Canada

Identity Recovery Qualitative Research Project

Final Report

Prepared for the Canada Revenue Agency

Prepared by Narrative Research

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Final Report

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Supplier Name: Narrative Research
May 2026

This public opinion research report presents the results of online focus groups conducted by Narrative Research on behalf of the Canada Revenue Agency. The study aimed to examine how clients experience the Identity Protection Services journey following identity theft. Insights from the research are intended to support ongoing improvements to service delivery, communications, and client support. The research included a total of nine online focus groups, including two English sessions in each of three regions (West, Ontario, Atlantic/Quebec), and three French sessions combining residents of Quebec and Ontario.

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Executive Summary

Background

Identity theft can have significant financial, practical, and emotional impacts on affected individuals. To address these risks, the Canada Revenue Agency (CRA) established the Identity Protection Services (IPS) program to identify potential cases of identity theft, verify individuals' identities, and protect and restore taxpayer accounts. Given the complexity and stress often associated with navigating identity theft, this qualitative study was commissioned to understand clients' end-to-end experiences with IPS, from initial awareness through resolution, and to identify opportunities to strengthen communications, support, and overall service delivery. Findings are intended to inform evidence-based improvements that enhance clarity, trust, and the client experience.

The research explored participants' experiences verifying their identity and restoring their CRA account(s) after identity theft. The discussion helped identify what worked well, what was confusing or frustrating, perceptions of trustworthiness and legitimacy of communications, and practical improvement ideas for CRA processes and information. Specific objectives included:

- Understand the end-to-end client journey from initial awareness through resolution, and any ongoing concerns.
- Assess perceptions of trustworthiness, fairness, and helpfulness of the process and communications.
- Identify barriers to access.
- Evaluate the clarity and usefulness of information provided.
- Explore outreach preferences and expectations.
- Generate actionable improvement opportunities for CRA identity protection services and related protocols.
- Understand reputational impacts and how experiences shape trust in the CRA.

Participants interacted with IPS at different times, and some program procedures and service delivery approaches evolved during this period. As a result, participant experiences may have varied, and not all participants would necessarily have been exposed to the same processes or communications.

Research Methodology

This study used a qualitative research approach, consisting of nine 90-minute online focus groups with individuals who have experienced identity theft and have interacted with the CRA's IPS. Groups were segmented by language (English and French) and region (West, Ontario, Quebec, and Atlantic) to capture a range of perspectives. Discussions followed a journey-mapping structure to explore participants' experiences from initial awareness through to resolution, including communications, support, and timelines.

Fieldwork was conducted between April 20 and 27, 2026. In total, 90 individuals were recruited, with 84 attending a session. Participants received a $125 incentive in appreciation of their time. A two-step recruitment process was used. The CRA mailed invitation letters to a sample of clients in the target population, directing them to register online. Narrative Research then randomly selected participants to ensure a mix of age, gender, education, household income, community size, and satisfaction with the IPS experience.

Qualitative techniques are used in marketing research as a means of developing insight and direction rather than collecting quantitatively precise data or absolute measures. As such, results cannot be applied to the overall population under study and must be used as directional insight only.

Political Neutrality Certification

I hereby certify as a representative of Narrative Research that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Directive on the Management of Communications. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed 

Margaret Brigley, CEO & Partner | Narrative Research
Date: May 22, 2026

Key Findings

The following provides key highlights from the research:

Detailed Journey Findings

Participants' experiences were examined as a journey, starting from the moment they first became aware of a potential issue and continuing through to resolution, to understand how each stage shaped their overall experience with the Identity Protection Services.

Detection: Detection was typically triggered by unexpected financial or account-related anomalies, such as missing benefit payments, unfamiliar deposits, changes to login credentials and personal information, or inability to file a tax return. While some participants identified issues themselves through these irregularities, others only became aware after being contacted by the CRA or informed by a third party, such as a tax preparer. Detection often occurred late, with many participants unaware of the compromise until weeks or months after it began, frequently after financial impacts had already occurred. For many participants, early signals were often unclear or difficult to interpret, and widespread concerns about scams led many to question the legitimacy of CRA notifications, contributing to delayed recognition and action. Many of those who discovered the issue struggled to determine how to report it, noting that clear "what to do" instructions were not easily found or were unclear on the CRA website. As a result, they often turned to calling the CRA using available contact information.

