All respondents (n=803) / Split sample, service module (n=403) / compliance module (n=400)

Fairness 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)	65%	27%	7%	1%	7.7
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary. (E-5a)	57%	35%	6%	2%	7.4
The CRA makes sure every Canadian is treated with the same respect and consideration. (B-3n)	47%	37%	14%	2%	6.8
The CRA is fair in deciding whose taxes to audit (E-5f)	47%	36%	9%	7%	7.0
The CRA treats taxpayers fairly (B-3i)	44%	40%	15%	1%	6.6

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.” / **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 for these fairness statements, the following trends emerged among relevant subgroups:

- TIs operating in Ontario (7.2), or Quebec (7.1) were more likely to agree that the CRA is fair in deciding whose taxes to audit compared to those in British Columbia (6.3).
- Those operating in Ontario were more likely to agree that the CRA treats taxpayers fairly compared to those in Western Canada⁴ (6.9 vs 6.1).
- TIs operating in Ontario (7.1), Quebec (6.9), Atlantic Canada (6.7), British Columbia (6.6), or Alberta (6.5) were more likely to agree that the CRA makes sure every Canadian is treated with the same respect and consideration compared to those in Manitoba or Saskatchewan (5.5).

⁴ Businesses operating in Western Canada are defined as those in Manitoba or Saskatchewan, Alberta, Northwest Territories, British Columbia, or Yukon (n=282).

- TIs whose recent contact with the CRA took place online were more likely to agree with the following statements compared to those whose contact took place over the phone:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (8.2 vs 7.2)
 - The CRA is fair in deciding whose taxes to audit (7.6 vs 6.6)
- Those who interacted with the CRA via mail were more likely to agree with the following metrics compared to those whose contact took place over the phone:
 - The CRA is fair in deciding whose taxes to audit (7.6 vs 6.6)
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.4 vs 6.5)
- TIs at businesses operating for 10 years or less were more likely to agree with the following statements compared to those operating for over 10 years:
 - The CRA makes sure every Canadian is treated with the same respect and consideration (7.0 vs 6.3)
 - The CRA treats taxpayers fairly (6.9 vs 6.1)

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.

More than half strongly agreed (scores of 8 – 10) that the CRA supports making government products and client service accessible for everyone (53%) and that the CRA holds itself accountable for the written information it provides (52%). More than a third of TIs agreed (37%) that the CRA is transparent with how it pursues those who might owe taxes, while 18% disagreed (scores of 1 – 3).

Table 27. Perceptions of openness and transparency

Base: (TIs) Split sample, service module (n=403) / compliance module (n=400)

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-5h)	53%	37%	8%	2%	7.2
The CRA holds itself accountable for the written information it provides. (E-5e)	52%	35%	8%	5%	7.2
The CRA is transparent with the public about how it pursues those who might owe taxes. (F-6i)	37%	40%	18%	5%	6.2

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.” / 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:

- TIs at businesses operating for 10 years or less provided higher ratings for each of the presented statements compared to those operating for over 10 years:
 - The CRA supports making government products and client service accessible for everyone (7.5 vs 6.9)
 - The CRA holds itself accountable for the written information it provides (7.4 vs 6.9)
 - The CRA is transparent with the public about how it pursues those who might owe taxes (6.5 vs 5.8)
- TIs who interacted with the CRA through the Canada.ca website were more likely to agree that the CRA makes products and service accessible compared to those interacting through the Represent a Client service (8.1 vs 7.3).
- Those operating in Ontario were more likely to agree that the CRA holds itself accountable for the written information it provides compared to those in British Columbia (7.5 vs 6.7).

Tax filing

General population

Roughly 9 in 10 Canadians (90%) specified that they had sent in a personal income tax return in the past year.

Table 28. 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=250)	AB/NWT (n=230)	BC/YK (n=310)	18 – 24 (n=61)	25 – 34 (n=175)	35 – 49 (n=385)	50 – 64 (n=634)	65+ (n=1,115)
Yes	90%	91%	91%	90%	91%	91%	91%	62%	87%	95%	94%	96%
No	9%	9%	9%	10%	9%	9%	9%	38%	13%	5%	5%	4%
Don't know/Refused	<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:

- 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 (87% aged 25 to 34, dropping to only 62% of those aged 18 to 24).
- Canadians with a trade school or college (92%), or university (92%) education were more likely to have filed personal income tax returns compared to those with a high school education (87%).
- Filing a return was more common among those whose primary official language was English (91% vs 87% who primarily spoke French), including those who primarily spoke English living in Quebec (88% vs 69% of French speakers living outside of Quebec).
- Households earning \$40,000 to under \$80,000 (95%), \$80,000 to under \$150,000 (91%), or \$150,000 or more (97%) 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 79%).

- 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 (94% vs 88%).
- Respondents who have registered with the My Account service were more likely to have filed a return compared to those who have not (94% vs 74%).

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 33% prepared their return on their own while the remaining 67% received assistance.

Table 29. Assistance filing tax return in the past year

Base: (General population) Respondents who filed an income tax return in the past year (n=2,253)

Personal Income Tax Preparation	Total (n=2,253)	ATL (n=239)	QC (n=518)	ON/ NU (n=748)	MB/ SK (n=237)	AB/ NWT (n=219)	BC/ YK (n=292)	18 – 24 (n=39)	25 – 34 (n=151)	35 – 49 (n=363)	50 – 64 (n=596)	65+ (n=1,074)
Prepared on your own	33%	40%	26%	33%	37%	33%	36%	26%	37%	34%	35%	27%
Received help	67%	60%	74%	67%	63%	66%	64%	74%	63%	66%	65%	73%
Don't know/ Refused	<1%	-	-	-	<1%	1%	-	1%	-	-	<1%	<1%

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

Tax preparation trends included:

- Those living in Quebec (74%) reported receiving help to a greater extent than those living in Ontario (67%), British Columbia (64%), Manitoba or Saskatchewan (63%), or Atlantic Canada (60%).
- Canadians 65 years or older (73%) stood out as more likely to have received help compared to those 25 to 34 (63%), 35 to 49 (66%), or 50 to 64 (65%).
- Those with a high school education (77%) were more likely to report receiving help compared to those with a trade school or college (67%), or a university education (63%).
- Canadians whose primary official language was French reported receiving help to a greater extent than English speakers (74% vs. 65%).

- Across the different income brackets, receiving help was more common among Canadians whose household income was under \$40,000 (73%) compared to those earning \$80,000 to under \$150,000 (63%), or \$150,000 or more (65%).
- Those not registered for the My Account service received help to a greater extent compared to those who were registered (84% vs 60%).
- 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 (71% vs 62%).
- Of those who had interacted with the CRA in the past year, respondents who recently contacted the CRA via mail (77%) reported receiving help to a greater extent compared to those whose contact took place over the phone (60%), or online (56%).

Canadians who received assistance with the process of preparing their personal income tax return were asked to provide the source of the help they received. Most sought help from a professional tax preparer or an accountant (83%), while 17% turned to friends or family members for assistance. Very few (3%) received assistance from a volunteer program.

Table 30. 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=1,550)

Source of Assistance for Personal Income Tax Filing	Total (n=1,550)	ATL (n=159)	QC (n=389)	ON/ NU (n=504)	MB/ SK (n=161)	AB/ NWT (n=144)	BC/ YK (n=193)	18 – 24 (n=27)	25 – 34 (n=93)	35 – 49 (n=238)	50 – 64 (n=389)	65+ (n=787)
Professional tax preparer/accountant	83%	76%	85%	82%	85%	80%	85%	65%	77%	86%	86%	83%
Friend/family member	17%	20%	14%	18%	20%	21%	9%	38%	24%	13%	13%	13%
Volunteer program to help people with their tax returns	3%	6%	2%	2%	1%	1%	6%	2%	2%	2%	2%	4%
Other	<1%	<1%	-	<1%	-	-	-	-	-	-	<1%	<1%
Don't Know/Refused	<1%	1%	-	<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 compared to Atlantic Canada (85% vs 76%).
- Assistance from friends or family members was more likely among those living in Alberta (21%), Atlantic Canada (20%), Manitoba or Saskatchewan (20%), or Ontario (18%) compared to those living in British Columbia (9%).
- Canadians aged 18 to 24 (38%) or 25 to 34 (24%) were more likely to seek help from friends or family members compared to those 35 to 49, 50 to 64, or 65 years or older (13% respectively).
- Men were more likely to report receiving assistance from a professional compared to women (85% vs 80%).
- Canadians who reported being self-employed (90%), working full-time (86%), or retired (85%) were more likely to seek help from professionals compared to those who were unemployed (64%), or students (52%).
- Those without a disability were more likely to seek assistance from a professional compared to those who self-identify as having a disability (85% vs 74%).
- Respondents with a household income of \$40,000 to under \$80,000 (86%), \$80,000 to under \$150,000 (87%), or \$150,000 or more (87%) were more likely to receive assistance from a professional compared to those earning under \$40,000 (73%).
- 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 (17% vs 9%).
- Canadians who interacted with the CRA over the past year were more likely to have received help from a professional compared to those who had no contact with the CRA (88% vs 80%).
- Those who reported filing their income taxes online were much more likely to reach out to professionals compared to those filing via mail (84% vs 68%).

Canadians were also asked to describe the method used to file their personal income tax return. More than 4 in 5 respondents (85%) said they sent in their income tax return online, while 10% filed via mail.

Table 31. Method of filing tax return in the past year

Base: (General population) Respondents who filed an income tax return in the past year (n=2,253)

Method of filing Income Tax Return	Total (n=2,253)	ATL (n=239)	QC (n=518)	ON/ NU (n=748)	MB/ SK (n=237)	AB/ NWT (n=219)	BC/ YK (n=292)	18 – 24 (n=39)	25 – 34 (n=151)	35 – 49 (n=363)	50 – 64 (n=596)	65+
Online	85%	81%	80%	87%	86%	86%	87%	86%	84%	89%	86%	80%
By mail	10%	12%	12%	10%	9%	9%	10%	11%	11%	7%	10%	14%
Some other way	2%	4%	3%	1%	1%	3%	2%	-	2%	2%	3%	3%
Don't know/ Refused	3%	3%	5%	2%	4%	2%	2%	4%	3%	2%	1%	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 (89% vs 71%).
- Respondents living in Ontario (87%) were more likely to have sent in their last tax return online compared to those living in Quebec (80%).
- Canadians with a university education (87%) were more likely to have filed online compared to those with a high school education (81%).
- Across income levels, online filing was more likely among households earning \$40,000 to under \$80,000 (84%), \$80,000 to under \$150,000 (91%), or \$150,000 or more (91%) compared to those earning less than \$40,000 (76%).
- Canadians aged 35 to 49 (89%), or 50 to 64 (86%) were more likely to file online compared to those 65 years or older (80%).
- Filing a return online was more common among respondents born in Canada compared to those born outside of Canada (86% vs 79%).
- Respondents who were self-employed (93%), working full-time (88%), or part-time (88%) were more likely to file online compared to those who were students (61%).

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. More than a third of SMEs (35%) reported utilizing an external tax preparation service, a similar proportion (34%) used a combination of in-house and outside services, while 30% exclusively utilized in-house resources.

Table 32. Approach to filing business income taxes

Base: (SMEs) All respondents (n=803)

Business income tax filing	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
Use an outside tax preparation service	35%	30%	43%	34%	30%	49%
Use a combination of in-house and outside services	34%	34%	33%	33%	30%	39%
Use in-house resources to prepare tax documentation	30%	34%	23%	32%	40%	11%
Don't know/Refused	1%	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 British Columbia (47%) were more likely to utilize a combination of in-house and outside services compared to those in Manitoba or Saskatchewan (29%), Atlantic Canada (25%), or Quebec (19%).
- Those operating in Atlantic Canada (43%), Manitoba or Saskatchewan (42%), or Quebec (41%) more commonly used outside services compared to those in British Columbia (26%).
- Those operating in Quebec (39%) more commonly used in-house tax resources compared to those in Ontario (28%), British Columbia (26%), or Alberta (25%).
- Partnerships (40%) and sole proprietors (32%) were more likely to rely exclusively on their in-house resources compared to incorporated businesses (11%).
- Conversely, incorporated businesses (49%) more commonly used outside services compared to sole proprietors (34%) and partnerships (30%).

- Businesses with a small revenue (under \$4 million) were more likely to use outside services compared to those with a medium annual revenue (\$4 million to less than \$250 million) (41% vs 21%).
- Businesses with 1 to 4 employees were more likely to use outside services compared to those with 5 to 99 employees (43% vs 24%).
- Those operating for 10 years or less more commonly utilized in-house resources compared to those operating for over 10 years (34% vs 23%).
- Conversely, those operating for over 10 years were more likely to rely on outside services compared to those operating for 10 years or less (43% vs 30%).
- Women more commonly reported utilizing an outside tax preparation service compared to men (39% vs 32%).
- Conversely, men were more likely to have utilized a combination of in-house and outside services compared to women (38% vs 29%).

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 (36%) opted to keep income tax planning exclusively in-house, a similar proportion (35%) used a combination of in-house and external services, while 27% reported exclusive use of outside services.

Table 33. Approach to tax planning

Base: (SMEs) All respondents (n=803)

Approach to tax planning	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
Use in-house resources for tax planning	36%	39%	30%	38%	43%	21%
Use a combination of in-house and outside services	35%	35%	34%	33%	32%	36%
Use an outside service for tax planning	27%	25%	32%	26%	25%	42%
Don't know/ Refused	2%	1%	4%	3%	-	1%

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

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

- Businesses operating in Quebec (45%) were more likely to utilize in-house resources compared to those in Ontario (35%), British Columbia (32%), or Alberta (31%).
- Those operating in Alberta (36%), Quebec (35%), or Atlantic Canada (32%) were more likely to rely on an outside service compared to those in British Columbia (19%).
- Those aged 35 to 49 (41%) were more likely to employ a combination approach compared to those aged 25 to 34 (24%), 50 to 64 (32%), or 65 years or older (28%).
- Exclusive use of outside resources was more prevalent among those whose business size was 1 to 4 employees compared to those with 5 to 99 employees (43% vs 24%).
- Conversely, those with 5 to 99 employees were more likely to utilize a combination approach compared to those with 1 to 4 employees (42% vs 28%).
- Incorporated businesses (49%) were more likely to utilize an outside service compared to sole proprietors (34%) or partnerships (30%).
- Partnerships (43%) or sole proprietors (38%) more commonly utilized in-house resources exclusively compared to incorporated businesses (21%).
- Those registered for the My Business Account service more commonly utilized a combination approach compared to those who were not registered (40% vs 26%).

After describing their approaches to tax filing and planning, SMEs were asked to provide an overall satisfaction score based on their latest tax filling experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. More than two-thirds of SMEs (68%) were very satisfied (scores of 8 to 10), while 27% provided a moderate score (scores of 4 to 7) and few (4%) scored overall satisfaction a 3 or less. The overall satisfaction score for the most recent tax filing sits at 7.9.

Table 34. Overall satisfaction with latest tax filing experience

Base: (SMEs) All respondents (n=803)

Overall satisfaction score	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
8-10	68%	74%	58%	71%	71%	52%
4-7	27%	22%	35%	25%	28%	37%
1-3	4%	3%	5%	4%	-	10%
Don't know	1%	<1%	2%	1%	1%	1%
Mean	7.9	8.1	7.5	8.0	8.4	7.1

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 the last tax filing experience was particularly high among:

- SMEs operating in Ontario (8.1) compared to those in Alberta (7.6), Atlantic Canada (7.4), or Manitoba or Saskatchewan (7.3).
- Respondents aged 35 to 49 years old (8.3 vs 7.7 aged 25 to 34, 7.5 aged 50 to 64, 7.4 aged 65 years or older).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) compared to those with a small revenue (under \$4 million) (8.9 vs 7.5).
- Businesses operating for 10 years or less (8.1 vs 7.5 compared to those operating for over 10 years).
- Those whose business employed 5 to 99 employees (8.6 vs 7.3 among those with fewer employees).
- Partnerships (8.4) and sole proprietors (8.0) compared to incorporated businesses (7.1).
- Those registered for the My Business Account service (8.0 vs 7.5 among those who were not registered).
- Businesses who rated the CRA's overall performance as good (scores of 8 to 10) (8.9 vs 7.1 rating CRA as neutral, 5.4 rating the CRA as poor).
- Those who interacted with the CRA online (8.3 vs 7.0 who interacted over the phone).
- SMEs who rated the extent to which the CRA treats taxpayers fairly as good (scores of 8 to 10) (8.9 vs 7.3 rating fair treatment as neutral, 5.2 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. More than half of TIs provided a high level of satisfaction (scores of 8 to 10) (56%), while 37% provided a moderate score (scores of 4 to 7) and 8% scored overall satisfaction as low (scores of 1 to 3). Average overall satisfaction among Canadian TIs was moderate (7.3).

Table 35. Overall satisfaction with latest tax filing experience

Base: (TIs) All respondents (n=803)

Overall satisfaction score	Total (n=803)	Operating for 10 years or less (n=488)	Operating for over 10 years (n=301)	Contact in the past 12 months (n=519)	No contact in the past 12 months (n=232)
8-10	56%	55%	56%	55%	58%
4-7	37%	38%	35%	37%	35%
1-3	8%	7%	8%	8%	6%
Don't know	<1%	<1%	<1%	<1%	<1%
Mean	7.3	7.3	7.3	7.2	7.4

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".

TIs who rated the CRA's overall performance as good (scores of 8 – 10) (8.8), provided higher average satisfaction ratings compared to those who rated overall performance as neutral (scores of 4 – 7) (7.0) or poor (scores of 1 – 3) (4.5).

Those operating in Ontario (7.6) were more likely to have been satisfied with their latest filing compared to those in Quebec (7.2), British Columbia (7.1), Alberta (6.9), or Manitoba or Saskatchewan (6.8).

TIs whose recent contact with the CRA took place via mail (7.7) or online (7.6) provided higher average ratings compared to those who interacted with the CRA over the phone (6.8).

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, 42% indicated they had.

Table 36. 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=250)	AB/ NWT (n=230)	BC/ YK (n=310)	18 – 24 (n=61)	25 – 34 (n=175)	35 – 49 (n=385)	50 – 64 (n=634)	65+ (n=1,115)
Yes	42%	48%	34%	44%	43%	44%	45%	31%	49%	50%	42%	33%
No	57%	51%	66%	56%	56%	55%	54%	69%	51%	50%	57%	66%
Don't know/ Refused	1%	1%	<1%	<1%	<1%	1%	1%	-	<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 (61%) were more likely to have interacted with the CRA compared to those who were unemployed (43%), working full-time (43%), part-time (40%), or retired (35%).
- A greater proportion of adults with a university education (69%) reported contact with the CRA compared to those with a trade school or college (39%), or high school education (37%).
- Respondents aged 65 years or older (66%) were more likely to report no interaction with the CRA compared to those 25 to 34 (51%), 35 to 49 (50%), or 50 to 64 years old (57%).
- Canadians living in Atlantic Canada (48%), British Columbia (45%), Ontario (44%), or Manitoba or Saskatchewan (43%) were more likely to have interacted with the CRA compared to those in Quebec (34%).
- Those whose primary official language was English were more likely to have had contact with the CRA compared to those primarily speaking French (45% vs 33%).

- Those whose revenue source was their employer were more likely to say they have had no interaction with the CRA compared to those who are business owners or in a partnership (57% vs 43%).
- Those with a household income of \$40,000 to under \$80,000 (43%), \$80,000 to under \$150,000 (47%) or \$150,000 or more (46%) were more likely to report interacting with the CRA compared to those earning less than \$40,000 (33%).
- 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 (50% vs 22%).
- A greater proportion of those born outside of Canada reported no interaction with the CRA compared to those born in Canada (63% vs 56%).
- 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 (51% vs 40%).

