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Low open and read rates of initial contact letters related to individual tax compliance

Final Report

Prepared for the Canada Revenue Agency

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May 2026

The Canada Revenue Agency (CRA) commissioned Environics Research to conduct qualitative research with individual taxpayers and with tax intermediaries about their experiences with initial contact letters, to identify underlying reasons for low open and/or read rates and opportunities to improve those rates.

Cette publication est aussi disponible en français sous le titre : Faible taux d'ouverture et de lecture des lettres de contact initial liées à la conformité fiscale des particuliers

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Executive summary

1. Background and objectives

As part of its compliance activities, the Canada Revenue Agency (CRA) issues Initial Contact Letters (ICLs) to clarify taxpayers' obligations and address potential discrepancies identified through risk-based review processes. These letters are intended to support voluntary compliance by encouraging early engagement and helping taxpayers avoid having claims denied or adjusted.

CRA data indicates, however, that ICLs have low open and response rates. For letters sent online through My Account between January 1 and December 31, 2024, 67% viewed the letter in under 45 days, while 20% viewed it in 45+ days and 13% never viewed the letter. Delayed or missed engagement poses challenges in ensuring compliance, resolving tax issues efficiently, and maintaining trust in the tax system. While previous feedback has pointed to factors such as complex language, formal tone, and concerns about legitimacy or scams, there has been limited qualitative insight into why taxpayers do not open or respond to these letters.

To address this gap, the CRA undertook qualitative research with taxpayers and tax intermediaries to explore their perspectives and experiences with Initial Contact Letters, with the goal of identifying barriers to engagement and opportunities to improve open and read rates. Specifically, the research examined factors influencing whether taxpayers notice, open, and respond to ICLs; how these letters are perceived; the role of trust and scam concerns; and what prompts timely engagement.

2. Methodology

The research involved two phases:

- A series of eight (8) online focus groups held between April 21 and 27, 2026 with individual taxpayers who had received an ICL online through My Account in the period between January 1 and December 31, 2024. A multi-phase recruitment process was used, involving a letter mailed by CRA to eligible taxpayers, inviting them to opt-in to the research and provide their contact information through an online landing page hosted by Environics, with the final list screened and recruited by phone to confirm eligibility and scheduling.

- Ten (10) in-depth individual interviews (IDIs) with tax intermediaries across Canada. Participants represented a wide range of practice types and volumes, including independent preparers, small firms, and higher-volume practices. Interviews were conducted virtually through Zoom between March 18 and 31, 2026, ranging from 30 to 45 minutes in length depending on participants' responses.

More information about the study methodology is included in Appendix A.

Statement of limitations: Qualitative research provides insight into the range of opinions held within a population, rather than the weights of the opinions held, as measured in a quantitative study. The results of qualitative research should be viewed as indicative or directional in nature rather than statistically projectable to the population.

3. Key findings

The research findings reveal that low or delayed engagement with Initial Contact Letters is driven by multiple barriers. Taxpayers generally consider CRA correspondence to be important and want to comply, but barriers to action can occur at several points: noticing the notification, deciding whether to open it, accessing My Account, interpreting the letter, understanding what action is required, gathering documentation, and knowing whether the matter has been resolved. Tax intermediaries largely reinforced these findings, describing ICLs as routine compliance requests from a tax-administration perspective, but often confusing, intimidating, or difficult for taxpayers to navigate in practice.

Overall, the findings suggest that improving ICL engagement requires looking across the full taxpayer journey, helping taxpayers notice and trust the message, recognize urgency, understand what CRA is asking and why, and respond promptly.

The following paragraphs summarize the key barriers and opportunities:

- **Notifications do not always make ICLs visible or clearly time-sensitive.**
  Low open rates are partly a notification salience issue: taxpayers did not always see the message or did not understand from the notification that the correspondence was time-sensitive and required action. My Account users typically relied on email notifications to know that new CRA correspondence is available, but these notifications did not clearly distinguish routine mail from letters that require action. Taxpayers and intermediaries wanted communications to be harder to miss and easier to prioritize, but not at the expense of privacy or security; the preferred balance was clearer urgency cues such as “action required,” “time-sensitive,” or a deadline, without personal tax details or embedded links.

- **Anxiety and uncertainty about CRA correspondence can delay engagement.**
  CRA notifications often prompted worry before taxpayers knew what the message was about, with some assuming it would bring bad news or extra work. Some opened messages immediately to reduce uncertainty, while others delayed because they did not feel ready to deal with something stressful or time-consuming. Intermediaries echoed this, noting that clients may fear they are “in trouble”. Emotional response can therefore affect whether taxpayers open or act on the letter promptly; reducing ambiguity about the letter’s purpose and required action may help taxpayers engage sooner.

- **Fraud concerns are not a main reason ICLs go unopened, but they create scepticism about potential alternate channels and reminders.**
  Taxpayers were aware of fraud risks, which sometimes led them to verify CRA messages before acting, but did not appear to be a main reason for delaying or avoiding opening ICLs. Fraud concerns did affect reactions to potential alternate channels such as text messages or phone calls: some supported these because they are familiar with similar communications from other businesses and institutions, while others felt they could be mistaken for scams or ignored. Participants generally understood why CRA notifications avoid direct links and sensitive information, and felt future notifications and reminders should maintain this approach. As a result, alternate channels and reminders may make ICL notifications more visible, but if they remain constrained in what they can safely say, may not fully solve the problem of signalling urgency or increasing open rates.

- **Taxpayers understand broadly what the ICL asks for, but need more context about why CRA is asking.** Taxpayers generally understood the ICL as a request to prove or verify a claim, deduction or expense. However, without more context about why the review was happening, some interpreted the request as arbitrary, personally targeted, or a sign they had done something wrong. This was especially true when the ICL arrived after taxpayers believed the filing process was complete, when taxpayers had received multiple ICLs for similar claims, or when they believed the information was already available to CRA (i.e., by their employer or other third party). Intermediaries were often called on to reassure clients and explain that an ICL is a limited review of a specific item, not a full audit or an accusation.

- **The required action, deadline, and consequences need to be clearer and more prominent.** Taxpayers and intermediaries felt the ICL should function as an action document, not only as a procedural notice: readers need to quickly grasp what CRA is reviewing, what they must send, by when, how to send it, and what happens if they do not respond. They pointed to the value of an upfront summary, step-by-step instructions, and clear visual hierarchy, such as bullets, bolding or separate sections, so readers can quickly scan and interpret the letter. Intermediaries especially emphasized the need to clarify consequences since many clients do not understand what will happen if they do not respond.

- **Timely opening of the ICL helps, but taxpayers also need a manageable path to response and resolution.** Beyond noticing and reading the ICL, taxpayers described practical supports they need to respond promptly. My Account barriers can affect whether they see or act on the letter, including login problems, two-factor authentication issues, password recovery, difficulty finding correspondence in the portal or not receiving email notifications. The complexity of the request also matters, especially when taxpayers must locate older records, gather multiple receipts, contact third parties, or get help from an accountant or family member. Once documents are submitted, taxpayers and intermediaries want clearer confirmation that their response was received and the issue resolved.

- **Intermediaries can help taxpayers resolve ICLs most effectively when letters are brought to them early.** Intermediaries are well-versed in ICLs and generally understand them as routine, focused reviews. They can help taxpayers interpret the letter and respond correctly, but usually rely on clients to bring letters forward. As a result, they often learn about ICLs only after a delayed refund, reassessment, balance owing, or missed correspondence has come to a client's attention. By then, and often after the CRA deadline has passed, the process may involve reconstructing documents, extension requests and potential financial consequences for the client. When taxpayers open and share ICLs promptly, intermediaries can support clients in a more timely and less reactive way.

4. Cost of research

The cost of this research was $79,760.00 (HST included).

5. Political neutrality statement and contact information

I hereby certify as a senior officer of Environics 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.

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Introduction

Background

As part of its compliance activities, the Canada Revenue Agency (CRA) issues Initial Contact Letters (ICLs) to clarify taxpayers' obligations and resolve potential discrepancies identified through risk-based review processes. These letters are intended to support voluntary compliance by prompting early engagement and helping taxpayers avoid having claims denied.

However, CRA data indicates that ICLs have low open and response rates, which can delay resolution and reduce the efficiency of the compliance process. Previous feedback suggests that challenges such as complex language, formal tone, and concerns about legitimacy or scams may discourage engagement, but there is limited qualitative insight into the specific reasons taxpayers do not open or respond to these letters.

To address this gap, the CRA sought a deeper understanding of taxpayers' experiences with ICLs. Given the important role tax intermediaries play in supporting taxpayers and interpreting CRA communications, the CRA also sought to understand intermediaries' perspectives on ICLs and how these letters are experienced in practice.

Research Objectives

The purpose of this research is to explore views on CRA Initial Contact Letters, with the goal of identifying barriers to engagement and opportunities to improve open and read rates.

The specific objectives of this qualitative research are to:

- Identify **key factors** contributing to low open and read rates of initial contact letters;
- Assess taxpayers' **perceptions**, attitudes, preferences and concerns regarding CRA correspondence;
- Determine **barriers to engagement**, including issues related to trust, communication clarity, and letter format; and,
- Evaluate the **effectiveness** of different communication channels and methods in reaching taxpayers

Detailed findings

I. Phase 1 – Focus Groups with Canadian Taxpayers

Environics conducted a series of eight focus groups with Canadian taxpayers who had received an initial contact letter online through My Account between January 1 and December 31, 2024. These participants spoke based on their personal experience receiving and responding to the letter.

1. Expectations for CRA correspondence

Participants generally see CRA messages as important, but not always easy to interpret or prioritize. Many expect tax filing to end with their assessment, refund, or amount owing, so subsequent CRA follow-up can feel unexpected.

Participants had a clear basic understanding of the CRA's role. They mainly associated the CRA with collecting taxes, processing returns, enforcing tax rules, and issuing refunds or amounts owing. Some also recognized that the CRA administers benefits and credits, but taxes were the main association.

After filing their taxes, most participants expect a straightforward process: receive confirmation, get a Notice of Assessment, then either receive a refund or pay what they owe. For those with simple returns or positive past experiences, this can feel relatively routine.

However, for participants with more complex tax situations, prior review or past problems, filing does not feel fully "done," because they expect the CRA may come back later (in some cases, much later than expected) with questions or requests for proof.

Participants were recruited from the pool of taxpayers who communicate with CRA through My Account. Thus, most described receiving CRA communications through an email notification telling them there is new mail in their My Account. This process works well for some, especially those who are used to the portal or who regularly check after filing. But it also creates visibility issues: the email may not clearly explain what is waiting, and some participants do not routinely log into My Account unless prompted with an email notification.

There was also evidence that some taxpayers may not always receive email notifications when a message is waiting in My Account. In these cases, missed correspondence is not about taxpayers ignoring the CRA. Some participants described messages sitting in the portal without having received any email alert, or only discovering unread messages when they logged in for another reason. One participant said he tried to resolve the issue with CRA/IT, but still did not receive notifications and switched back to paper mail.

