



Canada Revenue
Agency

Agence du revenu
du Canada

2025-2026 CRA Annual Corporate Research – Quantitative Phase

Final Report

Prepared for the Canada Revenue Agency

Supplier name: Quorus Consulting Group Inc.

Contract #: CW2420149

Contract Amount (incl. HST): \$163,385.91

Award date: October 1, 2025

Delivery date: March 2026

Registration number: POR 023-25

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Supplier name: Quorus Consulting Group Inc.
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This public opinion research report presents the results of a quantitative study conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. The quantitative study was conducted through two data collection phases, an online survey with the general public administered between November 18 and December 15, 2025, and an online survey with representatives from small and medium sized businesses as well as tax intermediaries administered between November 18, 2025, and January 19, 2026.

Cette publication est aussi disponible en français sous le titre : Recherche d'entreprise annuelle de l'ARC de 2025-2026 – Quantitative.

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For more information on this report, please contact the Canada Revenue Agency at: cra-arc.media@cra-arc.gc.ca.

101 Colonel By Drive
Ottawa, Ontario K1A 0K2
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Catalogue Number: Rv4-126/2026E-PDF

International Standard Book Number (ISBN): 978-0-660-97910-6

Related publications (registration number:)

Catalogue Number: Rv4-126/2026F-PDF (Final report, French)

ISBN: 978-0-660-97911-3

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Table of Contents

Executive Summary	7
Research Purpose and Objectives	7
Target Populations	8
Research Methodology	9
Key Findings	10
Detailed Results	18
Research Purpose and Objectives	18
Target Populations	19
Quantitative Research Findings	20
Perceptions of the CRA	20
General population	20
Trust in the CRA	25
Helpfulness of the CRA	27
Information and privacy	29
Equality and equity	30
Openness and transparency	33
Artificial intelligence	35
Small and medium enterprises (SMEs)	37
Trust in the CRA	40
Helpfulness of the CRA	42
Information and privacy	44
Equality and equity	45
Openness and transparency	46
Artificial intelligence	48
Tax intermediaries (TIs)	50
Trust in the CRA	53
Helpfulness of the CRA	54

Information and privacy	56
Equality and equity	57
Openness and transparency	59
Artificial intelligence	60
Tax filing	61
General population	61
Small / medium enterprises (SMEs).....	68
Tax intermediaries (TIs)	72
Interaction with the CRA.....	73
General population	73
Interaction within the last 12 months	73
Reason for most recent interaction	76
Service satisfaction.....	78
Small / medium enterprises (SMEs).....	83
Interaction within the last 12 months	83
Reason for most recent interaction	85
Service satisfaction.....	87
Tax intermediaries (TIs)	91
Interaction within the last 12 months	91
Reason for most recent interaction	93
Service satisfaction.....	94
Service delivery	98
General population	98
Service statements	98
Registered for online services	99
Small / medium enterprises (SMEs).....	101
Confidence without external assistance	101
Contact preferences when dealing with the CRA.....	102
Confidence resolving a tax disagreement	107

Service statements	109
Registered for online services	111
Business tax processes	113
Use of and satisfaction with tax-related information on Canada.ca	115
Tax filing burden	117
Tax intermediaries (TIs)	119
Contact preferences when dealing with the CRA	119
Confidence resolving a tax disagreement	122
Service statements	123
Registered for online services	124
Use of and satisfaction with tax-related information on Canada.ca	127
Tax filing burden	128
Attitudes towards tax compliance	131
General population	131
Fairness	131
Catching tax cheaters	132
Perceptions of tax cheating	135
Severity of tax avoidance and cheating	139
Small / medium enterprises (SMEs)	143
Fairness	143
Catching tax cheats	145
Perceptions of tax cheating	150
Severity of tax avoidance and cheating	153
Tax intermediaries (TIs)	156
Taxes and services received	156
Catching tax cheats	157
Severity of tax avoidance and cheating	162
Key drivers of CRA performance ratings	165
General population	166

Small / medium enterprises (SMEs).....	168
Tax intermediaries (TIs)	170
Respondent profile	173
General population	173
Small / medium enterprises (SMEs).....	179
Tax intermediaries (TIs)	185
Research Methodology	188
Appendices.....	200
General Population Questionnaire	200
SMEs / TIs Questionnaire	220

Executive Summary

Quorus Consulting Group Inc.
 Contract Number: CW2420149
 POR Registration Number: 023-25
 Contract Award Date: October 1, 2025
 Contracted Cost: \$163,385.91

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. An additional in-depth review of the methodology was conducted in 2025, with updates reflecting the latest evolution in corporate priorities, tax-related themes, and advancements in technology. In addition to modified contents, a methodological change was made to shift the survey component with the general population from telephone to online moving forward.

For 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;
- comfort and acceptance around the use of artificial intelligence (AI); 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 (Canadians):** 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=40).

Research Methodology

The following data collection modes were used to complete this research:

- An online survey entailing a random sample of 2,591 adult Canadians 18 years of age or older was conducted from November 18, 2025, to December 15, 2025. 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 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 14 minutes on average to complete. A sample of 2,591 respondents engenders an overall margin of error of +/- 1.9 percentage points, 19 in 20 times. As this involved probability sampling 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 801 small and medium-sized businesses and 805 tax intermediaries was conducted from November 18, 2025, to January 19, 2026. Data collection quotas were established by region to ensure a representative sampling. The survey required 11 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

When asked to provide a ranking for the performance of the government of Canada, 18% of Canadians rated overall performance as good² increasing to 25% of SME respondents and 29% of TI respondents. Performance rankings were slightly higher for the CRA specifically, with 21% of Canadians rating overall performance as good, increasing to 27% of surveyed SMEs and 32% of TIs.

Overall rankings among the general population were primarily driven by responsiveness when being contacted (23%), while customer service was a key consideration cited among SMEs (39% – poor; 27% – good) and TIs (28% – poor; 25% – good).

Trust in the CRA

Across each audience respondents were most likely to strongly agree that people at the CRA are trustworthy (35% – Canadians; 41% – SMEs; 42% – TIs), while strong agreement was lowest when asked whether the CRA can be trusted to do what is right (26% – Canadians; 34% – SMEs; 40% – TIs).

When evaluating high trust index scores³, results were generally consistent across each audience (31% – Canadians; 30% – SMEs; 34% – TIs). However, average scores increased from 5.9/10 among Canadians to 6.2 for SMEs, and 6.5 for TIs. The combined trust index score for all three audiences was 6.2.

Helpfulness of the CRA

Across each audience respondents were most likely to strongly agree that the CRA makes the process of filing taxes easy⁴ (32% – Canadians; 35% – SMEs; 41% – TIs), followed by agreement that the CRA is helpful (25% – Canadians; 34% – SMEs; 40% – TIs). Fewer agreed that the CRA ensures everyone pays their fair share of taxes (19% – Canadians; 30% – SMEs; 40% – TIs).

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

³ The trust index calculation is described in the detailed results section in the report.

⁴ Canadians: filing my taxes; SMEs: filing my business' taxes; TIs: filing businesses taxes.

Information and privacy

Respondents were just as likely to report high trust in the CRA when it comes to handling information appropriately⁵ (42% – Canadians; 48% – SMEs; 47% – TIs) as they were to feel that they keep their personal information safe (41% – Canadians; 49% – SMEs; 51% – TIs).

Equality and equity

Across each audience respondents were most likely to agree that those found guilty of tax cheating should face equal penalties no matter who they are (60% – Canadians; 62% – SMEs; 58% – TIs), followed by agreement that the CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary (43% – Canadians; 56% – SMEs; 51% – TIs).

Fewer agreed that the CRA treats taxpayers fairly (24% – Canadians; 33% – SMEs; 40% – TIs) and is fair in deciding whose taxes to audit (17% – Canadians; 32% – SMEs; 42% – TIs). Nearly a third of Canadians (32%) were unsure of the extent to which the CRA is fair in deciding whose taxes to audit, suggesting the existence of a knowledge gap and opportunities for communications strategies.

Openness and transparency

Agreement was just as strong when it comes to the CRA holding itself accountable for the written information it provides (32% – Canadians; 41% – SMEs; 46% – TIs) as it was for believing that the CRA supports making government products and client service accessible for everyone (29% – Canadians; 42% – SMEs; 42% – TIs).

Fewer agreed that the CRA is transparent with how it pursues those who might owe taxes (11% – Canadians; 23% – SMEs; 36% – TIs).

Artificial intelligence

When asked to provide their level of trust in the accuracy of tax-related information that a CRA-developed artificial intelligence tool would provide, 12% of Canadians expressed a high level of trust, increasing to 24% of SMEs and 35% of TIs.

⁵ Canadians: my personal information; SMEs: my business information; TIs: my business clients' information.

Tax filing

More than 9 in 10 Canadians (94%) specified that they had sent in a personal income tax return in the past year, with 58% receiving assistance to complete it (among which 83% sought help from a professional; 13% from friends or family). Most tax filers (87%) filed their income tax return online, while 4% filed via mail. Few Canadians who filed their income tax on their own (12%) indicated they'd be likely to rely on AI generated responses to online searches for tax-related information.

Canadian SMEs were most likely to utilize a combination of in-house and external services to file their business income taxes (39%), followed by external services exclusively (33%), while 27% exclusively utilized in-house resources. When it comes to tax planning, 37% used a combination approach, 34% used in-house resources exclusively, while 26% used external services exclusively.

Roughly half of respondents across each audience were highly satisfied with their latest tax filing experience (50% – Canadians; 55% – SMEs; 48% – TIs). Nearly 3 in 5 Canadians (57%) strongly agreed that they are confident in their abilities to complete their taxes correctly.

Interaction with CRA

Interaction within the last 12 months

When asked whether they had had any direct interaction with the CRA in the last 12 months, 44% of Canadians indicated they had, increasing to 56% among SMEs and 75% of TIs. Across each audience respondents were most likely to have interacted over the phone (50% – Canadians; 48% – SMEs; 50% – TIs), followed by interaction through the CRA's secure tax portal⁶ (32% – Canadians; 32% – SMEs; 16% – TIs).

Reason for most recent interaction

Across each audience the most common reasons for contact were related to the CRA's secure tax portal⁶ (35% – Canadians; 37% – SMEs; 31% – TIs), followed by interactions related to the taxes being filed⁷ (31% – Canadians; 33% – SMEs; 27% – TIs).

⁶ Canadians: My Account; SMEs: My Business Account; TIs: Represent a Client.

⁷ Canadians: personal income tax; SMEs: business taxes; TIs: business taxes.

Service satisfaction

Among those who interacted with the CRA in the past 12 months, of the service-related statements presented, respondents were most likely to agree that the CRA representative was courteous (61% – Canadians; 69% – SMEs; 58% – TIs) and professional (58% – Canadians; 65% – SMEs; 59% – TIs).

Agreement levels were lowest when asked whether the service was timely (36% – Canadians; 42% – SMEs; 46% – TIs) and easy to access (34% – Canadians; 43% – SMEs; 47% – TIs).

When evaluating high service satisfaction index scores, results were identical across each audience (with 42% giving high agreement scores, respectively). However, average scores increased from 6.5 among Canadians to 7.1 for SMEs, and 7.0 for TIs. The combined service satisfaction index score for all three audiences was 6.9.

When asked if the CRA had successfully met their needs during their most recent interaction, 69% of Canadians felt they got what they needed, increasing to 77% among SMEs and 83% among TIs.

When comparing customer service at the CRA to that of financial institutions, 43% of Canadians, 49% of SMEs and 48% of TIs felt that the CRA's service was about the same. Fewer felt the CRA provided better service in comparison (14% – Canadians; 19% – SMEs; 33% – TIs).

Service delivery

Confidence without external assistance

When asked to provide their level of confidence in their business' ability to handle their taxes without outside help, more than a quarter of SMEs (27%) expressed a high level of confidence, while 41% expressed a low level of confidence (scores of 1 – 3).

Contact preferences when dealing with the CRA

When requiring basic information from the CRA, the top method of contact preferences were visiting the tax pages of Canada.ca (45% among SMEs and 31% among TIs) and contacting the CRA by telephone (16% among SMEs and 21% among TIs).

When clarification is required on information sent by the CRA, telephone was selected as the most preferred means for both audiences: 46% among SMEs and 40% among TIs.

The telephone is again the strong favourite if assistance would be required on a personal tax matter (43% among SMEs and 38% among TIs).

Confidence resolving a tax disagreement

When asked how confident they feel that any potential disagreements with the CRA would be resolved, 33% of SMEs were very confident, increasing to 42% among TIs.

Additionally, 34% of SMEs were very confident that the CRA's process would be conducted fairly in the event there was a disagreement over their business taxes compared to 46% of TIs.

Service delivery

Across each audience respondents were most likely to strongly agree that when contacting the CRA by telephone, they were able to get service in the official language of their choice (65% – Canadians; 72% – SMEs; 62% – TIs).

Fewer agreed when asked whether they knew how to access the tax benefits and credits they are entitled to⁸, with 29% of Canadians agreeing, increasing to 38% among SMEs and 55% among TIs.

When it comes to services offered by the CRA, agreement was higher that the CRA offers online services that meet their needs (39% among SMEs and 50% among TIs), with slightly lower agreement for feeling well-informed about the services the CRA has to offer (37% among SMEs and 47% among TIs).

Registered for online services

More than 4 in 5 Canadians (82%) said that they are registered for CRA's My Account service. Among businesses, 72% reported being registered with the CRA's My Business Account service. Among TIs, 72% were registered with CRA's Represent a Client online service.

Business tax processes

More than two-fifths of SMEs (43%) had dedicated staff to deal with the CRA on behalf of the organization.

⁸ Canadians: they are entitled to; SMEs: their business is entitled to; TIs: their clients are entitled to.

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

Sizeable proportions among both the SME (80%) and TI (89%) segments had previously visited the Canada.ca website for tax-related information. Roughly half of respondents agreed that the website provided them with the information they needed (47% – SMEs; 52% – TIs), with slightly fewer agreeing that the information was easy to understand (41% – SMEs; 49% – TIs) and easy to find (36% – SMEs; 50% – TIs).

Tax filing burden

More than a third of respondents strongly agreed that they spent less time searching for information to meet business tax obligations over the past year (35% – SMEs; 38% – TIs). SMEs were less likely to agree that the CRA takes their needs into account when developing new products and services (30% compared to 43% of TIs) and that new products and services are in line with the realities of conducting business (29% compared to 40% of TIs).

Roughly a quarter of respondents indicated they found meeting their business tax filing obligations⁹ as being very burdensome (25% among SMEs and 28% among TIs).

Attitudes towards tax compliance

Fairness

Most respondents believed Canadians¹⁰ paid too much in taxes relative to the services received from governments (64% – Canadians; 55% – SMEs; 49% – TIs).

Catching tax cheaters

Nearly a third of businesses (31%) and TIs (30%) felt that business tax cheating was common in Canada.

When asked to rate the level of effort put forth by the CRA to reduce business tax cheating in Canada, 43% of SMEs felt the CRA put forth the right amount of effort, increasing to 49% among TIs. More than a quarter of businesses (27%) and TIs (28%) felt the CRA was putting forth too little effort. Of note, more than a quarter of businesses (27%) and one in 10 TIs (10%) indicated they did not know.

⁹ SMEs: their business tax filing obligations; TIs: their clients' business tax filing obligations.

¹⁰ SMEs and TIs: Canadian businesses.

Nearly one in five Canadians felt it was very likely that tax cheaters would be caught by the CRA (17%). When it comes to business tax cheating, roughly a third of SMEs felt it was very likely that tax cheaters would be caught (30%), increasing to 36% among TIs.

Across each audience, the likelihood to report tax cheaters increased when comparing a situation involving a suspected tax cheater (17% – Canadians; 27% – SMEs; 36% – TIs) to one where they knew for certain that they were tax cheating¹¹ (29% – Canadians; 47% – SMEs; 44% – TIs).

Perceptions of tax cheating

When evaluating a series of statements related to tax cheating, respondents across each audience were most likely to strongly agree that tax cheating reduces money available for essential services¹² (64% – Canadians; 61% – SMEs; 50% – TIs). Slightly fewer SMEs and TIs agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage (55% compared to 46% among TIs). Nearly a third of Canadians (30%) strongly agreed that given the opportunity, most people would hide income to avoid paying taxes.

Among the general population, 72% of respondents strongly agreed that rich people have an easier time tax cheating than middle class Canadians, while 58% 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

When asked to rate a series of tax avoidance behaviours, respondents across each audience were most likely to consider filing false claims for tax benefit programs to be serious cheating (80% – Canadians; 80% – SMEs; 64% – TIs).

When evaluating a series of tax avoidance recovery efforts, each audience was most likely to agree that it was important that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets (69% – Canadians; 63% – SMEs; 53% – TIs).

Nearly two-thirds of general population respondents strongly agreed it was important for the CRA to reach out and educate Canadians on their tax obligations (65%).

¹¹ SMEs and TIs: business tax cheaters.

¹² Canadians: income tax cheaters; SMEs and TIs: business tax cheaters.

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 21, 2026
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. An additional in-depth review of the methodology was conducted in 2025, with updates reflecting the latest evolution in corporate priorities, tax-related themes, and advancements in technology. In addition to modified contents, a methodological change was made to shift the survey component with the general population from telephone to online moving forward.

For 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.
- 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 employees¹³. Participants included the business decision-makers or individuals involved in decisions related to 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. Across all audiences, 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.

¹³ A small sample of businesses with 100 or more employees were included (n=40).

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 (18%) rated the overall performance as good (scores of 8 – 10), while a majority (56%) provided neutral scores (scores of 4 – 7). Roughly a quarter of Canadians (24%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 5.3, representing a neutral score.

Table 1. Overall performance of the Government of Canada

Base: (General population) All respondents (n=2,591)

Overall Rating	Total (n=2,591)	ATL (n=276)	QC (n=562)	ON/ NU (n=886)	MB/ SK (n=183)	AB/ NWT (n=320)	BC/ YK (n=364)	18 – 24 (n=57)	25 – 34 (n=348)	35 – 49 (n=626)	50 – 64 (n=690)	65+ (n=870)
8-10 (Good)	18%	22%	14%	19%	14%	16%	20%	8%	8%	13%	24%	27%
4-7 (Neutral)	56%	57%	66%	51%	60%	50%	56%	60%	65%	55%	48%	55%
1-3 (Poor)	24%	20%	16%	28%	23%	34%	22%	29%	22%	30%	27%	17%
Don't know	2%	1%	3%	2%	3%	<1%	2%	3%	4%	1%	1%	1%
Mean	5.3	5.8	5.6	5.2	5.3	4.8	5.6	4.7	5.2	4.9	5.4	6.0

G1. 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 differences in terms of average Government of Canada performance scores included:

- Average performance scores were higher in Atlantic Canada (5.8), Quebec (5.6), British Columbia (5.6), Manitoba or Saskatchewan (5.3), and Ontario (5.2) compared to those living in Alberta (4.8).
- Women provided higher average scores compared to men (5.6 vs 5.1).
- Those aged 65 years or older (6.0) provided higher scores on average compared to those aged 18 to 24 (4.7), 25 to 34 (5.2), 35 to 49 (4.9), and 50 to 64 years old (5.4).
- Canadians with a university education (5.6) provided higher scores compared to those with a high school (4.8), or trade school or college education (5.2).

- Those without a disability provided higher average scores compared to those who self-identify as having a disability (5.4 vs 5.0).
- Non-Indigenous respondents provided a higher average score compared to Indigenous respondents (5.4 vs 4.8).
- Retired Canadians (5.9) were more likely to rate the government of Canada favourably compared to those who were self-employed (5.3), those working part-time (5.3), or full-time (5.1), or unemployed Canadians (5.1).
- Views were more favourable among those whose primary official language was French compared to English (5.6 vs 5.3).
- Those born outside of Canada provided higher scores on average compared to those born in Canada (5.9 vs 5.3).

Canadians were then asked to rank the CRA's overall performance on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. More than a fifth of respondents (21%) rated the CRA's performance as good (scores of 8 – 10), while more than half (53%) provided neutral scores (scores of 4 – 7). A fifth of Canadians (20%) described overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 5.6 for Canadians, representing a neutral score.

Table 2. Overall performance of the CRA

Base: (General population) All respondents (n=2,591)

Overall Rating	Total (n=2,591)	ATL (n=276)	QC (n=562)	ON/ NU (n=886)	MB/ SK (n=183)	AB/ NWT (n=320)	BC/ YK (n=364)	18 – 24 (n=57)	25 – 34 (n=348)	35 – 49 (n=626)	50 – 64 (n=690)	65+ (n=870)
8-10 (Good)	21%	22%	23%	22%	20%	16%	20%	30%	20%	18%	23%	21%
4-7 (Neutral)	53%	54%	54%	50%	59%	54%	58%	38%	55%	53%	52%	56%
1-3 (Poor)	20%	20%	16%	23%	17%	25%	18%	20%	18%	24%	20%	19%
Don't know	5%	5%	7%	5%	3%	5%	4%	12%	7%	5%	5%	3%
Mean	5.6	5.6	5.9	5.5	5.7	5.0	5.6	5.9	5.6	5.3	5.6	5.6

G2. How would you rate the overall performance of the Canada Revenue Agency (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), Manitoba or Saskatchewan (5.7), British Columbia (5.6), Atlantic Canada (5.6), and Ontario (5.5) were more likely to rate the CRA's performance positively compared to those living in Alberta (5.0).
- Unemployed Canadians (6.1), students (6.0), retired Canadians (5.7), or those working part-time (5.7) were more likely to rate the CRA favourably compared to those who were self-employed (5.1).
- Those born outside of Canada provided higher scores on average compared to those born in Canada (6.4 vs 5.4).
- Canadians who had no contact with the CRA over the past year provided higher scores on average compared to those who interacted with the CRA (5.8 vs 5.3).
- Respondents who recently contacted the CRA through the CRA's My Account service provided more favourable ratings compared to those whose contact took place over the phone (5.8 vs 4.9).

Respondents were then asked to explain why they provided their rating. Overall ratings were primarily driven by responsiveness when being contacted (23%), a perceived inefficient tax-filing process (18%), a lack of issues in dealing with the CRA (13%), poor customer service from call centres (9%), and a general dislike of paying taxes (8%).

Table 3. Reasoning for overall performance rating

Base: (General population) Respondents who provided a valid rating (n=2,467)

Reason for ranking	Total (n=2,467)	8 – 10 Good (n=540)	4 – 7 Neutral (n=1,389)	1 – 3 Poor (n=538)
Not responsive/long Wait times/difficult to contact	23%	8%	23%	39%
Complicated/inefficient/slow process	18%	6%	20%	26%
Doing a good job/never had an issue	13%	31%	12%	-
Poor customer service from call center	9%	1%	8%	19%
Collect too much tax/dislike paying taxes	8%	3%	7%	16%
Unfair policies/practices (general)	7%	3%	6%	14%
Poor quality of online services/website	7%	4%	7%	8%
Poor customer service (general)	6%	<1%	6%	10%
Good customer service (general)	5%	14%	4%	<1%
User-friendly online services/website	5%	12%	3%	<1%
Efficient tax-filing process	4%	12%	3%	-
Distrust the organization/lack of transparency	4%	<1%	3%	8%
Provide too few benefits/credits (general)	3%	<1%	4%	4%
There's always room for improvement	3%	5%	3%	<1%
Make mistakes/errors	2%	1%	2%	5%
Easy to contact/prompt/responsive	2%	7%	1%	<1%
Provide regular payments/returns	2%	7%	1%	<1%
Difficult to find information	2%	1%	2%	3%
Poor problem resolution	2%	<1%	1%	5%
Difficult to understand information/too complicated	2%	<1%	2%	2%
Easy to access and understand information	1%	5%	1%	-
Fair process/easy to meet deadlines	1%	4%	1%	-
Experienced problems (general)	1%	<1%	2%	2%
Security or privacy issues	1%	1%	1%	2%
Experienced problems with COVID-19 emergency benefits	1%	-	1%	2%
Experienced problems with pension	<1%	<1%	<1%	<1%
Other	3%	3%	3%	4%
Don't Know/Refused	19%	20%	22%	11%

G2a. Why do you rate the performance of the CRA as [RESPONSE FROM G2] out of 10?

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 (31%), had received good customer service (14%), described online services as user-friendly (12%), or experienced an efficient tax-filing process (12%).
- Canadians who provided a neutral score were the most likely to not provide a valid reason for their ranking (22%).
- Respondents who scored overall performance as poor tended to have experienced difficulties contacting the CRA (39%), an inefficient tax-filing process (26%), poor customer service from call centres (19%), described a general dislike of paying taxes (16%), unfair practices (14%), or poor customer service in general (10%).

Canadians were asked the extent to which they agreed that they would consider the CRA to be a good organization for a friend or family member to work for. They were asked to use a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Roughly a third of respondents (32%) strongly agreed (scores of 8 – 10) that the CRA is a good employer, while a similar proportion (33%) provided neutral scores (scores of 4 – 7). Fewer Canadians (13%) disagreed (scores of 1 – 3) that the CRA was a good organization to work for. These rankings resulted in an average score of 6.5 for Canadians, representing a neutral score.

Table 4. Perceptions of the CRA as an employer

Base: (General population) All respondents (n=2,591)

Agreement CRA is a good place to work	Total (n=2,591)	ATL (n=276)	QC (n=562)	ON/ NU (n=886)	MB/ SK (n=183)	AB/ NWT (n=320)	BC/ YK (n=364)	18 – 24 (n=57)	25 – 34 (n=348)	35 – 49 (n=626)	50 – 64 (n=690)	65+ (n=870)
8-10 (Agree)	32%	34%	35%	35%	32%	22%	28%	41%	31%	30%	33%	33%
4-7 (Neutral)	33%	36%	29%	32%	38%	38%	36%	23%	33%	32%	34%	35%
1-3 (Disagree)	13%	13%	10%	12%	12%	20%	12%	16%	11%	16%	14%	9%
Don't know	22%	16%	26%	21%	17%	21%	24%	20%	25%	22%	19%	22%
Mean	6.5	6.5	6.8	6.6	6.5	5.6	6.3	6.6	6.6	6.2	6.4	6.7

G12. I would consider the CRA to be a good organization for a friend or family member to work for. Please use a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.”

Notable subgroup differences in terms of average agreement scores included:

- Those living Quebec (6.8), Ontario (6.6), Atlantic Canada (6.5), Manitoba or Saskatchewan (6.5), and British Columbia (6.3) were more likely to agree that the CRA is a good place to work compared to those living in Alberta (5.6).
- Non-Indigenous respondents provided a higher average score compared to Indigenous respondents (6.5 vs 6.0).
- Students (7.6) were more likely to agree that the CRA is a good employer compared to those working part-time (6.6), full-time (6.3), or those who were self-employed (6.2).
- Those born outside of Canada provided higher scores on average compared to those born in Canada (7.4 vs 6.2).
- Average agreement was higher for those whose primary official language was French compared to English (6.7 vs 6.4).
- Canadians who had no contact with the CRA over the past year provided higher scores on average compared to those who interacted with the CRA (6.7 vs 6.3).

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.

More than a third of Canadians (35%) 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 (31%). Fewer felt that the CRA is working for the benefit of all Canadians (29%) and trust the CRA to do what is right (26%).

The highest average agreement score was noted for the statement “I feel that the people at the CRA are trustworthy” (6.2), while the lowest average rating was for whether respondents trust the CRA to do what is right (5.5). Overall, all trust metrics measured resulted in an average agreement score that was in the neutral range (between 4 – 7).

Table 5. Perceptions of trustworthiness

Base: (General population) All respondents (n=2,591)

Trust statements	8 – 10	4 – 7	1 – 3	DK	Mean
I feel that the people at the CRA are trustworthy. (G3c)	35%	44%	15%	6%	6.2
The people at the CRA are capable of doing their job well. (G3d)	31%	42%	17%	9%	6.1
The CRA works for the benefit of all Canadians. (G3b)	29%	43%	24%	4%	5.7
I can trust the CRA to do what is right. (G3a)	26%	45%	25%	4%	5.5

G3. 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?

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

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

When evaluating overall trust index scores, 31% have a high trust index score (scores of 8 – 10), while 50% have a neutral trust index score (scores of 4 – 7). Fewer respondents (18%) have a low-level trust index score (1 – 3). The trust index calculation resulted in an average trust index score of 5.9.

Table 6. Trust index calculations

Base: (General population) All respondents (n=2,591)

Trust Index Score	Total (n=2,591)	ATL (n=276)	QC (n=562)	ON/ NU (n=886)	MB/ SK (n=183)	AB/ NWT (n=320)	BC/ YK (n=364)	18 – 24 (n=57)	25 – 34 (n=348)	35 – 49 (n=626)	50 – 64 (n=690)	65+ (n=870)
8-10	31%	31%	36%	32%	30%	21%	28%	34%	32%	27%	30%	33%
4-<8	50%	49%	52%	46%	51%	54%	55%	45%	50%	50%	49%	52%
1-<4	18%	18%	11%	21%	19%	24%	16%	20%	17%	22%	19%	14%
Don't know	1%	2%	1%	1%	<1%	1%	1%	1%	1%	1%	1%	1%
Mean	5.9	5.9	6.4	5.8	5.8	5.3	5.9	6.0	6.0	5.6	5.9	6.2

Notable subgroup differences in trust index scores include:

- Respondents living in Quebec (6.4) had a higher average trust index score compared to those living in Atlantic Canada (5.9), British Columbia (5.9), Manitoba or Saskatchewan (5.8), Ontario (5.8), or Alberta (5.3).
- Canadians aged 65 years or older (6.2) had an average trust index score that was greater than those 35 to 49 (5.6) and 50 to 64 (5.9).
- Non-Indigenous respondents had a higher average score compared to Indigenous respondents (5.9 vs 5.5).
- Those whose primary official language was French had higher average scores compared to English speakers (6.4 vs 5.8).
- Unemployed (6.2) or retired Canadians (6.1) had a higher average trust index score compared to those who were working full-time (5.8), or those who were self-employed (5.5).
- Amongst those who had interacted with the CRA in the past 12 months, those whose purpose of recent contact with the CRA was related to their My Account service (5.9), general tax information (5.9), or their personal income tax (5.7) had a higher average score compared to those whose contact was related to an audit, dispute, or a review (5.0).
- Respondents born outside of Canada provided higher scores compared to those born in Canada (6.7 vs 5.7).
- Canadians who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.3) also tended to have higher average trust index scores compared to those who ranked overall performance as neutral (scores of 4 – 7) (6.0) or poor (scores of 1 – 3) (3.0).

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 a third of respondents strongly agreed that the CRA makes the process of filing taxes easy (32%), while 25% agreed that the CRA is helpful. Fewer agreed that the CRA ensures everyone pays their fair share of taxes (19%).

Table 7. Perceptions of helpfulness

Base: (General population) All respondents (n=2,591)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA makes the process of filing my taxes easy. (G3e)	32%	41%	22%	5%	5.9
The CRA is helpful. (G3f)	25%	46%	23%	6%	5.6
Canadians can rely on the CRA to make sure everyone pays their fair share of taxes. (G3j)	19%	42%	33%	6%	4.8

G3. 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?

Additional subgroup differences include 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 the process of filing taxes easy compared to those who had interacted with the CRA (6.1 vs 5.7).
- Canadians with a household income of under \$40,000 (6.3) were more likely to agree that the CRA makes the process of filing taxes easy compared to those earning \$80,000 to under \$150,000 (5.8), or \$150,000 or more (5.8).
- Those with a household income of under \$40,000 (6.0) were more likely to agree that the CRA is helpful compared to those earning \$40,000 to under \$80,000 (5.6), \$80,000 to under \$150,000 (5.4), or \$150,000 or more (5.3).
- Canadians living in Quebec rated the CRA more favourably on each helpfulness metric compared to those from other parts of the country:
 - The CRA makes the process of filing my taxes easy (6.5 QC vs 6.0 Atlantic region, 5.8 ON, 5.7 MB/SK, 5.3 AB, 5.8 BC)
 - The CRA is helpful (6.1 vs 5.5, 5.4, 5.6, 5.0, 5.5)
 - Canadians can rely on the CRA to make sure everyone pays their fair share of taxes (5.4 vs 4.8, 4.8, 4.9, 4.3, 4.5)
- Non-Indigenous respondents were more likely to agree with the following metrics compared to Indigenous respondents:
 - The CRA is helpful (5.6 vs 5.1)
 - Canadians can rely on the CRA to make sure everyone pays their fair share of taxes (4.9 vs 4.2)

- Those without a disability were more likely to agree that the CRA makes the process of filing taxes easy compared to those who self-identify as having a disability (6.0 vs 5.6).
- Those whose primary official language was French were more likely to agree with each metric compared to English speakers:
 - The CRA makes the process of filing my taxes easy (6.4 vs 5.8)
 - The CRA is helpful (6.1 vs 5.4)
 - Canadians can rely on the CRA to make sure everyone pays their fair share of taxes (5.9 vs 4.6)
- 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 (6.8 vs 5.7)
 - The CRA is helpful (6.5 vs 5.4)
 - Canadians can rely on the CRA to make sure everyone pays their fair share of taxes (5.4 vs 4.7)

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 and keeping their information safe.

Roughly two-fifths of respondents had a high level of trust (scores of 8 – 10) in the CRA when it comes to handling their personal information appropriately (42%), and in the CRA's ability to keep their information safe (41%). In contrast, 17% expressed low levels of trust (scores of 1 – 3) on each metric. These ratings resulted in an average agreement score of 6.4 for both metrics, representing a neutral agreement score.

Table 8. Trust in the CRA to handle information

Base: (General population) All respondents (n=2,591)

Information and privacy statements	8 – 10	4 – 7	1 – 3	DK	Mean
I trust the CRA to handle my personal information appropriately. (G3h)	42%	38%	17%	3%	6.4
I trust the CRA to keep my information safe. (G3k)	41%	40%	17%	3%	6.4

G3. 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?

Across demographic groups, some interesting differences emerged:

- Respondents living in Atlantic Canada, Quebec, Ontario, and British Columbia were more likely to agree with each metric compared to those living in Alberta:
 - I trust the CRA to handle my personal information appropriately (6.5 Atlantic region, 6.8 QC, 6.4 ON, 6.5 BC vs 5.9 AB).
 - I trust the CRA to keep my information safe (6.4, 6.6, 6.4, 6.4 vs 5.9)
- Those born outside of Canada were more likely to agree with each metric compared to those born in Canada:
 - I trust the CRA to handle my personal information appropriately (7.2 vs 6.3)
 - I trust the CRA to keep my information safe (7.3 vs 6.2)
- Those whose primary official language was French were more likely to agree with each metric compared to English speakers:
 - I trust the CRA to handle my personal information appropriately (6.8 vs 6.4)
 - I trust the CRA to keep my information safe (6.7 vs 6.3)
- Retired Canadians were more likely to trust the CRA to handle their personal information appropriately compared to those working full-time (6.6 vs 6.3).
- Students (7.2) and retired Canadians (6.7) were more likely to trust the CRA to keep their information safe compared to those who were working full-time (6.3) or those who were self-employed (6.2).
- Canadians who rated the CRA's overall performance as good (scores of 8 to 10) provided higher average ratings for each metric:
 - I trust the CRA to handle my personal information appropriately (8.6 vs 6.6 of those who rated the CRA between 4 to 7 and 3.7 of those who rated the CRA between 1 to 3)
 - I trust the CRA to keep my information safe (8.6 vs 6.5 and 3.8)

Equality and equity

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

Roughly 3 in 5 respondents (60%) strongly agreed that those found guilty of tax cheating should face equal penalties no matter who they are, while 43% agreed that the CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. Agreement was lowest when asked whether the CRA treats taxpayers fairly (24%) and is fair in deciding whose taxes to audit (17%). In total, 32% of respondents were unsure or refused to rate the extent to which the CRA is fair in deciding whose taxes to audit, suggesting a notable gap in knowledge compared to other equality and equity metrics.