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 (47%), while more than a quarter recall using CRA's My Account tax portal (27%). Fewer communicated with the CRA via mail (13%), online (8%), in person (2%), email (1%) or by fax (<1%).

Table 37. Method of most recent contact with the CRA

Base: (General population) Respondents who had contact with the CRA in the past year (n=935)

Method of most recent contact with the CRA	Total (n=935)	ATL (n=101)	QC (n=167)	ON/NU (n=350)	MB/SK (n=102)	AB/NWT (n=94)	BC/YK (n=121)	18 – 24 (n=21)	25 – 34 (n=83)	35 – 49 (n=186)	50 – 64 (n=265)	65+ (n=367)
By telephone	47%	47%	51%	48%	41%	44%	43%	43%	45%	54%	45%	43%
Through the CRA's secure tax portal My Account	27%	23%	22%	28%	24%	34%	29%	35%	33%	26%	25%	22%
By mail	13%	12%	11%	13%	11%	14%	14%	4%	12%	11%	11%	21%
Through the tax pages of the Canada.ca website	8%	7%	10%	6%	15%	5%	9%	13%	4%	7%	10%	6%
In person	2%	4%	1%	1%	2%	1%	2%	-	3%	1%	2%	1%
By email	1%	-	-	1%	1%	-	1%	-	-	1%	2%	<1%
By fax	<1%	-	1%	<1%	1%	1%	<1%	-	-	-	1%	1%
Through "Chat with Charlie"	<1%	3%	-	-	-	-	-	3%	-	-	-	-
Through the CRA's mobile apps	<1%	-	1%	-	-	-	-	-	-	<1%	-	-
Some other way	2%	2%	2%	1%	4%	-	2%	-	1%	<1%	2%	4%
Don't know/Refused	1%	1%	2%	1%	1%	1%	<1%	1%	2%	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 with a household income of \$40,000 to under \$100,000 (31%), or \$100,000 or more (38%) compared to those earning less than \$40,000 (18%).
 - Respondents aged 18 to 34 years old (34% vs 22% of those aged 65 years or older).
 - Canadians who rated the overall performance of the CRA as good (scores of 8 to 10) (30%) or neutral (scores of 4 to 7) (29%) compared to those providing poor ratings (scores of 1 to 3) (17%).

- Interactions over the phone were more common among:
 - Canadians who rated the overall performance of the CRA as poor (scores of 1 to 3) (61%) compared to those providing neutral (scores of 4 to 7) (45%) or good ratings (scores of 8 to 10) (43%).
 - Canadians with a household income of less than \$40,000 (56% vs 44% of those earning \$100,000 or more).
 - Those who were self-employed compared to those working part-time or retired (59% vs 44% respectively).
 - Respondents born outside of Canada (58% vs 44% among those born in Canada).
- Interactions taking place via the Canada.ca website were especially common among:
 - Respondents living in Manitoba or Saskatchewan (15%) compared to those living in Ontario (6%).
 - Canadians with a household income of \$100,000 or more (10% vs 4% of those earning less than \$40,000).
- Interactions via mail were more common among:
 - Those aged 65 years or older (21%) compared to those aged 18 to 24 (4%), 25 to 34 (12%), 35 to 49 (11%), or 50 to 64 years old (11%).
 - Respondents who received help filing their personal income tax (15% vs 8% of those who filed on their own).

Reason for most recent 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 half (47%), while fewer said the purpose of their most recent interaction had to do with their My Account service (19%), other benefits or credits (16%), or an audit, dispute or review (14%). Additionally, 7% engaged in communication relating to a registered savings account or the Canada Child Benefit, among other reasons.

Table 38. Purpose of most recent interaction with the CRA

Base: (General population) Respondents who had interacted with the CRA in the past year (n=935)

Purpose of most recent contact with the CRA	Total (n=935)	ATL (n=101)	QC (n=167)	ON/NU (n=350)	MB/SK (n=102)	AB/NWT (n=94)	BC/YK (n=121)	18 – 24 (n=21)	25 – 34 (n=83)	35 – 49 (n=186)	50 – 64 (n=265)	65+ (n=367)
Personal income tax	47%	41%	38%	49%	45%	59%	45%	35%	36%	49%	47%	56%
Your online CRA account (My Account)	19%	21%	25%	18%	29%	11%	18%	28%	29%	19%	17%	11%
Other benefits or credits	16%	21%	18%	14%	13%	14%	17%	36%	21%	8%	18%	11%
An audit, dispute or a review	14%	10%	20%	13%	11%	21%	8%	12%	11%	15%	17%	12%
A registered savings account	7%	2%	5%	7%	8%	8%	9%	13%	8%	5%	6%	8%
Canada Child Benefit	7%	6%	8%	5%	4%	12%	6%	-	18%	8%	4%	1%
Business tax (e.g. HST filing)	5%	5%	3%	7%	4%	3%	4%	-	4%	6%	6%	3%
Disability tax credit	4%	4%	2%	4%	5%	5%	4%	-	-	3%	7%	6%
The Canada Dental Benefit	2%	<1%	3%	2%	1%	1%	3%	-	-	2%	1%	6%
Other	3%	-	3%	1%	3%	-	12%	20%	2%	1%	2%	2%
Don't Know/Refused	1%	4%	1%	2%	<1%	<1%	1%	-	-	1%	2%	3%

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:

- Canadians who contacted the CRA through the My Account service were more likely to have done so for the following purposes compared to those whose contact took place over the phone:
 - Canada Child Benefit (12% vs 4%)
 - A registered savings account (11% vs 4%)

- Those whose method of interaction took place over the phone were more likely than those whose contact took place online to have contacted the Agency for:
 - Other benefits or credits (20% vs 12%)
 - An audit, dispute, or a review (17% vs 9%)
- Respondents who were not registered for the My Account service were more likely to have contacted the CRA related to their personal income tax compared to those who were registered with the service (65% vs 44%).
- Canadians living in Alberta more commonly had contact related to their personal income tax compared to those living in Quebec (59% vs 38%).
- Those living in Manitoba or Saskatchewan (29%), or Quebec (25%) were more likely to have sought information related to their My Account service compared to those living in Alberta (11%).
- Canadians living in Alberta (21%) or Quebec (20%) more commonly cited communications relating to an audit, dispute or a review compared to those living in British Columbia (8%).
- Those living in Alberta were more likely to have had communication related to the Canada Child Benefit compared to those living in Manitoba or Saskatchewan (12% vs 4%).
- Respondents whose primary official language was English were more likely to have had communication related to their personal income tax compared to French speakers (48% vs 38%).
- Those aged 25 to 34 (20%) were more likely to be seeking information related to a registered savings account compared to those 35 to 49 (8%), 50 to 64 (4%), or 65 years or older (1%).
- As age increased, the extent to which Canadians contacted the CRA surrounding their personal income taxes increased, from 36% among those aged 18 to 34, to 48% among those 35 to 64, to 56% among those aged 65 years or older.
- Canadians aged 18 to 34 (25%) were more likely to be seeking information on other benefits or credits compared to those aged 35 to 64 (13%), or 65 years or older (11%).
- Those aged 25 to 34 (29%), 35 to 49 (19%), or 50 to 64 (17%) were more likely to have had communication surrounding their My Account service compared to those 65 years or older (11%).

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 (76%) and courteous (73%), while fewer (65%) felt that the CRA representative took the time to understand their situation. When it comes to information, 68% agreed it was accurate, 64% felt it was complete, and 59% said it was easy to understand. Additionally, roughly half of those who had interacted with the CRA agreed the service was timely (52%) and easy to access (49%).

Average agreement ratings were especially strong for the following:

- The representative was courteous (8.5)
- The representative was professional (8.4)
- The information given was accurate (8.0)

Average agreement with the remaining metrics was more moderate:

- The information given was complete (7.8)
- The representative took time to understand the situation (7.7)
- The information I was given was easy to understand (7.5)
- The CRA's service was timely (6.9)
- The CRA's service was easy to access (6.8)

Table 39. 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=934)⁵

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was professional.	76%	16%	6%	2%	<1%	8.4
The CRA representative was courteous.	73%	19%	5%	3%	1%	8.5
The information I was given was accurate.	68%	18%	9%	3%	2%	8.0
The CRA representative took time to understand my situation.	65%	19%	12%	3%	<1%	7.7
The information I was given was complete.	64%	22%	9%	3%	1%	7.8
The information I was given was easy to understand.	59%	28%	10%	2%	1%	7.5
The CRA's service was timely.	52%	28%	17%	3%	1%	6.9
The CRA's service was easy to access.	49%	30%	17%	3%	1%	6.8

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:

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

When evaluating overall service satisfaction index scores, more than half of those who interacted with the CRA (54%) had high SSI scores (scores of 8 – 10), 36% had a neutral score (scores of 4 – 7) while 9% had low SSI scores (1 – 3). The average service satisfaction index score among respondents was 7.6.

⁵ Bolded statements were only asked to those whose method of contact was over the phone or in person (n=432)

Table 40. 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 who selected not applicable for all statements (n=934)

Service satisfaction index score	Total (n=934)	ATL (n=101)	QC (n=167)	ON/NU (n=349)	MB/SK (n=102)	AB/NWT (n=94)	BC/YK (n=121)	18 – 24 (n=21)	25 – 34 (n=83)	35 – 49 (n=186)	50 – 64 (n=264)	65+ (n=367)
8-10	54%	57%	68%	53%	53%	39%	54%	63%	64%	47%	52%	56%
4-<8	36%	34%	26%	37%	38%	49%	36%	31%	32%	42%	36%	33%
1-<4	9%	9%	5%	10%	9%	12%	9%	6%	4%	10%	11%	11%
Don't know	<1%	-	1%	-	<1%	-	1%	-	-	<1%	<1%	<1%
Mean	7.6	7.7	8.2	7.5	7.7	6.8	7.5	8.2	8.1	7.2	7.4	7.5

Notable subgroup differences across service satisfaction index scores included:

- Those living in Quebec (8.2) had higher scores on average compared to those living in Ontario (7.5), or Alberta (6.8).
- Canadians aged 25 to 34 (8.1) scored higher on average compared to those 35 to 49 (7.2), 50 to 64 (7.4), or 65 years or older (7.5).
- Students (8.5) and those working part-time (8.3) scored higher on average compared to those who were retired (7.6), working full-time (7.4), or self-employed (7.0).
- Respondents born outside of Canada scored higher on average compared to those born in Canada (8.0 vs 7.4).
- Respondents whose purpose of most recent contact was related to the Canada Child Benefit (8.4), the Canada Dental Benefit (8.4), their My Account service (8.0), or personal income tax (7.5) scored higher compared to those whose contact was related to the Disability tax credit (6.7), or an audit, dispute, or a review (6.9).
- 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) (5.6).

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 the service received by financial institutions they use. Nearly a fifth of respondents (19%) felt that the CRA provided better service, 48% felt that the CRA's service was about the same, while 27% felt that the service was worse.

Table 41. Comparing CRA customer service to that of financial institutions used

Base: (General population) Respondents who had contact with the CRA in the past year (n=935)

Experience with the CRA	Total (n=935)	ATL (n=101)	QC (n=167)	ON/ NU (n=350)	MB/ SK (n=102)	AB/ NWT (n=94)	BC/ YK (n=121)	18 – 24 (n=21)	25 – 34 (n=83)	35 – 49 (n=186)	50 – 64 (n=265)	65+ (n=367)
Better	19%	29%	17%	22%	21%	12%	13%	13%	25%	17%	15%	22%
About the same	48%	48%	60%	42%	45%	45%	56%	62%	45%	44%	54%	45%
Worse	27%	18%	18%	30%	29%	38%	26%	20%	26%	31%	27%	25%
Don't know	6%	4%	5%	7%	5%	5%	5%	4%	4%	8%	4%	7%

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?

Key segment differences when it comes to comparing CRA's service to what is received from other financial institutions included:

- Those living in Atlantic Canada (29%) were more likely to describe the CRA's service as better compared to those living in British Columbia (13%), or Alberta (12%).
- Respondents born outside of Canada were more likely to describe the CRA's service as better compared to those born in Canada (34% vs 15%).
- Canadians with a household income of \$150,000 or more (38%) were more likely to describe the CRA's service as worse compared to those earning under \$40,000 (19%), or \$40,000 to under \$80,000 (24%).
- Respondents who completed their personal income tax on their own were more likely to describe the CRA's service as worse compared to those who received help (33% vs 24%).

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 (58%) reported having interacted with the CRA.

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

Base: (SMEs) All respondents (n=803)

Contact with CRA in last 12 months	Total (n=803)	Operating for 10 years or less (n=520)	Operating for over 10 years (n=279)	Sole proprietor (n=568)	Partnership (n=93)	Incorporated (n=110)
Yes	58%	63%	48%	56%	66%	56%
No	36%	32%	42%	38%	30%	33%
I can't recall	6%	4%	10%	6%	4%	11%

*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 48% of those operating for over 10 years).
- Those operating in Ontario (66% vs 51% in Atlantic Canada, 51% in Quebec, and 42% in Manitoba or Saskatchewan).
- Respondents who self-identify as having a disability (71% vs 56% among those without a disability).
- Those utilizing in-house resources to file their business income taxes (66% vs 51% of those utilizing an outside tax preparation service).
- Respondents aged 35 to 49 (66% vs 52% of those aged 25 to 34, 48% of those aged 50 to 64, and 44% of those aged 65 years or older).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (76% vs 51% of those with a smaller revenue).
- Businesses with 5 to 99 employees (75% vs 45% of those with fewer employees).

- Those registered for the My Business Account service (70% vs 26% 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. More than a third interacted through the My Business Account portal (36%), while 29% made contact over the phone. Fewer businesses (15%) interacted with the CRA through the tax pages of the Canada.ca website, while 13% interacted via mail. Other forms of interaction were much less common.

Table 43. Method of most recent contact with the CRA

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=465)

Method of most recent contact with the CRA	Total (n=465)	Operating for 10 years or less (n=330)	Operating for over 10 years (n=133)	Sole proprietor (n=318)	Partnership (n=61)	Incorporated (n=62)
Through the CRA's secure tax portal My Business Account	36%	39%	27%	36%	31%	37%
By telephone	29%	25%	40%	27%	28%	42%
Through the tax pages of the Canada.ca website	15%	16%	17%	20%	11%	6%
By mail	13%	13%	12%	12%	25%	10%
In person	3%	3%	2%	3%	3%	-
By fax	2%	2%	-	2%	-	-
Other	1%	1%	2%	1%	2%	2%
I can't recall	<1%	-	2%	-	-	3%

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

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

- Businesses operating for over 10 years were more likely to have interacted with the CRA through the My Business Account portal compared to those operating for 10 years or less (39% vs 27%).
- Conversely, those operating for 10 years or less were more likely to interact with the CRA over the phone compared to those operating for over 10 years (40% vs 25%).

- Businesses with 5 to 99 employees were more likely to have interacted with the CRA through the following methods compared to those with fewer employees:
 - Through the My Business Account portal (41% vs 29%)
 - Through the tax pages of the Canada.ca website (20% vs 12%)
- Conversely, those with 1 to 4 employees were more likely to have interacted with the CRA over the phone compared to those with 5 to 99 employees (44% vs 17%).
- Incorporated businesses were more likely to interact with the CRA over the phone compared to sole proprietors (42% vs 27%).
- Conversely, sole proprietors were more likely to interact with the CRA through the Canada.ca website compared to incorporated businesses (20% vs 6%).
- Partnerships (25%) were more likely to interact with the CRA by mail compared to sole proprietors (12%) or incorporated businesses (10%).

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. The most prominent reasons were related to their My Business Account (48%) or business taxes (47%). Fewer contacted the CRA for a matter related to GST/HST (29%), payroll (26%), or an audit, dispute, or a review (26%).

Table 44. Purpose of most recent contact with the CRA

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=465)

Purpose of most recent contact with the CRA	Total (n=465)	Operating for 10 years or less (n=330)	Operating for over 10 years (n=133)	Sole proprietor (n=318)	Partnership (n=61)	Incorporated (n=62)
Your online CRA account, My Business Account	48%	51%	42%	50%	44%	32%
Business taxes	47%	50%	38%	51%	46%	27%
GST/HST	29%	29%	27%	29%	21%	35%
Payroll	26%	32%	12%	29%	21%	13%
An audit, dispute or a review	26%	28%	19%	27%	28%	15%
Preparing tax returns for deceased individual	<1%	-	1%	-	-	2%
Some other reason	2%	2%	4%	2%	-	6%
I can't recall	1%	<1%	3%	1%	2%	3%

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:
 - My Business Account (50% vs 32%)
 - Business taxes (51% vs 27%)
 - Payroll (29% vs 13%)
 - An audit, dispute, or a review (27% vs 15%)
- Businesses operating for 10 years or less were more likely to have contacted the CRA for matters relating to the following:
 - Business taxes (50% vs 38% of those operating for over 10 years)
 - Payroll (32% vs 12%)
 - An audit, dispute, or a review (28% vs 19%)
- Men were more likely to have contacted the CRA for the following reasons compared to women:
 - Payroll (32% vs 19%)
 - An audit, dispute, or a review (31% vs 18%)
- Respondents whose primary official language was French were more likely to cite the following reasons compared to those who primarily spoke English:
 - Business taxes (57% vs 44%)
 - An audit, dispute, or a review (35% vs 24%)
- 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 (54% vs 37%)
 - My Business Account (52% vs 43%)
 - Payroll (42% vs 6%)
 - An audit, dispute, or a review (33% vs 17%)

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.

When it comes to information provided by the CRA, more than two-thirds strongly agreed (scores of 8 – 10) that the information given was accurate (71%), complete (70%), and easy to understand (68%). Roughly two-thirds agreed that the CRA representative was professional (67%) and courteous (66%), and another 64% felt that the representative took the time to understand their situation. A similar proportion agreed that the CRA’s service was easy to access (67%) and timely (65%).

Table 45. 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=464)⁶

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The information I was given was accurate.	71%	19%	6%	2%	2%	8.0
The information I was given was complete.	70%	20%	9%	1%	1%	7.9
The information I was given was easy to understand.	68%	23%	8%	<1%	<1%	7.9
The CRA’s service was easy to access.	67%	22%	9%	2%	-	7.8
The CRA representative was professional.	67%	29%	4%	-	-	7.9
The CRA representative was courteous.	66%	28%	6%	-	-	7.9
The CRA’s service was timely.	65%	24%	9%	2%	<1%	7.7
The CRA representative took time to understand my situation.	64%	23%	12%	1%	-	7.5

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.

⁶ Caution small sample size for bolded statements only asked to those whose method of contact was over the phone or in person (n=147)

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:

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

Looking at overall service satisfaction index scores, roughly two-thirds of businesses (66%) obtained a high index score (scores of 8 – 10), while 28% obtained neutral scores (scores of 4 – 7). Fewer SMEs (6%) had a low index score (1 – 3). The average SSI score among Canadian SMEs was 7.9.

Table 46. 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 who selected not applicable for all statements (n=464)

Service satisfaction index score	Total (n=464)	Operating for 10 years or less (n=330)	Operating for over 10 years (n=132)	Sole proprietor (n=318)	Partnership (n=61)	Incorporated (n=61)
8-10	66%	72%	50%	68%	72%	43%
4-<8	28%	25%	38%	26%	28%	44%
1-<4	6%	4%	12%	6%	-	13%
Mean	7.9	8.2	7.2	8.1	8.2	6.8

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 (8.2 vs 7.2 among those operating for over 10 years).
- Partnerships (8.2) and sole proprietors (8.1 vs 6.8 among incorporated businesses).
- Businesses with 5 to 99 employees (8.6 vs 7.1 among those with fewer employees).

