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Agence du revenu  
du Canada

# SimpleFile Services – Phase 1 and Phase 2

## Final Report

Prepared for the Canada Revenue Agency

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Ce rapport est aussi disponible en français.

## SimpleFile Services – Phase 1 and Phase 2

### Final Report

**Prepared for:** Canada Revenue Agency  
January 2026

This public opinion research report presents the results of a two-phased study including a mail-to-online survey and a round of focus groups conducted by The Strategic Counsel on behalf of Canada Revenue Agency. The quantitative portion of the study was administered between July 23<sup>rd</sup> and August 25<sup>th</sup>, 2025, and the qualitative portion of the study was undertaken between September 29<sup>th</sup> and October 8<sup>th</sup>, 2025.

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## I. Executive Summary

# Executive Summary

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## A. Background and Objectives

### 1. Background

Many lower-income individuals who don't file a tax return miss out on valuable benefits and supports to which they are entitled, such as the Canada Child Benefit (CCB) and the goods and services tax credit.

Since 2018, the Canada Revenue Agency (CRA) has delivered a free and easy to use SimpleFile service, which allows eligible lower-income individuals to auto-file their tax return over the phone after answering a series of short questions. Eligible individuals with simple tax situations and lower- or fixed-incomes are invited to access the service via an invitation directly from the CRA (either by letter mail or through My Account). For the 2024 tax filing season, more than 1.5 million individuals who had filed an income tax and benefit return in the past were invited to use the SimpleFile by Phone service. As of November 3, 2024, 93% of all invitees had filed a tax return using a variety of filing methods available to them, receiving \$3 billion in benefits and credits payments. While SimpleFile by Phone traditionally focuses on individuals with a recent filing history, those from certain provinces who had never filed an income tax and benefit return in the past or who had filed in the past but stopped (e.g., gap filers) were also invited by the CRA to use one of three simplified methods (phone, digital, and paper) modelled after the SimpleFile by Phone service as part of small-scale pilots in the Summer 2022 and 2023.

In the summer of 2024, the CRA expanded the availability of its SimpleFile options to all provinces and territories as part of a national pilot. Over 500,000 invitation letters were sent to individuals with a lower and a simple, non-taxable situation who had either never filed a tax return or have a gap in their filing history.

To ensure more individuals with a lower income can quickly and easily auto-file their tax returns, Budget 2023 announced that the Government of Canada would increase the number of individuals eligible for SimpleFile by Phone to 2 million by 2025. Building on the success of the small-scale pilots, Budgets 2023 and 2024 also announced that the CRA would pilot a new automatic filing service to help lower-income and vulnerable individuals who currently do not file their taxes or who have a gap in their filing history and, as a result, are not receiving the benefit and credit payments to which they are entitled. Like the small-scale pilots, the national pilot of this expanded service includes a simplified paper form, as well as a digital form, in addition to the automated phone service.

### 2. Study Objectives

This research study has been designed and undertaken to inform the development and refinement of future simplified filing solutions for eligible individuals. Findings are also intended to help the CRA better understand the experiences of those who have used the service as well as any barriers or challenges faced by those invited to use the service.

More specifically, the research addresses key objectives, some of which are specific to each mail-out campaign as outlined below:

### Summer 2022, 2023, and 2024 pilots

- Understand the filing experiences of individuals who had used one of the three SimpleFile services – by phone, digital or paper;
- Understand why individuals invited to use one of the SimpleFile services opted to use another method to file their income tax and benefit return instead;
- Understand the particular barriers and challenges faced by gap-filers, and non-filers in filing an income tax and benefit return, even with the SimpleFile service on offer; and
- Evaluate the letters sent to individuals as part of the pilot.

### February 2024 campaign

- Understand the filing experiences of individuals who used the SimpleFile by Phone service;
- Understand why individuals invited to use the SimpleFile by Phone opted to use another method to file their income tax and benefit return instead;
- Understand the particular barriers or challenges faced by current filers in filing an income tax and benefit return, even with the SimpleFile service on offer; and
- Evaluate the letters sent to individuals as part of the mailout.

## **B. Methodology in Brief**

A two-phased approach was taken to address all of the above-noted objectives.

### **1. Phase 1: Online Survey**

A 14-minute mail-to-online survey was administered to individuals aged 16 and older, who had previously been invited to file a personal income tax return using the SimpleFile service. In total, 54,687 mail invitations were issued and a total of n=1,509 individuals completed the survey between July 23<sup>rd</sup> and August 25<sup>th</sup>, 2025. Given the target audience, quotas were not enforced, and no weighting was applied to the final sample.

### **2. Phase 2: Focus Groups**

A total of ten online focus groups were conducted between September 29<sup>th</sup> and October 8<sup>th</sup>, 2025. Participants were recruited from a pool of respondents to the online survey based on their expressed agreement to be contacted for this follow-up phase of qualitative research. This approach provided an opportunity to further explore findings and insights from the survey in addition to undertaking more detailed probing regarding the experience of SimpleFile users and the views of users and non-users alike with respect to the invitation letter and general communications about the service.

Groups were configured to ensure inclusion of participants from across the five regions as well as among English and French speakers (Atlantic/Ontario, Quebec/Official Language Minority Communities outside Quebec (OLMCs), the Prairies, and British Columbia/North). Several combined East/West groups were conducted among specific sub-groups (e.g., SimpleFile users) given the relatively small sample size available for recruiting from the survey. In addition to conducting groups to reflect broader regional representation, the configuration of groups reflected participants' use of SimpleFile (users vs. non-users)

and filing status or type (regular filers, gap filers, and non-filers). Efforts were made to ensure each session included a mix by age, gender, and employment status as possible.

All discussions were held online via the Zoom platform and were approximately 90 minutes in duration. In total, 71 participants took part in this phase of the research, with each participant receiving a \$125 honorarium for their time. Eight of the ten discussion groups were held in English; two in French (with participants who reside in Quebec or in an OLMC).

More detail on the methodology can be found in Section IV – Detailed Methodology.

## C. Key Findings

### 1. General Tax Filing Behaviours and Habits

Across both the quantitative and qualitative phases, most respondents report filing their taxes regularly. Survey data show that roughly 76% of respondents are regular filers, reporting they complete a return annually (either on time or past the deadline). About 13% report inconsistent filing practices (i.e., not filing some years and catching up by filing multiple returns later), while a similar proportion (11%) say they typically don't file income tax returns. Among respondents, regular filers (those filing annually) are typically older, university-educated, married or living in a common-law relationship, born outside of Canada, members of a visible minority group and Anglophones. A higher proportion of filers are also found among those living in the Prairies. Men are more likely than women to be among those filing intermittently (gap filers) as are those classified as being a member of an equity-seeking group (e.g., Indigenous, visible minority, or a person with a disability). The latter group are also over-represented among non-filers, in addition to Francophones.

Filing behaviour is highly habitual and this was reflected in comments from participants in the focus groups. Once individuals adopt a particular method – be it through software, an accountant, or a volunteer tax clinic – there is a reluctance to change. Convenience, perceived accuracy, and peace of mind drive method choice even more than cost or time. Those who file independently often use commercial software such as TurboTax, Wealthsimple, or UFile, while others rely on professional preparers, friends, or family.

In focus groups, comments suggested that, among those living in smaller or northern communities, barriers related to internet connectivity and limited in-person support are more common and can be impediments to filing regularly. Seniors and newcomers often depend on family members or community volunteers to file on their behalf. These patterns underscore how filing behaviour is shaped as much by access and comfort as by motivation, which is illustrated by the following comment that “once you find a system that works, you don't really want to risk trying something new.”

### 2. Motivators and Challenges to Filing

The strongest motivators for filing are practical and financial. Survey and focus group data show that individuals are motivated to file primarily by the benefits and credits that filing unlocks, especially the GST/HST credit, the Canada Child Benefit, and other income-tested supports. Receiving a refund, maintaining compliance, and avoiding CRA penalties were also frequently mentioned. Among older

participants in the focus groups, filing was described as a civic duty – *“just something responsible adults do.”*

Despite this motivation, many find the process of filing stressful or intimidating – about three-quarters (78%) report at least one challenge associated with tax preparation. The top concerns, based on the survey results, are making mistakes that could affect benefits (43%) and a lack of confidence in completing a return correctly (30%). Stress associated with filing is mentioned as a challenge by 26% and is higher among non-filers (31%). Non-filers are also more likely to identify uncertainty as to whether they have all the T4 or other slips needed to file (22% vs. 16% overall), while gap filers are more likely to cite a health condition (18% vs. 8% among filers).

The extent to which various challenges to filing are mentioned varies across demographics. Notably, lower income respondents more frequently say they don’t make enough money to owe any taxes when asked about the main concerns or challenges in filing a personal income tax return (30% vs. an average of 23% overall). Additionally, those belonging to an equity-seeking group (e.g., Indigenous, visible minority or a person with a disability) cited a wider array of challenges with greater frequency relative to others.

Discussions in the focus groups surfaced several challenges that mirror a number of those which were revealed in the survey results:

- The **complexity of tax rules and forms**, especially for those with lower literacy or limited English/French proficiency.
- **Fear of making mistakes or missing credits** – particularly among those who have previously received reassessments.
- **Digital and access challenges**, including difficulty using CRA’s online tools, forgotten passwords, and poor connectivity in rural or northern areas.
- **Limited access to affordable help**, especially since many community tax clinics operate seasonally or only for simple returns.
- **Life disruptions** such as illness, caregiving, or employment gaps, which contribute to filing lapses and lost confidence.

Gap filers and non-filers in the focus groups also spoke about other barriers such as missing slips, health limitations, in addition to low confidence. They often described feeling “behind” or “embarrassed” about not filing, reinforcing the emotional barriers that accompany logistical and practical ones – *“It’s not that I don’t want to file—it’s that it just feels overwhelming to start again.”*

### 3. Awareness, Perceptions and Use of SimpleFile

Awareness of the SimpleFile services remains modest: only about one in four (24%) respondents had heard of it prior to completing the survey, and one in five (21%) recalled receiving an invitation to use the service. Filers tend to be more aware of the service and are more likely to recall receiving an invitation while the reverse is true of non-filers. Younger, single and working respondents, in addition to those with household incomes of \$40,000+ also exhibit lower awareness/recall of the service and of the invitation.

In the focus groups, there was some confusion among those who said they were aware of SimpleFile – many initially assumed SimpleFile was a third-party product rather than an official CRA service. The lack of visible branding and consistent promotion appears to have contributed to this misunderstanding.

Fewer than one in five (17%) have used the service one or more times, primarily via the phone version (used by 60% of SimpleFile users). Among users of the Phone service, satisfaction is very high—nearly nine in ten (89%) report being satisfied, citing ease, speed, and simplicity. Use of SimpleFile Digital and SimpleFile by Paper are comparatively lower, with 35% of SimpleFile users reporting they had used the digital version and 15% of users reporting the paper version. Despite lower usage, satisfaction with these SimpleFile services is also good – with just over 70% of users reporting satisfaction for each.

In focus groups participants, especially those who had used the phone version of the service, described it as fast, secure, and trustworthy, with several commenting that they had completed their return in under 10 minutes. They valued the confidence of dealing directly with CRA, the convenience of using information already on file with CRA and appreciated that the service was free. Nonetheless, users identified several improvement areas: clearer confirmation of receipt after filing, ability to view or print the filed return, consistency in yearly eligibility, and greater clarity about what information is pre-filled.

Non-users' hesitation regarding the service centred on several primary concerns:

- Uncertainty about eligibility, especially among those invited in one year but not the next.
- Perceived limitations, such as the belief that SimpleFile may not capture all possible credits or deductions.
- Skepticism about legitimacy, fuelled by widespread concern about online scams.
- Misunderstanding of scope, with a few participants believing it could be used for business tax filing (it cannot).

Despite these issues, overall trust in CRA as the provider was strong. The challenge lies in visibility and explanation, not credibility.

#### 4. Perceptions of the Invitation and Communications

The invitation letter – while official in tone – was often overlooked or misunderstood. Focus group participants generally trust CRA mail but did not recognize the letter as introducing an alternative filing option. Many described it as *“official but uninspiring.”* The design and tone conveyed legitimacy but not clarity or urgency. Several participants said they were unsure what SimpleFile was or whether it applied to them. Some noted that the emphasis on compliance and penalties made the letter feel punitive rather than helpful.

The quantitative data support this view: when asked why respondents chose not to use SimpleFile after receiving an invitation, about half (49%) did not recall receiving the invitation while just over one quarter (26%) say they weren't aware they could file using the SimpleFile services.

Both qualitative and quantitative findings underscore that CRA's branding confers credibility but must be coupled with clearer, more engaging content that highlights benefits, speed, and simplicity upfront. Survey respondents expressed a strong preference for positive, plain-language, and benefit-oriented messaging (e.g., emphasizing “quick (both in terms of the process and receiving a refund/benefits or credits),” “free,” and “secure”) and for receiving invitations early in the tax season (January or February).

In terms of communication channels:

- Physical mail is strongly preferred (62% say this is the best way to ensure they hear about SimpleFile) and is particularly important for seniors and those with limited digital access, but envelopes should enhance personalization and signal importance (“Your SimpleFile Invitation”) to stand out. Otherwise, the letter is seen as a mass mailing to all individuals.
- Digital advertising (preferred by 20%) and social media outreach (preferred by 26%) were seen as useful for raising visibility and normalizing the service.
- Email or CRA MyAccount messages (preferred by 24%) were also mentioned with some frequency, especially among younger and middle-aged participants.

Focus group participants similarly expressed a strong preference for clear, engaging and benefit-led communications. They wanted the purpose and advantages of SimpleFile clearly stated at the outset, emphasizing simplicity, speed, and security rather than obligations. From a branding and tone perspective, participants commented that *“if it’s really from CRA, make it look like it—and tell me in the first line why I should care.”*

## 5. Improvement Opportunities

During the focus group discussions, participants were prompted to provide suggestions to improve the service. While SimpleFile users were largely satisfied, they identified several ways to enhance the experience and make the service more transparent and inclusive. Common suggestions included:

- Providing immediate confirmation or receipts after submission, ideally accessible through MyAccount.
- Allowing users to download or print their filed return for personal records.
- Clarifying eligibility – explaining why someone has been invited and ensuring consistency from year to year (and if a change to one’s status with respect to SimpleFile is made explaining what has occurred).
- Expanding access beyond invitation-only use, allowing eligible individuals to opt in directly.
- Ensuring transparency about what information has been pre-filled and what credits are included.
- Offering multilingual and alternative access points (phone and mail options for those with accessibility needs).
- Enhancing communication materials through step-by-step guides, FAQs, or short instructional videos.
- Strengthening branding by linking SimpleFile more visibly to CRA (e.g., logo, Government of Canada wordmark).
- Simplifying user flow with appropriate skip logic and clear progress indicators.

Beyond SimpleFile, participants suggested broader improvements to CRA’s communication approach by adopting plainer language, expanding community partnerships (especially with tax clinics and newcomer agencies), and creating educational materials that demystify the tax filing process.

## D. Conclusions

Taken together, findings from the survey and focus groups indicate that SimpleFile effectively meets its goal of offering a simple, secure, no-cost option for eligible individuals. In doing so it addresses several informational and accessibility pain points that impede or demotivate some from complying with their tax obligations. At the same time, its reach is constrained by limited awareness and unclear communication.

- Filing is highly habitual – most filers are comfortable with their current methods and see little reason to switch unless the benefits and legitimacy of SimpleFile are clear.
- Users' satisfaction demonstrates the service's strong potential, particularly for those with straightforward tax situations, lower digital confidence or hesitance, or accessibility-limited individuals. The next stage of development should focus less on redesigning the product and more on reinforcing trust, awareness, and usability.
- User feedback is strongly positive, suggesting the service model is sound and that improvements should focus primarily on communication, branding and follow-up.
- Trust in CRA is high, but visibility of SimpleFile as an official service is low.
- The invitation letter is pivotal – it is authoritative but insufficiently clear or engaging.
- Accessibility barriers persist, particularly for those with disabilities, low literacy, or limited internet access.

Differences across audiences provide further insight into a range of 'targeted' opportunities for CRA:

- Regular filers are confident and value efficiency – they are open to SimpleFile if its official status and accuracy are clear.
- Gap filers appreciate the simplicity of SimpleFile but need reassurance about catching up and maintaining benefits.
- Non-filers face the steepest barriers, including low trust, low literacy, and limited access to help. Outreach through community partners is critical.
- Users of SimpleFile are enthusiastic advocates, but frustration with inconsistent eligibility and lack of confirmation undermines loyalty.
- Regional variations were minor; however, awareness and digital barriers may be higher in northern and smaller communities, based on comments arising from the focus groups.
- Demographic differences based on results of the survey indicate that seniors prefer mailed communication, while younger participants respond better to digital and social media outreach.

## E. Recommendations

The following recommendations are intended to support the continued evolution and uptake of the SimpleFile service. They focus on broadening and strengthening awareness and understanding of the program, improving the clarity and accessibility of communications, and enhancing the overall user experience. Together, these measures should support CRA's efforts to maximize the reach and impact of SimpleFile among eligible individuals while reinforcing trust, transparency, and confidence in the service.

## **Strengthen Awareness and Branding**

- Clearly position SimpleFile as CRA's official, free, and secure filing option.
- Apply consistent CRA and Government of Canada branding across all materials and channels.
- Use benefit-focused, plain-language messaging emphasizing simplicity, speed, and security.
- Expand promotion through CRA's My Account, homepage banners, and community outreach.

## **Improve Invitation and Related Communications**

- Redesign the invitation letter to be visually distinct and action oriented.
- Lead with benefits rather than compliance messages.
- Add FAQs, QR codes, and links to resources for easy navigation.
- Pilot-test alternate versions of tone and format with key audiences before rollout.

## **Enhance the User Experience**

- Provide instant confirmation of submission and the option to print or view filed returns.
- Clarify eligibility and ensure consistency from year to year as possible.
- Offer multilingual, phone, and accessibility-friendly options.
- Include progress indicators and simplified user flows.

## **Address Accessibility and Inclusion**

- Maintain paper and phone alternatives for those with limited digital access.
- Partner with community organizations, tax clinics, and settlement services to reach underserved groups.
- Develop short, plain-language educational materials and videos to build tax literacy.

## **Reassure on Security and Scope**

- Emphasize that returns are reviewed by CRA staff, not automated or AI-driven systems.
- Reinforce data protection and privacy measures in all communications.
- Clarify that SimpleFile is for personal returns only (not business).

## **Measure Impact and Build on Success**

- Track awareness, uptake, and satisfaction at regular intervals to inform ongoing refinements.
- Use testimonials from satisfied users to normalize the service.
- Leverage pilot insights to guide future automation and outreach strategies.

## F. Note to Reader

Weights were not applied to the final data. Unless otherwise noted, results shown in this report are expressed as percentages and may not add up to 100% due to rounding and/or multiple responses to a given question. Throughout the report, unless otherwise noted, significance is indicated at the 95% confidence level based on the Z-test.

In some cases, throughout this report, the findings shown are based on responses from a small number of recipients. In these cases, caution should be used when interpreting the results. They should be considered directional in nature. In some cases, due to the absence of any statistically significant differences or as a result of small sample sizes, no additional regional or demographic reporting has been included.

Based on a population of 2,389,552 individuals invited to use the SimpleFile service over the four invite years included in this study, a confidence interval and confidence level of 95%, the margin of error is 2.5%.

Qualitative results are exploratory and directional in nature and should not be considered statistically projectable to the broader population of SimpleFile invitees across Canada.

## G. Contract Value

The contract value was \$202,942.35 including any applicable taxes.

### MORE INFORMATION

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

### Statement of Political Neutrality

I hereby certify as Senior Officer of The Strategic Counsel that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research. 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:   
Donna Nixon, Partner

## II. Detailed Findings – Phase 1: Online Survey

## Detailed Findings – Phase 1: Online Survey

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### A. Challenges in Filing and Filing Status

For many respondents, filing a tax return remains a source of uncertainty and stress rather than a routine task. Although some report few or no difficulties, most describe encountering at least one challenge when completing their return – from worries about making mistakes that could affect their benefits, to confusion about tax forms or a lack of confidence in their ability to file correctly. Some also feel that because their income is too low to owe any taxes, there is little reason or benefit to filing at all. These concerns are especially pronounced among those who file irregularly (gap filers) or not at all (non-filers). Compared to individuals who file a tax return annually, gap filers and non-filers are more likely to cite missing documents, health-related barriers, and the stress of managing the process on their own. Differences also emerge across regions and population groups – those in B.C. and the North are more likely to find the process confusing or stressful, while this is less the case in Quebec; and members of equity-seeking groups report a wider range of difficulties overall. Taken together, the findings point to both practical and psychological barriers that can discourage regular filing, reinforcing the importance of clear, accessible tools, such as SimpleFile, to help more individuals file with confidence and on time.

While 22% of respondents say they don't face any challenges, over three-quarters (78%) indicate having experienced one or more issues in completing and filing a personal income tax return. Most frequently mentioned were concerns about making mistakes which could affect their eligibility for a benefit or deduction (43%) and not having confidence in their ability to complete a tax return properly (30%). Between one in five to one in four respondents mention issues such as the stress related to filing (26%), the perceived complexity of completing and filing a return (24%), insufficient annual income to have a balance owing (23%), or confusion regarding the terms and formulas used on tax forms (22%). Other issues mentioned less frequently include not having T4 or other slips (16%), not being able to afford the balance owing (15%), the time and effort required to complete and file a tax return (13%), or a health condition which impedes their ability to complete the tax return without some assistance (12%). A very small percentage of respondents indicate not having the documents necessary to file a tax return (7%), a belief that filing is not worth the effort (4%) or a lack of trust in CRA or the Government of Canada with respect to the security of their tax and personal information (3%).

Across the regions, findings on this question were generally consistent with a few variations of note:

- Respondents in Quebec are less likely, specifically compared to those in B.C. and the North, to cite worries about making mistakes (38% vs. 50%, respectively) or confusion related to the terms and formulas used on the tax forms (19% vs. 29%).
- They are also less likely relative to those in B.C. and the North and in Ontario to indicate that the process of completing and filing a tax return is very stressful (19% vs. 31% and 28%, respectively).

## CHALLENGES AND CONCERNS RELATED TO COMPLETION/FILING OF PERSONAL INCOME TAX RETURNS – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
I worry that I will make a mistake and miss out on a benefit payment or deduction that I am eligible for	43	42	38	44	46	50
I don't feel confident in my ability to complete the tax return properly	30	33	28	29	31	33
Completing and filing a tax return is very stressful	26	23	19	28	24	31
The process for completing and filing a tax return is complicated	24	24	22	24	24	31
I don't make enough in a year to owe any taxes	23	23	27	23	19	29
The terms and formulas used on the tax forms are confusing	22	20	19	23	23	28
I'm not always sure if I have all the T4 or other slips I need	16	11	13	17	19	19
I am concerned that any taxes I might owe will be more than I can afford to pay	15	19	15	15	11	15
It takes too much time and effort to complete and file a tax return	13	8	9	16	14	15
I have a health condition which makes it difficult for me to complete the tax return without help	12	7	6	14	15	16
I don't have the documents I need to file a tax return	7	7	7	6	6	7
It's not worth the effort to file a tax return	4	5	2	5	4	5
I don't trust CRA/the Government of Canada with the security of my tax and personal information	3	3	2	4	3	2
I don't face any challenges	22	19	23	24	19	15

Q1. We'd like to learn more about people's tax filing experiences. What are the main concerns or challenges for you, if any, in completing and filing a personal income tax return? Please select all that apply. Base: Total sample

There is a greater likelihood among non-filers, and in some cases gap filers to identify several specific issues affecting their ability to complete and file a tax return, including:

- Being unsure if they have all the T4 or other slips that are needed to file (22% of non-filers cite this issue, relative to gap filers or filers (15% for both groups);
- Stress related to completing and filing a tax return (31% among non-filers vs. 23% among filers); and
- Having a health condition which poses challenges in completing returns without help (18% among gap filers vs. 8% among filers).

No significant differences are evident between those who have used SimpleFile relative to those who have not.

**CHALLENGES AND CONCERNS RELATED TO COMPLETION/FILING OF PERSONAL INCOME TAX RETURNS – BY FILING STATUS**

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
I worry that I will make a mistake and miss out on a benefit payment or deduction that I am eligible for	43	43	44	42	43	44
I don't feel confident in my ability to complete the tax return properly	30	29	29	31	27	31
Completing and filing a tax return is very stressful	26	23	26	31	28	25
The process for completing and filing a tax return is complicated	24	23	25	28	22	25
I don't make enough in a year to owe any taxes	23	21	25	26	29	22
The terms and formulas used on the tax forms are confusing	22	23	23	20	24	23
I'm not always sure if I have all the T4 or other slips I need	16	15	15	22	12	16
I am concerned that any taxes I might owe will be more than I can afford to pay	15	14	15	16	12	15
It takes too much time and effort to complete and file a tax return	13	14	14	12	13	14
I have a health condition which makes it difficult for me to complete the tax return without help	12	7	17	16	19	11
I don't have the documents I need to file a tax return	7	4	7	12	5	6
It's not worth the effort to file a tax return	4	3	6	4	5	4
I don't trust CRA/the Government of Canada with the security of my tax and personal information	3	3	4	2	4	3
I don't face any challenges	22	24	20	20	18	22

Q1. We'd like to learn more about people's tax filing experiences. What are the main concerns or challenges for you, if any, in completing and filing a personal income tax return? Please select all that apply. Base: Total sample

The frequency with which challenges are cited does vary across demographics:

By gender:

- Men (15%) are more likely than women (11%) to cite a health condition.