Comfort with My Account was mixed. Some participants were comfortable using the portal, especially those who were more familiar with tax matters or used it regularly. But many said they do not log in often enough for it to feel easy or familiar. Others described login problems, two-factor authentication issues, outdated phone numbers, password recovery challenges, or difficulty finding documents once inside the portal. Overall, while the portal has been used by all, it is not consistently experienced as intuitive or easy to navigate.

A related theme is that many taxpayers do not feel fully confident interpreting CRA or tax information on their own. Some rely on accountants, spouses, parents, software, or other trusted sources. This means that receiving a CRA message does not always lead directly to action; some taxpayers first need to understand what the message means, whether it is serious, and who can help them respond.

2. CRA notifications

CRA notifications often trigger worry before taxpayers know what the message is about. Reactions ranged from immediate checking to delay or avoidance, shaped by past experience, timing and expectations about how much effort the message would require.

Participants described a range of emotional reactions to CRA notifications, most often worry, anxiety, or a sense of "what now?" For some, this reaction was tied to past experiences with reviews, audits, reassessments, or requests for documents. Some expect that any correspondence they receive from the CRA will be negative or result in a problem needing to be fixed. Timing also mattered: a CRA message during tax season could feel expected, while a message outside tax season was more likely to stand out or feel like a possible problem.

People responded to this uncertainty in different ways. Some said they open CRA notifications right away because they see them as important, want to know if something is wrong, or are worried they will forget if they wait. In these cases, quick action is often a way to reduce anxiety and regain a sense of control.

Other participants say they delay opening CRA messages because they expected the message to be stressful, time-consuming, or unpleasant. This delay was not necessarily because they thought the message was unimportant. In some cases, it was more like emotional avoidance: people wanted to postpone dealing with something they assumed would create work or worry instead of "letting it ruin [their] day".

A key feature of CRA notifications is that they provide limited detail, which can make it hard for people to judge urgency. Participants said different types of correspondence can look the same at the email stage: a notice of assessment, benefit update, routine notice, reassessment, or request for documents may all appear as "new mail" from CRA. This makes it difficult to prioritize CRA emails against other messages, especially when inboxes are crowded or people are busy when the notification arrives. One participant also noted that the notification email says that it "may require [her] attention", and found the word "may" to be vague – not highlighting the need to act upon it.

Participants also compared CRA notifications to other important communications, such as banking, insurance, utilities, medical messages, or government immigration messages. CRA messages were generally seen as important because there may be money, deadlines, or consequences involved. But compared with some other organizations, participants felt CRA notifications do not always clearly say what they need to do next.

At the same time, participants understood that CRA emails cannot include personal tax information because of privacy and security concerns. Some appreciated that legitimate CRA emails do not include direct links, since links are often associated with scams. The main request was not necessarily for detailed personal information in the email, but for clearer non-sensitive cues: whether action is required, whether the matter is urgent, whether there is a deadline, or the broad category of the message.

3. Initial Contact Letter

The ICL was generally understood as a request to prove or verify a tax claim, but lack of clarity around why taxpayers have been selected contributes to a feeling of being targeted. Participants criticized the letter's lack of personalization, lack of timeline clarity, overly dense content and language, lack of step-by-step instructions and lack of closure after document submission.

Experiences with the ICL and how participants understood it

When the ICL was introduced in the conversation, participants generally understood it as a request to prove or verify something they had claimed on their tax return. They saw the CRA as checking whether a deduction, credit, benefit, or expense was valid before accepting it. Some described this in neutral terms, as the CRA asking for backup, and were therefore not alarmed as a result. Others described it more emotionally, as being audited, questioned, or asked to prove they had not made a mistake.

Participants described CRA request related to many kinds of claims or tax situations. Examples included childcare expenses, rent or proof of residence, medical expenses, charitable donations, moving expenses, tuition, work-from-home expenses, union dues, proof of residency, foreign income, and benefits-related information. A simple request for one document or category of expense could feel manageable, while a request involving older records, multiple receipts, or documents from third parties felt much more time-consuming. As an example, one participant indicated that they were required to submit all childcare receipts for the two years prior.

For some participants, the request itself was clear once they opened the letter, especially because it named the claim under review and listed the documents required. However, understanding what CRA wanted did not always mean participants understood why they were being asked. Some wanted more context about whether they had been selected randomly, whether something on their return had been flagged, or whether CRA was questioning the validity of their claim.

A source of frustration is when the letter requests information that participants believed CRA already had or should have access to, such as documents from employers (for example, a T4 slip), institutions, or government sources. In these cases, the request felt redundant, circular (providing a government-generated document, for example, to a government organization) and shifted the burden onto the taxpayer.

Even when participants understood that CRA has a role in checking claims, the letter could still feel accusatory. Some felt the request implied they had made a mistake or were being treated as if they had done something wrong. This reaction was especially strong among people who had been reviewed more than once (often for the same item or category of expense) or who had struggled to resolve a previous CRA issue.

Evaluation of the letter contents, format and tone

Reactions to the tone of the letter were mixed. Some participants found the content clear, professional, and appropriately detailed, particularly given the complexity of certain tax claims. However, others described the tone as overly formal, unclear, or anxiety-inducing. Those who felt this way often felt overwhelmed by the length of the letter, finding it hard to discern what exactly they needed to do and why. Participants identified the 'Time limit' and 'Submitting documents' sections as containing overly formal language, suggesting that both could benefit from more specific wording and the use of plain language. Some described the letter as transactional and procedural, with little sense that there was a person behind the request or a clear way to get help from someone who understood their file. This added to the feeling that they were dealing with a system as “just a case number” rather than having a conversation about their situation.

The most noticeable parts of the letter were the claim under review, the list of documents requested, and the deadline. The section or table showing what was being reviewed helped some participants understand the purpose of the request. However, the deadline was not always prominent enough. Participants wanted the exact deadline date shown clearly near the top, rather than having to calculate from a “30 days” instruction – particularly if they are uncertain from what date the 30 days began (from the date the letter is written vs. when it is received).

Once participants understood that they needed to respond, the next challenge was figuring out how to do it. Some wanted clearer step-by-step instructions, including where to upload documents, whether documents could be submitted in stages, whether mail was acceptable, and how to know that the right information had been received. This was especially important for people who were less comfortable with technology or who had to submit many documents.

Participants found the density of information and language contributes to the lack of clarity. Some appreciated having detailed information in one place, but others felt the main action items were not easy enough to scan and locate. They wanted the letter to more clearly highlight what needed to be done and what documents were required, in addition to what the deadline was. Suggestions included a short summary at the top, clearer headings, bullet points, bolding or highlighting, and simpler wording.

Participants also wanted more confirmation and closure after submitting documents. Upload confirmation was not always enough; they wanted to know whether the documents were received, whether they were acceptable, whether anything else was needed, and when the matter was resolved. Without this, the process could continue to feel open-ended and stressful.

Overall, the ICL is often understandable once opened, but it does not always make the next step feel simple or reassuring. The letter needs to do more than request documents. It should quickly answer: Why am I getting this? What exactly do I need to send? By what date? How do I send it? What happens if I do not respond? How will I know the issue is resolved?

4. Barriers to opening and acting on ICLs

Barriers to opening and acting on CRA letters are often practical and emotional. People may miss the notification, fail to recognize urgency, want to avoid the stress, struggle to access My Account, or delay because responding looks time-consuming.

Overall, the barriers to opening and acting on ICLs can happen at several points along the taxpayer journey.

- **Visibility barriers.** A leading theory was that communications are easily overlooked due to high email volume and competing priorities. Participants described how CRA notifications can get lost in crowded inboxes or missed entirely, particularly if sent to less frequently used email accounts or received at inconvenient times (e.g., while travelling or late at night). As described earlier, some participants said they do not always receive email notifications at all, even when messages are waiting in the portal.

- **Priority / urgency barriers**. Even when people see the notification, they may not know whether it needs immediate attention. Participants said CRA notifications can look similar whether the message is routine or requires action. If previous CRA emails turned out to be routine, people may assume the next one can wait. This is especially important for ICLs because the taxpayer may not realize there is a deadline or document request until they log into My Account and open the letter.

- **Emotional barriers**. Some participants delay opening CRA messages because they expect the content to be stressful, unpleasant, or time-consuming. This is different from overlooking the notification. They may know the message is there, but avoid opening it until they feel mentally ready to deal with it. This was especially true for participants with past reviews, reassessments, or difficult CRA experiences.

- **Access barriers**. My Account access can also delay opening. Participants described situations where they saw a CRA notification but could not immediately log in because they were at work, did not have passwords available, had trouble with verification, had changed their phone number, or had to go through account recovery. For people who use My Account only occasionally, the process can feel unfamiliar each time.

- **Action barriers**. After opening the letter, participants may understand that CRA wants documents but still be unable to respond right away. They may need to find old receipts, contact a third party, ask an accountant or family member for help, scan or combine files, figure out what evidence is acceptable, or wait until they have time to call CRA. Requests involving many documents or older records were especially likely to slow people down.

While scam concerns are present, they did not appear to be the main reason people delayed opening or reading CRA letters. Participants demonstrated a general awareness of fraud risks and described taking steps to check if a message is real, such as contacting the CRA directly or recognizing that official messages do not include embedded links. That is, hesitation resulted in a verification step rather than avoidance of the message.

5. Potential solutions and improvements

Participants' suggestions focused on the full path from notification to resolution: make the request easier to notice, understand, respond to, and track once documents are submitted.

Once participants had discussed their theories on why taxpayers may not open and read official CRA correspondence, a conversation was prompted about what could be improved. Suggestions focused on each step of the process, including the email notification, the letter itself, and the support and submission process.

Improvements to the notification process

- **Make notifications clearer and harder to miss.** Participants wanted ICL notifications to stand out more clearly from routine messages. The email should help people quickly understand three things: whether action is required, how urgent it is, and when they need to respond. Suggestions included subject lines or opening language that clearly signal "action required," "time-sensitive," or "respond by [date]."

- **Provide useful cues without including sensitive details.** Participants understood that CRA emails cannot include detailed personal tax information. Still, they felt the notification could include urgency cues, such as "document request," "action required," or "please log in by [date]." This would help people decide whether they need to act now, without compromising privacy.

- **Use reminders and preferred channels for urgent messages.** Participants supported reminder or follow-up notifications when a time-sensitive letter has not been opened or acted on. Some were open to opt-in text messages, phone calls, or paper mail for urgent cases, but they wanted these channels to be predictable and customizable to their individual preferences. If people choose how they want to be contacted, they are more likely to recognize the reminder as legitimate.

Improvements to the letter itself

- **Put the key information upfront**. Participants wanted the ICL to put the most important information upfront. This includes what the CRA is asking for, what claim is being reviewed, what documents are needed, the exact deadline, and how to respond. A short summary or "what you need to do" section at the top would help people understand the request faster before reading the full letter.