- Those operating in British Columbia (8.4 vs 7.6 among those operating in Alberta).
- Respondents aged 35 to 49 (8.4 vs 7.7 among those aged 25 to 34, 7.1 aged 50 to 64, 6.9 aged 65+).
- Men (8.2 vs 7.6 among women).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (9.0 vs 7.3 among those with a small revenue).
- Businesses whose method of contact with the CRA was through the website (8.0), My Business Account (8.0), or via mail (7.9 vs 7.2 among those whose contact took place over the phone).
- Those whose purpose of most recent contact was related to payroll (8.9 vs 8.4 among those who cited business taxes, 8.3 an audit, dispute, or a review, 8.2 GST/HST, and 8.0 My Business Account).

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 17% did not.

Table 47. 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=465)

Needs met contacting the CRA	Total (n=465)	Operating for 10 years or less (n=330)	Operating for over 10 years (n=133)	Sole proprietor (n=318)	Partnership (n=61)	Incorporated (n=62)
Yes	82%	86%	69%	82%	92%	66%
No	17%	12%	29%	16%	8%	32%
Don't know	2%	2%	2%	2%	-	2%

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

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

- Businesses operating for 10 years or less (86% vs 69% among those operating for over 10 years).
- Partnerships (92%) or sole proprietors (82% vs 66% among incorporated businesses).
- Businesses with 5 to 99 employees (92% vs 70% among those with fewer employees).
- Those with a medium annual revenue (\$4 million to less than \$250 million) (93% vs 75% among those with a small revenue).

- Businesses whose contact with the CRA took place online (87% vs 70% among those whose contact took place over the 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 the service they might receive from financial institutions they use. More than two-fifths (43%) believe the service was better, while slightly fewer (38%) described the service as about the same. The remaining respondents (17%) felt that the CRA provided worse service.

Table 48. Comparing CRA customer service to that of other financial institutions

Base: (SMEs) Respondents who had contact with the CRA in the past year (n=465)

Experience with the CRA	Total (n=465)	Operating for 10 years or less (n=330)	Operating for over 10 years (n=133)	Sole proprietor (n=318)	Partnership (n=61)	Incorporated (n=62)
Better	43%	54%	16%	48%	44%	6%
About the same	38%	34%	48%	35%	44%	53%
Worse	17%	12%	31%	15%	11%	37%
Don't know	2%	<1%	5%	2%	-	3%

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 (24% vs 15% among those contacting online).
- Sole proprietors (48%) or partnerships (44%) were more likely to describe the CRA's service as better compared to incorporated businesses (6%).
- Businesses operating for 10 years or less more commonly described CRA's service as better compared to those operating for over 10 years (54% vs 16%).
- Those with 5 to 99 employees were more likely to rate CRA's service as better compared to those with fewer employees (61% vs 21%).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more likely to describe the CRA's service as better (70% vs 26% among those with a small revenue).

- Businesses operating in Ontario more commonly described receiving better service when dealing with the CRA (51% vs 31% 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. Most (65%) had had contact with the CRA, while 29% had no form of contact in the last 12 months.

Table 49. Interaction with the CRA in the last 12 months

Base: (TIs) All respondents (n=803)

Contact with CRA in last 12 months	Total (n=803)	Operating for 10 years or less (n=488)	Operating for over 10 years (n=301)	Registered for "Represent a Client" (n=259)	Not registered for "Represent a Client" (n=114)
Yes	65%	68%	59%	77%	45%
No	29%	25%	36%	20%	49%
Don't know/Refused	6%	7%	5%	3%	6%

*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 twice as likely to report no contact with the CRA compared to those registered with the service (49% vs 20%).
- Respondents whose primary official language was French were more likely to report no contact with the CRA compared to primarily English speakers (37% vs 27%).
- 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 (36% vs 25%).

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 (45%), while 19% had used the Represent a Client service, and 19% the Canada.ca website. Another 12% communicated via mail, while in person communication (3%) and by fax (1%) were much less common.

Table 50. Method of most recent contact with the CRA

Base: (TIs) Respondents who had contact with the CRA in the past year (n=519)

Method of most recent contact with the CRA	Total (n=519)	Operating for 10 years or less (n=334)	Operating for over 10 years (n=179)	Registered for “Represent a Client” (n=200)	Not registered for “Represent a Client” (n=51)
By telephone	45%	41%	51%	42%	59%
Through the CRA’s secure tax portal Represent a Client	19%	19%	20%	24%	4%
Through the tax pages of the Canada.ca website	19%	19%	17%	17%	24%
By mail	12%	15%	8%	12%	14%
In person	3%	4%	3%	4%	-
By fax	1%	2%	-	2%	-
Other	<1%	-	1%	1%	-
I can’t recall	<1%	1%	-	-	-

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

Additional findings among relevant subgroups included:

- 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 (15% vs 8%).
- Conversely, those operating for over 10 years were more likely to have interacted over the phone compared to those operating for 10 years or less (51% vs 41%).
- Those not registered with the Represent a Client service were more likely to have interacted over the phone compared to those registered with the service (59% vs 42%).
- Businesses operating in Alberta (23%), British Columbia (22%), or Ontario (21%) were more likely to have interacted with the CRA through the Represent a Client service compared to those in Quebec (11%).
- Interaction through the Represent a Client service was more common among those whose primary official language was English compared to French (20% vs 11%).

Reason for most recent interaction

TIs who had contact with the CRA in the past year were asked to describe the purpose of their most recent interaction. A third of respondents contacted the CRA regarding their Represent a Client account (33%), while more than a quarter cited business taxes (28%) or helping a client with their personal taxes (26%). Slightly fewer reported contacting the CRA with respect to GST/HST (24%), payroll (16%), or an audit, dispute, or a review (16%). Interaction with the CRA on behalf of an estate or trust (12%) or a charity or non-profit (10%) were less common.

Table 51. Purpose of most recent contact with the CRA

Base: (TIs) Respondents who had contact with the CRA in the past year (n=519)

Purpose of most recent contact with the CRA	Total (n=519)	Operating for 10 years or less (n=334)	Operating for over 10 years (n=179)	Registered for "Represent a Client" (n=200)	Not registered for "Represent a Client" (n=51)
Your online CRA account, Represent a Client	33%	33%	33%	34%	33%
Business taxes	28%	31%	22%	29%	18%
Helping a client with their personal taxes	26%	27%	25%	31%	20%
GST/HST	24%	24%	23%	21%	31%
Payroll	16%	18%	12%	23%	4%
An audit, dispute or a review	16%	17%	12%	20%	6%
Interacting with CRA on behalf of an estate or trust	12%	15%	6%	16%	4%
Interacting with CRA on behalf of a charity or non-profit	10%	12%	5%	13%	8%
Updating account information (i.e. change address, change phone number, etc.)	1%	1%	1%	1%	-
CERB/Canada Emergency Response Benefit	<1%	<1%	-	-	-
Some other reason	2%	1%	3%	2%	4%
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...?

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

- TIs operating for 10 years or less were more likely to have contacted the CRA for the following purposes compared to those operating for over 10 years:
 - Business taxes (31% vs 22%)
 - On behalf of an estate or trust (15% vs 6%)
 - On behalf of a charity or non-profit (12% vs 5%)
- Those registered with the Represent a Client service were more likely to report interacting with the CRA for the following reasons compared to those not registered for the service:
 - Payroll (23% vs 4%)
 - An audit, dispute, or a review (20% vs 6%)
 - On behalf of an estate or trust (16% vs 4%)
- 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:
 - Their Represent a Client account (40% vs 29%)
 - Business taxes (34% vs 24%)
 - Helping a client with their personal taxes (34% vs 18%)
- TIs contacting the CRA via mail were more likely to contact the CRA regarding the following compared to those whose contact took place over the phone:
 - Helping a client with their personal taxes (33% vs 18%)
 - Payroll (25% vs 13%)
 - On behalf of an estate or trust (20% vs 8%)
- Those contacting the CRA through the Represent a Client service (41%) were more likely to be helping a client with their personal taxes compared to those contacting the CRA through the Canada.ca website (27%), or over the phone (18%).

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 courteous (62%) and professional (60%), while 53% felt that the representative took the time to understand their situation. When it comes to information provided by the CRA, most agreed that the information given was accurate (61%), while more than half strongly agreed the information was easy to understand (59%) and complete (58%). A similar proportion of TIs agreed that the service was timely (56%) and easy to access (53%).

Table 52. 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=517)⁷

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK/RF	Mean
The CRA representative was courteous.	62%	28%	10%	<1%	<1%	7.6
The information I was given was accurate.	61%	30%	7%	1%	1%	7.6
The CRA representative was professional.	60%	30%	10%	-	-	7.4
The information I was given was easy to understand.	59%	32%	9%	1%	-	7.4
The information I was given was complete.	58%	32%	8%	1%	<1%	7.5
The CRA's service was timely.	56%	31%	13%	<1%	<1%	7.0
The CRA's service was easy to access.	53%	35%	12%	<1%	-	7.1
The CRA representative took time to understand my situation.	53%	34%	12%	1%	-	7.1

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 were only asked to those whose method of contact was over the phone or in person (n=250)

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, nearly half of TIs (48%) fell into the 8 – 10 range, while 44% obtained a neutral score (scores of 4 – 7). Fewer respondents (8%) obtained low index scores (1 – 3). The average SSI score among TIs was 7.4.

Table 53. 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 who selected not applicable for all statements (n=517)

Service satisfaction index score	Total (n=517)	Operating for 10 years or less (n=334)	Operating for over 10 years (n=179)	Registered for "Represent a Client" (n=200)	Not registered for "Represent a Client" (n=51)
8-10	48%	52%	42%	49%	47%
4-8	44%	42%	46%	47%	43%
1-4	8%	7%	11%	5%	10%
Don't know	-	-	-	-	-
Mean	7.4	7.6	7.1	7.6	7.5

Notable subgroup differences across service satisfaction index scores included:

- Tax intermediaries whose interaction was on behalf of a charity or non-profit (8.0), concerned payroll (7.9), a client's personal taxes (7.8), their Represent a Client account (7.7), those interacting on behalf of an estate or trust (7.7), interactions related to GST/HST (7.7), or business taxes (7.5) scored higher compared to those whose contact was related to an audit, dispute, or a review (6.8).

- TIs operating for 10 years or less scored higher compared to those operating for over 10 years (7.6 vs 7.1).
- TIs whose recent contact with the CRA took place online scored higher on average compared to those whose contact took place over the phone (7.8 vs 7.1).

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. Most TIs (85%) felt that their needs had been met.

Table 54. 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=519)

Needs met contacting the CRA	Total (n=519)	Operating for 10 years or less (n=334)	Operating for over 10 years (n=179)	Registered for "Represent a Client" (n=200)	Not registered for "Represent a Client" (n=51)
Yes	85%	90%	76%	90%	80%
No	15%	10%	23%	10%	18%
Don't know	1%	<1%	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 whose most recent contact with the CRA took place via mail (92%) or online (90%) were more likely to indicate their needs were met compared to those who interacted with the CRA over the phone (79%).
- Those operating for 10 years or less were more likely to feel their needs were met compared to those operating for over 10 years (90% vs 76%).

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 the service they might receive from financial institutions they use. More than a third of respondents (35%) felt that the CRA provided better service compared to financial institutions they do business with. Most TIs (47%) instead felt that the CRA's service was about the same, while 18% felt that the service was worse.

Table 55. Customer service compared to experiences with financial institutions

Base: (TIs) Respondents who had contact with the CRA in the past year (n=519)

Experience with the CRA	Total (n=519)	Operating for 10 years or less (n=334)	Operating for over 10 years (n=179)	Registered for "Represent a Client" (n=200)	Not registered for "Represent a Client" (n=51)
Better	35%	39%	27%	41%	18%
About the same	47%	48%	45%	45%	55%
Worse	18%	12%	27%	15%	25%
Don't know	<1%	<1%	1%	-	2%

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 CRA's service as worse compared to those operating for 10 years or less (27% vs 12%).
- Those registered for the Represent a Client service were more than twice as likely to describe the CRA's service as better compared to those not registered (41% vs 18%).
- TIs whose recent contact with the CRA took place via mail (50%) or online (37%) were more likely to describe the CRA's service as better compared to those who interacted with the CRA over the phone (28%).

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.

Nearly 4 in 5 respondents (78%) 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. Two-fifths (41%) agreed that they know how to access the tax benefits and credits to which they are entitled.

Table 56. Perceptions of service

Base: (General population) Split sample, service module (n=1,198)

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%	11%	4%	7%	8.9
You know how to access the tax benefits and credits you are entitled to.	41%	36%	19%	4%	6.4

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”.

Those more likely to agree that they knew how to access the tax benefits and credits they were entitled to included:

- Canadians living in Quebec (7.1) compared to those living in British Columbia (6.4), Atlantic Canada (6.2), Ontario (6.2), or Alberta (5.7)
- Those aged 65 years or older (6.9) compared to those 18 to 34 (6.0), or 35 to 64 years old (6.4)
- Respondents who had contact with the CRA over the past 12 months (6.7 vs 6.2 among those who had no contact)
- Retired Canadians compared to those working full-time (6.9 vs 6.3)
- Those who recently interacted with the CRA through the My Account service compared to those whose contact took place over the phone (7.3 vs 6.3)

- Those registered for the My Account service (6.7 vs 5.6 among those who were not registered)
- Canadians who reported filing their taxes on their own (7.4 vs 6.2 among those who received help)
- Respondents whose recent interaction with the CRA was via mail (9.6) or through the Canada.ca website (9.5) were more likely to agree that when contacting the CRA over the phone they would receive service in the official language of their choice compared to those who interacted through the My Account service (8.6).

Registered for online services

More than two-thirds of respondents (68%) reported being registered with the CRA's My Account online service.

Table 57. Registration with the CRA's My Account online service

Base: (General population) Split sample: service module, all respondents (n=1,198)

Registered with My Account	Total (n=1,198)	ATL (n=130)	QC (n=274)	ON/ NU (n=400)	MB/ SK (n=132)	AB/ NWT (n=107)	BC/ YK (n=155)	18 – 24 (n=35)	25 – 34 (n=84)	35 – 49 (n=201)	50 – 64 (n=323)	65+ (n=541)
Yes	68%	69%	65%	69%	65%	72%	70%	54%	84%	83%	68%	51%
No	28%	25%	31%	29%	31%	25%	26%	46%	15%	14%	29%	43%
Don't know/ Refused	3%	6%	4%	2%	3%	4%	4%	-	1%	3%	3%	6%

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 (83% vs 58% of those who had not).
- Canadians who had contact with the CRA online over the past year (94% vs 81% of those who interacted over the phone and 67% of those who connected via mail).
- Canadians with a household income of \$150,000 or more (84%), \$80,000 to under \$150,000 (77%), \$40,000 to under \$80,000 (67% vs 53% of those earning less than \$40,000).
- Those who were self-employed (81%) or working full-time (81% vs 62% of those who were unemployed, or 50% of those who were retired).
- Respondents who reported filing their taxes on their own (87% vs 66% of those who received help).
- Those aged 25 to 34 (84%) or those aged 35 to 49 (83% vs 54% of those 18 to 24, 68% of those 50 to 64, or 51% of those aged 65 or older).
- Canadians with a university education (72% vs 59% of those with a high school education).

Small / medium enterprises (SMEs)

Confidence handling taxes 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.

Nearly half of SMEs (47%) expressed a high level of confidence (scores of 8 – 10), while a quarter (25%) expressed a moderate level of confidence (scores of 4 – 7). However, 27% 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 58. Confidence in handling business taxes without outside help

Base: (SMEs) Split sample, service module, respondents who used an outside tax preparation service (n=125)⁸

Confidence rating	Total (n=125)	Operating for 10 years or less (n=67)	Operating for over 10 years (n=57)	Sole proprietor (n=87)	Partnership (n=11)	Incorporated (n=25)
8-10	47%	70%	21%	57%	36%	16%
4-7	25%	16%	33%	21%	36%	32%
1-3	27%	12%	46%	21%	27%	52%
Don't know	1%	1%	-	1%	-	-
Mean	6.0	7.3	4.5	6.6	5.9	3.8

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 37%. Nearly a fifth (16%) would prefer to contact the CRA by telephone, while slightly fewer would prefer an online chat function (12%) or would opt for sending the CRA an email (12%). 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 (5%).

⁸ Caution small subgroup sample sizes

Table 59. Preferred source of service or information for basic information

Base: (SMEs) Split sample, service module, all respondents (n=400)

Preferred source for basic information	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
Visit the tax pages of the Canada.ca website	37%	28%	51%	31%	43%	58%
Contact the CRA by telephone	16%	14%	18%	15%	14%	16%
Contact the CRA using an online chat function	12%	15%	8%	13%	14%	6%
Send the CRA an email	12%	14%	8%	14%	7%	5%
Ask financial advisor/accountant to contact the CRA	6%	6%	7%	7%	5%	6%
Contact the CRA via social media	5%	6%	4%	5%	9%	2%
Contact the CRA by mail	5%	8%	1%	7%	2%	3%
Send the CRA a fax	5%	7%	1%	4%	7%	2%
I don't know	3%	2%	4%	4%	-	2%

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 visiting the tax pages of the Canada.ca website compared to those operating for 10 years or less (51% vs 28%).
- Conversely, those operating for 10 years or less were more likely to prefer the following sources compared to those operating over 10 years:
 - Contact the CRA using an online chat function (15% vs 8%)
 - Contact the CRA by mail (8% vs 1%)
 - Send the CRA a fax (7% vs 1%)

- Incorporated businesses were more likely to prefer visiting the Canada.ca website for general information compared to sole proprietors (58% vs 31%).
- Sole proprietors, in turn, were more inclined to prefer sending the CRA an email compared to incorporated businesses (14% vs 5%).
- Businesses with 5 to 99 employees were more likely to prefer the following sources compared to those with fewer employees:
 - Send the CRA an email (17% vs 8%)
 - Send the CRA a fax (7% vs 3%)
- Conversely, those with 1 to 4 employees were more likely to prefer visiting the Canada.ca website compared to those with 5 to 99 employees (44% vs 26%).

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 37%. This was followed by the tax pages of the Canada.ca website (14%), email (14%), an online chat function (9%), and asking a financial advisor or accountant to contact the CRA (8%). Fewer would contact the CRA via mail (7%), through social media (6%), or by sending a fax (3%).

Table 60. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (SMEs) Split sample, service module, all respondents (n=400)

Preferred source for clarification on information sent by the CRA	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
Contact the CRA by telephone	37%	34%	44%	34%	34%	53%
Visit the tax pages of the Canada.ca website	14%	18%	8%	16%	14%	5%
Send the CRA an email	14%	11%	18%	13%	14%	16%
Contact the CRA using an online chat function	9%	8%	10%	8%	16%	10%
Ask financial advisor/accountant to contact the CRA	8%	5%	12%	7%	2%	8%
Contact the CRA by mail	7%	9%	4%	7%	11%	5%
Contact the CRA via social media	6%	10%	-	8%	5%	-
Send the CRA a fax	3%	4%	1%	4%	-	-
I don't know	3%	2%	4%	3%	5%	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.

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 (45% vs 32%).
- Incorporated businesses were more likely to prefer asking a financial advisor or accountant to contact the CRA when it comes to obtaining clarification compared to sole proprietors (53% vs 34%).

- Conversely, sole proprietors were more likely to contact the CRA in the following ways compared to incorporated businesses:
 - Visit the tax pages of the Canada.ca website (16% vs 5%)
 - Contact the CRA via social media (8% vs 0%)
- Businesses operating for over 10 years were more likely to contact the CRA via email for clarifications compared to those operating for 10 years or less (18% vs 11%).
- Conversely, those operating for 10 years or less were more likely to prefer the following sources compared to those operating over 10 years:
 - Visit the tax pages of the Canada.ca website (18% vs 8%)
 - Contact the CRA by mail (9% vs 4%)
 - Contact the CRA via social media (10% vs 0%)
- 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 28%).
- Businesses with 5 to 99 employees were more likely to prefer the following approaches compared to those with 1 to 4 employees:
 - Contact the CRA by mail (10% vs 5%)
 - Send the CRA a fax (5% vs 1%)

Businesses were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. Nearly a third of SMEs (32%) 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 (16%), followed by email (14%) and asking a financial advisor or accountant to contact the CRA (13%). Fewer would contact the CRA using an online chat function (8%), by mail (8%), via social media (5%), or sending a fax (3%).