By level of education:

- University-educated respondents are more likely to say the process for completing/filing is complicated (29%) relative to those whose highest level of educational attainment is high school (22%). A higher proportion of respondents with a university education also indicate finding the terms/formulas on tax forms confusing (28%) relative to those with a high school education or less (21%).

- Those with a college education or trades certification are more inclined to worry about making a mistake (50%) relative to those with a high-school education (41%).

By household income:

- Respondents in households with annual incomes of \$80,000+ are more likely to say the process is complicated (31%) and that the terms/formulas are confusing (29%) compared to those with annual incomes of less than \$20,000 (22% and 21% cite each of these as challenges).
- A higher proportion of those in household earning less than \$20,000 a year say they don't make enough to owe any taxes (30%), compared to those with an annual household income of \$20,000-\$39,999 (24%) and those earning \$40,000 or more (16%).

By marital status:

- Those who are single are more likely, relative to those who are married or in a common-law relationship, to cite stress (28% vs. 21%, respectively) or a health condition (14% vs. 8%) as issues.

By Canadian-born status:

- Those born in Canada are more likely to identify a wide array of challenges, relative to those who are not, including:
  - Lacking confidence in their ability to complete a tax return properly (33% vs. 25%, respectively);
  - Stress (29% vs. 20%);
  - Complexities of completing and filing a return (26% vs. 21%);
  - A belief that they have not made enough money to owe taxes (25% vs. 20%);
  - Not being sure if they have the necessary T4 and other slips (18% vs. 14%); and
  - A health condition (15% vs. 9%).
- By contrast, a larger proportion of those not born in Canada say they don't face any challenges completing or filing their taxes relative to those who have been born here (26% vs. 19%, respectively).

By Language spoken at home:

- Anglophones are more likely than Francophones to express worries about making a mistake on their return (45% vs. 37%).

Additionally, those who identified as belonging to an equity-seeking group (e.g., Indigenous, visible minority, or a person with a disability) cited many challenges with greater frequency compared to others, in particular: fears of making a mistake (47% vs. 44%), lack of confidence (35% vs. 30%), stress (31% vs. 26%), confusion about terms and formulas (27% vs. 23%), a complicated process (27% vs. 25%), not making enough money to owe any taxes (26% vs. 23%), and having a health condition (21% vs. 12%).

Most respondents (66%) say they file a tax return annually, either on or before the deadline. Another 10% also file yearly, but typically past the deadline. About one-quarter of all respondents say they file intermittently or rarely (24%) – among these 13% indicate they don't file some years and catch up by filing more than one year at a time, while 11% say they usually don't file an income tax return.

Regionally, a higher percentage of respondents residing in the Prairies file by the deadline each year (76%) relative to Ontario (68%), B.C. and the North (62%) and Quebec (59%). There is no significant difference relative to Atlantic Canada (77%).

## TAX FILING BEHAVIOUR – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
I file a tax return every year, usually on or before the deadline	66	67	59	68	76	62
I file a tax return every year, usually past the deadline	10	8	9	11	8	10
Some years I don't file a tax return, and then I catch up later by filing for more than one year at a time	13	15	5	13	10	21
I usually don't file an income tax return	11	10	27	8	6	8

Q2. What has been your typical approach to filing your personal income tax returns? Please select the statement that best describes you. Base: Total sample

Not unexpectedly, as highlighted in the table below, a much larger share of filers relative to gap filers and non-filers indicate filing a return on a yearly basis, on or before the deadline (84%; 58%; 40%, respectively).

Among gap filers and non-filers, a small proportion do say they file yearly but usually do so after the deadline (17% and 8%, respectively), suggesting that almost half or more in each of these groups believe they are filing regularly (when combined with the proportion who say they file yearly on time as noted above). About one in five among both non-filers (22%) and gap filers (21%) describe their filing behaviour as intermittent – filing for multiple years simultaneously and not filing in other years.

No significant differences are noted based on respondents' usage of SimpleFile – the majority say they file annually and on time (71% among those who haven't used SimpleFile; 70% among those who have).

## TAX FILING BEHAVIOUR – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
I file a tax return every year, usually on or before the deadline	66	84	58	40	70	71
I file a tax return every year, usually past the deadline	10	5	17	8	10	10
Some years I don't file a tax return, and then I catch up later by filing for more than one year at a time	13	2	21	22	14	11
I usually don't file an income tax return	11	9	5	31	6	8

Q2. What has been your typical approach to filing your personal income tax returns? Please select the statement that best describes you. Base: Total sample

The demographic sub-groups which are more likely to say they file annually, include the following:

- Respondents aged 65+ (77%), relative to those aged 45-64 (63%), 25-44 (66%) or those aged 16-24 (65%);
- Those who are university-educated (80%), as compared to others with a college degree or trades certification (64%) or whose highest level of educational attainment was high school (62%);

- Those with a household income of \$20,000 or more (ranging from 73% among those with incomes of \$20,000-\$39,999 to 82% among those with incomes of \$80,000+), versus those whose income is under \$20,000 (56%);
- People who are married or residing in a common-law relationship (80%), as compared to those who are separated or divorced (65%) or single (62%);
- Respondents not born in Canada (77%), compared to those who are (61%);
- Members of a visible minority group (71%), compared to people with a disability (59%) and those who are Indigenous (48%). Note however that, overall, a slightly smaller proportion of respondents who self-identified as being a member of an equity-seeking group say they file annually and on-time (63%) relative to those who are not (67%); and
- Anglophones (66%) relative to Francophones (57%).

Late filers (those filing yearly but past the deadline) are slightly more likely to be classified as a member of an equity-seeking group (11%) relative to others (9%). This pattern also holds true for those who say they file intermittently, catching up by filing multiple years of returns at one time (16% among respondents falling within an equity-seeking group versus 12% among others). Men are also more likely than women to file every few years (17% vs. 10%).

A much higher proportion of Francophones indicate they don't usually file an income tax return (32%), as compared to Anglophones (8%). This is also the case for those classified as being a member of an equity-seeking group (12%) versus those who are not (10%) – the difference here is not as large, although it is statistically significant.

Respondents were then asked a question about their more recent filing history and whether they could recall filing a tax return for income received between the years 2017 and 2024. An index was created to better understand the proportion of respondents who reported filing a tax return consistently every year, the proportion who said they filed inconsistently (i.e., some years but not others) and those who did not file at all or could not recall filing in any of the years.

Just under half of respondents report inconsistent filing practices (48%) while a slightly smaller proportion (42%) say they filed a tax return every year. Just under one in ten (9%) could not recall or reported they did not file a personal income tax return in every year queried.

Across regions, respondents residing in the Atlantic provinces (54%) are more likely to report filing a tax return every year, as compared to those in Ontario (41%) and B.C. and the North (38%).

#### SELF-REPORTED FILING PRACTICES 2018-2025 – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
Filed a tax return every year	42	54	45	41	45	38
Filed a tax return for some years, but not every year	48	41	47	51	48	49
Did not file or do not remember filing a tax return every year'	9	5	8	8	8	13

Q3. As much as you can remember, please tell us whether you did or did not file a personal tax return in each of the following years, for the income you received in the previous year. As a reminder, your individual responses to questions in this survey are completely confidential and will not be shared with CRA. Base: Total sample

Looking at filing status, a higher proportion of gap-filers (59%) report filing a return every year, relative to filers (47%). Non-filers (59%) are more likely to say they filed a return in some years but not all, when compared to both filers (50%) and gap-filers (41%).

Notable differences by use of SimpleFile, include:

- Users of SimpleFile (58%) more frequently report filing a personal tax return for all years queried, relative to those who have not used SimpleFile (44%); and
- Those who haven't used SimpleFile (54%) are more likely to say they filed inconsistently from 2017 to 2024, as compared to those who have used SimpleFile (42%).

### SELF-REPORTED FILING PRACTICES 2018-2025 – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
Filed a tax return every year	42	47	59	-	58	44
Filed a tax return for some years, but not every year	48	50	41	59	42	54
Did not file or do not remember filing a tax return every year'	9	4	-	41	-	2

Q3. As much as you can remember, please tell us whether you did or did not file a personal tax return in each of the following years, for the income you received in the previous year. As a reminder, your individual responses to questions in this survey are completely confidential and will not be shared with CRA. Base: Total sample

Across demographics, those more likely to report filing every year include:

- Those who are retired (80%) or not in the workforce (58%), as compared to those who are unemployed (36%) or working (29%);
- Those aged 65 and older (79%), as compared to those aged 45-54 (61%) or 25-44 (42%);
- Respondents who are separated, divorced, or widowed (69%) or married or living common-law (59%), relative to those who are single (31%); and
- Those with a university education (46%) or a college level education or trades certification (51%) versus those with a high school level education or less (39%).

Respondents who more frequently report filing in some years but not all, include:

- Those who are younger, aged 16-24 (80%), relative to those who are aged 25-44 (52%) and 45-64 (32%);
- Respondents who are students (79%) or are working (64%), when compared to those who are unemployed (52%) or not in the workforce (36%);
- Those with a household income of \$80,000 or more (69%), when compared to those with a household income of less than \$80,000 (49% - \$40,000 to \$79,999; 40% - \$20,000 to \$39,999; 46% - less than \$20,000); and
- Those who are single (58%), versus those who are married or living common-law (38%) or separated, divorced, or widowed (27%).

Some notable differences are evident by the year in which respondents were invited to use the SimpleFile service:

- Those invited in the summer of 2022 (37%) are least likely to report filing tax returns in some years but not all, when compared to those invited in the summer of 2023 (50%), February 2024 (50%) or summer 2024 (52%).
- Respondents invited to use SimpleFile in the summer of 2024 (29%) are least likely to report filing a tax return every year, relative to those invited in other years (52% - summer 2022; 41% - summer 2023; 47% - February 2024).

## B. Awareness and Use of SimpleFile and Other Tax Filing Methods

This section explores respondents’ awareness and use of the SimpleFile service and other tax-filing methods. It provides an overview of respondents’ familiarity with the program, their recall of receiving an invitation to use SimpleFile, their past use of SimpleFile, and the ways in which they typically complete their tax returns. The findings highlight key differences between those who have used SimpleFile and those who have not, offering insight into the service’s current reach and its position relative to other available filing options. Overall awareness of SimpleFile remains moderate, with roughly one in four (24%) who indicate they had heard of the service prior to participating in the survey. A majority (57%) say they had not heard of the service, while another 19% are unsure. Use of the program is still emerging, with most indicating they continue to rely on other filing options such as professional tax preparers or online software. The most common reasons for choosing not to use SimpleFile include not recalling having received an invitation, limited awareness of the service and concerns about making a mistake when filing.

Awareness is broadly consistent across the country and does not differ significantly from one region to another. Those previously aware of SimpleFile range from 21% in Quebec to 26% in Ontario, with a majority in all regions being unaware of the service.

### AWARENESS OF THE SIMPLEFILE SERVICE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C./North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
Yes	24	22	21	26	23	22
No	57	60	59	55	60	55
Not sure	19	18	20	19	17	23

Q4. Before you were invited to participate in this survey, had you heard of a service for filing your income tax return called SimpleFile or as the service used to be called, File my Return? Base: Total sample

Differences by filing status are evident, with filers (25%) and gap filers (25%) more likely to report having heard of SimpleFile compared to non-filers (18%). As one might expect, use of SimpleFile is strongly linked to awareness of the service. Nearly two thirds (62%) of those say they have used SimpleFile recall having heard of it beforehand, compared to just 17% among those who have never used it. Notably, one quarter (25%) of SimpleFile users reported they were unaware of the service when initially asked. This suggests that once prompted with more information on the service (in later questions), these respondents either recalled using the service or believed they had used the service.

#### AWARENESS OF THE SIMPLEFILE SERVICE – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
Yes	24	25	25	18	62	17
No	57	55	56	62	25	63
Not sure	19	20	18	20	13	20

Q4. Before you were invited to participate in this survey, had you heard of a service for filing your income tax return called SimpleFile or as the service used to be called, File my Return? Base: Total sample

Awareness varies across demographic and socio-economic sub-groups. Those more likely to indicate they were unaware of SimpleFile prior to being invited to participate in the survey includes respondents who are:

- Younger, aged 16-24 (65%), relative to those who are older (49% - aged 45-64; 53% - aged 65+);
- Have a household income of \$40,000 or more (64% - \$40,000 to just under \$80,000; 66% - \$80,000 or more), when compared to those with a household income of \$20,000-\$39,999 (49%);
- Working (61%) or a student (63%) relative to those who are not in the workforce (52%); and
- Single (58%) versus those who are separated, divorced, or widowed (49%).

Respondents' recollection of receiving an invitation to file using the SimpleFile service is modest with one in five (21%) indicating they remember receiving this invitation. Just over half (52%) do not recall getting an invitation and over one quarter (27%) are not sure.

Recall differs by region, with respondents residing in the Prairies (57%) and Quebec (55%) more likely to say they do not remember receiving the invitation, relative to those in Ontario (48%).

#### RECALL OF RECEIVING INVITATION TO USE SIMPLEFILE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
Yes	21	21	19	24	18	19
No	52	56	55	48	57	55
Not sure	27	23	26	28	25	27

Q5. The SimpleFile by Phone service allows eligible Canadians to auto-file their tax return over the phone. More recently, the CRA expanded the service to include a simplified paper form and a digital form. Do you recall receiving an invitation to file using any of the SimpleFile methods? Base: Total sample

By filing status, gap filers (23%) and filers (22%) are more likely to say they remember receiving the invitation, relative to non-filers (16%).

Users of SimpleFile are significantly more likely to recall receiving the invitation (69%) compared to those who have never used the service (13%). At the same time nearly a third of those who have used SimpleFile don't recall (17%) or are unsure (15%) whether they received the invitation. This would suggest that they may have heard about SimpleFile through another source such as their CRA account or portal.

## RECALL OF RECEIVING INVITATION TO USE SIMPLEFILE – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
Yes	21	22	23	16	69	13
No	52	53	50	55	17	59
Not sure	27	25	27	29	15	28

Q5. The SimpleFile by Phone service allows eligible Canadians to auto-file their tax return over the phone. More recently, the CRA expanded the service to include a simplified paper form and a digital form. Do you recall receiving an invitation to file using any of the SimpleFile methods? Base: Total sample

Across demographics, respondents who are more likely to say they do not remember receiving an invitation to file using SimpleFile include those:

- With a household income of \$40,000+ (\$40,000 to just under \$80,000 (61%); \$80,000 or more (58%)), relative to those with a household income of under \$40,000 (less than \$20,000 (49%); \$20,000 to just under \$40,000 (48%));
- Who are working (60%), relative to those who are retired (48%) or are not in the workforce (47%);
- Who are aged 16-24 (58%), relative to those who are aged 45-64 (48%) or aged 65+ (45%); and
- Who are single (54%) or married/common-law (53%) when compared to those who are separated, divorced, or widowed (43%).

Looking at differences by year in which respondents were invited to use SimpleFile, those invited in the summer of 2023 (24%) and February 2024 (22%) are more likely to recall receiving an invitation to file using SimpleFile compared to those who were invited in the summer of 2024 (17%).

Regardless of whether respondents were aware of SimpleFile or could recall receiving an invitation, all respondents were asked if they had ever looked for information about the SimpleFile service. Most respondents (89%) indicate they have not, while about one in ten (11%) say they have actively sought information about the service.

By region, those residing in Quebec (92%) are more likely to say they have not sought information on the service, relative to those residing in Ontario (87%).

## PREVIOUSLY SOUGHT INFORMATION ON SIMPLEFILE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C./North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
Yes	11	14	8	13	9	11
No	89	86	92	87	91	89

Q5a. Have you ever looked for information about the SimpleFile service? Base: Total sample

While no significant differences are noted by filing status, there are some variations based on use of SimpleFile. A much of higher proportion of those who have used SimpleFile report having looked for information (41%), relative to those who have never used SimpleFile (6%). Of note, a majority of those who have used SimpleFile say they have not actively looked for information about the service (59%).

### PREVIOUSLY SOUGHT INFORMATION ON SIMPLEFILE – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
Yes	11	11	13	10	41	6
No	89	89	87	90	59	94

Q5a. Have you ever looked for information about the SimpleFile service? Base: Total sample

Demographically, key differences are evident by:

- Age: A higher proportion of younger respondents, aged 16-24 (93%) say they have not sought information about the service, relative to those who are older (88% - aged 25-44; 87% - aged 45-64; 86% - aged 65+).
- Household income: Those with a household income of \$20,000 to just under \$40,000 (83%) are least likely to say they have not sought information about the service when compared to those with a household income of less than \$20,000 (88%), \$40,000 to just under \$80,000 (92%), or \$80,000 + (93%).
- Employment status: Respondents who are working (93%) are more likely to not have looked for information about SimpleFile, relative to those who are unemployed (85%), retired (86%), or not in the workforce (85%).

Among those who reported having looked for information about SimpleFile, a follow-up question was asked about the sources they used. Most commonly cited were general online searches (60%), the CRA website (39%), the Government of Canada website (27%), and CRA's My Account (25%). A smaller share of respondents' report seeking information at Service Canada Centres (14%) and on social media (10%). Very few (5%) say that other than what was included in the invitation, they did not look for any further information about the service.

The small base size of those who have looked for more information precludes any further sub-analysis by region (this table is not shown) or by filing status and use of SimpleFile (although this table is included below). For the same reason analysis across demographics has not been undertaken.

## SOURCES OF INFORMATION ON SIMPLEFILE – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	173	73	71	29 <sup>c</sup>	97	71
	%	%	%	%	%	%
Online (i.e., Google search, etc.)	60	48	65	76	61	58
On CRA's website	39	41	39	34	40	38
On the Government of Canada website (Canada.ca)	27	27	27	24	31	20
CRA's My Account (i.e., online portal)	25	30	27	7	30	20
Service Canada Centres	14	10	21	7	15	11
Social media (e.g., Facebook, Instagram, TikTok, X)	10	11	11	3	9	11
Other than the information in the invitation, I have not looked for any other information about the service.	5	5	4	7	2	10

Q5b. Where have you looked for information about the SimpleFile service? Base: Those who said 'Yes' they had looked for information at Q5a. c = caution, small base size

Respondents who have filed a tax return were asked if they had ever used the SimpleFile service. Fewer than one in five report having used the SimpleFile service (17%) – once (10%) or several times (7%) – while most indicate never having used the service (83%).

Use of the SimpleFile service does not vary significantly across regions, ranging from 13% in Quebec to 19% among respondents residing in the Atlantic provinces.

## USE OF SIMPLEFILE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C./North
n=	1394	91	250	608	201	178
	%	%	%	%	%	%
<b>NET: ONCE OR SEVERAL TIMES</b>	17	19	13	17	18	15
I have used the SimpleFile service once	10	8	8	10	11	10
I have used the SimpleFile service several times	7	11	5	8	7	5
I have never used the SimpleFile service	83	81	87	83	82	85

Q6. Have you used the SimpleFile service to file your tax return? Please check the response which most closely reflects your experience. Base: Filers and those who said 'Yes' to filing a tax return in at least one year at Q3.

Gap filers (11%) are significantly more likely to say they have used the SimpleFile service several times to file their tax return, relative to filers (7%). Of note, 21% of non-filers report having used the service once, however, given the small base size, this result should be interpreted with caution.

## USE OF SIMPLEFILE – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
n=	1394	675	551	168
	%	%	%	%
<b>NET: ONCE OR SEVERAL TIMES</b>	17	15	17	21
I have used the SimpleFile service once	10	7	11	15
I have used the SimpleFile service several times	7	8	6	5
I have never used the SimpleFile service	83	85	83	79

Q6. Have you used the SimpleFile service to file your tax return? Please check the response which most closely reflects your experience. Base: Filers and those who said 'Yes' to filing a tax return in at least one year at Q3.

Those more likely to report never having used the SimpleFile service include:

- Respondents with a household income of \$40,000 or more (91% - HHI \$40,000 to \$79,999; 87% - HHI \$80,000+) compared to those with a household income of \$20,000 to \$39,999 (80%) or a household income of less than \$20,000 (79%);
- Those who are married or living in a common-law relationship (91%), relative to those who are single (81%) or separated, divorced, or widowed (74%);
- Respondents who are working (89%) or are students (88%), when compared to those who are retired (79%) or not in the workforce (77%);
- Younger respondents, aged 16-24 (88%) and aged 25-44 (88%), relative to those who are older (78% - aged 45-64; 78% - aged 65+);
- Those with a university level education (87%), as compared to those whose highest level of educational attainment is high school (82%);
- Those not born in Canada (86%) versus those who were (82%); and
- Respondents who do not identify as Indigenous, a visible minority, or a person with a disability (84%), relative to those who do (80%).

Of note, those who identify as Indigenous, a visible minority, or a person with a disability are more likely to report having used SimpleFile (20%), relative to those who do not (16%).

A follow-up question was asked of those who had never used SimpleFile to better understand what other methods respondents are using to file their returns. Over half report using a tax professional (54%) such as an accountant or tax preparation company to file their return. Just over one quarter (28%) say they used paid or free online tax software (e.g., TurboTax, UFile, etc.), while smaller proportions say they have used a free tax clinic (15%) or filed a paper return (12%). A few report having used some 'other' method (6%).

Methods of filing across regions vary minimally, with the plurality in each region indicating they have used a tax professional or online tax software.

## OTHER METHODS OF FILING – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1160	74	217	502	164	151
	%	%	%	%	%	%
I used the services of a tax professional (e.g., H&R Block, accountant, etc.)	54	45	56	56	49	55
I used a paid or free online tax software (e.g., Wealthsimple Tax, TurboTax, UFile, StudioTax, etc.)	28	30	22	27	31	36
I used a free tax clinic	15	19	9	15	15	15
I filed a paper tax return	12	12	15	10	12	16
Other	6	5	8	5	6	3
I don't remember ever filing a tax return	1	-	1	1	1	1

Q7. You said that you filed a tax return for some or all of the years from 2018 to 2024, but did not use the SimpleFile service. What other method(s) did you use to file your tax return? Base: Those who have never used SimpleFile at Q6.

Notably, filers are more likely than gap filers to report using the services of a tax professional (57% vs. 50%, respectively). Conversely, a higher proportion of gap filers report using online tax software (31%) or free tax clinics (20%), when compared to filers (25% and 11%, respectively).

## OTHER METHODS OF FILING – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
n=	1160	571	456	133
	%	%	%	%
I used the services of a tax professional (e.g., H&R Block, accountant, etc.)	54	57	50	51
I used a paid or free online tax software (e.g., Wealthsimple Tax, TurboTax, UFile, StudioTax, etc.)	28	25	31	30
I used a free tax clinic	15	11	20	14
I filed a paper tax return	12	14	9	11
Other	6	6	6	8
I don't remember ever filing a tax return	1	2	-	-

Q7. You said that you filed a tax return for some or all of the years from 2018 to 2024, but did not use the SimpleFile service. What other method(s) did you use to file your tax return? Base: Those who have never used SimpleFile at Q6.

Use of a tax professional varies across demographic groups, respondents more likely to do so include those who are:

- Working (70%), relative to those who are students (52%), not in the workforce (50%), unemployed (48%), or retired (41%);
- Have a household income of \$40,000 to just under \$80,000 (67%), when compared to those with a household income of less than \$40,000 (50% - \$20,000 to just under \$40,000; 49% - under \$20,000);
- Aged 25-44 (65%), versus those aged 16-24 (53%), 45-64 (47%), or 65+ (44%);
- Married or common-law (62%), relative to those who are single (52%) or separated/divorced/widowed (43%);
- University-educated (61%) relative to those with a high school education or less (50%);
- Born in Canada (60%) versus those who were not (50%); and
- Women (57%) versus men (49%).

Respondents with a higher propensity to say they use free or paid online tax software include:

- Those with a household income of \$80,000 or more (39%), relative to those with a household income of \$20,000 to just under \$40,000 (26%) or less than \$20,000 (26%);
- Respondents who are aged 16-24(34%), compared to those aged 25-44 (24%) or 45-64 (27%);
- Men (32%) versus women (25%); and
- Those who are single (30%) as compared to those who are married or common-law (22%).

Among those who reported filing their taxes by paper return or using an online tax software, just over half say that a family member helped them complete their return (51%). Smaller proportions received assistance from a friend (12%) or a community organization (9%). Relatively few have had a tax professional (4%), or colleague (1%) assist them. Of note, just over a quarter (27%) say they completed their return on their own.

Regionally, no significant differences were noted. Across each region, a plurality report that a family member helped them complete their return(s) – ranging from 45% in Quebec to 59% in the Atlantic provinces.

#### ASSISTANCE FILING RETURNS – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C./North
n=	426	29c	74	178	67	66
	%	%	%	%	%	%
A family member	51	59	45	52	57	52
A friend	12	7	14	12	13	11
A community organization (other community volunteer clinic)	9	3	11	9	6	12
Tax professional	4	3	1	5	4	5
A colleague	1	7	-	1	-	-
Other	<1	-	-	1	-	-
Nobody else helped me to complete my tax return(s)	27	28	30	25	22	30

Q8. Did someone else help you to complete your tax return(s)? Base: Those who said they had filed a paper return or used a paid or free online tax software at Q7. c = caution, small base size

Regular filers are more likely to report having had a family member help them (56%) as compared to gap filers (43%).