Table 9. Perceptions of equality and equity

Base: (General population) All respondents (n=2,591) / Split sample, service module (n=1,296) / compliance module (1,295)

Equality and equity statements	8 – 10	4 – 7	1 – 3	DK	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (G30e)	60%	21%	14%	5%	7.6
The CRA assumes taxpayers report their taxes accurately unless there is evidence to the contrary. (G16a)	43%	34%	9%	14%	7.0
The CRA treats taxpayers fairly. (G3g)	24%	43%	25%	8%	5.4
The CRA is fair in deciding whose taxes to audit. (G16f)	17%	32%	18%	32%	5.4

G3. 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? / **G30.** Please rate the extent to which 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.” / **G16.** For each of the following statements, indicate the extent to which 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 with each statement:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (8.2 vs 7.5 of those who rated the CRA between 4 to 7 and 7.3 of those who rated the CRA between 1 to 3)
 - The CRA assumes taxpayers report their taxes accurately (8.4 vs 7.1 and 5.2)
 - The CRA treats taxpayers fairly (7.9 vs 5.5 and 2.7)
 - The CRA is fair in deciding whose taxes to audit (7.9 vs 5.3 and 3.0)

- 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 is fair in deciding whose taxes to audit (6.5 QC vs 5.6 Atlantic region, 5.2 ON, 4.4 MB/SK, 4.5 AB, 4.7 BC)
 - The CRA treats taxpayers fairly (6.1 vs 5.2, 5.3, 5.4, 5.0, 5.3)
- Respondents whose primary official language was French were more likely to agree that:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (8.1 vs 7.4 among English speakers)
 - The CRA assumes taxpayers report their taxes accurately (7.6 vs 6.9)
 - The CRA is fair in deciding whose taxes to audit (6.7 vs 4.9)
 - The CRA treats taxpayers fairly (6.0 vs 5.3)
- Non-Indigenous respondents were more likely to agree that:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (7.6 vs 6.7 among Indigenous respondents)
 - The CRA treats taxpayers fairly (5.5 vs 4.9)
 - The CRA is fair in deciding whose taxes to audit (5.4 vs 4.6)
- Those without a disability were more likely to agree that:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (7.7 vs 7.2 among those who self-identify as having a disability)
 - The CRA is fair in deciding whose taxes to audit (5.5 vs 4.9)
 - The CRA treats taxpayers fairly (5.5 vs 5.1)
- Retired Canadians were more likely to agree that:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (8.3 vs 7.6 among those who were working full-time)
 - The CRA is fair in deciding whose taxes to audit (5.8 vs 5.2)
 - The CRA treats taxpayers fairly (5.7 vs 5.3)
- Men were more likely to agree that those found guilty of tax cheating should face the same penalty no matter who they are (7.9 vs 7.4 among women).

- Respondents who were born outside of Canada were more likely to agree that:
 - Those found guilty of tax cheating should face the same penalty no matter who they are (8.1 vs 7.5 of those born in Canada)
 - The CRA assumes taxpayers report their taxes accurately (7.8 vs 6.9)
 - The CRA is fair in deciding whose taxes to audit (6.5 vs 5.1)
 - The CRA treats taxpayers fairly (6.2 vs 5.3)
- Respondents aged 65 or older (5.8) were more likely to agree that the CRA treats taxpayers fairly compared to those 25 to 34 (5.4), 35 to 49 (5.1), or 50 to 64 (5.4).
- Those aged 50 to 64 (7.9) or 65 years or older (8.3) 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 (6.8) or 35 to 49 (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.

Nearly a third of respondents strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides (32%), while 29% agreed that the CRA supports making government products and client service accessible for everyone. Fewer respondents (11%) strongly agreed that the CRA is transparent with how it pursues those who might owe taxes, while nearly a third (31%) disagreed (scores of 1 – 3). Overall, each openness and transparency metric received an average agreement score that fell into the neutral range.

Table 10. Perceptions of openness and transparency

Base: (General population) Split sample, service module (n=1,296) / compliance module (1,295)

Openness and transparency statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA holds itself accountable for the written information it provides. (G16e)	32%	31%	14%	23%	6.4
The CRA supports making government products and client service accessible for everyone. (G16h)	29%	41%	16%	14%	6.1
The CRA is transparent with the public about how it pursues those who might owe taxes. (G30f)	11%	31%	31%	27%	4.4

G30. Please rate the extent to which 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.” / **G16.** For each of the following statements, indicate the extent to which 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:

- Canadians living in Quebec were more likely to agree with the following statements compared to those living in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia:
 - The CRA holds itself accountable for written information (7.2 vs 6.3 in Atlantic Canada, 6.4 in Ontario, 5.7 in Manitoba or Saskatchewan, 5.5. in Alberta, and 6.0 in British Columbia).
 - The CRA is transparent about pursuing those who might owe taxes (4.9 vs 4.0, 4.4, 4.5, 4.0, 4.2)
- Those aged 18 to 24 years old (5.7) were more likely to agree that the CRA is transparent about pursuing those who might owe taxes compared to those aged 35 to 49 (4.0), 50 to 64 (4.3), or 65 years or older (4.4).
- Respondents without a disability were more likely to agree that the CRA supports making products and service accessible compared to those who self-identify as having a disability (6.2 vs 5.7).

- Non-Indigenous respondents were more likely to agree with the following metrics compared to Indigenous respondents:
 - The CRA holds itself accountable for written information (6.4 vs 5.6)
 - The CRA supports making products and service accessible (6.2 vs 5.1)
 - The CRA is transparent about pursuing those who might owe taxes (4.5 vs 3.7)
- Respondents born outside of Canada were more likely to agree with each metric compared to those born in Canada:
 - The CRA holds itself accountable for written information (7.5 vs 6.1)
 - The CRA supports making products and service accessible (7.2 vs 5.9)
 - The CRA is transparent about pursuing those who might owe taxes (5.1 vs 4.3)
- Those whose primary official language was French were more likely to agree with each metric compared to English speakers:
 - The CRA holds itself accountable for written information (7.3 vs 6.1)
 - The CRA supports making products and service accessible (6.6 vs 6.0)
 - The CRA is transparent about pursuing those who might owe taxes (4.9 vs 4.3)
- Those with a household income of less than \$40,000 (5.1) 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 earning \$40,000 to under \$80,000 (4.5), \$80,000 to under \$150,000 (4.3), or \$150,000 or more (4.2).
- Students (6.2) 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 who were working part-time (4.5), retired Canadians (4.4), those working full-time (4.4), unemployed (4.4), or self-employed Canadians (4.3).

Artificial intelligence

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 accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide.

Few respondents had a high level of trust (12%, scores of 8 – 10) while 34% expressed moderate trust (scores of 4 – 7). In contrast, 44% expressed low levels of trust in the accuracy of tax-related information that a CRA AI tool would provide (scores of 1 – 3). These ratings resulted in an average agreement score of 4.0, representing a neutral agreement score.

Table 11. Perceptions of artificial intelligence

Base: (General population) All respondents (n=2,591)

Artificial intelligence statement	8 – 10	4 – 7	1 – 3	DK	Mean
I trust the accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide.	12%	34%	44%	9%	4.0

G3. 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?

Across demographic groups, some interesting differences emerged:

- Canadians living in Quebec (4.7) were more likely to trust the accuracy of a CRA artificial intelligence tool compared to those living in Atlantic Canada (4.0), Ontario (3.9), Manitoba or Saskatchewan (3.8), British Columbia (3.8), or Alberta (3.6).
- Those aged 50 to 64 (4.2) or 65 years or older (4.5) were more likely to trust the accuracy of tax-related information from a CRA AI tool compared to those aged 18 to 24 (3.0), 25 to 34 (3.8), or 35 to 49 years old (3.8).
- Non-Indigenous respondents were more likely to trust tax-related information from a CRA AI tool compared to Indigenous respondents (4.1 vs 3.2).
- Those without a disability were more likely to agree compared to those who self-identify as having a disability (4.2 vs 3.4).
- Respondents born outside of Canada provided higher scores compared to those born in Canada (5.1 vs 3.8).
- Those whose primary official language was French were more likely to agree compared to English speakers (4.7 vs 3.8).
- Canadians who rated the CRA's overall performance as good (scores of 8 to 10) (5.8), provided a higher average rating compared to those who rated overall performance as neutral (scores of 4 to 7) (4.1) or poor (scores of 1 to 3) (2.3).

Small and medium enterprises (SMEs)

Overall perceptions

Small and medium enterprises (SMEs) were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. A quarter of respondents (25%) rated the overall performance as good (scores of 8 – 10), with 54% providing neutral scores (scores of 4 – 7). Fewer described overall performance as poor (20%, scores of 1 – 3). These rankings resulted in an average score of 5.7, representing a neutral score.

Table 12. Overall performance of the Government of Canada

Base: (SMEs) All respondents (n=801)

Overall Rating	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
8-10 (Good)	25%	25%	24%	25%	26%	22%
4-7 (Neutral)	54%	57%	51%	54%	59%	51%
1-3 (Poor)	20%	17%	24%	19%	14%	27%
Don't know	1%	1%	1%	1%	2%	-
Mean	5.7	5.9	5.5	5.7	6.2	5.4

B1. 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 performance higher than those operating for over 10 years (5.9 vs 5.5).
- Partnerships (6.2) provided higher average scores compared to sole proprietors (5.7) and incorporated businesses (5.4).
- SMEs operating in Atlantic Canada (6.0), British Columbia (5.9), Manitoba or Saskatchewan (5.9), Ontario (5.8), or Quebec (5.6) provided a higher average score compared to those in Alberta (5.0).
- Indigenous SME respondents tended to provide higher scores compared to non-Indigenous respondents (6.5 vs 5.7).

- Those with 5 to 99 employees provided higher scores on average compared to those with less than 5 employees (5.9 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 a quarter of respondents (27%) rated the CRA's performance as good (scores of 8 – 10), while 51% provided neutral scores (scores of 4 – 7). Fewer respondents (20%) described overall performance as poor (scores of 1 – 3). These ratings resulted in an average score of 5.7 for SMEs.

Table 13. Overall performance of the CRA

Base: (SMEs) All respondents (n=801)

Overall Rating	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
8-10 (Good)	27%	28%	25%	25%	35%	23%
4-7 (Neutral)	51%	52%	48%	53%	47%	46%
1-3 (Poor)	20%	17%	24%	19%	17%	28%
Don't know	2%	2%	2%	3%	1%	3%
Mean	5.7	5.9	5.5	5.7	6.3	5.3

B2. 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)?

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

- Partnerships (6.3) and sole proprietors (5.7) provided higher average scores compared to incorporated businesses (5.3).
- Those with 5 to 99 employees provided higher scores on average compared to those with fewer employees (6.0 vs 5.4).
- Indigenous SME respondents tended to provide higher scores compared to non-Indigenous respondents (6.6 vs 5.7).
- Businesses whose tax filing method utilized in-house resources provided higher scores on average compared to those utilizing outside tax preparation services (6.1 vs 5.3).

Respondents were then asked to explain their rating. Overall ratings were primarily driven by experience with customer service (poor customer service – 39%; good customer service – 27%), poor performance overall (17%), general negative perceptions (12%), and issues with the CRA’s website (10%).

Table 14. Reasoning for overall performance rating

Base: (SMEs) Respondents who provided a valid rating (n=782)

Reason for ranking	Total (n=782)	8 – 10 Good (n=214)	4 – 7 Neutral (n=405)	1 – 3 Poor (n=163)
Poor service/customer service	39%	9%	43%	68%
Good service/customer service	27%	63%	18%	2%
Inefficient/poor performance	17%	9%	18%	25%
Negative mentions (i.e. take too much, hate them, etc.)	12%	3%	11%	25%
Poor website	10%	4%	11%	16%
Slow service	9%	4%	11%	13%
Ease of use/simple/easy processing	4%	12%	1%	-
Neutral	4%	3%	6%	1%
Good website/online portal	3%	6%	2%	-
Safe/Reliable	2%	4%	1%	-
Positive mentions (i.e. good, like, great, etc.)	2%	7%	1%	-
Other	2%	1%	2%	2%
Nothing	8%	9%	10%	1%
Don’t know	<1%	-	<1%	-

B2a. Why do you rate the performance of the CRA as [RESPONSE FROM B2] out of 10?

Multiple responses permitted

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

- SMEs who provided good scores were more likely to say they have received good customer service (63%), cited overall ease of use or simplicity (12%), appreciation for the website or portal (6%), and reliability (4%).
- SMEs providing a neutral score more commonly provided no feedback (10%) or neutral perceptions of the CRA (6%), while providing mixed customer service feedback (18% good, 43% poor).

- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (68%), efficiency issues (25%), provided general negative mentions (25%), cited poor performance of the website (16%), or slow service (13%).

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.

Roughly two in five SMEs strongly agreed that people at the CRA were trustworthy (41%), they are capable of doing their job well (37%), and that the CRA is working for the benefit of all Canadians (37%). Slightly fewer agreed that they trust the CRA to do what is right (34%).

Table 15. Perceptions of trustworthiness

Base: (SMEs) All respondents (n=801)

Trust statements	8 – 10	4 – 7	1 – 3	DK	Mean
I feel that the people at the CRA are trustworthy. (B3c)	41%	42%	16%	2%	6.5
The people at the CRA are capable of doing their job well. (B3d)	37%	44%	15%	4%	6.3
The CRA works for the benefit of all Canadians. (B3b)	37%	40%	22%	2%	6.0
I can trust the CRA to do what is right. (B3a)	34%	43%	21%	2%	6.0

B3. 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?

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, nearly a third of SME respondents (30%) have a high trust index score (scores of 8 – 10), 50% have a neutral score (scores of 4 – 7) while 20% have low index scores (1 – 3). The average trust index score for SMEs was 6.2.

Table 16. Trust index calculations

Base: (SMEs) All respondents (n=801)

Trust Index Score	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
8-10	30%	31%	28%	30%	37%	23%
4-<8	50%	53%	48%	51%	49%	51%
1-<4	20%	16%	24%	20%	15%	27%
Mean	6.2	6.4	6.0	6.2	6.7	5.7

Notable subgroup comparisons across overall trust index scores include:

- Those in business for 10 years or less provided higher scores on average compared to those operating for 10 years or more (6.4 vs 6.0).
- Partnerships (6.7) and sole proprietors (6.2) have higher average index scores compared to incorporated businesses (5.7).
- Those with 5 to 99 employees (6.4) provided higher scores on average compared to those with fewer employees (6.0).
- Amongst those who had interacted with the CRA in the past twelve months, those whose purpose of contact was related to payroll (7.3) provided higher scores on average compared to those whose purpose was related to business taxes (6.4), their My Business Account (6.3), or seeking information related to an audit, dispute, or a review (5.7).
- Respondents who feel that the CRA is putting forth the right amount of effort to reduce tax cheating had higher average trust scores compared to those who feel the CRA is doing too little (7.2 vs 5.4).
- Those who strongly agreed that the CRA catches tax cheaters (scores of 8 – 10) (7.8) were more likely to have higher average trust scores compared to those who somewhat agreed (scores of 4 – 7) (6.1) or disagreed (scores of 1 – 3) (3.8).
- Those who ranked the overall performance of the CRA as good (scores of 8 – 10) (8.5) tended to provide higher scores than those who ranked overall performance as neutral (6.2) or poor (3.1).
- Indigenous respondents had a higher average score compared to non-Indigenous respondents (6.8 vs 6.2).

- Businesses whose tax filing method utilized in-house resources provided higher scores on average compared to those utilizing outside tax preparation services (6.5 vs 5.9).

Helpfulness of the CRA

In addition to evaluating a series of trust metrics, Canadian SME respondents were asked the extent to which they agreed 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 a third of SMEs strongly agreed (scores of 8 – 10) that the CRA makes the process of filing their business taxes easy (35%) and that the CRA is helpful (34%). Slightly fewer respondents strongly agreed that Canadians can rely on the CRA to ensure everyone pays their fair share of taxes (30%).

Table 17. Perceptions of helpfulness

Base: (SMEs) All respondents (n=801)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA makes the process of filing my business' taxes easy. (B3e)	35%	44%	19%	2%	6.1
The CRA is helpful. (B3f)	34%	44%	20%	1%	6.0
Canadians can rely on the CRA because it makes sure everyone pays their fair share of taxes. (B3j)	30%	43%	24%	3%	5.8

B3. 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?

Subgroup differences for the various helpfulness metrics include:

- Businesses operating in Quebec (6.0) or Ontario (5.8) were more likely to agree that the CRA ensures Canadians pay their fair share of taxes compared to those in Alberta (5.0).
- Those aged 25 to 34 (6.4) were more likely to agree that the CRA ensures everyone pays their fair share of taxes compared to those 50 to 64 (5.4), or 65 years or older (5.2).
- Those without a disability were more likely to agree with the following statements compared to those who self-identify as having a disability:
 - The CRA makes the process of filing my business taxes easy (6.1 vs 5.8)
 - Ensures Canadians pay their fair share of taxes (5.9 vs 5.3)

- Indigenous respondents provided higher scores on each metric compared to non-Indigenous respondents:
 - The CRA makes the process of filing my business taxes easy (6.9 vs 6.1)
 - The CRA is helpful (6.8 vs 6.0)
 - Ensures Canadians pay their fair share of taxes (6.9 vs 5.7)
- Businesses in operation for 10 years or less were more likely to agree with the following statements compared to those operating for over 10 years:
 - The CRA is helpful (6.2 vs 5.7)
 - Ensures Canadians pay their fair share of taxes (6.0 vs 5.5)
- Those with 5 to 99 employees were more likely to agree with all statements compared to those with fewer:
 - The CRA makes the process of filing my business taxes easy (6.4 vs 5.8)
 - The CRA is helpful (6.4 vs 5.7)
 - Ensures Canadians pay their fair share of taxes (6.2 vs 5.4)
- Partnerships were more likely to agree that the CRA makes the process of filing business taxes easy compared to sole proprietors (6.5 vs 6.1).
- Partnerships provided higher average scores for the following metrics compared to sole proprietors and incorporated businesses:
 - The CRA is helpful (6.8 vs 5.9, 5.5)
 - Ensures Canadians pay their fair share of taxes (6.4 vs 5.7, 5.3)
- Businesses whose tax filing method utilized in-house resources provided higher scores on average for each metric compared to those utilizing outside tax preparation services:
 - The CRA makes the process of filing my business taxes easy (6.4 vs 5.8)
 - The CRA is helpful (6.3 vs 5.6)
 - Ensures Canadians pay their fair share of taxes (6.0 vs 5.4)
- Those registered for the My Business Account secure portal were more likely to agree with each metric compared to those that were not registered:
 - The CRA makes the process of filing my business taxes easy (6.3 vs 5.5)
 - The CRA is helpful (6.1 vs 5.4)
 - Ensures Canadians pay their fair share of taxes (5.9 vs 5.0)

Information and privacy

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 and to keep their information safe.

Nearly half of respondents had a high level of trust (scores of 8 – 10) in the CRA to keep their information safe (49%) and to handle their business information appropriately (48%). In contrast, fewer respondents expressed low levels of trust (scores of 1 – 3) in the CRA to keep personal information safe (13%) and to handle business information appropriately (14%). These ratings resulted in an average agreement score of 6.8 for keeping information safe and 6.7 for handling business information appropriately.

Table 18. Trust in the CRA to handle information

Base: (SMEs) All respondents (n=801)

Information and privacy statements	8 – 10	4 – 7	1 – 3	DK	Mean
I trust the CRA to keep my information safe. (B3k)	49%	37%	13%	1%	6.8
I trust the CRA to handle my business information appropriately. (B3h)	48%	37%	14%	1%	6.7

B3. 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?

Across different demographic groups, some interesting differences emerged:

- Businesses operating in Ontario (7.1) were more likely to trust the CRA to keep their information safe compared to those in Quebec (6.6) or Alberta (6.4).
- Those whose primary official language was English were more likely to trust the CRA to keep their information safe compared to French speakers (6.9 vs 6.4).
- Those operating in Quebec were more trusting in the CRA to handle business information appropriately compared to those in Manitoba or Saskatchewan (6.8 vs 6.0, respectively).
- Those with 5 to 99 employees were more likely to trust the CRA to keep their information safe compared to those with fewer employees (7.1 vs 6.6).

- Respondents who feel that the CRA is putting forth the right amount of effort to reduce tax cheating provided higher scores compared to those who feel the CRA is doing too little:
 - Trust the CRA to keep their information safe (7.7 vs 6.0)
 - Trust the CRA to handle my business information appropriately (7.4 vs 6.0)

Equality and equity

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

Nearly two-thirds (62%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are, while 56% agreed that the CRA assumes taxpayers report their taxes accurately. Roughly a third of respondents agreed that the CRA treats taxpayers fairly (33%) and that the CRA is fair in deciding whose taxes to audit (32%).

Among these equality and equity metrics, average agreement was strongest when it comes to believing punishment should be equal for those found guilty of tax cheating regardless of who they are (7.8), while average agreement tended to be more moderate for the remaining metrics (ranging from 5.9 to 7.4).

Table 19. Perceptions of equality and equity

Base: (SMEs) All respondents (n=801) / Split sample, service module (n=397) / compliance module (404)

Equality and equity statements	8 – 10	4 – 7	1 – 3	DK	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (B30e)	62%	25%	9%	4%	7.8
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary. (B16a)	56%	32%	8%	5%	7.4
The CRA treats taxpayers fairly. (B3g)	33%	42%	22%	3%	5.9
The CRA is fair in deciding whose taxes to audit. (B16f)	32%	33%	16%	19%	6.2

B3. 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? / **B30.** Please rate the extent to which 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.” / **B16.** I will now read you a few statements. For each statement, tell me the extent to which 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:

- Respondents aged 50 to 64 (8.4) and those 65 years or older (8.5) were more likely to agree that those found guilty of tax cheating should face the same penalty compared to those 35 to 49 (7.5).
- Businesses operating in British Columbia (7.7) were more likely to agree that the CRA assumes businesses report their taxes accurately unless there is contrary evidence compared to those in Atlantic Canada (6.8) or Alberta (6.8).
- Those operating in Quebec were more likely to agree that the CRA treats taxpayers fairly compared to those in Alberta (6.2 vs 5.3).
- Partnerships were more likely to agree that the CRA treats taxpayers fairly compared to incorporated businesses (6.2 vs 5.5).
- Businesses with 5 to 99 employees were more likely to agree that the CRA is fair in deciding whose taxes to audit compared to those with fewer employees (6.6 vs 5.7).
- Those without a disability provided higher average scores for the following metrics compared to those who self-identify as having a disability:
 - The CRA assumes businesses report their taxes accurately (7.4 vs 6.7)
 - The CRA treats taxpayers fairly (6.0 vs 5.4)
- Respondents who rated the overall performance of the CRA as good (scores of 8 – 10) provided higher average ratings for the following statements:
 - The CRA assumes businesses report their taxes accurately (8.6 vs 7.4 rating the CRA as neutral and 5.4 rating the CRA as poor)
 - The CRA treats taxpayers fairly (8.4 vs 5.8, 2.7)
 - The CRA is fair in deciding whose taxes to audit (8.2 vs 6.3, 3.6)

Openness and transparency

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

More than two-fifths of respondents (42%) strongly agreed (scores of 8 – 10) that the CRA supports making government products and client service accessible for everyone, and that the CRA holds itself accountable for the written information it provides (41%). Nearly a quarter (23%) agreed that the CRA is transparent with the public about how it pursues those who might owe taxes, while 21% felt the CRA was not transparent (scores of 1 – 3).

Overall, average ratings for each openness and transparency metric were in the neutral range (ranging from 5.6 to 6.7).

Table 20. Perceptions of openness and transparency

Base: (SMEs) Split sample, service module (n=397) / compliance module (n=404)

Openness and transparency statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA supports making government products and client service accessible for everyone. (B16h)	42%	42%	13%	3%	6.7
The CRA holds itself accountable for the written information it provides. (B16e)	41%	34%	15%	10%	6.6
The CRA is transparent with the public about how it pursues those who might owe taxes. (B30f)	23%	40%	21%	16%	5.6

B30. Please rate the extent to which 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.” / **B16.** I will now read you a few statements. For each statement, tell me the extent to which 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:

- Businesses whose tax filing method utilized in-house resources were more likely to agree with the following metrics compared to those utilizing outside tax preparation services:
 - The CRA supports making products and service accessible (7.2 vs 6.4)
 - The CRA holds itself accountable for written information (7.1 vs 6.2)
- Of those who had contacted the CRA in the past 12 months, respondents who interacted with the CRA through the My Business Account service were more likely to agree with the following metrics compared to those who interacted over the phone:
 - The CRA supports making products and service accessible (7.3 vs 6.0)
 - The CRA holds itself accountable for written information (7.1 vs 5.8)

- SMEs who have been operating for 10 years or less were more likely to agree that the CRA is transparent about pursuing those who might owe compared to those operating for over 10 years (6.0 vs 5.1).
- Businesses operating in Quebec were more likely to agree that the CRA is transparent about pursuing those who might owe compared to those in British Columbia (5.9 vs 4.7).
- Respondents aged 25 to 34 (6.2) and those 35 to 49 (5.7) were more likely to agree that the CRA is transparent about pursuing those who might owe compared to those aged 65 years or older (4.5).
- Partnerships (6.5) were more likely to agree that the CRA is transparent about pursuing those who might owe compared to sole proprietors (5.4) and incorporated businesses (5.0).
- Indigenous respondents were more likely to agree that the CRA is transparent about pursuing those who might owe compared to non-Indigenous respondents (6.7 vs 5.5).
- Those with 5 to 99 employees provided higher scores on average across the following metrics compared to those with fewer employees:
 - The CRA supports making products and service accessible (7.1 vs 6.3)
 - The CRA is transparent about pursuing those who might owe (6.2 vs 5.0)
- Respondents who rated the overall performance of the CRA as good (scores of 8 – 10) provided higher average ratings for all statements:
 - The CRA supports making products and service accessible (8.6 vs 6.9 rating the CRA as neutral and 4.2 rating the CRA as poor)
 - The CRA holds itself accountable for written information (8.5 vs 6.9, 3.7)
 - The CRA is transparent about pursuing those who might owe (7.5 vs 5.3, 3.5)

Artificial intelligence

Using a 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 accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide.

Nearly a quarter of respondents had a high level of trust (24%, scores of 8 – 10) while 36% expressed moderate trust (scores of 4 – 7) and 33% expressed low levels of trust (scores of 1 – 3). These ratings resulted in an average score of 5.1, representing a neutral agreement score.

Table 21. Perceptions of artificial intelligence

Base: (SMEs) All respondents (n=801)

Artificial intelligence statement	8 – 10	4 – 7	1 – 3	DK	Mean
I trust the accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide.	24%	36%	33%	7%	5.1

B3. 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?

Across demographic groups, some interesting differences emerged:

- Businesses operating in Quebec were more likely to trust the accuracy of a CRA artificial intelligence tool compared to those in Alberta (5.3 vs 4.5).
- Those without a disability were more trusting compared to those who self-identify as having a disability (5.3 vs 4.6).
- Indigenous respondents were more trusting compared to non-Indigenous respondents (6.4 vs 5.1).
- Those with 5 to 99 employees provided higher scores on average compared to those with fewer employees (5.7 vs 4.6).
- Partnerships (5.7) were more trusting compared to sole proprietors (5.0) and incorporated businesses (4.9).
- Businesses whose tax filing method utilized in-house resources were more trusting compared to those utilizing outside tax preparation services (5.5 vs 4.6).
- Those registered for the My Business Account service were more likely to agree compared to those who were not registered (5.4 vs 4.3).

Tax intermediaries (TIs)

Overall perceptions

Canadian tax intermediaries (TIs) were first asked to evaluate the overall performance of the Canadian government using a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Nearly a third of respondents (29%) rated the overall performance as good (scores of 8 – 10), while 53% provided neutral scores (scores of 4 – 7). In contrast, less than a fifth of tax intermediaries (17%) rated the GoC's overall performance as poor (scores of 1 – 3). These rankings resulted in an average score of 6.1, representing a neutral score.

Table 22. Overall performance of the Government of Canada

Base: (TIs) All respondents (n=805)

Overall Rating	Total (n=805)	Operating for 10 years or less (n=513)	Operating for over 10 years (n=278)	Contact in the past 12 months (n=601)	No contact in the past 12 months (n=183)
8-10 (Good)	29%	33%	23%	30%	26%
4-7 (Neutral)	53%	54%	51%	52%	56%
1-3 (Poor)	17%	12%	25%	17%	15%
Don't know	1%	1%	1%	<1%	3%
Mean	6.1	6.4	5.5	6.1	5.9

B1. 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 through the Canada.ca website (6.8) were more likely to provide higher scores compared to those whose contact took place over the phone (5.9) or via the Represent a Client service (5.9).
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for over 10 years (6.4 vs 5.5).
- TIs operating in Ontario (6.3) or Quebec (6.3) provided higher average ratings compared to those in British Columbia (5.6).
- Respondents with a Represent a Client account provided higher average scores compared to those who were not registered (6.2 vs 5.4).

Canadian TIs were asked to provide an overall rating of the performance of the CRA on a scale of 1 to 10, where 1 represented terrible and 10 was excellent. Nearly a third of respondents (32%) rated the CRA's performance as good (scores of 8 – 10), while 50% provided neutral scores (scores of 4 – 7) and 17% provided poor scores (scores of 1 – 3). These ratings resulted in an average score of 6.1 for TIs, representing a neutral score.

Table 23. Overall performance of the CRA

Base: (TIs) All respondents (n=805)

Overall Rating	Total (n=805)	Operating for 10 years or less (n=513)	Operating for over 10 years (n=278)	Contact in the past 12 months (n=601)	No contact in the past 12 months (n=183)
8-10 (Good)	32%	34%	27%	33%	29%
4-7 (Neutral)	50%	53%	45%	48%	56%
1-3 (Poor)	17%	12%	27%	19%	13%
Don't know	1%	1%	1%	<1%	2%
Mean	6.1	6.5	5.5	6.1	6.2

B2. 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)?

Notable subgroup differences in average performance scores of the CRA included:

- TIs who recently interacted with the CRA through the Canada.ca website (6.8) or via mail (6.4) were more likely to provide higher scores compared to those whose contact took place over the phone (5.8).
- Businesses operating for 10 years or less provided higher ratings on average compared to those operating for over 10 years (6.5 vs 5.5).
- TIs operating in Ontario (6.8) provided higher ratings on average compared to those in Quebec (6.3 vs 5.8).
- Respondents with a Represent a Client account provided higher average scores compared to those who were not registered (6.3 vs 5.6).

Based on their overall performance rating, respondents were then asked to explain the reasoning behind their response. Overall ratings were primarily driven by experience with customer service (poor customer service – 28%; good customer service – 25%), general inefficiency (15%), negative mentions (9%), slow service (9%), and issues with the performance of the website (5%).

Table 24. 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=254)	4 – 7 Neutral (n=406)	1 – 3 Poor (n=138)
Poor service/customer service	28%	6%	32%	58%
Good service/customer service	25%	56%	14%	1%
Inefficient/poor performance	15%	9%	17%	20%
Negative mentions (i.e. take too much, hate them, etc.)	9%	2%	9%	24%
Slow service	9%	4%	9%	19%
Poor website	5%	1%	5%	10%
Neutral	5%	2%	7%	1%
Safe/reliable	3%	5%	2%	1%
Ease of use/simple/easy processing	3%	6%	1%	1%
Positive mentions (i.e. good, like, great, etc.)	3%	6%	1%	-
Good website/online portal	2%	5%	1%	-
Good reputation	<1%	1%	-	-
Low paying jobs have more of a need	<1%	-	<1%	-
Nothing	15%	13%	18%	9%
Other	5%	5%	5%	4%
Don't Know/Refused	<1%	-	<1%	-

B2a. Why do you rate the performance of the CRA as [RESPONSE FROM BB-1] out of 10
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 emerge:

- TIs who provided good scores were most likely to describe receiving good customer service (56%), ease of interactions (6%), reliability (5%), and appreciation for the website (5%).
- Respondents who scored overall performance as poor tended to have experienced poor customer service contacting the CRA (58%), have general negative mentions (24%), report

inefficiencies in performance (20%), slow service (19%), 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 two in five TIs strongly agreed (scores of 8 – 10) with each of the statements presented. More specifically, 42% strongly agreed that people at the CRA are trustworthy and they are capable of doing their job well, 41% strongly agreed that the CRA is working for the benefit of all Canadians and 40% strongly agreed that they can trust the CRA to do what is right.

Overall, the average score for each of the four metrics tested was within the neutral level of agreement (ranging from 6.4 to 6.6).

Table 25. Perceptions of trustworthiness

Base: (TIs) All respondents (n=805)

Trust statements	8 – 10	4 – 7	1 – 3	DK	Mean
I feel that the people at the CRA are trustworthy. (B3c)	42%	43%	14%	1%	6.6
The people at the CRA are capable of doing their job well. (B3d)	42%	42%	15%	1%	6.5
The CRA works for the benefit of all Canadians. (B3b)	41%	40%	16%	2%	6.5
I can trust the CRA to do what is right. (B3a)	40%	42%	17%	1%	6.4

B3. 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?

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, more than a third of Canadian TIs (34%) had a high trust index score (scores of 8 – 10), while 51% had a neutral score (scores of 4 – 7) and 15% had a low index score (1 – 3). The average trust index score for TIs is 6.5.

Table 26. Trust index calculations

Base: (TIs) All respondents (n=805)

Trust Index Score	Total (n=805)	Operating for 10 years or less (n=513)	Operating for over 10 years (n=278)	Contact in the past 12 months (n=601)	No contact in the past 12 months (n=183)
8-10	34%	36%	29%	35%	28%
4-<8	51%	54%	47%	48%	60%
1-<4	15%	10%	24%	16%	11%
Don't know	<1%	<1%	-	-	1%
Mean	6.5	6.8	5.9	6.5	6.5

Notable subgroup differences across overall trust index scores include:

- Those operating in Quebec (6.8) had higher average scores compared to those in Atlantic Canada (6.1), Alberta (6.1), or British Columbia (6.1).
- Businesses operating for 10 years or less had higher average score compared to those operating for over 10 years (6.8 vs 5.9).
- Those whose method of most recent contact was through the Canada.ca website (7.4) had higher average ratings compared to those whose contact took place via mail (6.5), over the phone (6.4), or through the Represent a Client service (6.3).
- Respondents with a Represent a Client account had higher average scores compared to those who were not registered (6.6 vs 6.0).