Table 61. Preferred source of service or information for assistance on a personal tax matter

Base: (SMEs) Split sample, service module, all respondents (n=400)

Preferred source for assistance on a personal tax matter	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
Contact the CRA by telephone	32%	27%	41%	27%	45%	47%
Visit the tax pages of the Canada.ca website	16%	18%	10%	17%	14%	13%
Send the CRA an email	14%	12%	15%	14%	11%	6%
Ask financial advisor/accountant to contact the CRA	13%	11%	18%	12%	7%	24%
Contact the CRA using an online chat function	8%	9%	7%	10%	5%	2%
Contact the CRA by mail	8%	10%	4%	8%	9%	2%
Contact the CRA via social media	5%	8%	-	6%	5%	2%
Send the CRA a fax	3%	4%	1%	3%	5%	2%
I don't know	3%	2%	4%	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 who utilized outside tax preparation services to file their taxes were more likely to select asking a financial advisor or accountant compared to those utilizing in-house resources (18% vs 4%).

- Businesses operating for over 10 years were more likely to contact the CRA through the following sources compared to those operating for 10 years or less:
 - Contact the CRA by telephone (41% vs 27%)
 - Asking a financial advisor or accountant to contact the CRA (18% vs 11%)
- Conversely, those operating for 10 years or less were more likely to prefer the following sources compared to those operating for over 10 years:
 - Visit the tax pages of the Canada.ca website (18% vs 10%)
 - Contact the CRA via social media (8% vs 0%)
 - Send the CRA a fax (4% vs 1%)
- Incorporated businesses (47%) or partnerships (45%) were more likely to prefer contacting the CRA over the phone compared to sole proprietors (27%).
- Incorporated businesses (24%) were more likely to ask a financial advisor or accountant to contact the CRA compared to sole proprietors (12%) or partnerships (7%).
- Sole proprietors were more likely to prefer contacting the CRA using an online chat function compared to incorporated businesses (10% vs 2%).
- Those with a business size of 1 to 4 employees were more likely to contact the CRA over the phone compared to those with 5 to 99 employees (43% vs 17%).
- Women were more likely to show interest in contacting the CRA over the phone compared to men (41% vs 25%).

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.

Half of SMEs (50%) were very confident (scores of 8 – 10) that they would be able to resolve a disagreement with their business taxes, while 33% expressed a moderate level of confidence (scores of 4 – 7). Fewer respondents (13%) expressed a low level of confidence (scores of 1 – 3) that the issue would be resolved. This resulted in an average confidence score of 6.9, representing a neutral score.

Table 62. Perceived confidence in resolving a tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=400)

Confidence rating	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
8-10	50%	65%	24%	56%	50%	18%
4-7	33%	25%	46%	30%	36%	45%
1-3	13%	8%	23%	11%	7%	29%
Don't know	4%	2%	7%	3%	7%	8%
Mean	6.9	7.7	5.5	7.2	7.4	5.0

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 differences included the following:

- Average confidence scores were higher among businesses operating in Ontario (7.3) or Quebec (7.2) compared to those in Alberta (6.3).
- Those whose primary official language was French provided higher confidence scores compared to primarily English speakers (7.5 vs 6.8).
- Businesses operating for 10 years or less expressed greater confidence compared to those operating for more than 10 years (7.7 vs 5.5).
- Partnerships (7.4) or sole proprietors (7.2) were more confident compared to incorporated businesses (5.0).
- Those aged 35 to 49 (7.8) provided higher average confidence scores compared to those 25 to 34 (7.1), 50 to 64 (5.4), or 65 years or older (5.5).
- Businesses with 5 to 99 employees were more confident compared to those with fewer employees (8.2 vs 5.9).
- Businesses whose method of recent contact with the CRA was online were more confident compared to those whose contact took place over the phone (7.5 vs 6.0).
- Men were more confident compared to women (7.2 vs 6.5).

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. More than half of SMEs (53%) were quite confident (scores of 8 – 10), while 31% expressed a moderate level of confidence (scores of 4 – 7). Fewer respondents (13%) expressed a low level of confidence (scores of 1 – 3) that the process would be fair. This results in an average confidence score of 7.0.

Table 63. Perceived confidence in a fair process while resolving tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=400)

Confidence rating	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
8-10	53%	64%	33%	59%	43%	29%
4-7	31%	26%	41%	28%	39%	40%
1-3	13%	9%	20%	11%	9%	26%
Don't know	3%	1%	6%	2%	9%	5%
Mean	7.0	7.6	5.8	7.2	7.1	5.4

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 included the following:

- Businesses operating in Quebec (7.4) were more confident compared to those in Atlantic Canada (6.5) or Alberta (6.3).
- Businesses whose most recent contact took place online were more confident compared to those whose contact took place over the phone (7.4 vs 6.1).
- Businesses operating for 10 years or less were more confident compared to those operating for over 10 years (7.6 vs 5.8).
- Sole proprietors (7.2) or partnerships (7.1) were more confident compared to incorporated businesses (5.4).
- Businesses operating in the retail industry provided higher confidence scores on average compared to those operating in other industries (7.7 vs 6.9).
- Respondents aged 25 to 34 (7.2) or 35 to 49 (7.8) provided higher average confidence scores compared to those aged 50 to 64 (5.7) or 65 years or older (5.9).
- Businesses with 5 to 99 employees were more confident compared to those with fewer employees (8.1 vs 6.1).

- Men were more confident compared to women (7.2 vs 6.7).

Service statements

Businesses were asked to provide their level of agreement with 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 three quarters of SMEs (76%) 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. Nearly 3 in 5 businesses also agreed that the CRA offers online services that meet their needs (59%). Roughly half of respondents specified that they know how to access the tax benefits and credits their business is entitled to (51%) or feel well-informed about the services the CRA has to offer (51%).

Table 64. Perceptions of service

Base: (SMEs) Split sample, service module, all respondents (n=400)

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.	76%	19%	3%	3%	8.5
The CRA offers online services that meet your needs.	59%	32%	7%	3%	7.6
You know how to access the tax benefits and credits your business is entitled to.	51%	36%	11%	3%	7.1
You feel well-informed about the services the CRA has to offer.	51%	37%	11%	2%	6.9

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 differences across various subgroups included the following:

- Businesses operating for 10 years or less were more likely to agree with the following metrics compared to those operating for more than 10 years:
 - The CRA offers online services that meet their needs (8.1 vs 6.6)
 - Understand how to access tax benefits and credits for business (7.7 vs 5.9)
 - Feel well-informed about the services the CRA has to offer (7.5 vs 5.9)

- 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 (8.0 vs 6.6)
 - Understand how to access tax benefits and credits for business (7.8 vs 6.0)
 - Feel well-informed about the services the CRA has to offer (7.5 vs 5.9)
- Those registered with the My Business Account service were more likely to agree with the following metrics compared to those who were not registered:
 - The CRA offers online services that meet their needs (7.7 vs 7.0)
 - Understand how to access tax benefits and credits for business (7.4 vs 6.3)
 - Feel well-informed about the services the CRA has to offer (7.2 vs 6.2)
- Businesses with 5 to 99 employees were more likely to agree with the following metrics compared to those with fewer employees:
 - The CRA offers online services that meet their needs (8.4 vs 6.9)
 - Understand how to access tax benefits and credits for business (8.1 vs 6.3)
 - Feel well-informed about the services the CRA has to offer (7.9 vs 6.2)
- Those whose primary official language was French were more likely to agree with the following metrics compared to those whose who primarily spoke English:
 - The CRA offers online services that meet their needs (8.1 vs 7.5)
 - Feel well-informed about the services the CRA has to offer (7.6 vs 6.8)
- Businesses operating in Ontario were more likely to agree that the CRA offers online services that meet their needs compared to those in Alberta (7.9 vs 7.1).
- Those operating in Ontario (7.3) or Quebec (7.3) were more likely to agree that they feel well-informed about the services the CRA has to offer compared to those in Alberta (6.3).
- Businesses operating in British Columbia (7.5), Ontario (7.4), or Quebec (7.2) were more likely to agree that they understand how to access tax benefits and credits for business compared those in Alberta (6.2).

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, 21% did not and 7% weren't sure or refused to answer.

Table 65. Registration with the CRA's My Business Account online service

Base: (SMEs) Split sample, service module, all respondents (n=400)

Registered with My Business Account	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
Yes	73%	74%	69%	67%	89%	81%
No	21%	21%	20%	27%	7%	8%
Don't know/ Refused	7%	5%	11%	7%	5%	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 (87% vs 54% who did not).
- Businesses with 5 to 99 employees (91% vs 58% of those with fewer employees).
- Men (77% vs 67% of women).
- Partnerships (89%) or incorporated businesses (81% vs 67% 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. More than two-fifths (42%) mentioned something related to access to information, including 27% who specifically mentioned the need for clarifications related to information that was received from the CRA. Another 21% cited difficulties accessing the online portal, while 19% described miscellaneous service needs requiring a phone call. Slightly fewer described security or privacy concerns utilizing the online portal (15%), while 10% mentioned the 'convenience' of engaging with the CRA over the phone.

Table 66. 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=52)⁹

Reasons for calling	Total (n=52)
Information (Net)	42%
Wasn't able to get the right information using MyBA	6%
Much easier to get/gather the right information	6%
Could not find answers in their website	4%
Clarifications (Subnet)	27%
Wanted in-depth clarification on queries/wanted clear answers	19%
Able to understand more/explain more	8%
Access (Net)	21%
Phone is the most accessible method	15%
Having issues accessing their site/locked out of my account	8%
Miscellaneous (Net)	19%
They asked me to call/a call is required/just returning the call	15%
It is more effective/efficient	4%
Security/Privacy (Net)	15%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	10%
Question involves bills/payment/money matters	6%
Convenience (Net)	10%
Want faster transaction	8%
Prefer to talk to a human than online/chat	2%
Other	8%

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]?

⁹ Caution small sample size

Business tax processes

Canadian businesses were asked to describe how letters from the CRA that are addressed to the business are processed. Most (67%) reported being responsible for reading and dealing with any letters received from the CRA while 30% indicated they typically read the letter personally and then 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 (2%).

Table 67. Process of receiving letters from the CRA addressed to business

Base: (SMEs) Split sample, service module, all respondents (n=400)

Process of receiving letter	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
I would read it and deal with it myself	67%	69%	63%	72%	55%	60%
I would read it and give it to my accountant or finance area to handle	30%	28%	33%	24%	41%	37%
I would give it to my accountant or finance area without reading it	2%	2%	4%	2%	5%	3%
Don't know/ Refused	1%	2%	1%	2%	-	-

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 partnerships (72% vs 55%).
- Conversely, partnerships (41%) or incorporated businesses (37%) 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 (24%).

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 49% did not.

Table 68. 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=127)¹⁰

Dedicated employee(s) that deal with the CRA	Total (n=127)	Operating for 10 years or less (n=75)	Operating for over 10 years (n=52)	Sole proprietor (n=72)	Partnership (n=20)	Incorporated (n=25)
Yes	47%	59%	31%	44%	75%	24%
No	49%	37%	65%	51%	15%	76%
Don't know/Refused	4%	4%	4%	4%	10%	-

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 (64%) was most likely to be used frequently, followed by making payments online (58%). Nearly half of SMEs also reported frequently receiving bills electronically (49%), sending or receiving e-transfers (48%) or sending invoices electronically (47%). Roughly two-fifths of businesses frequently made purchases online (42%) or maintained a company website (39%).

Table 69. Frequency of engaging in online business activities

Base: (SMEs) Split sample: service module, all respondents (n=400)

Frequency of business activities	Frequently	Sometimes	Rarely	Never	Don't know
Bank online	64%	28%	6%	3%	-
Make payments online	58%	29%	11%	2%	<1%
Receive bills electronically	49%	35%	11%	6%	<1%
Send or receive electronic money transfers (e-transfers)	48%	33%	14%	6%	-
Send invoices electronically	47%	32%	12%	9%	-
Make purchases online	42%	39%	16%	4%	-
Maintain a company website	39%	26%	13%	22%	1%

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

¹⁰ Caution small subgroup sample sizes

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

- Women were more likely to frequently engage in the following activities compared to men:
 - Bank online (69% vs 59%).
 - Send or receive electronic money transfers (54% vs 44%)
- Respondents registered for the My Business Account service tended to more frequently engage in the following activities compared to those not registered:
 - Bank online (65% vs 50%)
 - Make payments online (62% vs 40%)
 - Send bills electronically (54% vs 28%)
 - Send invoices electronically (51% vs 26%)
 - Send or receive electronic money transfers (51% vs 37%)
 - Maintain a company website (42% vs 23%)

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

Most SMEs (80%) reported visiting the Canada.ca website for tax-related information.

Table 70. Previously visited the Canada.ca website for tax-related information

Base: (SMEs) Split sample: service module, all respondents (n=400)

Previously visited Canada.ca website	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
Yes	80%	84%	72%	78%	84%	81%
No	18%	15%	23%	20%	14%	13%
Don't know/ Refused	3%	2%	5%	2%	2%	6%

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 (86% vs 73% of those using outside tax preparation services exclusively).
- Those who had contact with the CRA over the past 12 months (88% vs 68% of those who did not have contact).
- Businesses operating for 10 years or less (84% vs 72% of those operating for over 10 years).
- Those registered for the My Business Account service (89% vs 55% 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 3 in 5 respondents (62%) strongly agreed (scores of 8 – 10) that the website provided them with the information that they needed. More than half further agreed that the information provided was easy to understand (59%) and easy to find (54%).

Table 71. 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=318)

Website perception statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	62%	31%	7%	<1%	7.6
The information provided on the tax pages of the Canada.ca website is easy to understand.	59%	31%	10%	<1%	7.3
It is easy to find the information I'm looking for.	54%	33%	13%	<1%	7.0

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:

- Sole proprietors or partnerships were more likely to agree with the following metrics compared to incorporated businesses:
 - The website provided me with the information that I needed (7.8, 7.5 vs 6.2)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.5, 7.5 vs 5.7)
 - It is easy to find the information I'm looking for (7.3, 7.4 vs 5.4)
- 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 (8.1 vs 6.5)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.9 vs 5.9)
 - It is easy to find the information I'm looking for (7.7 vs 5.6)
- Those with 5 to 99 employees were more likely to agree with the following metrics compared to those with fewer employees:
 - The website provided me with the information that I needed (8.5 vs 6.6)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (8.2 vs 6.4)
 - It is easy to find the information I'm looking for (8.0 vs 6.0)
- 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 (7.8 vs 6.5)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.5 vs 6.5)
 - It is easy to find the information I'm looking for (7.3 vs 6.1)

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. More than half of SMEs (54%) 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 new products and services (48%) and that new products and services are in line with the realities of conducting business (47%).

Table 72. Perceptions of business tax filing process

Base: (SMEs) Split sample: service module, all respondents (n=400)

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.	54%	31%	12%	4%	7.1
The CRA takes the needs of businesses into account when developing new products and services.	48%	30%	9%	14%	7.1
The CRA develops new products and services that are in line with the realities of conducting business.	47%	29%	9%	16%	7.1

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 included 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 (7.6 vs 6.2)
 - The CRA takes the needs of businesses into account when developing new products and services (7.8 vs 5.7)
 - The CRA develops new products and services that are in line with the realities of conducting business (7.8 vs 5.7)

- Those with 5 to 99 employees provided higher average agreement for the following metrics compared to those with fewer employees:
 - Spending less time over the past year searching for information to meet business tax obligations (8.0 vs 6.3)
 - The CRA takes the needs of businesses into account when developing new products and services (8.1 vs 6.2)
 - The CRA develops new products and services that are in line with the realities of conducting business (8.1 vs 6.2)
- Sole proprietors or partnerships were more likely to agree with the following metrics compared to incorporated businesses:
 - Spending less time over the past year searching for information to meet business tax obligations (7.3, 7.6 vs 5.4)
 - The CRA takes the needs of businesses into account when developing new products and services (7.4, 7.3 vs 5.2)
 - The CRA develops new products and services that are in line with the realities of conducting business (7.4, 7.3 vs 5.2)
- Those registered for the My Business Account service were more likely to agree that the CRA takes the needs of businesses into account when developing new products and services compared to those who were not registered (7.3 vs 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) (41%), or moderately burdensome (scores of 4 – 7) (38%). The remaining 21% rated meeting their business tax filing obligations between a 1 – 3. This resulted in an average burden score of 6.1, representing a neutral score.

Table 73. Perceived burden to meet business tax obligations

Base: (SMEs) Split sample: service module, all respondents (n=400)

Tax filing burden rating	Total (n=400)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=142)	Sole proprietor (n=276)	Partnership (n=44)	Incorporated (n=62)
8-10	41%	46%	32%	43%	39%	29%
4-7	38%	33%	45%	37%	36%	44%
1-3	21%	20%	22%	19%	23%	27%
Don't know	1%	1%	1%	1%	2%	-
Mean	6.1	6.4	5.7	6.2	5.9	5.7

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:

- Businesses operating for 10 years or less were more likely to provide higher average burden scores compared to those operating for over 10 years (6.4 vs 5.7).
- Those with 5 to 99 employees were more likely to provide higher average burden scores compared to those with fewer employees (6.8 vs 5.7).

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, 39% said they would prefer to visit the tax pages of the Canada.ca website, while 18% would opt to contact the CRA by telephone. Fewer would prefer contacting the CRA through social media (12%), by sending the CRA an email (11%), or using an online chat function (11%). Additional mentions included contacting the CRA via mail (5%) or sending the CRA a fax (2%).

Table 74. Preferred source of service or information for basic information

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

Preferred source for basic information	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
Visit the tax pages of the Canada.ca website	39%	34%	48%	37%	47%
Contact the CRA by telephone	18%	20%	16%	17%	20%
Contact the CRA via social media	12%	15%	8%	15%	6%
Send the CRA an email	11%	12%	11%	11%	13%
Contact the CRA using an online chat function	11%	12%	10%	14%	7%
Contact the CRA by mail	5%	6%	4%	5%	4%
Send the CRA a fax	2%	2%	2%	2%	2%
Other	<1%	-	1%	<1%	-
I don't know	1%	<1%	1%	1%	2%

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:

- Businesses operating for over 10 years were more likely to prefer contact through the tax pages of the Canada.ca website compared to those operating for 10 years or less (48% vs 34%).
- Conversely, those operating for 10 years or less were more likely to prefer contact through social media compared to those operating for over 10 years (15% vs 8%).
- Those who had contact with the CRA over the past 12 months were more likely to prefer the following sources compared to those who reported no contact:
 - Social media (15% vs 6%)
 - An online chat function (14% vs 7%)
- TIs operating in Ontario were more likely to prefer contact with the CRA through social media compared to those in Alberta (16% vs 4%).

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 top of mind (40%), followed by sending the CRA an email (17%), using an online chat function (13%), and visiting the tax pages of the Canada.ca website (10%). Fewer would prefer to contact the CRA by mail (9%), via social media (6%), or by fax (3%).