- **Simpler language and a clearer layout**. The letter should also use simpler language and be easier to scan to reduce the cognitive load associated with deciphering what is required of them. Participants suggested clearer headings, bullet points, bolding or highlighting for deadlines, and less dense wording. The goal is not to remove important details, but to make the action items easier to find.

- **Be clearer about acceptable proof and next steps**. Participants wanted clearer instructions about what counts as acceptable proof. The letter should make it easier to understand whether a receipt, statement, form, screenshot, lease, invoice, or other document will satisfy the request. It should also be clear where to upload or mail documents, what reference number to use, and what to do if some documents are missing or hard to obtain.
- **Keep tone direct but unthreatening**. Tone emerged as a key area for improvement. Participants wanted the letter to be clear about deadlines and consequences, but not in a way that feels punitive or accusatory. The preferred tone was direct, calm, and practical: serious enough to show that action is needed, but not so harsh that people feel blamed.

  At the same time, participants did not necessarily want the letter to over-reassure people or describe the process as simply "routine", since this could make the request seem less urgent and lead people to delay. The better balance is to explain the request in neutral, straightforward language: CRA needs information to verify a claim, the taxpayer needs to respond by a clear date, and responding promptly helps avoid delays or changes to their return.

- **Make the response process easier to complete.** Participants wanted the process to feel like a checklist rather than something they had to figure out on their own. This includes clearer upload instructions, mail

options, document labelling rules, and guidance on what to do if they do not have everything ready. Some also wanted more flexibility to submit documents in stages.

Improvements beyond the letter

Even a clearer letter will not fully solve the problem if people cannot log in, upload documents, reach someone for help, or find out whether their file is resolved. Participants wanted better support when they have questions, more consistency between CRA agents, and clearer confirmation after they submit documents.

II. Phase 2 – In-depth Interviews with Tax Intermediaries

Environics conducted ten one-on-one interviews with Tax Intermediaries who support a diverse range of Canadians taxpayers in filing their taxes and managing correspondence with the CRA. These intermediaries spoke based on their expertise providing tax support to their clients.

1. Background, familiarity, and experience with ICLs

Tax intermediaries generally understand Initial Contact Letters as a routine part of tax administration, but report that many taxpayer clients find them unfamiliar and unexpected.

Tax intermediaries who participated in this research represented a wide range of practice types, from small-scale preparers assisting friends and family to high-volume firms filing hundreds or thousands of individual T1 returns each year. Clientele varied accordingly, but commonly included seniors and retirees, newcomers to Canada, self-employed individuals, and clients with limited tax literacy. Across interviews, intermediaries emphasized that many of their clients rely on professional support and have limited confidence interpreting CRA correspondence on their own.

All participating intermediaries were familiar with Initial Contact Letters (ICLs), though the depth of experience differed considerably. Some intermediaries had handled only a few ICLs over the past two years, while others—particularly those in higher-volume practices—reported managing several dozen. Both French-speaking participants were unfamiliar with the term “lettre de contact initiale” but did recognize the letter once shown.

Intermediaries understood ICLs as routine CRA verification or review requests – like “spot checks”, rather than full audits. They commonly associated them with CRA’s self-assessment and compliance process, where specific claims, deductions, credits, or information discrepancies may be reviewed after a return has been filed or assessed. Examples included medical expenses, charitable donations, union or professional dues, disability-related claims, business or self-employment expenses, investment income discrepancies, T5 issues, moving or regional deductions, or estate-related claims. More experienced intermediaries often described these reviews as predictable, particularly when a deduction was large or unusual, had changed from previous years, or did not align with third-party information.

While they themselves are familiar with ICLs, intermediaries consistently observe that clients rarely understand what an ICL is or how it fits within the tax process. Many clients assume their tax return is complete once it has been filed and assessed, making follow-up requests feel unexpected.

As a result, intermediaries typically act as interpreters of compliance requests, by explaining what ICLs are, why they occur, and what they do (and do not) signify for the taxpayer. This may include reassuring clients that the request is not personal, and is not the same as an audit.

Overall, tax intermediaries viewed ICLs as a legitimate and necessary part of the compliance system, but one that depends heavily on intermediaries for interpretation and navigation.

2. Opening behaviour and initial reactions to ICLs

Intermediaries typically become aware of ICLs only when clients bring them forward. Once aware, they generally respond procedurally, while clients' initial reactions are often shaped by confusion, anxiety, or uncertainty about whether the letter signals a problem.

Awareness. While some intermediaries can technically receive notifications through Represent a Client, most described proactive monitoring as impractical given client volumes. In addition, they noted that authorized representatives do not always receive clear or consistent notification when an ICL has been issued. As a result, intermediaries typically rely on clients to surface ICLs.

The timing of client engagement varies widely. Some clients contact their intermediary as soon as they notice the letter, while others delay for weeks or months (often well past the deadline), occasionally raising the issue only during the following year's tax filing. The channel also varies: some clients bring in paper letters, while others forward scans, photos, screenshots, or electronic copies.

Intermediaries find that ICLs often become visible to clients when the normal filing process is disrupted, such as when a refund or Notice of Assessment is delayed, or when negative outcomes start to materialize through follow-up letters, reassessments or new amounts owing.

Intermediaries clearly noted that early awareness and engagement on the part of taxpayers helps keep ICLs routine and manageable, while delayed awareness often creates additional work and complexity for both taxpayers and intermediaries.

Reaction. Intermediaries' first response to an ICL is typically procedural and task-focused. Because they generally understand these letters as routine verification requests, they tend to review the letter, identify the line item under review, and determine what documentation is required. A few also described frustration when similar claims, such as large medical or long-term care expenses, are repeatedly reviewed over multiple years despite no change to the taxapayer's circumstances.

Client reactions at first contact, however, are more varied. Intermediaries described a spectrum of initial responses, ranging from panic and anxiety to confusion, minimization, or passive delegation. It is common for clients to ask if they are "in trouble" or being audited, or if they did something wrong, indicating that they misinterpret the letter as punitive rather than routine. Not all clients react emotionally: some organized or long-standing clients simply forward the letter and expect the intermediary to manage it.

As a result, the initial interaction often centres on explanation and reassurance, before it can move to documentation or response preparation. Intermediaries frequently need to clarify that the ICL is a limited review of a specific item, not necessarily an audit or accusation of wrongdoing, and then translate the request into practical next steps.

3. Barriers to opening and reading ICLs

From intermediaries' perspectives, taxpayers may not open or read ICLs because they feel intimidating, are easy to miss, or do not clearly stand out as requiring urgent action.

Tax intermediaries were not surprised by CRA findings that many taxpayers do not open or read Initial Contact Letters. Across interviews, intermediaries described a consistent set of barriers that prevent taxpayers from becoming aware of and engaging with ICLs.

Avoidance driven by fear and apprehension

A primary barrier identified by intermediaries was **active avoidance**. Even when clients recognize CRA correspondence, many delay opening it because they fear they have done something wrong, will owe money, or will face consequences they do not fully understand. This was seen as especially common among seniors, newcomers, lower-income taxpayers, people with limited financial literacy, and those with prior negative experiences with government institutions.

Intermediaries emphasized that this barrier is often emotional rather than informational: clients may know the letter is important, but associate CRA correspondence with risk, stress, or bad news. As a result, some set the letter aside, file it away, or avoid engaging with it in the hope that the issue will resolve itself or turn out not to matter. For these taxpayers, the official nature of CRA correspondence can make the letter feel more intimidating, even when the request itself is routine.

Delivery, visibility, and access barriers

A second major barrier is whether taxpayers actually see and can access the correspondence. Intermediaries described some clients who do not regularly log into CRA My Account after filing, particularly once they believe their return is complete or a refund has been received. Electronic ICLs or email notifications can therefore sit unnoticed, especially when taxpayers do not expect important post-filing correspondence.

Others describe digital access issues, including clients locked out of My Account, having difficulty with passwords or authentication, not knowing how to navigate the portal, or discomfort using online government services. This was often associated with seniors, but not exclusively; intermediaries noted that some younger clients also struggle to manage CRA correspondence through the online portal.

Paper delivery does not eliminate the problem. Some taxpayers miss mail because they are travelling, have moved, are away for the winter, or rely on a family member to manage correspondence. Others receive a CRA envelope but place it unopened in their tax file, assuming it is routine tax documentation to be dealt with at the next filing season.

Difficulty recognizing urgency and need for action

Intermediaries also highlighted that clients receive a high volume of CRA communications, including benefits notices and informational updates, which do not require immediate action. In this context, taxpayers may struggle to identify which items are time-sensitive.

In this environment, ICLs may be misclassified as routine or low-priority correspondence and set aside, particularly if the need for action is not immediately obvious.

Logistical and life-circumstance barriers

Intermediaries described practical life factors that contribute to unopened or unread ICLs. These include illness, caregiving responsibilities, frequent travel, moves, shared household mail management, and general overwhelm.

In these cases, delay does not necessarily mean taxpayers do not care, but that the letter arrives when they may already be struggling to manage life circumstances. Intermediaries noted that these factors often compound one another, making delays more likely and harder to resolve once deadlines have passed.

Legitimacy and fraud concerns

While concerns about fraud and scams were acknowledged, intermediaries generally viewed these as a secondary barrier, primarily affecting digital communications rather than paper letters. Physical mail from CRA was widely seen as recognizable and credible.

That said, the broader climate of scams was still seen as contributing indirectly to hesitation around digital notifications, particularly if clients are unsure where to log in safely.

4. Barriers to responding to and resolving ICLs once opened

Even when taxpayers open ICLs, unclear expectations, documentation burden, and difficulty translating requests into action can delay or prevent response.

Tax intermediaries emphasized that opening and reading an Initial Contact Letter does not necessarily lead to timely follow-through. Even when taxpayers recognize the letter as legitimate, several barriers can prevent or delay action.

Unclear rationale for the review

A key barrier identified by intermediaries is that many taxpayers do not clearly understand why their return was selected for review. While ICLs typically identify the line item under review, they often do not explain what triggered the request, such as a year-over-year increase or deviation from typical claims.

Without a clear rationale, clients may perceive the request as arbitrary or personal, which can slow decision-making and reduce confidence about how to proceed. Intermediaries often need to explain that the request is usually a limited review of a specific claim or discrepancy, rather than a broader audit or accusation of wrongdoing.

Unclear consequences of not responding

Intermediaries consistently noted that the consequences of not responding are not always communicated clearly or prominently. Phrasing such as “we will complete our review based on the information we have” was seen as too indirect for many clients to interpret accurately.

As a result, some clients underestimate the urgency of the request or assume that inaction will simply delay processing rather than lead to financial consequences, such as a denied claim, reduced refund, or balance owing.

Burden of gathering documentation

The effort required to assemble supporting documentation was described as a major barrier to response, particularly for requests involving numerous receipts, long time periods, older tax years, or information held by third parties such as banks or employers.