Helpfulness of the CRA

In addition to evaluating a series of trust statements, Canadian tax intermediaries were asked the extent to which they agreed with helpfulness-related statements using the same scale of 1 to 10 with 1 being completely disagree and 10 being completely agree.

Roughly two-fifths of TIs strongly agreed that the CRA makes the process of filing business taxes easy (41%), that the CRA is helpful (40%), and that Canadians can rely on the CRA to ensure everyone pays their fair share of taxes (40%).

Overall, the average score for each of the three metrics tested was within the neutral level of agreement (ranging from 6.3 to 6.4).

Table 27. Perceptions of helpfulness

Base: (TIs) All respondents (n=805)

Helpfulness statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA makes the process of filing businesses taxes easy. (B3e)	41%	42%	16%	2%	6.4
The CRA is helpful. (B3f)	40%	43%	16%	1%	6.4
Canadians can rely on the CRA because it makes sure everyone pays their fair share of taxes. (B3j)	40%	41%	18%	1%	6.3

B3. 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?

Additional subgroup differences across the various helpfulness metrics include:

- TIs operating in Quebec (6.7) or Ontario (6.5) were more likely to agree that the CRA is helpful compared to those in Alberta (6.1) or Atlantic Canada (5.9).
- Those operating in Quebec (6.5) or Ontario (6.4) were more likely to agree that the CRA ensures everyone pays their fair share of taxes compared to those in Atlantic Canada (5.6).
- TIs who interacted with the CRA through the Canada.ca website were more likely to agree with the following metrics compared to those whose interaction took place over the phone or through the Represent a Client service:
 - The CRA is helpful (7.3 vs 6.2, 6.2)
 - Canadians can rely on the CRA because it makes sure everyone pays their fair share of taxes (7.0 vs 6.1, 5.8)
- Those registered with the Represent a Client service were more likely to agree with each metric compared to those who were not registered:
 - The CRA makes the process of filing businesses taxes easy (6.6 vs 5.9)
 - The CRA is helpful (6.5 vs 5.7)
 - Canadians can rely on the CRA because it makes sure everyone pays their fair share of taxes (6.4 vs 5.6)

- Businesses operating for 10 years or less were more likely to agree with each metric compared to those operating for over 10 years:
 - The CRA is helpful (6.8 vs 5.7)
 - The CRA makes the process of filing businesses taxes easy (6.7 vs 6.0)
 - Canadians can rely on the CRA because it makes sure everyone pays their fair share of taxes (6.6 vs 5.7)

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 rate their level of trust in the CRA when it comes to handling their clients' information appropriately and keeping their information safe.

More than half trust the CRA to keep their information safe (51%), while slightly fewer trust the CRA to handle their clients' information appropriately (47%). In contrast, fewer respondents expressed low levels of trust (scores of 1 – 3) when it comes to keeping their information safe (13%) and handling their business clients' information appropriately (11%). These ratings resulted in an average agreement score of 6.9 for both information and privacy metrics.

Table 28. Trust in the CRA handling information

Base: (TIs) All respondents (n=805)

Information and privacy statements	8 – 10	4 – 7	1 – 3	DK	Mean
I trust the CRA to keep my information safe. (B3k)	51%	35%	13%	1%	6.9
I trust the CRA to handle my business clients' information appropriately. (B3h)	47%	40%	11%	1%	6.9

B3. 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?

Additional subgroup comparisons revealed the following:

- TIs operating in Quebec (7.1) or Ontario (7.1) were more likely to trust the CRA handling business clients' information appropriately compared to those in Alberta (6.3).
- Those operating in Ontario (7.2) were more likely to trust the CRA to keep their information safe compared to those in British Columbia (6.6) or Alberta (6.5).

- Those whose method of most recent contact was through the Canada.ca website (7.9) were more likely to trust the CRA to keep their information safe compared to those whose contact took place via mail (6.9), over the phone (6.8), or through the Represent a Client service (6.7).
- Businesses operating for 10 years or less provided higher ratings on average for each metric compared to those operating for over 10 years:
 - Trust the CRA to keep my information safe (7.1 vs 6.6)
 - Trust the CRA to handle my business clients' information appropriately (7.1 vs 6.5)
- TIs registered with the Represent a Client service were more likely to trust the CRA handling their business clients' information appropriately compared to those who were not registered (7.1 vs 6.3).

Equality and equity

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

Nearly 3 in 5 respondents (58%) strongly agreed (scores of 8 – 10) that those found guilty of tax cheating should face equal penalties no matter who they are, while 51% agreed that the CRA assumes businesses report their taxes accurately. More than two-fifths of TIs strongly agreed that the CRA is fair in deciding whose taxes to audit (42%), with agreement that the CRA treats taxpayers fairly scoring lowest (40%).

Table 29. Perceptions of equality and equity

Base: (TIs) All respondents (n=805) / Split sample, service module (n=406) / compliance module (n=399)

Equality and equity statements	8 – 10	4 – 7	1 – 3	DK	Mean
Those found guilty of tax cheating should face the same penalty no matter who they are. (B30e)	58%	34%	7%	1%	7.5
The CRA assumes businesses report their taxes accurately unless there is evidence to the contrary. (B16a)	51%	36%	9%	4%	7.1
The CRA is fair in deciding whose taxes to audit. (B16f)	42%	44%	10%	4%	6.7
The CRA treats taxpayers fairly. (B3g)	40%	41%	18%	1%	6.3

B3. 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? / **B30.** Please rate the extent to which 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.” / **B16.** I will now read you a few statements. For each statement, tell me the extent to which 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 equality and equity statements, the following trends emerged among relevant subgroups:

- TIs operating in Quebec (6.6), or Ontario (6.5) were more likely to agree that the CRA treats taxpayers fairly compared to those in Alberta (5.9), or Atlantic Canada (5.7).
- Those whose primary official language was French were more likely to agree the CRA treats taxpayers fairly compared to English speakers (6.7 vs 6.2)
- TIs whose recent contact with the CRA took place through the Canada.ca website (7.0) were more likely to agree that the CRA treats taxpayers fairly compared to those whose contact took place over the phone (6.2) or through the Represent a Client service (6.0).
- Those who interacted with the CRA through the Represent a Client service (7.9) or over the phone (7.9) were more likely to agree that tax cheaters should face the same penalty no matter who they are compared to those whose contact took place via mail (6.8).

- 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 is fair in deciding whose taxes to audit (7.0 vs 6.0)
 - The CRA treats taxpayers fairly (6.6 vs 5.7)
- Conversely, those operating for over 10 years 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 operating for 10 years or less (7.9 vs 7.3).
- Respondents registered with the Represent a Client service were more likely to agree that the CRA assumes businesses report their taxes accurately compared to those who were not registered (7.2 vs 6.6).

Openness and transparency

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

Nearly half strongly agreed (scores of 8 – 10) that the CRA holds itself accountable for the written information it provides (46%), while slightly fewer agreed that the CRA supports making government products and client service accessible for everyone (42%). Fewer agreed (36%) that the CRA is transparent with how it pursues those who might owe taxes, while 17% disagreed (scores of 1 – 3).

Table 30. Perceptions of openness and transparency

Base: (TIs) Split sample, service module (n=406) / compliance module (n=399)

Openness and transparency statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA holds itself accountable for the written information it provides. (B16e)	46%	39%	12%	3%	6.9
The CRA supports making government products and client service accessible for everyone. (B16h)	42%	45%	12%	2%	6.8
The CRA is transparent with the public about how it pursues those who might owe taxes. (B30f)	36%	44%	17%	4%	6.2

B30. Please rate the extent to which 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.” / **B16.** I will now read you a few statements. For each statement, tell me the extent to which 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:

- Businesses operating for 10 years or less provided higher ratings for the following statements compared to those operating for over 10 years:
 - The CRA holds itself accountable for written information (7.1 vs 6.4)
 - The CRA is transparent with the public about how it pursues those who might owe taxes (6.4 vs 5.8)

Artificial intelligence

Using a scale of 1 to 10 with 1 being completely disagree and 10 being completely agree, TIs were asked to rate their level of trust in the accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide.

More than a third of respondents had a high level of trust (35%, scores of 8 – 10), 40% expressed moderate trust (scores of 4 – 7) and 23% expressed low levels of trust (scores of 1 – 3). These ratings resulted in an average agreement score of 6.0, representing a neutral agreement score.

Table 31. Perceptions of artificial intelligence

Base: (TIs) All respondents (n=805)

Artificial intelligence statement	8 – 10	4 – 7	1 – 3	DK	Mean
I trust the accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide.	35%	40%	23%	2%	6.0

B3. 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?

Across demographic groups, some interesting differences emerged:

- TIs operating in Quebec (6.2) or Ontario (6.1) were more likely to trust the accuracy of a CRA AI tool compared to those operating in Alberta (5.4).
- Businesses operating for 10 years or less were more trusting compared to those operating for over 10 years (6.3 vs 5.4).
- TIs whose recent contact with the CRA took place via mail (6.5) were more trusting compared to those whose contact took place over the phone (5.8) or through the Represent a Client service (5.6).
- Those registered with the Represent a Client service were more trusting compared to those who were not registered (6.2 vs 5.3).

Tax filing

General population

More than 9 in 10 Canadians (94%) specified that they had sent in a personal income tax return in the past year.

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

Base: (General population) All respondents (n=2,591)

Filing Personal Income Tax	Total (n=2,591)	ATL (n=276)	QC (n=562)	ON/ NU (n=886)	MB/ SK (n=183)	AB/ NWT (n=320)	BC/ YK (n=364)	18 – 24 (n=57)	25 – 34 (n=348)	35 – 49 (n=626)	50 – 64 (n=690)	65+ (n=870)
Yes	94%	94%	96%	93%	96%	92%	91%	89%	93%	93%	92%	97%
No	5%	5%	3%	6%	2%	6%	8%	8%	5%	7%	7%	2%
Don't know	1%	1%	1%	1%	2%	1%	2%	4%	2%	<1%	1%	1%

G4. Have you submitted a personal [QUEBEC ONLY: federal] income tax return in the past year?

Relevant subgroup differences on this metric included:

- Those living in Quebec (96%) or Manitoba or Saskatchewan (96%) were more likely to have filed a personal income tax return compared to those in British Columbia (91%).
- Filing rates were highest among those 65 years or older (97%) compared to those aged 25 to 34 (93%), 35 to 49 (93%), and 50 to 64 (92%).
- Women were more likely to have filed compared to men (95% vs 92%).
- Canadians with a university education (96%) were more likely to have filed compared to those with a trade school or college (91%), or high school education (91%).
- Filing a return was more common among those whose primary official language was French (96% vs 93% who spoke English).
- Likelihood to file a personal return increased with income, rising from 89% among those earning less than \$40,000, to 94% among those earning \$40,000 to under \$80,000, 95% among those earning \$80,000 to under \$150,000, and 98% among those earning \$150,000 or more.
- Filing a return was more common among non-Indigenous respondents compared to Indigenous respondents (94% vs 89%).
- Filing was more common among those without a disability compared to those who self-identify as having a disability (95% vs 90%).

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 41% prepared their return on their own while 58% received assistance.

Table 33. Assistance filing tax return in the past year

Base: (General population) Respondents who filed an income tax return in the past year (n=2,433)

Personal Income Tax Preparation	Total (n=2,433)	ATL (n=259)	QC (n=544)	ON/ NU (n=828)	MB/ SK (n=175)	AB/ NWT (n=294)	BC/ YK (n=333)	18 – 24 (n=50)	25 – 34 (n=323)	35 – 49 (n=582)	50 – 64 (n=635)	65+ (n=843)
Prepared on your own	41%	49%	34%	42%	40%	42%	49%	43%	46%	44%	40%	35%
Received help	58%	51%	66%	58%	60%	57%	51%	57%	54%	55%	60%	65%
Don't know	<1%	-	<1%	<1%	-	<1%	-	-	<1%	1%	<1%	-

G4a. 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 (66%) reported receiving help to a greater extent than those living in Ontario (58%), Alberta (57%), British Columbia (51%), or Atlantic Canada (51%).
- Canadians 65 years or older (65%) stood out as more likely to have received help compared to those 25 to 34 (54%), or 35 to 49 (55%).
- Women were more likely to have received help compared to men (62% vs 56%).
- Those with a high school (66%), or a trade school or college education (63%) were more likely to report receiving help compared to those with a university education (54%).
- Canadians whose primary official language was French reported receiving help to a greater extent than English speakers (65% vs. 56%).
- Those not registered for the My Account service received help to a greater extent compared to those who were registered (82% vs 54%).
- Of those who had interacted with the CRA in the past year, respondents who recently contacted the CRA via mail (63%) or over the phone (60%) reported receiving help to a greater extent compared to those whose contact took place online (50%).

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 13% turned to friends or family members for assistance. Very few (3%) received assistance from a volunteer program.

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

Base: (General population) Respondents who received help filing their income tax return in the past year (n=1,437)

Source of Assistance for Personal Income Tax Filing	Total (n=1,437)	ATL (n=138)	QC (n=355)	ON/ NU (n=486)	MB/ SK (n=108)	AB/ NWT (n=172)	BC/ YK (n=178)	18 – 24 (n=28)	25 – 34 (n=168)	35 – 49 (n=316)	50 – 64 (n=379)	65+ (n=546)
Professional tax preparer/accountant	83%	77%	86%	82%	88%	82%	83%	59%	71%	88%	89%	86%
Friend/family member	13%	15%	12%	13%	11%	16%	13%	36%	23%	8%	9%	10%
Volunteer program to help people with their tax returns	3%	6%	2%	3%	2%	1%	4%	-	3%	3%	2%	3%
Other	1%	2%	1%	2%	-	1%	-	5%	2%	<1%	<1%	1%
Don't Know	<1%	-	-	<1%	-	-	-	-	-	<1%	-	-

G4b. 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 Manitoba or Saskatchewan (88%), or Quebec (86%) compared to those in Atlantic Canada (77%).
- Canadians aged 25 to 34 (23%) were more likely to seek help from friends or family members compared to those 35 to 49 (8%), 50 to 64 (9%), or 65 years or older (10%).
- Men were more likely to report receiving assistance from a professional compared to women (86% vs 81%).
- Assistance from friends or family members was more likely among those with a high school education (22%) compared to those with a trade school or college (14%), or a university education (10%).

- Canadians who reported being self-employed (94%), retired (87%), or working full-time (85%) were more likely to seek help from professionals compared to those who were working part-time (74%) or those who were unemployed (63%).
- Indigenous respondents were more likely to seek help from friends or family members compared to non-Indigenous respondents (21% vs 13%).
- Those without a disability were more likely to seek assistance from a professional compared to those who self-identify as having a disability (86% vs 70%).
- Respondents with a household income of \$40,000 to under \$80,000 (85%), \$80,000 to under \$150,000 (90%), or \$150,000 or more (91%) were more likely to receive assistance from a professional compared to those earning under \$40,000 (63%).
- 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 (15% vs 2%).
- Those born outside of Canada were more likely to have received help from a professional compared to those born in Canada (87% vs 82%).
- Of those who had interacted with the CRA in the past year, respondents who recently contacted the CRA online (15%) were more likely to have received help from friends or family members compared to those whose contact took place via mail (6%).
- Those who reported filing their income taxes online were much more likely to reach out to professionals compared to those filing via mail (83% vs 69%).

Canadians were also asked to describe the method used to file their personal income tax return. Nearly 9 in 10 respondents (87%) said they sent in their income tax return online, while 4% filed via mail.

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

Base: (General population) Respondents who filed an income tax return in the past year (n=2,433)

Method of Filing Income Tax Return	Total (n=2,433)	ATL (n=259)	QC (n=544)	ON/ NU (n=828)	MB/ SK (n=175)	AB/ NWT (n=294)	BC/ YK (n=333)	18 – 24 (n=50)	25 – 34 (n=323)	35 – 49 (n=582)	50 – 64 (n=635)	65+ (n=843)
Online	87%	93%	80%	89%	84%	89%	91%	71%	82%	88%	91%	89%
By mail	4%	3%	7%	4%	5%	2%	4%	8%	5%	4%	2%	6%
Some other way	2%	2%	2%	3%	4%	1%	1%	5%	3%	1%	2%	2%
Don't know	6%	2%	11%	4%	6%	8%	4%	16%	10%	6%	5%	3%

G4c. How was your last tax return submitted?

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 (90% vs 72%).
- Respondents living in Atlantic Canada (93%), British Columbia (91%), Ontario (89%), or Manitoba or Saskatchewan (89%) were more likely to have sent in their last tax return online compared to those in Quebec (80%).
- Canadians aged 35 to 49 (88%), 50 to 64 (91%), or 65 years or older (89%) were more likely to file online compared to those 18 to 24 (71%), or 25 to 34 (82%). This result was impacted by the extent to which respondents were not aware of the method used to file which decreased with age (16% of those aged 18 to 24 did not know how their return was filed, dropping to only 3% of those aged 65 years or older).
- Canadians with a university education (90%) were more likely to have filed online compared to those with a trade school or college (85%), or high school education (81%).
- Those without a disability were more likely to have filed online compared to those who self-identify as having a disability (88% vs 83%).
- Across income levels, online filing was more likely among households earning \$80,000 to under \$150,000 (90%), or \$150,000 or more (91%) compared to those earning \$40,000 to under \$80,000 (86%), or less than \$40,000 (76%).
- Respondents who were retired (90%), working part-time (88%), self-employed (88%), or working full-time (87%) were more likely to file online compared to those who were students (61%).

Canadians who filed their income tax return on their own were asked to provide their likelihood of relying on AI generated responses to tax-related questions when searching online. Respondents provided their likelihood on a scale of 1 to 10, with 1 being extremely unlikely and 10 being extremely likely.

Nearly half of Canadians scored the likelihood as low (scores of 1 – 3) (47%), while 39% provided a moderate score (scores of 4 – 7). Fewer (12%) described a high likelihood (scores of 8 – 10) of relying on AI generated responses to online searches for tax-related information. This results in an average likelihood score of 4.0.

Table 36. Perceived likelihood of relying on AI generated responses to tax-related questions

Base: (General population) Respondents who filed their income tax return on their own in the past year (n=990)

Likelihood of relying on AI generated responses	Total (n=990)	ATL (n=121)	QC (n=187)	ON/ NU (n=339)	MB/ SK (n=67)	AB/ NWT (n=121)	BC/ YK (n=155)	18 – 24 (n=22)	25 – 34 (n=154)	35 – 49 (n=263)	50 – 64 (n=254)	65+ (n=297)
8-10	12%	15%	10%	14%	6%	7%	13%	-	10%	12%	14%	13%
4-7	39%	30%	51%	39%	36%	28%	36%	29%	28%	38%	44%	47%
1-3	47%	53%	36%	44%	54%	61%	50%	71%	61%	48%	38%	34%
Don't know	3%	2%	4%	3%	4%	4%	2%	-	1%	2%	4%	5%
Mean	4.0	3.8	4.5	4.2	3.3	3.2	3.8	2.2	3.3	4.0	4.5	4.7

G4d. How likely are you to rely on AI generated responses to your tax-related questions when searching online? Please use a scale from 1 to 10 where 1 means “extremely unlikely” and 10 means “extremely likely”.

Subsegment differences among those more likely to rely on AI generated responses to tax-related questions include:

- Canadians registered with the My Account service (4.1 vs 2.4 among those who are not registered).
- Those living in Quebec (4.5) or Ontario (4.2 vs 3.3 among those living in Manitoba or Saskatchewan, 3.2 living in Alberta).
- Men (4.3 vs 3.9 among women).
- Those born outside of Canada (4.9 vs 3.8 among those born in Canada).
- Those whose primary official language was French (4.7 vs 3.9 among English speakers).

- Likelihood of reliance on AI generated responses increased with age, rising from 2.2 among those 18 to 24, to 3.3 among those 25 to 34, 4.0 among those 35 to 49, 4.5 among those 50 to 64, and 4.7 among those 65 years or older.

After describing their approaches to tax filing, Canadians were asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. Half of respondents (50%) were very satisfied (scores of 8 to 10), while 38% provided a moderate score (scores of 4 to 7) and 9% scored overall satisfaction as low (scores of 1 to 3). Average overall satisfaction among Canadians was moderate (7.1).

Table 37. Overall satisfaction with latest tax filing experience

Base: (General population) Respondents who filed an income tax return in the past year (n=2,433)

Overall satisfaction score	Total (n=2,433)	ATL (n=259)	QC (n=544)	ON/ NU (n=828)	MB/ SK (n=175)	AB/ NWT (n=294)	BC/ YK (n=333)	18 – 24 (n=50)	25 – 34 (n=323)	35 – 49 (n=582)	50 – 64 (n=635)	65+ (n=843)
8-10	50%	54%	52%	50%	50%	42%	51%	41%	42%	45%	55%	59%
4-7	38%	35%	36%	38%	39%	42%	41%	39%	43%	43%	35%	33%
1-3	9%	8%	7%	10%	9%	13%	7%	13%	11%	10%	8%	7%
Don't know	3%	3%	5%	2%	1%	4%	1%	7%	3%	3%	2%	2%
Mean	7.1	7.3	7.3	7.1	7.0	6.8	7.2	6.7	6.8	6.9	7.4	7.5

G5. 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 is particularly high among:

- Canadians aged 50 to 64 (7.4), or 65 years or older (7.5) compared to those 25 to 34 (6.8) or 35 to 49 (6.9).
- Those living in Atlantic Canada (7.3), Quebec (7.3), or British Columbia (7.2) compared to those in Alberta (6.8).
- Retired Canadians (7.5) compared to those working full-time (7.0) or those who were self-employed (6.9).
- Women (7.3 vs 7.1 among men).
- Those born outside of Canada (7.6 vs 7.1 among those born in Canada).
- Respondents who received help filing their taxes (7.2 vs 7.0 among those who prepared their return on their own).

- Canadians who had no interaction with the CRA over the past 12 months (7.4 vs 6.9 among those who interacted with the CRA).
- Those who interacted with the CRA online (7.2 vs 6.6 who interacted over the phone).

Canadians were asked the extent to which they agreed that they are confident they can complete their taxes correctly on a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree.

Nearly 3 in 5 respondents (57%) strongly agreed (scores of 8 – 10) that they are confident in their abilities to complete their taxes correctly, while 27% moderately agreed (scores of 4 – 7). In contract, 13% tended not to agree (scores of 1 – 3). These ratings resulted in an average agreement score of 7.3.

Table 38. Confidence in tax filing abilities

Base: (General population) Split sample, compliance module (1,295)

Confidence in tax filing abilities	8 – 10	4 – 7	1 – 3	DK	Mean
I am confident I can complete my taxes correctly.	57%	27%	13%	3%	7.3

G30. Please rate the extent to which 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.”

Subsegments more likely to feel confident in their tax filing ability included:

- Canadians working part-time (7.6), retired Canadians (7.6), and those working full-time (7.3 vs 6.4 among those who were self-employed).
- Those whose source of revenue comes from their employer (7.3 vs 6.3 among those who were business owners or partners).
- Canadians who prepared their own income tax return (8.2 vs 6.8 among those who received help).

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. Nearly two-fifths (39%) reported using a combination of in-house and outside services, 33% utilized an external tax preparation service, while 27% exclusively utilized in-house resources.

Table 39. Approach to filing business income taxes

Base: (SMEs) All respondents (n=801)

Business income tax filing	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
Use a combination of in-house and outside services	39%	41%	37%	39%	37%	40%
Use an outside tax preparation service	33%	33%	33%	29%	35%	45%
Use in-house resources to prepare tax documentation	27%	25%	28%	31%	25%	16%
Don't know	1%	<1%	1%	<1%	4%	-

B4. 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 in-house tax resources compared to those in Quebec (25%), Ontario (25%), or Alberta (21%).
- Sole proprietors were more likely to rely exclusively on their in-house resources compared to incorporated businesses (31% vs 16%).
- Conversely, incorporated businesses more commonly used outside services compared to sole proprietors (45% vs 29%).
- 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) (36% vs 19%).
- Businesses with 1 to 4 employees were more likely to use outside services compared to those with 5 to 99 employees (39% vs 27%).
- Conversely, those with 5 to 99 employees were more likely to use a combination of in-house and outside services compared to those with fewer employees (46% vs 33%).
- Those registered for the My Business Account service more commonly utilized a combination approach compared to those who were not registered (42% vs 28%).

In addition to describing their approach to filing their business income taxes, SMEs were asked to provide their approach to tax planning. More than a third (37%) used a combination of in-house and external services, a similar proportion (34%) opted to keep income tax planning exclusively in-house, while 26% reported exclusive use of outside services.

Table 40. Approach to tax planning

Base: (SMEs) All respondents (n=801)

Approach to tax planning	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
Use a combination of in-house and outside services	37%	38%	36%	33%	40%	44%
Use in-house resources for tax planning	34%	34%	34%	42%	23%	20%
Use an outside service for tax planning	26%	24%	27%	21%	35%	34%
Don't know	3%	4%	3%	5%	2%	3%

B4a. And what about tax planning? Does your business...

Subgroup differences when it comes to business tax planning included:

- Businesses operating in British Columbia (42%) were more likely to utilize in-house resources compared to those in Ontario (30%), or Alberta (26%).
- Those operating in Ontario were more likely to rely on an outside service compared to those in British Columbia (29% vs 19%).
- Exclusive use of in-house resources was more prevalent among those whose business size was 1 to 4 employees compared to those with 5 to 99 employees (38% vs 29%).
- Conversely, those with 5 to 99 employees were more likely to utilize a combination approach compared to those with 1 to 4 employees (44% vs 31%).
- Partnerships (35%) or incorporated businesses (34%) were more likely to utilize an outside service compared to sole proprietors (21%).
- Sole proprietors (42%) more commonly utilized in-house resources exclusively compared to partnerships (23%) or incorporated businesses (20%).

- Those registered for the My Business Account service more commonly utilized a combination approach compared to those who were not registered (41% vs 28%).

After describing their approaches to tax filing and planning, SMEs were asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. More than half of SMEs (55%) were very satisfied (scores of 8 to 10), while 38% provided a moderate score (scores of 4 to 7) and few (5%) scored overall satisfaction a 3 or less. The overall satisfaction score for the most recent tax filing sits at 7.4.

Table 41. Overall satisfaction with latest tax filing experience

Base: (SMEs) All respondents (n=801)

Overall satisfaction score	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
8-10	55%	51%	60%	57%	59%	47%
4-7	38%	42%	35%	36%	34%	46%
1-3	5%	4%	5%	5%	5%	4%
Don't know	2%	2%	1%	2%	3%	3%
Mean	7.4	7.4	7.5	7.5	7.7	7.3

B5. 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 is particularly high among:

- SMEs operating in Ontario (7.6 vs 7.2 among those operating in Quebec).
- Respondents aged 65 years or older (7.9 vs 7.3 aged 35 to 49, 7.4 aged 50 to 64).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) compared to those with a small revenue (under \$4 million) (7.9 vs 7.4).
- Businesses who rated the CRA's overall performance as good (scores of 8 to 10) (8.8 vs 7.4 rating the CRA as neutral, 5.8 rating the CRA as poor).
- Businesses who had no contact with the CRA over the past year (7.7 vs 7.3 among those who interacted with the CRA).
- Those who interacted with the CRA online (7.5 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) (8.7 vs 7.2 rating fair treatment as neutral, 6.0 rating fair treatment as poor).

Tax intermediaries (TIs)

Canadian TIs were also asked to provide an overall satisfaction score based on their latest tax filing experience. Satisfaction was scored on a scale of 1 to 10, with 1 being completely dissatisfied and 10 being completely satisfied. Nearly half of TIs were highly satisfied (scores of 8 to 10) (48%), while 42% provided a moderate score (scores of 4 to 7) and 10% scored overall satisfaction as low (scores of 1 to 3). Average overall satisfaction among Canadian TIs was moderate (6.9).

Table 42. Overall satisfaction with latest tax filing experience

Base: (TIs) All respondents (n=805)

Overall satisfaction score	Total (n=805)	Operating for 10 years or less (n=513)	Operating for over 10 years (n=278)	Contact in the past 12 months (n=601)	No contact in the past 12 months (n=183)
8-10	48%	49%	46%	49%	47%
4-7	42%	42%	41%	40%	44%
1-3	10%	8%	13%	11%	8%
Don't know	1%	1%	-	<1%	1%
Mean	6.9	7.0	6.8	6.9	7.0

B5. 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) (8.5), provided higher average satisfaction ratings compared to those who rated overall performance as neutral (scores of 4 – 7) (6.9) or poor (scores of 1 – 3) (4.2).

Those operating in Ontario were more likely to have been satisfied with their latest filing compared to those in Atlantic Canada (7.2 vs 6.5).

TIs whose recent contact with the CRA took place online provided higher average ratings compared to those who interacted with the CRA over the phone (7.2 vs 6.7).

Those registered for the Represent a Client service were more likely to have been satisfied with their latest filing compared to those who were not registered (7.1 vs 6.5).

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, 44% indicated they had.

Table 43. Contact with the CRA in the last 12 months

Base: (General population) All respondents (n=2,591)

Contact with CRA in last 12 months	Total (n=2,591)	ATL (n=276)	QC (n=562)	ON/ NU (n=886)	MB/ SK (n=183)	AB/ NWT (n=320)	BC/ YK (n=364)	18 – 24 (n=57)	25 – 34 (n=348)	35 – 49 (n=626)	50 – 64 (n=690)	65+ (n=870)
Yes	44%	41%	42%	45%	40%	48%	45%	46%	44%	45%	43%	43%
No	51%	53%	54%	51%	53%	46%	49%	42%	50%	52%	52%	52%
Don't know	5%	6%	4%	5%	7%	6%	6%	12%	7%	3%	5%	5%

G6. 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 (54%) or unemployed (53%) were more likely to have interacted with the CRA compared to those who were retired (42%), or working full-time (41%).
- Respondents who self-identify as having a disability were more likely to have interacted with the CRA compared to those without a disability (54% vs 41%).
- Those born in Canada were more likely to have interacted with the CRA compared to those born outside of Canada (45% vs 39%).
- Those whose revenue source was their employer were more likely to have interacted with the CRA compared to those who are business owners or in a partnership (53% vs 41%).
- Canadians registered with the My Account service were more likely to report interacting with the CRA compared to those who were not registered (46% vs 33%).

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 (50%), while nearly a third recall using CRA's My Account tax portal (32%). Fewer communicated with the CRA via mail (8%), through the Canada.ca website (6%), in person (1%), via online chat (1%), mobile app (<1%), social media (<1%), or by fax (<1%).

Table 44. Method of most recent contact with the CRA

Base: (General population) Respondents who interacted with the CRA in the past year (n=1,133)

Method of most recent contact with the CRA	Total (n=1,133)	ATL (n=115)	QC (n=234)	ON/ NU (n=398)	MB/ SK (n=78)	AB/ NWT (n=150)	BC/ YK (n=158)	18 – 24 (n=26)	25 – 34 (n=151)	35 – 49 (n=278)	50 – 64 (n=300)	65+ (n=378)
By telephone	50%	50%	56%	49%	48%	55%	39%	49%	45%	52%	49%	54%
Through the CRA's secure tax portal My Account	32%	28%	36%	30%	33%	25%	36%	30%	41%	31%	27%	28%
By mail	8%	9%	3%	8%	10%	7%	15%	14%	6%	8%	10%	8%
Through the tax pages of the Canada.ca website	6%	7%	3%	6%	3%	8%	7%	7%	3%	6%	9%	3%
In person	1%	2%	1%	1%	2%	<1%	1%	-	1%	<1%	1%	2%
Through the CRA's online chat feature	1%	1%	-	<1%	-	2%	-	-	1%	<1%	1%	<1%
Through the CRA's mobile apps	<1%	-	1%	1%	1%	-	1%	-	-	<1%	<1%	1%
Through the CRA's social media platforms	<1%	-	<1%	1%	-	-	-	-	-	1%	<1%	<1%
By fax	<1%	-	1%	<1%	1%	-	-	-	-	-	-	1%
Some other way	1%	2%	<1%	<1%	1%	2%	2%	-	1%	1%	1%	1%
Don't know	1%	-	-	2%	1%	1%	-	-	3%	-	2%	<1%

G7. 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:
 - Those living in Quebec (36% vs 25% among those living in Alberta).
 - Respondents aged 25 to 34 years old (41%) compared to those aged 35 to 49 (31%), 50 to 64 (27%), or 65 years or older (28%).
 - Canadians working full-time (35% vs 27% among retired Canadians).
 - Those who filed their own personal income tax (38% vs 28% among those who received help).
 - Canadians who rated the overall performance of the CRA as good (scores of 8 to 10) (36%) or neutral (scores of 4 to 7) (35%) compared to those providing poor ratings (scores of 1 to 3) (22%).
- Interactions over the phone were more common among:
 - Canadians who rated the overall performance of the CRA as poor (scores of 1 to 3) (63%) compared to those providing neutral (scores of 4 to 7) (45%) or good ratings (scores of 8 to 10) (43%).
 - Respondents who received help filing their personal income tax (53% vs 45% of those who filed on their own).
 - Canadians living in Quebec (56%), Alberta (55%), or Ontario (49%) compared to those living in British Columbia (39%).
 - Those who were self-employed (57%) or retired (55%) compared to those working full-time (46%).
 - Canadians with a trade school or college education compared to those with a university or high school education (58% vs 47% respectively).
- Interactions taking place via the Canada.ca website were especially common among:
 - Respondents living in Alberta (8% vs 3% among those living in Quebec).
 - Those who filed their own personal income tax (8% vs 4% among those who received help).
- Interactions via mail were more common among:
 - Canadians living in British Columbia (15%), Atlantic Canada (9%), or Ontario (8%) compared to those living in Quebec (3%).

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. The most common reason as cited by more than a third of respondents had to do with their My Account service (35%), while a similar proportion cited their personal income tax (31%). Nearly a fifth said the purpose of their most recent interaction had to do with general tax information (18%), while fewer cited an audit, dispute or review (13%), or other benefits or credits (12%). Additionally, 7% reached out regarding a disability tax credit, a registered savings account or the Canada Child Benefit, among other reasons.