### ASSISTANCE FILING RETURNS – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
n=	426	207	170	49c
	%	%	%	%
A family member	51	56	43	61
A friend	12	11	14	8
A community organization (other community volunteer clinic)	9	8	10	10
Tax professional	4	4	3	6
A colleague	1	<1	-	4
Other	<1	<1	1	-
Nobody else helped me to complete my tax return(s)	27	21	36	16

Q8. Did someone else help you to complete your tax return(s)? Base: Those who said they had filed a paper return or used a paid or free online tax software at Q7. c = caution, small base size

Small base sizes across demographics preclude any further sub-group analysis.

Respondents who did not elect to use SimpleFile after receiving an invitation were subsequently asked about the issues or factors that influenced their choice. Almost half did not recall receiving the invitation (49%) while one-quarter were unaware aware they could file using the SimpleFile service (26%). Over one in ten report being concerned about making a mistake (15%) or feeling that SimpleFile wouldn't be any easier to use relative to other tax filing services (11%). Other reasons cited by less than one in ten include not understanding some of the questions (9%), not having all the information needed to file (8%), and needing help to answer the questions (8%). Relatively few respondents cited any concerns related to being unable to change incorrect information post filing (6%) or viewing the invitation letter as promotional material (6%).

Across the regions, respondents residing in Quebec (40%) are least likely to say they do not recall receiving the invitation letter, relative to those in the Atlantic provinces (63%), Ontario (49%), the Prairies (52%), B.C. and the North (56%).

## REASONS FOR NOT USING SIMPLEFILE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C./North
n=	1310	79	235	565	180	181
	%	%	%	%	%	%
I don't recall receiving the invitation letter	49	63	40	49	52	56
I wasn't aware that I could file using the SimpleFile service	26	22	30	26	26	25
I was concerned about making a mistake	15	22	30	26	26	25
I don't think SimpleFile would be any simpler or easier compared to other ways of filing	11	11	20	14	13	18
I did not understand some of the questions	9	8	14	11	11	14
I didn't have all the information I needed in order to file using this service	8	5	7	10	8	8
I needed help to answer the questions	8	10	6	10	7	9
I was concerned about being able to change incorrect information, after filing	6	6	6	8	8	11
I thought the letter was promotional material and not specifically addressed to me	6	1	6	7	3	7
I have limited/no access to the Internet or a computer	4	3	4	6	7	7
I was concerned because using this service doesn't provide verification of filing or a paper copy of your return	4	3	3	6	3	2
I file jointly with my partner/spouse who is not eligible to use SimpleFile	3	-	5	3	4	5
I have limited voice/data plan and didn't want to use the minutes/time to file using this service	2	3	3	2	3	5
I was afraid to open the envelope and realized too late that I could have filed using the service	2	3	-	2	2	2
My address and/or marital status changed which meant that I couldn't use this service	2	1	2	2	2	2
I need to file two returns in Quebec (provincial and federal), so this service doesn't make sense for me [ONLY SHOWN TO QUEBEC RESPONDENTS]	2	-	2	2	-	2
I tried to use the service but was ineligible (e.g., my income was too high, I had other types of income that did not qualify, etc.)	1	-	10	-	-	-
Other	11	10	9	12	10	13

Q9. After receiving an invitation to use the SimpleFile service, what are the main reasons you chose not to use it? Please select all that apply/What are the main reasons you chose not to use the SimpleFile service, after first receiving an invitation to use the service? Please select all that apply. Base: Those who have never used SimpleFile at Q6, those who indicated they had not filed a tax return or could not remember to all years at Q3, and those who were identified as non-filers at Q3 but indicated they had used SimpleFile once or several times.

There were no significant differences by filing status or use of SimpleFile with respect to the reasons given for not using the service.

**REASONS FOR NOT USING SIMPLEFILE – BY FILING STATUS AND USE OF SIMPLEFILE**

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1310	571	456	283	35c	1160
	%	%	%	%	%	%
I don't recall receiving the invitation letter	49	48	50	48	14	50
I wasn't aware that I could file using the SimpleFile service	26	26	26	23	17	26
I was concerned about making a mistake	15	16	16	13	14	16
I don't think SimpleFile would be any simpler or easier compared to other ways of filing	11	14	11	7	3	12
I did not understand some of the questions	9	8	9	10	6	9
I didn't have all the information I needed in order to file using this service	8	7	7	12	9	8
I needed help to answer the questions	8	7	7	12	14	8
I was concerned about being able to change incorrect information, after filing	6	6	7	5	9	6
I thought the letter was promotional material and not specifically addressed to me	6	7	4	5	9	6
I have limited/no access to the Internet or a computer	4	3	7	4	11	4
I was concerned because using this service doesn't provide verification of filing or a paper copy of your return	4	4	4	3	6	4
I file jointly with my partner/spouse who is not eligible to use SimpleFile	3	3	4	1	-	3
I have limited voice/data plan and didn't want to use the minutes/time to file using this service	2	2	2	2	3	2
I was afraid to open the envelope and realized too late that I could have filed using the service	2	2	1	3	9	2
My address and/or marital status changed which meant that I couldn't use this service	2	-	3	2	3	2
I need to file two returns in Quebec (provincial and federal), so this service doesn't make sense for me [ONLY SHOWN TO QUEBEC RESPONDENTS]	2	2	2	1	-	2
I tried to use the service but was ineligible (e.g., my income was too high, I had other types of income that did not qualify, etc.)	1	1	2	2	-	1
Other	11	9	10	16	34	10

Q9. After receiving an invitation to use the SimpleFile service, what are the main reasons you chose not to use it? Please select all that apply/What are the main reasons you chose not to use the SimpleFile service, after first receiving an invitation to use the service? Please select all that apply. Base: Those who have never used SimpleFile at Q6, those who indicated they had not filed a tax return or could not remember to all years at Q3, and those who were identified as non-filers at Q3 but indicated they had used SimpleFile once or several times.

The reasons given for not choosing to use SimpleFile varied to some extent across demographics, primarily by household income and between those born in or outside of Canada. Respondents who are more likely to cite not recalling having received an invitation letter include those:

- With an annual household income of more than \$80,000 (58%) as compared to those whose household incomes are under \$20,000 (44%);
- Who are single (51%) versus those who are married or living common-law (44%); and
- Born in Canada (54%) relative to others (41%).

## C. Experience Using SimpleFile

Among those who have used SimpleFile, overall experiences are positive, with most finding the service easy, efficient, and well-suited to their needs. Understanding these user experiences is critical to ensuring that SimpleFile continues to meet the needs of eligible individuals, not only in providing a simple way to file but also in fostering confidence and trust in CRA’s digital services. The majority accessed SimpleFile by phone and this group also reported the highest levels of satisfaction. Digital users, while fewer in number, were similarly pleased with the convenience and speed of filing online, though some noted room for improvement in usability and technical support. Across all methods, ease of use and the quick, stress-free nature of the process stand out as key strengths. At the same time, users’ suggestions for clearer instructions, more live-agent support, and technical refinements point to opportunities for further enhancing accessibility and confidence in the service. Overall, findings reinforce that SimpleFile effectively meets the needs of those with straightforward tax situations while offering valuable insights for future service improvements and expansion.

Among those who had used SimpleFile the majority report doing so by phone (60%), while just over one third say they have used the SimpleFile digital web form (35%). A small share of respondents report using the paper version of SimpleFile (15%) to file their return.

Given the low base sizes for responses to this question at the regional level, any significant differences have not been highlighted here.

### SIMPLEFILE METHOD OF USE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	234	17c	33c	106	37c	27c
	%	%	%	%	%	%
SimpleFile by Phone (formerly known as File my Return)	60	65	52	62	59	67
SimpleFile Digital (a web form offered on Canada.ca by the CRA)	35	35	33	38	35	37
SimpleFile by Paper	15	6	33	10	11	11

Q10. Which of the following methods did you use to file your tax return using the SimpleFile service? If you used more than one method across various tax years, please check all that apply. Base: Those who had used SimpleFile once or several times at Q6. c = caution, small base size

Notably, filers (70%) are more likely to report having used the SimpleFile by phone option, relative to gap filers (55%).

### SIMPLEFILE METHOD OF USE – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
n=	234	104	95	35c
	%	%	%	%
SimpleFile by Phone (formerly known as File my Return)	60	70	55	43
SimpleFile Digital (a web form offered on Canada.ca by the CRA)	36	26	41	51
SimpleFile by Paper	15	13	17	17

Q10. Which of the following methods did you use to file your tax return using the SimpleFile service? If you used more than one method across various tax years, please check all that apply. Base: Those who had used SimpleFile once or several times at Q6. c = caution, small base size

Small base sizes preclude further analysis by demographic sub-groups.

Overall, satisfaction with the SimpleFile service is high, with over seven in ten users who say they are ‘very’ or ‘somewhat’ satisfied with each of the three methods of filing. Users of SimpleFile by Phone express particularly high levels of satisfaction (89%). Satisfaction with both the paper and digital methods is also good (72% and 71%, respectively), although lower as compared to those who experienced the service via the phone.

### NET SATISFACTION BY METHOD OF SIMPLEFILE – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
Base size varies	-	-	-	-
<b>‘VERY’ AND ‘SOMEWHAT’ SATISFIED</b>	%	%	%	%
SimpleFile by Phone (formerly known as File my Return)	89	90	87	87
SimpleFile by Paper	72	64	69	100
SimpleFile Digital (a web form offered on Canada.ca by the CRA)	71	78	72	61

Q11. Overall, how satisfied were you with the process of completing your tax return using ... Base: Those who had used SimpleFile once or several times at Q6. c = caution, small base size

It is notable that higher levels of satisfaction among SimpleFile by Phone users is driven by the proportion of respondents who offered the highest rating – 72% say they were ‘very satisfied’ with the process of completing their return by phone, while 16% report being ‘somewhat satisfied.’ Smaller proportions provide a neutral response (4%) or express dissatisfaction (5%). A very small share of users report being unsure (2%).

Differences by filing status are not noted due to small base sizes.

### SATISFACTION WITH SIMPLEFILE BY PHONE – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
n=	140	73	52	15c
	%	%	%	%
<b>NET – SATISFIED</b>	89	90	87	87
Very satisfied	72	81	62	67

Somewhat satisfied	16	10	25	20
Neither satisfied nor dissatisfied	4	3	6	7
Somewhat dissatisfied	4	5	4	-
Very dissatisfied	1	-	2	-
<b>NET – DISSATISFIED</b>	5	5	6	-
Don't know	2	1	2	7

Q11. Overall, how satisfied were you with the process of completing your tax return using SimpleFile by Phone? Base: Those who had used SimpleFile by Phone at Q10. c = caution, small base size

Just under half of SimpleFile by Paper users report being *'very satisfied'* (47%) with the process, while one quarter say they were *'somewhat satisfied'* (25%). Just over one in ten are neutral (11%), saying they were *'neither satisfied nor dissatisfied.'* Very few users indicate they were *'very dissatisfied'* (3%) while 14% were unsure and responded, *'don't know.'*

#### SATISFACTION WITH SIMPLEFILE BY PAPER - TOTAL

	TOTAL
n=	36c
	%
<b>NET – SATISFIED</b>	72
Very satisfied	47
Somewhat satisfied	25
Neither satisfied nor dissatisfied	11
Somewhat dissatisfied	-
Very dissatisfied	3
<b>NET – DISSATISFIED</b>	3
Don't know	14

Q11. Overall, how satisfied were you with the process of completing your tax return using SimpleFile by Phone? Base: Those who had used SimpleFile by Paper at Q10. c = caution, small base size

Results for satisfaction with the digital method of SimpleFile mirrored those reported for SimpleFile by Paper. Just under half of SimpleFile Digital users report being *'very satisfied'* (48%) with the process, while about one quarter say they were *'somewhat satisfied'* (24%). Just under two in ten are neutral (17%), saying they were *'neither satisfied nor dissatisfied.'* Another one in ten registered some level of dissatisfaction, with 5% of users indicating they were *'somewhat dissatisfied'* and 4% saying they were *'very dissatisfied.'* A small proportion (4%) of users were unsure and responded, *'don't know.'*

### SATISFACTION WITH SIMPLEFILE DIGITAL – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
n=	84	27c	39c	18c
	%	%	%	%
<b>NET – SATISFIED</b>	71	78	72	61
Very satisfied	48	44	51	44
Somewhat satisfied	24	33	21	17
Neither satisfied nor dissatisfied	17	15	13	28
Somewhat dissatisfied	5	4	3	11
Very dissatisfied	4	-	8	-
<b>NET – DISSATISFIED</b>	8	4	10	11
Don't know	4	4	5	-

Q11. Overall, how satisfied were you with the process of completing your tax return using SimpleFile Digital? Base: Those who had used SimpleFile Digital at Q10. c = caution, small base size

Satisfaction with the service (among those indicating they were *very/somewhat satisfied*) is principally associated with the ease of using the service (58%). About one quarter also point to the expediency of the process (24%) while smaller numbers note the impact of clear instructions (7%), the fact that the service is cost-free (6%), and its effectiveness for simple tax situations (5%).

### MAIN REASON FOR SATISFACTION WITH SIMPLEFILE METHOD – TOTAL

	TOTAL
n=	191
	%
Ease of use	58
Quick process	24
Clear instructions	7
Free service	6
Effective for simple tax situations	5
Convenience of filing from home	4
Stress-free experience	4
No need for tax knowledge	3
Other	20

Q12. What is the main reason why you were satisfied with SimpleFile by Phone/SimpleFile Digital/SimpleFile by Paper? Base: Those who were satisfied at Q11. c = caution, small base size

The relatively few users who reported dissatisfaction (*very/somewhat dissatisfied*) with at least one of the SimpleFile methods (n=14) were asked to elaborate. The main reasons cited include what is perceived to be a complex or unintuitive user interface (36%), lack of support for their specific needs (21%), and technical issues or system errors (14%). This suggests that dissatisfaction is primarily linked to technical or usability factors rather than to the concept of the service itself.

### MAIN REASON FOR DISSATISFACTION WITH SIMPLEFILE METHOD - TOTAL

	TOTAL
	14c
	%
Complex and unintuitive user interface	36
Lack of support for specific needs	21
Technical errors and system issues	14
Other	29

Q13. What is the main reason why you were dissatisfied with SimpleFile by Phone/SimpleFile Digital/SimpleFile by Paper? Base: Those who were dissatisfied at Q11. c = caution, small base size

To further assess the user experience, SimpleFile users were asked to rate their satisfaction on specific aspects of the service. These are presented in the table below (note that results have been rebased to exclude those who responded ‘don’t know’ or ‘not applicable’). Satisfaction levels are high across the board – over four in five are *very/somewhat satisfied* with the ease of completing their return (85%), the time it took to file (84%), the invitation letter and the included information (83%), the ease of accessing the service (83%), and the professionalism of the CRA agent(s) with whom they interacted (83%). Three quarters or more offered the same rating with respect to the responses they received to questions about the service or their return (79%) and the information about the service from other sources (75%).

Filers, relative to gap filers, are more likely to report being satisfied (*very/somewhat*) with the following features of the SimpleFile service:

- Ease of completing your tax return (91% vs. 81%, respectively)
- Responses to any questions about the service or their tax return (85% vs. 77%)

### NET SATISFACTION WITH SPECIFIC ASPECTS OF THE SIMPLEFILE SERVICE – BY FILING STATUS

	TOTAL	Filers	Gap Filers	Non-Filers
Base size varies	-	-	-	-
<b>‘VERY’ AND ‘SOMEWHAT’ SATISFIED</b>	%	%	%	%
The ease of completing your tax return	85	91	81	79
The amount of time it took to file your return using the service	84	88	80	82
The invitation letter you received, and the information included in it	83	86	86	71
The ease of accessing the service	83	89	81	73
The professionalism of the CRA agent(s) with whom you interacted, if any	83	81	88	74
The responses to any questions you had about the service or your tax return	79	85	77	63
Information about the service from any other sources (other than the invitation letter)	75	82	73	63

Q14. How satisfied were you with each of the following aspects and features of the SimpleFile service? Base: Those who had used SimpleFile at Q6. c = caution, small base size

This same subset of the sample (i.e., users of SimpleFile) were also queried regarding any suggestions they could offer on improving the service or the user experience. A small number (n=69) did provide some

guidance with the most common recommendations being to offer clearer and simpler instructions (13%) and more live agent support (13%). Other suggestions mentioned with less frequency include earlier and more frequent notifications (10%), technical enhancements to the system (9%), and expanded service availability (7%). Additionally, some users volunteered that they would like to have some reassurance and confirmation once a return has been submitted (7%), increased support for vulnerable populations (4%), expansion of eligibility for the service to a wider range of income levels (3%), and enhanced accessibility with additional language options (1%).

#### SUGGESTIONS FOR IMPROVEMENT - TOTAL

	TOTAL
n=	69
	%
Clearer and simpler instructions	13
Need for more live agent support	13
Earlier and more frequent notifications	10
Technical improvements	9
Service availability and expansion	7
Reassurance and confirmation	7
Support for vulnerable populations	4
Expanding service to all incomes	3
Accessibility for other languages	1

Q15. What suggestions do you have to improve the SimpleFile service or your experience using the service? Base: Those who had used SimpleFile at Q6.

## D. Motivators to Use SimpleFile

Understanding what drives **individuals** to use SimpleFile provides important insight into how the CRA can strengthen awareness and uptake of the service among those who stand to benefit most. Knowing which features resonate and why helps ensure that outreach and design decisions reflect users' priorities, not just their eligibility. The findings show that the strongest motivators are practical and reassuring: the fact that the service is free of charge, easy to use, and quick to complete. Many also value the security of the platform and the assurance that using SimpleFile helps them avoid missing out on benefits or credits for which they may be eligible. These results underscore that convenience, cost-free access, and trust are central to motivating participation. At the same time, notable differences across regions and user groups suggest that communications emphasizing these benefits – particularly ease, speed, and peace of mind – could further expand the reach and appeal of SimpleFile.

Knowing that the service is free of charge is a key motivator for almost two-thirds (64%) of respondents. Half or more indicate that the easy-to-use nature (54%) of the service and the fact that it is an expedient or quick way to file (50%) are factors that would encourage them to use the service. At least two in five cite the security of the service (44%) and knowing that by using the service they would not miss out on benefit and credit payments for which they may be eligible (41%). A small proportion respondents (5%) cited miscellaneous other factors as motivators, while 14% responded that none of the factors noted would encourage them to use the SimpleFile service.

Across the regions, respondents in Quebec are generally the least likely to be encouraged by many of the factors outlined in the table below (ranging from 33% who report being motivated by not missing out on benefit and credit payments to 47% who pointed to the 'easy-to-use' nature of the service).

Other regional differences of note pertain to two motivators in particular:

- The service is easy to use – Respondents residing in B.C. and the North (65%) and those residing in the Prairies (61%) are more likely to cite this factor relative to those residing in Quebec (47%) or Ontario (53%).
- SimpleFile offers a quick way to file are – A higher proportion of those living in the Prairies (57%) identify this as a motivator compared to respondents in Quebec (42%) or B.C. and the North (46%).

#### MAIN MOTIVATORS FOR USING SIMPLEFILE – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
The service is free	64	69	63	66	62	63
The service is easy to use	54	64	47	53	61	65
It's a quick way to file	50	54	42	53	57	46
The service is secure	44	47	38	46	43	48
I won't miss out on getting benefit and credit payments that I may be eligible for	41	41	33	43	46	47
Other	5	4	5	4	5	5
None of these would encourage me to use the service	14	14	17	12	11	16

Q16. The SimpleFile service allows eligible individuals to file their tax return by phone, digitally, or by paper. The service is free and there are no calculations to do. Using this service does not require speaking to a CRA contact centre. Whether or not you have used SimpleFile before, which of the following would encourage you to consider using this service? Please select all that apply. Base: Total sample.

A higher proportion of filers (58%) say they are encouraged by the services ease of use, relative to gap filers (49%). At the same time, when compared to gap filers, filers are also more likely to report that none of the motivators outlined would encourage them to use the service (15% vs. 11%, respectively).

Based on usage, respondents who have used SimpleFile at least once are more likely to cite the broad range of motivators relative to those who have never used the service. This includes:

- The service is free (73% vs. 63%, respectively);
- It's a quick way to file (71% vs. 48%);
- The service is easy to use (69% vs. 52%); and
- The service is secure (53% vs. 43%).

#### MAIN MOTIVATORS FOR USING SIMPLEFILE – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
The service is free	64	64	63	64	73	63
The service is easy to use	54	58	49	55	69	52
It's a quick way to file	50	52	51	46	71	48

The service is secure	44	46	41	44	53	43
I won't miss out on getting benefit and credit payments that I may be eligible for	41	42	41	41	47	41
Other	5	3	7	4	3	5
None of these would encourage me to use the service	14	15	11	15	2	15

Q16. The SimpleFile service allows eligible individuals to file their tax return by phone, digitally, or by paper. The service is free and there are no calculations to do. Using this service does not require speaking to a CRA contact centre. Whether or not you have used SimpleFile before, which of the following would encourage you to consider using this service? Please select all that apply. Base: Total sample.

There are several demographic variations in the extent to which various aspects of the service are viewed as motivating. Women are more likely to report being motivated by the 'free' aspect of SimpleFile, relative to men (66% vs. 61%, respectively). Conversely, men (16%) are more likely to say that none of the features listed would encourage them to use the service, compared to women (11%).

Additionally, there is a greater likelihood among each of the following demographic groups to identify specific factors or motivators, including:

***The service's ease of use*** – identified with greater frequency by:

- Those with a household income of \$80,000 or more (68%), relative to those with a household income of \$20,000 to just under \$40,000 or a household income of less than \$20,000 (51% each);
- University educated (60%) or college education/trades certifications (60%), when compared to those with a high school education or less (53%);
- Younger, aged 16-24 (61%), relative to those who are older (61% - aged 45-64; 50% - aged 65 and older);
- Single (58%), when compared to those who are married or common-law (50%) or those who are separated, divorced, or widowed (49%); and
- Anglophones (57%) versus Francophones (47%).

***It offers a quick way to file*** – identified more often among:

- Those with a university education (57%), when compared to those with a high school education or less (49%); and
- Anglophones (53%) versus Francophones (42%).

***Perceptions that the service is secure*** – a motivator cited more frequently by:

- Those with a university education (54%), when compared to those with a college education or trades certification (42%) or high school education or less (43%);
- Those with a household income of \$40,000 to just under \$80,000 (52%) or a household income of \$80,000 or more (52%), relative to those with a household income of \$20,000 to just under \$40,000 (44%) or a household income of less than \$20,000 (39%); and
- Anglophones (46%) versus Francophones (36%).

***Not missing out on benefit and credit payments*** – is more likely to be cited by the following groups:

- Those who are separated, divorced, or widowed (49%) compared to those who are married or common-law (39%);

- Those with a household income of \$40,000 to just under \$80,000 (48%) or a household income of \$80,000 or more (47%), relative to those with a household income of less than \$20,000 (38%); and
- Anglophones (44%) versus Francophones (31%).

There is also some variability in the extent to which respondents are motivated by certain aspects of SimpleFile based on the year in which they were invited to participate, with those invited to participate in 2022 least likely to identify the fact that it is:

- Easy to use – 43% of those invited in 2022 say this would encourage them to consider using the service, compared to 53% for those invited in 2023, 56% for those invited in the Summer of 2024, and 58% for those who were invited in February 2024; and
- Secure – 37% (2022) vs. 46% (2023 and February 2024).

When asked to identify which one of these factors was the most important in terms of encouraging them to use SimpleFile, one-third pointed to the service being provided free of charge (34%). Ease of use was seen as the most important factor by just over one-in-five (21%), followed by not missing out on benefits or credits (18%). Just over one-in-five valued speed, in terms of how quickly filing could be completed (12%), or the security of the service (11%).

Respondents in B.C. and the North (29%) and the Prairies (27%) are more likely to value ease compared to those residing in Ontario (17%).

#### MOST IMPORTANT MOTIVATOR – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1302	83	218	575	190	170
	%	%	%	%	%	%
The service is free	34	36	36	37	28	25
The service is easy to use	21	27	17	17	27	29
I won't miss out on getting benefit and credit payments that I may be eligible for	18	7	17	18	19	19
It's a quick way to file	12	14	12	12	12	8
The service is secure	11	11	12	11	7	12

Q17. Which of the following is most important to you, in terms of encouraging you to consider using the service? Please select only one. Base: Excludes those who said 'None of these would encourage me to use the service' at Q16.

By filing status and use of SimpleFile, those more likely to say they prioritize SimpleFile's ease of use include:

- Filers (24%) relative to gap filers (16%); and
- Users of SimpleFile (28%) compared to others who have not used the service (19%).

## MOST IMPORTANT MOTIVATOR – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1302	571	491	240	229	985
	%	%	%	%	%	%
The service is free	29	29	31	27	30	29
The service is easy to use	18	20	14	18	28	16
I won't miss out on getting benefit and credit payments that I may be eligible for	15	14	18	14	12	16
It's a quick way to file	10	10	12	8	17	9
The service is secure	9	9	8	13	8	10

Q17. Which of the following is most important to you, in terms of encouraging you to consider using the service? Please select only one. Base: Excludes those who said 'None of these would encourage me to use the service' at Q16.