Intermediaries emphasized that the burden varies significantly by request type. Reviews that can be more difficult to respond to include medical expenses, employment expenses, investment income reconciliation, self-employment deductions, and older and more complex files.

Some intermediaries also described frustration when documentation requests appeared repetitive or inefficient. This was especially noted for recurring claims such as large medical or long-term care expenses, where taxpayers may be asked to provide similar documentation year after year even when their circumstances have not changed. In other cases, intermediaries questioned why CRA requested information they believed should already be available to them through slips or third-party reporting.

Pressure of the response deadline

While the standard 30-day deadline was generally viewed as reasonable in principle, intermediaries stressed that it becomes difficult to meet when documentation is complex or when information must be retrieved from external sources.

Once deadlines approach or are missed, responses become more stressful and administratively complex. Intermediaries may need to request extensions, respond after reassessment, or help clients address consequences that might have been avoided with earlier action.

Difficulty translating the letter into next steps

Beyond clarity and documentation, intermediaries described a distinct barrier related to cognitive load. Even after reading the letter and understanding that action is required, some clients feel overwhelmed and struggle to translate the request into concrete next steps.

In these cases, delay is driven by difficulty breaking the request into manageable actions: identifying what CRA is asking for, locating the right documents, and understanding how to submit them. This was seen as particularly relevant for clients with limited tax literacy, low confidence in dealing with CRA, or competing life demands.

Limited support and uncertainty after submission

Once taxpayers or intermediaries try to respond, process barriers can also slow or complicate follow-through. Some intermediaries described difficulty reaching CRA for clarification, confirming what documentation is sufficient, obtaining deadline extensions, or resolving issues through general phone channels.

Several also noted uncertainties after the necessary documents are submitted. Taxpayers may not receive clear feedback about whether the response was complete, whether more information is needed, or when the matter will be resolved. In some cases, additional notices or reassessments may appear after the information has been submitted but before it has been processed, creating confusion for both taxpayers and intermediaries.

5. Potential solutions and improvements

Intermediaries identified practical and specific improvements to encourage earlier engagement with Initial Contact Letters: make delivery of them reliable, make them stand out, and make obvious the required action and the consequences of inaction.

Across interviews, tax intermediaries emphasized that many challenges associated with Initial Contact Letters are not driven by resistance to compliance, but by whether requests are noticed, trusted, understood, and easy to act on. In their view, practical changes to the letter, delivery process and reminders could meaningfully reduce missed deadlines and downstream complexity.

Make ICLs easier to notice and prioritize

Intermediaries felt that taxpayers are more likely to respond when the letter clearly signals, from the outset, that action is required and that there is a deadline. They suggested making it clear at first glance that the letter requires action by a specific deadline, rather than expecting taxpayers to infer this from the full letter.

Specific suggestions included:

- Put the deadline and required action near the top of the first page, not later in the letter.
- Use a specific response date rather than “30 days from the date of this letter.”
- Make the deadline visually prominent through bolding, spacing, boxes, or clear headings.
- Clearly distinguish ICLs from routine CRA mail by notification cues such as “Time-sensitive,” “Please open immediately,” or “Action required.”
- Make digital notifications indicate that the message requires action, while still avoiding personal tax details in the notification itself.

Intermediaries also cautioned that generic urgency cues may not be enough. Simply labelling correspondence as “important” may be too vague, because taxpayers are used to seeing that language on routine or low-priority mail. The cue needs to say that action is required by a specific date.

Make ICLs easier to understand and act on

Intermediaries often described their role as translating CRA correspondence into practical next steps. Their suggestions focused on making the letter function less like an explanation of CRA’s process and more like an action guide for taxpayers.

Specific suggestions included:

- **Start with a short, plain-language summary**: what CRA is reviewing, what the taxpayer needs to send, how to send it, by when, and what happens if they do not respond.

- **Make the required action obvious**: clearly separate "what you need to do" from background explanation, clearly identify the specific line item or claim under review, and avoid long or generic wording that makes the actual request hard to find.

- **Break the response into manageable steps**: using numbered instructions and explaining what to do first, what to gather, and how to submit it.

- **Make documentation requirements concrete**: listing required documents directly in the letter, clarifying what is required versus optional or conditional, providing examples of acceptable proof, and avoiding reliance on separate webpages to understand required documentation unless online instructions are simple and clearly linked to the request.

- **Improve readability and layout**: using shorter sentences, plain language, less technical terminology, bullet points, bolding, spacing, and clearer visual hierarchy.

Intermediaries supported plain language, but not necessarily a casual tone. Some felt the letter still needs to look and sound official, because the consequences are real and an overly casual tone could undermine legitimacy or even resemble a scam.

Explain the review and consequences more clearly

A major theme was that taxpayers need more context about why the review is happening and what will happen if they do not respond. Intermediaries felt that clearer explanation could reduce both anxiety and delayed engagement.

Specific suggestions included:

- Clarify that an ICL is usually a limited review of a specific item, not necessarily a full audit or a sign of wrongdoing, and that the request is part of standard review process rather than something personal or arbitrary.

- Explain that CRA can request documentation after a return has been filed or assessed.

- Balance reassurance with urgency: make clear that the review may be routine, but a response is still required by a specific deadline.

- Be clear that amounts shown in the letter are amounts under review, not necessarily balances already owing.

- Explain that responding helps the taxpayer support their claim, protect their refund, and reduce the risk of reassessment or amount owing. If feasible, show the estimated dollar impact of not responding.

A useful caution is that rewriting the letter alone will not solve the issue. Some intermediaries felt the technical content is already understandable to professionals; the problem is often that taxpayers are afraid, overwhelmed, digitally excluded, or unsure how the request applies to them.

Improve delivery, access and reminders

Intermediaries saw opportunities to improve whether ICLs reach the person who can act on them. This includes taxpayers, but also authorized representatives, who often do not know an ICL exists until the client forwards it or a reassessment appears. As mentioned earlier and in focus groups among taxpayers, accessing or regaining access to one's account and follow-up reminders can facilitate actual receipt of (and response to) the letter.

Specific suggestions included:

1. Ensure the email notification and the actual ICL correspondence in CRA My Account appear reliably; similarly, ensure correspondence is also visible through Represent a Client when an authorized representative is on file.

2. Improve My Account access, including password recovery, re-entry, and authentication support.

3. Continue to provide guidance on how to identify legitimate CRA communications.

Intermediaries did not outright dismiss the idea of alternate delivery channels or reminders, but shared some important cautions:

- Email reminders may help, but should not include links, personal tax details, or requests for personal information. Reminders should continue to direct taxpayers to independently log in to CRA systems through official channels.

- Text messages may be ignored or mistaken for scams. Automated phone calls may also raise fraud concerns.

- If electronic reminders fail, paper may be a more trusted fallback for some clients.

The overall message was not that CRA should avoid reminders, but that reminders must be trustworthy, neutral, and safe by design. The priority is to help taxpayers notice and access legitimate CRA correspondence without increasing confusion or scam concerns.

Reduce response burden and improve support

Intermediaries also emphasized that once taxpayers are willing and able to respond, the response process itself needs to be practical. Many delays are caused by documentation burden, third-party dependencies, or difficulty getting clarification.

Specific suggestions included:

- **Make documentation requirements clearer upfront** by listing required documents directly in the letter where possible, simplifying lengthy or conditional instructions, providing examples of acceptable documents, and ensuring that any referenced documents, spreadsheets, or guidance materials are easy to access.

- **Consider if it is possible to make requests more proportionate and less repetitive** by avoiding requests for information CRA may already have and reduce repeated annual requests for recurring claims such as large medical or long-term care expenses when the taxpayer's circumstances have not changed.

- **Make submission and timing more practical** by making it easier to submit documents digitally and allowing easier extension requests when information depends on third parties.

- **Improve access to clarification and support** through a direct contact, specialized review team, dedicated phone line, web form, or callback option, with support staff able to explain what documents are acceptable and how to submit them

- **Improve confirmation, status visibility, and feedback** by confirming receipt of documents, making response status easier to track, and providing specific feedback if documentation is incomplete or insufficient before moving to reassessment where avoidable.

A recurring theme was that the importance of responding to an ICL is not always immediately apparent to taxpayers, particularly before consequences become visible. Intermediaries consistently noted that many clients only engage seriously after a reassessment or balance owing appears, by which point the response window may already have closed.

6. Key advice for the CRA

When asked for one key piece of advice, intermediaries consistently emphasized clarity, urgency, and a good-faith understanding of taxpayer behaviour

At the close of interviews, tax intermediaries were asked to offer one key piece of advice to the CRA regarding Initial Contact Letters. Participants consistently returned to four priorities they believe would most improve taxpayer engagement and response.

A. Make the importance of ICLs unmistakable from the start

The most common advice offered by intermediaries was that taxpayers need to understand earlier and more clearly that ICLs require timely action. Participants repeatedly noted that many clients do not recognize the seriousness of the letter until financial consequences become visible.

In their view, clearer signaling of urgency, deadlines and consequences at the outset would prompt earlier engagement and reduce avoidable escalation. The goal is not to make the letter more intimidating, but to make the required action and potential consequences unmistakable.

B. Tell taxpayers exactly what to do, before telling them anything else

A second dominant theme was the need to reduce complexity and cognitive load. Intermediaries consistently described clients who read ICLs, recognize that action is required, but stall because they are unsure where to begin.

Participants advised that clearly identifying required actions, distinct from background explanation, would make it easier for taxpayers to respond. Breaking the response process into obvious, manageable steps was seen as critical to helping clients move more easily and quickly from understanding to action.

This advice reflects intermediaries' belief that compliance improves when the path forward is clear and feels manageable, particularly for taxpayers with limited tax literacy or low confidence navigating administrative processes.

C. Assume good faith and design for real-world behaviour

A strong and consistent message from intermediaries was that most non-response is not intentional non-compliance. Participants urged CRA to recognize that missed or delayed responses are more often driven by confusion, fear, or practical barriers than by deliberate avoidance.

This perspective was especially emphasized when intermediaries discussed seniors, newcomers, and clients with prior negative experiences interacting with government systems. But it also applies more broadly to taxpayers who face digital access issues, difficulty locating records, delays obtaining documents from third parties, or reliance on family members, informal preparers, or accountants to interpret and respond to the request

Intermediaries felt CRA should design the ICL process around the practical realities taxpayers faces, including confusion or anxiety, persistent information and cognitive overload, digital access issues, reliance on others for help, and difficulty gathering documents.

D. Maintain trust in a scam-aware environment

While less frequently offered as the primary piece of advice, many intermediaries also highlighted the importance of maintaining trust, particularly in the context of widespread concern about fraud and scams. They stressed that taxpayers are cautious about digital communications and need reassurance that messages are legitimate.

Participants supported approaches that encourage safe engagement, such as reminders without links, clear guidance on where and how to access official CRA communications, and continued use of paper correspondence where digital messages go unnoticed, or taxpayers have difficulty accessing My Account.