Table 45. Purpose of most recent interaction with the CRA

Base: (General population) Respondents who interacted with the CRA in the past year (n=1,133)

Purpose of most recent contact with the CRA	Total (n=1,133)	ATL (n=115)	QC (n=234)	ON/ NU (n=398)	MB/ SK (n=78)	AB/ NWT (n=150)	BC/ YK (n=158)	18 – 24 (n=26)	25 – 34 (n=151)	35 – 49 (n=278)	50 – 64 (n=300)	65+ (n=378)
Your online CRA account (My Account)	35%	34%	45%	31%	32%	30%	37%	36%	41%	41%	27%	31%
Personal income tax	31%	37%	20%	32%	34%	35%	38%	31%	33%	28%	29%	34%
General tax information	18%	17%	15%	17%	18%	16%	26%	18%	18%	14%	20%	18%
An audit, dispute or a review	13%	11%	8%	13%	17%	15%	16%	3%	12%	15%	12%	12%
Other benefits or credits	12%	6%	8%	14%	13%	15%	10%	17%	16%	11%	11%	8%
Disability tax credit	7%	4%	2%	8%	12%	7%	9%	9%	5%	8%	8%	5%
A registered savings account	7%	6%	9%	7%	2%	5%	7%	13%	12%	6%	5%	5%
Canada Child Benefit	7%	7%	9%	6%	5%	5%	10%	6%	12%	15%	2%	<1%
Business tax (e.g. HST filing)	2%	1%	<1%	4%	2%	3%	<1%	-	2%	1%	4%	1%
Other	9%	5%	14%	7%	11%	9%	7%	18%	4%	8%	8%	15%
Don't Know	2%	2%	1%	3%	1%	1%	1%	-	4%	1%	2%	2%

G8. 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.

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 be seeking information related to a registered savings account compared to those whose contact took place over the phone or via mail (13% vs 4% respectively).
- Respondents who filed their own personal income tax were more likely to have done so for the following purposes compared to those who received assistance:
 - Personal income tax (34% vs 27%)
 - An audit, dispute or a review (16% vs 11%)
- Canadians living in Quebec (45%) more commonly reached out regarding My Account compared to those living in Ontario (31%), or Alberta (30%).
- Those living in British Columbia (26%) were more likely to have sought general tax information compared to those living in Ontario (17%), Alberta (16%), or Quebec (15%).
- Canadians living in British Columbia (38%), Atlantic Canada (37%), Alberta (35%), Manitoba or Saskatchewan (34%), or Ontario (32%) were more likely to have sought information related to their personal income tax compared to those living in Quebec (20%).
- Those living in Manitoba or Saskatchewan (17%), British Columbia (16%), or Alberta (15%) were more likely to have sought information related to an audit, dispute or review compared to those living in Quebec (8%).
- Respondents whose primary official language was English were more likely to have had contact for the following purposes compared to French speakers:
 - Personal income tax (34% vs 20%)
 - Other benefits or credits (13% vs 7%)
 - Disability tax credit (8% vs 3%)
- Conversely, those whose primary official language was French were more likely to have made contact for the following purposes compared to English speakers:
 - My Account (44% vs 33%)
 - Canada Child Benefit (11% vs 6%)

- Those aged 25 to 34, or 35 to 49 were more likely to have had contact related to the following purposes compared to those 50 to 64, or 65 years or older:
 - My Account (41%, 41% vs 27%, 31%)
 - Canada Child Benefit (12%, 15% vs 2%, <1%)
- Respondents aged 25 to 34 (12%) were more likely to have sought information related to a registered savings account compared to those 50 to 64 (5%), or 65 years or older (5%).

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 3 in 5 respondents strongly agreed (scores of 8 – 10) that the CRA representative was courteous (61%) and professional (58%) while fewer (47%) felt that the CRA representative took the time to understand their situation. When it comes to information, 50% agreed it was accurate, 46% felt it was complete, 43% said it was easy to understand, and 31% felt it was easy to find. Additionally, more than a third of those who had interacted with the CRA agreed the service was timely (36%) and easy to access (34%).

Table 46. 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=1,131)¹⁴

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK	Mean
The CRA representative was courteous.	61%	24%	12%	1%	1%	7.5
The CRA representative was professional.	58%	29%	11%	1%	<1%	7.4
The information I was given was accurate.	50%	28%	15%	2%	5%	7.0
The CRA representative took time to understand my situation.	47%	33%	17%	2%	<1%	6.7
The information I was given was complete.	46%	29%	19%	3%	3%	6.6
The information I was given was easy to understand.	43%	34%	20%	3%	<1%	6.4
The CRA's service was timely.	36%	30%	29%	4%	1%	5.8
The CRA's service was easy to access.	34%	37%	28%	1%	<1%	5.7
The information was easy to find.	31%	37%	28%	3%	1%	5.6

G9. Please rate the extent to which 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

¹⁴ Bolded statements were only asked to those whose method of contact was over the phone, in person, or via online chat (n=593)

When evaluating overall service satisfaction index scores, more than two-fifths of those who interacted with the CRA (42%) had high SSI scores (scores of 8 – 10), 43% had a neutral score (scores of 4 – 7) while 15% had low SSI scores (1 – 3). The average service satisfaction index score among respondents was 6.5.

Table 47. 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=1,131)

Service satisfaction index score	Total (n=1,131)	ATL (n=115)	QC (n=234)	ON/ NU (n=395)	MB/ SK (n=78)	AB/ NWT (n=150)	BC/ YK (n=158)	18 – 24 (n=26)	25 – 34 (n=150)	35 – 49 (n=277)	50 – 64 (n=299)	65+ (n=378)
8-10	42%	44%	53%	40%	36%	32%	38%	45%	46%	37%	42%	42%
4-<8	43%	35%	40%	41%	52%	45%	49%	38%	40%	46%	41%	45%
1-<4	15%	21%	7%	18%	11%	23%	13%	17%	13%	17%	17%	13%
Don't know	<1%	-	-	<1%	-	-	-	-	-	<1%	-	-
Mean	6.5	6.4	7.3	6.4	6.5	5.8	6.4	6.8	6.8	6.3	6.5	6.6

Notable subgroup differences across service satisfaction index scores included:

- Those living in Quebec (7.3) had higher scores on average compared to those living in Manitoba or Saskatchewan (6.5), British Columbia (6.4), Atlantic Canada (6.4), Ontario (6.4), or Alberta (5.8).
- Respondents born outside of Canada provided higher scores on average compared to those born in Canada (7.6 vs 6.3).
- Those whose primary official language was French had higher average scores compared to English speakers (7.1 vs 6.4).
- Those whose method of recent contact with the CRA was through the My Account service (6.9) provided higher scores on average compared to those whose contact took place over the phone (6.3) or via mail (6.2).
- Respondents whose purpose of most recent contact was related to the Canada Child Benefit (7.1), their My Account service (6.9), a registered savings account (6.8), general tax information (6.7), or their personal income tax provided higher scores compared to those whose contact was related to an audit, dispute, or a review (5.4).

- Respondents who provided the CRA with a good overall performance score (scores of 8 – 10) (8.8), provided higher scores compared to those who rated overall performance as neutral (scores of 4 to 7) (6.7) or poor (scores of 1 to 3) (4.3).

Canadians 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 two-thirds (69%) felt they got what they needed from the CRA on this occasion, while 25% did not.

Table 48. Needs met during most recent contact among those who contacted the CRA

Base: (General population) Respondents who interacted with the CRA in the past year (n=1,133)

Needs met contacting the CRA	Total (n=1,133)	ATL (n=115)	QC (n=234)	ON/ NU (n=398)	MB/ SK (n=78)	AB/ NWT (n=150)	BC/ YK (n=158)	18 – 24 (n=26)	25 – 34 (n=151)	35 – 49 (n=278)	50 – 64 (n=300)	65+ (n=378)
Yes	69%	71%	74%	66%	77%	63%	70%	81%	76%	65%	65%	67%
No	25%	22%	23%	26%	17%	31%	24%	14%	20%	29%	28%	26%
Don't know	6%	7%	3%	8%	6%	6%	6%	4%	5%	6%	7%	7%

G10. Did you get what you needed from the CRA on this particular occasion?

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

- Canadians living in Manitoba or Saskatchewan (77%), or Quebec (74% vs 63% among those living in Alberta).
- Those aged 25 to 34 compared to those aged 35 to 49, or 50 to 64 years old (76% vs 65% respectively).
- Respondents born outside of Canada (80% vs 67% among those born in Canada).
- Those whose method of recent contact with the CRA was through the My Account service (79%) compared to those whose contact took place via mail (65%), or over the phone (63%).

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. More than two-fifths of respondents (43%) felt that the CRA's service was about the same, while 37% felt that the service was worse. Fewer respondents (14%) felt that the CRA provided better service by comparison.

Table 49. Customer service compared to experiences from financial institutions used

Base: (General population) Respondents who interacted with the CRA in the past year (n=1,133)

Experience with the CRA	Total (n=1,133)	ATL (n=115)	QC (n=234)	ON/ NU (n=398)	MB/ SK (n=78)	AB/ NWT (n=150)	BC/ YK (n=158)	18 – 24 (n=26)	25 – 34 (n=151)	35 – 49 (n=278)	50 – 64 (n=300)	65+ (n=378)
Better	14%	14%	14%	18%	9%	11%	11%	10%	16%	16%	13%	13%
About the same	43%	43%	47%	43%	47%	34%	41%	42%	48%	40%	43%	39%
Worse	37%	40%	35%	35%	37%	50%	37%	30%	29%	40%	37%	44%
Don't know	6%	3%	4%	5%	8%	6%	11%	18%	7%	4%	7%	4%

G11. 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?

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

- Those living in Ontario (18%) were more likely to describe the CRA's service as better compared to those living in Alberta (11%), British Columbia (11%), or Manitoba or Saskatchewan (9%).
- Canadians living in Alberta (50%) were more likely to describe the CRA's service as worse compared to those living in British Columbia (37%), Quebec (35%), or Ontario (35%).
- Those with a university, or trade school or college education were more likely to describe the CRA's service as worse compared to those with a high school education (39% respectively vs 27%).
- Respondents who self-identify as having a disability were more likely to describe the CRA's service as better compared to those without a disability (22% vs 12%).
- Respondents born outside of Canada were more likely to describe the CRA's service as better compared to those born in Canada (26% vs 12%).
- Canadians with a household income of under \$40,000 (23%), or \$40,000 to under \$80,000 (17%) were more likely to describe the CRA's service as better compared to those earning \$80,000 to under \$150,000, or \$150,000 or more (10% respectively).
- Those whose recent interaction with the CRA took place over the phone were more likely to describe the CRA's service as worse compared to those whose contact took place through the My Account service (42% vs 32%).

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 (56%) reported having interacted with the CRA.

Table 50. Interaction with the CRA in the last 12 months

Base: (SMEs) All respondents (n=801)

Contact with CRA in last 12 months	Total (n=801)	Operating for 10 years or less (n=411)	Operating for over 10 years (n=381)	Sole proprietor (n=458)	Partnership (n=109)	Incorporated (n=186)
Yes	56%	57%	55%	51%	64%	61%
No	41%	39%	44%	46%	35%	36%
Don't know	3%	4%	2%	3%	1%	3%

B6. 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:

- Partnerships (64%) or incorporated businesses (61% vs 51% among sole proprietors).
- Respondents who self-identify as having a disability (68% vs 54% among those without a disability).
- Indigenous respondents (68% vs 55% among non-Indigenous respondents).
- Respondents aged 25 to 34 (66%), or 35 to 49 (60% vs 50% of those aged 50 to 64, and 42% of those aged 65 years or older).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (67% vs 54% of those with a smaller revenue).
- Businesses with 5 to 99 employees (64% vs 49% of those with fewer employees).
- Those registered for the My Business Account service (64% vs 34% of those who were 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. Nearly half made contact over the phone (48%), while 32% interacted through the My Business Account portal. Fewer businesses interacted with the CRA via mail (9%), while 6% interacted through the tax pages of the Canada.ca website. Other forms of interaction were much less common.

Table 51. Method of most recent contact with the CRA

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=448)

Method of most recent contact with the CRA	Total (n=448)	Operating for 10 years or less (n=236)	Operating for over 10 years (n=208)	Sole proprietor (n=234)	Partnership (n=70)	Incorporated (n=114)
By telephone	48%	44%	52%	46%	56%	45%
Through the CRA's secure tax portal My Business Account	32%	33%	30%	34%	27%	35%
By mail	9%	8%	8%	6%	9%	11%
Through the tax pages of the Canada.ca website	6%	7%	6%	7%	4%	7%
In person	1%	2%	-	1%	1%	-
Through the CRA's mobile apps	1%	1%	1%	2%	1%	-
By fax	1%	1%	1%	<1%	-	-
Through the CRA's online chat feature	1%	1%	<1%	1%	1%	1%
Through the CRA's social media platforms	<1%	<1%	-	<1%	-	-
Other	1%	1%	1%	2%	-	1%
Don't know	-	-	-	-	-	-

B7. How did you *most recently* interact with the CRA?

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

- Businesses operating in Quebec or British Columbia were more likely to have interacted with the CRA through the My Business Account service compared to those operating in Atlantic Canada (35% respectively vs 16%).
- Those operating in Atlantic Canada were more likely to have interacted with the CRA over the phone compared to those operating in Manitoba or Saskatchewan (59% vs 33%).
- Businesses with 5 to 99 employees were more likely to have interacted with the CRA through the tax pages of the Canada.ca website compared to those with fewer employees (9% vs 2%).
- Those who self-identify as having a disability were more likely to have interacted with the CRA through the tax pages of the Canada.ca website compared to those without a disability (12% vs 5%).
- Women were more likely to have interacted with the CRA over the phone compared to men (54% vs 43%).

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. Nearly two-fifths of respondents cited information related to their My Business Account (37%), while a third cited business taxes (33%). Fewer contacted the CRA for general tax information (25%), for a matter related to GST/HST (23%), an audit, dispute, or a review (14%), or payroll (9%).

Table 52. Purpose of most recent contact with the CRA

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=448)

Purpose of most recent contact with the CRA	Total (n=448)	Operating for 10 years or less (n=236)	Operating for over 10 years (n=208)	Sole proprietor (n=234)	Partnership (n=70)	Incorporated (n=114)
Your online CRA account, My Business Account	37%	43%	31%	41%	30%	32%
Business taxes	33%	38%	27%	29%	36%	39%
General tax information	25%	24%	26%	29%	24%	20%
GST/HST	23%	25%	20%	21%	29%	22%
An audit, dispute or a review	14%	13%	16%	18%	10%	11%
Payroll	9%	9%	10%	9%	9%	10%
General information other than about filing business taxes	2%	1%	2%	2%	1%	1%
Updating account information	1%	2%	<1%	2%	-	1%
Interacting on behalf of clients/getting help on behalf of another person	1%	<1%	1%	<1%	-	1%
Some other reason	1%	2%	<1%	2%	1%	-
Don't know	<1%	-	<1%	<1%	-	1%

B8. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction related to...?
Multiple responses permitted.

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

- Businesses operating for 10 years or less were more likely to have contacted the CRA for matters relating to the following:
 - My Business Account (43% vs 31% of those operating for over 10 years)
 - Business taxes (38% vs 27%)
- Those who self-identify as having a disability were more likely to have contacted the CRA for general tax information compared to those without a disability (35% vs 23%).
- Conversely, those without a disability were more likely to have cited contact related to business taxes compared to those who self-identify as having a disability (34% vs 25%).
- Respondents whose primary official language was English were more likely to cite general tax information compared to French speakers (29% vs 6%).

- 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 (38% vs 28%)
 - Payroll (13% vs 5%)

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, roughly two-thirds strongly agreed (scores of 8 – 10) that the CRA representative was courteous (69%), and professional (65%), and another 52% felt that the CRA representative took the time to understand their situation. More than half agreed that the information given was accurate (56%), complete (53%), and easy to understand (51%). Slightly fewer agreed that the CRA's service was easy to access (43%) and timely (42%).

Table 53. 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=448)¹⁵

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK	Mean
The CRA representative was courteous.	69%	23%	7%	1%	-	8.0
The CRA representative was professional.	65%	27%	6%	1%	-	7.8
The information I was given was accurate.	56%	29%	10%	2%	3%	7.4
The information I was given was complete.	53%	31%	14%	1%	1%	7.1
The information I was given was easy to understand.	51%	36%	11%	1%	<1%	7.1
The CRA representative took time to understand my situation.	52%	34%	14%	1%	-	7.0
The CRA's service was easy to access.	43%	35%	21%	<1%	<1%	6.4
The CRA's service was timely.	42%	35%	20%	2%	<1%	6.4

B9. 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.

¹⁵ Caution small sample size for bolded statements only asked to those whose method of contact was over the phone, in person, or via online chat (n=222)

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, more than two-fifths of businesses (42%) obtained a high index score (scores of 8 – 10), while 47% obtained neutral scores (scores of 4 – 7). Fewer SMEs (11%) had a low index score (1 – 3). The average SSI score among Canadian SMEs was 7.1.

Table 54. 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=448)

Service satisfaction index score	Total (n=448)	Operating for 10 years or less (n=236)	Operating for over 10 years (n=208)	Sole proprietor (n=234)	Partnership (n=70)	Incorporated (n=114)
8-10	42%	44%	39%	42%	49%	35%
4-<8	47%	46%	49%	44%	43%	55%
1-<4	11%	10%	13%	14%	9%	9%
Don't know	<1%	<1%	-	-	-	1%
Mean	7.1	7.3	6.8	7.0	7.5	6.9

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

- Businesses operating for 10 years or less (7.3 vs 6.8 among those operating for over 10 years).
- Businesses with 5 to 99 employees (7.3 vs 6.8 among those with fewer employees).

- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (8.0 vs 6.9 among those with a small revenue).
- Indigenous respondents (7.8 vs 7.1 among non-Indigenous respondents).
- Businesses whose method of contact with the CRA was through the My Business Account service (7.5 vs 6.8 among those whose contact took place over the phone).
- Those whose purpose of most recent contact was related to payroll (7.8), business taxes (7.3), or GST/HST (7.3 vs 6.5 among those who cited an audit, dispute, or a review).

Canadian businesses who had contacted the CRA in the past year were asked whether the CRA had successfully met their needs during their most recent contact. More than three quarters of SMEs (77%) felt they got what they needed from the CRA on this occasion, while 20% did not.

Table 55. Needs met during most recent contact among those who contacted the CRA

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=448)

Needs met contacting the CRA	Total (n=448)	Operating for 10 years or less (n=236)	Operating for over 10 years (n=208)	Sole proprietor (n=234)	Partnership (n=70)	Incorporated (n=114)
Yes	77%	82%	71%	73%	87%	76%
No	20%	15%	26%	24%	10%	19%
Don't know	3%	3%	3%	3%	3%	4%

B10. Did you get what you needed from the CRA on this particular occasion?

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

- Businesses operating for 10 years or less (82% vs 71% among those operating for over 10 years).
- Partnerships (87% vs 73% among sole proprietors).
- Those without a disability (79% vs 68% among those who self-identify as having a disability).
- Respondents whose primary official language was English (78% vs 68% among French speakers).
- Businesses with 5 to 99 employees (86% vs 67% among those with fewer employees).
- Those with a medium annual revenue (\$4 million to less than \$250 million) (93% vs 73% among those with a small revenue).

- Businesses who utilized in-house resources to file their taxes (84% vs 68% among those utilizing outside tax preparation services).
- Businesses whose contact with the CRA took place through the My Business Account service (89%), or via mail (85% vs 68% 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. Nearly a fifth (19%) believe the service was better, while 49% described the service as about the same. The remaining respondents (30%) felt that the CRA provided worse service.

Table 56. Customer service compared to experiences with financial institutions

Base: (SMEs) Respondents who had interacted with the CRA in the past year (n=448)

Experience with the CRA	Total (n=448)	Operating for 10 years or less (n=236)	Operating for over 10 years (n=208)	Sole proprietor (n=234)	Partnership (n=70)	Incorporated (n=114)
Better	19%	23%	15%	20%	26%	13%
About the same	49%	52%	44%	47%	51%	50%
Worse	30%	22%	40%	32%	23%	33%
Don't know	2%	3%	<1%	1%	-	4%

B11. 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 via mail (33%) were more likely to feel that the service received from the CRA was better compared to those who interacted over the phone (18%), or online (15%).
- Partnerships were more likely to describe the CRA's service as better compared to incorporated businesses (26% vs 13%).
- Businesses operating for 10 years or less more commonly described CRA's service as better compared to those operating for over 10 years (23% vs 15%).
- Those with 1 to 4 employees were more likely to rate the CRA's service as worse compared to those with 5 to 99 employees (38% vs 24%).

- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more likely to describe the CRA's service as better (34% vs 16% among those with a small revenue).
- Businesses who utilized in-house resources to file their taxes were more likely to describe the CRA's service as better compared to those utilizing outside tax preparation services (26% vs 14%).

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. Three quarters (75%) had had contact with the CRA, while 23% had no form of contact in the last 12 months.

Table 57. Interaction with the CRA in the last 12 months

Base: (TIs) All respondents (n=805)

Contact with CRA in last 12 months	Total (n=805)	Operating for 10 years or less (n=513)	Operating for over 10 years (n=278)	Registered for "Represent a Client" (n=293)	Not registered for "Represent a Client" (n=82)
Yes	75%	76%	72%	85%	57%
No	23%	22%	26%	14%	41%
Don't know	3%	2%	3%	1%	1%

B6. 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 trend emerged:

- Those not registered with the Represent a Client service were roughly three times as likely to report no contact with the CRA compared to those registered with the service (41% vs 14%).

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 (50%), while 16% had used the Represent a Client service, and 15% communicated via mail. Another 8% interacted through the Canada.ca website, while in person communication (6%), and online chat (2%) were much less common, among others.

Table 58. Method of most recent contact with the CRA

Base: (TIs) Respondents who had interacted with the CRA in the past year (n=601)

Method of most recent contact with the CRA	Total (n=601)	Operating for 10 years or less (n=392)	Operating for over 10 years (n=199)	Registered for “Represent a Client” (n=248)	Not registered for “Represent a Client” (n=47)
By telephone	50%	49%	52%	49%	62%
Through the CRA’s secure tax portal Represent a Client	16%	14%	19%	18%	9%
By mail	15%	18%	11%	14%	9%
Through the tax pages of the Canada.ca website	8%	8%	8%	8%	9%
In person	6%	6%	6%	6%	6%
Through the CRA’s online chat feature	2%	2%	2%	2%	2%
By fax	1%	1%	1%	1%	2%
Through the CRA’s social media platforms	1%	1%	1%	1%	-
Through the CRA’s mobile apps	1%	1%	1%	1%	2%
Other	<1%	<1%	1%	1%	-
I can’t recall	<1%	<1%	-	-	-

B7. 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 (18% vs 11%).
- Businesses operating in Atlantic Canada (27%) were more likely to have interacted with the CRA via mail compared to those operating in Quebec (14%), Ontario (13%), or Alberta (11%).
- Interaction through the Represent a Client service was more common among those whose primary official language was French compared to English (59% vs 48%).

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. Nearly a third of respondents were contacting the CRA regarding their Represent a Client account (31%), while more than a quarter cited contact related to business taxes (27%) or helping a client with their personal taxes (26%). Slightly fewer reported contacting the CRA with respect to GST/HST (22%), an audit, dispute, or a review (19%), payroll (17%), or general tax information (17%). Interaction with the CRA on behalf of an estate or trust (12%) or a charity or non-profit (10%) were less common.

Table 59. Purpose of most recent contact with the CRA

Base: (TIs) Respondents who had interacted with the CRA in the past year (n=601)

Purpose of most recent contact with the CRA	Total (n=601)	Operating for 10 years or less (n=392)	Operating for over 10 years (n=199)	Registered for "Represent a Client" (n=248)	Not registered for "Represent a Client" (n=47)
Your online CRA account, Represent a Client	31%	30%	32%	31%	28%
Business taxes	27%	27%	28%	29%	23%
Helping a client with their personal taxes	26%	25%	28%	27%	21%
GST/HST	22%	25%	18%	23%	17%
An audit, dispute or a review	19%	17%	24%	21%	15%
Payroll	17%	16%	19%	17%	11%
General tax information	17%	19%	13%	11%	19%
Interacting with CRA on behalf of an estate or trust	12%	13%	12%	13%	19%
Interacting with CRA on behalf of a charity or non-profit	10%	12%	8%	12%	6%
General information other than about filing business taxes	<1%	-	1%	<1%	-
Interacting on behalf of clients/getting help on behalf of other person	<1%	<1%	1%	1%	-
Reimbursement	<1%	<1%	-	<1%	-
Some other reason	<1%	<1%	1%	<1%	2%
Don't know	<1%	1%	-	-	-

B8. Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction relating to...?
Multiple responses permitted.

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

- TIs operating for over 10 years were more likely to have contacted the CRA for the purpose of an audit, dispute, or a review compared to those operating for 10 years or less (24% vs 17%).
- Those whose method of contact was online were more likely to report interacting with the CRA regarding their Represent a Client account compared to those whose contact took place via mail (37% vs 22%).
- TIs whose method of contact was online (39%), or via mail (36%) were more likely to have interacted with the CRA regarding business taxes compared to those whose contact took place over the phone (19%).
- Those whose method of contact was via mail were more likely to have been interacting with the CRA regarding payroll compared to those whose contact took place over the phone (24% vs 12%).
- TIs whose method of contact was via mail (20%) or over the phone (19%) were more likely to have contacted the CRA regarding general tax information compared to those whose contact took place through the Represent a Client service (7%).

Service satisfaction

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

Most strongly agreed (scores of 8 – 10) that the CRA representative was professional (59%) and courteous (58%), while 52% felt that the representative took the time to understand their situation. When it comes to information provided by the CRA, more than half agreed that the information was accurate (54%), and complete (54%), while 50% agreed that the information given was easy to understand. A similar proportion of TIs agreed that the service was easy to access (47%) and timely (46%).

Table 60. 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=600)¹⁶

Service satisfaction statements	8 – 10	4 – 7	1 – 3	NA	DK	Mean
The CRA representative was professional.	59%	32%	9%	1%	<1%	7.4
The CRA representative was courteous.	58%	31%	10%	1%	<1%	7.3
The information I was given was accurate.	54%	33%	11%	1%	1%	7.2
The information I was given was complete.	54%	34%	11%	1%	1%	7.1
The CRA representative took time to understand my situation.	52%	35%	12%	<1%	-	7.0
The information I was given was easy to understand.	50%	39%	10%	1%	<1%	7.1
The CRA's service was easy to access.	47%	35%	17%	1%	-	6.6
The CRA's service was timely.	46%	35%	18%	1%	<1%	6.5

B9. 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

Looking at service satisfaction index scores, more than two-fifths of TIs (42%) fall into the 8 – 10 range, while 48% obtained a neutral score (scores of 4 – 7). Fewer respondents (10%) obtained low index scores (1 – 3). The average SSI score among TIs was 7.0.

¹⁶ Bolded statements were only asked to those whose method of contact was over the phone, in person, or via online chat (n=347)

Table 61. 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=600)

Service satisfaction index score	Total (n=600)	Operating for 10 years or less (n=391)	Operating for over 10 years (n=199)	Registered for "Represent a Client" (n=248)	Not registered for "Represent a Client" (n=47)
8-10	42%	43%	40%	46%	45%
4-<8	48%	50%	43%	46%	45%
1-<4	10%	7%	18%	9%	11%
Mean	7.0	7.2	6.6	7.2	6.9

Notable subgroup differences across service satisfaction index scores included:

- TIs operating for 10 years or less provided higher scores compared to those operating for over 10 years (7.2 vs 6.6).
- Those operating in Quebec (7.2) or Ontario (7.1) provided higher scores compared to those operating in British Columbia (6.5).

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 (83%) felt that their needs had been met.

Table 62. Needs met during most recent contact among those who contacted the CRA

Base: (TIs) Respondents who had interacted with the CRA in the past year (n=600)

Needs met contacting the CRA	Total (n=600)	Operating for 10 years or less (n=391)	Operating for over 10 years (n=199)	Registered for "Represent a Client" (n=248)	Not registered for "Represent a Client" (n=47)
Yes	83%	88%	74%	85%	72%
No	16%	12%	24%	15%	28%
Don't know	1%	-	2%	<1%	-

B10. 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:

- Those operating for 10 years or less were more likely to feel their needs were met compared to those operating for over 10 years (88% vs 74%).
- TIs registered for the Represent a Client service were more likely to indicate their needs were met compared to those who were not registered (85% vs 72%).

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. Roughly a third of respondents (33%) felt that the CRA provided better service compared to financial institutions they do business with. Most TIs (48%) instead felt that the CRA's service was about the same, while 17% felt that the service was worse.

Table 63. Customer service compared to experiences with financial institutions

Base: (TIs) Respondents who had interacted with the CRA in the past year (n=600)

Experience with the CRA	Total (n=600)	Operating for 10 years or less (n=391)	Operating for over 10 years (n=199)	Registered for "Represent a Client" (n=248)	Not registered for "Represent a Client" (n=47)
Better	33%	38%	24%	38%	23%
About the same	48%	50%	44%	45%	55%
Worse	17%	11%	30%	16%	21%
Don't know	1%	1%	2%	1%	-

***B11.** 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?*

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 (30% vs 11%).

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 two-thirds of respondents (65%) strongly agreed (scores of 8 – 10) that when contacting the CRA by telephone, they were able to get service in the official language of their choice. Nearly a third (29%) agreed that they know how to access the tax benefits and credits to which they are entitled.

Table 64. Perceptions of service

Base: (General population) Split sample, service module (n=1,296)

Service delivery statements	8 – 10	4 – 7	1 – 3	DK	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.	65%	16%	6%	12%	8.3
You know how to access the tax benefits and credits you are entitled to.	29%	44%	23%	4%	5.8

G16. For each of the following statements, indicate the extent to which you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Relevant subgroup differences across these service metrics included:

- The following respondents were more likely to agree that they knew how to access the tax benefits and credits they were entitled to:
 - Canadians living in Quebec (6.1 vs 5.4 among those living in Manitoba or Saskatchewan).
 - Those aged 50 to 54 (6.0) or 65 years or older (6.5) compared to those 25 to 34 (5.3) or 35 to 49 years old (5.5).
 - Those with a household income of \$150,000 or more (6.3) compared to those earning less than \$40,000 (5.6), \$40,000 to under \$80,000 (5.8), or \$80,000 to under \$150,000 (5.7).
 - Those without a disability (5.9 vs 5.3 among those who self-identify as having a disability).

- Retired Canadians (6.5) compared to those working full-time (5.5), students (5.3), or those working part-time (5.2).
- Respondents born outside of Canada (6.5 vs 5.7 among respondents born in Canada).
- Those whose primary official language is French (6.2 vs 5.7 among English speakers).
- Those who recently interacted with the CRA through the My Account service (6.5) compared to those whose contact took place over the phone (5.6) or via mail (5.4).
- Those registered for the My Account service (6.0 vs 5.2 among those who were not registered).
- Canadians who reported filing their taxes on their own (6.2 vs 5.7 among those who received help).

Registered for online services

More than 4 in 5 respondents (82%) reported being registered with the CRA's My Account online service.

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

Base: (General population) Split sample: service module, all respondents (n=1,296)

Registered with My Account	Total (n=1,296)	ATL (n=138)	QC (n=281)	ON/ NU (n=444)	MB/ SK (n=94)	AB/ NWT (n=157)	BC/ YK (n=182)	18 – 24 (n=27)	25 – 34 (n=181)	35 – 49 (n=324)	50 – 64 (n=350)	65+ (n=414)
Yes	82%	77%	84%	84%	72%	82%	82%	64%	91%	88%	77%	75%
No	11%	15%	10%	10%	16%	9%	10%	22%	4%	7%	14%	16%
Don't know	7%	7%	6%	6%	12%	8%	8%	13%	5%	6%	8%	9%

G17. 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 (87% vs 78% of those who had not).
- Canadians who had contact with the CRA online over the past year (97% vs 82% of those who interacted over the phone and 77% of those who connected via mail).
- Canadians with a household income of \$150,000 or more (90% vs 76% of those earning less than \$40,000 and 82% of those earning \$40,000 to under \$80,000).
- Those who were self-employed (87%), working full-time (86%), or part-time (84% vs 74% of those who were retired).
- Respondents who reported filing their taxes on their own (94% vs 76% of those who received help).
- Those without a disability (84% vs 76% among those who self-identify as having a disability).
- Those aged 25 to 34 (91%) or those aged 35 to 49 (88% vs 77% of those 50 to 64, or 75% of those aged 65 or older).
- Canadians with a university education (87% vs 78% of those with a trade school or college education and 75% of those with a high school education).

Respondents who were registered for the My Account online service who had contact with the CRA over the phone in the past year were asked why they interacted with the CRA over the phone instead of through the My Account service. The most common reason cited was technical errors accessing their account (18%), while 15% cited the need for additional information. Slightly fewer described the need to speak to an agent, challenges accessing information online, or the need to settle a dispute, discrepancy, or error (14%, respectively).

Table 66. Reasons for not contacting the CRA through the My Account online service

Base: (General population) Split sample, service module, respondents who interacted with the CRA in the past year over the phone despite being registered for the CRA's My Account online service (n=213)

Reason for not contacting through My Account	Total (n=213)
Technical errors accessing My Account (e.g., login issues)	18%
I needed information/more information	15%
Needed to speak to an agent/was directed to call	14%
Couldn't find the answers online/elsewhere	14%
To settle a dispute, discrepancy or error	14%
It is easier/faster to speak to a person	11%
The information wasn't listed in My Account	5%
Questions related to someone else's taxes or estate	4%
CRA called me	3%
Business payroll tax questions	2%
Other	3%
Don't Know/Refused	3%

G18. You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using the My Account service?

Small / medium enterprises (SMEs)

Confidence without external assistance

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

More than a quarter of SMEs (27%) expressed a high level of confidence (scores of 8 – 10), while a third (33%) expressed a moderate level of confidence (scores of 4 – 7). However, 41% expressed a low level of confidence (scores of 1 – 3). This results in an average confidence score of 5.0.

Table 67. Confidence in handling business taxes without outside help

Base: (SMEs) Split sample, service module, respondents who used an outside tax preparation service (n=128)¹⁷

Confidence rating	Total (n=128)	Operating for 10 years or less (n=70)	Operating for over 10 years (n=58)	Sole proprietor (n=64)	Partnership (n=15)	Incorporated (n=44)
8-10	27%	29%	24%	31%	33%	16%
4-7	33%	39%	26%	34%	33%	27%
1-3	41%	33%	50%	34%	33%	57%
Don't know	-	-	-	-	-	-
Mean	5.0	5.4	4.5	5.4	5.5	4.0

B13. 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 45%. Nearly a fifth (16%) would prefer to contact the CRA by telephone, while slightly fewer would prefer an online chat function (14%), or would opt for sending the CRA an email (7%). Additional mentions included asking a financial advisor or accountant to contact the CRA (5%), contacting the CRA via social media (5%), by mail (2%), or by fax (1%).

¹⁷ Caution small subgroup sample sizes

Table 68. Preferred source of service for basic information

Base: (SMEs) Split sample, service module, all respondents (n=397)

Preferred source for basic information	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
Visit the tax pages of the Canada.ca website	45%	42%	49%	46%	37%	53%
Contact the CRA by telephone	16%	16%	15%	18%	16%	11%
Contact the CRA using an online chat function	14%	15%	13%	16%	8%	15%
Send the CRA an email	7%	8%	7%	5%	14%	6%
Ask financial advisor/accountant to contact the CRA	5%	5%	5%	5%	2%	7%
Contact the CRA via social media	5%	7%	3%	4%	10%	4%
Contact the CRA by mail	2%	2%	1%	1%	4%	1%
Send the CRA a fax	1%	1%	2%	1%	2%	1%
Some other way	1%	<1%	1%	<1%	-	1%
I don't know	4%	4%	4%	4%	6%	2%

B14. 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 regarding contact preferences included:

- Partnerships were more likely to prefer sending the CRA an email compared to sole proprietors (14% vs 5%).
- Businesses operating in British Columbia were more likely to prefer visiting the tax pages of the Canada.ca website compared to those operating in Quebec (56% vs 40%).