Across demographic sub-groups, the cost-free aspect of the service was viewed as the most important motivator by:

- Those with a high school education or less (38%) as compared to those with a college education or trades certification (27%) or a university education (29%); and
- Single respondents (35%), relative to those who are married or common-law (28%).

Beyond this, younger respondents, aged 16 to 24 (28%), are more likely to place the greatest importance on ease-of-use relative to those who are older (17% among those aged 25 to 64).

## E. Information Preferences

Understanding how people prefer to receive information about SimpleFile is key to ensuring the program reaches those most likely to benefit. Survey findings show that respondents place their greatest trust in official communication from the Canada Revenue Agency (CRA) itself, with traditional letter mail emerging as the most preferred source. At the same time, there is clear evidence that digital channels, including social media and online advertising, play a growing role, particularly among younger respondents and frequent social media users. Preferences also vary by filing behaviour and by demographic characteristics, offering valuable insight into how CRA can tailor its outreach strategies and timing to better align with different audiences' habits and needs.

When asked how the CRA should inform them about SimpleFile, most respondents (62%) pointed to a letter mailed directly from the CRA as their top choice, underscoring the trust and attention such correspondence still commands. Digital channels are also influential:

- About three in ten mention social media advertising (29%), while roughly one quarter favour information on the CRA website (26%) or notifications through My Account (24%);
- One in five respondents (20%) would like to hear about the service through other online advertising; and
- Smaller proportions point to the Government of Canada website (16%), television ads (13%), or public transit advertising (10%).

Fewer than one in ten report a preference for advertising at Service Canada Centres (7%), on the radio (5%), or in newspapers or magazines (3%).

Regional differences reveal important nuances as relative to Ontario, those residing in Quebec are more likely to indicate a preference for:

- Advertising on social media (37% in Quebec versus 27% in Ontario); and
- Advertising on television (20% versus 12%).

Respondents residing in Quebec are also less likely to state a preference for:

- Letter mail sent directly from CRA (53%), when compared to those residing in the Prairies (69%), the Atlantic provinces (66%), and Ontario (65%); and
- A notification on CRA's My Account (20%), relative to those residing in Ontario (27%).

#### PREFERRED CHANNELS FOR RECEIVING INFORMATION – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
Letter mail sent directly to you from CRA	62	66	53	65	69	61
Advertising on social media (e.g., Facebook, Instagram, TikTok, X)	29	29	37	27	29	32
On CRA's website	26	26	13	31	28	27
Notification on CRA's My Account (i.e., online portal)	24	23	20	27	25	24
Advertising online	20	21	24	20	13	23
On the Government of Canada website (Canada.ca)	16	14	16	16	15	17
Advertising on television	13	15	20	12	14	9
Advertising on public transit	10	3	11	10	9	13
Advertising at Service Canada Centres	7	3	8	8	7	7
Advertising on the radio	5	7	6	4	4	6
Advertising in newspapers or magazines (in print)	3	1	5	3	4	2

Q18. What is the best way for CRA to ensure that you hear about the SimpleFile service? Please select up to 3 responses only. Base: Total sample.

Differences also emerge by filing status and experience with SimpleFile. Regular filers are more open to social media outreach (31%) as compared to gap filers (24%). Gap filers lean towards letter mail from CRA (65% vs. 56% among non-filers) and CRA's website (30% vs. 24% among filers and 22% among non-filers).

Those who have previously used SimpleFile are especially likely to favour the CRA website (35%) as their preferred source of information, suggesting a greater comfort with digital self-service options.

## PREFERRED CHANNELS FOR RECEIVING INFORMATION – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
Letter mail sent directly to you from CRA	62	61	65	56	65	63
Advertising on social media (e.g., Facebook, Instagram, TikTok, X)	29	31	24	34	20	31
On CRA’s website	26	24	30	22	35	25
Notification on CRA’s My Account (i.e., online portal)	24	26	27	14	27	26
Advertising online	20	22	18	19	19	21
On the Government of Canada website (Canada.ca)	16	16	15	18	15	16
Advertising on television	13	14	12	13	15	13
Advertising on public transit	10	11	9	11	10	10
Advertising at Service Canada Centres	7	7	8	7	11	7
Advertising on the radio	5	4	5	7	7	4
Advertising in newspapers or magazines (in print)	3	4	3	1	3	3

Q18. What is the best way for CRA to ensure that you hear about the SimpleFile service? Please select up to 3 responses only. Base: Total sample.

Several demographic differences are also evident:

- Women more often than men prefer both letter mail (64% vs. 59%) and social media (31% vs. 26%), while men are slightly more likely to cite television ads (15% vs. 12%).

Some notable differences across age groups include:

- Younger **individuals**, aged 16–24, stand out for their strong preference for digital communication:
  - Nearly half (45%) favour social media as a channel, compared to roughly one quarter among older groups (28% - age 25-44; 26% - age 45-64); and
  - They are also more receptive to general online advertising (29% among those aged 16-24; 22% among those aged 25-44) compared to those aged 45-64 (16%);
  - By contrast, while traditional mail from the CRA continues to be reasonably effective among this group (53%), it is viewed as less effective as compared to older respondents, aged 25-44 (62%), 45-64 (66%) or 65+ (73%);
- Older adults, particularly those aged 65 and over, are more responsive to mailed invitations (73% as noted above), website information from CRA or Canada.ca (30% vs. 19% among those age 16-24) and a notification on CRA’s My Account (31% for those age 25-44; 27% for those aged 45-64; 26% for those aged 65+ vs. 18% among those aged 16-24).

Birthplace appears to shape communication preferences, with individuals born outside of the country more likely than others to trust official government websites (34% vs. 22% for CRA’s website; 20% vs. 14% for the Government of Canada website) and Service Canada Centres (12% vs. 5%). Conversely, those born in Canada show stronger preferences for social advertising (32% vs. 24%) and online advertising (22% vs. 17%).

Respondents are divided on when they would most like to receive an invitation to use SimpleFile, though the early tax season months stand out as optimal. Roughly one-third favour January (32%), and a nearly equal share prefer February (31%). Smaller numbers point to March (18%) or indicate that the timing does not matter (17%).

These patterns are consistent across regions with roughly one third in each region reporting a preference for receiving their invitation in January or February.

#### PREFERRED TIMING FOR INVITATIONS – BY REGION

	TOTAL	Atlantic	Quebec	Ontario	Prairies	B.C/North
n=	1509	96	264	650	213	203
	%	%	%	%	%	%
Sometime in January	32	34	33	32	32	29
Sometime in February	31	29	34	32	31	33
Sometime in March	18	17	14	19	18	17
Other	2	2	3	2	2	3
The timing doesn't matter to me	17	18	16	14	16	18

Q19. Given that the tax deadline is generally at the end of April each year, when would be the best time for CRA to send you an invitation to use the SimpleFile service? Base: Total sample.

There are modest differences by filing status. Filers tend to prefer a February mailing (35% vs. 25% among non-filers), aligning with the typical start of tax-filing activity. Non-filers are more likely to say that the timing doesn't matter (23% vs. 15% among filers and 14% among gap filers) or that March is best (19% vs. 14% among filers). Gap filers also lean toward March (22% vs. 14% among filers) as the best time to send an invitation to SimpleFile, suggesting that outreach slightly closer to the tax deadline might help prompt action among this group.

#### PREFERRED TIMING FOR INVITATIONS – BY FILING STATUS AND USE OF SIMPLEFILE

	TOTAL	Filers	Gap Filers	Non-Filers	Used SimpleFile	Never Used SimpleFile
n=	1509	675	551	283	234	1160
	%	%	%	%	%	%
Sometime in January	32	34	30	30	32	32
Sometime in February	31	35	31	25	34	33
Sometime in March	18	14	22	19	20	17
Other	2	2	3	2	2	3
The timing doesn't matter to me	17	16	14	23	12	15

Q19. Given that the tax deadline is generally at the end of April each year, when would be the best time for CRA to send you an invitation to use the SimpleFile service? Base: Total sample.

Differences by demographic profile are also evident with higher income and university-educated respondents more likely to prefer February as are those born outside of Canada, perhaps reflecting both tax literacy and familiarity with tax filing deadlines. February is preferred by those:

- With a household income of \$80,000 or more (46%), relative to those with lower household incomes (29% - HHI \$40,000 to just under \$80,000; 35% - \$20,000 to just under \$40,000; 29% - HHI under \$20,000);
- With a university level education (43%), when compared to those with a college education or trades certification (32%) or those with a high school education or less (28%); and

- Born outside of Canada (36%), relative to those born in Canada (30%).

## F. Respondent Profile

This section on the respondent profile offers a snapshot of the population who responded to the survey. It is intended to provide background on the composition of the sample and ensure transparency in interpreting the study results.

### AGE

	TOTAL
n=	1509
	%
16-17	4
18-24	26
<b>NET 16-24</b>	<b>30</b>
25-34	15
35-44	11
<b>NET 25-44</b>	<b>27</b>
45-54	13
55-64	13
<b>NET 45-64</b>	<b>26</b>
65-74	11
75 or older	6
<b>NET 65+</b>	<b>17</b>

S2/S2A. In what year were you born? / In which age category do you fall? Base: Total sample.

### PROVINCE

	TOTAL
n=	1509
	%
New Brunswick	3
Newfoundland and Labrador	1
Nova Scotia	3
Prince Edward Island	<1
<b>NET ATLANTIC</b>	<b>7</b>
Quebec	19
Ontario	46
Manitoba	3
Saskatchewan	2
Alberta	10
<b>NET PRAIRIES</b>	<b>15</b>
British Columbia	14
Northwest Territories/Nunavut/Yukon	<1
<b>NET BC/NORTH</b>	<b>14</b>

S3/S3A. Please enter the first three characters of your postal code. / In which province or territory do you reside? Base: Total sample.

## GENDER

	TOTAL
	n= 1509
	%
Male	41
Female	56
Another gender	1
Prefer not to answer	2

Q20. What gender do you identify as? Base: Total sample.

## EDUCATION

	TOTAL
	n= 1509
	%
Grade 8 or less	6
Some high school	17
High school diploma or equivalent	34
<b>NET High school or less</b>	<b>57</b>
Registered apprenticeship or other trades certificate or diploma	4
College, CEGEP or other non-university certificate or diploma	13
<b>NET College/trades</b>	<b>17</b>
University certificate or diploma below bachelor's level	5
Bachelor's degree	11
Post graduate degree above bachelor's level	4
<b>NET University</b>	<b>20</b>
Prefer not to answer	6

Q21. What is the highest level of formal education that you have completed? Base: Total sample.

## HOUSEHOLD INCOME

	TOTAL
	n= 1509
	%
Under \$20,000	39
\$20,000 to under \$40,000	21
\$40,000 to under \$60,000	7
\$60,000 to under \$80,000	5
\$80,000 to under \$100,000	3
\$100,000 to under \$150,000	4
\$150,000 and over	4
Prefer not to answer	16

Q22. Which of the following best describes your total household income? That is, the total income of all persons in your household combined, before taxes? Base: Total sample.

## MARITAL STATUS

	TOTAL
n=	1509
	%
Married	20
Common-law	5
Separated/divorced	8
Widowed	4
Single	57
Prefer not to answer	6

Q23. What is your marital status? Base: Total sample.

## EMPLOYMENT STATUS

	TOTAL
n=	1509
	%
Working full-time, that is, 35 or more hours per week	13
Working part-time, that is, less than 35 hours per week	12
Self-employed	3
<b>NET WORKING</b>	<b>27</b>
Unemployed, but looking for work	13
A student attending school full-time	12
Retired	16
Not in the workforce (full-time homemaker, unemployed, not looking for work)	11
Receiving disability	11
Other	3
Prefer not to answer	8

Q24. Which of the following best describes your current employment status? Base: Total sample.

## CANADIAN BORN STATUS

	TOTAL
n=	1509
	%
Yes	65
No	33
Prefer not to answer	2

Q25. Were you born in Canada? Base: Total sample.

## LENGTH OF TIME LIVING IN CANADA

	TOTAL
n=	496
	%
Less than 5 years	22
5-9 years	21
10 years or more	56
Prefer not to answer	1

Q26. How many years have you lived in Canada? Base: Those not born in Canada.

### LANGUAGE SPOKEN AT HOME

	TOTAL
	n= 1509
	%
English	69
French	15
Other	14
Prefer not to answer	4

Q27. What language do you speak most often at home? Base: Total sample.

### EQUITY-DESERVING POPULATIONS

	TOTAL
	n= 1509
	%
<b>NET YES</b>	
An Indigenous Person	7
A member of a visible minority	20
A person with a disability (for example, vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory. Or mental-related impairment issues)	37

Q28. Are you ... Base: Total sample.

### III. Detailed Findings – Phase 2: Focus Groups

## Detailed Findings – Phase 2: Focus Groups (n=71)

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### A. Tax Filing Behaviours and Motivations

A key area of exploration in the focus group discussions centered on how participants manage the task of filing their taxes, in terms of their habits, attitudes, and underlying motivations that shape their approach. Participants shared a wide range of experiences, from confidence and efficiency among regular filers to uncertainty, stress, and procrastination among those with more irregular filing histories. For many, tax filing was seen as a necessary responsibility rather than an activity they look forward to, and their comfort level often depended on past experiences, available support, and personal circumstances. These findings offer valuable insight into the diverse realities that may influence the filing behaviours of those required to file a federal tax return in Canada and provide essential context for understanding their openness to services such as SimpleFile.

#### 1. Words to Describe How Participants Feel When Doing Their Taxes

At the outset of each focus group participants commented on how they feel when doing their taxes. Comments reflected a mix of emotions that individuals experience, with more positive associations expressed by those who file regularly while others tend to find the process more stressful. Across the groups, common sentiments included feeling *overwhelmed*, *confused*, and *frustrated*. While some participants found the process straightforward or routine, and a few expressed confidence, enjoyment, and relief, some degree of anxiety and avoidance was also evident in many cases. This was driven by fear of errors and uncertainty around the process. Feelings of comfort or accomplishment typically surfaced only after successful completion or confirmation from CRA that one's taxes had been properly completed and filed.

#### Negative Feelings

In most groups, several participants expressed negative emotions toward the tax filing process. The most common descriptors used were *stressful*, *tedious*, *overwhelming*, *confusing*, and *frustrating*, with some participants also citing *anxiety*, *nervousness*, and a *fear of making mistakes* with resulting consequences. Many described the process as *time-consuming* and *complicated* often leading to procrastination or avoidance. These views were more predominant among gap filers and non-filers in addition to those who questioned their knowledge and experience with financial management or had previously encountered filing issues. Overall, tax filing was viewed by many participants as an unpleasant, high-stress obligation fraught with a high degree of uncertainty and apprehension.

#### Neutral Feelings

Some participants viewed tax filing as *routine* or *manageable*, describing it as *straightforward*, *mundane*, or *part of their annual routine*. For these individuals, typically regular filers who had higher levels of familiarity with tax software or access to professional help, the task elicited minimal emotional response. For these participants, the filing was considered as an expected annual responsibility. Some participants acknowledged that while working through the process can be tedious, it is largely predictable once they know what to expect, reaffirming that experience and familiarity play a significant role in shaping comfort levels.

### Positive Feelings

A few participants expressed more positive sentiments about filing their taxes. They described the process as *easy, simple, comfortable, or even enjoyable*, often noting a sense of *relief* or *satisfaction* once their return had been successfully submitted and accepted by the CRA. In isolated cases, individuals who felt confident with numbers or had a professional or academic background in accounting or finance described tax filing as *interesting* or *exciting*. For these participants, the experience evoked feelings of control and accomplishment rather than anxiety or frustration.

## 2. General Filing Habits

Participants' tax-filing habits varied widely, from consistent annual routines to long gaps between filing or complete avoidance. Regular filers typically submitted returns on time each year, relying on digital tools or professional help, while gap and non-filers described intermittent or reactive filing shaped by life circumstances, confidence issues, or limited access to support. Although few had direct experience with CRA's SimpleFile service, their perspectives offered useful contrast with broader filing behaviours.

### Methods and Tools Used to File

Across all groups, the most frequently mentioned methods for filing taxes were (from most to least frequently mentioned):

- Online tax software (e.g., TurboTax, Wealthsimple, etc.) – by far the dominant choice.
- Accountants or professional preparers – often used by those with more complex tax situations (e.g., those who are set up as a small business, are self-employed, etc.).
- Community tax clinics or free in-person supports – relied on more by lower-income, seniors, or newcomer participants.
- Assistance from a family member or friend – younger participants/students often relied on their parents or other family members to file.
- CRA's SimpleFile – limited to a small number of participants who had used the service.
- Paper filing – mentioned occasionally, mostly by older participants or those with limited digital access.

Regular filers most often used online software or professional assistance, guided by confidence, trust and habit. They cited speed, convenience, familiarity, and automation (such as importing slips, built-in reminders) as reasons for their reliance on and ongoing comfort with online software tools. Many also described filing as a family routine, having purchased a tax software package for multiple users in the household. Those with business or mixed income sources were more likely to rely on accountants for oversight and reassurance.

By contrast, gap and non-filers described more irregular, reactive filing habits, often alternating between storefront services, community/volunteer clinics, or delayed catch-up filing via online sources. This group's filing methods reflected low self-confidence in filing independently and a preference for more expert, in-person guidance.

## Filing Patterns

Regular filers viewed tax filing as a well established, predictable annual obligation reinforced by routine, reminders, and family norms. Gap and non-filers, on the other hand, described irregular patterns influenced often by various life disruptions. Many admitted to catching up after several missed years (often filing for multiple years at once), prompted by a triggering event such as deadlines for the Voluntary Disclosures Program (VDP), or applying for housing, benefits, or a loan. Several participants described the act of filing as something they “*push aside*” until external pressures forced re-engagement.

Gap and non-filers cited several reasons for not filing or missing years, including:

- Health challenges or disabilities that make it difficult to complete or prioritize filing.
- Financial barriers, such as the inability to engage an accountant/professional help.
- Changing life circumstances, including relationship changes or frequent moves that disrupted filing routines.
- Employment disruptions, such as frequent job changes, contract work, or self-employment complexity.
- Perceived lack of urgency, particularly if no refund was expected. One participant in Alberta described not filing for years because they were often working on site without access to the required paperwork to complete their taxes. Additionally, they “never felt strapped for cash” so did not feel that any refund would significantly alter their financial situation. Once they stopped working, access to various tax credits and benefits became more of a priority.
- Difficulty recovering CRA account access after name changes or lost credentials.
- Custody or family disputes, sometimes creating confusion about dependent claims.
- Travel or time spent abroad, which delayed access to documentation.

## 3. Motivators to File

When discussing what motivates one to file their taxes, participants identified a combination of practical, emotional, and social factors that influence whether and when they file. For many, tax filing was viewed as an expected part of adult life, tied to accessing government benefits and refunds, meeting personal and civic responsibilities, avoiding penalties, and maintaining family routines. However, the strength and nature of these motivators varied depending on whether participants were regular filers, gap or non-filers. The main drivers for filing taxes included:

- Access to refunds and benefits – the most common motivator was receiving refunds or maintaining eligibility for government benefits and credits such as the GST/HST rebate, Canada Child Benefit (CCB), Canada Pension Plan (CPP), or disability-related supports.
- A sense of responsibility and habit – many described filing as a *civic duty* or *annual habit*, often reinforced by social norms. Participants equated being a regular filer with being organized, responsible, or “*doing the right thing*.”
- Avoiding penalties and interest – several cited compliance and a desire to avoid future complications as reasons to stay up to date with their returns.
- Family and social reinforcement – filing was frequently described as a shared household task. Many families purchased multi-user tax software packages or filed together at home, often with parents or spouses helping one another.

- Support from trusted preparers or tools – confidence in professional services or familiar online tax software was a major enabler.
- Reminders and automation – participants valued built-in reminders from tax software along with email prompts from CRA or their tax providers that kept filing deadlines top-of-mind.
- External pressures – some were motivated by external requirements from banks, consultants, or housing authorities to show proof of income or recent returns.
- CRA invitations – for SimpleFile users, the receipt of an official CRA invitation was itself a strong trigger to file, providing reassurance of legitimacy and prompting immediate action. That said, suggestions were brought forward by participants to enhance the prominence, salience and impact of the invitation. These are discussed in a later section of this report.

## B. Challenges and Barriers to Filing

A central theme that emerged across all discussions was the wide range of challenges that participants face when filing their taxes. These barriers spanned both practical and emotional challenges, from navigating online systems, organizing forms, and retrieving past information, to managing the stress, uncertainty, and fear of making mistakes that often accompany the process. Participants also described distrust linked to scams and concerns about accessibility barriers, which further complicated their willingness to file independently.

When reflecting on their experiences, participants identified several recurring challenges, outlined below based on the frequency with which they were mentioned across all groups. While many of these challenges were common across groups, their nature and impact varied by filer type, with regular filers tending to find workarounds through habit or support, and gap or non-filers more likely to experience avoidance or delay.

### **Confusion with the overall complexity of the tax system (including the language, structure, and frequent rule changes)**

Many described challenges navigating CRA forms, interpreting line items, specifically terms and formulas, and determining which sections applied to their situation. Some commented that the system felt built for professionals rather than the average taxpayer. While regular filers often managed these difficulties with the use of online tax software or professional assistance, gap and non-filers had a more challenging time working through these issues. While many appreciated the availability of online information, participants found the CRA website difficult to navigate, overly technical, and not particularly user-friendly, which added to frustration and uncertainty.

### **Fear of making mistakes and potential consequences**

Fear of making an error in one's tax filing, such as entering information incorrectly, misreporting income, or missing a deduction, was a widespread barrier. Participants worried about being penalized, audited, or owing money. For regular filers, this fear often translated into stress and double-checking their work or relying on professional help. For gap and non-filers, it often led to procrastination or avoidance altogether.

### **Difficulty accessing or organizing tax information**

Locating slips, receipts, and data from previous years, particularly after life events (e.g., job changes, moves, multiple employers or health crises) was another common frustration. Regular filers tended to view

this as a logistical inconvenience, while gap and non-filers described it as a more significant barrier that could halt their progress. A few participants also noted difficulty recovering CRA account access or retrieving past records to verify information, which reduced confidence and sometimes delayed filing altogether. Two-factor authentication was viewed as secure, but also cumbersome.

### **Accessibility barriers**

Accessibility challenges made it difficult for some to complete tax filing independently. While these barriers were most pronounced among seniors, newcomers, individuals with disabilities, and those with limited digital literacy, they were also evident among others who face social, financial or technological barriers. Across groups, several types of accessibility challenges were noted spanning digital access, physical or cognitive limitations, language and literacy barriers, and social isolation. These challenges tend to compound one another, making tax filing a stressful and sometimes unmanageable process.

Many participants, especially older adults and those with lower incomes, struggle with CRA's online tools. Logging in, retrieving codes, and navigating My Account were described as confusing and time limited. Some lacked reliable internet access or up-to-date devices. Fear of scams also deterred use of online services, even official ones, with several indicating that they *"don't click on links anymore given they never know what's real."*

Participants with disabilities report that tax systems are not designed for them – lacking voice, screen-reader, or simplified options. Those with cognitive or literacy challenges said that even "simple" tools feel intimidating without guided support. Among newcomers (or those whose family members are newcomers), complex tax language and unclear terminology were major barriers. Several described making mistakes due to misunderstanding key terms (e.g., residency, eligibility). Many also rely on friends, family, or community organizations to complete returns correctly. These community tax clinics and volunteer services are viewed as vital but are often found to be seasonal, under-resourced, or limited to assistance in completing very basic personal taxes. Some gap filers and non-filers said they stopped filing when a trusted volunteer or local service was no longer available (i.e., some commented that when tax clinics closed after COVID, they simply stopped filing). Even those who felt themselves to be reasonably capable described the process as stressful and overwhelming. Fear of making errors or missing documents led some to delay or avoid filing altogether. For many, having a person *"walk through it the first time"* would make SimpleFile more approachable. In general, non-filers appear to face the steepest barriers particularly when combining their higher levels of distrust with lower financial literacy and limited access to digital tools or help.

### **Balancing competing priorities**

Gap and non-filers predominantly highlighted that tax filing often falls to the bottom of their priority list when life becomes busy. Common examples included busy work seasons, balancing school and exams, caring for children or relatives, or simply managing multiple day-to-day responsibilities. For some, particularly those with irregular work or family demands, the barrier was not unwillingness but a lack of time, energy, or bandwidth during peak periods that coincided with tax deadlines. However, some participants did say that the absence of an immediate financial incentive, such as not expecting a refund or assuming there would be no penalties, further reduced the urgency to file. Regular filers acknowledged similar pressures but tended to describe tax filing as a scheduled, annual task they *"just get done."*

### **Distrust and confusion related to scams**

The prevalence of CRA-related phone, text, and email scams has made many respondents increasingly cautious about engaging with official communications during tax season. Uncertainty about which messages or links are legitimate often leads to hesitation and, for some individuals, delays in filing, or to ignore CRA communications. Regular filers generally felt more confident distinguishing legitimate CRA messages, while gap and non-filers described heightened uncertainty and mistrust (particularly among participants in Western Canada who reported frequent scam attempts).