Overall message from tax intermediaries

Taken together, tax intermediaries' advice points to a simple goal: make it easier for taxpayers to comply. This means designing ICLs from the taxpayer's perspective, so they can recognize the importance of the letter, understand what CRA is asking for, gather what they need, and respond before the issue escalates.

Conclusions

Improving open and read rates for Initial Contact Letters requires looking at the process from the perspective of a taxpayer encountering an ICL for the first time. Good design means considering what taxpayers need in order to notice the message, trust it is legitimate, understand why CRA is contacting them, recognize the urgency, and know what to do next. The findings indicate that most delayed engagement reflects confusion, anxiety, competing demands, or practical barriers rather than unwillingness to comply. Designing with this understanding of taxpayer behaviour can help CRA identify opportunities to make ICLs easier to notice, understand, and act on.

The first opportunity is to make urgency and consequences unmistakable earlier in the process. Notifications should help taxpayers distinguish an ICL from routine CRA correspondence, using clear cues such as “action required” and a deadline, while continuing to avoid personal tax details or direct links. Alternate channels and reminders may make notifications more visible, but because they must continue to preserve trust and legitimacy, they are not a full solution to improving open and read rates.

A second opportunity is to improve understanding once the letter is opened. Taxpayers should be able to quickly grasp what CRA is reviewing, why they are being asked for information, what they need to provide, and what happens if they do not respond. The letter should make required actions immediately visible and manageable through plain language, an upfront summary, step-by-step instructions, and clearer visual hierarchy.

Finally, CRA can improve engagement by making it easier for taxpayers to respond once they understand the letter. Clearer guidance on acceptable documents and easier navigation in My Account would help taxpayers act on the request. This is especially important when requests involve older records, third parties, or help from an intermediary. Overall, the findings suggest that relatively modest improvements to clarity, framing, timing, and trust could increase early engagement with ICLs, which in turn supports the underlying compliance model.

There is close consistency between what taxpayers reported in the focus groups and what tax intermediaries described observing in their work with clients. Taxpayers’ own accounts of confusion, uncertainty, anxiety, missed notifications, difficulty understanding what was being requested, and practical challenges in gathering documentation were echoed by intermediaries who see these behaviours play out in real cases. This alignment suggests that the findings are not simply a function of how taxpayers explain or rationalize their own behaviour after the fact; rather, they reflect patterns that are also visible to third parties who support taxpayers through the process. The convergence of self-reported and observed behaviour strengthens confidence that delayed engagement with Initial Contact Letters is often driven by design, comprehension, trust, and logistical barriers and not by a lack of willingness to comply. This consistency provides a strong evidence base for focusing improvements on making ICLs more noticeable, understandable, and easier to act on.

Appendix A: Methodology

Focus groups

This phase of the researched involved a series of eight (8) online focus groups between April 21-21, 2026, to assess Canadian taxpayers' experience with CRA correspondence generally and Initial Contact Letters specifically.

Group composition. The target audience was individual taxpayers aged 18 and over, who have resided in Canada for a minimum of one year, and were sent an Initial Contact Letter in the timeframe January 1 – December 31, 2024. Groups were conducted in four regions: two in each of Ontario, Atlantic Canada, Western Canada/Territories, and Quebec. Both Quebec sessions were conducted in French, and the other six sessions were conducted in English.

CRA's statistics indicate that for letters sent online through their MyAccount during this timeframe:

- 67% of individuals viewed the letter online in under 45 days (158,660)
- 20% of individuals viewed the letter online in 45+ days (47,760)
- 13% of individuals (nor their representative) never viewed the letter (30,570)

Based on these proportions, the two focus groups in each region were divided between those who viewed the letter online in under 45 days, and those who viewed the letter online in 45+ days or never. This breakdown was based on self-report (i.e., they recalled receiving the letter and opening it either within 45 days or over 45 days, or did not recall receiving the letter).

Location (Language of groups)	Date	Time
Ontario (English)	Tuesday, April 21	5:30 pm EST – Group #1 <45 days 7:30 pm EST – Group #2 45+days/never
Atlantic provinces (NL, NS, NB, PEI) (English)	Wednesday, April 22	4:00 pm EST – Group #3 <45 days 6:00 pm EST – Group #4 45+days/never
Quebec (French)	Thursday, April 23	5:30 pm EST – Group #5 <45 days 7:30 pm EST – Group #6 45+days/never
Western provinces (BC, AB, SK, MB) or Territories (English)	Monday, April 27	7:00 pm EST – Group #7 <45 days 9:00 pm EST – Group #8 45+days/never

The participants were all 18 years of age or over, and included a range of age, education, employment, and incomes. The groups lasted approximately 90 minutes.

Recruitment. Due to privacy restrictions, CRA could not provide a comprehensive list of the target audience, and given its very specific nature, it could not be efficiently recruited through traditional qualitative recruitment methods.

Instead, the following recruitment process was used:

1. CRA mailed a bilingual invitation letter to eligible taxpayers inviting them to opt-in to the research. Roughly 80,000 letters were sent, based on the assumption that 1% (or 800n) would opt-in to the research and provide their contact information. Letters were sent via Canada Post starting March 6, 2026, with it is estimated most recipients received the letter by March 11.

2. The invitation letter contained a QR code and link to an online landing page hosted by Environics, where interested participants answered a short set of screening questions, recorded their contact information (name, phone, email), and consented to follow up to schedule the focus groups. The landing page noted that, depending on level of response, not all interested individuals would be contacted. Contact information for 2518 individuals was collected before the online screener was closed on March 20, 2026. This went well beyond the estimated 800n response, and providing more than enough contacts to fill the focus groups.
3. Finally, participants on the list were fully screened and recruited by Environics' qualitative partner Trend Research, one of Canada's most well established and respected qualitative research recruiting operations. All recruiting was conducted by telephone and by e-mail by Trend's professional team of experienced and trained qualitative research recruiters. Compared to focus group participants traditionally recruited through qualitative databases of individuals who have expressed a willingness to take part in qualitative research, participants recruited through this process were less familiar with focus groups. Additional time was used during screening and recruitment to explain what focus groups are and expectations for their participation, and an extra round of confirmations was conducted prior to the groups themselves.

The entire process resulted in full participation: eight participants were recruited per group, and a total of 63 individuals participated across the eight groups.

Environics developed the three recruitment instruments (letter, online screener, and phone screener) with the CRA. Upon client approval, the instruments were translated into French by CRA. The phone screener included an exclusion for individuals or household members employed by the CRA or another federal department or agency. Since these individuals were not recruited through qualitative databases, no exclusions based on recent related focus group attendance were needed. Participants were provided a $150 honorarium to encourage participation and thank them for their time commitment.

All groups were video- and audio-recorded for use in subsequent analysis by the research team – during the recruitment process and at the session sign-in, participants provided consent to such recording, were given privacy and confidentially assurances, and told that AI would be used to transcribe and summarize the session, and potentially in more detailed analysis.

Moderation. Two senior researchers moderated the sessions, as follows:

- Maysa Husseini, Senior Associate, Environics, moderated the six English sessions.
- France Mercier, Senior Associate, Environics, moderated both French sessions.

In-depth interviews

This phase involved ten (10) in-depth individual interviews (IDIs) with tax intermediaries with direct responsibility for filing T1 tax returns on behalf of clients and have worked with at least one client who has undergone a compliance process since January 1, 2024.

Intermediaries were drawn from across Canada, including BC (1), AB (1), SK (1), ON (3), QC (3) and ATL (1), and represented a mix of gender, years of experience and clientele volume.

Recruitment and scheduling. Environics worked with CRA to develop a recruitment screener to identify tax intermediaries. Recruitment and scheduling were subcontracted to CRC Research, which recruited intermediaries from their own database of people willing to take part in qualitative research, as well as through desk research.

Interviews. Interviews were conducted virtually (through Zoom) between March 18 and 31, 2026. They ranged between 30-45 minutes in length depending on participants' responses. Eight (8) interviews were completed in English and two (2) in French. Each participant was provided $135 by email transfer as a thank you for their time.

All interviews were recorded for use in subsequent analysis by the research team. During the recruitment process and at the start of their interview, participants provided consent to such recording and were assured of their anonymity in subsequent reporting; they were also informed that AI would be used to transcribe and summarize the interviews, and potentially in more detailed analysis.

Moderation. Two senior researchers moderated the interviews, as follows:

- Sarah Roberton, Senior Vice President, Environics, moderated the eight English interviews.
- France Mercier, Senior Associate, Environics, moderated both French interviews.

Quality control

All qualitative research work was conducted in accordance with professional standards and applicable government legislation (e.g., the *Personal Information Protection and Electronic Documents Act*).

Statement of limitations

Qualitative research provides insight into the range of opinions held within a population, rather than the weights of the opinions held, as would be measured in a quantitative study. The results of this type of research should be viewed as indicative rather than projectable.

Appendix B: Focus group research instruments

Invitation to Group Discussion

March 2026

To confirm your interest and eligibility for a group discussion, visit:

http://survey.environics.ca/CRAgroups

Or, scan the static QR code with your mobile device:

Share your experience with CRA's online mail – Join a paid online focus group

The Canada Revenue Agency (CRA) is inviting Canadians who recently received a letter or notice in their CRA My Account to join a 90-minute online focus group hosted on Zoom. Eligible participants will receive $150.

Why participate?
We want to hear from people who received a recent CRA message (whether opened or not), to better understand what makes messages easy to notice and understand. Your feedback will help improve how the CRA communicates with Canadians.

Interested?
Register within two weeks of receiving this letter using the URL or QR code above. No sensitive information (social insurance number or banking details) will be requested, and no attempts will be made to sell or market anything to you.

Need help registering? Contact Sarah Roberton, Senior Vice President, at Environics Research:
sarah.roberton@environics.ca

This research is registered with the Canadian Research Insights Council Research Verification Service. Verify at: www.canadianresearchinsightscouncil.ca; project registration number: **20251223-EN800**

Questions?
Contact the CRA's Public Opinion Research team at **PABPOPRESG@cra-arc.gc.ca**. (Note: they cannot help with personal tax matters.)

To see our active projects: **www.canada.ca/por-cra**

Your privacy matters
Participation is completely **voluntary** and **confidential**. Feedback is anonymous and will not affect your standing or interactions 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.

Thank you for considering this opportunity to help improve our services.

Public Opinion Research Section, Public Affairs Branch

Online screener for focus groups

Environics Research

Low open and read rates of initial contact letters re: individual tax compliance

Canada Revenue Agency

PN12523
Online screener for focus groups

LANDING PAGE FROM SURVEY RECRUITMENT LETTER (QR CODE)

Welcome and thank you for your interest in this research about the Canada Revenue Agency's online mail through CRA My Account.