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 46%. This was followed by email (14%), the tax pages of the Canada.ca website (10%), asking a financial advisor or accountant to contact the CRA (10%), or an online chat function (7%). Fewer would contact the CRA via mail (5%), through social media (3%), or by sending a fax (1%).

Table 69. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (SMEs) Split sample, service module, all respondents (n=397)

Preferred source for clarification on information sent by the CRA	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
Contact the CRA by telephone	46%	45%	46%	49%	39%	40%
Send the CRA an email	14%	15%	13%	11%	16%	19%
Visit the tax pages of the Canada.ca website	10%	9%	12%	11%	14%	9%
Ask financial advisor/accountant to contact the CRA	10%	6%	14%	8%	6%	16%
Contact the CRA using an online chat function	7%	9%	5%	5%	12%	10%
Contact the CRA by mail	5%	8%	2%	5%	6%	3%
Contact the CRA via social media	3%	3%	2%	3%	2%	1%
Send the CRA a fax	1%	<1%	1%	<1%	-	1%
I don't know	5%	6%	5%	6%	4%	2%

B14. 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:

- Businesses operating for 10 years or less were more likely to contact the CRA by mail compared to those operating over 10 years (8% vs 2%).
- Those who interacted with the CRA over the past year were more likely to prefer contact with the CRA in the following ways compared to those who had no recent contact:
 - Contact the CRA by telephone (50% vs 40%)
 - Contact the CRA by mail (7% vs 2%)
- Conversely, those who had no contact with the CRA over the past 12 months were more likely to prefer contact through the tax pages of the Canada.ca website compared to those who had contact (15% vs 7%).
- Businesses who utilized in-house resources to file their taxes were more likely to contact the CRA by mail compared to those utilizing outside tax preparation services (9% vs 2%).
- Businesses with 5 to 99 employees were more likely to contact the CRA by mail compared to those with 1 to 4 employees (8% vs 3%).

Businesses were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter. More than two-fifths of SMEs (43%) specified that they would prefer to contact the CRA by telephone in this situation. A distant second was asking a financial advisor or accountant to contact the CRA (15%), followed by the tax pages of the Canada.ca website (11%), and email (10%). Fewer would contact the CRA using an online chat function (8%), by mail (4%), via social media (2%), or sending a fax (2%).

Table 70. Preferred source of service for assistance on a personal tax matter

Base: (SMEs) Split sample, service module, all respondents (n=397)

Preferred source for assistance on a personal tax matter	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
Contact the CRA by telephone	43%	41%	45%	46%	41%	39%
Ask financial advisor/accountant to contact the CRA	15%	14%	15%	11%	14%	24%
Visit the tax pages of the Canada.ca website	11%	10%	12%	12%	16%	7%
Send the CRA an email	10%	12%	9%	11%	6%	11%
Contact the CRA using an online chat function	8%	8%	7%	8%	6%	9%
Contact the CRA by mail	4%	3%	4%	3%	6%	4%
Contact the CRA via social media	2%	3%	2%	2%	2%	2%
Send the CRA a fax	2%	2%	3%	2%	2%	2%
Some other way	<1%	<1%	-	-	-	1%
I don't know	5%	6%	4%	5%	6%	2%

B14. 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 subgroup differences emerged:

- Businesses with 5 to 99 employees were more likely to contact the CRA through the following sources compared to those with fewer employees:
 - Contact the CRA by mail (6% vs 2%)
 - Send the CRA a fax (5% vs 1%)
 - Contact the CRA via social media (4% vs <1%)
- Incorporated businesses (24%) were more likely to ask a financial advisor or accountant to contact the CRA compared to sole proprietors (11%).

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.

A third of SMEs (33%) were very confident (scores of 8 – 10) that they would be able to resolve a disagreement with their business taxes, while 44% expressed a moderate level of confidence (scores of 4 – 7). Fewer respondents (20%) expressed a low level of confidence (scores of 1 – 3) that the issue would be resolved. This results in an average confidence score of 5.9, representing a neutral score.

Table 71. Perceived confidence in resolving a tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=397)

Confidence rating	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
8-10	33%	34%	31%	33%	39%	25%
4-7	44%	42%	47%	41%	45%	49%
1-3	20%	20%	20%	21%	16%	23%
Don't know	3%	4%	2%	5%	-	3%
Mean	5.9	6.1	5.8	5.8	6.5	5.6

B15. 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:

- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more confident compared to those with a small revenue (under \$4 million) (6.9 vs 5.7).
- Those without a disability were more confident compared to those who self-identify as having a disability (6.0 vs 5.2).
- Businesses whose tax filing method utilized in-house resources provided higher scores on average compared to those utilizing outside tax preparation services (6.5 vs 5.6).
- Businesses with 5 to 99 employees were more confident compared to those with fewer employees (6.3 vs 5.5).
- Businesses whose method of recent contact with the CRA was online were more confident compared to those whose contact took place over the phone (6.2 vs 5.4).

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 a third of SMEs (34%) were quite confident (scores of 8 – 10), while 44% expressed a moderate level of confidence (scores of 4 – 7). Fewer respondents (19%) expressed a low level of confidence (scores of 1 – 3) that the process would be fair. This results in an average confidence score of 6.1.

Table 72. Perceived confidence in a fair process while resolving tax disagreement with the CRA

Base: (SMEs) Split sample, service module, all respondents (n=397)

Confidence rating	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
8-10	34%	31%	37%	34%	39%	27%
4-7	44%	48%	41%	42%	43%	49%
1-3	19%	17%	20%	19%	16%	21%
Don't know	3%	4%	2%	4%	2%	3%
Mean	6.1	6.1	6.1	6.1	6.4	5.8

B15a. 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 differences on this matter include the following:

- Businesses whose method of most recent contact took place online were more confident compared to those whose contact took place over the phone (6.6 vs 5.6).
- Those whose tax filing method utilized in-house resources provided higher scores on average compared to those utilizing outside tax preparation services (6.7 vs 5.8).
- Businesses with 5 to 99 employees were more confident compared to those with fewer employees (6.5 vs 5.7).
- Those with a medium annual revenue (\$4 million to less than \$250 million) were more confident compared to those with a small revenue (under \$4 million) (7.0 vs 5.9).

Service statements

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

Nearly three quarters of SMEs (72%) 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 two-fifths of businesses also agreed that the CRA offers online services that meet their needs (39%), that they know how to access the tax benefits and credits their business is entitled to (38%), or that they feel well-informed about the services the CRA has to offer (37%).

Table 73. Perceptions of service

Base: (SMEs) Split sample, service module, all respondents (n=397)

Service delivery statements	8 – 10	4 – 7	1 – 3	DK	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.	72%	21%	5%	2%	8.3
The CRA offers online services that meet your needs.	39%	42%	16%	3%	6.4
You know how to access the tax benefits and credits your business is entitled to.	38%	44%	15%	3%	6.4
You feel well-informed about the services the CRA has to offer.	37%	44%	18%	1%	6.2

B16. For each of the following statements, indicate the extent to which you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Relevant differences across various subgroups included the following:

- Businesses whose tax filing method utilized in-house resources were more likely to agree with the following metrics compared to those utilizing outside tax preparation services:
 - Understanding of how to access tax benefits and credits for business (7.3 vs 5.7)
 - Feel well-informed about the services the CRA has to offer (6.9 vs 5.6)
 - The CRA offers online services that meet their needs (6.9 vs 6.1)
- Those whose recent contact with the CRA took place online were more likely to agree with the following metrics compared to those whose contact took place over the phone:
 - The CRA offers online services that meet their needs (7.2 vs 5.9)
 - Feeling well-informed about the services the CRA has to offer (6.7 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 (6.7 vs 5.6)
 - Feel well-informed about the services the CRA has to offer (6.5 vs 5.5)
- Businesses with 5 to 99 employees were more likely to agree with the following metrics compared to those with fewer employees:
 - Understanding of how to access tax benefits and credits for business (7.1 vs 5.9)
 - Feel well-informed about the services the CRA has to offer (6.7 vs 5.8)
- Those with a medium annual revenue (\$4 million to less than \$250 million) were more likely to agree with the following metrics compared to those with a small revenue (under \$4 million):
 - Understanding of how to access tax benefits and credits for business (7.8 vs 6.2)
 - Feel well-informed about the services the CRA has to offer (7.5 vs 6.0)
 - The CRA offers online services that meet their needs (7.1 vs 6.3)

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 (72%) had a My Business Account, 19% did not and 9% weren't sure or refused to answer.

Table 74. Registration with the CRA's My Business Account online service

Base: (SMEs) Split sample, service module, all respondents (n=397)

Registered with My Business Account	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
Yes	72%	70%	75%	64%	78%	87%
No	19%	21%	17%	26%	12%	7%
Don't know	9%	9%	8%	10%	10%	6%

B17. 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 (84% vs 59% who did not).
- Businesses with 5 to 99 employees (81% vs 65% of those with fewer employees).
- Those whose primary official language was French (84% vs 70% of English speakers).
- Those with a medium annual revenue (\$4 million to less than \$250 million) (90% vs 69% of those with a smaller revenue).
- Incorporated businesses (87% vs 64% of sole proprietors).

Registered businesses 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. Nearly half (48%) mentioned something related to the type of information they were seeking, including 24% who specifically mentioned the need for clarifications related to information that was received from the CRA. Another 26% described miscellaneous service needs requiring a phone call, while 21% described the 'convenience' of engaging with the CRA over the phone. Slightly fewer described security or privacy concerns utilizing the online portal (16%), while 10% cited difficulties accessing the online portal.

Table 75. Reasons for contacting the CRA over the phone instead of using the My Business Account online service

Base: (SMEs) Split sample, service module, respondents who interacted with the CRA in the past year over the phone despite being registered for the CRA's My Business Account online service (n=82)¹⁸

Reasons for calling	Total (n=82)
Information (Net)	48%
Taxes/tax information	12%
Could not find answers in their website	9%
Need to update a mistake on information	5%
Wasn't able to get the right information using MyBA	5%
Much easier to get/gather the right information	1%
Clarifications (Subnet)	24%
Wanted in-depth clarification on queries/wanted clear answers	16%
Able to understand more/explain more	12%
Miscellaneous (Net)	26%
They asked me to call/a call is required/just returning the call	6%
Have an issue that couldn't be resolved online/solve an issue	6%
Not responsive to emails	5%
Need immediate help/an immediate resolution on issues	5%
Needed help/wanted to receive help	2%
It is more effective/efficient	1%
To process refund/follow up refund process	1%
Convenience (Net)	21%
Prefer to talk to a human than online/chat	16%
It was more convenient/easier/simpler	2%
Want faster transaction	2%
Security/Privacy (Net)	16%
Question involves bills/payment/money matters	11%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	6%
Access (Net)	10%
Having issues accessing their site/locked out of my account	10%
Other	5%

B18. 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]?

¹⁸ Caution small sample size

Business tax processes

Respondents were asked whether they had a dedicated employee or team of employees that deal with the CRA. More than two-fifths of businesses (43%) had dedicated staff to deal with the CRA on behalf of the organization, while 56% did not.

Table 76. Dedicated employee(s) that deal with the CRA on behalf of the organization

Base: (SMEs) Split sample: service module, all respondents (n=397)

Dedicated employee(s) that deal with the CRA	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
Yes	43%	42%	45%	34%	49%	53%
No	56%	56%	54%	64%	51%	46%
Don't know	1%	2%	1%	2%	-	1%

B19. Does your organization have dedicated employee(s) that deal with the CRA on behalf of your organization?

Those most likely to indicate that they had a dedicated employee or team of employees that deal with the CRA included:

- Businesses with 5 to 99 employees (66% vs 25% of those with fewer employees).
- Those registered for the My Business Account service (48% vs 32% of those who were not registered).
- Incorporated businesses (53%) or partnerships (49% vs 34% of sole proprietors).
- Those with a medium annual revenue (\$4 million to less than \$250 million) (74% vs 38% of those with a smaller revenue).

Canadian businesses were asked how often they engage in a series of online business activities. Of the services included, online banking (83%) was most likely to be used frequently, followed by making payments online (68%). Roughly 3 in 5 SMEs also reported frequently receiving bills electronically (60%), while slightly fewer reported sending invoices electronically (54%). Roughly half of SMEs reported frequently making purchases online (51%), sending or receiving electronic money transfers (50%), or maintaining a company website (48%). Usage of generative AI tools was lowest at 18%, with more than a third (34%) indicating that they never engage in this activity.

Table 77. Frequency of engaging in online business activities

Base: (SMEs) Split sample: service module, all respondents (n=397)

Frequency of business activities	Frequently	Sometimes	Rarely	Never	Don't know
Bank online	83%	13%	2%	2%	-
Make payments online	68%	24%	6%	3%	-
Receive bills electronically	60%	26%	7%	6%	1%
Send invoices electronically	54%	26%	10%	10%	1%
Make purchases online	51%	34%	12%	3%	<1%
Send or receive electronic money transfers (e-transfers)	50%	28%	14%	7%	1%
Maintain a company website	48%	17%	10%	24%	<1%
Use generative AI tools such as ChatGPT, Grok, Gemini, or others	18%	27%	20%	34%	1%

B20. For each of the following, please indicate whether this is something your business does frequently, sometimes, rarely or never.

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

- Women were more likely to frequently make purchases online compared to men (59% vs 45%).
- Businesses operating for over 10 years were more likely to frequently engage in the following activities compared to those operating for 10 years or less:
 - Bank online (90% vs 77%)
 - Receive bills electronically (68% vs 55%)
- Conversely, those operating for 10 years or less were more likely to frequently engage with generative AI tools compared to those operating for over 10 years (22% vs 13%).
- Those with 1 to 4 employees were more likely to frequently engage with generative AI tools compared to those with 5 to 99 employees (22% vs 14%).
- Conversely, those with 5 to 99 employees were more likely to frequently engage in maintaining a company website compared to those with fewer employees (54% vs 42%).

- Incorporated businesses were more likely to frequently engage in the following activities compared to sole proprietors:
 - Send invoices electronically (70% vs 50%)
 - Receiving bills electronically (74% vs 55%)

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

Roughly 4 in 5 SMEs (80%) reported visiting the Canada.ca website for tax-related information.

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

Base: (SMEs) Split sample: service module, all respondents (n=397)

Previously visited Canada.ca website	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
Yes	80%	79%	81%	81%	76%	80%
No	17%	16%	18%	15%	20%	19%
Don't know	3%	5%	2%	4%	4%	1%

B21. Have you ever visited the tax pages of the Canada.ca website to search for information on tax-related matters?

Businesses who had contact with the CRA over the past 12 months were more likely to have visited the tax pages of the Canada.ca website compared to those who did not have contact (86% vs 74%).

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. Nearly half of respondents (47%) strongly agreed (scores of 8 – 10) that the website provided them with information that was needed. More than two-fifths further agreed that the information provided was easy to understand (41%), while slightly fewer agreed the information was easy to find (36%).

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

Table 79. 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	Mean
The website provided me with the information that I needed.	47%	42%	12%	<1%	6.8
The information provided on the tax pages of the Canada.ca website is easy to understand.	41%	44%	15%	-	6.5
It is easy to find the information I'm looking for.	36%	45%	19%	-	6.2

B22. 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:

- Those with 5 to 99 employees were more likely to agree with all metrics compared to those with fewer employees:
 - The website provided me with the information that I needed (7.1 vs 6.5)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (6.8 vs 6.2)
 - It is easy to find the information I'm looking for (6.6 vs 5.8)
- Businesses whose tax filing method utilized in-house resources were more likely to agree with the following metrics compared to those utilizing outside tax preparation services:
 - The website provided me with the information that I needed (7.2 vs 6.4)
 - It is easy to find the information I'm looking for (6.7 vs 5.9)
- Those registered for the My Business Account service were more likely to agree with all metrics compared to those not registered:
 - The website provided me with the information that I needed (7.0 vs 6.3)
 - The information provided on the tax pages of the Canada.ca website is easy to understand (6.8 vs 5.9)
 - It is easy to find the information I'm looking for (6.4 vs 5.5)

Tax filing burden

Businesses were asked to provide their level of agreement on a scale of 1 to 10 with a series of statements related to their perceptions of the business tax filing process, with 1 being completely disagree and 10 being completely agree. More than a third of SMEs (35%) 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 (30%) and that new products and services are in line with the realities of conducting business (29%).

Table 80. Perceptions of business tax filing process

Base: (SMEs) Split sample: service module, all respondents (n=397)

Tax filing process statements	8 – 10	4 – 7	1 – 3	DK	Mean
Over the past year, I've spent less time searching for information I require to meet my business obligations to the CRA.	35%	43%	14%	8%	6.3
The CRA takes the needs of businesses into account when developing new products and services.	30%	42%	11%	17%	6.3
The CRA develops new products and services that are in line with the realities of conducting business.	29%	43%	11%	17%	6.4

B23. 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 metrics included the following:

- Businesses with 5 to 99 employees were more likely to agree with all metrics compared to those with fewer employees:
 - The CRA develops new products and services that are in line with the realities of conducting business (6.8 vs 5.9)
 - Spending less time over the past year searching for information to meet business tax obligations (6.7 vs 6.0)
 - The CRA takes the needs of businesses into account when developing new products and services (6.6 vs 6.0)
- Partnerships (7.2) were more likely to agree that they spent less time over the past year searching for information to meet business tax obligations compared to sole proprietors (6.2) and incorporated businesses (6.0).

- Businesses whose recent contact with the CRA took place online were more likely to agree that the CRA takes the needs of business into account when developing new products and services compared to those whose contact took place over the phone (6.8 vs 5.9).
- Those registered for the My Business Account service were more likely to agree with the following metrics compared to those who were not registered:
 - The CRA develops new products and services that are in line with the realities of conducting business (6.6 vs 5.8)
 - The CRA takes the needs of businesses into account when developing new products and services (6.5 vs 5.6)

Businesses were asked to rate the level of burden they had experienced while meeting their business tax obligations on a scale of 1 to 10, with 1 being not at all burdensome and 10 being extremely burdensome. The bulk of respondents either felt it was very burdensome (scores of 8 – 10) (25%), or moderately burdensome (scores of 4 – 7) (47%). The remaining 27% rated the level of burden between a 1 – 3. This results in an average burden score of 5.5, representing a neutral score.

Table 81. Perceived burden to meet business tax obligations

Base: (SMEs) Split sample: service module, all respondents (n=397)

Tax filing burden rating	Total (n=397)	Operating for 10 years or less (n=211)	Operating for over 10 years (n=182)	Sole proprietor (n=219)	Partnership (n=49)	Incorporated (n=102)
8-10	25%	27%	23%	22%	35%	28%
4-7	47%	48%	45%	47%	53%	42%
1-3	27%	24%	32%	31%	12%	29%
Don't know	1%	<1%	-	1%	-	-
Mean	5.5	5.6	5.2	5.2	6.2	5.6

B24. 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:

- Partnerships were more likely to have higher average burden scores compared to sole proprietors (6.2 vs 5.2).
- Those who had contact with the CRA over the past 12 months were more likely to have higher average burden scores compared to those who did not have contact (5.8 vs 5.0).

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, 31% would prefer to visit the tax pages of the Canada.ca website, while 21% would opt to contact the CRA by telephone. Fewer would prefer sending the CRA an email (12%), using an online chat function (12%), or contact via mail (10%). Additional mentions include contacting the CRA through social media (9%) or sending the CRA a fax (2%).

Table 82. Preferred source of service for basic information

Base: (TIs) Split sample, service module, all respondents (n=406)

Preferred source for basic information	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
Visit the tax pages of the Canada.ca website	31%	27%	38%	30%	34%
Contact the CRA by telephone	21%	19%	24%	22%	19%
Send the CRA an email	12%	14%	8%	11%	15%
Contact the CRA using an online chat function	12%	12%	11%	13%	9%
Contact the CRA by mail	10%	12%	6%	9%	9%
Contact the CRA via social media	9%	10%	8%	8%	10%
Send the CRA a fax	2%	3%	1%	3%	1%
I don't know	3%	3%	4%	4%	2%

B14. 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 (38% vs 27%).

- Conversely, those operating for 10 years or less were more likely to prefer contact via mail compared to those operating for over 10 years (12% vs 6%).

TIs were then asked to describe their preferred means of receiving service or information when they require clarification regarding information sent by the CRA. This time, contact via telephone was the top option (40%), followed by using an online chat function (14%), visiting the tax pages of the Canada.ca website (13%), and sending the CRA an email (13%). Fewer would prefer to contact the CRA by mail (9%), via social media (6%), or by fax (3%).

Table 83. Preferred source of service or information when requiring clarification on information sent by the CRA

Base: (TIs) Split sample, service module, all respondents (n=406)

Preferred source for clarification on information sent by the CRA	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
Contact the CRA by telephone	40%	35%	48%	42%	33%
Contact the CRA using an online chat function	14%	17%	8%	12%	18%
Visit the tax pages of the Canada.ca website	13%	11%	18%	13%	15%
Send the CRA an email	13%	14%	11%	11%	17%
Contact the CRA by mail	9%	10%	8%	10%	9%
Contact the CRA via social media	6%	9%	1%	7%	5%
Send the CRA a fax	3%	3%	2%	3%	2%
Other	<1%	-	1%	<1%	-
I don't know	2%	2%	3%	2%	1%

B14. 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 differences regarding these preferences included the following:

- TIs operating for over 10 years were more likely to prefer the following sources compared to those operating for 10 year or less:
 - Telephone (48% vs 35%)
 - The tax pages of the Canada.ca website (18% vs 11%)

- Conversely, those operating for 10 years or less would prefer to contact the CRA through the following sources compared to those operating for over 10 years:
 - Online chat function (17% vs 8%)
 - Social media (9% vs 1%)

TIs were then asked to describe their preferred means of receiving service or information for assistance on a personal tax matter for a client. Most TIs (38%) specified that they would prefer to contact the CRA by telephone, followed by an online chat function (14%), visiting the tax pages of the Canada.ca website (14%) and sending the CRA an email (11%). Additional mentions included contact via mail (9%), social media (6%), or sending the CRA a fax (3%).

Table 84. Preferred source of service for assistance on a personal tax matter

Base: (TIs) Split sample, service module, all respondents (n=406)

Preferred source for assistance on a personal tax matter	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
Contact the CRA by telephone	38%	31%	51%	37%	42%
Contact the CRA using an online chat function	14%	18%	6%	14%	14%
Visit the tax pages of the Canada.ca website	14%	14%	13%	14%	14%
Send the CRA an email	11%	12%	10%	12%	8%
Contact the CRA by mail	9%	11%	8%	9%	9%
Contact the CRA via social media	7%	10%	1%	7%	6%
Send the CRA a fax	3%	2%	3%	3%	2%
Ask financial advisor/accountant to contact the CRA	<1%	-	1%	<1%	-
Some other way	<1%	-	1%	<1%	-
I don't know	3%	2%	6%	3%	6%

B14. 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 (51% vs 31%).

- Conversely, those operating for 10 years or less were more likely to prefer to contact the CRA through the following sources compared to those operating for over 10 years:
 - Online chat function (18% vs 6%)
 - Social media (10% vs 1%)
- Those whose primary official language was French were more likely to prefer contact via social media compared to English speakers (14% vs 5%).
- Conversely, those whose primary official language was English were more likely to prefer contact by mail compared to French speakers (11% vs 3%).

Confidence resolving a tax disagreement

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

More than two-fifths of TIs were very confident (scores of 8 – 10) (42%), while 44% were moderately confident (scores of 4 – 7). Few respondents (13%) expressed low confidence (scores of 1 – 3) that the disagreement would be resolved. This results in an average confidence score of 6.7.

Table 85. Perceived confidence in resolving a tax disagreement with the CRA

Base: (TIs) Split sample, service module, all respondents (n=406)

Confidence rating	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
8-10	42%	45%	38%	44%	36%
4-7	44%	45%	42%	44%	45%
1-3	13%	10%	17%	12%	15%
Don't know	1%	<1%	3%	<1%	3%
Mean	6.7	6.9	6.3	6.7	6.5

B15. 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".

TIs operating for 10 years or less were more confident that any potential disagreements with the CRA would be resolved compared to those operating for over 10 years (6.9 vs 6.3).

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. Nearly half of TIs (46%) provided a high level of confidence (scores of 8 – 10), while 44% provided a moderate level of confidence (scores of 4 – 7). Fewer (9%) described a low level of confidence (scores of 1 – 3) that the process would be conducted fairly. This results in an average confidence score of 6.9, representing a neutral score.

Table 86. Perceived confidence in a fair process while resolving a tax disagreement with the CRA

Base: (TIs) Split sample, service module, all respondents (n=406)

Confidence rating	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
8-10	46%	48%	41%	47%	42%
4-7	44%	43%	44%	43%	45%
1-3	9%	7%	13%	9%	10%
Don't know	1%	1%	2%	1%	2%
Mean	6.9	7.1	6.5	6.9	6.8

B15a. 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 (7.1 vs 6.5).
- Those registered with the Represent a Client service were more confident compared to those who were not registered (7.0 vs 6.4).

Service statements

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

Nearly two-thirds of respondents (62%) 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 TIs agreed that they know how to access the tax benefits and credits their clients are entitled to (55%), while slightly fewer agreed that the CRA offers online services that meet their needs (50%), and that they felt well-informed about the services the CRA has to offer (47%).

Table 87. Perceptions of service

Base: (TIs) Split sample, service module, all respondents (n=406)

Service delivery statements	8 – 10	4 – 7	1 – 3	DK	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.	62%	31%	5%	2%	7.8
You know how to access the tax benefits and credits your clients are entitled to.	55%	36%	6%	2%	7.4
The CRA offers online services that meet your needs.	50%	38%	10%	2%	7.0
You feel well-informed about the services the CRA has to offer.	47%	41%	9%	2%	7.0

B16. For each of the following statements, indicate the extent to which you agree or disagree using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree”.

Additional relevant findings across various subgroups included the following:

- TIs 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 (7.3 vs 6.5).
- Those whose primary official language was English 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 French speakers (8.0 vs 7.3).
- TIs registered for the Represent a Client service were more likely to agree with the following metrics compared to those who were not registered:
 - Understanding of how to access the tax benefits and credits their clients are entitled to (7.6 vs 6.8)
 - Feel well-informed about the services the CRA has to offer (7.2 vs 6.4)

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 three quarters of TIs (72%) reported having an account, while 20% did not. Fewer TIs (8%) were unsure or refused to answer.

Table 88. Registration with the CRA's Represent a Client online service

Base: (TIs) Split sample, service module, all respondents (n=406)

Registered with Represent a Client Account	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
Yes	72%	71%	74%	81%	48%
No	20%	22%	18%	15%	39%
Don't know	8%	7%	8%	3%	14%

B17. Are you registered with the CRA's [**SME:** My Business Account][**TI:** Represent a Client] online service?

Those who interacted with the CRA over the past 12 months were more likely to have been registered with the Represent a Client service compared to those who had no contact with the CRA (81% vs 48%).

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. More than a third of respondents (34%) described a matter related to the type of information sought or requested, with 11% specifically mentioning the need for clarifications related to information that was received from the CRA. Nearly a third of respondents cited 'convenience' (31%), while fewer mentioned security or privacy concerns (13%), or issues accessing the online portal (7%).

Table 89. Reasons for contacting the CRA over the phone instead of using the Represent a Client online service

Base: (TIs) Split sample, service module, respondents who interacted with the CRA in the past year over the phone despite being registered for the CRA's Represent a Client online service (n=121)¹⁹

Reasons for calling	Total (n=121)
Information (Net)	34%
Taxes/tax information	10%
About the client's file/information about client account	6%
Need to update a mistake on information	4%
Much easier to get/gather the right information	2%
Wasn't able to get the right information using RAC	2%
Could not find answers in their website	1%
Clarifications (Subnet)	11%
Wanted in-depth clarification on queries/wanted clear answers	7%
Able to understand more/explain more	4%
Convenience (Net)	31%
Prefer to talk to a human than online/chat	12%
Want faster transaction	12%
It was more convenient/easier/simple	10%
Miscellaneous (Net)	25%
Have an issue that couldn't be resolved online/solve an issue	7%
Need immediate help/immediate resolution on issues	7%
It is more effective/efficient	5%
Needed help/wanted to received help	3%
To process a refund/follow up refund process	2%
They asked me to call/a call is required/just returning the call	2%
Not responsive to emails	1%
Security/Privacy (Net)	13%
Question involves bills/payment/money matters	9%
The query was delicate and needs personal attention (taxes, business, benefits, etc.)	3%
It is more reliable/secure	1%
Access (Net)	7%
Having issues accessing their site/locked out of my account	6%
Phone is the most accessible method	1%
Other	6%
Don't Know	4%

B18. 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]? Multiple responses permitted.

¹⁹ Caution small sample size

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

Nearly 9 in 10 TIs (89%) reported visiting the Canada.ca website for tax-related information.

Table 90. Previously visited the Canada.ca website for tax-related information

Base: (TIs) Split sample, service module, all respondents (n=406)

Previously visited Canada.ca website	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
Yes	89%	86%	94%	90%	84%
No	9%	12%	3%	9%	10%
Don't know/ Refused	2%	2%	2%	1%	6%

B21. 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 operating for over 10 years (94% vs 86% among those operating for 10 years or less).
- Those registered for the Represent a Client secure tax portal (92% vs 78% among those not registered).

TIs that had visited the Canada.ca website for tax-related information were asked to provide their level of agreement on a scale of 1 to 10 with a series of website metrics, with 1 being completely disagree and 10 being completely agree. More than half of respondents (52%) 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 find (50%), or that the information was easy to understand (49%).

Table 91. 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=360)

Website perception statements	8 – 10	4 – 7	1 – 3	DK	Mean
The website provided me with the information that I needed.	52%	41%	7%	<1%	7.2
It is easy to find the information I'm looking for.	50%	38%	12%	-	6.9
The information provided on the tax pages of the Canada.ca website is easy to understand.	49%	43%	9%	-	7.1

B22. 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.”

Additional relevant differences across various subgroups included the following:

- 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 information provided on the tax pages of the Canada.ca website is easy to understand (7.3 vs 6.8)
 - It is easy to find the information I'm looking for (7.2 vs 6.4)
- TIs registered for the Represent a Client service were more likely to agree with the following metrics compared to those who were not registered:
 - The information provided on the tax pages of the Canada.ca website is easy to understand (7.3 vs 6.4)
 - It is easy to find the information I'm looking for (7.0 vs 6.3)

Tax filing burden

TIs were asked to provide their level of agreement on a scale of 1 to 10 with a series of statements related to their perceptions of the business client tax filing process, with 1 being completely disagree and 10 being completely agree. Roughly two-fifths agreed (scores of 8 – 10) that the CRA takes the needs of businesses into account when developing new products and services (43%), develops new products and services that are in line with the realities of conducting business (40%), and that they spent less time searching for information required to meet their business clients' tax obligations over the past year (38%).

Table 92. Perceptions of business tax filing process

Base: (TIs) Split sample, service module, all respondents (n=406)

Tax filing process statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA takes the needs of businesses into account when developing new products and services.	43%	40%	11%	6%	6.7
The CRA develops new products and services that are in line with the realities of conducting business.	40%	44%	11%	6%	6.6
Over the past year, I've spent less time searching for information I require to meet my business clients' obligations to the CRA.	38%	46%	11%	5%	6.5

B23. 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 client tax filing metrics include the following:

- TIs registered with the Represent a Client service were more likely to agree with the following metrics compared to those who were not registered:
 - The CRA develops new products and services in line with the realities of conducting business (6.7 vs 6.1)
 - Spending less time over the past year searching for information to meet business clients' tax obligations (6.6 vs 5.9)
- 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 (6.9 vs 6.3)
 - Spending less time over the past year searching for information to meet business clients' tax obligations (6.8 vs 6.2)
- Those operating in Quebec (7.1) or Ontario (6.7) were more likely to agree that the CRA develops new products and services in line with the realities of conducting business compared to those operating in Alberta (5.8).

TIs were asked to rate the level of burden they had experienced while meeting their business clients' 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) (28%), while nearly half felt it was moderately burdensome (scores of 4 – 7) (50%). Fewer (19%) rated meeting their business clients' tax filing obligations between a 1 – 3. This results in an average burden score of 5.9.

Table 93. Perceived burden to meet business clients' tax obligations

Base: (TIs) Split sample, service module, all respondents (n=406)

Tax filing burden rating	Total (n=406)	Operating for 10 years or less (n=256)	Operating for over 10 years (n=145)	Contact in the past 12 months (n=305)	No contact in the past 12 months (n=88)
8-10	28%	33%	21%	30%	22%
4-7	50%	51%	50%	49%	52%
1-3	19%	15%	26%	19%	23%
Don't know	3%	2%	3%	2%	3%
Mean	5.9	6.2	5.4	6	5.6

B24. 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 (6.2 vs 5.4 among those operating for over 10 years).
- Those who were not registered with the Represent a Client service (6.5 vs 5.8 among those who were registered).

Attitudes towards tax compliance

General population

Fairness

Respondents were asked to specify whether they feel that the amount of money Canadians paid in taxes was reflective of the services received from governments. Most felt that they paid too much in taxes – including 35% who felt that they paid significantly too much and 29% who felt that they paid somewhat too much – while more than a quarter (26%) felt that they paid about the right amount. Few (6%) felt that they paid too little.

Table 94. Level of taxes Canadians pay compared to the services received from governments

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

Level of taxes and services received	Total (n=1,295)	ATL (n=138)	QC (n=281)	ON/ NU (n=442)	MB/ SK (n=89)	AB/ NWT (n=163)	BC/ YK (n=182)	18 – 24 (n=30)	25 – 34 (n=167)	35 – 49 (n=302)	50 – 64 (n=340)	65+ (n=456)
Significantly too much	35%	39%	28%	39%	24%	38%	34%	27%	33%	45%	37%	25%
Somewhat too much	29%	26%	34%	26%	27%	31%	28%	31%	32%	24%	29%	30%
About the right amount	26%	23%	26%	26%	31%	19%	30%	32%	23%	20%	26%	34%
Too little	6%	6%	6%	5%	9%	8%	6%	4%	9%	6%	4%	5%
Don't Know	5%	6%	7%	3%	10%	4%	3%	7%	3%	5%	4%	6%

G29. Thinking about the level of taxes that Canadians pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?