Table 75. Preferred source of service or information when requiring clarification on information sent by the CRA

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

Preferred source for clarification on information sent by the CRA	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
Contact the CRA by telephone	40%	34%	51%	37%	48%
Send the CRA an email	17%	20%	13%	18%	17%
Contact the CRA using an online chat function	13%	14%	11%	13%	14%
Visit the tax pages of the Canada.ca website	10%	10%	11%	9%	9%
Contact the CRA by mail	9%	10%	6%	11%	3%
Contact the CRA via social media	6%	8%	4%	7%	5%
Send the CRA a fax	3%	3%	3%	3%	2%
Other	<1%	-	1%	<1%	-
I don't know	1%	<1%	2%	1%	2%

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 when it comes to receiving clarification on information sent by the CRA included the following:

- TIs operating for over 10 years were more likely to prefer to contact the CRA over the phone compared to those operating for 10 years or less (51% vs 34%).
- Conversely, those operating for 10 years or less would prefer to contact the CRA via email compared to those operating for over 10 years (20% vs 13%).
- Those who reported having no contact with the CRA over the past 12 months were more likely to specify that they would contact the CRA over the phone compared to those who had recent contact (48% vs 37%).

- Conversely, those who had contact with the CRA over the past 12 months were more likely to prefer contact via email compared to those who did not have contact (11% vs 3%).
- TIs who were registered with the Represent a Client service were more likely to prefer the following sources compared to those who were not registered:
 - Mail (10% vs 3%)
 - Social media (8% vs 2%)
- Those operating in Quebec (20%) were more likely to prefer contact through an online chat function compared to those in Ontario (10%) or British Columbia (6%).
- TIs operating in British Columbia (17%) were more likely to prefer contact through the tax pages of the Canada.ca website compared to those in Ontario (7%) or Quebec (7%).

TIs were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. Most TIs (41%) specified that they would prefer to contact the CRA by telephone, while 18% would prefer to send the CRA an email. Fewer would visit the tax pages of the Canada.ca website (10%), contact the CRA through an online chat function (10%), or via mail (10%). Additional mentions included contact via social media (6%), or sending the CRA a fax (3%).

Table 76. Preferred source of service for assistance on a personal tax matter

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

Preferred source for assistance on a personal tax matter	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
Contact the CRA by telephone	41%	37%	48%	38%	48%
Send the CRA an email	18%	20%	14%	18%	18%
Visit the tax pages of the Canada.ca website	10%	8%	14%	9%	11%
Contact the CRA using an online chat function	10%	11%	9%	12%	8%
Contact the CRA by mail	10%	12%	6%	10%	8%
Contact the CRA via social media	6%	7%	5%	7%	5%
Send the CRA a fax	3%	4%	3%	4%	2%
I don't know	1%	1%	2%	2%	1%

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 included the following:

- TIs operating for over 10 years were more likely to prefer contact over the phone compared to those operating for 10 years or less (48% vs 37%).
- Conversely, those operating for 10 years or less were more likely to prefer mail compared to those operating for over 10 years (12% vs 6%).
- TIs operating in Ontario were more likely to prefer interaction through an online chat function compared to those in Quebec (15% vs 6%).
- Those operating in Alberta were more likely to prefer contact over the phone compared to those in British Columbia (49% vs 29%).
- TIs operating in British Columbia were more likely to prefer contact by mail compared to those in Ontario (17% vs 7%).
- TIs who were not registered for the Represent a Client service were more likely to prefer contact over the phone compared to those who were registered (52% vs 35%).

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 using a scale of 1 to 10, with 1 being not at all confident and 10 being extremely confident.

Nearly half of TIs provided a high level of confidence (scores of 8 – 10) (49%), while 42% provided a moderate level of confidence (scores of 4 – 7). Few respondents (7%) described a low level of confidence (scores of 1 – 3) that the disagreement would be resolved. This resulted in an average confidence score of 7.1.

Table 77. Perceived confidence in resolving a tax disagreement with the CRA

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

Confidence rating	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
8-10	49%	55%	40%	52%	43%
4-7	42%	39%	46%	39%	47%
1-3	7%	4%	12%	7%	8%
Don't know	2%	2%	3%	2%	3%
Mean	7.1	7.4	6.6	7.2	6.8

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".

Relevant subgroup differences regarding resolving tax disagreements with the CRA included:

- Those operating in Ontario (7.4) were more confident compared to those operating in Quebec (6.9) or British Columbia (6.8).
- TIs operating for 10 years or less were more confident compared to those operating for over 10 years (7.4 vs 6.6).

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 half of TIs (51%) provided a high level of confidence (scores of 8 – 10), while 41% provided a moderate level of confidence (scores of 4 – 7). Few (6%) described a low level of confidence (scores of 1 – 3) that the process would be conducted fairly. This results in an average confidence score of 7.2, representing a neutral score.

Table 78. Perceived confidence in a fair process while resolving a tax disagreement with the CRA

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

Confidence rating	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
8-10	51%	56%	45%	55%	45%
4-7	41%	39%	44%	39%	47%
1-3	6%	4%	9%	6%	5%
Don't know	1%	1%	2%	-	3%
Mean	7.2	7.4	6.9	7.2	7.1

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 regarding whether a tax disagreement would be resolved fairly included:

- TIs operating for 10 years or less were more confident compared to those operating for over 10 years (7.4 vs 6.9).
- Those operating in Ontario were more confident compared to those operating in British Columbia (7.5 vs 6.8).

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%) 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. Nearly 3 in 5 further agreed that they know how to access the tax benefits and credits their clients are entitled to (57%), while slightly fewer agreed they felt well-informed about the services the CRA has to offer (54%) and that the CRA offers online services that meet their needs (52%).

Table 79. Perceptions of service

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

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%	26%	4%	1%	8.1
You know how to access the tax benefits and credits your clients are entitled to.	57%	37%	4%	2%	7.5
You feel well-informed about the services the CRA has to offer.	54%	38%	8%	<1%	7.3
The CRA offers online services that meet your needs.	52%	39%	7%	2%	7.2

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

Additional relevant findings among various subgroups included the following:

- TIs who had contacted 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 who had no contact (7.7 vs 7.1).
- Those operating in Alberta (8.9) were more likely to agree that when contacting the CRA over the phone they received service in the official language of their choice compared to those in British Columbia (8.1), Ontario (8.0), or Quebec (7.8).
- TIs operating in Ontario (7.8) were more likely to agree that they know how to access the tax benefits and credits their clients are entitled to compared to those in Quebec (7.2) or British Columbia (7.1).
- Those operating in Ontario were more likely to agree they feel well-informed about the services the CRA has to offer compared to those in British Columbia (7.6 vs 6.9).
- Those operating for 10 years or less were more likely to agree that the CRA offers online services that meet their needs compared to those operating for over 10 years (7.5 vs 6.8).

Registered for online services

Canadian TIs were asked to specify whether they were currently registered with the CRA's Represent a Client secure tax portal. Nearly two-thirds of TIs (64%) reported having an account, while 28% did not. Fewer TIs (7%) were unsure or refused to answer.

Table 80. Registration with the CRA's Represent a Client online service

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

Registered with Represent a Client Account	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
Yes	64%	68%	59%	76%	43%
No	28%	24%	34%	19%	47%
Don't know/Refused	7%	8%	6%	4%	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 with the Represent a Client service included the following:

- Those who interacted with the CRA over the past 12 months (76% vs 43% among those who did not).
- TIs operating in Ontario (69%) or Alberta (69% vs 52% among those in Quebec).
- Those whose primary official language was English (67% vs 54% among French speakers).

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. A quarter of respondents (25%) described access to information, with 16% specifically mentioning the need for clarifications related to information that was received from the CRA. Nearly a fifth of respondents cited 'convenience' (17%), or security or privacy concerns (16%), while slightly fewer mentioned issues accessing the online portal (12%).

Table 81. 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=83)¹¹

Reasons for calling	Total (n=83)
Information (Net)	25%
Taxes/tax information	6%
Much easier to get/gather the right information	2%
Could not find answers in their website	2%
Clarifications (Subnet)	16%
Wanted in-depth clarification on queries/wanted clear answers	16%
Convenience (Net)	17%
It was more convenient/easier/simple	8%
Prefer to talk to a human than online/chat	7%
Want faster transaction	5%
Security/Privacy (Net)	16%
Question involves bills/payment/money matters	10%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	6%
Miscellaneous (Net)	14%
Need immediate help/immediate resolution on issues	13%
They asked me to call/a call is required/just returning the call	1%
Access (Net)	12%
Having issues accessing their site/locked out of my account	6%
Phone is the most accessible method	6%
Other	20%
Don't Know/Refused	4%

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]?

¹¹ Caution small sample size

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

Most TIs (85%) reported visiting the Canada.ca website for tax-related information.

Table 82. Previously visited the Canada.ca website for tax-related information

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

Previously visited Canada.ca website	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
Yes	85%	83%	86%	89%	75%
No	13%	15%	12%	9%	23%
Don't know/Refused	2%	2%	2%	2%	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 contacted the CRA over the past 12 months (89% vs 75% of those who had no contact).
- Those registered for the Represent a Client secure tax portal (88% vs 77% of 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. Just over 3 in 5 respondents (61%) 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 (55%) or that the information was easy to find (51%).

Table 83. 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=341)

Website perception statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The website provided me with the information that I needed.	61%	33%	6%	1%	7.4
The information provided on the tax pages of the Canada.ca website is easy to understand.	55%	38%	7%	<1%	7.2
It is easy to find the information I'm looking for.	51%	38%	10%	<1%	7.0

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

- TIs operating for 10 years or less were more likely to agree that it is easy to find the information they were looking for compared to those operating for over 10 years (7.4 vs 6.5).

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. Nearly half of respondents agreed (scores of 8 – 10) that they spent less time searching for information required to meet business tax obligations over the past year (46%), that the CRA takes the needs of businesses into account when developing new products and services (46%), and develops new products and services that are in line with the realities of conducting business (45%).

Table 84. Perceptions of business tax filing process

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

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.	46%	43%	8%	3%	6.9
The CRA takes the needs of businesses into account when developing new products and services.	46%	41%	8%	5%	7.0
The CRA develops new products and services that are in line with the realities of conducting business.	45%	42%	8%	5%	7.0

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 included the following:

- Those who interacted with the CRA online over the past year were more likely to agree with the following metrics compared to those whose contact took place over the phone:
 - The CRA takes the needs of businesses into account when developing new products and services (7.9 vs 6.7)
 - Spending less time over the past year searching for information to meet business clients' tax obligations (7.4 vs 6.5)
- Those operating for 10 years or less were more likely to agree with the following metrics compared to those operating for 10 years or more:
 - The CRA takes the needs of businesses into account when developing new products and services (7.2 vs 6.7)
 - Spending less time over the past year searching for information to meet business clients' tax obligations (7.2 vs 6.2)
 - The CRA develops new products and services in line with the realities of conducting business (7.1 vs 6.6)
- Those operating in Ontario were more likely to agree that the CRA develops new products and services in line with the realities of conducting business compared to those in Quebec (7.3 vs 6.7).

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. More than a quarter of TIs felt it was very burdensome (scores of 8 – 10) (29%), while nearly half felt it was moderately burdensome (scores of 4 – 7) (47%). Fewer (23%) rated meeting their business clients' tax filing obligations between a 1 – 3. This results in an average burden score of 5.7.

Table 85. Perceived burden to meet business clients' tax obligations

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

Tax filing burden rating	Total (n=403)	Operating for 10 years or less (n=241)	Operating for over 10 years (n=160)	Contact in the past 12 months (n=262)	No contact in the past 12 months (n=120)
8-10	29%	33%	23%	34%	20%
4-7	47%	46%	47%	45%	50%
1-3	23%	19%	29%	21%	28%
Don't know	1%	1%	1%	-	3%
Mean	5.7	6.1	5.2	6.0	5.3

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]?

Average tax filing burden ratings were higher among the following subgroups:

- TIs operating for 10 years or less (6.1 vs 5.2 among those operating for over 10 years).
- Those who had contacted the CRA over the past 12 months (6.0 vs 5.3 among those who had not).
- TIs who contacted the CRA online over the past 12 months (6.4 vs 5.5 among those who contacted over the phone).

Attitudes towards tax compliance

General population

Value for taxes

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 36% who felt that they paid significantly too much and 22% who felt that they paid somewhat too much – while nearly a third (32%) felt that they paid about the right amount. Fewer (7%) felt that they paid too little.

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

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

Level of taxes and services received	Total (n=1,202)	ATL (n=130)	QC (n=276)	ON/ NU (n=400)	MB/ SK (n=118)	AB/ NWT (n=123)	BC/ YK (n=155)	18 – 24 (n=26)	25 – 34 (n=91)	35 – 49 (n=184)	50 – 64 (n=311)	65+ (n=574)
Too much – Significantly	36%	34%	33%	39%	32%	39%	32%	21%	36%	44%	42%	26%
Too much – Somewhat	22%	28%	24%	24%	22%	19%	15%	23%	26%	25%	19%	19%
About the right amount	32%	27%	36%	29%	34%	32%	37%	34%	30%	24%	28%	45%
Too little	7%	7%	6%	6%	8%	4%	14%	21%	7%	3%	7%	6%
Don't Know/ Refused	3%	3%	2%	2%	5%	6%	2%	1%	1%	4%	3%	4%

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

Additional subgroup comparisons revealed the following noteworthy differences:

- Men were more likely to feel that they paid significantly too much compared to women (44% vs 28%).
- Respondents 65 years of age or older were most likely to feel they paid about the right amount (45%). Conversely, those 35 to 49 (44%) and those 50 to 64 (42%) were more likely than those in the highest age bracket (26%) to feel they paid significantly too much.

- Those with a trade school or college (37%) or university education (34%) were more likely to feel that they paid the right amount compared to those with a high school education (24%).
- Those who were self-employed (48%) or working full-time (38%) were more likely to feel they paid significantly too much compared to retired respondents (29%).
- Respondents born outside of Canada were more likely to feel they paid significantly too much compared to those born in Canada (48% vs 33%).
- Canadians who rated the CRA's overall performance as poor (scores of 1 – 3) (70%) 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) (33%) or good (scores of 8 – 10) (25%).
- Respondents whose trust index scores were low (scores of 1 – 3) (72%) or neutral (scores of 4 – 7) (36%) were more likely to feel that they paid significantly too much compared to those with high trust index scores (scores of 8 – 10) (23%).

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) (23%), 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 87. Perceived likelihood of tax cheaters getting caught in Canada

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

Likelihood of catching tax cheaters	Total (n=1,202)	ATL (n=130)	QC (n=276)	ON/ NU (n=400)	MB/ SK (n=118)	AB/ NWT (n=123)	BC/ YK (n=155)	18 – 24 (n=26)	25 – 34 (n=91)	35 – 49 (n=184)	50 – 64 (n=311)	65+ (n=574)
8-10	23%	35%	27%	22%	29%	16%	18%	25%	27%	23%	22%	21%
4-7	52%	48%	54%	50%	45%	56%	55%	70%	52%	49%	50%	52%
1-3	17%	10%	12%	19%	16%	21%	17%	5%	15%	20%	19%	16%
Don't know/ Refused	8%	7%	7%	8%	10%	7%	10%	-	6%	7%	10%	11%
Mean	5.8	6.5	6.1	5.5	6.1	5.3	5.7	6.5	5.9	5.6	5.7	5.7

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?

Those more likely to believe tax cheaters will get caught included:

- Canadians who rated the CRA's overall performance score as good (scores of 8 – 10) (6.5 vs 5.7 rating the CRA as neutral, 4.8 rating the CRA as poor).
- Those living in Atlantic Canada (6.5), or Quebec (6.1 vs 5.5 for those living in Ontario, 5.3 living in Alberta).
- Respondents whose primary official language was French (6.2 vs 5.6 among English speakers).
- Those earning less than \$40,000 (6.2), \$40,000 to under \$80,000 (6.1), or \$80,000 to under \$150,000 (5.6 vs 5.0 for those earning \$150,000 or more).
- Those not born in Canada (6.2 vs 5.7 for those born in Canada).
- Respondents whose SSI scores were high (scores of 8 – 10) (6.2 vs 5.2 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) (6.6 vs 5.5 for those whose trust score was neutral, 4.7 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, 24% strongly agreed that the CRA catches those who cheat on their taxes.

Table 88. 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)	24%	45%	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) (6.9) were more likely to agree that the CRA catches those who cheat on their taxes compared to those who rated their performance as neutral (scores of 4 – 7) (5.6), or poor (scores of 1 – 3) (3.7).
- Skepticism towards the CRA’s ability to catch those who cheat on their taxes increased with age. Likelihood to agree decreased from 6.4 among those 18 to 24 years old and 6.0 among those aged 25 to 34 to 5.3 among those aged 35 to 49, 5.5 among those 50 to 64 and 5.4 among those 65 and older.
- 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 4.9 among those earning over \$150,000.
- Canadians with a high school education were more likely to agree that the CRA catches tax cheaters compared to those with a university education (6.0 vs 5.4).
- Those born abroad were more likely to agree that the CRA catches tax cheaters compared to those born in Canada (6.4 vs 5.4).
- Agreement that the CRA catches tax cheaters was highly correlated with trust index scores. Agreement decreased from a high of 7.4 for those whose trust index score was good (scores of 8 – 10), to 5.2 for those that provided a moderate rating (scores of 4 – 7), to 3.1 for those 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 6.2 among those whose SSI score was good (scores of 8 – 10), to 5.1 among those that provided a moderate SSI rating (scores of 4 – 7), to 3.1 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.

Nearly two-thirds (60%) strongly agreed (scores of 8 – 10) that income tax cheating reduces money available for essential services.

Furthermore, roughly a third (35%) strongly agreed that penalties are effective at discouraging future tax cheating while 43% moderately agreed (scores of 4 – 7) – and 34% strongly agreed that the CRA should publish a list of people found guilty of tax offences. Nearly as many Canadians (32%) strongly agreed the CRA would never find out about income received in cash that is not declared (while 42% moderately agreed).

Statements that in some way condoned tax cheating obtained much lower levels of strong agreement. First, 20% strongly agreed that it is acceptable for people to pay cash for goods and services to avoid paying GST or HST while twice as many strongly disagreed (40%). Similarly, 17% strongly agreed that it is okay for people not to declare income received in cash whereas over half of all respondents strongly disagreed (52%).

Agreement tended to be moderate for all metrics (ranging from 4.6 to 7.6), apart from whether “it is okay for people not to declare income received in cash”, which received a strong disagreement score (3.9).

Table 89. Perceptions of tax cheating

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

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.	60%	26%	11%	3%	7.6
Penalties are effective at discouraging future tax cheating.	35%	43%	16%	6%	6.2
The CRA should publish a list of people found guilty of tax offences in court.	34%	28%	34%	3%	5.4
The CRA would never find out about income received in cash that is not declared on income tax forms.	32%	42%	18%	8%	6.0
It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.	20%	36%	40%	4%	4.6
It's OK for people not to declare income received in cash.	17%	28%	52%	3%	3.9

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 included the following:

- Respondents living in Quebec (6.9) 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 (5.8), Atlantic Canada (5.8), Ontario (5.8), British Columbia (5.8), or Manitoba or Saskatchewan (5.7).

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) or Alberta (5.8). Quebecers were the least likely to agree that when people cheat on their taxes it reduces money available for essential services (7.0). Those living in Quebec (6.0) were more likely to agree the CRA should publish a list of people found guilty of tax offences in court compared to those living in Ontario (5.1) or Alberta (4.8).

- Those born abroad were more likely to agree that penalties are effective at discouraging future tax cheating compared to those born in Canada (7.1 vs 6.0). As well, those born abroad were more likely to agree that the CRA should publish a list of people found guilty of tax offences in court (6.0 vs 5.2).