[Drop-down] Please select your preferred language / Veuillez choisir la langue dans laquelle vous souhaitez répondre au sondage

01 – English

02 – Français

[NEXT PAGE] Environics Research is conducting this research project on behalf of the Canada Revenue Agency (CRA). We are looking for Canadian taxpayers, 18 years or older, who have recently received a letter or notice in their CRA My Account, to participate in an online focus group moderated by a senior Environics researcher.

The focus group will take place between February 24 and March 2. It will be conducted over Zoom and takes 90 minutes. Participants who qualify and take part in the research will receive a cash gift of $150 for taking the time to share their thoughts and opinions.

This is not an attempt to sell or market anything. Your participation in the research is completely voluntary, confidential and your decision to take part or not will not affect any dealings you may have with the CRA.

If you are interested in participating in a focus group, please click **continue** and fill out our short survey. Those who qualify for participation will be contacted by Environics with more information and scheduling.

CONTINUE

Privacy Details:
Your participation in this research is completely voluntary. The focus group will be recorded. The recording will be used only to assist in preparing the report and will be destroyed once the report is completed. All information collected, used and/or disclosed will be used for the purposes of this study only and administered as per the requirements of the Privacy Act.

Environics upholds the highest standards of Personal Information Protection and Electronic Documents Act and adheres to privacy standards set out by the Canadian Research Insights Council (CRIC), as well as ESOMAR, the global association for the data and insights industry. Environics Research has a privacy policy which can be consulted at https://environicsresearch.com/privacy-policy/

If you have any questions about the study, please contact Environics: sarah.roberton@environics.ca

This study has been registered with the Canadian Research Insights Council's Research Verification Service so that you may validate its authenticity. If you would like to enquire about the details of this research, you can visit CRIC's website https://www.canadianresearchinsightscouncil.ca/rvs/home/?lang=en. If you choose to verify the authenticity of this research, you can reference project code 20251223-EN800.

[NEXT PAGE] The following questions will help us determine who qualifies for participation. Environics will contact those who qualify with more information.

1. **In what province or territory do you live?**

01 – British Columbia	WEST
02 – Alberta	WEST
03 – Saskatchewan	WEST
04 – Manitoba	WEST
05 – Ontario	ONTARIO
06 – Quebec	QUEBEC
07 – Nova Scotia	ATLANTIC
08 – New Brunswick	ATLANTIC
09 – Prince Edward Island	ATLANTIC
10 – Newfoundland and Labrador	ATLANTIC
11 – Yukon	WEST
12 – Northwest Territories	WEST
13 – Nunavut	WEST

2. **How long have you lived in Canada?**

   01 – Less than one year **THANK AND TERMINATE** (Thank you very much for your interest, but we are looking for individuals who have lived in Canada for a minimum of one year).

   02 – One year or more

   03 – I was born in Canada

3. **We have been asked to speak to participants from all different ages. So that we may do this accurately, please indicate your age group:**

   01 – Under 18 **THANK AND TERMINATE (**Thank you very much for your interest, but we are looking for individuals aged 18 or older).

02 – 18-29 years

03 – 30-44 years

04 – 45-54 years

05 – 55-64 years

06 – 65 years or more

4. **Sometimes the Canada Revenue Agency sends a letter to individuals after they file their taxes saying the CRA is reviewing certain information on the return. The letter may ask the taxpayer to confirm details or provide documents related to income amounts, deductions or credits. (This is different from a notice of assessment, a collection letter, or a full audit notice).**

   In the past 24 months, have you personally received a letter like this from the CRA?

   01 – Yes

   02 – No **SKIP TO Q.6**

   99 – Not sure **SKIP TO Q.6**

5. **[IF Q4=01] Thinking about the CRA letter you received, about how long after it arrived did you first open it?**

   01 – Right away or within the first few weeks

   02 – More than 45 days or so later

   99 – I don't remember / I'm not sure

6. **Please confirm your preferred language for the focus group:**

   01 – English

   02 – French

[NEXT PAGE] Thank you for filling out this survey. So that we can reach you to schedule the focus group, please provide us with your contact information below.

[checkbox] By registering, you grant Environics Research permission to contact you for the sole purposes of this study.

[checkbox] I understand that filling out this form does not guarantee me a spot in the focus group, and I will be contacted by Environics to confirm my spot.

First Name:

Last Name:

Town/City of Residence:

Email Address:

Phone Number:

SUBMIT

Thank You Page Copy:
Thank you for your time and interest in this study, we are currently reviewing your submission. Our recruitment specialist will be in touch shortly with more information.

TARGETS :

Region	Recall letter and opened <45 days (Q5=01)	Don't recall letter or opened 45+ days (Q4=02,99 OR Q5=02,99)
West	100	100
Ontario	120	160
Quebec (French)	100	100
Atlantic	80	40
Total	400	400

March 17-2026

Recruitment Guide for Focus Groups

Environics Research Group Limited
Focus Groups on ICL open/read rates
Canada Revenue Agency
PN12523
Recruitment for Group Discussion

Respondent Name: _____

Phone #: _____

Group #: _____

Recruiter: _____

GROUP 1 Ontario – <45 days Tuesday, April 21 5:30 pm EST	GROUP 2 Ontario – 45+ days/never Tuesday, April 21 7:30 pm EST	GROUP 3 Atl/ON – <45 days Wednesday, April 22 4:00 pm EST (5 pm AST)	GROUP 4 Atl/ON – 45+days/never Wednesday, April 22 6:00 pm EST (7 pm AST)
GROUP 5 Quebec (FR) – <45 days Thursday, April 23 5:30 pm EST	GROUP 6 Quebec (FR) – 45+days/never Thursday, April 23 7:30 pm EST	GROUP 7 West – <45 days Monday, April 27 7:00 pm EST (5pm CST/ 4 pm PST)	GROUP 8 West – 45+days/never Monday, April 27 9:00 pm EST (7pm MST/ 6 pm PST)

Eight recruits per session. $150 incentive. Groups 7 and 8 need a mix from the four western provinces.

A Francophone from outside QC can be assigned to a QC group / An Anglophone in QC can take part in an English group in any region.

CONDUCT INTERVIEW IN PREFERRED LANGUAGE PER SCREENER

Hello/Bonjour, my name is _____ from Trend Research, a partner of Environics Research. Could I please speak with [NAME]?

You recently completed an online survey about participating in a focus group for the Canada Revenue Agency. I am calling today to confirm your interest and provide you with scheduling details.

The focus group will take place in late April in the evening. It will be conducted over Zoom and takes 90 minutes. People who qualify and take part will receive $150 as a thank you for participating.

May I have your permission to ask some questions to confirm I am speaking to the right person? This will take about 5 minutes.

Yes 1 CONTINUE

No 2 THANK/DISCONTINUE

1. **Could you please confirm your province or territory of residence?**

01 – British Columbia	WEST AND NORTH
02 – Alberta	WEST AND NORTH
03 – Saskatchewan	WEST AND NORTH
04 – Manitoba	WEST AND NORTH
05 – Ontario	ONTARIO
06 – Quebec	QUEBEC
07 – Nova Scotia	ATLANTIC
08 – New Brunswick	ATLANTIC
09 – Prince Edward Island	ATLANTIC
10 – Newfoundland and Labrador	ATLANTIC
11 – Yukon	WEST AND NORTH
12 – Northwest Territories	WEST AND NORTH
13 – Nunavut	WEST AND NORTH

2. **And could you please confirm your age group?**

01 – Under 18 **THANK AND TERMINATE**

02 – 18-29 years

03 – 30-44 years

04 – 45-54 years

05 – 55-64 years

06 – 65 years or more

3. **Are you or is anyone in your household employed by the Canada Revenue Agency?**

01 – Yes **THANK AND TERMINATE**

02 – No

4. **Sometimes the Canada Revenue Agency sends a letter to individuals after they file their taxes saying the CRA is reviewing certain information on the return. The letter may ask the taxpayer to confirm details or provide documents related to income amounts, deductions or credits. This is different from a notice of assessment, a collection letter, or a full audit notice.**

   To confirm, have you personally received a letter like this from the CRA in the past 24 months?

   01 – Yes

   02 – No **SKIP TO Q.6; GROUPS 2,4,6,8**

   99 – Not sure **SKIP TO Q.6; GROUPS 2,4,6,8**

5. **[IF Q3=01] And to confirm, about how long after the letter arrived did you first open it?**

   01 – Right away or within the first few weeks **GROUPS 1,3,5,7**

   02 – More than 45 days or so later **GROUPS 2,4,6,8**

   99 – I don't remember / I'm not sure **GROUPS 2,4,6,8**

6. **RECORD:**

   Male 1

   Female 2

7. **Could you please tell me what is the last level of education that you completed? GET MIX**

   Some High School only. 1

   Completed High School 2

   Trade School certificate 3 **GET MIX**

   Some Post secondary 4

   Completed Post secondary 5

   Graduate degree 6

8. **Are you working…?**

   Full Time (35 hrs. +) 4 minimum

   Part Time (under 35 hrs.) 2 maximum

   Homemaker 1 maximum

   Student 2 maximum

   Retired 2 maximum

Unemployed 1 maximum

9. **Which of the following categories best corresponds to the total annual income, before taxes, of all <u>members</u> of your household, for 2024? READ**

   01 - Under $30,000

   02 - $30,000 to $60,000

   03 - $60,000 to $80,000

   04 - $80,000 to $100,000

   05 - $100,000 to $120,000

   06 - $120,000 to $150,000

   07 - $150,000 and over

   99 - REFUSE/DK/NA

10. **Have you <u>ever</u> participated in an online focus group for which you have received a sum of money?**

    01 – Yes

    02 – No

ASK ALL

11. **This focus group will require you to join a videoconference using the Zoom platform with a desktop or laptop computer or a tablet. You will need internet access in a private and quiet location to take part in the study. We cannot provide this technology for you. Will you be able to access the Internet for a 90-minute Zoom call using a desktop or laptop computer or tablet?**

    Yes 1 **CONTINUE**

    No 2 **TERMINATE**

    NOTE: A MOBILE PHONE WILL NOT WORK FOR THIS EXERCISE

12. **The focus group will take place using a video-conference platform called Zoom. If you are not already a user, Zoom may request you to install some software at the site https://zoom.us/download . You can delete it after the focus group if you wish. Do you feel comfortable with using Zoom videoconferencing?**

    Yes 1 **CONTINUE**

    No 2 **TERMINATE**

13. **Sometimes participants in the online focus group are also asked to type their responses to questions in the "chat" function. Are you still able to participate? If you need glasses to read or a hearing aid, please remember to have them handy.**

Yes 1 **CONTINUE**

No 2 **TERMINATE**

14. **I would like to invite you to attend the online focus group session where you will exchange your opinions in a moderated discussion with other participants.**

The session will be recorded for research purposes. The recording will only be used by the research professional to help prepare the report on the research findings, and will be destroyed once the report is completed. Some other members of the research team may also observe the session, but your participation will be confidential.