Additional subgroup comparisons reveal the following noteworthy differences:

- Men were more likely to feel that they paid significantly too much compared to women (39% vs 31%).
- Those living in Ontario (39%), Atlantic Canada (39%), or Alberta (38%) were more likely to feel they paid significantly too much compared to those in Quebec (28%), or Manitoba or Saskatchewan (24%).
- Respondents 65 years of age or older were the most likely to feel they paid about the right amount (34%). Conversely, those 35 to 49 (45%) and those 50 to 64 (37%) were more likely than those in the highest age bracket (25%) to feel they paid significantly too much.

- Those with a university education (31%) were more likely to feel that they paid the right amount compared to those with a trade school or college (23%), or high school education (16%).
- Those who were working full-time were more likely to feel they paid significantly too much compared to retired respondents (38% vs 28%).
- Respondents whose primary official language was English were more likely to feel they paid significantly too much compared to French speakers (37% vs 26%).
- Canadians who rated the CRA's overall performance as poor (scores of 1 – 3) (63%) 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) (16%).
- Respondents whose trust index scores were low (scores of 1 – 3) (77%) or neutral (scores of 4 – 7) (34%) were more likely to feel that they paid significantly too much compared to those with high trust index scores (scores of 8 – 10) (12%).

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 fifth of respondents scored the likelihood as high (scores of 8 – 10) (17%), while 45% provided a moderate score (scores of 4 – 7). A fifth of respondents (20%) gave a low likelihood (scores of 1 – 3) of tax cheaters being caught in Canada, while 19% reported being unsure. The average likelihood score among Canadians was 5.4.

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

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

Likelihood of catching tax cheaters	Total (n=1,295)	ATL (n=138)	QC (n=281)	ON/ NU (n=442)	MB/ SK (n=89)	AB/ NWT (n=163)	BC/ YK (n=182)	18 – 24 (n=30)	25 – 34 (n=167)	35 – 49 (n=302)	50 – 64 (n=340)	65+ (n=456)
8-10	17%	17%	19%	16%	12%	20%	13%	8%	15%	16%	22%	15%
4-7	45%	43%	53%	39%	53%	38%	48%	59%	46%	43%	40%	47%
1-3	20%	21%	13%	22%	17%	25%	18%	9%	19%	23%	22%	15%
Don't know	19%	19%	15%	23%	18%	17%	21%	24%	20%	17%	16%	23%
Mean	5.4	5.4	5.8	5.2	5.2	5.2	5.1	5.2	5.1	5.2	5.5	5.6

G27. 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?

Subsegments 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 5.2 rating the CRA as neutral, 4.4 rating the CRA as poor).
- Those living in Quebec (5.8 vs 5.2 of those living in Ontario, 5.2 of those living in Alberta, 5.1 of those living in British Columbia).
- Respondents aged 65 years or older (5.6 vs 5.1 among those 25 to 34, 5.2 among those 35 to 49).
- Those earning less than \$40,000 (6.1 vs 5.5 of those earning \$40,000 to under \$80,000, 5.1 of those earning \$80,000 to under \$150,000, 4.9 of those earning \$150,000 or more).
- Those not born in Canada (5.9 vs 5.3 for those born in Canada).
- Respondents whose SSI scores were high (scores of 8 – 10) (6.4 vs 5.2 for those whose SSI score was neutral (4 – 7), 3.4 for those whose SSI score was low (1 – 3)).
- Canadians whose trust index score was high (scores of 8 – 10) (6.4 vs 5.2 for those whose trust index score was neutral, 3.9 for those whose trust index 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. Results decreased slightly compared to those presented above, as 14% strongly agreed that the CRA catches those who cheat on their taxes, while more than a quarter disagreed (scores of 1 – 3) (28%), and 21% reported being unsure.

Table 96. Perceptions of catching tax cheaters

Base: (General population) All respondents (n=2,591)

Catching tax cheaters statement	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA catches those who cheat on their taxes. (G3i)	14%	38%	28%	21%	4.8

G3. 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?

Those most likely to agree that the CRA catches those who cheat on their taxes included the following:

- Canadians who rated the CRA's overall performance score as good (scores of 8 – 10) (6.8) compared to those who rated their performance as neutral (scores of 4 – 7) (4.8), or poor (scores of 1 – 3) (3.0).

- Skepticism that the CRA catches those who cheat on their taxes increased as household income increased. Likelihood to agree gradually decreased from 5.4 among those earning under \$40,000 to 4.5 among those earning over \$150,000.
- Those born abroad (5.9 vs 4.5 among those born in Canada).
- Non-Indigenous respondents (4.8 vs 4.2 among Indigenous respondents).
- Those whose trust index score was good (scores of 8 – 10) (6.9) compared to those whose trust index score was neutral (scores of 4 – 7) (4.4), or low (scores of 1 – 3) (2.6).
- Canadians whose SSI score was good (scores of 8 – 10) (6.3) compared to those who had a moderate score (scores of 4 – 7) (4.3), or a poor score (scores of 1 – 3) (3.0).

Canadians were asked to indicate their likelihood of reporting a person they believe is cheating on their taxes using a scale of 1 to 10, where 1 means not at all likely and 10 means very likely. When presented with a situation where they suspected a person may be cheating on their taxes, 17% were likely to report them (scores of 8 – 10). Results increased to 29% when respondents were certain that the person was cheating.

Table 97. Perceived likelihood of reporting tax cheaters

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

Likelihood to report	8 – 10	4 – 7	1 – 3	DK	Mean
Certain they were cheating	29%	30%	27%	14%	5.6
Suspected they were cheating	17%	30%	37%	16%	4.6

G28. *If you were in a situation where you knew a person 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 them if ...:*

The following subgroup findings were noteworthy:

- Those living in Quebec (4.8 if suspected and 5.6 if known) or Ontario (4.6 and 5.8) were more likely to report suspected tax cheaters compared to those living in Atlantic Canada (3.7 and 4.9).
- Respondents whose trust index score was good (scores of 8 – 10) (5.1 if suspected and 6.2 if known) were more likely to report suspected tax cheaters compared to those whose trust index score was moderate (scores of 4 – 7) (4.4 and 5.5), or low (scores of 1 – 3) (4.1 and 4.8).

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 (64%) strongly agreed (scores of 8 – 10) that income tax cheating reduces money available for essential services.

Furthermore, nearly a third (30%) strongly agreed that given the opportunity, most people would hide income to avoid paying taxes while 45% somewhat agreed (scores of 4 – 7). Slightly fewer agreed that the CRA should publish a list of people found guilty of tax offences (29%), while 21% agreed that penalties are effective at discouraging future tax cheating.

Canadians were much less likely to agree with statements that in some way condoned tax cheating. First, 15% strongly agreed that it is acceptable for people to pay cash for goods and services to avoid paying GST or HST while more than twice as many strongly disagreed (42%). Similarly, 12% strongly agreed that it is okay for people not to declare income received in cash whereas nearly half of all respondents strongly disagreed (48%). Fewer (9%) strongly agreed that it is acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes while nearly 3 in 5 strongly disagreed (58%).

Agreement was moderately high when asked if income tax cheating reduces money available for essential services (7.9). Conversely, strong disagreement was voiced when asked whether it is okay for people not to declare income received in cash (3.9), or for businesses to ask people to pay cash for goods and services (3.4).

Table 98. Perceptions of tax cheating

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

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. (G30a)	64%	21%	10%	5%	7.9
Given the opportunity, most people would hide income to avoid paying taxes. (G30h)	30%	45%	15%	10%	6.3
The CRA should publish a list of people found guilty of tax offences in court. (G30d)	29%	27%	33%	10%	5.4
Penalties are effective at discouraging future tax cheating. (G30b)	21%	35%	24%	21%	5.4
It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST. (G30i)	15%	35%	42%	8%	4.3
It's OK for people not to declare income received in cash. (G30c)	12%	31%	48%	9%	3.9
It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes. (G30g)	9%	27%	58%	6%	3.4

G30. Please rate the extent to which 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 differences related to these statements included the following:

- Those living in Ontario (3.9) were more likely to agree that it's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes compared to those living in Alberta (3.3), Atlantic Canada (3.3), British Columbia (3.1), or Quebec (2.7).
- Those whose primary official language was English were more likely to agree with the following statements compared to French speakers:
 - It's acceptable for people to pay cash for goods and services to avoid paying the GST/HST (4.6 vs 3.3)
 - It's OK for people not to declare income received in cash (4.0 vs 3.5)
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (3.5 vs 2.7)
- Conversely, those whose primary official language was French were more likely to agree the CRA should publish a list of people found guilty of tax offences in court compared to English speakers (5.8 vs 5.2).

- Men were more likely to agree with the following statements compared to women:
 - Given the opportunity, most people would hide income to avoid paying taxes (6.6 vs 6.0)
 - The CRA should publish a list of people found guilty of tax offences in court (5.6 vs 5.2)
- Those born outside of Canada were more likely to agree with the following statements compared to those born in Canada:
 - Given the opportunity, most people would hide income to avoid paying taxes (7.0 vs 6.1)
 - Penalties are effective at discouraging future tax cheating (6.1 vs 5.1)
 - The CRA should publish a list of people found guilty of tax offences in court (5.8 vs 5.2)
- Canadians aged 18 to 24 or 25 to 34 were more likely to agree with the following statements compared to those aged 35 to 49, 50 to 64, or 65 years or older:
 - It's acceptable for people to pay cash for goods and services to avoid paying the GST/HST (5.9 among 18 to 24, 5.3 among 25 to 34 vs 4.4 among 35 to 49, 3.8 among 50 to 64, 3.5 among 65 years or older)
 - It's OK for people not to declare income received in cash (5.2, 4.6 vs 3.9, 3.5, 3.5)
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (5.2, 3.9 vs 3.4, 3.0, 3.0)
- Those aged 65 years or older (8.5) were more likely to agree that income tax cheating reduces money available for essential services compared to those aged 25 to 34 (7.6), 35 to 49 (7.5), or 50 to 64 (7.8).
- Respondents with a household income of less than \$40,000, \$40,000 to under \$80,000, and \$80,000 to under \$150,000 were more likely to agree with the following statements compared to those earning \$150,000 or more:
 - It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST (4.9 earning less than \$40,000, 4.4 earning \$40,000 to under \$80,000, 4.3 earning \$80,000 to under \$150,000 vs 3.6 earning \$150,000 or more)
 - It's OK for people not to declare income received in cash (4.4, 4.1, 3.8 vs 3.3)
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (3.7, 3.6, 3.3 vs 2.7)

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 72% of respondents strongly agreed (score of 8 – 10) that rich people have an easier time tax cheating than middle class Canadians, while 58% strongly agreed that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations. Average agreement scores were high for both statements (8.5 and 7.8 respectively).

Table 99. Perceptions of treatment of the rich

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

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. (G30j)	72%	15%	6%	7%	8.5
The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations. (G30k)	58%	24%	8%	10%	7.8

G30. Please rate the extent to which 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 differences related to these statements include the following:

- Canadians aged 18 to 24 years old (9.4) were more likely to agree that rich people have an easier time tax cheating than middle class Canadians compared to those 35 to 49 (8.6), 50 to 64 (8.2), or 65 years or older (8.3).
- Students (9.2), those working full-time (8.7), unemployed (8.6), or retired Canadians (8.3) were more likely to agree that rich people have an easier time tax cheating than middle class Canadians compared to self-employed Canadians (7.4).
- Respondents with a household income of less than \$40,000 (8.6), \$40,000 to under \$80,000 (8.8), and those \$80,000 to under \$150,000 (8.6) were more likely to agree that rich people have an easier time tax cheating than middle class Canadians compared to those earning \$150,000 or more (7.8).
- 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 (8.6) compared to those whose scores were neutral (scores of 4 to 7) (7.9) or high (scores of 8 – 10) (7.0).

- Canadians who rated the CRA's overall performance as poor (scores of 1 – 3) (8.4) were more likely agree that the CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations compared to those who gave neutral (scores of 4 – 7) (7.8) or good performance scores (scores of 8 – 10) (7.2).
- 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 (8.8) compared to those who moderately agreed (7.7) or strongly agreed (6.8).

Severity of tax avoidance and cheating

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

Roughly 4 in 5 respondents (80%) strongly agreed that filing false claims for tax benefit programs represented serious cheating (scores of 8 – 10), while slightly fewer strongly agreed that not claiming foreign assets or income represented serious cheating (74%). Two-thirds strongly agreed that not claiming income earned on the sale of an investment property (66%) represented serious cheating. Agreement was slightly lower for the following tax avoidance behaviours: not registering one's business (63%), receiving a charitable donation credit bigger than the amount donated (61%), or not claiming income received through online services or trading (60%).

Two-fifths of respondents strongly agreed that being paid cash to avoid income taxes (40%) represented serious cheating. Fewer respondents strongly agreed that getting a 'deal' on home or car repairs by paying cash represented serious cheating (26%), receiving the lowest average agreement score of 5.7.

Table 100. Perceptions of tax avoidance behaviours

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK	Mean
Filing false claims for tax benefit programs	80%	12%	3%	5%	8.9
Not claiming foreign assets or income, including from tax havens	74%	15%	5%	6%	8.6
Not claiming income earned on the sale of an investment property	66%	22%	5%	7%	8.3
Not registering one's business	63%	24%	5%	9%	8.1
Receiving a charitable donation credit that is bigger than the donation made	61%	27%	5%	7%	8.0
Not claiming income or profits received through online services or trading	60%	27%	6%	7%	7.8
Being paid in cash to avoid income taxes	40%	45%	10%	5%	6.8
Getting a 'deal' on home or car repairs by paying cash	26%	47%	20%	7%	5.7

G31. 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 regarding these tax cheating scenarios included the following:

- Canadians living in Quebec (6.5) 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 British Columbia (5.6), Atlantic Canada (5.6), Alberta (5.4), Ontario (5.3), or Manitoba or Saskatchewan (5.3).
- Those aged 65 years or older were more likely to consider the following tax avoidance behaviours to be serious cheating compared to those 18 to 24, 25 to 34, or 35 to 49:
 - Receiving a charitable donation credit that is bigger than the donation made (8.5 among those 65 years or older vs 7.2 among those 18 to 24, 7.4 among those 25 to 34, 7.9 among those 35 to 49).
 - Being paid in cash to avoid income taxes (7.5 vs 5.8, 5.9, 6.5)
 - Getting a 'deal' on home or car repairs by paying cash (6.8 vs 3.9, 4.4, 5.1)

- Women were more likely to consider the following tax avoidance behaviours to be serious cheating compared to men:
 - Not claiming foreign assets or income, including from tax havens (8.8 vs 8.3)
 - Not registering one's business (8.5 vs 7.8)
 - Not claiming income or profits received through online services or trading (8.0 vs 7.6)
 - Getting a 'deal' on home or car repairs by paying cash (5.9 vs 5.5)
- Those with a household income of \$150,000 or more were more likely to consider the following behaviours as serious tax cheating compared to those earning less than \$40,000, \$40,000 to under \$80,000, or \$80,000 to under \$150,000:
 - Being paid in cash to avoid income taxes (7.3 among those earning \$150,000 or more vs 6.2 among those earning less than \$40,000, 6.7 among those earning \$40,000 to under \$80,000, 6.9 among those earning \$80,000 to under \$150,000)
 - Getting a 'deal' on home or car repairs by paying cash (6.2 vs 5.5, 5.6, 5.6)
- Respondents whose primary official language was French were more likely to consider the following behaviours as serious tax cheating compared to English speakers:
 - Not claiming income earned on the sale of an investment property (8.5 vs 8.0)
 - Getting a 'deal' on home or car repairs by paying cash (6.4 vs 5.4)
- Those born outside of Canada were more likely to consider the following behaviours as serious tax cheating compared to those born in Canada:
 - Being paid in cash to avoid income taxes (7.2 vs 6.7)
 - Getting a 'deal' on home or car repairs by paying cash (6.2 vs 5.6)
- 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 scores (scores of 8 – 10).

Lastly, Canadians were asked to rate the importance of various tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. More than two-thirds of respondents (69%) agreed 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. Slightly fewer agreed that it is important for the CRA to reach out and educate Canadians on their tax obligations (65%), or for the CRA to recover unpaid taxes from undeclared cryptocurrency profits (64%).

Nearly 3 in 5 felt it was important for the CRA to pursue people for unpaid taxes (58%), while agreement was lowest that it was important for the CRA to recover unpaid taxes when people work under the table for cash (34%).

Table 101. Importance of tax avoidance recovery efforts

Base: (General population) Split sample: tax compliance module, all respondents (n=1,295)

Tax avoidance recovery efforts	8 – 10	4 – 7	1 – 3	DK	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	69%	19%	6%	6%	8.3
For the CRA to reach out and educate Canadians on their tax obligations	65%	26%	6%	3%	8.0
For the CRA to recover unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency	64%	20%	8%	8%	8.0
For the CRA to pursue people for unpaid taxes	58%	33%	5%	4%	7.8
For the CRA to recover unpaid taxes when people work under the table for cash	34%	41%	19%	6%	6.2

G32. 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 differences related to these tax avoidance recovery efforts included the following:

- Canadians living in Quebec were more likely to consider the following tax avoidance recovery efforts as important compared to those living in Atlantic Canada, Ontario, Manitoba or Saskatchewan, Alberta, or British Columbia:
 - To recover unpaid taxes when people do not declare taxable foreign income or assets (8.4 vs 7.9 in Atlantic Canada, 8.0 in Ontario, 7.5 in Manitoba or Saskatchewan, 7.9 in Alberta, and 7.5 in British Columbia)
 - To recover unpaid taxes when people work under the table for cash (7.4 vs 5.9, 5.9, 5.5, 5.8, 5.5)

- Those 65 years or older were more likely to consider the following recovery efforts as important compared to those 18 to 24, 25 to 34, 35 to 49, or 50 to 64 years old:
 - To recover unpaid taxes when people do not declare taxable foreign income or assets (9.0 among those 65 years or older vs 8.2 among those 18 to 24, 7.9 among those 25 to 34, 8.0 among those 35 to 49, 8.2 among those 50 to 64)
 - To recover unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency (9.0 vs 7.9, 7.2, 7.4, 8.2)
 - To pursue people for unpaid taxes (8.5 vs 7.3, 7.1, 7.5, 7.9)
 - To recover unpaid taxes when people work under the table for cash (7.5 vs 4.6, 5.0, 5.7, 6.6)
- Respondents born outside of Canada were more likely to consider the following recovery efforts as important compared to those born in Canada:
 - To reach out and educate Canadians on their tax obligations (8.6 vs 7.9)
 - To pursue people for unpaid taxes (8.5 vs 7.6)
 - To recover unpaid taxes when people work under the table for cash (7.0 vs 6.0)
- Those whose primary official language was French were more likely to consider the following recovery efforts as important compared to English speakers:
 - To reach out and educate Canadians on their tax obligations (8.5 vs 7.9)
 - To recover unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency (8.3 vs 7.9)
 - To recover unpaid taxes when people work under the table for cash (7.3 vs 5.8)
- Those who were retired consistently provided higher importance ratings across all recovery efforts compared to those who were working full-time, self-employed Canadians, and unemployed respondents.

Small / medium enterprises (SMEs)

Fairness

Business respondents were asked whether the level of taxes that Canadian businesses paid was reflective of the services received from governments. Most respondents believed they paid too much (55%), with nearly a quarter who said they paid significantly too much (24%) and 31% who believed they paid somewhat too much. Nearly a third (29%) felt that they paid the right amount, while 10% felt that they paid too little.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Level of taxes and services received	Total (n=404)	Operating for 10 years or less (n=200)	Operating for over 10 years (n=199)	Sole proprietor (n=239)	Partnership (n=60)	Incorporated (n=84)
Significantly too much	24%	19%	28%	21%	20%	33%
Somewhat too much	31%	33%	31%	31%	38%	29%
About the right amount	29%	34%	26%	28%	32%	30%
Too little	10%	10%	9%	13%	5%	5%
Don't Know	6%	5%	7%	7%	5%	4%

B29. Thinking about the level of taxes that Canadian businesses pay compared to the services they receive from governments, do you feel that they pay too much, about the right amount, or too little in taxes?

Additional subgroup comparisons reveal the following:

- Businesses operating for over 10 years were more likely to have felt that businesses were paying significantly too much compared to those operating for 10 years or less (28% vs 19%).
- Incorporated businesses were more likely to believe that they paid significantly too much compared to sole proprietors (33% vs 21%).
- Those whose trust index scores were low (scores of 1 – 3) were more likely to believe they paid significantly too much (56%) compared to those that had moderate (scores of 4 – 7) (21%), or high trust index scores (scores of 8 – 10) (7%).
- Respondents who rated the CRA's overall performance as poor (scores of 1 – 3) (55%) were more likely to believe that they paid significantly too much compared to those providing a neutral (scores of 4 – 7) (21%) or good (scores of 8 – 10) (9%) overall performance score.

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 a third of SMEs (31%) felt that business tax cheating was common (scores of 8 – 10), while 49% felt it was moderately common (scores of 4 – 7). Fewer respondents (13%) considered business tax cheating uncommon in Canada (scores of 1 – 3). This results in an average rating of 6.3.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Degree to which tax cheating is common	Total (n=404)	Operating for 10 years or less (n=200)	Operating for over 10 years (n=199)	Sole proprietor (n=239)	Partnership (n=60)	Incorporated (n=84)
8-10	31%	27%	35%	33%	25%	26%
4-7	49%	54%	44%	46%	50%	55%
1-3	13%	13%	14%	14%	13%	12%
Don't know	7%	7%	8%	7%	12%	7%
Mean	6.3	6.3	6.4	6.4	6.3	6.3

B25. On a scale of 1 to 10, where 1 means “not at all common” and 10 means “very common,” how common do you think tax cheating by businesses is in Canada?

Relevant subgroup findings include the following:

- Businesses with 5 to 99 employees were more likely to rate business tax cheating as common compared to those with fewer employees (6.6 vs 6.0).
- Businesses operating in the retail trade industry were more likely to describe business tax cheating as common compared to those operating in other industries (7.2 vs 6.3).
- Those who felt that the CRA was doing too little to reduce business tax cheating were more likely to describe business tax cheating as common compared to those who felt that the CRA’s efforts were just right (7.4 vs 6.0).

Most SMEs (40%) felt that the CRA was putting the right amount of effort into reducing business tax cheating. Fewer felt the CRA was putting forth too little effort (27%) or too much effort (6%) in reducing business tax cheating. The remaining 27% of respondents were not sure.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Level of effort to reduce tax cheating	Total (n=404)	Operating for 10 years or less (n=200)	Operating for over 10 years (n=199)	Sole proprietor (n=239)	Partnership (n=60)	Incorporated (n=84)
Too little effort	27%	24%	30%	28%	22%	27%
The right amount of effort	40%	46%	35%	39%	53%	31%
Too much effort	6%	7%	5%	4%	5%	12%
Don't know	27%	23%	30%	29%	20%	30%

B26. 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 were more likely to have felt that the CRA was putting in the right amount of effort to reduce business tax cheating compared to those in Manitoba or Saskatchewan (48% vs 28%).
- Respondents 25 to 34 (54%) or 35 to 49 (44%) were more likely to have felt the CRA was putting in the right amount of effort compared to those aged 50 to 64 (29%) or 65 years or older (20%).
- Businesses with 1 to 4 employees were more likely to have been unsure of the level of effort the CRA was putting forth to reduce tax cheating compared to those with 5 to 99 employees (33% vs 22%).
- Businesses operating for 10 years or less were more likely to have felt the CRA was putting in the right amount of effort compared to those operating for more than 10 years (46% vs 35%).
- Partnerships (53%) were more likely to have felt the CRA was putting in the right amount of effort compared sole proprietors (39%), or incorporated businesses (31%).
- Incorporated businesses were more likely to have felt the CRA was investing too much effort compared to sole proprietors (12% vs 4%).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more than twice as likely to have felt the CRA was putting forth too much effort compared to those with a smaller revenue (11% vs 5%).

- Those whose trust index scores were high (scores of 8 – 10) were more than twice 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) (53% vs 24%).
- Businesses who rated the CRA’s overall performance as good (scores of 8 – 10) (61%) 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) (36%) or poor (scores of 1 – 3) overall performance score (21%).
- Those who strongly agreed that the CRA catches tax cheaters (scores of 8 – 10) (61%) were more likely to have felt that the CRA was investing the right amount of effort compared to those who somewhat agreed (scores of 4 – 7) (38%) or disagreed (scores of 1 – 3) (17%).

Canadian SMEs were asked to rate the likelihood that business tax cheaters would be caught by the CRA on a scale of 1 to 10, with 1 being very unlikely and 10 being very likely. Nearly a third of businesses scored the likelihood as high (scores of 8 – 10) (30%), while 45% provided a moderate score (scores of 4 – 7). Fewer (15%) rated the likelihood of catching business tax cheaters as low (scores of 1 – 3). This results in an average likelihood score of 6.2 among SMEs.

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

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Likelihood of catching tax cheaters	Total (n=404)	Operating for 10 years or less (n=200)	Operating for over 10 years (n=199)	Sole proprietor (n=239)	Partnership (n=60)	Incorporated (n=84)
8-10	30%	35%	25%	29%	37%	23%
4-7	45%	47%	44%	45%	43%	51%
1-3	15%	13%	18%	17%	13%	12%
Don't know	10%	6%	13%	9%	7%	14%
Mean	6.2	6.5	5.8	6.1	6.6	5.9

B27. 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?

Subgroups more likely to believe the CRA catches business tax cheaters included the following:

- Respondents 25 to 34 (6.6), or 35 to 49 years of age (6.3) compared to those 65 years and older (5.3).
- Businesses operating in British Columbia (6.6 vs 5.6 among those operating in Alberta).
- Those operating for 10 years or less (6.5 vs 5.8 among those operating for over 10 years).

- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (6.7 vs 6.0 among those with a smaller revenue).
- Respondents who had high trust index scores (scores of 8 – 10) (7.5) compared to those with neutral (scores of 4 – 7) (6.0), or low trust index scores (scores of 1 – 3) (4.5).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (7.5) compared to those who provided a neutral (scores of 4 – 7) (5.8) or poor (scores of 1 – 3) performance score (4.9).
- Businesses who felt that the CRA was putting forth the right amount of effort to prevent business tax cheating (7.1 vs 4.4 among those who felt the CRA was doing too little).

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, 27% were likely to report them (scores of 8 – 10). Results increased to 47% when respondents were certain that the business was cheating.

Table 106. Perceived likelihood of reporting business tax cheaters

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK	Mean
Certain they were cheating	47%	27%	16%	10%	6.8
Suspected they were cheating	27%	35%	25%	13%	5.5

B28. *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 (6.4) were more likely to report suspected cheaters compared to those 35 to 49 (5.5), 50 to 64 (5.1), or 65 or older (3.9).
- Businesses in operation for no more than 10 years were more likely to report suspected cheaters compared to those in operation for longer (5.9 vs 5.0).
- Businesses with 5 to 99 employees were more likely to report suspected cheaters compared to businesses with fewer employees (6.0 vs 4.9).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) were more likely to report suspected cheaters compared to those with a smaller revenue (6.5 vs 5.3)

- Sole proprietors were more likely to report tax cheating when they knew for certain compared to incorporated businesses (7.0 vs 6.2).
- The likelihood of reporting cheaters increases with trust index scores, irrespective of whether it is suspected or known. Those with high trust index scores (scores of 8 – 10) (6.3 if suspected and 7.5 if known) were more likely to report cheating compared to those with moderate scores (scores of 4 – 7) (5.3 and 6.6), who in turn were more likely to report compared to those with low trust index scores (scores of 1 – 3) (4.6 and 6.0).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (6.3 if suspected and 7.7 if known) were more likely to report cheaters compared to those who provided a neutral (scores of 4 – 7) (5.3 and 6.6) or poor (scores of 1 – 3) overall performance score (4.6 and 6.0).
- Businesses who have had contact with the CRA in the past 12 months were more likely to report suspected cheaters compared to those who did not have contact (5.8 vs 4.9).

To further understand perceptions related to business tax cheaters getting caught, respondents were asked whether they agreed that the CRA catches those who cheat on their taxes using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Nearly a third of businesses strongly agreed that the CRA catches those who cheat on their taxes (30%).

Table 107. Perceptions of catching tax cheaters

Base: (SMEs) All respondents (n=801)

Catching tax cheaters statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA catches those who cheat on their taxes. (B3i)	30%	40%	18%	11%	6.0

B3. 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?

The following subgroups were more likely to agree that the CRA catches those who cheat on their taxes:

- Businesses operating in Atlantic Canada (6.5), British Columbia (6.3), Ontario (6.1), or Quebec (6.0) compared to those operating in Alberta (5.2).
- Respondents aged 25 to 34 (6.5) or 35 to 49 (6.2) compared to those aged 50 to 64 (5.7) or 65 years or older (5.2).
- Businesses with 5 to 99 employees (6.4 vs. 5.6 among those with fewer employees).

- Businesses in operation for no more than 10 years (6.4 vs 5.6 among those operating for over 10 years).
- Partnerships (6.4 vs 5.6 among incorporated businesses).
- Businesses with a medium annual revenue (\$4 million to less than \$250 million) (6.8 vs 5.9 among those with a smaller revenue).
- Businesses that felt the CRA was putting forth the right amount of effort to catch business tax cheaters (7.2 vs 4.7 among those who felt the CRA was doing too little).
- Those whose trust index score was high (scores of 8 – 10) (8.1) compared to those with a moderate score (scores of 4 – 7) (5.8), who in turn were more likely to agree compared to those with a low trust index score (scores of 1 – 3) (3.5).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (7.8) compared to those who provided a neutral (scores of 4 – 7) (5.9) or poor (scores of 1 – 3) (3.9) overall performance score.

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 3 in 5 businesses (61%) strongly agreed (scores of 8 – 10) that businesses cheating on their income taxes reduces money available for essential services, while slightly fewer agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over businesses that do (55%, respectively).

Half (50%) agreed that it is acceptable for the CRA to use publicly available information (like social media) to catch tax cheating businesses, while more than a third agreed that the CRA should publish a list of people found guilty of tax offences in court (38%), or that penalties are effective at discouraging tax cheating (36%).

Strong agreement dropped to 16% when it comes to businesses asking people to pay cash for goods and services to avoid paying taxes, and 14% when it comes to believing it's okay for businesses not to declare income received in cash.

Table 108. Perceptions of tax cheating

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Tax cheating statements	8 – 10	4 – 7	1 – 3	DK	Mean
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	61%	25%	8%	5%	7.7
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	55%	30%	8%	6%	7.5
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	50%	30%	13%	7%	7.0
Penalties are effective at discouraging future tax cheating.	36%	38%	14%	12%	6.4
The CRA should publish a list of people found guilty of tax offences in court.	38%	30%	23%	9%	6.1
It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes.	16%	29%	52%	3%	3.9
It's OK for businesses not to declare income received in cash.	14%	22%	61%	4%	3.4

B30. Please rate the extent to which you agree or disagree with each of the following statements. Use a scale from 1 to 10, where 1 means you “completely disagree,” and 10 means you “completely agree.”

Relevant subgroup findings for these statements include the following:

- Businesses operating in Manitoba or Saskatchewan (4.7) were more likely to agree that it's OK for businesses not to declare income received in cash compared to those operating in Ontario (3.6), Quebec (3.0), or British Columbia (3.0).
- Those operating in Manitoba or Saskatchewan (4.8) or Ontario (4.2) were more likely to agree that it's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes compared to those operating in Quebec (3.4) or British Columbia (3.2).

- Respondents aged 25 to 34 were more likely to agree with the following statements compared to those 50 to 64 or 65 years or older:
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (4.7 vs 3.3 for those 50 to 64, 2.9 for those 65 or older)
 - It's OK for businesses not to declare income received in cash (4.5 vs 2.3, 2.8)
- Those whose primary official language was English were more likely to agree with the following statements compared to French speakers:
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (4.1 vs 3.3)
 - It's OK for businesses not to declare income received in cash (3.6 vs 2.7)
- Men were more likely to agree that the CRA should publish a list of people found guilty of tax offences in court compared to women (6.4 vs 5.7).
- Businesses with 5 to 99 employees were more likely to agree with the following statements compared to those with fewer employees:
 - The CRA should publish a list of people found guilty of tax offences in court (6.6 vs 5.6)
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (4.5 vs 3.3)
 - It's OK for businesses not to declare income received in cash (4.1 vs 2.9)
- Those with a low (scores of 1 – 3) or moderate trust index score (scores of 4 – 7) were consistently less likely to agree with 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 were also consistently less likely to agree with 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:
 - It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (4.3 vs 3.5)
 - It is OK for businesses not to declare income received in cash (3.9 vs 3.1)

- Businesses who felt the CRA was doing too little to catch business tax cheaters were more likely to agree with the following statements compared to those who felt that the CRA was putting forth the right amount of effort:
 - Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do (8.2 vs 7.0)
 - When businesses cheat on their income taxes, it reduces the money available for essential services (8.2 vs 7.5)
 - The CRA should publish a list of people found guilty of tax offences in court (7.2 vs 5.9)
- Those who felt the CRA was putting in the right amount of effort 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 (7.3 vs 5.2).

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 believe that filing false claims for tax benefit programs (80%) represented serious cheating (scores of 8 – 10), while more than two-thirds felt not claiming foreign assets or income (67%) represented serious cheating. Nearly two-thirds of respondents felt the following behaviours represented serious cheating: receiving a charitable donation credit that was bigger than the donation (64%) or paying employees in cash to avoid payroll taxes (63%). The following tax avoidance behaviours were less likely to be considered serious: over-claiming expenses (57%) or not registering one's business (53%).

Table 109. Perceptions of tax avoidance behaviours

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK	Mean
Filing false claims for tax benefit programs	80%	16%	2%	2%	8.8
Not claiming foreign assets or income, including from tax havens	67%	21%	5%	7%	8.2
Receiving a charitable donation credit that is bigger than the donation made	64%	26%	4%	6%	8.0
Paying employees in cash to avoid payroll taxes	63%	29%	5%	2%	7.9
Over-claiming expenses	57%	35%	4%	3%	7.7
Not registering one's business	53%	29%	9%	9%	7.4

B31. 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:

- Businesses with 5 to 99 employees were more likely to agree that not registering one's business represented serious cheating compared to smaller businesses (7.8 vs 7.1).
- Businesses operating for over 10 years were more likely to consider filing false claims for tax benefit programs to be serious cheating compared to those operating for 10 years or less (9.0 vs 8.5).
- Incorporated businesses were more likely to agree that not claiming foreign assets or income was serious cheating compared to partnerships (8.7 vs 7.9).
- Partnerships were more likely to agree that not registering one's business was serious cheating compared to sole proprietors (8.2 vs 7.1).
- Those who felt that the CRA was not doing enough to reduce business tax cheating were more likely to agree that not claiming foreign assets or income was serious cheating compared to those who felt that the CRA put forth the right amount of effort (8.5 vs 7.9).

Lastly, Canadian SMEs were asked to rate the importance of various CRA tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. Nearly two-thirds of respondents felt it was quite important (scores of 8 – 10) (63%) that the CRA recover unpaid taxes when people do not declare taxable foreign income or assets. More than half (53%) felt it was important for the CRA to recover unpaid taxes when people have not declared a profit from buying or selling cryptocurrency, while slightly fewer (46%) felt the same about recovering unpaid taxes when people work under the table for cash.