### **Limited access to human support and difficulty reaching CRA**

A strong need for personal, one-on-one support was evident across groups but particularly pronounced among gap and non-filers. Many described challenges reaching CRA representatives directly, citing long phone wait times, automated systems, and difficulty obtaining clear answers to individual questions. Automated chat and FAQs felt impersonal and unhelpful, especially when they were anxious about making mistakes or resolving issues from past filings. The overall lack of human guidance contributed to stress and uncertainty, reinforcing avoidance for some participants.

### **Self-employment and mixed income challenges**

Those who were self-employed or operated small businesses described difficulty filing their business and personal returns at tax time. Many found it hard to track eligible expenses, organize receipts, and understand which deductions were applicable both for their personal and business taxes. Regular filers tended to hire accountants to manage the complexity, while gap filers often struggled to keep up. Some noted that these challenges required more time and often professional help, increasing costs and stress, sometimes leading to delays in filing.

### **Changing family or marital status**

Participants who had recently experienced a change in family structure (such as marriage, separation, divorce, or a shift in custody arrangements) described confusion around who can claim dependents, how to report spousal income, or how to update their marital status with CRA. These changes often led to additional complexity at tax time.

### **Limited tax education**

Some participants, particularly younger filers and newcomers, said they had never received formal instruction or clear guidance on how to complete a tax return. Many felt unprepared and relied on family support or online searches to understand the process. This lack of basic tax literacy created confusion, reduced confidence, and increased dependence on others for help.

## **C. Awareness and Perceptions of SimpleFile**

Moving forward from the challenges participants had identified as noted above, discussions in each group focused on exploring participants' awareness and perceptions of SimpleFile.

Among those who had not used SimpleFile, awareness of the service was low. Many participants said they were hearing about it for the first time during the focus group or the survey, while others confused it with commercial software. Notably, the results of the survey indicate a clear connection between recall of receiving the invitation letter to level of awareness (58% of those who had heard of SimpleFile before recalled receiving the invitation letter, compared with only 8% among those who had not heard of

SimpleFile before). Based solely on the name, most assumed it was an easy or guided filing option, suggesting a positive first impression rooted in its simplicity. Once the service was explained, however, non-user reactions became more mixed. Participants were intrigued by the idea of a free and secure CRA-provided service but raised questions about their own eligibility, privacy, and whether it would meet their individual filing needs.

By contrast, those who had used SimpleFile tended to view it far more positively. Users described it as fast and straightforward, with many saying it exceeded their expectations. They highlighted the clarity of instructions and the reassurance of using a filing method that was backed directly by the CRA. While even these participants suggested minor improvements, most said they would use SimpleFile again and would recommend it to others.

This section outlines these contrasting perspectives, offering a clear understanding of how awareness, experience, and trust influence participants' perceptions of SimpleFile.

## 1. Among Those Who Had Not Used SimpleFile

Overall awareness of SimpleFile was low among those who had not used the service. Most non-users said they were hearing about SimpleFile for the first time because of their participation in this research study. Even if the name sounded somewhat familiar, it was often mistaken for commercial tax software such as Wealthsimple, NetFile or UFile. A few assumed it was either a paid product or an online tool provided by CRA, highlighting both limited public recognition and a lack of clear differentiation from other filing options.

### Perceptions Based on the Name

Among those who were not aware of SimpleFile, most said that the name suggested a service designed to simplify the tax filing process. Without having any previous knowledge of the service, many assumed from the name that it would function similar to commercial software such as TurboTax or H&R Block. They indicated that they expected it would be a user-friendly, step-by-step guide to filing taxes. The name conveyed a sense of ease and simplicity, leading participants to expect a product that would streamline the process, reduce complexity, and potentially eliminate redundant paperwork.

Some participants expressed that the name itself implied relief from the stress and intimidation often associated with tax filing, particularly for those with very basic or simple tax situations. They hoped such a service would include clear instructions and plain-language explanations at each step, making filing approachable for those who might typically find tax filing confusing.

At the same time, a few participants, especially younger participants and newcomers, interpreted "SimpleFile" more literally, assuming it referred to a CRA document upload or storage system rather than a filing tool. Others were uncertain whether it was affiliated with the CRA or a private, for-profit company.

### Perceptions After Reviewing the Description of SimpleFile

After sharing their initial reactions to the name, participants were shown a brief on-screen explanation of what SimpleFile is and how it works (shown below). They were then asked for their impressions of the service and whether they would consider using it in the future.

*SimpleFile is a simplified tax-filing service offered by the CRA, available by invitation to eligible people with a lower income and a simple tax situation. With SimpleFile services you only need to answer a series of*

*quick questions and then the service uses your answers and the information CRA already has on file to prepare and submit your tax return. The service is free, fast, and secure, and is offered by phone, online (through a digital form), and/or mail (through a paper form).*

Once the service was explained, participants responded positively to the description of SimpleFile as a fast, free, and secure way to file taxes. The combination of no cost and potential time savings was especially appealing, particularly to those who typically rely on paid software or professional help. However, several concerns emerged alongside these positives. Participants questioned who would be eligible to use the service, noting that the phrase “simple tax situation” felt vague and open to interpretation. Others wondered whether the CRA would have all the necessary information to complete a return accurately and raised questions about data security and the protection of personal information. A few also expressed hesitations about using a tool they perceived as new or untested, voicing fears about potential glitches or errors and emphasizing a preference for familiar, proven tax software or the reassurance of human support when filing.

## 2. Among SimpleFile Users

For the small number of participants who had used SimpleFile, initial awareness almost always stemmed from a direct CRA invitation (typically a mailed letter, email notification, or prompt within their CRA MyAccount) or through the CRA website. In a few cases, participants reported learning about SimpleFile through word-of-mouth or online discussions, often following positive experiences shared by others. Still, for users, awareness remained largely reactive, driven by CRA outreach.

### First Impressions

Among those who had used SimpleFile, first impressions were overwhelmingly positive, characterized by simplicity, trust, and convenience. Users consistently described the tool as straightforward, fast, and unintimidating, noting that it removed much of the stress typically associated with tax filing. Many said they were pleasantly surprised by how quickly they could complete their return (often in less than 10–15 minutes) and how few steps were required from start to finish. Participants appreciated that the process felt designed for average individuals.

The fact that the service was provided directly by CRA created an immediate sense of credibility and trustworthiness for users, reassuring users that their personal information was secure and that their return would be processed correctly. Several compared SimpleFile favourably to private software, noting that it felt safer and more reliable because it came from an official government source. For individuals who were less confident using digital tools, CRA’s involvement helped reduce anxiety and made them more comfortable filing independently.

## D. Experience with SimpleFile

One of the key objectives of the research was to explore the experiences of individuals who had used SimpleFile and to assess how well the service worked in practice. Discussions with SimpleFile users provided valuable insight into what worked well, what could be improved, and how the service compared to other tax-filing methods. Across the three groups that included SimpleFile users, overall impressions were highly positive, with most describing the service as fast, easy, and free, particularly for those with straightforward tax situations. Participants said it eliminated many of the frustrations typically associated with filing – no complex forms, paperwork, or need for professional assistance – and made the process feel

less intimidating and more accessible. While users appreciated its simplicity and reliability, they also noted a few limitations, including uncertainty about confirmation, confusion regarding eligibility from year to year, and a desire for clearer assurance that all benefits and credits were captured. The following section outlines users' experiences in greater detail, including what aspects they valued most and what enhancements would further improve confidence and satisfaction.

## 1. Overall Experience and Filing Methods Used

Across the three groups, participants who had used SimpleFile reported overwhelmingly positive experience, with most often describing the process as fast, simple, and stress-free. Most had filed online through SimpleFile Digital, praising its convenience, clarity and quick completion time (typically 5–15 minutes). A fewer number of participants had used SimpleFile by Phone and shared similarly positive feedback, noting that the process was efficient, and that staff were friendly and helpful throughout the process. Only one or two participants had filed through SimpleFile by Paper, though they said they would consider using the digital or phone options in the future if offered, given the ease and efficiency that others had described.

## 2. Positive Aspects of the Process

Participants consistently highlighted that SimpleFile delivered on its promise of being free, fast, and secure. The online service was viewed as straightforward to access – users logged in, followed a short series of clear prompts, and were able to complete their return quickly and confidently. Most described the process as simple, intuitive, and stress-free, with few technical issues reported.

The speed and convenience of filing were major benefits, particularly for users who typically found taxes stressful or time-consuming. Many said they completed their filing in a few minutes, emphasizing that the process was far quicker than traditional methods or commercial software. Several participants noted significant time and cost savings, especially when comparing SimpleFile to paid products or professional tax preparers. For individuals with disabilities or mobility challenges, the ability to file entirely from home (via SimpleFile Digital or SimpleFile by Phone) was described as a major advantage.

SimpleFile was widely perceived as trustworthy and secure because it was offered directly by the CRA. This association provided sufficient reassurance that personal information was protected, and that their return would be processed accurately. Users often contrasted this sense of legitimacy with the uncertainty they felt when using private software or third-party services.

Finally, participants described feeling a sense of relief and satisfaction after filing, often referring to the experience as “instant gratification.” The immediate confirmation of a successfully filed return reinforced trust in the system and strengthened their willingness to use it again in the future.

## 3. Pain Points of the Process

While overall impressions were positive, several pain points were consistently identified across the focus groups.

- Confirmation receipts and copies for record-keeping – Some users were uncertain whether their return had been filed successfully. They relied on a refund deposit as confirmation and wanted to be provided with a receipt and/or downloadable copy of the return like they are used to getting as part of the process when filing via other methods.

- Confusion regarding eligibility – Participants expressed frustration about being eligible one year but not the next, without what they felt was a clear explanation as to why. Users seek greater transparency and consistency in this regard.
- Missing out on benefits/credits – Some questioned whether SimpleFile would ensure they received all credits and benefits to which they were entitled. This was often cited as a reason not to switch from traditional methods to SimpleFile. A few saw it as too simple, in that the quick process targeted to those with a basic return might result in miscalculations or missing out on benefits and credits that would lower a balance owing or result in a lower refund.
- Technical or navigation issues – While mentioned relatively infrequently, some users of SimpleFile Digital mentioned difficulty editing responses once entered and wanted clearer “go-back” or “edit” functionality.

#### 4. Suggested Improvements

SimpleFile users suggested several improvements to enhance confidence and strengthen the overall experience, including:

- Providing a confirmation of receipt immediately after submission (ideally accessible through MyAccount or e-mail) and allowing users to download or print a copy of their completed return for their personal records;
- In line with the above, issuing a summary of what was filed and what credits/deductions were applied to reassure users that nothing was missed;
- Better communicating as to why an individual is (or is not) eligible in clear language and, if eligibility changes, explaining what triggered the change;
- Considering allowing returning users to reapply or self-select if their situation remain simple;
- Offering a short progress bar or visual indicator (in the digital version) to show how many steps remain in the process;
- Introducing smart skip logic so users aren’t asked any irrelevant or redundant questions;
- Opening up access to SimpleFile to all individuals with simple returns rather than invitation-only use;
- Providing options for phone, online, and paper submission for enhanced inclusivity and accessibility;
- Offering the service in multiple languages, especially geared to the newcomer population;
- Including clear contact or help options (e.g., phone line, chat, FAQs) as well as step-by-step short explainer videos on CRA’s website or social media;
- Strengthening branding on invitations and correspondence, and promoting the service more actively through CRA’s homepage, MyAccount, and social channels to reduce confusion with competing third-party services like TurboTax, Wealthsimple or NetFile; and
- Making the service available and accessible 24/7.

A few smaller but recurring requests related to improving convenience and inclusivity:

- Including a ‘save and return later’ function for those who need to gather documents;
- Allowing status tracking so that users can confirm when their return has been received and processed; and
- Providing notifications or reminders when refunds are issued or if additional information is needed; and

- Offering plain-language explanations of each question for users with lower literacy or cognitive challenges.

Nearly all users said they would recommend SimpleFile to others, particularly if these enhancements were implemented. However, their feedback underscores a common theme: the experience works well, but the communication and clarity around it could be stronger. Improvements that enhance transparency, consistency, and reassurance, while expanding access, would go a long way in increasing adoption and continued use.

## 5. Comparison to Other Filing Methods

Compared to other commercial software or tax clinics, SimpleFile was widely seen as faster, easier, and less stressful. Users of SimpleFile valued not having to pay for a service or worry about data sharing with third-party providers. The outcomes were perceived as better due to the ease and speed of the process, as well as the confidence in the accuracy of the filing. However, some still preferred established tools due to a perceived sense of completeness, feeling that commercial options might be more accurate in identifying credits and/or provide clearer summaries. A few users said they would switch fully to SimpleFile if it offered proof of submission, eligibility transparency, and ongoing access year-over-year.

## E. Reasons for Not Using SimpleFile

Reasons given by non-users as to why they had not attempted to use the service were diverse and multifaceted, reflecting a combination of awareness gaps, comfort with existing filing habits, trust concerns, and uncertainty about eligibility.

### Low Awareness and Recall

The most common reason for not using SimpleFile was a lack of awareness or recall of an invitation. Many participants said they had never heard of SimpleFile before the discussion and did not recall receiving any invitation or communication from the CRA. Some were unsure whether an offer to use the service had been forwarded to them or even whether they had used it in the past, pointing to low clarity and visibility around the program. This limited awareness naturally prevented uptake, particularly given that the service is by invitation only.

### Preference for Familiar and Trusted Methods

Beyond awareness, many participants expressed a preference for familiar and trusted methods. They described a strong sense of comfort and confidence in their existing tax-filing routines, whether through accountants, online software, or community tax clinics. These methods were seen as dependable, especially for households that filed jointly or had used the same provider for years. Some noted that they had already invested in multi-year software packages and saw little reason to switch. This inertia and routine were reinforced by the perceived reliability and accountability of familiar providers, particularly professional accountants who could answer questions or verify results directly.

### Caution Towards New Technology

A hesitancy toward new technology also played a role. Some participants said they were cautious about using a relatively new service like SimpleFile. Instead, they preferred to wait until any potential glitches or early technical issues had been resolved. A couple of participants associated the current service as being in

a “trial” phase, expressing a desire to see more testimonials or success stories before trusting it for their own returns.

### **Concerns About Complexity, Security and Trust**

Several participants cited perceived complexity and security concerns as deterrents. Some believed the questions asked in the process of filing through SimpleFile might still be complicated or that the system might not capture every deduction or credit available. Others worried about data privacy and online security, preferring the sense of control offered by in-person services or physical records. A small number expressed skepticism about the CRA’s role, questioning whether a government-run tool would prioritize helping users maximize their refunds.

### **Eligibility and Perceived Relevance**

Eligibility and suitability concerns were also common. Participants who had self-employment, business income, farm revenue, or mixed household finances often assumed they were not eligible to use SimpleFile. This perception was compounded by uncertainty around what constitutes a “simple tax situation.” Some participants said they wanted clearer explanations or confirmation of eligibility before they would consider switching.

### **Accessibility and Language Barriers**

Finally, a few participants mentioned language and accessibility barriers. Those whose first language was not English or French said they preferred to work with an accountant who could communicate in their native language. Others highlighted the need for greater accessibility features and live assistance to help users correct errors or ask clarifying questions during the process.

When asked what might encourage them to try SimpleFile, participants pointed to the need for additional reassurance and support. They said they would be more inclined to use it if the CRA provided clearer explanations of eligibility, offered live help or chat support, and introduced guarantees against penalties for system errors. Participants also wanted proof of the program’s reliability through testimonials, case examples, or public awareness campaigns.

Overall, the reasons for not using SimpleFile reflect a mix of practical barriers and attitudinal caution. Addressing these concerns through clearer communication, stronger visibility, and expanded support features could help build trust and encourage broader adoption, especially among those who value familiarity, personal interaction, and reliability in their tax-filing experience.

## **F. Invitations and Communications**

A central focus of the focus group discussions was participants’ awareness, recall, and impressions of the CRA invitation to use SimpleFile. As mentioned in earlier sections about awareness, low awareness of the service generally goes hand-in-hand with low recall of the invitation letter. This element of communication is pivotal as it is often the first point of contact for potential users and shapes their willingness to try the service. Across the ten groups, reactions to the invitation revealed a mix of trust and skepticism, clarity and confusion, and openness alongside some resistance to change. The findings underscore the importance of not only how the invitation looks and what it says, but also how it resonates with different types of filers, including those who file consistently, those with gaps in their filing history, and those who have not filed for an extended period.

## 1. Opening and Reading CRA Correspondence

Participants across the groups varied in how quickly they opened mail from the CRA or the Government of Canada. Many described opening such letters immediately, citing the seriousness of government correspondence and a desire to “*see what they want*” right away. Others were motivated to open CRA correspondence recognizing its potential impact on benefits, refunds, or other tax obligations.

Others admitted to delaying or avoiding opening these envelopes, or simply skimming the letters, due to stress, fear of owing money, or assumptions that the content would be negative or unimportant. The perception that CRA mail rarely brings good news reinforced this avoidance for some. A few described putting letters aside because of anticipated complexity or lack of confidence in understanding the content, finding the correspondence “*too long and hard to read.*”

This split between prompt attention and avoidance highlights the challenge of ensuring invitations are both opened and read carefully.

## 2. The Invitation

### Recall and First Impressions of the Invitation

Recall of the SimpleFile invitation varied widely among participants. Among those who had used SimpleFile some participants had a clear memory of receiving an invitation and linked it to their initial awareness or first use of the program. Others, typically non-users, were less certain, confusing SimpleFile with commercial tax software (e.g., Wealthsimple, TurboTax) or misremembering the name altogether (“SimplePod”).

When shown the example invitation during the sessions, first reactions centered on its official look and clarity. Several said it was immediately recognizable as CRA correspondence, which lent credibility and trustworthiness. However, some questioned whether it felt specifically targeted “for them,” noting that the letter might appear to be limited to people with the simplest tax situations. The branding of “SimpleFile” itself prompted skepticism among some who worried it oversold the ease of the process, while others felt reassured by its straightforwardness. Other commented that SimpleFile didn’t sound like a government program, noting “*it could be for anyone.*”

This inconsistency in recall and recognition points to a need for greater visibility and distinctiveness in CRA communications, if possible.

### Perceived Trust and Clarity

Overall, the invitation was seen as trustworthy largely because it bore the CRA name and formatting. Users generally accepted the invitation at face value. Still, doubts persisted with some participants explicitly stating the “*SimpleFile does not sound official.*” There were pockets of confusion, with skepticism arising mainly among non-users some of whom were concerned about providing information to a program they had never heard of. The prevalence of scams was a recurring barrier to confidence in the service, suggesting the need for reassurances and verification cues in communications. Trust gaps were particularly evident among gap filers and non-filers, who often expressed more anxiety and less confidence in CRA communications generally. They sought clearer assurances of legitimacy, security and eligibility.

Some participants mistook the invitation for promotional material from a third-party tax software provider. As noted above, concerns about fraud and scams were prominent with some indicating they wanted 100% assurance that this letter was not fraudulent.

Questions also arose about eligibility. Participants wondered if changes in marital status, address, or more complex financial circumstances would disqualify them, and some said such conditions might deter them from even attempting to use SimpleFile.

### Reactions to the Example Invitation Letter

When the example invitation was shown and reviewed in the groups, participants' impressions varied. Comments reflected both positive and negative reactions.

- **Positive impressions** included its brevity, clarity of purpose, and the fact that it came directly from CRA. Several participants reacted with relief (“*Finally!*”) when they saw the simplicity implied in the invitation.
- **Concerns** included a lack of explanation of eligibility criteria, doubts that the invitation was meant for people with more complex situations (e.g., those who are self-employed, have multiple income sources), insufficient reassurance about security and accuracy, and a perception that the design was not particularly attention-grabbing. Some questioned whether the letter represented a ‘real’ or permanent program, especially given the reference to limited eligibility or timelines, noting that it “*feels like a pilot.*” Others said the branding (“SimpleFile”) risked sounding generic or even scam-like, particularly in the context of widespread CRA impersonation fraud.

While participants appreciated the letter’s straightforward wording and official look, a number said the letter did not stand out enough to differentiate itself from other routine CRA mail, suggesting that key information (such as ‘You can file your taxes quickly and for free with this new CRA service’) should be made more prominent. Several participants also commented that the service’s main claim – simplicity in filing one’s taxes – should be the lead as evidenced by the following point: “*If it’s really that simple, say it right at the top – Free. Quick. From CRA. You’re eligible.*”

### Suggestions for Improvement

In all groups, participants offered ideas for how the invitation could be improved to be more noticeable, compelling, and user-friendly, including:

- Highlighting key benefits upfront (e.g., free, fast refunds, no need for extra paperwork).
- Using clearer, simpler language to ensure broad understanding, especially for those with lower literacy or English as a second language.
- Making eligibility rules explicit (e.g., what ‘simple’ tax situations include and what changes prevent use) would reduce confusion and encourage uptake.
- Improving visual design by adding colour, bolder headings, or a more engaging layout to differentiate it from standard CRA notices. In addition, some also felt the envelope design could be more distinctive.
- Strengthening CRA branding and anti-scam reassurances via design, look and feel, and content.
- Offering more reassurance on trust/security by emphasizing that this is an official CRA program and safe to use.

- Including social proof based on comments from participants in several groups that testimonials or usage data would be persuasive. Including short quotes or adoption statistics could help overcome skepticism and demonstrate legitimacy – *“if I knew lots of people were using it and it worked; I’d be more willing to try it myself.”*

In summary, across the groups participants consistently recognized CRA as an authoritative sender, which lent credibility to the SimpleFile invitation. However, recall of receiving the letter was inconsistent, and confusion with other tax software was common. SimpleFile users valued it as a trusted entry point, but non-users questioned its relevance and official status. Regular filers who are not currently using the service expressed less interest in switching, while gap-filers and non-filers saw greater potential. They were more open to the promise of simplicity, but were also more sensitive to clarity, legitimacy, and design issues.

While many appreciated the clarity and straightforward tone of the example invitation, there was widespread agreement that it could be made more attention-grabbing and explicit about who qualifies, what the benefits are, and why the program is trustworthy. Suggestions centred on plain-language wording, stronger visual emphasis, explicit eligibility details, and clearer assurance that it is an official and secure CRA service.

### 3. Views on Additional Documentation: Forms, Guides and Information Sheets

Very few participants recalled receiving supplementary guides, forms, or information sheets along with the invitation. Among those who did, reactions were mixed. Some felt the documentation was useful and sufficient while others said it was too technical, confusing, or unnecessary given the simplicity implied in the service name.

For those who used SimpleFile by paper, memories of completing the provided form varied. A few recalled it as straightforward, while others found aspects confusing or redundant, particularly when CRA already had much of their information on file.

### 4. Comparative Insights by Filer Type and Use of SimpleFile

Across filer types, the main differences in their views of CRA communications and the invitation in particular are as follows:

- Regular filers, not currently using SimpleFile, tended to be more skeptical of SimpleFile, often seeing no need to change from established, trusted methods. They were also more critical of the invitation design, saying it failed to differentiate itself from other CRA correspondence.
- Gap-filers and non-filers showed greater interest in the potential simplicity of SimpleFile but also expressed higher levels of confusion and anxiety around CRA communications. For some, the invitation represented hope for a less complicated entry point back into filing. Others, however, dismissed it more readily due to doubts about eligibility or legitimacy.

Variations between users and non-users of the SimpleFile service were also evident:

- Users generally recalled the invitation clearly and described it as their entry point to SimpleFile. They appreciated the straightforwardness and trust conferred by CRA branding. However, they also noted limitations particularly around eligibility clarity and the perception that it was only

suitable for very ‘basic’ returns. Users were more likely to recommend improvements to design and eligibility messaging rather than question legitimacy.

- Non-users, not unexpectedly, often had no recall of an invitation or confused it with commercial products. Skepticism was higher, with security and legitimacy concerns prominent. Many non-users were entrenched in existing methods (H&R Block, TurboTax, paper), citing familiarity and reliability as reasons not to switch.

In conclusion, while CRA branding confers credibility, uptake may be experiencing limitations because of low awareness, confusion with commercial products, and persistent security concerns. Stronger visual differentiation, clearer eligibility criteria, and the inclusion of testimonials and evidence of positive uptake could play a decisive role in building trust and encouraging conversion, particularly among gap-filers and non-filers.

## G. Improvement and Future Needs

Feedback from both users and non-users of SimpleFile revealed a clear desire for enhancements that would make the service more accessible, supportive, and trustworthy. Across all groups, participants emphasized the importance of maintaining a balance between simplicity and independence on one hand, and human support and reassurance on the other. While users generally focused on refining or enhancing the existing experience, including improving accessibility, transparency and eligibility consistency, non-users highlighted the types of assurances and support that could help them overcome hesitation and encourage adoption.

### 1. Enhancing Support and Ensuring Accessibility

A recurring theme across all groups was the desire for stronger, more visible human support. Participants valued the idea of live, one-on-one assistance (“not chatbots”), available by phone, chat, or through community-based help. Gap and non-filers, in particular, said they would feel more comfortable re-engaging with the CRA if they knew immediate, personalized guidance was available when needed.

Participants also emphasized that CRA should provide clear, visual demonstrations of how SimpleFile works to increase understanding and confidence in the tool. They recommended tutorials, step-by-step videos, and plain-language FAQs to reduce hesitation and encourage first time use. Multilingual options and accessibility features, such as read-aloud functionality, mobile-friendly design, and simplified screen flows were also highlighted as priorities.