- Canadians with a high school education (4.6) were more likely to agree that it is okay to not declare income received in cash compared to those with a university education (3.6). As well, those with a university education (8.1) were more likely to agree that income tax cheating reduces money available for essential services compared to those with a trade school or college (7.1) or high school education (7.2). Agreement that penalties are effective at discouraging future tax cheating was highest among those with a high school education (6.7) compared to those with a trade school or college (6.0), or university education (6.1). Those with a high school education (5.2), or trade school or college education (5.0) 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).
- Those whose primary official language was English were more likely to agree that income tax cheating reduces money available for essential services compared to French speakers (7.8 vs 7.0). Conversely, those whose primary official language was French were more likely to agree that the CRA would never find out about income that is not declared on income tax forms (6.9 vs 5.7).
- Men were more likely to agree that the CRA would never find out about income that is not declared on income tax forms compared to women (6.4 vs 5.7).
- Agreement that income tax cheating reduces money available for essential services was highest among those 65 years or older (8.1) compared to those 49 years or younger (7.3). Those aged 25 to 34 (5.0) or 35 to 49 (5.1) 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 (4.0) or 65 or older (4.2).
- Respondents with a household income of less than \$40,000 (4.2) or \$40,000 to under \$80,000 (4.2) were more likely to agree that it is okay for people not to declare income received in cash compared to those earning \$80,000 to under \$150,000 (3.8) or \$150,000 or more (3.4). As well, respondents with a household income of under \$40,000 (6.7), or \$40,000 to under \$80,000 (6.4) were more likely to agree that penalties are effective at discouraging future tax cheating compared to those earning \$80,000 to under \$150,000 (6.0), 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 (5.0). Those earning less than \$40,000 (6.0) were more likely to agree the CRA should publish a list of people found guilty of tax offences in court compared to those earning \$80,000 to under \$150,000 (5.1), or \$150,000 or more (4.9).

- Across employment status, students (8.3) were more likely to agree that penalties are effective at discouraging future tax cheating compared to those who were self-employed (6.3), retired Canadians (6.2), those working part-time (6.2) or full-time (6.0). Those who were retired (5.9) 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 (5.1), or those who were self-employed (4.9).
- Agreement that income tax cheating reduces money available for essential services was highly correlated with trust index scores. Agreement decreased from a high of 8.4 for those whose trust index score was good (scores of 8 – 10), to 7.5 among those that provided a moderate rating (scores of 4 – 7), to 6.2 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 (7.2) compared to 5.9 among those providing a moderate score and 4.9 among those providing a poor rating. Conversely, those providing poor ratings were more likely to agree that it is acceptable for people to pay cash for goods and services to avoid paying the GST/HST (5.5) compared to those providing a moderate (4.4) or good (4.5) rating.
- Canadians who rated the CRA's overall performance score as good (scores of 8 – 10) (8.2) 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) (7.6) or poor (scores of 1 – 3) (6.6) 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 (6.7) compared to 6.2 among those providing neutral scores or 5.3 among those scoring the CRA's 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 60% of respondents strongly agreed (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians, while nearly half (45%) strongly agreed that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.

Table 90. Perceptions of treatment of the rich

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

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.	60%	25%	10%	5%	7.6
The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.	45%	36%	13%	6%	6.9

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 included the following:

- Those with high school education 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 education (8.1 vs 7.4).
- Those with a high school education (7.6) 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 with a university education (7.3 vs 6.7).
- Respondents with a household income of \$40,000 to under \$80,000 (8.0) were more likely to agree that rich taxpayers have an easier time tax cheating compared to those earning \$80,000 to under \$150,000 (7.4) or \$150,000 or more (7.3).
- 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 (8.1) compared to those with neutral (scores of 4 to 7) (6.7) or high trust index scores (scores of 8 – 10) (6.8).
- Canadians who rated the CRA’s overall performance as poor (scores of 1 – 3) (7.5) 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 providing neutral (scores of 4 – 7) (6.8) or good performance scores (scores of 8 – 10) (6.7).
- Those who strongly disagreed that the CRA treats taxpayers fairly were more likely to agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations (8.1) compared to those who moderately agreed (6.9) or strongly agreed (6.4).

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.

More than three quarters of respondents (77%) strongly agreed that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10). Roughly two-thirds strongly agreed that not registering one’s business (69%), not claiming foreign assets or income (67%), or receiving a charitable donation credit bigger than the amount donated (63%) represented serious cheating. Agreement was slightly lower for the following tax avoidance behaviours: not claiming money from room or house rentals using online websites (57%), making a profit from buying or selling cryptocurrency without declaring it (56%), being paid cash to avoid income taxes (54%), or under-reporting cash income (53%).

Fewer respondents strongly agreed that getting a ‘deal’ on home or car repairs by paying cash represented serious cheating (34%), receiving the lowest average agreement score of 6.0.

Table 91. Perceptions of tax avoidance behaviours

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

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	77%	15%	6%	2%	8.5
Not registering one’s business	69%	20%	7%	4%	8.1
Not claiming foreign assets or income, including from tax havens	67%	21%	6%	6%	8.2
Receiving a charitable donation credit that is bigger than the donation made	63%	26%	7%	4%	7.8
Not claiming money made from a room or house rental through an online rental website	57%	32%	7%	4%	7.6
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	56%	24%	10%	11%	7.6
Working and being paid in cash to avoid income taxes	54%	35%	9%	2%	7.4
Under-reporting cash income	53%	35%	9%	3%	7.4
Getting a 'deal' on home or car repairs by paying cash	34%	41%	20%	4%	6.0

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?

Additional subgroup differences across tax avoidance behaviours included the following:

- Canadians living in Quebec (6.7) were more likely to strongly agree that getting a 'deal' on home or car repairs by paying cash represented serious tax cheating compared to those living in Atlantic Canada (6.0), Ontario (6.0), British Columbia (5.5), or Alberta (5.1).
- 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 (8.2 among those 65 years or older vs 5.7 among those aged 18 to 24)
 - Getting a 'deal' on home or car repairs by paying cash (6.8 vs 4.6)
- Those with a university education were more likely to rate the following behaviours as serious tax cheating compared to those with a trade school or college education:
 - Working and being paid cash to avoid income taxes (7.6 vs 7.1)
 - Getting a 'deal' on home or car repairs by paying cash (6.3 vs 5.5)
- Furthermore, those with a university education were more likely to rate the following behaviours as serious cheating compared to those with a high school education:
 - Receiving a charitable donation credit that is bigger than the donation made (8.1 vs 7.5)
 - Making a profit from buying or selling cryptocurrency without declaring it (7.9 vs 7.1)
 - Under reporting cash income (7.6 vs 6.9)
- Respondents whose primary official language was French were more likely to consider the following behaviours as serious tax cheating compared to English speakers:
 - Working and being paid in cash to avoid income taxes (7.8 vs 7.2)
 - Getting a 'deal' on home or car repairs by paying cash (6.8 vs 5.7)
- 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)

Value for taxes

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 (57%), with more than a quarter who said they paid significantly too much (26%) and 31% of those who believed they paid somewhat too much. Nearly a third (32%) felt that they paid the right amount, while 6% felt that they paid too little.

Table 92. Level of taxes Canadian businesses pay compared to the services received from governments

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Level of taxes and services received	Total (n=403)	Operating for 10 years or less (n=263)	Operating for over 10 years (n=137)	Sole proprietor (n=292)	Partnership (n=49)	Incorporated (n=48)
Too much – Significantly	26%	27%	23%	24%	22%	33%
Too much – Somewhat	31%	33%	26%	30%	37%	33%
About the right amount	32%	32%	34%	35%	31%	21%
Too little	6%	4%	9%	6%	6%	8%
Don't Know/ Refused	5%	5%	7%	6%	4%	4%

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 revealed the following:

- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more likely to have felt that businesses were paying significantly too much compared to those with a smaller revenue (34% vs 22%).
- Businesses operating in the retail trade industry were more likely to state that businesses paid somewhat too much compared to those working in other industries (47% vs 29%).
- 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) (16%), or high trust index scores (scores of 8 – 10) (26%).

- Respondents who rated the CRA's overall performance as poor (scores of 1 – 3) (63%) were more likely to believe that they paid significantly too much compared to those providing a neutral (scores of 4 – 7) (17%) or good (scores of 8 – 10) (24%) overall performance score.
- Those who agreed that the CRA is investing too much in reducing tax cheating 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 (34% vs 13%).

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. Nearly half of SMEs (49%) felt that business tax cheating was common (scores of 8 – 10), while 34% felt it was moderately common (scores of 4 – 7). Fewer respondents (9%) considered business tax cheating uncommon in Canada (scores of 1 – 3). This resulted in an average business tax cheating rating of 7.2.

Table 93. Perceived level of tax cheating by businesses in Canada

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Degree to which tax cheating is common	Total (n=403)	Operating for 10 years or less (n=263)	Operating for over 10 years (n=137)	Sole proprietor (n=292)	Partnership (n=49)	Incorporated (n=48)
8-10	49%	56%	36%	50%	69%	23%
4-7	34%	28%	44%	30%	27%	63%
1-3	9%	9%	9%	11%	2%	4%
Don't know/ Refused	8%	6%	12%	9%	2%	10%
Mean	7.2	7.4	6.8	7.2	7.7	6.6

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 included the following:

- Businesses with 5 to 99 employees were more likely to rate business tax cheating as common compared to those with fewer employees (8.0 vs 6.7).
- 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 (7.4 vs 6.8)
- Partnerships were more likely than incorporated businesses to rate business tax cheating as common (7.7 vs 6.6).
- Men were more likely to describe business tax cheating as common compared to women (7.5 vs 6.9).
- Those who felt that the CRA was doing too little to reduce business tax cheating (8.0) were more likely to describe business tax cheating as common compared to those who felt that the CRA was doing the right amount (7.1), or too much (6.8).

Most SMEs (43%) 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 (28%) or too much effort (13%) in reducing business tax cheating. The remaining 16% of respondents were not sure or refused to answer.

Table 94. Perceived effort by the CRA to reduce business tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Level of effort to reduce tax cheating	Total (n=403)	Operating for 10 years or less (n=263)	Operating for over 10 years (n=137)	Sole proprietor (n=292)	Partnership (n=49)	Incorporated (n=48)
Too little effort	28%	24%	35%	29%	37%	17%
The right amount of effort	43%	49%	31%	44%	47%	31%
Too much effort	13%	15%	9%	12%	12%	13%
Don't know/ Refused	16%	11%	26%	14%	4%	40%

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

Additional subgroup comparisons revealed the following:

- Businesses operating in Quebec (45%) were more likely to have felt that the CRA was doing too little to reduce business tax cheating compared to those in Ontario (29%), British Columbia (16%), or Alberta (14%).
- Respondents 25 to 34 (14%), 35 to 49 (15%), or 50 to 64 (11%) were more likely to describe the CRA's efforts as too much compared to those 65 years or older (0%).
- 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 (58% vs 31%).
- 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 (49% vs 31%).
- Partnerships were more likely to describe the CRA's efforts as too little compared to incorporated businesses (37% vs 17%).
- Those operating in the retail trade industry were more likely to have felt the CRA was putting forth the right amount of effort compared to those operating in other industries (58% vs 41%).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were nearly twice as likely to have felt the CRA was putting forth the right amount of effort compared to those with a smaller revenue (60% vs 35%).
- Those whose trust index scores were high (scores of 8 – 10) were seven 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) (55% vs 8%).
- Businesses who rated the CRA's overall performance as good (scores of 8 – 10) (57%) 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) (33%) or poor (scores of 1 – 3) overall performance score (10%). Conversely, those providing a neutral (23%) or poor (39%) score were more likely to have said they don't know compared to those who rated CRA's overall performance as good (4%).
- Those who strongly agreed that the CRA catches tax cheaters (scores of 8 – 10) (58%) were more likely to have felt that the CRA was investing the right amount of effort compared to those who somewhat agreed (scores of 4 – 7) (43%) or disagreed (scores of 1 – 3) (6%).

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. Half of businesses scored the likelihood as high (scores of 8 – 10) (50%), while a third provided a moderate score (scores of 4 – 7) (33%). Fewer (10%) rated the likelihood of catching business tax cheaters as low (scores of 1 – 3). This resulted in an average likelihood score of 7.1 among SMEs.

Table 95. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Likelihood of catching tax cheaters	Total (n=403)	Operating for 10 years or less (n=263)	Operating for over 10 years (n=137)	Sole proprietor (n=292)	Partnership (n=49)	Incorporated (n=48)
8-10	50%	63%	28%	52%	59%	25%
4-7	33%	26%	45%	29%	29%	56%
1-3	10%	6%	15%	10%	12%	8%
Don't know/Refused	7%	5%	12%	9%	-	10%
Mean	7.1	7.6	6.0	7.2	7.1	6.2

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 included 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 (5.9) and those 65 and older (5.3).
- Businesses with 5 to 99 employees were more likely to believe that businesses who cheat will get caught compared to businesses with fewer employees (8.2 vs 6.2).
- 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 (7.6 vs 6.0).
- Sole proprietors provided higher average likelihood scores compared to incorporated businesses (7.2 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 (7.5 vs 6.6).

- 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) (6.3), or low trust index scores (scores of 1 – 3) (5.0).
- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (8.1) were more likely to have felt that businesses who cheat will get caught compared to those with a neutral (scores of 4 – 7) (6.0) or poor (scores of 1 – 3) performance score (5.3).
- Businesses who felt that the CRA was doing too little to prevent business tax cheating in Canada (6.1) 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 (7.9) or was investing too much effort (7.1).

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, 42% reporting being likely to report them (scores of 8 – 10). Results increased to 56% when respondents were *certain* that the business was cheating.

Table 96. Perceived likelihood of reporting business tax cheaters

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	56%	21%	16%	7%	7.1
Suspected they were cheating	42%	26%	22%	10%	6.2

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 (6.9), or those 35 to 49 (7.0) were more likely to report suspected cheaters compared to those 55 to 64 years old (4.2).
- Businesses in operation for no more than 10 years were more likely to report suspected cheaters compared to those in operation for longer (6.7 vs 5.3). They were also more likely to report if they knew for certain (7.4 vs 6.6).
- Businesses with 5 to 99 employees were more likely to report suspected cheaters compared to businesses with fewer employees (7.5 vs 5.1). They were also more likely to say they would report if they knew for certain (7.8 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) (7.3 if suspected and 7.7 if known) were more likely to report cheating compared to those providing moderate scores (scores of 4 – 7) (5.4 and 6.7), who in turn were more likely to report compared to those providing low trust index scores (scores of 1 – 3) (4.0 and 5.5).
- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (7.6 if suspected and 8.0 if known) were more likely to report cheaters compared to those who provided a neutral (scores of 4 – 7) (4.9 and 6.3) or poor (scores of 1 – 3) overall performance score (4.0 and 5.3).
- Businesses who 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 who did not have contact (6.6 vs 5.6). 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, 49% of businesses strongly agreed that the CRA catches those who cheat on their taxes. That said, a similar proportion (45%) also strongly agreed that the CRA would never find out about income received in cash that is not declared on business tax forms.

Table 97. Perceptions of catching tax cheaters

Base: (SMEs) All respondents (n=803) / Split sample: tax compliance module, all respondents (n=403)

Catching tax cheaters statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	49%	28%	14%	8%	6.9
The CRA would never find out about income received in cash that is not declared on business tax forms. (F-6c)	45%	27%	17%	10%	6.6

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.” / **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 operating in Ontario (7.2), or British Columbia (7.1) were more likely to agree that the CRA catches those who cheat on their taxes compared to those in Alberta (6.1), or Manitoba or Saskatchewan (6.1).
- Those operating in Quebec (7.5), or Ontario (6.8) 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 British Columbia (5.9).
- 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 (8.2 vs. 5.8). 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 compared to those with fewer employees (7.6 vs 5.8).
- 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 (7.7 vs 5.4).
- Incorporated businesses were the least likely to agree that the CRA catches those who cheat on their taxes (4.8) and that the CRA would never find out about income received in cash that is not declared on business tax forms (4.5). Average agreement increased to 7.2 and 6.7 for each statement among sole proprietors.
- Businesses operating in the retail trade industry were more likely to agree that the CRA catches those who cheat on their taxes compared to those operating in other industries (7.7 vs 6.8).
- 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) (8.5) 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) (5.9), who in turn were more likely to agree compared to those providing a low trust index score (scores of 1 – 3) (3.1).
- 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 (7.4) compared to those with moderate (5.7), or low trust index scores (5.9).

- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (8.4) 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) (5.5) or poor (scores of 1 – 3) overall performance score (3.6). Respondents who rated the CRA's overall performance as good (7.3) 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 (5.8) or poor overall performance score (5.5).
- 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 (7.2 vs 6.6).
- Businesses that felt the CRA was putting forth the right amount of effort to catch business tax cheaters (8.0) or too much effort (7.6) 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 (5.6).

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 two-thirds of businesses (71%) strongly agreed (scores of 8 – 10) that businesses cheating on their income taxes reduces money available for essential services, and 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 (68%).

Slightly fewer (61%) agreed that it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses, that penalties are effective at discouraging tax cheating (56%), or that the CRA should publish a list of people found guilty of tax offences in court (51%).

Strong agreement dropped to 33% when it comes to believing it's okay for businesses not to declare income received in cash.

Table 98. Perceptions of tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

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.	71%	22%	4%	3%	8.2
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	68%	22%	4%	6%	8.2
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.	61%	24%	8%	7%	7.7
Penalties are effective at discouraging future tax cheating.	56%	26%	11%	7%	7.3
The CRA should publish a list of people found guilty of tax offences in court.	51%	25%	16%	8%	7.0
It's OK for businesses not to declare income received in cash.	33%	18%	45%	3%	4.8

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 included the following:

- Businesses operating in Quebec (8.0), British Columbia (8.0), or Ontario (7.7) were more likely to agree 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 compared to those in Alberta (6.7).
- Those operating in Ontario were more likely to agree that it's OK for businesses not to declare income received in cash compared to those in Quebec (4.6) or British Columbia (3.9).
- Respondents aged 65 or older (8.9) were more likely to agree that when businesses cheat on their income taxes, it reduces the money available for essential services compared to those 25 to 34 (8.0), or 35 to 49 (8.2).

- Those aged 25 to 34, or 35 to 49 were more likely to agree with the following statements compared to those 50 to 64, or 65 years or older:
 - Penalties are effective at discouraging future tax cheating (7.6, 7.7 vs 6.3, 6.4)
 - It's OK for businesses not to declare income received in cash (6.6, 5.7 vs 2.4, 2.2)
- Men were more likely than women to agree with the following statements:
 - 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 (7.9 vs 7.4)
 - The CRA should publish a list of people found guilty of tax offences in court (7.3 vs 6.5)
- 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 (8.3 vs 7.2)
 - Penalties are effective at discouraging future tax cheating (8.1 vs 6.6)
 - The CRA should publish a list of people found guilty of tax offences in court (8.2 vs 6.0)
 - It's OK for businesses not to declare income received in cash (6.6 vs 3.5)
- 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 operating for 10 years or less were more likely to agree with the following statements compared to those operating for over 10 years:
 - Penalties are effective at discouraging future tax cheating (7.7 vs 6.5)
 - The CRA should publish a list of people found guilty of tax offences in court (7.3 vs 6.2)
 - It is OK for businesses not to declare income received in cash (5.5 vs 3.4)

- Businesses who felt the CRA was doing too much (6.8) 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 who felt that the CRA was putting forth the right amount (5.2) of effort or too little (4.5).
- Those who felt the CRA was doing too little to catch business tax cheaters were more likely to agree 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 compared to those who felt the CRA was doing too much (8.1 vs 7.1).
- Businesses who felt the CRA was doing too little to catch business tax cheaters were also more likely to agree with the following statements compared to those who felt that the CRA was putting forth the right amount or 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 (8.6 vs 8.0, 7.6)
 - When businesses cheat on their income taxes, it reduces the money available for essential services (8.7 vs 8.2, 7.7)
- Those who felt the CRA was doing too much (7.5) or the right amount (7.9) to catch business tax cheaters were more likely to agree that penalties are effective at discouraging future tax cheating compared to those who felt the CRA was doing too little (6.4).