All information collected, used and/or disclosed will be used for research purposes only and administered as per the requirements of the Privacy Act. Environics Research has a privacy policy which can be consulted at https://environicsresearch.com/privacy-policy/

If you attend the session, you will receive $150 to thank you for your time. It will be sent to you electronically. Do you consent to take part in the focus group? By agreeing to participate you are giving your consent to these procedures.

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

Environics is a member of the Canadian Research Insights Council (CRIC) and adheres to all its standards; the project is registered with CRIC with the number 20251223-EN800.

NB: If a participant asks for information on the research company conducting the research they can be told: Environics Research is located at 366 Adelaide Street West, Suite 101, Toronto Ontario and can be reached at 416-920-9010.

Yes 1 **CONTINUE**

No 2 **TERMINATE**

15. **We will contact you again before the date of the session to confirm your attendance. Note that this invitation is to you personally and you cannot have anyone else to substitute for you. Do you consent to this?**

Yes 1 **CONTINUE**

No 2 **TERMINATE**

16. **The session is about an hour and a half (i.e., 90-minutes), but we are asking that all participants log into the Zoom online meeting 5 minutes prior to the start of the session. Are you able to log-in about 5 minutes prior to the start time?**

Yes 1 **CONTINUE**

No 2 **TERMINATE**

Could you please confirm your email address so I can send you the link to the Zoom focus group meeting?

Email address: _____

PLEASE RE-READ THE FULL ADDRESS BACK TO CONFIRM CORRECT SPELLING.
(NB: We will send the links to you early next week)

PLEASE ENSURE PARTICIPANTS ARE TOLD THE TIME OF SESSION IN THEIR TIME ZONE

SEE TIMES AND DATES ON PAGE 1

INTERVIEWERS:Tell respondent that it is a small group and anyone who does not show or cancels at the last minute will compromise the project. Make sure they know we feel their opinions are valuable and we are serious about finding out what they have to offer.

NOTE: PLEASE TELL ALL RESPONDENTS THAT THEY WILL RECEIVE A CONFIRMATION CALL THE DAY PRIOR TO THE SESSION. IF FOR SOME REASON THEY HAVE NOT HEARD FROM US THEY SHOULD CONTACT US AT _____. IF THEIR NAME IS NOT ON THE ATTENDANCE FORM THEY WILL NOT BE ADMITTED TO THE GROUP. IF A RESPONDENT HAS ANY OTHER QUESTIONS ABOUT THE RESEARCH, THEY SHOULD ALSO CONTACT US AT THIS NUMBER.

February 11, 2026

Discussion Guide for Focus Groups

Environics Research
Focus Groups on ICL open/read rates
Canada Revenue Agency – Discussion Agenda

1. Introduction to Procedures (10 minutes)

Hello everyone, my name is [NAME] and I work for Environics Research, a public opinion research company. Welcome to this online focus group. I will be moderating the session. This is one of a series of online focus groups we are conducting on behalf of the Canada Revenue Agency with people from across the country regarding correspondence from the CRA. The session should last no more than 90 minutes.

We want to hear your opinions so please feel free to agree or disagree with one another. I want to inform you that we are recording this session to help me write my report. The recording will only be used internally to analyse the research, will not be released to anyone else, and will be destroyed upon finalization of the report. MODERATOR TO PRESS "RECORD" ON ZOOM SCREEN

There are also some observers from the research team and from the CRA who are observing the session and taking notes while muted. I would also like to remind you that anything you say here will remain confidential and anonymous. None of the comments you make will be linked to you by name in any reporting we do on this project, nor will affect any dealings you have with the CRA or the Government of Canada.

For the most part we will be video chatting, but I will also be sharing my screen to show you some things and we will also use the "chat" function from time to time when I ask you to react to things in writing. I will type "hello" in the chat – can everyone see that and respond "Hi" to "everyone" just to make sure that the "chat" feature works for everyone?

I also want to say that if you feel you didn't have a chance to express your opinion on something during the session or you want to elaborate, feel free to comment in writing in the "chat." Make sure to chat with "everyone" unless you feel you need to send me a private message.

Before we get started, I just wanted to also say that if you think there may be a lot of noise at your end (i.e., kids, dog barking etc.) please click the "mute" button and just "unmute" when you want to say something. You will receive the $150 cash we promised you in the next week or two, in the form of an e-transfer.

Let's go around the imaginary table and introduce ourselves. Tell us your name and tell us briefly a bit about yourself such as where you are calling from, what sort of work you do or if you are in school and how you would describe the composition of your household (family, pets etc.).

2. Expectations for CRA correspondence (15 minutes)

Tonight, we are going to be talking about the Canada Revenue Agency or the CRA. Could you each type in the chat - from what you know, what is the CRA responsible for?

READ TO ALL: *The Canada Revenue Agency is the agency of the federal government responsible for collecting income tax, processing tax returns and making sure tax laws are applied fairly and consistently. The CRA also distributes payments such as child and family benefits, GST/HST credits, and other programs that support individuals and families.*

Is any of this new information to you?

I'd like a show of hands: how many of you have received any kind of communication from the CRA in the past couple of years? (Moderator note: clarify we are talking about the correspondence sent by the CRA to the taxpayer, not sent by the taxpayer to CRA).

How does the CRA usually send you notifications or messages? We don't need to know what the communication was about, we're just interested in how it came to you.

PROBE: Letter mail? Email? My Account? Other?

Have you ever used the My Account portal? How comfortable are you with it? Why or why not?

Let's talk specifically about filing your personal income tax return with the CRA. After you submit your tax return, what do you expect to happen next?

PROBE: Confirmation of some sort? A letter/ and e-mail?

Do you feel like it's all done and you can put it out of your mind, or are you waiting to hear back from the CRA? What and when do you expect to hear next from CRA?

3. CRA notifications (15 minutes)

I want to talk specifically about your experiences with messages or letters that CRA sends to taxpayers through the My Account portal. How do you know when you have a message waiting for you in My Account?

What goes through your mind when you first see that email notification that there is a message waiting for you?

What emotions are you feeling upon seeing the notification [prompt as required: stress, fear, annoyance, confusion]?

PROBE: Is it always something bad or could it also be good news?

[Email] When you get a notification that you have a message in My Account, how do you typically handle it? Do you open it right away, save it for later, avoid it for a while? And just to say, there is no right or wrong answer here, and no judgement. People handle their administrative or financial affairs in lots of different ways, and we want to understand what those different experiences look like.

For those who delay going into My Account to open the message from the CRA, what's going through your mind?

For those who open the message right away, what's going through your mind?

For all, what do you expect happens if you don't open and read the message?

Let's talk more broadly for a moment. When you receive something that feels important and has a time pressure attached – for example, financial, medical or legal decisions – how do you usually deal with it?

Are there certain kinds of important correspondence like this that you tend to deal with right away?

Are there certain kinds of important correspondence that are more likely to get ignored or put off? Is this due to lack of time, emotional stress, uncertainty, or something else?

Where does a CRA notification rank compared to other important notifications (such as medical test results or bank or insurance company notifications)? Why does it rank there?

Are these other examples the same or different from how you deal with notifications from the CRA? In what ways is it the same/different?

4. Initial Contact Letter (ICL) (20 minutes)

Sometimes the CRA sends a letter through My Account to individuals after they file their taxes, saying the CRA is reviewing certain information on the return. This might happen *before* the return is processed, and the notice of assessment is issued, or this might happen *after* the return is processed, and the notice of assessment is issued. The letter may ask the taxpayer to confirm details or provide documents related to income amounts, deductions or credits. This is different from a notice of assessment, a collection letter, or a full audit notice.

How many of you recall receiving a letter like this from the CRA in the past 2 years?

I'm going to show you an example of an email notification and a letter similar to what the CRA sends.

- Show email notification directing to My Account & allow to read
- Show ICL example & allow to read

Now that you see this letter, do any of you recall receiving a letter like this? Note, this is just one example of the kind of details CRA would ask to be confirmed.

If yes, do you recall how long after the letter arrived that you opened it? Was it immediately or within the first few weeks, or did you delay opening it or not open it at all? Why was that?

Looking at this letter, what stands out to you first?

How clear is it what the letter is about and why it has been sent? Is it clear what you're supposed to do next?

Is anything unclear in the letter that could be better explained?

How would you describe the tone of the letter? (friendly, professional, neutral, intimidating) How does it make you feel?

What about the language used in the letter? (plain language, straightforward, technical, overly complex, too formal)

If you had to explain the purpose of this letter to a friend in plain language, what would you say?

5. Barriers to opening (15 minutes)

After individuals have submitted their tax returns, the CRA reviews the claims to ensure they're accurate, and to prevent errors and fraud. When the CRA sends out a letter like this requesting follow-up documentation, it is trying to help avoid the taxpayer's claim being denied. Unfortunately, the CRA has found that many taxpayers do not open or read their ICLs.

Why do you think that would be?

Why is this a problem? PROBE: Is this a problem just for CRA or also for someone who doesn't open or read the letter?

One thing that comes up a lot these days is concern about online scams and phishing.

When you get a message claiming to be from the CRA, how do you know whether it's real/legitimate? **PROBE**: channel type, message content, email address

Have scam concerns ever caused you to delay opening a real CRA message?

To what extent do you think the fear of fraud/scams is a reason why people don't open or read mail from CRA?

What can be done to reassure you and others that a CRA message is safe to open and click?

6. Potential solutions (15 minutes)

We've talked about why people might not open and read official CRA correspondence like this. Let's talk about how that could be fixed or remedied.

Please type into the chat: What do you think could be done to get people to open and deal with letters like this promptly?

PROBE: Would any of the following help? Why or why not?

- Clear deadlines
- Clear consequences
- Reassurance that it's routine
- Making it clear this facilitates you getting your claim/refund
- Feeling supported vs judged
- Automated phone call reminder (something other than an email)
- Anything else?

What about from a design perspective? What changes could the CRA make so people know to open the letters more quickly?

PROBE: What about...?

- Subject line
- First sentence
- Length
- Layout
- Timing or reminders

Are there changes that could be made so these notifications and letters are less stressful to receive?

7. Wrap-up (10 minutes)

What is one thing CRA could do that would make you more likely to promptly open and respond to this kind of letter?

We have covered many topics today and really appreciate you taking the time and energy to come down here and give your opinion. Your input is very important and insightful. Before we leave today, I want to ask you whether you have any last thoughts that you want to give the CRA about today's topics.

THANK YOU FOR PARTICIPATING!

Appendix C: Interview research instruments

Recruitment Guide for In-depth Interviews

Environics Research Group Limited
IDIs with Tax Intermediaries on ICL open/read rates
Canada Revenue Agency
PN12523
Recruitment for In-depth interviews

Respondent Name: _____

Home #: _____

Business #: _____

Interview #: _____

Recruiter: _____

10 total interviews, distributed as follows: BC (1), AB (1), MB or SK (1), ON (3), QC (3), ATL (1). All interviews to be recruited and conducted in the participant's language of choice.

$175 incentive.