Several participants, especially seniors and individuals with disabilities, stressed that the service needed to be accessible and provide electronic support, noting that even simple guidance could help those unfamiliar with online filing gain confidence and independence.

### 2. Addressing Some Concerns about Artificial Intelligence and Automation

Although the SimpleFile service itself does not explicitly reference the use of artificial intelligence, a few participants speculated that automated or “AI-type” systems might be behind it. These individuals – particularly older adults and some newcomers – expressed unease about machines making errors or misinterpreting their personal data. A small number worried that an AI-driven process might miss eligible credits or mishandle sensitive information. Others were more neutral, noting that automation could reduce human error if the system were clearly monitored by CRA. Overall, while the mention of AI was infrequent,

it highlighted an underlying desire for human oversight, transparency, and reassurance that returns are reviewed and verified by CRA staff.

### 3. Simplifying and Streamlining the Process

Both users and non-users identified opportunities more broadly for CRA to further simplify and modernize the overall filing experience. Participants supported greater automation (with caveats as noted above) and pre-filing by using data already available to CRA (e.g. T4 slips, benefits information and deductions) to reduce unnecessary questions and ensure that the process was more personalized and relevant to their specific situation. This integration was viewed as a way to save time, reduce errors and help users feel more confident that their filing was complete and accurate.

Users saw these enhancements as a logical next step in evolving the current tax filing system, while non-users saw this type of automation as a way to reduce perceived complexity and risk in the process. Participants also called for the CRA website to be more streamlined and better integrated with existing tax records.

### 4. Expanding Eligibility and Extending the Current Service

Specific to SimpleFile, many participants also mentioned the potential to expand eligibility and broaden access to the service, suggesting that over time the service could move toward a more automated filing option that does not require an invitation to participate. A few participants also proposed expanding the service availability beyond the current 21-hour window, making SimpleFile accessible 24 hours a day to better accommodate those with more variable schedules. Some described this as a small but meaningful improvement that would make the SimpleFile service more flexible and inclusive.

Additionally, some participants said they would like the option to use SimpleFile to file jointly or as a family, especially in households where one member traditionally is responsible for tax filing for everyone, as a means of streamlining the process for families and reduce duplication of effort.

### 5. Providing Tangible Proof, Record Keeping and Faster Refunds

A recurring request, primarily among users but also echoed by some non-users, was the ability to download or print a copy of their filed return through the SimpleFile service. Participants said that having a tangible record of their submission would provide added reassurance and a greater sense of control. Many valued keeping physical or digital copies of these types of important documents for personal records, audits, or verification purposes and felt uneasy not having access to a confirmation document. Providing a downloadable or printable record was described as a simple improvement that would help to increase confidence and transparency of the SimpleFile service. Some participants also wanted confirmation that refunds would be processed more quickly through SimpleFile, noting that a “faster refund” could serve as an incentive for individuals to try the service.

### 6. Building Trust, Transparency and Accountability

For non-users, trust and familiarity were central barriers to adoption and key areas for improvement. Participants suggested that CRA could increase confidence in SimpleFile through stronger branding and communication, including a more visible online and social media presence and clearer, more approachable language in invitations and emails. Testimonials or success stories from other individuals were viewed as valuable in building credibility among those who had not used the service and demonstrating that the SimpleFile service is both secure and reliable.

Among users, a key concern was the consistency of eligibility year over year. Many expressed frustration that eligibility appeared to change without sufficient or clear explanation, and they wanted CRA to provide clarity as to when and why a previous user may no longer be eligible – for instance, why this change occurred and under what circumstances it might happen again. Participants expressed that continuity of access was something which was highly valued.

Some participants also raised questions about accountability for potential errors. They wanted assurance that if a mistake occurred within SimpleFile (i.e., if pre-populated data were incomplete or incorrect), users would not be penalized and would have clear avenues to resolve issues quickly and fairly.

## 7. Fostering Tax Literacy and Long-Term Engagement

Lastly, participants, especially younger participants and those newer to preparing and submitting tax returns, stressed the need for ongoing education and early learning to build confidence in tax filing over time. Many suggested introducing basic tax education in high schools or community programs to help individuals better understand their responsibilities and feel more confident filing independently.

Others encouraged the CRA to continue demonstrating that tools like SimpleFile can help to maximize benefits and credits, ensuring that users see that simplicity does not come at the expense of accuracy or a financial benefit if a refund is warranted. Several also mentioned that incentives, such as a faster refund or other small benefits for first-time filers, could motivate more individuals to try the service.

Taken together, these findings reveal a clear roadmap for enhancing the SimpleFile service and the broader CRA filing system. SimpleFile users are seeking refinements that make the service more transparent and make eligibility more consistent year over year. Meanwhile, non-users require stronger assurances of trust and human support before they will adopt it. Moving forward, by implementing these improvements, the CRA can make SimpleFile a more inclusive, credible, and widely adopted tool for individuals across all filer types.

## IV. Detailed Methodology

## Detailed Methodology

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### A. Phase 1: Online Survey

#### 1. Sample Design

The target audience for this mail-to-online survey was individuals who had previously been invited to file a tax return using the SimpleFile service. The sample was segmented by the year in which individuals were invited to use the service and their filing status according to CRA's records. This included:

- Summer 2022 invitees – a mix of **individuals** who either had never filed an income tax and benefit return in the past or who had filed in the past but stopped (i.e., non-filers and gap filers).
- Summer 2023 invitees – a mix of **individuals** who either had never filed an income tax and benefit return in the past or who had filed in the past but stopped (i.e., non-filers and gap filers).
- February 2024 invitees – **individuals** who had filed an income tax and benefit return in the past (i.e., filers).
- Summer 2024 invitees – a mix of **individuals** who either had never filed an income tax and benefit return in the past or who had filed in the past but stopped (i.e., non-filers and gap filers).

To distinguish between the different subgroups noted above, separate links and QR codes were created for each population. As such, four distinct invitations were created and the link used by each respondent to enter the online survey enabled TSC to narrow down information about their filing status (i.e., filer vs. non-filer or gap filer) and identify when they were invited to use SimpleFile. Survey invitations were addressed and mailed by CRA to each invitee. Respondents were provided with the following information in their invitation:

- They were invited to participate because they had previously been invited to use CRA's SimpleFile service;
- Regardless of whether they could recall being invited to use the service, they were still eligible to participate in the survey; and
- Their participation was completely voluntary, confidential and would have no impact on their current standing with the CRA.

A total of n=1509 individuals, aged 16 years of age or older, completed the survey. Given the target audience and the methodological approach, quotas by gender, age, region or otherwise were not formally implemented. Additionally, no weighting was applied to the final sample.

To conduct this study, invitees of the SimpleFile service were randomly selected, on a stratified basis (by province/territory) from the sampling frame. It is important to note that in the summers of 2022 and 2023, the CRA invited individuals from only certain provinces, on a project pilot basis. In 2024, the service was expanded to all provinces and territories. This two-staged sampling process is described in detail below.

#### Initial Random Selection

An initial mailing sample for each invitation year was generated as follows:

- Records within each invite year were stratified by province/territory, then sorted alphabetically by last name, and every ‘nth’ record per province/territory was selected.
- To achieve a sample size of n=1,400-1,800 across the 4 invitation years with approximately n=350-450 completes from each year, the CRA drew the following number of records:
  - Summer 2022: 10,704
  - Summer 2023: 15,015
  - February 2024: 14,916
  - Summer 2024: 14,052

### List Cleaning and Deduping

Once the initial mailing sample for each invitation year was extracted, deduping was undertaken to remove any duplicate records across years and ensure respondents would only receive one invitation to complete the survey. If a record appeared in multiple years, the record was assigned to whichever year had an overall smaller sample size to pull from. Each list was further cleaned to identify incomplete contact listings and ensure that the mailing address did not exceed 40 characters, per system requirements for printing and mailing.

The total number of records in the final mailing sample was 54,687, with the following regional distribution.

Region	% of total sampling frame (n=54,687)
Atlantic	4.71%
Quebec	18.91%
Ontario	45.67%
Prairies	5.28%
Alberta	9.39%
BC/North	16.04%

## 2. Incentives

To boost participation, all respondents were offered the chance to be entered into a draw to receive a grocery gift card, valued at \$100. At the end of the survey, respondents who elected to be entered into the draw provided their name, telephone number and email address. To further incentivize early participation in the survey, the mail invitation encouraged respondents to complete the survey within two weeks of receiving the invitation so they could be entered into an early bird draw. A total of twenty \$100 grocery gift cards were distributed – 5 through the early bird draw and 15 among all of those who elected to be entered (regardless of when they completed the survey).

## 3. Questionnaire Design

The Strategic Counsel worked with CRA to develop a questionnaire that included questions related to the challenges individuals face when filing personal income tax returns, awareness of SimpleFile, and the filing experience of individuals who had used the SimpleFile service. The questionnaire ensured all research objectives were met and that it adhered to Government of Canada standards for public opinion research.

Once the English survey was approved, CRA undertook the translation of the questionnaire and provided a final French copy to TSC for programming. All research materials can be found in the Appendix.

#### 4. Pre-test

Given the mail-to-online methodology used for this survey, The Strategic Counsel did not conduct a formal pre-test for this survey. The survey was thoroughly tested in English and French, both internally at TSC and by the CRA, prior to the invitations being mailed. Additionally, data checks were completed early on in the fieldwork to ensure accuracy of programming.

#### 5. Fieldwork and Length of Survey

Invitations were mailed on July 21<sup>st</sup> to 24<sup>th</sup>, 2025. The fieldwork for this survey was conducted from July 23<sup>rd</sup> to August 25<sup>th</sup>, 2025. On average, the survey took 14 minutes to complete.

#### 6. Dispositions

A total of 2,686 respondents entered the survey online via the mail invitation. Among those, 1,509 individuals qualified and completed the survey.

The overall response rate for those who completed the survey was 3% and the overall completion rate was 56%, according to the calculations shown below.

##### MAIL TO ONLINE DISPOSITIONS

Disposition	N
Invitations mailed	54,687
Completes	1,509
Partials	1,177
Non-contact and unknown eligibility	52,001
e = Estimated proportion of eligible cases among unknowns*	0.962

\*It is unknown how many invitations may have been undelivered/returned to sender as they are destroyed at the post office upon return. However, every mailing must have an address accuracy report run on the data as part of the mailing process. The mailing list provided had an address accuracy of 96.2%.

	$\frac{\text{Completes}}{\text{Completes} + \text{Partials} + [\text{e} \times (\text{Non-contact} + \text{Unknown Eligibility})]}$		$\frac{\text{Completes}}{\text{Completes} + \text{Partials}}$
Response Rate =		Completion Rate =	
	$\frac{1,509}{(1,509 + 1,177) + (0.962 \times 52,001)}$		$\frac{1,509}{(1,509 + 1,177)}$
3% =		56% =	

#### 7. Margin of Error and Confidence Interval

Based on a population of 2,389,552 individuals invited to use the SimpleFile service over the four invite years included in this study, a confidence interval and confidence level of 95%, the margin of error is 2.5%.

Please note that the results for subgroups have a larger margin of sampling error than for the overall sample because of their smaller sample sizes.

## 8. Study Limitations

Given the mail-to-online approach, it is difficult to set any quotas for specific sub-groups of SimpleFile invitees. As such, some of the results reported within this document reflect the views of a small subset of the overall population and caution should be used when making inferences to the broader population.

Additionally, nonresponse bias can exist when respondents refuse, are unable, or unwilling to complete the survey. In many studies, some respondents may drop off from the survey or refuse to proceed through the screening process. With nonresponse bias, those who willingly participate in a survey and nonrespondents may differ in their attitudes and behaviours.

Furthermore, online surveys by nature only include respondents with the basic literacy skills to navigate the Internet. Those without Internet access or even reduced internet access would have been excluded from this survey.

## B. Phase 2: Focus Groups

### 1. Target Audience

Similar to Phase 1, the target audience for this research consisted of individuals aged 18+ who had been invited to file a tax return using CRA's SimpleFile service.

### 2. Recruiting

Participants were recruited from among respondents to the online survey (in Phase 1) who were eligible and had consented to be recontacted for follow-up qualitative research. This approach was undertaken as the most cost-effective means of garnering more in-depth insights from this audience to build upon the survey results.

All participants were recruited in adherence to the [Standards for the Conduct of Government of Canada Public Opinion Research – Qualitative Research](#). This included ensuring that:

- In the past 5 years, no participant (or anyone in their household) had worked for a market research firm, federal government department or agency, a political party, and/or in public or media relations.
- No participant had participated in a focus group within the past six months or had participated in more than five focus group discussions in the past year.
- No participant had previously participated in a qualitative research session related to the CRA or matters concerning the filing and preparing of taxes.
- All participants were able to participate in the language of the focus groups.
- All participants were comfortable and able to participate in a group setting.
- All participants had some level of comfort using online meeting platforms.

Given the limited recruitment sample pool and the potential challenges some participants may face with online meeting platforms, individuals who were not comfortable joining an online group discussion were offered the option to participate in a one-on-one interview instead.

### 3. Fieldwork and Length of Focus Groups

A total of ten focus groups were conducted online between September 29 and October 8, 2025, with individuals who had previously been invited to use the CRA’s SimpleFile service. Groups were segmented to ensure that two groups were conducted across each of the following five regions—Atlantic/Ontario, Quebec/Official Language Minority Communities (OLMCs), Prairies, and British Columbia/North. In a few instances, groups were further divided by Eastern and Western Canada to account for smaller subgroup populations, particularly among those who had already used SimpleFile. Participants were also segmented based on prior use of SimpleFile (users vs. non-users) and by filer type (regular filers, gap filers, and non-filers). Details for each group, including the date and time, location, composition, and language, are presented in the table below.

Group	Date	Time (EDT)	Location	Composition	Language	Number of Participants	Guide
1	Sept. 29	6pm-7:30pm	Eastern Canada (Atlantic, Ontario, and Quebec)	Have used SimpleFile	English	8	1
2	Sept. 29	8pm-9:30pm	Prairies	Mix of gap filers and non-filers who have not used SimpleFile	English	6	3
3	Oct. 1	6pm-7:30pm	Ontario/Atlantic	Mix of gap filers and non-filers who have not used SimpleFile	English	8	3
4	Oct. 1	8pm-9:30pm	Prairies	Filers who have not used SimpleFile	English	8	4
5	Oct. 2	6pm-7:30pm	Ontario/Atlantic	Filers who have not used SimpleFile	English	7	4
6	Oct 2.	9pm-10:30pm	BC/North	Mix of gap filers and non-filers who have not used SimpleFile	English	8	3
7	Oct.7	6pm-7:30pm	Quebec/OLMCs	Mix of those who have used SimpleFile & Filers who have <u>not</u> used SimpleFile	French	7	2
8	Oct 7.	9pm-10:30pm	Western Canada (Prairies, BC, North)	Have used SimpleFile	English	8	1
9	Oct. 8	6pm-7:30pm	Quebec/OLMCs	Mix of gap filers and non-filers who have <u>not</u> used SimpleFile	French	3	3

10	Oct 8.	9pm-10:30	BC/North	Filers who have not used SimpleFile	English	8	4
<b>Total Number of Participants</b>						<b>71</b>	

For each group, eight participants were recruited with expectation that six to eight participants would attend. On a best-efforts basis, each group aimed to include a mix by age, gender, ethnicity, household income, education, and employment status. A total of 80 participants were recruited and across the ten groups and 71 participants attended the discussions. Out of the 71 participants, 23 had used SimpleFile at least once. The group discussions were conducted online via Zoom and were approximately 90 minutes in length. For their participation, each individual received an incentive of \$125. All group discussions were conducted in English apart from the two groups hosted in Quebec/ OLMCs which were conducted in French.

#### 4. Study Limitations

Qualitative research is exploratory in nature and involves the collection, analysis and interpretation of data that is not easily reduced to numbers. These types of studies yield valuable and rich insights into the opinions of specific target audiences as reflected by their own ‘voices’. However, the semi-structured nature of focus group discussions, combined with the limited number of participants engaged in the research, means that findings should be considered directional in nature. They should not be considered statistically projectable to the broader population of SimpleFile invitees across Canada.

## V. Appendix

## Appendix

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### A. Questionnaire

#### SimpleFile Questionnaire Final – July 3, 2025

##### Language Preference

S0. Please indicate the language in which you'd like to complete the survey.

English  
French

##### Introduction

On behalf of the Government of Canada and the Canada Revenue Agency (CRA), **The Strategic Counsel** is conducting a survey to better understand the potential barriers or challenges some Canadians face when filing an income tax and benefit return. The survey takes **about 10 minutes** to complete, and your participation is voluntary and confidential.

Your answers will not be attributed to you and the information you provide will be administered according to the requirements of the Privacy Act, the Information Act, and any other pertinent legislation. Your decision to participate or not is yours alone and there will be no consequences if you decide not to participate.

This research project is registered with the Canadian Insights Research Council (CRIC) Research Verification Service that allows you to verify its legitimacy and share your feedback. If you have feedback on this research, you can share it by going to <https://canadianresearchinsightscouncil.ca/rvs> and using the RVS code: 20250107-TH353. Should you wish to verify the authenticity of this survey you may also visit [www.canada.ca/por-cra](http://www.canada.ca/por-cra) or contact Angela Muma, Public Opinion Research Officer, Canada Revenue Agency, at [PABPOPRESG@cra-arc.gc.ca](mailto:PABPOPRESG@cra-arc.gc.ca).

At the end of the survey, should you wish to be entered into the draw, you will be asked to provide your email address and phone number. This information is collected solely for the purposes of contacting prize draw winners and will not be shared with the Government of Canada, CRA, or any other third party.

We kindly request that you complete the survey by August 25, 2025. To be entered into the early bird draw, please complete the survey within two weeks of receiving your letter to participate.

Should you have any questions or concerns, or if you would like to request an alternative format of the survey, please contact:

Trista Heney, Senior Associate  
Phone: 416-975-4465 ext. 272  
Email: [theney@thestrategiccounsel.com](mailto:theney@thestrategiccounsel.com)

##### Screening Questions

S1. Autocode respondent based on URL to which they are responding to the survey.

Received an invitation in 2022 (gap-filer or non-filer) – URL 4045  
Received an invitation in 2023 (gap-filer or non-filer) – URL 5230

Received an invitation in February 2024 (filer) – URL 8963  
 Received an invitation in Summer 2024 (gap-filer or non-filer) – URL 2902

S2 In what year were you born? [PN: RECORD YEAR – YYYY]

Prefer not to answer  [CONTINUE TO S2A]

S2A. In which age category do you fall?

15 and under	<b>PN: TERMINATE</b>
16-17	<input type="checkbox"/>
18-24	<input type="checkbox"/>
25-34	<input type="checkbox"/>
35-44	<input type="checkbox"/>
45-54	<input type="checkbox"/>
55-64	<input type="checkbox"/>
65-74	<input type="checkbox"/>
75 or older	<input type="checkbox"/>

S3 Please enter the first three characters of your postal code.

\_\_\_\_ \_  
 Prefer not to answer  [CONTINUE TO S3A]

S3A. In which province or territory do you currently reside?

Alberta	<input type="checkbox"/>
British Columbia	<input type="checkbox"/>
Manitoba	<input type="checkbox"/>
New Brunswick	<input type="checkbox"/>
Newfoundland and Labrador	<input type="checkbox"/>
Northwest Territories	<input type="checkbox"/>
Nova Scotia	<input type="checkbox"/>
Nunavut	<input type="checkbox"/>
Ontario	<input type="checkbox"/>
Prince Edward Island	<input type="checkbox"/>
Quebec	<input type="checkbox"/>
Saskatchewan	<input type="checkbox"/>
Yukon	<input type="checkbox"/>

**CHALLENGES IN FILING**

1. We'd like to learn more about people's tax filing experiences. What are the main concerns or challenges for you, if any, in completing and filing a personal income tax return? Please select all that apply. **[PN: ROTATE ITEMS ON LIST]**

I have a health condition which makes it difficult for me to complete the tax return without help	<input type="checkbox"/>
I don't feel confident in my ability to complete the tax return properly	<input type="checkbox"/>
Completing and filing a tax return is very stressful	<input type="checkbox"/>

The process for completing and filing a tax return is complicated	<input type="checkbox"/>
The terms and formulas used on the tax forms are confusing	<input type="checkbox"/>
It takes too much time and effort to complete and file a tax return	<input type="checkbox"/>
I worry that I will make a mistake and miss out on a benefit payment or deduction that I am eligible for	<input type="checkbox"/>
I don't have the documents I need to file a tax return	<input type="checkbox"/>
I'm not always sure if I have all of the T4 or other slips I need	<input type="checkbox"/>
I am concerned that any taxes I might owe will be more than I can afford to pay	<input type="checkbox"/>
I don't trust CRA/the Government of Canada with the security of my tax and personal information	<input type="checkbox"/>
I don't make enough in a year to owe any taxes	<input type="checkbox"/>
It's not worth the effort to file a tax return	<input type="checkbox"/>
Other (Please specify) _____ [PN: ANCHOR SECOND TO BOTTOM OF LIST.]	<input type="checkbox"/>
I don't face any challenges [PN: EXCLUSIVE. ANCHOR TO BOTTOM OF LIST.]	<input type="checkbox"/>

**FILING STATUS**

2. What has been your typical approach to filing your personal income tax returns? Please select the statement that best describes you.

I usually don't file an income tax return	<input type="checkbox"/>
I file a tax return every year, usually past the deadline	<input type="checkbox"/>
I file a tax return every year, usually on or before the deadline	<input type="checkbox"/>
Some years I don't file a tax return, and then I catch up later by filing for more than one year at a time	<input type="checkbox"/>

3. As much as you can remember, please tell us whether you did or did not file a personal tax return in each of the following years, for the income you received in the previous year. As a reminder, your individual responses to questions in this survey are completely confidential and will not be shared with CRA. [PN: ONE RESPONSE ONLY FOR EACH YEAR]

	2018 (for income received in 2017)	2019 (for income received in 2018)	2020 (for income received in 2019)	2021 (for income received in 2020)	2022 (for income received in 2021)	2023 (for income received in 2022)	2024 (for income received in 2023)	2025 (for income received in 2024)
Yes, I filed a tax return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No, I did not file a tax return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I don't remember	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[PN:  
CODE AS NON-FILER IF:

- 'RECEIVED AN INVITATION IN 2022' AT S1 AND 'NO' OR 'DON'T REMEMBER' IN EACH OF YEARS 2018, 2019, 2020 AND 2021 AT Q.3
- 'RECEIVED AN INVITATION IN 2023' AT S1 AND 'NO' OR 'DON'T REMEMBER' IN EACH OF YEARS 2019, 2020, 2021, AND 2022 AT Q.3
- 'RECEIVED AN INVITATION IN SUMMER 2024' AT S1 AND 'NO' OR 'DON'T REMEMBER' IN EACH OF YEARS 2020, 2021, 2022, AND 2023 AT Q.3

CODE AS GAP-FILER IF:

- 'RECEIVED AN INVITATION IN 2022' AT S1 AND COMBINATION OF 'YES,' 'NO' OR 'DON'T REMEMBER' IN YEARS 2018-2021, BUT MUST BE 'YES' IN AT LEAST ONE OF THOSE YEARS AT Q.3
- 'RECEIVED AN INVITATION IN 2023' AT S1 AND COMBINATION OF 'YES,' 'NO' OR 'DON'T REMEMBER' IN YEARS 2019-2022, BUT MUST BE 'YES' IN AT LEAST ONE OF THOSE YEARS AT Q.3
- 'RECEIVED AN INVITATION IN SUMMER 2024' AT S1 AND COMBINATION OF 'YES,' 'NO' OR 'DON'T REMEMBER' IN YEARS 2020-2023, BUT MUST BE 'YES' IN AT LEAST ONE OF THOSE YEARS AT Q.3

ALL THOSE WHO 'RECEIVED AN INVITATION IN FEBRUARY 2024' AT S1 SHOULD BE CODED AS FILER.]

**AWARENESS AND USE OF SIMPLEFILE**

4. Before you were invited to participate in this survey, had you heard of a service for filing your income tax return called SimpleFile or as the service used to be called, File my Return?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
Not sure	<input type="checkbox"/>

5. The SimpleFile by Phone service allows eligible Canadians to auto-file their tax return over the phone. More recently, CRA expanded the service to include a simplified paper form and a digital form. Do you recall receiving an invitation to file using any of the SimpleFile methods?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
Not sure	<input type="checkbox"/>

- 5a. Have you ever looked for information about the SimpleFile service?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>

- 5b. **[PN: IF 'YES' AT Q.5A, ASK]** Where have you looked for information about the SimpleFile service?

Online (i.e., Google search, etc.)	<input type="checkbox"/>
Social media (e.g., Facebook, Instagram, Tik Tok, X)	<input type="checkbox"/>
Service Canada Centres	<input type="checkbox"/>
On the Government of Canada website (Canada.ca)	<input type="checkbox"/>
On CRA's website	<input type="checkbox"/>

CRA's My Account (i.e., online portal)	<input type="checkbox"/>
Other (Please specify) _____ [PN: ANCHOR SECOND TO BOTTOM OF LIST.]	<input type="checkbox"/>
Other than the information in the invitation, I have not looked for any other information about the service. [PN: EXCLUSIVE. ANCHOR TO BOTTOM OF LIST]	<input type="checkbox"/>

6. [PN: IF 'GAP-FILER' AT Q.3 OR 'FILER' AT S1 OR 'NON-FILER' AT Q.3 BUT SAID 'YES' TO FILING A TAX RETURN IN AT LEAST ONE YEAR, ASK] Have you used the SimpleFile service to file your tax return? Please check the response below which most closely reflects your experience.