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 believed that filing false claims for tax benefit programs (80%), paying employees in cash to avoid payroll taxes (74%), and not claiming foreign assets or income (73%) represented serious cheating (scores of 8 – 10). Roughly two-thirds of respondents felt the following behaviours represented serious cheating: under-reporting cash income (70%), receiving a charitable donation credit that was bigger than the donation (70%), over-claiming expenses (67%), not claiming money from room or house rentals using online websites (67%), or making a profit from buying or selling cryptocurrency without declaring it (65%).

The following tax avoidance behaviours were less likely to be considered serious: not registering one's business (57%) or not claiming gifts received by influencers on social media (50%).

Average seriousness for most metrics was high (ranging from 8.0 to 8.6), with the exception of not claiming money made from a room or house rental through an online rental website (7.9), not registering one's business (7.6), or not claiming gifts received by influencers on social media (7.0).

Table 99. Perceptions of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	80%	16%	3%	1%	8.6
Paying employees in cash to avoid payroll taxes	74%	20%	4%	2%	8.3
Not claiming foreign assets or income, including from tax havens	73%	17%	4%	5%	8.4
Under-reporting cash income	70%	25%	4%	1%	8.1
Receiving a charitable donation credit that is bigger than the donation made	70%	22%	5%	3%	8.1
Over-claiming expenses	67%	27%	4%	2%	8.0
Not claiming money made from a room or house rental through an online rental website	67%	27%	4%	2%	7.9
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	65%	20%	6%	9%	8.0
Not registering one's business	57%	28%	9%	7%	7.6
Not claiming gifts received by influencers on social media platforms	50%	30%	12%	8%	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 included the following:

- Businesses with 5 to 99 employees were more likely to agree that not claiming gifts received by influencers on social media platforms was serious cheating compared to smaller businesses (7.5 vs 6.6).

- Conversely, those with fewer employees were more likely to agree that the following are serious cheating compared to those with 5 to 99 employees:
 - Filing false claims for tax benefit programs (9.0 vs 8.2)
 - Not claiming foreign assets or income, including from tax havens (8.7 vs 8.0)
 - Paying employees in cash to avoid payroll taxes (8.5 vs 8.0)
 - Receiving a charitable donation credit that is bigger than the donation made (8.3 vs 7.8)
- Businesses operating for over 10 years were more likely to consider the following serious tax cheating compared to those operating for 10 years or less:
 - Filing false claims for tax benefit programs (9.0 vs 8.4)
 - Not claiming foreign assets or income, including from tax havens (8.7 vs 8.2)
- Those who felt that the CRA was not doing enough to reduce business tax cheating provided higher severity scores for the following behaviours compared to those who felt that the CRA put forth the right amount of effort, or too much effort:
 - Under-reporting cash income (8.6 vs 7.8, 7.4)
 - Filing false claims for tax benefit programs (9.0 vs 8.2, 8.3)
 - Not claiming foreign assets or income, including from tax havens (9.0 vs 7.9, 7.8)
 - Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (8.6 vs 7.7, 7.3)
 - Receiving a charitable donation credit that is bigger than the donation made (8.4 vs 7.9, 7.5)
 - Not claiming money made from a room or house rental through an online rental website (8.4 vs 7.5, 7.6)
 - Paying employees in cash to avoid payroll taxes (8.7 vs 8.0, 7.7)

Businesses who 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, 39% agreed 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, 22% deemed the action serious cheating while 50% provided scores of 5 or lower.

These few respondents (n=25) were then asked to rate the severity of avoiding paying \$50,000 in taxes, which two respondents agreed was serious tax cheating and nineteen respondents gave scores of 5 or lower. These results should be treated with extreme caution given the very low sample size involved.

Table 100. 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=148)¹²

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=148)	39%	38%	17%	7%	6.4
The business is able to avoid paying \$10,000 in taxes (n=50)	22%	44%	32%	2%	5.2
The business is able to avoid paying \$50,000 in taxes (n=25)	8%	44%	44%	4%	3.8

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. Nearly three quarters of respondents (74%) 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 (68%) agreed that it was quite important for the CRA to recover unpaid taxes when people work under the table for cash.

¹² Caution small sample size

Table 101. Importance of tax avoidance recovery efforts

Base: (SMEs) Split sample: tax compliance module, all respondents (n=403)

Tax avoidance recovery efforts	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	74%	21%	2%	3%	8.5
For the CRA to recover unpaid taxes when people work under the table for cash	68%	24%	4%	4%	8.1

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 recovery efforts included the following:

- Businesses in Quebec (8.5), or British Columbia (8.3) were more likely to place importance on the CRA recovering unpaid taxes when people work under the table for cash compared to those in Alberta (7.2).
- Those operating in Quebec were more likely to place importance on the CRA recovering unpaid taxes when people do not declare taxable foreign income or assets compared to those in Alberta (8.7 vs 8.0).
- 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 (8.7) and when people do not declare taxable foreign income or assets (9.1).
- Businesses with 5 to 99 employees were more likely to assign importance to both recovery efforts compared to those with fewer employees:
 - Recovering unpaid taxes when people do not declare taxable foreign income or assets (8.8 vs 8.3)
 - Recovering unpaid taxes when people work under the table for cash (8.7 vs 7.6)
- Those who felt that the CRA was not doing enough to reduce business tax cheating (8.5) or putting forth the right amount of effort (8.1) assigned higher importance for recovering unpaid taxes when people work under the table for cash compared to those who felt the CRA invests too much (7.4).
- Those who felt the CRA was not doing enough to reduce business tax cheating (8.9) were also more likely to assign higher importance for recovering unpaid taxes when people do not declare taxable foreign income or assets compared to those who felt the CRA is putting forth the right amount (8.4) or too much effort (7.9).

Tax intermediaries (TIs)

Value for taxes

TIs were asked how the level of taxes Canadian businesses paid compares to the services they received from governments. While more than a third believed it was about the right amount (35%), a greater proportion believed the level of taxes paid is too much (51%). Among this latter group, 19% believed it was significantly too much and 32% felt it was somewhat too much. Fewer (9%) felt that Canadian businesses paid too little.

Table 102. Level of taxes Canadians businesses pay compared to the services received from governments

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Level of taxes and services received	Total (n=400)	Operating for 10 years or less (n=247)	Operating for over 10 years (n=141)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=112)
Too much – Significantly	19%	17%	22%	23%	13%
Too much – Somewhat	32%	33%	31%	34%	25%
About the right amount	35%	36%	32%	29%	47%
Too little	9%	9%	11%	11%	7%
Don't Know/ Refused	5%	4%	4%	3%	8%

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 British Columbia (30%) were more likely to believe that businesses paid significantly too much compared to those in Ontario (16%) or Quebec (15%).

Those who had contact with the CRA over the past 12 months were more likely to believe that businesses paid significantly too much compared to those who did not have contact (23% vs 13%).

As well, TIs who rated the CRA's overall performance as poor (scores of 1 – 3) (53%) were more likely to feel that businesses paid significantly too much compared to those who provided a neutral (scores of 4 – 7) (13%) or good (scores of 8 – 10) overall performance score (13%).

Catching tax cheats

Canadian TIs were asked to rate how prevalent 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 more than half (52%) felt it was moderately common (scores of 4 – 7). Far fewer (11%) described business tax cheating as uncommon (scores of 1 – 3) in Canada. This results in an average likelihood score of 6.5.

Table 103. Perceived level of tax cheating by businesses in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Degree to which tax cheating is common	Total (n=400)	Operating for 10 years or less (n=247)	Operating for over 10 years (n=141)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=112)
8-10	34%	35%	32%	39%	30%
4-7	52%	51%	55%	49%	54%
1-3	11%	12%	8%	10%	13%
Don't know/Refused	3%	2%	5%	2%	3%
Mean	6.5	6.5	6.6	6.7	6.3

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

Nearly half of TIs (49%) believed the CRA was putting the right amount of effort into reducing tax cheating by businesses. More than a quarter instead felt the CRA was putting too little effort (29%) while fewer (10%) said too much effort was being invested. The remaining 13% of respondents were not sure or refused to answer.

Table 104. Perceived effort by the CRA to reduce business tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Level of effort to reduce tax cheating	Total (n=400)	Operating for 10 years or less (n=247)	Operating for over 10 years (n=141)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=112)
Too little effort	29%	23%	38%	30%	25%
The right amount of effort	49%	55%	37%	47%	55%
Too much effort	10%	12%	7%	12%	4%
Don't know/Refused	13%	11%	18%	11%	15%

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 over 10 years were more likely to believe that the CRA was putting too little effort compared to those operating for 10 years or less (38% vs 23%).
- Those who had contacted the CRA over the past 12 months were more likely to feel that the CRA is putting forth too much effort compared to those who had no contact (12% vs 4%).
- Those operating in Ontario (56%) were more likely to believe the CRA was putting forth the right amount of effort compared to those operating in Quebec (42%), or Alberta (37%).

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 third (35%) believed the likelihood is high (scores of 8 – 10), 45% felt it is moderate and 17% considered the likelihood as low (scores of 1 – 3). This produced an average likelihood score of 6.2.

Table 105. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Likelihood of catching tax cheaters	Total (n=400)	Operating for 10 years or less (n=247)	Operating for over 10 years (n=141)	Contact in the past 12 months (n=257)	No contact in the past 12 months (n=112)
8-10	35%	38%	30%	39%	30%
4-7	45%	44%	47%	45%	45%
1-3	17%	16%	18%	15%	19%
Don't know/Refused	3%	2%	5%	1%	6%
Mean	6.2	6.3	6.0	6.5	5.9

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

Relevant subgroup findings included the following:

- TIs operating in British Columbia (7.0) were more likely to believe that businesses who cheat will get caught compared to those in Ontario (6.2), Quebec (5.8), or Alberta (5.7).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (7.0) 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 (4.6).

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, 38% said they were likely to report them (scores of 8 – 10). Results increased to 48% when respondents were *certain* that the business was cheating.

Table 106. Perceived likelihood of reporting business tax cheaters

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Certain they were cheating	48%	31%	16%	6%	6.9
Suspected they were cheating	38%	37%	19%	7%	6.2

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) (7.0) were more likely to report suspected tax cheaters compared to those who provided a neutral (scores of 4 – 7) (6.2) or poor (scores of 1 – 3) overall performance score (4.4).
- Those operating in British Columbia (6.7 if suspected and 7.6 if known) were more likely to report tax cheaters compared to those in Quebec (5.7 and 6.0).
- As well, those who interacted with the CRA recently (6.5 if suspected and 7.2 if known) were more likely to report cheaters compared to those who did not have recent contact (5.6 and 6.1).

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 two-fifths of TIs (44%) strongly agreed that the CRA catches those who cheat on their taxes. That said, 34% also strongly agreed that the CRA would never find out about income received in cash that is not declared on business tax forms.

Table 107. Perceptions of catching tax cheaters

Base: (TIs) All respondents (n=803) / Split sample: tax compliance module, all respondents (n=400)

Catching tax cheaters statements	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The CRA catches those who cheat on their taxes. (B-3m)	44%	35%	16%	4%	6.5
The CRA would never find out about income received in cash that is not declared on business tax forms. (F-6c)	34%	44%	19%	4%	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.”

Relevant subgroup findings included the following:

- TIs in Atlantic Canada (6.9), Ontario (6.8), or Quebec (6.5) were more likely to agree the CRA catches those who cheat on their taxes compared to those in Manitoba or Saskatchewan (5.5).
- Those operating in Quebec 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 Alberta (6.6 vs 5.1).
- Respondents whose primary official language was French 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 English speakers (6.7 vs 5.9).
- Respondents who rated the CRA’s overall performance as good (scores of 8 – 10) (8.3) 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) (6.0) or poor (scores of 1 – 3) overall performance score (3.9).
- Those registered with the Represent a Client service were more likely to agree that the CRA catches those who cheat on their taxes (6.8 vs 6.2 among those not registered).
- TIs who have been operating for 10 years or less were more likely to agree that the CRA catches those who cheat on their taxes (6.9 vs 5.9 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.

At least half of TIs surveyed 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, 51% 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 50% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Slightly fewer TIs strongly agreed that penalties are effective at discouraging tax cheating (47%) and that the CRA should publish a list of people found guilty of tax offences in court (43%). TIs were the least likely to agree that it's okay for businesses not to declare income received in cash (22%) – with nearly half instead strongly disagreeing with this type of activity (48%).

Table 108. Perceptions of tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

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%	30%	8%	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.	51%	40%	7%	3%	7.3
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	50%	38%	9%	3%	7.1
Penalties are effective at discouraging future tax cheating.	47%	39%	11%	3%	6.8
The CRA should publish a list of people found guilty of tax offences in court.	43%	38%	16%	3%	6.6
It's OK for businesses not to declare income received in cash.	22%	29%	48%	1%	4.3

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.”

Relevant subgroup findings related to these statements included the following:

- TIs operating for 10 years or less were more likely to agree with the following compared to those operating for more than 10 years:
 - It's OK for businesses not to declare income received in cash (4.9 vs 3.5)
 - Penalties are effective at discouraging future tax cheating (7.1 vs 6.4)
- Those with low (scores of 1 – 3) or moderate (scores of 4 – 7) trust index scores consistently agreed less with all statements compared to those with high trust index scores (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 who provided good overall performance scores (scores of 8 – 10).

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 (70%), not claiming foreign assets or income (59%), being paid in cash to avoid income taxes (59%), and under-reporting cash income (57%). More than half considered the following activities serious cheating (scores 8 – 10): not claiming money from room or house rentals using online websites (54%), not registering one's business (53%), and making a profit from buying or selling cryptocurrency without declaring it (51%).

Roughly half felt that promoting a charitable donation program where the tax credits exceed the amount donated (49%) as well as not claiming gifts received by influencers on social media (46%) were serious forms of cheating. Severity wanes when it comes to getting a 'deal' on home or car repairs by paying cash (39%), although still a noteworthy proportion felt that this represented serious tax cheating.

Table 109. Perceptions of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
Filing false claims for tax benefit programs	70%	25%	4%	1%	8.1
Not claiming foreign assets or income, including from tax havens	59%	33%	6%	3%	7.6
Working and being paid in cash to avoid income taxes	59%	33%	6%	2%	7.5
Under-reporting cash income	57%	36%	6%	2%	7.5
Over-claiming expenses	54%	41%	4%	1%	7.5
Not claiming money made from a room or house rental through an online rental website	54%	38%	6%	3%	7.4
Not registering one's business	53%	37%	7%	3%	7.4
Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it	51%	34%	10%	6%	7.3
Promoting a charitable donation program where the tax credits exceed the amount donated	49%	40%	6%	6%	7.4
Not claiming gifts received by influencers on social media platforms	46%	34%	14%	6%	6.7
Getting a 'deal' on home or car repairs by paying cash	39%	44%	14%	3%	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 filing false claims for tax benefit programs to be severe tax avoidance compared to those operating for 10 years or less (8.5 vs 7.9).
- Those operating in Ontario were more likely to consider the following behaviours severe compared to those in Quebec:
 - Under-reporting cash income (7.6 vs 7.0)
 - Over-claiming expenses (7.7 vs 6.8)
 - Not claiming foreign assets or income, including from tax havens (7.9 vs 7.1)
 - Promoting a charitable donation program where the tax credits exceed the amount donated (7.7 vs 6.9)

- Not claiming money made from a room or house rental through an online rental website (7.6 vs 6.8)
- Making a profit from buying or selling cryptocurrency, that is a digital currency like bitcoin, without declaring it (7.5 vs 6.8)
- Not claiming gifts received by influencers on social media platforms (7.1 vs 6.2)

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, 31% felt that this represented serious tax cheating (scores of 8 – 10), while 33% provided scores of 5 or lower.

Those who registered a score of 5 or lower were then asked to rate the seriousness if the amount was increased to \$10,000. Given that scenario, 14% deemed the action serious cheating while 63% provided scores of 5 or lower.

These respondents (n=49) were then asked to rate the severity of avoiding paying \$50,000 in taxes, which 6% felt was serious tax cheating and 67% gave scores of 5 or lower.

Table 110. 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=240)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK/RF	Mean
The business is able to avoid paying \$1,000 in taxes (n=240)	31%	50%	15%	4%	6.3
The business is able to avoid paying \$10,000 in taxes (n=78)	14%	64%	22%	-	5.0
The business is able to avoid paying \$50,000 in taxes (n=49)	6%	69%	24%	-	4.7

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 (66%) 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. More than half (53%) 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 111. Importance of tax avoidance recovery efforts

Base: (TIs) Split sample: tax compliance module, all respondents (n=400)

Tax avoidance recovery efforts	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	66%	28%	5%	3%	7.9
For the CRA to recover unpaid taxes when people work under the table for cash	53%	37%	8%	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 in British Columbia or Ontario were more likely to provide higher average importance scores when it comes to the CRA recovering unpaid taxes in both scenarios compared to those in Alberta:
 - When people do not declare taxable foreign income or assets (8.3, 8.0 vs 7.1)
 - When people work under the table for cash (7.9, 7.3 vs 6.4)
- 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 performance 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 moderate ($r^2 = 0.55$), explaining more than half of the outcome of overall performance scores. While it may be that there are some causal factors missing from the model that may contribute to CRA performance ratings, it may also be due to factors beyond the scope of influence of the CRA, limited knowledge and/or a lack of recent contact with the CRA.

Table 112. Key drivers of CRA performance ratings among the general population – trust factors

Derived importance	CRA performance $r^2 = 0.55$	Rating (% 8 – 10 score)
26%	The people at the CRA are capable of doing their job well	43%
25%	The CRA is helpful	36%
21%	The CRA treats taxpayers fairly	36%
15%	I can trust the CRA to do what is right	37%
10%	The CRA works for the benefit of all Canadians	40%
5%	I feel that the people at the CRA are trustworthy	48%
4%	Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes	29%
<1%	The CRA makes the process of filing my taxes easy	43%
<1%	I trust the CRA to handle my personal information appropriately	54%
<1%	Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to	38%
-2%	The CRA makes sure every Canadian is treated with the same respect and consideration	41%
-4%	The CRA catches those who cheat on their taxes	24%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that account for most of the explained variance (capability, helpfulness, fair treatment, trust, and benefiting Canadians) – that is, these have the most impact on ratings of overall CRA performance. Making improvements related to these factors will have the greatest impact on overall CRA ratings.

The model also shows the actual ratings given by the general population for each attribute (top three box percentage scores). For example, 54% 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 having trustworthy staff; however, the importance of these attributes is comparably low. These results could stem from Canadians expecting CRA staff to handle their personal information and that the CRA continues to meet that expectation.

Service model

The second model was comprised of a series of service-related factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was very low ($r^2 = 0.28$), explaining less than 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 113. Key drivers of CRA performance ratings among the general population – service factors

Derived importance	CRA performance $r^2 = 0.28$	Rating (% 8 – 10 score)
45%	The information I was given was accurate	68%
31%	The CRA's service was easy to access	49%
21%	The information I was given was easy to understand	59%
12%	The CRA's service was timely	52%
9%	The CRA representative took time to understand my situation	65%
2%	The CRA representative was professional	76%
-5%	The information I was given was complete	64%
-15%	The CRA representative was courteous	73%

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: receiving accurate information, and ease of accessing the CRA's service. 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 (76%) and courteousness of the representative (73%) were scored highly in rating, with neither statement receiving a significant derived importance score. This model indicates that accuracy of information and being able to easily access CRA's service 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 ($r^2 = 0.77$), explaining more than three quarters of the outcome of overall performance scores.