Table 110. Importance of tax avoidance recovery efforts

Base: (SMEs) Split sample: tax compliance module, all respondents (n=404)

Tax avoidance recovery efforts	8 – 10	4 – 7	1 – 3	DK	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	63%	27%	6%	4%	7.9
For the CRA to recover unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency	53%	29%	11%	7%	7.3
For the CRA to recover unpaid taxes when people work under the table for cash	46%	38%	11%	5%	7.0

B32. 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 operating in Quebec (7.7) were more likely to place importance on the CRA recovering unpaid taxes when people work under the table for cash compared to those operating in Ontario (6.7) or Alberta (6.6).
- Respondents whose primary official language was French were more likely to place importance on the CRA recovering unpaid taxes when people work under the table for cash compared to English speakers (8.0 vs 6.8).
- Those aged 50 to 64 or 65 years or older were more likely to consider the following recovery efforts quite important compared to those aged 25 to 34 or 35 to 49:
 - Recovering unpaid taxes when people do not declare taxable foreign income or assets (8.3 for those 50 to 64, 8.5 for those 65 or older vs 7.6 respectively for those 25 to 34, and those 35 to 49)
 - Recovering unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency (7.9, 8.5 vs 7.0, 6.8)

- Those aged 65 or older (8.0) were more likely to place importance on the CRA recovering unpaid taxes when people work under the table for cash compared to those 25 to 34 (6.6) or 35 to 49 (6.8).
- Businesses operating for over 10 years 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 operating for 10 years or less (8.2 vs 7.6).
- Partnerships were more likely to place importance on the CRA recovering unpaid taxes when people work under the table for cash compared to sole proprietors (7.8 vs 6.8).

Tax intermediaries (TIs)

Taxes and services received

TIs were asked how the level of taxes Canadian businesses paid compares to the services they received from governments. While more than a third believed it was about the right amount (34%), a greater proportion believed the level of taxes paid is too much (49%). Among this latter group, 17% believed it was significantly too much and 32% felt it was somewhat too much. Fewer (13%) felt that Canadian businesses paid too little.

Table 111. Level of taxes Canadians businesses pay compared to the services received from governments

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Level of taxes and services received	Total (n=399)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=133)	Contact in the past 12 months (n=296)	No contact in the past 12 months (n=95)
Significantly too much	17%	14%	20%	16%	21%
Somewhat too much	32%	32%	35%	34%	25%
About the right amount	34%	40%	22%	35%	33%
Too little	13%	10%	19%	12%	17%
Don't Know	4%	4%	5%	3%	4%

B29. 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?

Relevant subgroup findings included the following:

- TIs operating in Atlantic Canada (26%) or Quebec (24%) were more likely to believe that businesses paid significantly too much compared to those in Ontario (13%) or British Columbia (10%).

- Those operating for over 10 years were nearly twice as likely to believe that businesses paid too little compared to those operating for 10 years or less (19% vs 10%).
- As well, TIs who rated the CRA's overall performance as poor (scores of 1 – 3) (33%) were more likely to feel that businesses paid significantly too much compared to those who provided a neutral (scores of 4 – 7) (15%) or good (scores of 8 – 10) (11%) overall performance score.
- Those who felt the CRA was investing too little (26%) or too much (25%) effort into reducing tax cheating by businesses were more likely to believe that business paid significantly too much compared to those who felt the CRA is putting forth the right amount of effort (8%).

Catching tax cheats

Canadian TIs were asked to rate how common they felt business tax cheating was in Canada on a scale of 1 to 10, with 1 being not at all common and 10 being very common. Nearly a third of those surveyed (30%) felt that business tax cheating was common (scores of 8 – 10), while 53% felt it was moderately common (scores of 4 – 7). Far fewer (12%) described business tax cheating as uncommon (scores of 1 – 3) in Canada. This results in an average likelihood score of 6.3.

Table 112. Perceived level of tax cheating by businesses in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Degree to which tax cheating is common	Total (n=399)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=133)	Contact in the past 12 months (n=296)	No contact in the past 12 months (n=95)
8-10	30%	31%	29%	33%	24%
4-7	53%	53%	55%	53%	53%
1-3	12%	14%	8%	10%	16%
Don't know	5%	3%	8%	4%	7%
Mean	6.3	6.3	6.4	6.4	6.0

B25. On a scale of 1 to 10, where 1 means "not at all common" and 10 means "very common," how common do you think tax cheating by businesses is in Canada?

TIs who felt that the CRA put forth too little effort (7.2) into reducing tax cheating were more likely to describe business tax cheating as common compared to those who felt the CRA was putting forth the right amount (6.1) or too much effort (5.7).

Half of TIs (50%) 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 (28%) while 13% said too much effort was being invested. The remaining 10% of respondents were not sure.

Table 113. Perceived effort by the CRA to reduce business tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Level of effort to reduce tax cheating	Total (n=399)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=133)	Contact in the past 12 months (n=296)	No contact in the past 12 months (n=95)
Too little effort	28%	25%	33%	27%	28%
The right amount of effort	50%	55%	39%	51%	46%
Too much effort	13%	14%	12%	14%	8%
Don't know	10%	6%	16%	8%	17%

B26. How much effort do you think the CRA is currently putting into reducing tax cheating by businesses?

TIs operating for 10 years or less were more likely to believe that the CRA was putting forth the right amount of effort compared to those operating for over 10 years (55% vs 39%).

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 (36%) believed the likelihood is high (scores of 8 – 10), 46% felt it is moderate and 12% considered the likelihood as low (scores of 1 – 3). This produced an average likelihood score of 6.5.

Table 114. Perceived likelihood of business tax cheaters getting caught in Canada

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Likelihood of catching tax cheaters	Total (n=399)	Operating for 10 years or less (n=257)	Operating for over 10 years (n=133)	Contact in the past 12 months (n=296)	No contact in the past 12 months (n=95)
8-10	36%	37%	36%	38%	32%
4-7	46%	48%	43%	46%	47%
1-3	12%	12%	12%	12%	14%
Don't know	5%	3%	9%	4%	7%
Mean	6.5	6.5	6.5	6.5	6.3

B27. 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 who felt the CRA was putting forth the right amount of effort into reducing tax cheating (7.1) were more likely to feel that business tax cheaters are likely to get caught compared to those who felt the CRA put forth too little (5.4), or too much effort (6.3).
- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (7.7) 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) (6.3) or poor (scores of 1 – 3) (4.6) overall performance score.

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, 36% said they were likely to report them (scores of 8 – 10). Results increased to 44% when respondents were certain that the business was cheating.

Table 115. Perceived likelihood of reporting business tax cheaters

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Tax cheating awareness situation	8 – 10	4 – 7	1 – 3	DK	Mean
Certain they were cheating	44%	36%	14%	6%	6.7
Suspected they were cheating	36%	42%	16%	6%	6.4

B28. *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) (7.2) were more likely to report suspected tax cheaters compared to those who provided a neutral (scores of 4 – 7) (6.1) or poor (scores of 1 – 3) (5.7) overall performance score.
- Those operating in Alberta were more likely to report suspected cheaters compared to those in Atlantic Canada (7.0 vs 5.7).

To further understand perceptions related to business tax cheaters getting caught, respondents were asked whether they agreed that the CRA catches those who cheat on their taxes using a scale of 1 to 10, with 1 being completely disagree and 10 being completely agree. Roughly two-fifths of TIs (40%) strongly agreed that the CRA catches those who cheat on their taxes.

Table 116. Perceptions of catching tax cheaters

Base: (TIs) All respondents (n=805)

Catching tax cheaters statements	8 – 10	4 – 7	1 – 3	DK	Mean
The CRA catches those who cheat on their taxes. (B3i)	40%	40%	15%	5%	6.5

B3. 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?

Relevant subgroup findings included the following:

- Respondents who rated the CRA's overall performance as good (scores of 8 – 10) (8.0) 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) (6.3) or poor (scores of 1 – 3) (3.8) overall performance score.
- 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 (6.8 vs 5.8 among those who have been operating longer).
- TIs who felt the CRA was putting forth the right amount of effort into reducing tax cheating (7.4) were more likely to agree that the CRA catches those who cheat on their taxes compared to those who felt the CRA put forth too little (5.3), or too much effort (5.9).

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

Most TIs strongly agreed (scores of 8 – 10) with half of the statements presented. More specifically, 50% strongly agreed that businesses cheating on their income taxes reduces money available for essential services, 46% strongly agreed that businesses that are not paying tax on all income or are not collecting GST or HST have an unfair advantage over those that do, and 45% strongly agreed that it is acceptable for the CRA to use publicly available information to catch tax cheating businesses.

Slightly fewer TIs strongly agreed that penalties are effective at discouraging tax cheating (39%), and that the CRA should publish a list of people found guilty of tax offences in court (39%). Fewer (25%) agreed that it's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes. Of the tax-cheating-related statements provided, TIs were the least likely to agree that it's okay for businesses not to declare income received in cash (20%) – with nearly half instead strongly disagreeing with this type of activity (46%).

Table 117. Perceptions of tax cheating

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Tax cheating statements	8 – 10	4 – 7	1 – 3	DK	Mean
When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.	50%	39%	10%	1%	7.3
Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.	46%	41%	9%	4%	7.0
It is acceptable for the CRA to use publicly available information, like social media, to help catch businesses who are not paying their fair share of taxes.	45%	40%	11%	4%	6.9
Penalties are effective at discouraging future tax cheating.	39%	44%	13%	4%	6.6
The CRA should publish a list of people found guilty of tax offences in court.	39%	42%	14%	5%	6.6
It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes.	25%	38%	35%	3%	5.0
It's OK for businesses not to declare income received in cash.	20%	32%	46%	3%	4.3

B30. Please rate the extent to which 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 acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes (5.3 vs 4.4)
 - It's OK for businesses not to declare income received in cash (4.6 vs 3.7)
- Conversely, those operating for more than 10 years were more likely to agree it is acceptable for the CRA to use publicly available information to help catch businesses who are not paying their fair share of taxes compared to those operating for 10 years or less (7.3 vs 6.7).

- 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 (64%), over-claiming expenses (54%), not claiming foreign assets or income (53%), not registering one's business (52%), or being paid in cash to avoid income taxes (51%).

Severity wanes when it comes to promoting a charitable donation program where the tax credits exceed the amount donated (43%) or getting a 'deal' on home or car repairs by paying cash (38%), although still a noteworthy proportion felt that this represented serious tax cheating.

Table 118. Perceptions of tax avoidance behaviours

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Tax avoidance behaviours	8 – 10	4 – 7	1 – 3	DK	Mean
Filing false claims for tax benefit programs	64%	31%	4%	2%	8.0
Not claiming foreign assets or income, including from tax havens	53%	38%	5%	4%	7.5
Over-claiming expenses	54%	39%	6%	2%	7.4
Not registering one's business	52%	35%	10%	4%	7.3
Working and being paid in cash to avoid income taxes	51%	39%	9%	1%	7.2
Promoting a charitable donation program where the tax credits exceed the amount donated	43%	42%	7%	8%	7.1
Getting a 'deal' on home or car repairs by paying cash	38%	46%	13%	3%	6.5

B31. Using a scale from 1 to 10, where 1 means "not cheating at all" and 10 means "serious cheating," how would you rate the following behaviours?

Relevant subgroup differences related to business tax cheating behaviours included the following:

- TIs operating for more than 10 years were more likely to consider the following behaviours serious compared to those operating for 10 years or less:
 - Filing false claims for tax benefit programs (8.5 vs 7.7)
 - Not claiming foreign assets or income, including from tax havens (8.0 vs 7.3)
 - Working and being paid in cash to avoid income taxes (7.9 vs 6.9)
 - Promoting a charitable donation program where the tax credits exceed the amount donated (7.6 vs 6.8)
- TIs operating in Quebec were more likely to consider getting a ‘deal’ on home or car repairs by paying cash to be serious cheating compared to those in Atlantic Canada (6.9 vs 5.8).
- Those operating in Alberta were more likely to consider promoting a charitable donation program where the tax credits exceed the amount donated to be serious cheating compared to those in Atlantic Canada (7.8 vs 6.5).

Lastly, Canadian TIs were asked to rate the importance of various CRA tax recovery efforts using a scale of 1 to 10, with 1 being not at all important and 10 being very important. Most (53%) 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. Nearly half felt that it was quite important for the CRA to recover unpaid taxes when people have not declared a profit from buying or selling cryptocurrency (45%), or when people work under the table for cash (45%).

Table 119. Importance of tax avoidance recovery efforts

Base: (TIs) Split sample: tax compliance module, all respondents (n=399)

Tax avoidance recovery efforts	8 – 10	4 – 7	1 – 3	DK	Mean
For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets	53%	38%	5%	4%	7.5
For the CRA to recover unpaid taxes when people haven’t declared a profit from buying or selling cryptocurrency	45%	43%	8%	4%	7.2
For the CRA to recover unpaid taxes when people work under the table for cash	45%	43%	10%	2%	7.0

B32. 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 Quebec (7.4) or Alberta (7.4) were more likely to place importance on the CRA recovering unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency compared to those in Manitoba or Saskatchewan (6.2).
- Those operating in Alberta 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 Ontario (7.9 vs 7.2).
- Businesses operating for over 10 years were more likely to place importance on the following recovery efforts compared to those operating for 10 years or less:
 - Recovering unpaid taxes when people do not declare taxable foreign income or assets (8.2 vs 7.1)
 - Recovering unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency (7.5 vs 7.0)
- Respondents in the highest trust index score bracket (scores of 8 – 10) were more likely than those in the lower brackets to value each type of effort.
- Those who felt the CRA was not doing enough to reduce business tax cheating (8.0) were more likely to assign a higher importance to recovering unpaid taxes when people do not declare taxable foreign income or assets compared to those who felt the CRA was putting forth the right amount (7.3) or too much effort (6.7).
- TIs who felt the CRA was not doing enough (7.6) or putting forth the right amount of effort to reduce business tax cheating (7.2) assigned greater importance to recovering unpaid taxes when people haven't declared a profit from buying or selling cryptocurrency compared to those who felt the CRA was putting forth too much effort (6.5).

Key drivers of CRA performance ratings

An important component of this research was to determine factors that contributed the most to overall performance ratings of the CRA.

A multivariate technique, known as regression analysis, was used to determine the importance of various trust and service factors in terms of predicting overall CRA performance rating scores. Each detailed model shows the various attributes and their relative impact on overall CRA performance ratings.

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 ($r^2 = 0.67$), explaining more than two-thirds of the outcome of overall performance scores. While it may be that there are some causal factors missing from the model that may contribute to CRA performance ratings, it may also be due to factors beyond the scope of influence of the CRA, limited knowledge and/or a lack of recent contact with the CRA.

Table 120. Key drivers of CRA performance ratings among the general population – trust factors

Derived importance	CRA performance $r^2 = 0.67$	Rating (% 8 – 10 score)
35%	The CRA is helpful	25%
22%	I can trust the CRA to do what is right	26%
15%	The people at the CRA are capable of doing their job well	31%
10%	The CRA makes the process of filing my taxes easy	32%
9%	The CRA works for the benefit of all Canadians	29%
7%	I trust the CRA to handle my personal information appropriately	42%
1%	I feel that the people at the CRA are trustworthy	35%
1%	Canadians can rely on the CRA to make sure everyone pays their fair share of taxes	19%
<1%	The CRA treats taxpayers fairly	24%
<1%	The CRA catches those who cheat on their taxes	14%
<1%	I trust the CRA to keep my information safe	41%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that account for most of the explained variance (helpfulness, trust, capability, ease of filing, 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, 42% 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 performs well on trust to keep information safe and having trustworthy staff; however, the importance of these attributes is comparably low. These results could stem from Canadians expecting CRA staff to handle their personal information and that the CRA continues to meet that expectation.

Service model

The second model was comprised of a series of service-related factors to determine their relative impact on overall CRA performance ratings. The total variance explained by the regression model was moderate ($r^2 = 0.52$), explaining more than half 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 121. Key drivers of CRA performance ratings among the general population – service factors

Derived importance	CRA performance $r^2 = 0.52$	Rating (% 8 – 10 score)
29%	The CRA representative was professional	58%
27%	The CRA's service was timely	36%
23%	The CRA's service was easy to access	34%
13%	The information I was given was easy to understand	43%
12%	The information I was given was accurate	50%
9%	The CRA representative took time to understand my situation	47%
7%	The information was easy to find	31%
-3%	The information I was given was complete	46%
-18%	The CRA representative was courteous	61%

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: professionalism, timely service, 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 34%, roughly a third of respondents provided a score of 8, 9, or 10. This continues to be considered a priority area for the CRA.

Both courteousness (61%) and professionalism of the representative (58%) were scored highly in rating, while only professionalism received a significant derived importance score. Although the CRA performs relatively well on these fronts, they do mean different things in the minds of taxpayers. Professionalism, with all that it represents, is clearly more relevant to taxpayers when asked to consider the overall performance of the Agency. Unpacking what that means to taxpayers, perhaps through qualitative research, would be valuable. As well, this model indicates that timely service and being able to easily access CRA's service would be important considerations in any effort 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 ($r^2 = 0.71$), explaining nearly three quarters of the outcome of overall performance scores.

Table 122. Key drivers of CRA performance ratings among SMEs – trust factors

Derived importance	CRA performance $r^2 = 0.71$	Rating (% 8 – 10 score)
23%	The CRA is helpful	34%
21%	I can trust the CRA to do what is right	34%
12%	The CRA makes the process of filing my business' taxes easy	35%
11%	The people at the CRA are capable of doing their job well	37%
10%	I feel that the people at the CRA are trustworthy	41%
9%	The CRA works for the benefit of all Canadians	37%
8%	Canadians can rely on the CRA to make sure everyone pays their fair share of taxes	30%
8%	I trust the CRA to handle my business information appropriately	48%
6%	The CRA treats taxpayers fairly	33%
-3%	The CRA catches those who cheat on their taxes	30%
-5%	I trust the CRA to keep my information safe	49%

Bolded figures denote a significant variable

The level of importance of each attribute identifies the degree to which the attribute predicts overall CRA performance ratings. There were five attributes that account for most of the explained variance (helpfulness, trust, ease of filing, capability of staff, and trustworthy staff) – 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 is helpful and trusted to do what is right (performance scores of 34% respectively) represent priority areas for improving the overall perceptions of the CRA. The model also demonstrates that the CRA performed much better on trust to keep personal information safe (49%) and handling business information appropriately (48%); however, seeing as these are probably table stakes and strengths for the CRA for most respondents, the relevance of these attributes is relatively low when it comes to understanding what drives perceptions of the CRA's overall performance.

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 ($r^2 = 0.60$), explaining roughly three-fifths of the outcome of overall performance scores.

Table 123. Key drivers of CRA performance ratings among SMEs – service factors

Derived importance	CRA performance $r^2 = 0.60$	Rating (% 8 – 10 score)
42%	The CRA's service was timely	42%
31%	The CRA's service was easy to access	43%
25%	The information I was given was accurate	56%
7%	The information I was given was easy to understand	51%
4%	The CRA representative took time to understand my situation	52%
3%	The CRA representative was courteous	69%
-2%	The CRA representative was professional	65%
-11%	The information I was given was complete	53%

Bolded figures denote a significant variable

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

Specifically, timely service (42%) and ease of access (43%) were the most important attributes identified among SME respondents, with more than two-fifths providing a score of 8, 9, or 10, presenting a priority opportunity for improvement. Timeliness in particular should be in the crosshairs since it is considered the most important driver and is also the attribute with the lowest performance score. Accuracy of information received a significant derived importance score with a moderate performance score (56%), which suggests this should remain a relevant priority for 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 ($r^2 = 0.66$), explaining roughly two-thirds of the outcome of overall performance scores.

Table 124. Key drivers of CRA performance ratings among TIs – trust factors

Derived importance	CRA performance $r^2 = 0.66$	Rating (% 8 – 10 score)
20%	I can trust the CRA to do what is right	40%
20%	The CRA is helpful	40%
19%	The people at the CRA are capable of doing their job well	42%
15%	Canadians can rely on the CRA to make sure everyone pays their fair share of taxes	40%
10%	The CRA treats taxpayers fairly	40%
8%	The CRA works for the benefit of all Canadians	41%
6%	The CRA makes the process of filing businesses taxes easy	41%
5%	The CRA catches those who cheat on their taxes	40%
3%	I trust the CRA to handle my clients' information appropriately	47%
-2%	I feel that the people at the CRA are trustworthy	42%
-4%	I trust the CRA to keep my information safe	51%

Bolded figures denote a significant variable

There were five attributes that account for most of the explained variance (trust, helpfulness, capable staff, reliability, 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 integrity and fair treatment are key themes among TIs, with three of the top five attributes squarely focused on these perceptions.

Research results show that trust in the CRA to keep information safe scored highest in terms of performance, with more than half of TI respondents (51%) providing a score of 8, 9 or 10. Not far behind, we see that the CRA performs relatively well when it comes to trust in the CRA to handle their clients' information appropriately (47%), suggesting CRA staff are trusted with information and continue to meet that expectation.

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 ($r^2 = 0.46$), explaining nearly half of the outcome of overall performance scores.

Table 125. Key drivers of CRA performance among TIs – service factors

Derived importance	CRA performance $r^2 = 0.46$	Rating (% 8 – 10 score)
48%	The CRA's service was easy to access	47%
20%	The CRA's service was timely	46%
18%	The information I was given was accurate	54%
9%	The CRA representative was courteous	58%
3%	The information I was given was complete	54%
2%	The CRA representative took time to understand my situation	52%
<1%	The information I was given was easy to understand	50%
<1%	The CRA representative was professional	59%

Bolded figures denote a significant variable

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

The two service attributes that, by far, have the most importance were also the two attributes that performed the least well. While ease of access to service was the most important attribute for tax intermediaries, less than half (47%) gave it a performance score of 8, 9, or 10. A similar trend was observed for timely service (46%), scoring poorly on overall ranking, despite a high level of importance for overall performance ratings. These 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=2,591)

Completion language	Unweighted total (n=2,591)	Weighted total (n=2,591)
English	81%	80%
French	19%	20%

Table P2. Gender

Base: (General population) All respondents (n=2,591)

Gender	Unweighted total (n=2,591)	Weighted total (n=2,591)
Male	51%	48%
Female	47%	50%
Other gender identity	1%	2%
Prefer not to say	1%	1%

Table P3. Age

Base: (General population) All respondents (n=2,591)

Age	Unweighted total (n=2,591)	Weighted total (n=2,591)
18-24	2%	4%
25-34	13%	23%
35-49	24%	24%
50-64	27%	26%
65 or older	34%	24%

Table P4. Region

Base: (General population) All respondents (n=2,591)

Region	Unweighted total (n=2,591)	Weighted total (n=2,591)
British Columbia	14%	14%
Alberta	12%	11%
Saskatchewan	3%	2%
Manitoba	4%	4%
Ontario	34%	39%
Quebec	22%	23%
New Brunswick	3%	2%
Nova Scotia	4%	3%
Prince Edward Island	1%	<1%
Newfoundland and Labrador	3%	2%
Yukon	<1%	<1%
Northwest Territories	<1%	<1%
Nunavut	<1%	<1%

Table P5. Education

Base: (General population) All respondents (n=2,591)

Education	Unweighted total (n=2,591)	Weighted total (n=2,591)
Grade 8 or less	<1%	<1%
Some high school	3%	3%
High school diploma or equivalent	12%	12%
Registered Apprenticeship or other trades certificate or diploma	7%	7%
College, CEGEP or non-university certificate or diploma	21%	20%
University certificate or diploma below bachelor's level	9%	8%
Bachelor's degree	24%	26%
Post graduate degree above bachelor's level	22%	22%
Prefer not to say	2%	1%

Table P6. Birthplace

Base: (General population) All respondents (n=2,591)

Birthplace	Unweighted total (n=2,591)	Weighted total (n=2,591)
Canada	80%	78%
Algeria	<1%	<1%
Brazil	<1%	<1%
Cameroon	<1%	<1%
China	1%	1%
Colombia	<1%	<1%
England	1%	1%
France	1%	1%
Germany	<1%	<1%
Ghana	<1%	<1%
Haiti	<1%	<1%
India	1%	1%
Iran	1%	1%
Ireland	<1%	<1%
Italy	<1%	<1%
Jamaica	<1%	<1%
Mexico	<1%	<1%
Netherlands	<1%	<1%
Nigeria	<1%	<1%
Pakistan	<1%	1%
Philippines	1%	1%
Poland	<1%	<1%
Portugal	<1%	<1%
Romania	<1%	<1%
Russia	<1%	<1%
Scotland	<1%	<1%
South Africa	<1%	<1%
Trinidad and Tobago	<1%	<1%
Ukraine	<1%	<1%
United Kingdom	1%	1%
United States	1%	1%
Other	4%	4%
Prefer not to say	5%	5%

Table P7. Length of time living in Canada

Base: (General population) Respondents who were not born in Canada (n=404)

Time living in Canada	Unweighted total (n=404)	Weighted total (n=427)
At least one year, but less than five years	11%	13%
At least five years, but less than 10 years	11%	13%
10 years or more	77%	73%
Prefer not to say	<1%	<1%

Table P8. Current employment status

Base: (General population) All respondents (n=2,591)

Employment status	Unweighted total (n=2,591)	Weighted total (n=2,591)
Working full-time, that is, 35 or more hours per week	44%	49%
Working part-time, that is, less than 35 hours per week	6%	6%
Self-employed	7%	7%
Unemployed, but looking for work	3%	4%
A student attending school full-time	2%	3%
Retired	31%	24%
Not in the workforce	2%	3%
Other	3%	3%
Prefer not to say	1%	1%

Table P9. Primary source of income

Base: (General population) All respondents (n=2,591)

Income source	Unweighted total (n=2,591)	Weighted total (n=2,591)
Paid by an employer	49%	55%
Business owner or partner – sole proprietor	4%	4%
Business owner or partner – corporation	3%	3%
Investment income	6%	5%
Private or corporate pension	9%	7%
Government pension	16%	12%
Spousal/child/parent support	2%	2%
Benefits	2%	3%
Other	2%	2%
No source of income	3%	4%
Prefer not to say	3%	3%

Table P10. Approximate annual business revenue

Base: (General population) Respondents who are business owners or partners (n=186)

Annual revenue	Unweighted total (n=186)	Weighted total (n=183)
Under \$30,000	23%	24%
\$30,000 to under \$500,000	62%	61%
\$500,000 to under \$1,000,000	5%	5%
\$1,000,000 to under \$4,000,000	4%	4%
\$4,000,000 to under \$10,000,000	2%	2%
Prefer not to say	5%	4%

Table P11. Approximate household income

Base: (General population) All respondents (n=2,591)

Annual revenue	Unweighted total (n=2,591)	Weighted total (n=2,591)
Under \$20,000	6%	7%
\$20,000 to under \$40,000	11%	10%
\$40,000 to under \$60,000	13%	13%
\$60,000 to under \$80,000	13%	13%
\$80,000 to under \$100,000	13%	13%
\$100,000 to under \$120,000	11%	11%
\$120,000 to under \$150,000	9%	9%
\$150,000 or over	16%	16%
Prefer not to say	8%	8%

Table P12. Indigenous status

Base: (General population) All respondents (n=2,591)

Indigenous status	Unweighted total (n=2,591)	Weighted total (n=2,591)
Indigenous	6%	4%
First Nations	3%	2%
Métis	3%	2%
Inuk / Inuit	<1%	<1%
Non-Indigenous	91%	93%
Prefer not to say	2%	2%

Table P13. Disability status

Base: (General population) All respondents (n=2,591)

Disability status	Unweighted total (n=2,591)	Weighted total (n=2,591)
Respondents with a disability	17%	18%
Respondents without a disability	80%	80%
Prefer not to say	3%	3%

Table P14. Disability type

Base: (General population) Respondents who identified as a person with a disability (n=450)

Disability type	Unweighted total (n=450)	Weighted total (n=457)
Seeing	9%	9%
Hearing	13%	10%
Walking / Mobility	46%	40%
Dexterity	15%	14%
Flexibility	21%	17%
Pain	45%	42%
Learning	14%	17%
Developmental	8%	11%
Mental-health related	45%	48%
Memory	15%	15%
Breathing / Respiratory	2%	1%
Other	10%	9%
Prefer not to say	7%	6%

(Multiple selections permitted)

Table P15. Official language identity

Base: (General population) All respondents (n=2,591)

Official language identity	Unweighted total (n=2,591)	Weighted total (n=2,591)
English	79%	78%
French	20%	21%
Prefer not to say	1%	1%

Small / medium enterprises (SMEs)

Table P16. Survey completion language

Base: (SMEs) All respondents (n=801)

Completion language	Total (n=801)
English	84%
French	16%

Table P17. Region

Base: (SMEs) All respondents (n=801)

Region	Total (n=801)
British Columbia	17%
Alberta	11%
Saskatchewan	3%
Manitoba	4%
Ontario	36%
Quebec	22%
New Brunswick	2%
Nova Scotia	3%
Prince Edward Island	1%
Newfoundland and Labrador	2%
Yukon	-
Northwest Territories	-
Nunavut	-
National operation	-

Table P18. Number of employees (self-included)

Base: (SMEs) All respondents (n=801)

Number of employees	Total (n=801)
1	32%
2 to 4	23%
5 to 19	17%
20 to 49	11%
50 to 99	11%
100 or more	5%

Table P19. Approximate annual business revenue

Base: (SMEs) All respondents (n=801)

Annual revenue	Total (n=801)
Under \$30,000	19%
\$30,000 to under \$500,000	42%
\$500,000 to under \$1,000,000	10%
\$1,000,000 to under \$4,000,000	13%
\$4,000,000 to under \$10,000,000	7%
\$10,000,000 to under \$20,000,000	3%
\$20,000,000 to under \$50,000,000	3%
\$50,000,000 to under \$250,000,000	3%
Mean	\$6,500,000

Table P20. Business type

Base: (SMEs) All respondents (n=801)

Business type	Total (n=801)
A sole proprietorship	57%
An incorporated business	23%
A partnership	14%
A non-profit organization	2%
A cooperative	2%
A trust	1%
A registered charity	1%

Table P21. Involvement in business decision making

Base: (SMEs) All respondents (n=801)

Business involvement	Total (n=801)
Tax-related matters	100%
Bookkeeping	87%
GST/HST preparation	71%
Payroll	70%

Table P22. Position within the business

Base: (SMEs) All respondents (n=801)

Position within the business	Total (n=801)
President/CEO/owner	70%
Manager	10%
Accountant	6%
Chief financial officer/comptroller	5%
Bookkeeper	4%
Payroll manager/officer	3%
Financial officer	2%

Table P23. Gender

Base: (SMEs) All respondents (n=801)

Gender	Total (n=801)
Male	58%
Female	41%
Other gender identity	1%
Prefer not to say	1%

Table P24. Age

Base: (SMEs) All respondents (n=801)

Age	Total (n=801)
18-24	3%
25-34	20%
35-49	35%
50-64	29%
65 or older	12%
Prefer not to say	<1%

Table P25. Industry or sector of business operation (responses of at least 1%)

Base: (SMEs) All respondents (n=801)

Industries and sectors	Total (n=801)
Professional, scientific and technical services	14%
Construction	11%
Arts, entertainment and recreation	9%
Retail trade	9%
Finance and insurance	9%
Health care and social assistance	6%
Educational services	4%
Agriculture, forestry, fishing and hunting	3%
Manufacturing	3%
Administrative and support	3%
Transportation and warehousing	3%
Real estate, rental and leasing	3%
Accommodation and food services	2%
Management of companies and enterprises	2%
Registered charity	2%
Wholesale trade	1%
Information and cultural industries	1%
Computer Science	1%
Home maintenance/repair service	1%
Beauty/fashion industry	1%
Mining, oil and gas extraction	1%
Utilities	1%
Publishing/advertising	1%
Personal services industry	1%
Fitness/wellness industry	1%
Consultation Services	1%
Other	1%
Prefer not to say	2%

Table P26. Length of time that business has been in operation

Base: (SMEs) All respondents (n=801)

Length of time in operation	Total (n=801)
Less than one year	4%
1 to 2 years	8%
3 to 5 years	21%
6 to 10 years	19%
Over 10 years	48%
Prefer not to say	1%

Table P27. Indigenous status

Base: (SMEs) All respondents (n=801)

Indigenous status	Total (n=801)
Indigenous	7%
First Nations	4%
Métis	2%
Inuk / Inuit	<1%
Non-Indigenous	91%
Prefer not to say	2%

Table P28. Disability status

Base: (SMEs) All respondents (n=801)

Disability status	Total (n=801)
Respondents with a disability	15%
Respondents without a disability	84%
Prefer not to say	1%

Table P29. Disability type

Base: (SMEs) Respondents who identified as a person with a disability (n=119)

Disability type	Total (n=119)
Seeing	14%
Hearing	19%
Walking / Mobility	39%
Dexterity	13%
Flexibility	17%
Pain	34%
Learning	11%
Developmental	8%
Mental-health related	47%
Memory	16%
Other	5%
Prefer not to say	3%

Table P30. Official language identity

Base: (SMEs) All respondents (n=801)

Official language identity	Total (n=801)
English	83%
French	17%
Prefer not to say	<1%

Tax intermediaries (TIs)

Table P31. Survey completion language

Base: (TIs) All respondents (n=805)

Completion language	Total (n=805)
English	83%
French	17%

Table P32. Region

Base: (TIs) All respondents (n=805)

Region	Total (n=805)
British Columbia	12%
Alberta	14%
Saskatchewan	4%
Manitoba	3%
Ontario	35%
Quebec	24%
New Brunswick	3%
Nova Scotia	2%
Prince Edward Island	<1%
Newfoundland and Labrador	1%
Yukon	-
Northwest Territories	-
Nunavut	<1%
National operation	<1%

Table P33. Number of employees (self-included)

Base: (TIs) All respondents (n=805)

Number of employees	Total (n=805)
1	10%
2 to 4	15%
5 to 19	23%
20 to 49	24%
50 to 99	17%
100 or more	11%

Table P34. Tax-related work done on behalf of small business clients

Base: (TIs) All respondents (n=805)

Tax-related work on behalf of business clients	Total (n=805)
Accounting	78%
Tax preparation	67%
Payroll	58%
Bookkeeping	58%
Consultation	<1%
Financial planning/statements	<1%
Other	1%
Prefer not to say	2%

Table P35. Length of time that business has been in operation

Base: (TIs) All respondents (n=805)

Length of time in operation	Total (n=805)
Less than one year	3%
1 to 2 years	8%
3 to 5 years	29%
6 to 10 years	23%
Over 10 years	35%
Prefer not to say	2%

Table P36. Official language identity

Base: (TIs) All respondents (n=805)

Official language identity	Total (n=805)
English	81%
French	18%
Prefer not to say	<1%

Research Methodology

Overview

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

An online survey with a random sample of 2,591 respondents was conducted between November 18, 2025, to December 15, 2025. 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).