I have used the SimpleFile service <b>once</b>	<input type="checkbox"/>
I have used the SimpleFile service <b>several times</b>	<input type="checkbox"/>
I have <b>never</b> used the SimpleFile service	<input type="checkbox"/>

7. [PN: IF 'NEVER USED SIMPLEFILE' AT Q.6, ASK] You said that you filed a tax return for some or all of the years from 2018 to 2024, but did not use the SimpleFile service. What other method(s) did you use to file your tax return? Please select all that apply. [PN: IF A 'FILER' BUT SAID 'NO' OR 'I DON'T REMEMBER' TO ALL YEARS AT Q.3 AND 'NEVER USED SIMPLEFILE' AT Q.6, ASK] You said that you do not recall or did not file a tax return for any of the years from 2018 to 2024. What other method(s) might you have used to file your tax return in the past?

I used the services of a tax professional (e.g., H&R Block, accountant, etc.)	<input type="checkbox"/>
I filed a paper tax return	<input type="checkbox"/>
I used a paid or free online tax software (e.g., Wealthsimple Tax, TurboTax, UFile, StudioTax, etc.)	<input type="checkbox"/>
I used a free tax clinic	<input type="checkbox"/>
Other, please specify: _____	<input type="checkbox"/>
[PN: EXCLUSIVE, ANCHOR TO BOTTOM, ONLY SHOW RESPONSE OPTION TO THOSE WHO ARE 'FILERS' BUT SAID 'NO' OR 'I DON'T REMEMBER' TO ALL YEARS AT Q.3] I don't remember ever filing a tax return	<input type="checkbox"/>

8. [PN: IF 'FILED A PAPER RETURN' OR 'USED PAID OR FREE ONLINE TAX SOFTWARE' AT Q.7, ASK] Did someone else help you to complete your tax return(s)? Please select all that apply.

A friend	<input type="checkbox"/>
A family member	<input type="checkbox"/>
A colleague	<input type="checkbox"/>
A community organization (other community volunteer clinic)	<input type="checkbox"/>
Other, please specify: _____	<input type="checkbox"/>
[PN: EXCLUSIVE] Nobody else helped me to complete my tax return(s)	<input type="checkbox"/>

9. [PN: IF 'NEVER USED SIMPLEFILE' AT Q.6 OR 'NON-FILER' AND 'NO' OR 'CAN'T REMEMBER' TO ALL YEARS AT Q.3, ASK] After receiving an invitation to use the SimpleFile service, what are the main reasons you chose not to use it? Please select all that apply. [IF 'NON-FILER' AT Q.3 AND 'USED SIMPLEFILE SERVICE ONCE OR

**SEVERAL TIMES' AT Q.6, ASK]** What are the main reasons you chose not to use the SimpleFile service, after first receiving an invitation to use the service? Please select all that apply. **[PN: ROTATE ITEMS ON LIST]**

I wasn't aware that I could file using the SimpleFile service	<input type="checkbox"/>
I don't recall receiving the invitation letter	<input type="checkbox"/>
I was concerned about making a mistake	<input type="checkbox"/>
I was concerned about being able to change incorrect information, after filing	<input type="checkbox"/>
I was concerned because using this service doesn't provide verification of filing or a paper copy of your return	<input type="checkbox"/>
<b>[PN: INCLUDE ONLY FOR RESPONDENTS RESIDING IN QUEBEC]</b> I need to file two returns in Quebec (provincial and federal), so this service doesn't make sense for me	<input type="checkbox"/>
I didn't have all the information I needed in order to file using this service	<input type="checkbox"/>
My address and/or marital status changed which meant I couldn't use this service	<input type="checkbox"/>
I have a limited voice/data plan and didn't want to use minutes/time to file using this service	<input type="checkbox"/>
I have limited/no access to the Internet or a computer	<input type="checkbox"/>
I file jointly with my partner/spouse who is not eligible to use SimpleFile	<input type="checkbox"/>
I don't think SimpleFile would be any simpler or easier compared to other ways of filing	<input type="checkbox"/>
I tried to use the service but was ineligible (e.g., my income was too high, I had other types of income that did not qualify, etc.)	<input type="checkbox"/>
I thought the letter was promotional material and not specifically addressed to me	<input type="checkbox"/>
I was afraid to open the envelope and realized too late that I could have filed using the service	<input type="checkbox"/>
I needed help to answer the questions	<input type="checkbox"/>
I did not understand some of the questions	<input type="checkbox"/>
Other (Please specify) _____ <b>[PN: ANCHOR TO BOTTOM OF LIST.]</b>	<input type="checkbox"/>

10. **[PN: IF USED SIMPLEFILE 'ONCE' OR 'SEVERAL TIMES' AT Q.6, ASK]** Which of the following methods did you use to file your tax return using the SimpleFile service? If you used more than one method across various tax years, please check all that apply.

SimpleFile by Phone (formerly known as File my Return)	<input type="checkbox"/>
SimpleFile Digital (a web form offered on Canada.ca by the CRA)	<input type="checkbox"/>
SimpleFile by Paper	<input type="checkbox"/>

11. **[PN: IF USED SIMPLEFILE 'ONCE' OR 'SEVERAL TIMES' AT Q.6, ASK]** Overall, how satisfied were you with the process of completing your tax return using ...**[PN: ONLY SHOW RESPONSE OPTIONS SELECTED AT Q.10]**

	Very satisfied	Somewhat satisfied	Neither satisfied or dissatisfied	Somewhat dissatisfied	Very dissatisfied	Don't know
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SimpleFile by Phone?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SimpleFile Digital?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SimpleFile by Paper?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. **[PN: IF 'VERY' OR 'SOMEWHAT SATISFIED' AT Q.11, ASK]** What is the main reason why you were satisfied with [insert response options at Q.11]?
13. **[PN: IF 'VERY' OR 'SOMEWHAT DISSATISFIED' AT Q.11, ASK]** What is the main reason why you were dissatisfied with [insert response options at Q.11]?
14. **[PN: IF USED SIMPLEFILE 'ONCE' OR 'SEVERAL TIMES' AT Q.6, ASK]** How satisfied were you with each of the following aspects and features of the SimpleFile service?

<b>[PN: RANDOMIZE ITEMS A-G BUT B SHOULD ALWAYS COME AFTER A]</b>	Very satisfied	Some-what satisfied	Neither satisfied nor dis-satisfied	Some-what dis-satisfied	Very dis-satisfied	Don't know	Not applicable
a. The invitation letter you received, and the information included in it	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Information about the service from any other sources (other than the invitation letter)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. The professionalism of the CRA agent(s) with whom you interacted, if any	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. The responses to any questions you had about the service or your tax return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The ease of accessing the service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. The ease of completing your tax return	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. The amount of time it took to file	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

your return using the service							
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15. **[PN: IF USED SIMPLEFILE ‘ONCE’ OR ‘SEVERAL TIMES’ AT Q.6, ASK]** What suggestions do you have to improve the SimpleFile service or your experience using the service?

I don’t have any suggestions

16. **[PN: ASK ALL]** The SimpleFile service allows eligible individuals to file their tax return by phone, digitally or by paper. The service is free and there are no calculations to do. Using this service does not require speaking to a CRA contact centre. Whether or not you have used SimpleFile before, which of the following would encourage you to consider using this service? Please select all that apply. **[PN: ROTATE ITEMS ON LIST]**

The service is free	<input type="checkbox"/>
The service is easy to use	<input type="checkbox"/>
I won’t miss out on getting benefit and credit payments that I may be eligible for	<input type="checkbox"/>
It’s a quick way to file,	<input type="checkbox"/>
The service is secure	<input type="checkbox"/>
Other (Please specify) _____ <b>[PN: ANCHOR SECOND TO BOTTOM OF LIST.]</b>	<input type="checkbox"/>
None of these would encourage me to use the service <b>[PN: EXCLUSIVE. ANCHOR TO BOTTOM OF LIST.]</b>	<input type="checkbox"/>

17. **[PN: DO NOT ASK THOSE WHO SELECT ‘NONE OF THESE WOULD ENCOURAGE ME TO USE THE SERVICE’ AT Q.16]** Which of the following is most important to you, in terms of encouraging you to consider using the service? Please select only one.

**[PN: INSERT RESPONSE OPTIONS SELECTED AT Q.16 – IF ONLY ONE ITEM SELECTED AT Q.16, AUTOPUNCH]**

18. What is the best way for CRA to ensure that you hear about the SimpleFile service? Please select up to 3 responses only from the list below. **[PN: ROTATE ITEMS ON LIST]**

Advertising on television	<input type="checkbox"/>
Advertising on the radio	<input type="checkbox"/>
Advertising online	<input type="checkbox"/>
Advertising on social media (e.g., Facebook, Instagram, Tik Tok, X)	<input type="checkbox"/>
Advertising in newspapers or magazines (in print)	<input type="checkbox"/>
Advertising on public transit	<input type="checkbox"/>
Advertising at Service Canada Centres	<input type="checkbox"/>
On the Government of Canada website (Canada.ca)	<input type="checkbox"/>
On CRA’s website	<input type="checkbox"/>
Letter mail sent directly to you from CRA	<input type="checkbox"/>
Notification on CRA’s My Account (i.e., online portal)	<input type="checkbox"/>
Other (Please specify) _____ <b>[PN: ANCHOR SECOND TO BOTTOM OF LIST.]</b>	<input type="checkbox"/>
None of these <b>[PN: EXCLUSIVE. ANCHOR TO BOTTOM OF LIST.]</b>	<input type="checkbox"/>

19. Given that the tax deadline is generally at the end of April each year, when would be the best time for CRA to send you an invitation to use the SimpleFile service?

Sometime in January	<input type="checkbox"/>
Sometime in February	<input type="checkbox"/>
Sometime in March	<input type="checkbox"/>
Other, specify _____	<input type="checkbox"/>
<b>[PN: ANCHORED TO BOTTOM]</b> The timing doesn't matter to me	<input type="checkbox"/>

### Demographics

These final few questions are for statistical purposes only and will help us to classify your responses. Please be assured that all of your responses are confidential.

20. What gender do you identify as?

Male	<input type="checkbox"/>
Female	<input type="checkbox"/>
Another gender, please specify _____	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

21. What is the highest level of formal education that you have completed?

Grade 8 or less	<input type="checkbox"/>
Some high school	<input type="checkbox"/>
High school diploma or equivalent	<input type="checkbox"/>
Registered Apprenticeship or other trades certificate or diploma	<input type="checkbox"/>
College, CEGEP or other non-university certificate or diploma	<input type="checkbox"/>
University certificate or diploma below bachelor's level	<input type="checkbox"/>
Bachelor's degree	<input type="checkbox"/>
Post graduate degree above bachelor's level	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

22. Which of the following best describes your total household income? That is, the total income of all persons in your household combined, before taxes?

Under \$20,000	<input type="checkbox"/>
\$20,000 to under \$40,000	<input type="checkbox"/>
\$40,000 to under \$60,000	<input type="checkbox"/>
\$60,000 to under \$80,000	<input type="checkbox"/>
\$80,000 to under \$100,000	<input type="checkbox"/>
\$100,000 to under \$150,000	<input type="checkbox"/>
\$150,000 and over	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

23. What is your marital status?

Married	<input type="checkbox"/>
Common-law	<input type="checkbox"/>
Separated/divorced	<input type="checkbox"/>
Widowed	<input type="checkbox"/>

Single	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

24. Which of the following best describes your current employment status?

Working full-time, that is, 35 or more hours per week	<input type="checkbox"/>
Working part-time, that is, less than 35 hours per week	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>
Unemployed, but looking for work	<input type="checkbox"/>
A student attending school full-time	<input type="checkbox"/>
Retired	<input type="checkbox"/>
Not in the workforce (full-time homemaker, unemployed, not looking for work)	<input type="checkbox"/>
Other, please specify: _____	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

25. Were you born in Canada?

Yes	<input type="checkbox"/>
No	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

26. [IF 'NO' AT Q.25, ASK] How many years have you lived in Canada?

Less than 5 years	<input type="checkbox"/>
5-9 years	<input type="checkbox"/>
10 years or more	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

27. What language do you speak most often at home?

English	<input type="checkbox"/>
French	<input type="checkbox"/>
Other, please specify _____	<input type="checkbox"/>
Prefer not to answer	<input type="checkbox"/>

28. Are you ...

	Yes	No	Prefer not to answer
An Indigenous Person	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A member of a visible minority	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A person with a disability (for example, vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental-related impairment issues)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

29. If you would like to be entered into the draw for a chance to win a \$100 grocery gift card, please provide your email address and phone number below. This information will not be shared with the Government of Canada, CRA, or any other third party and is solely for the purposes of contacting prize draw winners.

First Name:

Email Address:

Phone Number:

I do not want to be entered and would prefer not to provide my information.

30. On behalf of CRA, The Strategic Counsel will be conducting follow-up online focus groups where similar topics explored in this survey will be discussed. Should you be recruited to participate, an incentive of \$125 will be provided in appreciation of your time. Are you interested in being contacted to participate in an online focus group?

Yes

No

31. **[ASK ONLY IF 'YES' AT Q30]** Please provide your first name, phone number and email address below. Note that this information will only be used to contact you about participating in an online focus group and that not all of those who provide their information will necessarily be contacted.

First Name:

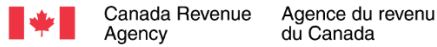
Phone Number:

Email Address:

**[PN: SHOW ONLY IF INFORMATION PROVIDED AT Q29]**  Please use the contact details that I provided for the draw.

## B. Mail Invitations

Sample: Survey invitation letter to individuals previously invited to use SimpleFile



July 2025

To access your online questionnaire, visit:  
**[CRAsimplefilesurvey.com/4045](https://CRAsimplefilesurvey.com/4045)**  
Or, scan the static QR code with your mobile device:



**Subject: CRA wants to hear from you! Provide your feedback and be entered to win 1 of 20 grocery gift cards valued at \$100 from The Strategic Counsel**

The Canada Revenue Agency (CRA) is conducting a research survey among individuals who were previously invited to use CRA's SimpleFile service. You are still eligible to participate, even if you have not heard of SimpleFile or used it before.

**Your thoughts help CRA improve their services**

Your feedback will be used to help the CRA understand the potential challenges some Canadians face when filing an income tax and benefit return.

Participation is completely **voluntary** and **confidential**. The survey will take approximately 10 minutes to complete, and all of your responses will remain anonymous. The CRA will not know what feedback you give.

If you have any questions about this letter, please contact the CRA's Public opinion research team at [PABPOPRESG@cra-arc.gc.ca](mailto:PABPOPRESG@cra-arc.gc.ca). To see a list of the CRA's active research projects, visit [www.canada.ca/por-cra](http://www.canada.ca/por-cra).

**Privacy**

The CRA has engaged The Strategic Counsel, an independent research firm, to conduct and host the survey on its behalf. As noted above, all responses will be kept completely anonymous. Your decision to participate or not will have absolutely no impact on your current standing with the CRA. Personal information is collected under the authority of the Canada Revenue Agency Act. The collection, use, and disclosure of your personal information is in accordance with the federal Privacy Act. Under the Privacy Act, you have a right of protection, access to and correction or notation of your personal information.

We kindly request that you complete the survey at your earliest convenience. If you complete the survey within two weeks of receiving this letter, you will be entered in an early bird draw for 1 of 5 \$100 grocery gift cards from The Strategic Counsel.

Thank you,

Stakeholder Relations Division, Individual Returns Directorate



## C. Recruiting Script

### CRA – SimpleFile Services Recruiting Script – From Survey (Final) English Groups (September 5, 2025)

#### Recruitment Specifications

- Groups are to be conducted online via Zoom.
- Each group is expected to last for 90 minutes.
- Recruit 8 participants for 6-8 to show.
- Incentives will be \$125 per person and will be sent to participants via e-transfer following the group.

Specifications for the focus groups are as follows:

Group	Date	Time (EDT)	Local Time	Location	Composition
1	Sep 29	6pm-7:30	6pm-7:30pm (EDT); 7pm-8:30pm (ADT); 7:30pm-9:00pm (NDT)	Eastern Canada (Atlantic, Ontario, and Quebec)	Have used SimpleFile
2	Sep 29	8pm-9:30	6pm-7:30pm (MDT); 6pm-7:30pm (CST); 7pm-8:30pm (CDT)	Prairies	Mix of gap filers and non-filers who have not used SimpleFile
3	Oct 1	6pm-7:30	6pm-7:30pm (EDT); 7pm-8:30pm (ADT); 7:30pm-9:00pm (NDT)	Ontario/Atlantic	Mix of gap filers and non-filers who have not used SimpleFile
4	Oct 1	8pm-9:30	6pm-7:30pm (MDT); 6pm-7:30pm (CST); 7pm-8:30pm (CDT)	Prairies	Filers who have not used SimpleFile
5	Oct 2	6pm-7:30	6pm-7:30pm (EDT); 7pm-8:30pm (ADT); 7:30pm-9:00pm (NDT)	Ontario/Atlantic	Filers who have not used SimpleFile
6	Oct 2	9pm-10:30	6pm-7:30pm (PDT); 6pm-7:30pm (MST); 7pm-8:30pm (MDT); 8pm-9:30pm (CDT); 9pm-10:30pm (EDT)	BC/North	Mix of gap filers and non-filers who have not used SimpleFile

8	Oct 7	9pm-10:30	6pm-7:30pm (PDT); 6pm-7:30pm (MST); 7pm-8:30pm (MDT); 7pm-8:30pm (CST); 8pm-9:30pm (CDT); 9pm-10:30pm (EDT)	Western Canada (Prairies, BC, North)	Have used SimpleFile
10	Oct 8	9pm-10:30	6pm-7:30pm (PDT); 6pm-7:30pm (MST); 7pm-8:30pm (MDT); 8pm-9:30pm (CDT); 9pm-10:30pm (EDT)	BC/North	Filers who have not used SimpleFile

## RECRUITING SCRIPT

### INTRODUCTION

Hello, my name is [RECRUITER NAME]. I'm calling from The Strategic Counsel, a national public opinion research firm, on behalf of the Government of Canada. / Bonjour, je m'appelle [NOM DU RECRUTEUR]. Je vous appelle du Strategic Counsel, une entreprise nationale de recherche sur l'opinion publique, pour le compte du gouvernement du Canada.

Would you prefer to continue in English or French? / Préférez-vous continuer en français ou en anglais? **[CONTINUE IN LANGUAGE OF PREFERENCE]**

### RECORD LANGUAGE

English **CONTINUE**

French **THANK AND HAVE THEM CONTACTED BY FRENCH RECRUITER**

As you may recall, you recently completed an online survey regarding CRA's SimpleFile service and expressed interest in being contacted to participate in a follow-up online focus group.

The format is a "virtual round table" discussion (also known as an online focus group), led by an experienced moderator. Participants will receive a \$125 honorarium in appreciation of their time.

Your participation is completely voluntary, and all your answers will be kept confidential. We are only interested in hearing your experience and your opinions - no attempt will be made to sell or market you anything. The report that will be produced from the series of discussion groups we are holding will not attribute comments to individuals.

### **[ONLY IF ASKED, RECRUITER CAN CONFIRM]**

**SURVEY SPONSOR:** This research is sponsored by Canada Revenue Agency. Note that your participation will remain completely confidential and it will not affect your dealings with the Government of Canada, including CRA, in any way.

**VALIDATION:** You may visit [www.canada.ca/por-cra](http://www.canada.ca/por-cra) to verify the legitimacy of this study.

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

Yes     **CONTINUE**  
 No      **THANK AND END**

**SCREENING QUESTIONS**

1. Have you, or has anyone in your household, worked for any of the following types of organizations in the last 5 years?

A market research firm	<b>THANK AND END</b>
A federal government department or agency	<b>THANK AND END</b>
A political party	<b>THANK AND END</b>
In public/media relations	<b>THANK AND END</b>
No, none of the above	<b>CONTINUE</b>

2. **BASED ON SURVEY; DO NOT ASK.**

Gap Filer  
 Non-Filer  
 Filer

**ENSURE A GOOD MIX WHERE APPLICABLE.**

3. **BASED ON SURVEY RESPONSE AT Q.6; DO NOT ASK.**

Have never used the SimpleFile service  
 Have used the SimpleFile service once or several times

IF	AND	GROUPS
Gap Filer	Never used SimpleFile at Q.6	<b>GROUP 2,3, AND 6</b>
Gap Filer	Have used SimpleFile at Q.6	<b>GROUP 1 AND 8</b>
Non-Filer	Have not filed/do not remember filing for all years at Q.3 of survey	<b>GROUP 2,3, AND 6</b>
Non-Filer	Never used SimpleFile at Q.6	<b>GROUP 2,3, AND 6</b>
Non-Filer	Have used SimpleFile at Q.6	<b>GROUP 1 AND 8</b>
Filer	Never used SimpleFile at Q.6	<b>GROUP 4, 5, AND 10</b>
Filer	Have used SimpleFile at Q.6	<b>GROUP 1 AND 8</b>

4. In which city do you live?

LOCATION	CITIES	
Atlantic Canada	Cities could include but are not limited to:  <u>Prince Edward Island</u> : Charlottetown, Summerside, Stratford  <u>Newfoundland and Labrador</u> : St. John's, Conception Bay South, Paradise, Mount Pearl, Corner Brook	<b>CONTINUE – GROUP 1, 3 &amp; 5</b>

	<p><u>Nova Scotia</u>: Halifax, Cape Breton, Truro, Lunenburg</p> <p><u>New Brunswick</u>: Moncton, Saint John, Fredericton, Dieppe</p> <p><b>ENSURE A GOOD MIX ACROSS ALL MARITIME PROVINCES.</b></p>	
Quebec	<p>Cities could include but are not limited to:</p> <p>Gatineau, Laval, Longueuil, Montréal, Sherbrooke, Trois-Rivières, Québec City</p>	<b>CONTINUE – GROUP 1</b>
Ontario	<p>Cities could include but are not limited to:</p> <p>Toronto, Ottawa-Gatineau, Mississauga, Brampton, Hamilton, Barrie, Brantford, Cambridge, Chatham-Kent, Guelph, Kingston, Kitchener, London, Milton, St. Catharines-Niagara, Sudbury, Waterloo, Windsor</p> <p><b>ENSURE A GOOD MIX ACROSS THE PROVINCE.</b></p>	<b>CONTINUE – GROUP 1, 3 &amp; 5</b>
Prairies	<p>Cities could include but are not limited to:</p> <p><u>Saskatchewan</u>: Saskatoon, Regina, Prince Albert, Moose Jaw, Swift Current, Yorkton, North Battleford, Warman, Weyburn, Estevan</p> <p><u>Manitoba</u>: Winnipeg, Brandon, Steinbach, Winkler, Portage la Prairie, Thompson, Selkirk, Morden</p> <p><u>Alberta</u>: Calgary, Edmonton, Red Deer, Lethbridge, Airdrie, Fort McMurray, Medicine Hat, Grande Prairie</p> <p><b>ENSURE A GOOD MIX ACROSS ALL PRAIRIE PROVINCES.</b></p>	<b>CONTINUE – GROUP 2, 4 &amp; 8</b>
British Columbia	<p>Cities could include but are not limited to:</p> <p>Vancouver, Surrey, Burnaby, Richmond, Abbotsford, Coquitlam, Kelowna</p> <p><b>ENSURE A GOOD MIX ACROSS THE PROVINCE.</b></p>	<b>CONTINUE – GROUP 6, 8 &amp; 10</b>
Northern Canada	<p>Cities could include but are not limited to:</p> <p><u>Yukon</u>: Whitehorse, Dawson City</p> <p><u>Northwest Territories</u>: Yellowknife, Hay River</p> <p><u>Nunavut</u>: Iqaluit, Rankin Inlet</p>	<b>CONTINUE – GROUP 6, 8 &amp; 10</b>

5. Would you be willing to tell me in which of the following age categories you belong?

Under 16 years of age	<b>THANK AND END</b>
16-24	<b>WHERE POSSIBLE, ENSURE A GOOD MIX BY AGE.</b>
25-34	
35-44	
45-54	
55-64	
65+	
<b>VOLUNTEERED</b> Prefer not to answer	<b>THANK AND END</b>

6. Which of the following categories best describes your total household income in 2024? That is, the total income of all persons in your household combined, before taxes?