Table 114. Key drivers of CRA performance ratings among SMEs – trust factors

Derived importance	CRA performance $r^2 = 0.77$	Rating (% 8 – 10 score)
19%	The CRA is helpful	54%
16%	The CRA treats taxpayers fairly	52%
16%	The people at the CRA are capable of doing their job well	57%
15%	The CRA works for the benefit of all Canadians	54%
10%	Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to	52%
6%	I trust the CRA to handle my business information appropriately	64%
6%	The CRA makes sure every Canadian is treated with the same respect and consideration	53%
6%	I can trust the CRA to do what is right	53%
6%	Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes	49%
4%	The CRA catches those who cheat on their taxes	49%
3%	The CRA makes the process of filing my business' taxes easy	58%
2%	The CRA provides enough information to meet your business tax obligations	58%
<-1%	The CRA processes my business' tax returns in a timely manner	68%
-1%	Information from the CRA arrives in time for my business	65%
-3%	The CRA works hard at helping Canadians with their tax and benefits matters	53%
-4%	I feel that the people at the CRA are trustworthy	57%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that account for most of the explained variance (helpfulness, fair treatment, capability of staff, benefiting Canadians, and ensuring access to benefits and tax credits) – 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 treats taxpayers fairly and ensures Canadians get the benefits and tax credits they are entitled to (52%, respectively) represent priority areas for improving the overall perceptions of the CRA. The model also demonstrates that the CRA performed much better on processing business tax returns in a timely manner (68%), information arriving in a timely manner (65%), and the ability to handle business information appropriately (64%); however, the importance of these attributes is relatively low.

Service model

The second 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 115. Key drivers of CRA performance ratings among SMEs – service factors

Derived importance	CRA performance $r^2 = 0.67$	Rating (% 8 – 10 score)
45%	The CRA's service was timely	65%
27%	The information I was given was easy to understand	68%
26%	The information I was given was complete	70%
19%	The CRA's service was easy to access	67%
-1%	The CRA representative was professional	67%
-2%	The CRA representative was courteous	66%
-6%	The CRA representative took time to understand my situation	64%
-8%	The information I was given was accurate	71%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were three attributes that accounted for most of the explained variance: timely service, ease of understanding, and complete information.

Timely service was by far the most important attribute identified among SME respondents, with nearly two-thirds (65%) providing a score of 8, 9, or 10, presenting a priority opportunity for improvement. Ease of understanding information was similarly positioned, with a relatively low performance score (68%) which suggests this should remain a relevant priority for CRA. With the highest performance rating (71%), respondents may expect accuracy of information from the CRA, suggesting performance in this area should remain a priority for the CRA.

Tax intermediaries (TIs)

Trust model

The first model was comprised of varied trust factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was moderate ($r^2 = 0.68$), explaining more than two-thirds of the outcome of overall performance scores.

Table 116. Key drivers of CRA performance ratings among TIs – trust factors

Derived importance	CRA performance $r^2 = 0.68$	Rating (% 8 – 10 score)
21%	The CRA works hard at helping Canadians with their tax and benefits matters	44%
14%	I feel that the people at the CRA are trustworthy	48%
14%	The CRA is helpful	43%
13%	The CRA works for the benefit of all Canadians	46%
10%	Information from the CRA arrives in time for my business clients	48%
10%	The CRA treats taxpayers fairly	44%
7%	The CRA provides enough information to meet your clients' tax obligations	48%
6%	The CRA makes the process of filing businesses taxes easy	47%
6%	The people at the CRA are capable of doing their job well	46%
6%	Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes	42%
4%	I can trust the CRA to do what is right	44%
1%	The CRA catches those who cheat on their taxes	44%
<1%	The CRA processes business tax returns in a timely manner	49%
-1%	Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to	45%
-5%	The CRA makes sure every Canadian is treated with the same respect and consideration	47%
-5%	I trust the CRA to handle my clients' information appropriately	52%

Bolded figures denote a significant variable

There were six attributes that accounted for most of the explained variance (working hard for Canadians, trustworthy staff, helpfulness, working for the benefit of all Canadians, information arrives in time, and fair treatment) – 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 continues to be a key theme among TIs, with two of the top three attributes squarely focused on being helpful.

Research results showed that trust in the CRA to handle their clients' information scored highest in terms of performance, with more than half of TI respondents providing a score of 8, 9 or 10. Not far behind, we saw that the CRA performed relatively well when it comes to processing business tax returns in a timely manner, suggesting these should not be priority areas in terms of improving the perceived overall performance of the Agency.

Service model

A second 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 ($r^2 = 0.55$), explaining more than half of the outcome of overall performance scores.

Table 117. Key drivers of CRA performance among TIs – service factors

Derived importance	CRA performance $r^2 = 0.55$	Rating (% 8 – 10 score)
35%	The CRA's service was timely	56%
23%	The CRA's service was easy to access	53%
23%	The CRA representative took time to understand my situation	53%
14%	The CRA representative was professional	60%
5%	The CRA representative was courteous	62%
5%	The information I was given was easy to understand	59%
-2%	The information I was given was accurate	61%
-3%	The information I was given was complete	58%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were three attributes that accounted for most of the explained variance: timely service, ease of access and the extent to which representatives took time to understand the situation.

The three service attributes that, by far, had the most importance were also the three attributes that performed the least well. While timely service was the most important attribute for tax intermediaries, less than 3 in 5 (56%) gave it a performance score of 8, 9, or 10. A similar trend was observed for ease of access to service, and the extent to which the representative took time to understand their situation (53%, respectively), with both scoring poorly on overall ranking, despite a high level of importance for overall performance ratings. These three attributes should be the main area of focus for the CRA moving forward.

Respondent profile

General population

Table P1. Survey completion language

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

Completion language	Unweighted total (n=2,400)	Weighted total (n=2,400)
English	78%	79%
French	22%	21%

Table P2. Gender

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

Gender	Unweighted total (n=2,400)	Weighted total (n=2,400)
Male	49%	48%
Female	49%	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%	10%
25-34	7%	17%
35-49	16%	24%
50-64	26%	26%
65 or older	46%	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	5%	3%
Prince Edward Island	1%	1%
Newfoundland and Labrador	2%	1%
Yukon	<1%	<1%
Northwest Territories	<1%	<1%
Nunavut	<1%	<1%

Table P5. Education

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

Education	Unweighted total (n=2,400)	Weighted total (n=2,400)
Grade 8 or less	1%	1%
Some high school	7%	5%
High school diploma or equivalent	19%	19%
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	8%	7%
Bachelor's degree	22%	22%
Post graduate degree above bachelor's level	16%	18%
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	81%	75%
India	2%	3%
United States	1%	1%
England	1%	1%
Germany	1%	1%
United Kingdom	1%	1%
Philippines	1%	1%
Pakistan	1%	1%
China	1%	1%
Mexico	1%	1%
Nigeria	1%	1%
France	1%	1%
Italy	1%	<1%
Ukraine	<1%	1%
Haiti	<1%	<1%
Poland	<1%	<1%
Algeria	<1%	<1%
Jamaica	<1%	<1%
Netherlands	<1%	<1%
Scotland	<1%	<1%
Iran	<1%	<1%
Brazil	<1%	<1%
Trinidad and Tobago	<1%	<1%
Colombia	<1%	<1%
Romania	<1%	<1%
Sri Lanka	<1%	<1%
Ireland	<1%	<1%
Portugal	<1%	<1%
South Africa	<1%	<1%
Morocco	<1%	<1%
Other	5%	8%
Prefer not to say	1%	2%

Table P7. Length of time living in Canada

Base: (General population) Respondents who were not born in Canada (n=444)

Time living in Canada	Unweighted total (n=444)	Weighted total (n=571)
Less than 1 year	5%	9%
At least one year, but less than five years	12%	21%
At least five years, but less than 10 years	6%	8%
10 years or more	77%	62%
Prefer not to answer	-	-

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	31%	43%
Working part-time, that is, less than 35 hours per week	5%	8%
Self-employed	7%	8%
Unemployed, but looking for work	3%	5%
A student attending school full-time	1%	3%
Retired	47%	27%
Not in the workforce	4%	4%
Other	1%	1%
Don't Know/Refused	1%	1%

Table P9. Primary source of income

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

Income source	Unweighted total (n=2,400)	Weighted total (n=2,400)
Paid by an employer	33%	49%
Business owner or partner – sole proprietor	4%	6%
Business owner or partner – corporation	4%	4%
Investment income	7%	5%
Private or corporate pension	11%	6%
Government pension	32%	18%
Benefits	1%	2%
Spousal/child/parent support	2%	3%
Other	2%	2%
No source of income	1%	3%
Don't Know/Refused	3%	3%

Table P10. Approximate annual business revenue

Base: (General population) Respondents who are business owners or partners (n=193)

Annual revenue	Unweighted total (n=193)	Weighted total (n=232)
Under \$30,000	20%	22%
\$30,000 to under \$500,000	54%	54%
\$500,000 to under \$1,000,000	8%	6%
\$1,000,000 to under \$4,000,000	7%	9%
\$4,000,000 to under \$10,000,000	3%	2%
Don't Know/Refused	8%	8%

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	8%	8%
\$20,000 to under \$40,000	15%	13%
\$40,000 to under \$60,000	14%	12%
\$60,000 to under \$80,000	12%	11%
\$80,000 to under \$100,000	11%	12%
\$100,000 to under \$120,000	8%	9%
\$120,000 to under \$150,000	6%	7%
\$150,000 or over	14%	17%
Don't Know/Refused	12%	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	3%	4%
Non-Indigenous	96%	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	17%	16%
Respondents without a disability	82%	83%
Don't know	1%	<1%
Prefer not to say	1%	1%

Table P14. First learned and still spoken official language

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

Preferred official language	Unweighted total (n=2,400)	Weighted total (n=2,400)
English	74%	74%
French	24%	24%
Prefer not to say	2%	2%

Small / medium enterprises (SMEs)

Table P15. Survey completion language

Base: (SMEs) All respondents (n=803)

Completion language	Total (n=803)
English	82%
French	18%

Table P16. Region

Base: (SMEs) All respondents (n=803)

Region	Total (n=803)
British Columbia	15%
Alberta	10%
Saskatchewan	2%
Manitoba	3%
Ontario	36%
Quebec	23%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	<1%
Newfoundland and Labrador	1%
Yukon	3%
Northwest Territories	<1%
Nunavut	<1%
National operation	-
Prefer not to say	<1%

Table P17. Number of employees (self-included)

Base: (SMEs) All respondents (n=803)

Number of employees	Total (n=803)
1	30%
2 to 4	26%
5 to 19	14%
20 to 49	14%
50 to 99	13%
100 or more	2%

Table P18. Approximate annual business revenue

Base: (SMEs) All respondents (n=803)

Annual revenue	Total (n=803)
Under \$30,000	14%
\$30,000 to under \$500,000	34%
\$500,000 to under \$1,000,000	12%
\$1,000,000 to under \$4,000,000	10%
\$4,000,000 to under \$10,000,000	10%
\$10,000,000 to under \$20,000,000	12%
\$20,000,000 to under \$50,000,000	5%
\$50,000,000 to under \$250,000,000	2%
Mean	\$7,300,000

Table P19. Business type

Base: (SMEs) All respondents (n=803)

Business type	Total (n=803)
A sole proprietorship	71%
An incorporated business	14%
A partnership	12%
A cooperative	2%
A non-profit organization	1%
A registered charity	<1%
A trust	<1%

Table P20. Involvement in business decision making

Base: (SMEs) All respondents (n=803)

Business involvement	Total (n=803)
Tax-related matters	100%
Bookkeeping	74%
GST/HST preparation	73%
Payroll	71%

Table P21. Position within the business

Base: (SMEs) All respondents (n=803)

Position within the business	Total (n=803)
President/CEO/owner	70%
Chief financial officer/comptroller	10%
Accountant	7%
Manager	6%
Financial officer	3%
Payroll manager/officer	2%
Bookkeeper	1%

Table P22. Gender

Base: (SMEs) All respondents (n=803)

Gender	Total (n=803)
Male	57%
Female	42%
Other gender identity	<1%
Prefer not to say	<1%

Table P23. Age

Base: (SMEs) All respondents (n=803)

Age	Total (n=803)
18-24	2%
25-34	15%
35-49	50%
50-64	23%
65 or older	9%
Prefer not to say	1%

Table P24. Industry or sector of business operation (responses of at least 1%)

Base: (SMEs) All respondents (n=803)

Industries and sectors	Total (n=803)
Manufacturing	13%
Finance and insurance	12%
Retail trade	12%
Professional, scientific and technical services	12%
Construction	8%
Arts, entertainment and recreation	6%
Transportation and warehousing	4%
Accommodation and food services	4%
Educational services	3%
Wholesale trade	3%
Health care and social assistance	3%
Agriculture, forestry, fishing and hunting	2%
Real estate, rental and leasing	2%
Administrative and support	2%
Management of companies and enterprises	2%
Utilities	1%
Information and cultural industries	1%
Personal services industry	1%
Computer Science	1%
Other	1%
Prefer not to say	2%

Table P25. Length of time that business has been in operation

Base: (SMEs) All respondents (n=803)

Length of time in operation	Total (n=803)
Less than one year	2%
1 to 2 years	7%
3 to 5 years	27%
6 to 10 years	28%
Over 10 years	35%
Prefer not to say	<1%

Table P26. Indigenous status

Base: (SMEs) All respondents (n=803)

Indigenous status	Total (n=803)
Indigenous	10%
Non-Indigenous	88%
Prefer not to say	2%

Table P27. Disability status

Base: (SMEs) All respondents (n=803)

Disability status	Total (n=803)
Respondents with a disability	12%
Respondents without a disability	86%
Don't know	1%
Prefer not to say	1%

Table P28. First learned and still spoken official language

Base: (SMEs) All respondents (n=803)

Preferred official language	Total (n=803)
English	80%
French	20%
Prefer not to say	<1%

Tax intermediaries (TIs)

Table P29. Survey completion language

Base: (TIs) All respondents (n=803)

Completion language	Total (n=803)
English	84%
French	16%

Table P30. Region

Base: (TIs) All respondents (n=803)

Region	Total (n=803)
British Columbia	14%
Alberta	12%
Saskatchewan	3%
Manitoba	4%
Ontario	34%
Quebec	23%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	<1%
Yukon	2%
Northwest Territories	-
Nunavut	1%
National operation	-
Prefer not to say	-

Table P31. Number of employees (self-included)

Base: (TIs) All respondents (n=803)

Number of employees	Total (n=803)
1	12%
2 to 4	16%
5 to 19	22%
20 to 49	20%
50 to 99	19%
100 or more	11%

Table P32. Tax-related work done on behalf of small business clients

Base: (TIs) All respondents (n=803)

Tax-related work on behalf of business clients	Total (n=803)
Accounting	66%
Payroll	49%
Tax preparation	46%
Bookkeeping	39%
Financial planning/statements	1%
Consultation	1%
Marketing/sales	<1%
Insurance	<1%
Real estate/property investment	<1%
Pension fund establishment/ retirement planning	<1%
Other	1%
Prefer not to say	6%

Table P33. Length of time that business has been in operation

Base: (TIs) All respondents (n=803)

Length of time in operation	Total (n=803)
Less than one year	3%
1 to 2 years	8%
3 to 5 years	27%
6 to 10 years	23%
Over 10 years	37%
Prefer not to say	2%

Table P34. First learned and still spoken official language

Base: (TIs) All respondents (n=803)

Preferred official language	Total (n=803)
English	80%
French	19%
Prefer not to say	<1%

Research Methodology

Overview

Two surveys were administered including a telephone survey with individual taxpayers, and an online survey with small and medium-sized businesses (SMEs) as well as tax intermediaries (TIs).

A telephone survey with a random sample of 2,400 respondents was conducted between November 27, 2024, to December 30, 2024. 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 803 small and medium-sized businesses and 803 tax intermediaries was conducted between November 27, 2024, to January 22, 2025. 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 has 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) 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 13 English and 8 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%	169	7.0%
Region – Quebec	23.0%	550	22.9%	550	22.9%	528	22.0%
Region – Ontario/Nunavut	38.7%	800	33.3%	800	33.3%	928	38.7%
Region – Prairies/NWT	17.6%	480	20.0%	480	20.0%	434	18.1%
Region – BC/Yukon	14.0%	310	12.9%	310	12.9%	342	14.2%
Gender – Male	48.8%	1,171	48.8%	1,185	49.4%	1,147	47.8%
Gender – Female	51.2%	1,229	51.2%	1,187	49.5%	1,226	51.1%
Age – 18-24	10.1%	242	10.1%	61	2.5%	243	10.1%
Age – 25-34	16.6%	398	16.6%	175	7.3%	397	16.6%
Age – 35-49	24.2%	581	24.2%	385	16.0%	570	23.7%
Age – 50-64	25.5%	612	25.5%	634	26.4%	614	25.6%
Age – 65+	23.6%	566	23.6%	1,115	46.5%	545	22.7%

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	185,530
Total invalid numbers	86,908
B. Total unresolved numbers (U)	79,877
No answer/answering machine	79,877
C. In-scope non-responding units (IS)	16,253
Language barrier	480
Incapable of completing (ill/deceased)	248
Callback (respondent not available)	4,062
Refusal	11,060
Termination	403
D. Responding units (R)	2,492
Quota full/not completed	52
Completed interviews	2,400
NQ – under 18 years of age	30
NQ – refused province	10
Rounded response rate: $R \div (U + IS + R) = 2,571 \div (61,742 + 15,359 + 2,571)$	2.5
Incidence	96.3

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, 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 20 English and 18 French pre-tests were completed across both audiences, specifically involving 7 SME respondents and 31 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 27, 2024, to January 22, 2025. 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 1,606 surveys were submitted by respondents (803 SMEs and 803 Tax Intermediaries). The survey required a mean average of approximately 13 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%	53	7%
Quebec	185	23%	185	23%
Ontario (Nunavut)	270	34%	290	36%
Western Canada	265	33%	249	31%
Territories / National	25	3%	25	3%

Tax Intermediaries:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	55	7%
Quebec	185	23%	185	23%
Ontario (Nunavut)	270	34%	281	35%
Western Canada	265	33%	276	34%
Territories / National	25	3%	16	2%

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 employee	250	31%	244	30%
2-4	200	25%	211	26%
5-99	320	40%	332	41%
100+	30	4%	16	2%

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 2024

Canada Revenue Agency Annual Corporate Research – 2024 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-Pierre 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) The CRA treats taxpayers fairly
- l) I trust the CRA to handle my personal information appropriately
- m) The CRA catches those who cheat on their taxes
- n) The CRA makes sure every Canadian is treated with the same respect and consideration
- o) Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes
- p) Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to

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 2022, or this year for the income you earned in 2023.

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 – A registered savings account such as First home savings account, RRSP, TFSA, etc.
- 05 – Canada Child Benefit
- 06 – Disability tax credit
- 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 D-7]

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

D-7. [ASK ONLY IF YES AT D1] 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 you use?

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-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 is fair in deciding whose taxes to audit.
- e) The CRA holds itself accountable for the written information it provides.
- f) 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)

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 2023 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 – \$150,000 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. Which official language did you first learn and still speak?

[PERMIT ONE CODE ONLY]

01 – English

02 – French

99 – [DO NOT READ] Prefer not to say

PG-15. 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 – 2024
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 makes sure every Canadian is treated with the same respect and consideration
- o) Canadians can count on the CRA because it makes sure everyone pays their fair share of taxes
- p) Canadians can count on the CRA because it makes sure everyone gets the benefits and tax credits they are entitled to

[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-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

- 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]** Helping a client with their personal taxes (e.g., filing, getting a refund, making a payment, submitting documents CRA had requested, etc.)
- 07 – Payroll
- 08 – GST/HST
- 09 – **[TI ONLY]** Interacting with CRA on behalf of a charity or non-profit
- 10 – **[TI ONLY]** Interacting with CRA on behalf of an estate or trust
- 11 – Other (please specify)_____]
- 99 – I can't recall

D-5. [IF TAX INTERMEDIARIES DO NOT ASK IF D2 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:** 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:** 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 is fair in deciding whose taxes to audit.
- g) The CRA offers online services that meet your needs.
- h) 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)

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-5. Which official language did you first learn and still speak?

[PERMIT ONE CODE ONLY]

01 – English

02 – French

99 – Prefer not to 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.