Hello/Bonjour, my name is _____ from CRC Research, a partner of Environics Research. First off, let me assure you we are not trying to sell you anything. We are conducting a research project for the Canada Revenue Agency regarding CRA correspondence and are looking to speak to tax intermediaries.

May I please speak to someone in your company who provides income tax filing services for individual clients?

NOTE: MUST PROVIDE SERVICES TO INDIVIDUAL TAXPAYERS/HOUSEHOLDS. CANNOT SOLELY PROVIDE SERVICES TO BUSINESS CLIENTS (LARGE OR SMALL).

ONCE CONNECTED TO THE RIGHT PERSON: Would you like to continue this discussion in English? / Voulez-vous continuer cette conversation en français?

We are looking to speak to tax intermediaries who work with individual clients on tax matters. Would you be this person?

Yes 1 CONTINUE

No 2 ASK TO SPEAK TO SOMEONE ELSE, IF NONE, TERMINATE.

I'm calling to invite you to be a paid participant in an interview, to be held by video-conference call, as part of a research project we are conducting for the CRA. The interview will be led by a senior researcher from Environics. It would last a maximum of 45 minutes and can be scheduled at your convenience before the end of March. If you qualify and take part, you will receive $135 as a thank you for sharing your thoughts and opinions.

This study is a research project, not an attempt to sell or market anything. Your participation in the research is completely voluntary, confidential and your decision to participate or not will not affect any dealings you may have with the government.

May we have your permission to ask you some further questions to see if you fit in our study? This will take about 5 minutes.

Yes 1 CONTINUE

No 2 THANK/DISCONTINUE

All information collected, used and/or disclosed will be used for research purposes only and administered as per the requirements of the Privacy Act. Environics Research has a privacy policy which can be consulted at https://environicsresearch.com/privacy-policy/

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

Environics is a member of the Canadian Research Insights Council (CRIC) and adheres to all its standards; this project is registered with CRIC with the number 20251223-EN800.

NB: If a participant asks for information on the research company conducting the research they can be told: Environics Research is located at 366 Adelaide Street West, Suite 101, Toronto Ontario and can be reached at 416-920-9010.

1. **Do you have direct, hands-on responsibility for filing T1 tax returns on behalf of clients?**

   Yes

   No THANK AND TERMINATE

2. **Have you worked with any individual clients who have undergone a compliance process in the past two years, that is, since January 1, 2024?**

   Yes

   No THANK AND TERMINATE

3. **Approximately how many individual clients have you worked with who have undergone a compliance process since January 2024?**

   READ

   01 – 1 to 2

   02 – 3 to 5

   03 – 6 to 10

   04 – More than 10

99 - REFUSE/DK/NA **THANK AND TERMINATE**

4. **How many years of experience do you have providing tax filing services to individual clients?**

   01 – 1 year or less

   02 – 2-5 years

   03 – 6-10 years

   04 – 11-20 years

   05 – More than 20 years

   99 - REFUSE/DK/NA **THANK AND TERMINATE**

5. **Approximately how many employees, including yourself, does your company have? Please include all full-time and permanent part-time staff, from all locations or branches if more than one exists?**

   01 – 1 employee

   02 – 2-4 employees

   03 – 5-19 employees

   04 – 20-49 employees

   05 – 50-99 employees

   06 – 100 or more employees

   99 - REFUSE/DK/NA **THANK AND TERMINATE**

6. **What is your job title?**

   RECORD VERBATIM

7. **RECORD GENDER:**

Male	1	INCLUDE A MIX
Female	2	

8. **RECORD PROVINCE (SEE QUOTAS):**

   01 – British Columbia

   02 – Alberta

   03 – Saskatchewan

   04 – Manitoba

05 – Ontario

06 – Quebec

07 – New Brunswick

08 – Nova Scotia

09 – Newfoundland/Labrador

10 – Prince Edward Island

ASK ALL

9. **The interview will take place by videoconference using Zoom. To take part, you will need a desktop or laptop computer or a tablet and internet access in a private and quiet location. We cannot provide this technology for you. Will you be able to access the Internet for a 45-minute discussion using a desktop or laptop computer or tablet?**

   Yes 1 **CONTINUE**

   No 2 **TERMINATE**

   NOTE: A MOBILE PHONE WILL NOT WORK FOR THIS EXERCISE

10. **The interview will take place using a video-conference platform called Zoom. If you are not already a user, Zoom may request you to install some software at the site https://zoom.us/download which can you delete after the interview if you wish. Or you can use the in-browser option. The moderator will ask for your consent to record the interview. The recording will be used only to assist in preparing a report on the research findings and will be destroyed once the report is completed. Are you comfortable with this?**

    Yes 1 **CONTINUE**

    No 2 **TERMINATE**

11. **I would like to invite you to take part in an interview, between Thursday, February 26 and Wednesday, March 18. I confirm that the interview will last up to 45 minutes and you will receive $175 to thank you for your time. Note that this invitation is to you personally and you cannot have anyone else substitute for you.**

    What would be your top three dates/times to hold this interview?

    Choice 1: _____ (date) _____ am/pm (confirm time zone)

    Choice 2: _____ (date) _____ am/pm (confirm time zone)

    Choice 3: _____ (date) _____ am/pm (confirm time zone)

12. **Would you prefer the interview take place in English or in French?**

    English 1

French 2

13. Can you please confirm:

a. Your first and last name: _____

b. Your email address: _____ (RECORD – USE TO SEND LETTER AND RECRUIT DETAILS)

c. Your phone number: _____ (RECORD)

We will send you a calendar invite by email within the next day or two, confirming the interview date and time and providing a link to the Zoom meeting. This email will come from Sarah Roberton of Environics Research. Please watch for this email invitation and add it to your calendar. We will also send a confirmation email one day prior to the interview to confirm your attendance.

Thank you very much for taking part in this study. Goodbye.

Discussion Guide for In-depth Interviews

Canada Revenue Agency

ICL open/read rates – Interviews with Tax Intermediaries

Discussion guide

Name: _____

Province: _____

Date: _____

Interviewer: _____

Interview number: _____

Introduction

Hello, my name is _____ from Environics Research. Thanks for joining me today.

As you know, we are conducting interviews on behalf of the Canada Revenue Agency about your experience filing T1 tax returns for individual clients, and specifically about clients who have recently undergone a compliance process. We would like you to share your thoughts and experiences.

The interview will take up to 45 minutes to complete, depending on your responses.

Your responses will not be linked to your name or organization (your identity and the identity of your organization will remain confidential). I would like to record this interview, to use only to help in preparing the report on this research. The recording will not be provided to the CRA, and will be destroyed upon finalization of our report. Are you okay with that?

Do you have any questions before we begin?

Background/familiarity and experience with Initial Contact Letters (ICL) (5 minutes)

1. To start, can you briefly describe your role and the volume of T1 returns you typically handle in a year? Do you have a typical clientele that you work with or focus on?

2. Over the past few years, have you noticed any changes in how individual clients (not business clients) deal with their income taxes and with CRA correspondence? What kind of trends, if any, are you seeing?

   PROBE: More or less proactive? Faster or slower to respond? More comfortable with or more frustrated by digital interactions?

Opening behaviour and initial reactions (10 minutes)

3. Today I want to talk mainly about Initial Contact Letters (ICLs). How familiar are you with ICLs: Very, somewhat, not very, not at all familiar? Why do you say that?

If asked or needed for clarification: ICLs are letters the CRA sends to individuals after they file their taxes, saying the CRA is reviewing certain information on the return. This might happen ***before*** the return is processed, and the notice of assessment is issued, or this might happen ***after*** the return is processed, and the notice of assessment is issued. The letter may ask the taxpayer to confirm details or provide documents related to income amounts, deductions or credits. This is different from a notice of assessment, a collection letter, or a full audit notice.

4. In the past two years (between January 2024 and December 2025), approximately how many ICLs have you handled? When was the most recent?

5. How do you become aware of ICLs? Do you proactively check Represent a Client for new correspondence, or do you mostly rely on clients to notify you?

6. When you first see an ICL for a client (regardless of how you become aware), what's your immediate reaction? What goes through your mind? PROBE: Calm/routine, annoyed, stressed, concerned, something else?

7. Based on your observations, how do clients typically react when they learn they've received an ICL?

   Do clients usually understand what it is? Do they panic? Minimize it? Ignore it?

Barriers to opening and reading (10 minutes)

8. The CRA has found that many taxpayers do not open or read their ICLs. Does this surprise you or not? Why do you think this would be?

9. In your experience, what barriers exist to opening or becoming aware of ICLs – for you? For your clients?

10. Have there been situations when there has been a delay in noticing or opening an ICL? Can you tell me what happened in these situations? (IF NECESSARY: did client ignore notification, email went to spam, client assumed you were also notified)

11. One thing that gets discussed a lot these days is concern about online scams and phishing. To what extent do you find that fear of fraud/scams is a reason why clients don't open ICLs or read mail from CRA?

12. Do you find yourself reassuring your clients that CRA messages are safe to open and click, or does it not really come up? How do you approach this? What else could CRA do to reassure taxpayers?

Barriers to responding (10 minutes)

13. In your experience with clients, how clear are ICLs in explaining to them:
    - What the letter is about/what CRA is asking for?
    - Why the letter has been sent/why they are asking for it?
    - What will happen if there is no response by the deadline?

14. What parts of the ICL do clients typically find the most confusing or unclear?

15. What about the tone and the language of the ICL? Do you find yourself interpreting or "translating" the letter into plainer language for clients? What do you typically say/what words do you use to explain an ICL?

16. Do you, yourself, consider ICLs fairly straightforward to respond to, or difficult and time-consuming? Why do you say that?

17. Are there certain types of ICLs that are more burdensome than others, or certain clients who struggle more with compliance requests? Please elaborate.

Potential solutions (10 minutes)

Now I'd like to talk constructively about how the ICL process could be improved.

18. What do you think could be done to get taxpayers to open and deal with ICLs promptly?

    PROBE: Would any of the following help? Why or why not?

    - Clear deadlines
    - Clear consequences
    - Reassurance that it's routine
    - Making it clear this facilitates you getting your claim/refund
    - Feeling supported vs judged
    - Automated phone call reminder (something other than an email)
    - Anything else?

19. What about from a design perspective? What changes could the CRA make so taxpayers know to open the notifications/ICLs more quickly?

    PROBE: What about...?

    - Subject line
    - First sentence
    - Length
    - Layout
    - Timing or reminders

20. Are there changes could be made so ICLs are less stressful for taxpayers to receive?

21. What about for tax intermediaries like yourself? What would make it meaningfully easier for you to notice and handle ICLs?
    PROMPTS:

    - Notification system
    - Letter clarity
    - Pre-education with taxpayers
    - Reminders
    - Other?

22. Are there tools, automation or supports that could reduce friction for you?

23. If you could give CRA one piece of advice about getting taxpayers to comply promptly with the compliance process, what would it be?

Wrap-up

24. Anything else that CRA should know? Any questions I should have asked you but didn't?