Under \$20,000	<b>CONTINUE</b>
\$20,000 to just under \$40,000	
\$40,000 to just under \$60,000	
\$60,000 to just under \$80,000	
\$80,000 to just under \$100,000	
\$100,000 to just under \$125,000	
\$125,000 to just under \$150,000	
\$150,000 and above	
<b>VOLUNTEERED</b> Prefer not to answer	<b>THANK AND END</b>

**GROUPS WILL SKEW TO HOUSEHOLD INCOMES UNDER \$80,000.**

7. What is your gender?

Female

Male

Non-binary

**[DO NOT READ]** Prefer to self-identify (Please specify): \_\_\_\_\_

**[DO NOT READ]** Prefer not to answer

**ENSURE A GOOD MIX BY GENDER IN EACH GROUP.**

8. Which of the following racial or cultural groups best describes you? (multi-select)

White/Caucasian

South Asian (e.g., East Indian, Pakistani, Sri Lankan)

Chinese

Black

Latin American

Filipino

Arab

Southeast Asian (e.g., Vietnamese, Cambodian, Thai)

Korean or Japanese

Indigenous

Other (specify)

**VOLUNTEERED** Prefer not to answer **THANK AND END**

**WHERE POSSIBLE, ENSURE A GOOD MIX.**

9. What is the highest level of formal education that you have completed?

Grade 8 or less

Some high school

High school diploma or equivalent

Registered Apprenticeship or other trades certificate or diploma

College, CEGEP or other non-university certificate or diploma

University certificate or diploma below bachelor's level

Bachelor's degree

Post graduate degree above bachelor's level

**VOLUNTEERED** Prefer not to answer **THANK AND END**

**WHERE POSSIBLE, ENSURE A GOOD MIX.**

10. Which of the following categories best describes your current employment status?

Working full-time (35 or more hours per week)

Working part-time (less than 35 hours per week)

Self-employed

Unemployed, but looking for work

A student attending school full-time

Retired

Not in the workforce (e.g., full-time homemaker, unemployed but not looking for work)

Receiving disability benefits

Receiving social assistance or income support

Other employment status

**VOLUNTEERED** Prefer not to answer **THANK AND END**

**WHERE POSSIBLE, ENSURE A GOOD MIX.**

11. Are you familiar with the concept of a focus group?

Yes **CONTINUE**

No **EXPLAIN THE FOLLOWING** *"a focus group consists of six to eight participants and one moderator. During a 90-minute session, participants are asked to discuss a wide range of issues related to the topic being examined."*

12. As part of the focus group, you will be asked to actively participate in a conversation. Thinking of how you engage in group discussions, how would you rate yourself on a scale of 1 to 5 where 1 means 'you tend to sit back and listen to others' and 5 means 'you are usually one of the first people to speak'?

1-2 **THANK AND END**

3-5 **CONTINUE**

13. As this group is being conducted online, in order to participate you will need to have access to high-speed Internet and a device with a working webcam, microphone and speaker. **RECRUITER TO CONFIRM THE FOLLOWING. TERMINATE IF NO TO EITHER.**

Participant has high-speed access to the Internet  
Participant has a computer/webcam

14. Have you used online meeting software, such as Zoom, Webex, Microsoft Teams, Google Hangouts/Meet, etc., in the last two years?

Yes      **CONTINUE**  
No        **CONTINUE**

15. How comfortable are you using a computer, tablet, or smartphone to join a video meeting (such as Zoom, Microsoft Teams, or Google Meet)?

Very comfortable, I use these regularly without help	<b>CONTINUE</b>
Somewhat comfortable, I can use them but sometimes need a little help	<b>CONTINUE</b>
Not very comfortable, I usually need help to get set up	<b>CONTINUE TO Q.15A</b>
Not at all comfortable, I'm not familiar with video meetings	<b>CONTINUE TO Q.15A</b>

15A. For the group, you would need to join a video call at a set time. If we provided instructions ahead of time, would you have a friend, family member, or support person who could help you get connected?

**IF RESPONDENT DOES NOT HAVE SOMEONE TO ASSIST, ASSESS WHETHER THEY WOULD BE WILLING TO DO A TEST-RUN WITH TSC STAFF AT AN EARLIER DATE.**

16. **ASK ALL GROUPS** During the discussion, you could be asked to read or view materials on screen and/or participate in poll-type exercises online. You will also be asked to actively participate online using a webcam. Can you think of any reason why you may have difficulty reading the materials or participating by video?  
**RECRUITER TO NOTE AND TSC TO ADDRESS WHETHER ACCOMMODATIONS CAN BE MADE.**

17. Have you ever attended a focus group discussion, an interview or survey which was arranged in advance and for which you received a sum of money?

Yes      **CONTINUE**  
No        **SKIP TO Q.21**

18. How long ago was the last focus group you attended?

Less than 6 months ago    **TO BE MONITORED**  
More than 6 months ago    **CONTINUE**

19. How many focus group discussions have you attended in the past 5 years?

0-4 groups            **CONTINUE**  
5 or more groups    **TO BE MONITORED**

20. On what topics were they and do you recall who or what organization the groups were being undertaken for?  
**TERMINATE IF ANY ON SIMILAR/SAME TOPIC OR GOVERNMENT OF CANADA IDENTIFIED AS ORGANIZATION**

21. The focus group discussion will be audio-and video-recorded for research purposes only. The recording is used to assist our researchers in writing their report. Do you consent to being recorded?

Yes **CONTINUE TO INVITATION**  
No **THANK AND END**

## **INVITATION**

Thank you for taking the time to answer our questions. Given your answers, I would like to invite you to this online focus group discussion, which will take place the evening of **[INSERT DATE/TIME BASED ON GROUP # IN CHART ON PAGE 1]**. The group will be 90 minutes in length, and you will receive \$125 for your participation following the group via an e-transfer.

Please note that there may be observers from the Government of Canada at the group and that the discussion will be recorded. By agreeing to participate, you have given your consent to these procedures.

Would you be willing to attend?

Yes **CONTINUE**  
No **THANK AND END**

May I please have your full name, a telephone number that is best to reach you at as well as your e-mail address if you have one so that I can send you the details for the group?

**Name:**

**Telephone Number:**

**E-mail Address:**

You will receive an e-mail from **[INSERT RECRUITER]** with the instructions to login to the online group. Should you have any issues logging into the system specifically, you can contact our technical support team at [support@thestrategiccounsel.com](mailto:support@thestrategiccounsel.com).

We ask that you are online at least 15 minutes prior to the beginning of the session in order to ensure you are set up and to allow our support team to assist you in case you run into any technical issues. We also ask that you restart your computer prior to joining the group.

You may be required to view some material during the course of the discussion. If you require glasses to do so, please be sure to have them handy at the time of the group. Also, you will need a pen and paper in order to take some notes throughout the group.

This is a firm commitment. If you anticipate anything preventing you from attending (either home or work-related), please let me know now. If for any reason you are unable to attend, please let us know as soon as possible at **[1-800-xxx-xxxx]** so we can find a replacement.

Thank you very much for your time.

**RECRUITED BY:** \_\_\_\_\_

**DATE RECRUITED:** \_\_\_\_\_

## D. Moderator's Guides

### 1. Stream 1 – Used SimpleFile

**Moderator's Guide – September 25<sup>th</sup>, 2025**  
**Stream 1 – Have Used SimpleFile/All Filer Types**  
**(1 group in Eastern Canada/1 group in Western Canada)**

#### 1. Welcome & Introductions (10 minutes)

- Moderator introduction – moderator to provide their name, mention they work for The Strategic Counsel (a national public opinion research firm), and emphasize their neutral role/not an employee of CRA
- Expected length of the focus group – 90 minutes
- Explain purpose of groups – better understand interactions with CRA, experiences with tax filing and using SimpleFile, with a focus on improving services
- Remind participants about recordings/observers – recordings are used for research purposes only, observers from the research team at CRA may listen to the recordings with the purpose of ensuring the study's objectives are met
- Assurance of confidentiality – first name basis, no names in reports, no effect on taxes or benefits, or on relationship with CRA
- Moderator's role – timekeeper, ensure all participants are engaged
- Ground rules – one person speaking at a time, respect for different opinions, no right or wrong answers, keep cameras on and mute when not speaking, you may choose not to answer any question
- Introductions: first name, location, one word to describe how you feel when you think about filing your taxes

#### 2. Approach to Filing & Motivators (10 minutes)

- How do you usually go about filing your taxes? Probe for:
  - Do you file yourself, use SimpleFile, get help from someone, or use a professional service?
  - What is your main method for filing – SimpleFile, paper, online software, in-person help, other? How did you decide on this method?
- Do you usually file every year, or have there been years where you didn't file? Probe for:
  - If gaps, can you elaborate on your reasons for not filing those years? (e.g., personal, situational, logistical)
  - If regular filer, what makes it possible and/or motivates you to file every year? (e.g., benefit eligibility, expectation of a refund, avoiding penalties/interest, reminders to file, setting aside time (how much of it is about getting it over with or feeling a responsibility to file?), services/tools that make it easier to complete your return, assistance gathering the information you need, etc.). **[Note to Moderator: Explore the relative importance of practical enablers (access to tools, help, reminders) vs. emotional drivers (responsibility, relief, avoiding stress).]**
  - Have there been any changes in your filing habits over time (i.e., previously not filing in some years to filing more regularly now or vice versa)? Explain.
    - If you've faced challenges filing in the past, what's helped you overcome them to file more regularly now?

#### 3. Filing Challenges & Barriers (10 minutes)

- What parts of filing taxes do you find the most challenging or frustrating? Probe for:
  - Understanding what forms or documents are needed
  - Confidence in completing forms correctly/fear of making mistakes
  - Access to technology or online tools
  - Overall complexity
  - Language barriers
  - Time, motivation, or other life priorities
  - Stress/anxiety interacting with CRA
  - Other
  - For those who said earlier that there have been years where they didn't file, what made filing difficult in those years you missed.

#### 4. Awareness & First Impressions of SimpleFile (8 minutes)

- How many of you are 'first-time users' of SimpleFile? What convinced you to try it? For others, what prompted you to continue to use it?
- Before you first used SimpleFile, how did you hear about it? (e.g., CRA letter/invitation, online info, community help, word-of-mouth, other)
- What was your first reaction when you learned about SimpleFile? Probe for:
  - Was it clear to you what SimpleFile is?
  - Did you think it was for 'people like you' or 'someone else'?
  - Why do you think you were invited to use SimpleFile?
  - Did it seem like a trustworthy service?
  - Did it feel like it would make your life easier?
  - Was there anything unclear or off-putting?
- How would you describe SimpleFile to someone else?

#### 5. Detailed Experience with SimpleFile (25 minutes)

- Have you filed online/by telephone/by paper using SimpleFile, or a combination of these methods? [**Note to Moderator: Phone option only open to those who had no more than a few years' gap in their filing history. If gap was greater than a few years or they had never filed, they were only eligible to use digital or paper method.**] Probe for:
  - If multiple methods, was your experience different? Elaborate. Which did you prefer and why?
- Thinking about the last time you used SimpleFile, can you walk me through the process step-by-step? Probe each of the following:
  - How you accessed the service (online/phone).
  - Ease of starting (logging in/connecting to the phone line).
  - Clarity of instructions and prompts.
  - Whether you had the information you needed ready.
  - Any technical problems (site, phone system, errors).
  - How easy or hard it was to correct something if needed.

- How you knew your return was filed successfully.
- How long it took to get confirmation.
- What parts of the process worked really well for you?
- What parts could have been improved or made easier?
- How did using SimpleFile compare to other ways you've filed in the past? Probe for:
  - Faster/slower.
  - More/less confusing.
  - More/less secure.
  - Better/worse outcomes.

## 6. Invitation & Communications (10 minutes)

- Thinking back to the invitation you got to use SimpleFile, what stood out to you? Probe for:
  - What caught your eye first.
  - Whether it was clear it was from the CRA.
  - How official and trustworthy it felt.
  -
- The invitation letter may have stated that should your marital status or address have changed, you would not be able to use the SimpleFile by Phone service. Did that deter you/would that have deterred you from using the service?
- Now, I am going to share an example of an invitation letter on screen. You may have received a variation on this letter with somewhat different instructions depending on the option (whether by phone, digital or paper) you were offered. **[SHARE INVITATION ON-SCREEN]**
- If you were in charge of rewriting the invitation, what's one thing you'd change to make it better?
- Do you recall receiving any forms, guides, or information sheets with the invitation letter? If yes, ask:
  - How did you feel about the amount of information received? Was it...too little, too much, or the right amount of information?
  - Was there anything in the additional documentation that was confusing or unclear to you?
  - (If SimpleFile by Paper) Do you recall receiving a form that you had to fill out? Probe for: ease/difficulty of completing the form, anything unclear/confusing

## 7. Improvements & Future Needs (12 minutes)

- If you could make one change to SimpleFile that would make it better for you, what would it be? Probe for:
  - Adding new features or options.
  - Making it more flexible for slightly more complex tax situations.
  - Providing more guidance or support.
- What could the CRA do to make it easier for you to file every year, especially in years when it feels harder? (e.g., tools, reminders, outreach, community services)

- Would you use SimpleFile again in the future? Why or why not?”

#### **8. Wrap-Up (5 minutes)**

- Is there anything we haven’t discussed that the CRA should know about your experience with SimpleFile or tax filing in general?
- Thank participants – your feedback will help the CRA improve SimpleFile and other services to make tax filing easier for Canadians.
- Explain incentive process.

## 2. Stream 3 – Mix of Gap Filers and Non-Filers Who Have Not Used SimpleFile

Moderator’s Guide – September 25<sup>th</sup>, 2025

Stream 3 – Have Not Used SimpleFile/Mix of Gap-Filers & Non-Filers

(1 group in Quebec, 1 group in Ontario/Atlantic, 1 group in Prairies, 1 group in BC/North)

#### **1. Welcome & Introductions (10 minutes)**

- Moderator introduction – moderator to provide their name, mention they work for The Strategic Counsel (a national public opinion research firm), and emphasize their neutral role/not an employee of CRA
- Expected length of the focus group – 90 minutes
- Explain purpose of groups – better understand interactions with CRA, experiences with tax filing and using SimpleFile, with a focus on improving services
- Remind participants about recordings/observers – recordings are used for research purposes only, observers from the research team at CRA may listen to the recordings with the purpose of ensuring the study’s objectives are met
- Assurance of confidentiality – first name basis, no names in reports, recordings for research purposes only, no effect on taxes or benefits, or on relationship with CRA
- Moderator’s role – timekeeper, ensure all participants are engaged
- Ground rules – one person speaking at a time, respect for different opinions, no right or wrong answers, keep cameras on and mute when not speaking, you may choose not to answer any question
- Introductions: first name, location, one word to describe how you feel when you think about filing your taxes

#### **2. Filing Background & Motivators (10 minutes)**

- People’s tax filing habits can be very different for a variety of reasons – for some it’s every year without fail, for others it might be some years, or there might be long gaps in between. How would each of you describe your own pattern when it comes to filing taxes – every year, some years, rarely/never? Probe for:
  - Has that pattern changed over time?
  - What kinds of things influence whether you file in a given year?
  - When you do file, what makes it possible and/or motivates you to file? ((e.g., benefit eligibility, expectation of a refund, avoiding penalties/interest, reminders to file, setting aside time (how much of it is about getting it over with or feeling a responsibility to file?), services/tools that make it to complete your return, assistance gathering the information you need, etc.)

- When you do file, how do you usually go about filing your taxes? Do you file yourself, get help from someone, use a professional service, or a community organization, etc.?
  - How have you filed – paper, online software, in-person help, other? How did you decide on this method?

### 3. Filing Challenges & Barriers (15 minutes)

- For the years when you don't file, what are the main reasons or circumstances? Are there certain years/times when it has felt easier or harder to file? Please explain.
- What parts of filing taxes do you find the most challenging or frustrating, if any? Probe for:
  - Understanding what forms or documents are needed
  - Confidence in completing forms correctly/fear of making mistakes
  - Access to technology or online tools
  - Overall complexity
  - Language barriers
  - Time, motivation, or other life priorities
  - Stress/anxiety interacting with CRA
  - Other

### 4. Awareness & Perceptions of SimpleFile (10 minutes)

- Have you heard about SimpleFile before today? If 'yes,' what's your impression of it? If 'no,' what would you guess it is based on the name of the service? Probe for:
  - Does it seem like a trustworthy service?
  - Does it seem complicated or easy?
  - Does it seem suited to people like you?

#### [SHARE EXPLANATION OF SIMPLEFILE ON-SCREEN]

SimpleFile is a simplified tax-filing service offered by the CRA, available by invitation to eligible people with a lower income and a simple tax situation. With SimpleFile services you only need to answer a series of quick questions and then the service uses your answers and the information CRA already has on file to prepare and submit your tax return. The service is free, fast, and secure, and is offered by phone, online (through a digital form), and/or mail (through a paper form).

- For non-users, what do you think about this service? Is it something you would consider using? Why/why not?

### 5. Reasons for Using/Not Using SimpleFile (10 minutes)

- Why haven't you used SimpleFile? Probe for:
  - Didn't know about it
  - Don't recall receiving an invitation
  - Prefer current method
  - Concerns about security or accuracy
  - Didn't think it was for them/not eligible

- Not able to provide an ID for verification purposes
- Didn't feel they knew enough about it
- Compared to SimpleFile, what do you feel your current method of filing offers you? In other words, are there specific advantages, conveniences, or reasons that might make you want to continue using it in the future?  
Probe for:
  - Familiarity or comfort with the process
  - Perceived reliability or accuracy
  - Access to professional support or advice
  - Convenience or ease of use
  - More control or flexibility in how taxes are filed
  - Anything else

## 6. Invitation & Communications (15 minutes)

- Thinking about correspondence from the CRA, or the Government of Canada in general, how often do you open and read these letters when they arrive? Probe for: right away, only sometimes, or avoid them?
  - What are the reasons why you might delay or avoid opening them? (e.g., stress, complexity, assuming it's not important, lack of trust, etc.)
- For those who recall receiving an invitation to use SimpleFile, what stood out to you? Probe for:
  - What caught your eye first.
  - Whether it was clear this was from the CRA.
  - How official and trustworthy it felt.
- Now, I am going to share an example of an invitation letter on screen. You may have received a variation on this letter with somewhat different instructions depending on the option (whether by phone, digital or paper) you were offered. **[SHOW INVITATION ON SCREEN]**
- What's your first reaction to this invitation? Probe for:
  - Clarity of purpose
  - Whether it feels official
  - Whether it feels like it's for them
  - Any concerns
- What, if anything, would you change about this invitation to make it more appealing, more noticeable, something you would pay attention to/open?
- For those who recall receiving an invitation to use SimpleFile, do you recall receiving any forms, guides, or information sheets with the invitation letter? If yes, ask:
  - How did you feel about the amount of information received? Was it...too little, too much, or the right amount of information?
  - Was there anything in the additional documentation that was confusing or unclear to you?
  - (If SimpleFile by Paper) Do you recall receiving a form that you had to fill out? Probe for: ease/difficulty of completing the form, anything unclear/confusing

## 7. Improvements & Future Needs (15 minutes)

- What would make SimpleFile more appealing to you? Probe for: features, support, accessibility, etc.
- What would make you try it?
- What more would you like to know about SimpleFile? Do you have any questions about the service?
- What could CRA do to make tax filing easier in general? Probe for:
  - What would make you more likely to file taxes in years you don't?

#### **8. Wrap-Up (5 minutes)**

- Is there anything else you'd like CRA to know about tax filing in general or related issues?
- Thank participants – your feedback will help the CRA improve SimpleFile and other services to make tax filing easier for Canadians.
- Explain incentive process.

### **3. Stream 4 – Filers Who Have Not Used SimpleFile**

**Moderator's Guide – September 25<sup>th</sup>, 2025**

**Stream 4 – Have Not Used SimpleFile/Filers**

**(1 group in Ontario/Atlantic, 1 group in Prairies, 1 group in BC/North)**

#### **1. Welcome & Introductions (10 minutes)**

- Moderator introduction – moderator to provide their name, mention they work for The Strategic Counsel (a national public opinion research firm), and emphasize their neutral role/not an employee of CRA
- Expected length of the focus group – 90 minutes
- Explain purpose of groups – better understand interactions with CRA, experiences with tax filing and using SimpleFile, with a focus on improving services
- Remind participants about recordings/observers – recordings are used for research purposes only, observers from the research team at CRA may listen to the recordings with the purpose of ensuring the study's objectives are met
- Assurance of confidentiality – first name basis, no names in reports, recordings for research purposes only, no effect on taxes or benefits, or on relationship with CRA
- Moderator's role – timekeeper, ensure all participants are engaged
- Ground rules – one person speaking at a time, respect for different opinions, no right or wrong answers, keep cameras on and mute when not speaking, you may choose not to answer any question
- Introductions: first name, location, one word to describe how you feel when you think about filing your taxes

#### **2. Filing Background & Motivators (10 minutes)**

- How do you usually go about filing your taxes? Probe for:
  - Do you file yourself, get help from someone, or use a professional service?

- What is your main method for filing – paper, online software, in-person help, other? How did you decide on this method? What do you like about it?
- What makes it possible and/or motivates you to file every year? (e.g., benefit eligibility, expectation of a refund, avoiding penalties/interest, reminders to file, setting aside time (how much of it is about getting it over with or feeling a responsibility to file?), services/tools that make it easier to complete your return, assistance gathering the information you need, etc.)

### **3. Filing Challenges & Barriers (10 minutes)**

- For the years when you don't file, what are the main reasons or circumstances? Are there certain years/times when it has felt easier or harder to file? Explain.
- What parts of filing taxes do you find the most challenging or frustrating, if any? (e.g., knowing what forms or documents are needed, confidence in completing forms, access to technology or online tools, time, motivation, or other life priorities, stress/anxiety of interacting with CRA, fear of making mistakes, having to file 2 separate tax returns, other)

### **4. Awareness & Perceptions of SimpleFile (10 minutes)**

- Have you heard about SimpleFile before today?
  - If 'no,' what would you guess it is based on the name of the service? Imagine you had known about it before, what would you have wanted to know first before considering using it?
  - If 'yes,' where did you hear about it? (e.g., CRA letter/invitation, online info, community help, word-of-mouth, other) What did you understand it to be?
  - For all, when you hear the name SimpleFile, what's the first thing that comes to mind? Does it sound official, trustworthy, secure?

#### **[SHARE EXPLANATION OF SIMPLEFILE ON-SCREEN]**

SimpleFile is a simplified tax-filing service offered by the CRA, available by invitation to eligible people with a lower income and a simple tax situation. With SimpleFile services you only need to answer a series of quick questions and then the service uses your answers and the information CRA already has on file to prepare and submit your tax return. The service is free, fast, and secure, and is offered by phone, online (through a digital form), and/or mail (through a paper form).

- Based on what you know now, does it seem like a service you could use or would use? Why/why not?
- Does it seem like it's for people like you or someone else? Explain.

### **5. Reasons for Using/Not Using SimpleFile (15 minutes)**

- What do you like most about the way you currently file your taxes? Probe for:
  - What makes it work well for you?
  - Is there anything about the way you currently file that you wouldn't want to give up?
- Why haven't you used SimpleFile? Probe for:
  - Didn't know about it
  - Don't recall receiving an invitation

- Prefer current method
- Concerns about security or accuracy
- Didn't think it was for them/not eligible
- Didn't feel they knew enough about it
- Not able to provide an ID for verification purposes
- Any other concerns about using SimpleFile?
- 
- Compared to SimpleFile, what else do you feel your current method of filing offers you? In other words, are there specific advantages, conveniences, or reasons that might make you want to continue using it in the future? Probe for:
  - Familiarity or comfort with the process
  - Perceived reliability or accuracy
  - Access to professional support or advice
  - Convenience or ease of use
  - More control or flexibility in how taxes are filed
  - Anything else
- 
- If you were to consider switching to SimpleFile, what would it have to offer that your current method doesn't? Probe for:
  - Faster, cheaper, easier service
  - More guidance or support

## 6. Invitation & Communications (15 minutes)

- Thinking about correspondence from the CRA, or the Government of Canada in general, how often do you open and read these letters when they arrive? Probe for: right away, only sometimes, or avoid them?
  - What are the reasons why you might delay or avoid opening them? (e.g., stress, complexity, assuming it's not important, lack of trust, etc.)
- For those who recall receiving an invitation to use SimpleFile, what stood out to you? Probe for:
  - What caught your eye first.
  - Whether it was clear this was from the CRA.
  - How official and trustworthy it felt.
- Now, I am going to share an example of an invitation letter on screen. You may have received a variation on this letter with somewhat different instructions depending on the option (whether by phone, digital or paper) you were offered. **[SHOW INVITATION ON SCREEN]**
- What's your first reaction to this invitation? Probe for:
  - Clarity of purpose
  - Whether it feels official
  - Whether it feels like it's for them
  - Any concerns
- What, if anything, would you change about this invitation to make it more appealing, more noticeable, something you would pay attention to/open?

- For those who recall receiving an invitation to use SimpleFile, do you recall receiving any forms, guides, or information sheets with the invitation letter? If yes, ask:
  - How did you feel about the amount of information received? Was it...too little, too much, or the right amount of information?
  - Was there anything in the additional documentation that was confusing or unclear to you? (If SimpleFile by Paper) Do you recall receiving a form that you had to fill out? Probe for: ease/difficulty of completing the form, anything unclear/confusing

**7. Improvements & Future Needs (15 minutes)**

- What would make SimpleFile more appealing for people like you? Probe for: features, support, accessibility, etc.
- What would make you try it?
- What more would you like to know about SimpleFile? Do you have any questions about the service?
- What could CRA do to make tax filing easier in general?

**8. Wrap-Up (5 minutes)**

- Is there anything else you'd like CRA to know about tax filing in general or related issues?
- Thank participants – your feedback will help the CRA improve SimpleFile and other services to make tax filing easier for Canadians.
- Explain incentive process.