In 2025, data collection for individual taxpayers shifted from a telephone survey to a probability based online survey. Given the modifications to the data collection approach and the resulting impacts on the structure of questionnaire, caution should be exercised when comparing these results to previous iterations of the survey.

As well, an online survey of 801 small and medium-sized businesses and 805 tax intermediaries was conducted between November 18, 2025, to January 19, 2026. 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 online data collection. As required by Government of Canada standards, English and French pre-test surveys were conducted.

Individual Taxpayers

Sampling

The individual taxpayers' survey was designed to be administered to a random sample of 2,400 adult Canadians 18 years of age or older. A sample of 2,400 respondents engenders an overall margin of error of +/- 2.0 percentage points, 19 in 20 times. As this is a probability sampling conducted via a randomized data collection endeavour, the survey results are projectable to the overall Canadian adult population. The approximate targeted number of survey completions by age, gender, region, and Indigenous status 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 four demographic dimensions.

Our data collection partner provided a proprietary General Population Random Sample (GPRS) based on recruitment via Random Digit Dialing (RDD) to recruit respondents to be part of the sample. Recruitment was done using an Interactive Voice Response (IVR) system and a Computer-Assisted Telephone Interviewing software (CATI) to develop a probability based online sample, that is, every recruit has an equal and known chance of being invited to participate. The sample includes a blend of cellphone and landline numbers within Canada, and unlike traditional online panel samples, all sample participants have been recruited via RDD. For both landlines and cellular numbers, records were drawn from a list of randomly selected households compiled from the proprietary database.

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

Survey completion targets entailed overall quotas by age and gender, as well as by region. The gender quotas were approximately 50/50, while the age quotas were broken into three groupings: 18-34, 35-64, and 65 years of age or older. Newly introduced in 2025, a quota of 150 Indigenous peoples was targeted via an oversample of respondents identifying as First Nations, Métis, or Inuk/Inuit.

Administration

The first phase involved inviting respondents to participate in the study by telephone (both landline and mobile) through the Tell City Hall data collection vehicle.

Identifying as Tell City Hall calling on behalf of the CRA, permission was requested to send the survey link to the respondent's mobile phone via SMS message. Those who did not have a smartphone or preferred to receive the invitation via email were presented with the option to choose. For those with written language deficiencies or a visual impairment, the option to have a trained telephone interviewer complete the survey on their behalf was included.

Once a potential respondent was recruited, they were sent a text message or email with a link to the online survey (depending on their preference). Text message and email reminders were scheduled for 3 days and 6 days after the initial invitation. If a survey completion was not received within 8 days, a telephone reminder was used with option to leave a voicemail message if a respondent could not be reached.

The telephone recruitment screener was programmed by Quorus and its data collection partner in both English and French via Computer-Assisted Telephone Interviewing software (CATI). Assistance was available from bilingual staff members as required, with ongoing bilingual supervision. The online survey was programmed by Quorus and its data collection partner in both English and French via Computer-Assisted Web Interviewing software (CAWI). Respondents had the option to complete both the recruitment screener and survey questionnaire in the official language of their choice.

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.

The programmed survey was thoroughly tested to ensure question order and skip patterns were properly represented, with a section included at the end of the questionnaire to ascertain respondent comprehension and experience with the survey. In addition to this testing, a pre-test was conducted resulting in 15 English and 18 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 14 minutes.

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. Following the pretest review, the survey required a mean average of approximately 14 minutes for respondents to complete.

Quorus Consulting and its data collection partner employed a number of techniques for keeping response rates as high as possible:

- Messages were left on the voicemails of potential respondents in the event of a missed call from a telephone recruiter inviting them to call back the original number or to call a toll-free number to participate;
- Potential respondents returning missed calls were directed to a recruiting interviewer to receive the online survey link to participate;
- Reminders were sent via text message, email, or telephone to maximize the chances of engaging potential respondent by offering the outreach method of their choice;
- Training of all interviewers in telephone and interview techniques and thorough project briefings to guarantee professional and thorough data collection activities; and
- Pre-testing of all survey instruments at the design stage by senior field personnel to ensure it provides the best possible respondent experience.

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 online 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 (5: Atlantic, Quebec, Ontario/Nunavut, Prairies/Northwest Territories, and British Columbia/Yukon); Age group (3: 18–34 years of age, 35–64 years of age, and 65 years of age or older); Gender (2: Male, Female); and Indigenous status (2: Indigenous, Non-Indigenous). The overlapping or interlocking statistical weighting cells thus were derived from Region (5) x Age (3) x Gender (2) x Indigenous status (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 at least one of the relevant questions. For tabulation purposes, these individuals were assigned a unique weight value derived from the valid information provided.

Online 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%	276	10.7%	174	6.7%
Region – Quebec	23.0%	550	22.9%	562	21.7%	596	23.0%
Region – Ontario/Nunavut	38.7%	800	33.3%	886	34.2%	1,002	38.7%
Region – Prairies/NWT	17.6%	480	20.0%	503	19.4%	503	17.6%
Region – BC/Yukon	14.0%	310	12.9%	364	14.0%	364	14.0%
Gender – Male	48.8%	1,171	48.8%	1,320	50.9%	1,241	47.9%
Gender – Female	51.2%	1,229	51.2%	1,223	47.2%	1,289	49.7%
Age – 18-34	26.7%	641	26.7%	405	15.6%	692	26.7%
Age – 35-64	49.7%	1,193	49.7%	1,316	50.8%	1,288	49.7%
Age – 65+	23.6%	566	23.6%	870	33.6%	611	23.6%
Indigenous	4.4%	150	6.3%	162	6.3%	110	4.2%
Non-Indigenous	95.6%	-	-	2,370	91.5%	2,422	93.5%

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:

Telephone recruitment results:

A. Total numbers attempted	14,812
Total invalid numbers	798
B. Total unresolved numbers (U)	2,421
No answer/answering machine	2,421
C. In-scope non-responding units (IS)	2,633
Language barrier	21
Incapable of completing (ill/deceased)	3
Callback (respondent not available)	47
Refusal	2,562
D. Responding units (R)	8,960
Completed interviews	8,957
NQ – under 18 years of age	1
NQ – resident for less than 1 year	2
Rounded response rate: $R \div (U + IS + R) = 8,960 \div (2,421 + 2,633 + 8,960)$	63.9
Incidence	94.6

Online completion results:

Responding units (R)	8,960
Web completes	2,591
Web completion rate: Web completes ÷ R = 2,591 ÷ 8,960	28.9
Incidence	94.6

For the online 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 online survey methodology entailed a probability sampling, the data collected can be extrapolated to the Canadian general public adult population 18 years of age or older, within the limitations of the attendant margins of error and the confidence interval.

SMEs and Tax Intermediaries**Sampling**

Given the overlap in questions for these two audiences (i.e., SMEs and Tax Intermediaries), the questions were combined into one survey with streams for the two target audiences. The survey questionnaire was administered online. The sampling was designed to achieve 800 surveys with each target audience. As surveying SMEs and Tax Intermediaries were non-probability sampling endeavours conducted via the usage of a commercially available online panel of business respondents, the survey results are not projectable to the overall Canadian populations of SMEs and Tax Intermediaries.

Quorus utilized the services of an online panel records provider, Dynata, for this research. Panelists are recruited from a large number of sources to increase diversity and representation. This includes loyalty panels, organic, open enrollment and partnerships, and an affiliate network. Dynata uses robust panel management techniques to monitor the quality of data through various quality checks such as participation limits, screening questions, digital fingerprinting, random and illogical responding, capturing and removing flat-liners and speeders. Dynata also regularly measures participant satisfaction on elements such as frequency of invitations, value and diversity of incentives and redemption choices, their willingness to complete various lengths of surveys, and level of responsiveness to any questions or concerns they share with Dynata's Member Services team. Regional targets were established for SMEs and Tax Intermediaries to ensure robust regional representation across the country and to ensure consistency in the distribution of completed surveys with the approach taken in the previous year.

Administration

The online surveys utilized were programmed by Quorus in both English and French. Respondents were formally invited to the survey in the official language of their choice. As well, at any point when completing the questionnaire, respondents had the option to change the questionnaire language to the other official language. Assistance in completing the survey was available from bilingual staff, as required. Respondents were able to verify the legitimacy of the survey via contacting representatives of Quorus and/or the Canada Revenue Agency, or via an email inquiry to the Canadian Research Insights Council. Each programmed survey was tested to ensure question order and skip patterns were properly implemented. Testing included Quorus researchers receiving the invitation via email just as a respondent would, to ensure accuracy of delivery, text, links, and so on. Canada Revenue Agency staff were also provided with the pre-test link and thus client feedback also was incorporated prior to the launch of the survey.

A total of 20 English and 18 French pre-tests were completed across both audiences, specifically involving 16 SME respondents and 22 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 18, 2025, to January 19, 2026. 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 (801 SMEs and 805 Tax Intermediaries). The survey required a mean average of approximately 11 minutes for respondents to complete. A non-probability sample approach was implemented given that the study was designed to be conducted among respondents drawn from an online Canadian business panel. All such panels are inherently non-probability in nature, given that panelists self-select to become members of such panels, and not everyone in the target audience who is eligible to participate in the panel, indeed belongs to the panel.

Given that this online survey methodology used a non-probability sample, the data collected cannot be extrapolated to the overall populations of Canadian SMEs and Tax Intermediaries. Minimum quotas were established for regions, to ensure a robust representation of completed surveys from across the country, while also respecting the fact that the largest proportions of target organizations are from the most heavily populated provinces and regions of the country.

Small & Medium Enterprises:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	55	7%
Quebec	185	23%	180	22%
Ontario (Nunavut)	270	34%	287	36%
Western Canada	265	33%	279	35%
Territories / National	25	3%	0	0%

Tax Intermediaries:

Region	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
Atlantic Canada	55	7%	57	7%
Quebec	185	23%	190	24%
Ontario (Nunavut)	270	34%	282	35%
Western Canada	265	33%	275	34%
Territories / National	25	3%	1	<1%

In addition to regional quotas, targets were set for the business size of SMEs based on the number of employees working for each respective company.

Small & Medium Enterprises:

Business size	Quota targets (n=)	Quota targets (%)	Surveys completed (unweighted) (n=)	Surveys completed (unweighted) (%)
1 employee	250	31%	260	32%
2-4	200	25%	185	23%
5-99	320	40%	316	39%
100+	30	4%	40	5%

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 the online study with SMEs and Tax Intermediaries, 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.

In terms of coverage, the telephone recruitment for the online 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 SME and Tax Intermediary 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 2025

Canada Revenue Agency Annual Corporate Research – 2025 General Population

INTRODUCTION

You have been invited to participate in this study about current issues of interest to Canadians on behalf of the Government of Canada and TellCityHall. Thank you for taking the time to have your say. Your input is valuable to us, the survey will take about 15 minutes to complete.

Participation is voluntary and you can withdraw at any time. If you get interrupted while doing the survey, you **can click on the same link** to pick up right where you left off. If you have any questions regarding this survey or would like to verify the legitimacy of this research, you can contact NAME at PHONE or visit [canada.ca/por-cra](https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/public-opinion-research-executive-summaries.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_por-cra) (opens in a new window). (https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/public-opinion-research-executive-summaries.html?utm_campaign=not-applicable&utm_medium=vanity-url&utm_source=canada-ca_por-cra)

Quorus, a Canadian market research company, and the Government of Canada has contracted an independent public opinion research company, TellCityHall (opens in a new window) (<https://www.telcityhall.ca/>), to conduct the research on the Government's behalf. You've completed a TellCityHall survey for us in the past, and indicated then that you might participate in public policy studies in the future. Your personal information is treated with the highest standards of confidentiality by TellCityHall. Survey answers will be grouped with other participant responses, and your personal information will only be used for the purposes stated in the survey. We will not use this information for any purposes other than those consistent with market research requirements and guidelines.

This survey is registered with the Canadian Research Insights Council's (CRIC) Research Verification Service. The project verification number is: XXXX-XXXX. Click here (opens in a new window) (<https://www.canadianresearchinsightscouncil.ca/rvs/home/>) to verify the legitimacy of this survey.

DG1. In which province or territory do you live?

- 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 Prefer not to say – **SKIP TO TERMINATION SCREEN**

DG2. Have you been a resident of Canada for at least one year?

- 01 Yes
- 02 No – **SKIP TO TERMINATION SCREEN**
- 99 Prefer not to say – **SKIP TO TERMINATION SCREEN**

DG3. With which gender do you identify?

PERMIT ONE CODE ONLY - ENSURE GENDER MIX IS MET

- 01 Male
- 02 Female
- 03 Other, please specify:
- 99 Prefer not to say

DG4. In which of the following age categories do you belong?

PERMIT ONE CODE ONLY

- 01 18-24
- 02 25-34
- 03 35-49
- 04 50-64
- 05 65 or older
- 99 Prefer not to say – **SKIP TO TERMINATION SCREEN**

DG5. [Soft quota 150, minimum 125] Are you an Indigenous person from Canada, that is, First Nations, Métis or Inuk? First Nations includes Status and Non-Status Indians.

PERMIT ONE CODE ONLY

- 01 First nations
- 02 Métis
- 03 Inuk/Inuit
- 98 None of the above
- 99 Prefer not to say

Overall Perceptions of the CRA

Thank you for your responses. This survey is being conducted to help the Canada Revenue Agency learn about your experiences.

G1. 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.”

PERMIT ONE CODE ONLY

- 1 – Terrible
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Excellent
- 99 – I don’t know

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:

[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.]

[QUEBEC]: the collection of federal income tax and the Canada child benefit program.]

[ATLANTIC PROVINCES, ONTARIO]: the collection of federal income tax, administration of the GST/HST, and the Canada child benefit program.]

Throughout this survey, we will refer to the Canada Revenue Agency as the CRA.

- G2.** How would you rate the overall performance of the Canada Revenue Agency (CRA)? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

PERMIT ONE CODE ONLY

01 – Terrible

2

3

4

5

6

7

8

9

10 – Excellent

99 – I don’t know – **SKIP TO G3**

- G2a.** Why do you rate the performance of the CRA as **[RESPONSE FROM G2]** out of 10?

98 **OPEN-ENDED TEXT BOX**

99 I don’t know

- G3.** 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) **[TRUST INDEX]** I can trust the CRA to do what is right
- b) **[TRUST INDEX]** The CRA works for the benefit of all Canadians
- c) **[TRUST INDEX]** I feel that the people at the CRA are trustworthy
- d) **[TRUST INDEX]** The people at the CRA are capable of doing their job well
- e) The CRA makes the process of filing my taxes easy
- f) The CRA is helpful
- g) The CRA treats taxpayers fairly
- h) **[ATIP]** I trust the CRA to handle my personal information appropriately
- i) The CRA catches those who cheat on their taxes
- j) Canadians can rely on the CRA to make sure everyone pays their fair share of taxes
- k) I trust the CRA to keep my information safe
- l) I trust the accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide

[Columns]

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

Experience with the CRA – Income Tax Filing

G4. Have you submitted a personal [**QUEBEC ONLY:** federal] income tax return in the past year? This would be the tax return you filed in 2025 for the income you earned in 2024.

PERMIT ONE CODE ONLY

01 Yes

02 No

99 I don't know

G4a. [**IF “YES” AT G4**] 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

02 Received help

99 I don't know

G4b. [**IF “RECEIVED HELP” AT G4a**] From whom did you get help?

PERMIT ONE CODE ONLY

01 Friend/family member

02 Professional tax preparer/accountant

03 Volunteer program to help people with their tax returns

98 Other (Please specify: _____)

99 I don't know

G4c. [IF “YES” AT G4] How was your last tax return submitted?

PERMIT ONE CODE ONLY

- 01 By mail
- 02 Online (with tax software, including EFILE and NETFILE)
- 05 Some other way
- 99 I don’t know

G4d. [IF “PREPARED ON YOUR OWN” AT G4a] How likely are you to rely on AI generated responses to your tax-related questions when searching online? Please use a scale from 1 to 10 where 1 means “extremely unlikely” and 10 means “extremely likely”.

PERMIT ONE CODE ONLY

- 1 – Extremely unlikely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Extremely likely
- 99 – I don’t know

G5. [IF “YES” AT G4] 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

- G6.** 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.

PERMIT ONE CODE ONLY

- 01 Yes
- 02 No **SKIP TO G12**
- 99 I don't know **SKIP TO G12**

- G7.** How did you **most recently** interact with the CRA?

PERMIT ONE CODE ONLY

- 01 Through the CRA's secure tax portal My Account
- 02 By telephone
- 03 By fax
- 04 By mail
- 05 In person
- 06 Through the tax pages of the Canada.ca website
- 07 Through the CRA's social media platforms
- 08 Through the CRA's mobile apps
- 09 Through the CRA's online chat feature
- 98 Some other way (Please specify: _____)
- 99 I don't know

- G8.** Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction related to...? Please choose all that apply to you.

RANDOMIZE RESPONSE OPTIONS 01 TO 08

PERMIT MULTIPLE RESPONSES

- 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 (FHSA), RRSP, TFSA, etc.
- 05 Canada Child Benefit
- 06 Disability tax credit
- 07 Other benefits or credits
- 08 General tax information
- 98 For another reason (Please specify: _____)
- 99 I don't know

[IF G7 AND G8 = 'I don't know', SKIP TO G12]

- G9.** Please rate the extent to which 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 ONLY PER STATEMENT

- a) **[SSI]** The CRA’s service was easy to access
- b) **[SSI]** The CRA’s service was timely
- c) **[SSI]** The information I was given was accurate
- d) **[SSI]** The information I was given was complete
- e) **[SSI]** The information I was given was easy to understand
- f) **[SSI]** The CRA representative took time to understand my situation **[IF G7=02 ‘By telephone’ OR G7=05 ‘In Person’ OR G7=09 ‘Through the CRA’s online chat feature’]**
- g) **[SSI]** The CRA representative was professional **[IF G7=02 ‘By telephone’ OR G7=05 ‘In Person’ OR G7=09 ‘Through the CRA’s online chat feature’]**
- h) **[SSI]** The CRA representative was courteous **[IF G7=02 ‘By telephone’ OR G7=05 ‘In Person’ OR G7=09 ‘Through the CRA’s online chat feature’]**
- i) The information was easy to find

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

98 – Not applicable

99 – I don’t know

- G10. [IF G6=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

G11. [IF G6=01] 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

G12. I would consider the CRA to be a good organization for a friend or family member to work for. Please use a scale of 1 to 10, where 1 means "completely disagree" and 10 means "completely agree."

- 1 – Completely disagree
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Completely agree
- 99 – I don't know

SPLIT SAMPLE – SERVICE & COMPLIANCE MODULES**Service module (split sample with Compliance, ask to half)**

- G15.** If you had a disagreement with the CRA about your 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

- G16.** For each of the following statements, indicate the extent to which 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 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 receive the tax benefits and credits you 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

- G17.** 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

99 I don't know

- G18. [IF G6=01 AND G7=02 AND G17=01]** You indicated earlier that your most recent contact was by telephone. What is the main reason you decided to call instead of using the My Account service?

OPEN TEXT BOX

- G20.** For each of the following, please indicate whether this is something you do 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
- g) Make payments online
- h) Use generative AI tools such as ChatGPT, Grok, Gemini, or others

01 – Frequently

02 – Sometimes

03 – Rarely

04 – Never

99 – I don't know

G21. 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

G22. [IF G21=01] 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

- G24.** On a scale of 1 to 10, where 1 means “not at all burdensome” and 10 means “extremely burdensome”, how burdensome is it for you to meet your tax filing and payment obligations?
PERMIT ONE CODE ONLY

1 – 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)

- G25.** 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 is in Canada?
PERMIT ONE CODE ONLY

1 – Not at all common
2
3
4
5
6
7
8
9
10 – Very common
99 – I don’t know

G26. How much effort do you think the CRA is currently putting into reducing tax cheating?

PERMIT ONE CODE ONLY

- 01 Too little effort
- 02 The right amount of effort
- 03 Too much effort
- 99 I don't know

G27. 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?

PERMIT ONE CODE ONLY

- 1 – Very unlikely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very likely
- 99 – I don't know

G28. If you were in a situation where you knew a person 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 them if ...:

DO NOT RANDOMIZE – PERMIT ONE CODE PER STATEMENT

- a) You suspected they were cheating?
- b) You knew for certain they were cheating?

- 1 – Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very likely
- 99 – I don't know

- G29.** 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?

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

- G30.** Please rate the extent to which 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) When people cheat on their income taxes, it reduces the money available for essential services such as health and education.
- b) Penalties are effective at discouraging future tax cheating.
- c) It's OK for people not to declare income received in cash.
- d) The CRA should publish a list of people found guilty of tax offences in court.
- e) Those found guilty of tax cheating should face the same penalty no matter who they are
- f) The CRA is transparent with the public about how it pursues those who might owe taxes
- g) It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes.
- h) Given the opportunity, most people would hide income to avoid paying taxes.
- i) It's acceptable for people to pay cash for goods and services in order to avoid paying the GST/HST.
- j) Rich people have an easier time tax cheating than middle class Canadians.
- k) The CRA goes after middle class Canadians but turns a blind eye to rich taxpayers and corporations.
- l) I am confident I can complete my taxes correctly

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

Severity of Types of Cheating

G31. 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) Getting a “deal” on home or car repairs by paying cash
- b) Filing false claims for tax credit or benefit programs
- c) Not claiming foreign assets or income, including from tax havens
- d) Not registering one’s business
- e) Receiving a charitable donation credit that is bigger than the donation made
- f) Being paid in cash to avoid income taxes
- i) Not claiming income or profits received through online services or trading (i.e. property rentals, social media influencers, cryptocurrency)
- j) Not claiming income earned on the sale of an investment property

1 – Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

G32. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

ANCHOR A, ROTATE B THROUGH E – PERMIT ONE CODE PER STATEMENT

- a) For the CRA to recover unpaid taxes when people work under the table for cash?
- b) For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets?
- c) For the CRA to recover unpaid taxes when people haven’t declared a profit from buying or selling cryptocurrency?
- d) For the CRA to pursue people for unpaid taxes?
- e) For the CRA to reach out and educate Canadians on their tax obligations?

1 – 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)

Respondent Profile

In order to categorize responses, please answer a few questions about you and your household for statistical purposes only. Please be assured that all of your answers will remain completely confidential.

DG6. Which is the highest level of education that you have completed?

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 Prefer not to say

DG7. In what country were you born?

PERMIT ONE CODE ONLY

- 01 Canada
- 98 Other (Please specify: _____)
- 99 Prefer not to say

DG7a. [IF "OTHER" AT DG7] How long have you lived in Canada? Has it been ...:
PERMIT ONE CODE ONLY

- 01 At least one year, but less than five years
- 02 At least five years, but less than 10 years
- 03 10 years or more
- 99 Prefer not to say

DG8. Which of the following categories best describes your current employment status? Are you:
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)
- 98 Other
- 99 Prefer not to say

DG9. What is your primary source of income?
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
- 96 Spousal/child/parent support
- 97 No source of income
- 98 Other (Please specify: _____)
- 99 Prefer not to say

DG9a. [IF DG9 = 02 OR 03] Would you say that your approximate business income from last year was:
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
- 99 Prefer not to say

DG10. Please indicate which of the following categories best represents your 2024 total household income, before taxes?

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
- 99 Prefer not to say

DG11. 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
- 99 Prefer not to say

DG11a. [IF “YES” AT DG11] Which of the following is your disability related to? Please choose all that apply.

MULTIPLE RESPONSES ACCEPTED

- 01 Seeing
- 02 Hearing
- 03 Walking/Mobility
- 04 Dexterity
- 05 Flexibility
- 06 Pain
- 07 Learning
- 08 Developmental
- 09 Mental-health related
- 10 Memory
- 98 Other (Please specify: _____)
- 99 Prefer not to say

DG12. Which official language (English or French) do you identify with and feel most comfortable speaking at home?

PERMIT ONE CODE ONLY

- 01 English
- 02 French
- 99 Prefer not to say

DG13. Could you please provide the first three digits of your postal code?

[FORMAT A1A]

- 01 _ _ _
- 99 Prefer not to say

WebEndTCH

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 – 2025
Small Medium Business/Tax Intermediaries

INTRODUCTION

Today's survey is being conducted by the Government of Canada. **Quorus Consulting Group** 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 responses will remain anonymous and will be reported in aggregate only. Survey results may be used for additional statistical analysis by the Canada Revenue Agency. 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 on Canada.ca. 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>

DB1. In which province or territory 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 Prefer not to say – **SKIP TO TERMINATION SCREEN**

DB13. Do you work in a job that involves accounting or providing tax-related assistance?

Note: For this study, small and medium businesses are defined as companies with an annual gross revenue of \$250 million or less.

SELECT ALL THAT APPLY, OPTION 04 IS EXCLUSIVE

- 01 Yes, I provide accounting or tax-related assistance to individual taxpayers – **QUALIFIES AS TAX INTERMEDIARY.**
- 02 Yes, I provide accounting or tax-related assistance for small and/or medium businesses
- 03 Yes, I provide accounting or tax-related assistance for large businesses
- 04 No – **POTENTIAL QUALIFYING SME. CONTINUE TO DB14.**

IF ONLY 03 AT DB13 – SKIP TO TERMINATION SCREEN

DB13a. [IF 02 AT DB13] Is your employer the only company to which you provide accounting or tax-related assistance?

- 01 Yes – **IF OPTION 01 AT DB13, QUALIFIES AS TAX INTERMEDIARY; IF OPTION 01 NOT SELECTED AT DB13, POTENTIAL QUALIFYING SME.**
- 02 No – **QUALIFIES AS TAX INTERMEDIARY.**

DB14. 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 employee	250
1 to 4 employees	200
5 to 99 employees	320
100+	30

IF DB13 = 01 OR DB13a = 02 OR [DB13a = 01 AND DB13 = 01] GO TO B1

[POSE DB15 THROUGH DB18 TO POTENTIAL QUALIFYING SMEs ONLY; A VALID RESPONSE IS REQUIRED FOR THESE QUESTIONS TO QUALIFY FOR THE STUDY]

DB15. [SME ONLY] 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**

DB16. [SME ONLY] 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

DB17. [SME ONLY] 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 Accounting/Bookkeeping
- 05 None of the above – **SKIP TO TERMINATION SCREEN**

DB18. [SME ONLY] 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 Prefer not to say – **SKIP TO TERMINATION SCREEN**

Create Variable "RESPONDENT TYPE"

1 = TI/TAX INTERMEDIARY (DB13=01 OR DB13a=02)

2 = SME ([DB13=04 OR [DB13a=01 AND DB13≠01]] AND DB15=01-08 AND DB17=01-04 AND DB18=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.

- B1.** 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.”

PERMIT ONE CODE ONLY

- 1 – Terrible
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Excellent
- 99 – I don’t know

- B2.** 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 B3**

- B2a.** Why do you rate the performance of the CRA as [**RESPONSE FROM B2**] out of 10?

- 98 **OPEN-ENDED TEXT BOX**
- 99 I don’t know

- B3.** 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) **[TRUST INDEX]** I can trust the CRA to do what is right
- b) **[TRUST INDEX]** The CRA works for the benefit of all Canadians
- c) **[TRUST INDEX]** I feel that the people at the CRA are trustworthy
- d) **[TRUST INDEX]** The people at the CRA are capable of doing their job well
- e) The CRA makes the process of filing **[SME: my business']** **[TI: businesses]** taxes easy
- f) The CRA is helpful
- g) The CRA treats taxpayers fairly
- h) **[ATIP]** I trust the CRA to handle **[SME: my business]** **[TI: my clients']** information appropriately
- i) The CRA catches those who cheat on their taxes
- j) Canadians can rely on the CRA to make sure everyone pays their fair share of taxes
- k) I trust the CRA to keep my information safe
- l) I trust the accuracy of tax-related information that a CRA artificial intelligence (AI) tool would provide

[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

B4. [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

B4a. [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

B5. 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

- B6.** 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.

PERMIT ONE CODE ONLY

- 01 Yes
- 02 No – **SKIP TO [SERVICE/COMPLIANCE: SPLIT SAMPLE SECTION]**
- 99 I don’t know – **SKIP TO [SERVICE/COMPLIANCE: SPLIT SAMPLE SECTION]**

- B7.** How did you **most recently** interact with the CRA?

PERMIT ONE CODE ONLY

- 01 Through the CRA’s secure tax portal [**SME**: My Business Account][**TI**: Represent a Client]
- 02 By telephone
- 03 By fax
- 04 By mail
- 05 In person
- 06 Through the tax pages of the Canada.ca website
- 07 Through the CRA’s social media platforms
- 08 Through the CRA’s mobile apps
- 09 Through the CRA’s online chat feature
- 10 Some other way (Please specify: _____)
- 99 I don’t know

- B8.** Now, please think about why you interacted with the CRA. Was the purpose of this MOST RECENT interaction related to...? Please choose all that apply to you.

RANDOMIZE RESPONSE OPTIONS 01 TO 08

PERMIT MULTIPLE RESPONSES

- 01 Your online CRA account, [**SME**: My Business Account][**TI**: Represent a Client]
- 02 An audit, dispute or a review
- 03 Business taxes (e.g., filing, getting a refund/making a payment)
- 04 [**TI ONLY**] Helping a client with their personal taxes (e.g., filing, getting a refund, making a payment)
- 05 Payroll
- 06 GST/HST
- 07 [**TI ONLY**] Interacting with CRA on behalf of a charity or non-profit
- 08 [**TI ONLY**] Interacting with CRA on behalf of an estate or trust
- 09 General tax information
- 98 For another reason (Please specify: _____)
- 99 I don't know

[IF B7 AND B8 = 'I don't know', SKIP TO B13]

- B9.** 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) [**SSI**] The CRA's service was easy to access
- b) [**SSI**] The CRA's service was timely
- c) [**SSI**] The information I was given was accurate
- d) [**SSI**] The information I was given was complete
- e) [**SSI**] The information I was given was easy to understand
- f) [**SSI**] The CRA representative took time to understand my situation [**ASK ONLY IF B7=02 'By telephone' OR B7=05 'In Person' OR B7=09 'Through the CRA's online chat feature'**]
- g) [**SSI**] The CRA representative was professional [**ASK ONLY IF B7=02 'By telephone' OR B7=05 'In Person' OR B7=09 'Through the CRA's online chat feature'**]
- h) [**SSI**] The CRA representative was courteous [**ASK ONLY IF B7=02 'By telephone' OR B7=05 'In Person' OR B7=09 'Through the CRA's online chat feature'**]

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

98 – Not applicable

99 – I don't know

B10. [IF B6 = 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

B11. [IF B6=01] 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 & COMPLIANCE MODULES

Service module (split sample with Compliance, ask to half)

- B13. [SME ONLY] [IF B4=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

- B14.** 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

- B15.** 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

- B15a.** 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

B16. For each of the following statements, indicate the extent to which 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

B17. 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 don’t know

B18. [IF B7=02 AND B17=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

B19. [SME ONLY] 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

B20. [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
- h) Use generative AI tools such as ChatGPT, Grok, Gemini, or others

- 01 – Frequently
- 02 – Sometimes
- 03 – Rarely
- 04 – Never
- 99 – I don't know

B21. 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

- B22. [IF B21=01]** 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

- B23.** 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

- B24.** 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

- 1– 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. Your answers will in no way affect your relationship with the Government of Canada or the CRA.

- B25.** 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

- 1– Not at all common
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very common
- 99 – I don't know

- B26.** 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

- B27.** 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

- 1 – Very unlikely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very likely
- 99 – I don't know

- B28.** 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?

- 1– Not at all likely
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 – Very likely
- 99 – I don't know

- B29.** 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

- B30.** Please rate the extent to which 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) When businesses cheat on their income taxes, it reduces the money available for essential services such as health and education.
- b) Penalties are effective at discouraging future tax cheating.
- c) It's OK for businesses not to declare income received in cash.
- d) The CRA should publish a list of people found guilty of tax offences in court
- e) Those found guilty of tax cheating should face the same penalty no matter who they are.
- f) The CRA is transparent with the public about how it pursues those who might owe taxes.
- g) It's acceptable for businesses to ask people to pay cash for goods and services to avoid paying taxes.
- m) Businesses that are not paying tax on all their income, or are not collecting GST/HST, have an unfair advantage over businesses that do.
- n) 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.

1 – Completely disagree

2

3

4

5

6

7

8

9

10 – Completely agree

99 – I don't know

Severity of Types of Cheating

B31. 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) **[TI ONLY]** Getting a “deal” on home or car repairs by paying cash
- b) Filing false claims for tax benefit programs
- c) Not claiming foreign assets or income, including from tax havens
- d) Not registering one’s business
- e) **[SME ONLY]** Receiving a charitable donation credit that is bigger than the donation made
- f) **[TI ONLY]:** Promoting a charitable donation program where the tax credits exceed the amount donated
- g) **[SME ONLY]** Paying employees in cash to avoid payroll taxes
- h) **[TI ONLY]** Working and being paid in cash to avoid income taxes
- i) Over-claiming expenses

1 – Not cheating at all

2

3

4

5

6

7

8

9

10 – Serious cheating

99 – I don’t know

B32. On a scale of 1 to 10, where 1 means “not at all important” and 10 means “very important,” how important is it ...:

ANCHOR A, ROTATE B & C – PERMIT ONE CODE PER STATEMENT

- a) For the CRA to recover unpaid taxes when people work under the table for cash?
- b) For the CRA to recover unpaid taxes when people do not declare taxable foreign income or assets?
- c) For the CRA to recover unpaid taxes when people haven’t declared a profit from buying or selling cryptocurrency?

- 1 – 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.

DB3. [SME ONLY] What gender do you identify with:
PERMIT ONE CODE ONLY

- 01 Male
- 02 Female
- 03 Other gender identity
- 04 Prefer not to say

DB4. [SME ONLY] In which of the following age categories do you belong?
PERMIT ONE CODE ONLY

- 01 18-24
- 02 25-34
- 03 35-49
- 04 50 – 64
- 05 65 or older
- 99 Prefer not to say

DB19. [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 Prefer not to say

DB20. [TI ONLY – IF DB13=02] 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 – Prefer not to say

DB21. 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 – Prefer not to say

DB5. [SME ONLY] Are you an Indigenous person from Canada, that is, First Nations, Métis or Inuk (Inuit)? First Nations includes Status and Non-Status Indians?

PERMIT ONE CODE ONLY

- 01 First nations
- 02 Métis
- 03 Inuk/Inuit
- 98 None of the above
- 99 Prefer not to say

DB11. [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
- 99 Prefer not to say

DB11a. [IF “YES” AT DB11] Which of the following is your disability related to? Please choose all that apply.

MULTIPLE RESPONSES ACCEPTED

- 01 Seeing
- 02 Hearing
- 03 Walking/Mobility
- 04 Dexterity
- 05 Flexibility
- 06 Pain
- 07 Learning
- 08 Developmental
- 09 Mental-health related
- 10 Memory
- 98 Other (Please specify: _____)
- 99 Prefer not to say

DB12. What is your preferred official language (English or French) for conducting business?

PERMIT ONE CODE ONLY

- 01 English
- 02 French
- 99 Prefer not to 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.