The moment of detection was characterized by confusion, anxiety, and a strong sense of vulnerability, as participants often struggled to understand what had happened and what steps to take. Immediate needs centred on reassurance, clarity, and regaining control, particularly through clear guidance and the ability to act quickly to secure accounts. What worked best were timely, noticeable signals and early alerts that enabled participants to recognize issues and respond proactively. However, many faced challenges due to vague notifications, limited access to support, and a lack of clear, credible verification cues to assess the legitimacy of CRA contacts. Strengthening the speed, clarity, and trustworthiness of detection signals, alongside providing straightforward guidance and self-service account locking options, represents an opportunity to enable earlier action and reduce both financial and emotional impacts.

Outreach and Notification: Participants' initial engagement with the CRA regarding identity issues was often marked by uncertainty, lack of clarity, and difficulty establishing trust. While some experienced timely and clear outreach that confirmed suspicious activity and outlined next steps, these cases were less common. More frequently, participants had trouble reaching an informed and helpful representative and initial communications with the CRA were sometimes described as vague, delayed, or difficult to interpret, leaving participants unsure about the seriousness of the issue or how to respond. Widespread awareness of scams further compounded this uncertainty, with many questioning the legitimacy of CRA outreach, particularly when asked to provide personal information for verification, leading to delays as individuals attempted to independently verify the legitimacy of the person calling, or ignored notification emails. Experiences were notably more positive when participants reached knowledgeable staff, particularly identity protection specialists, who provided clear explanations and took immediate action.

Trust during this stage was fragile and often required active verification by participants before engagement. Emotional responses were dominated by anxiety, confusion, and frustration, especially when communications lacked clarity or when participants felt unsupported or doubted. Effective outreach was characterized by timely contact, clear instructions, visible legitimacy signals, and empathetic communication, all of which helped build confidence and prompt action. In contrast, delayed or generic messaging, long wait times on the phone, and difficulty accessing appropriate support undermined trust. Overall, improving clarity, credibility, access to specialized support, and tone of communication are key opportunities to strengthen the outreach and notification experience.

Account Protection: Participants generally understood that account restrictions were necessary to prevent further fraud and appreciated swift action to secure their accounts. Clear, timely communication, particularly from knowledgeable IPS employees, helped reinforce this understanding and provided reassurance, especially when accompanied by practical guidance on next steps. However, this clarity was not consistent. While participants appreciated that fraudulent activity was quickly blocked from their accounts, many reported limited understanding of what the restrictions meant in practice, including how long they would last, how benefits and filings would be affected, and what was required to restore access.

While effective in stopping unauthorized activity, account restrictions often resulted in practical and emotional impacts. Participants were initially relieved that account restrictions were quickly activated; however, the resulting loss of access to online services, delays or suspension of benefits, and increased

administrative burden over extended periods became a source of stress. These disruptions, combined with unclear timelines, fragmented support, and limited proactive communication, contributed to stress, frustration, and a sense of being "in limbo." Overall, the stage was experienced as both protective and burdensome, highlighting the need for clearer communication, more coordinated support, and greater transparency to help participants navigate the process with confidence.

Identity Verification: The Identity Verification stage was widely experienced as complex, time-consuming, and administratively burdensome. Participants were typically required to submit multiple documents through various channels, often with unclear or inconsistent instructions, leading to confusion about requirements, duplicate submissions, and uncertainty about whether materials had been received or accepted. Account lockouts further complicated the process by limiting access to needed information and forcing reliance on slower, paper-based methods. As a result, identity verification was often perceived not as a clear, defined step, but as a fragmented series of tasks with little visibility into progress.

The level of support and clarity provided significantly shaped experiences. Participants who connected with knowledgeable staff and received clear explanations of what to expect felt more reassured and better able to navigate the process. However, many reported limited access to consistent, proactive support and the absence of a dedicated point of contact, leaving them to manage the process of sourcing, submitting, and confirming receipt of information largely on their own. Overall, unclear guidance, weak coordination between CRA departments, and limited status updates contributed to prolonged timelines, repeated effort, and heightened frustration, highlighting the need for clearer communication, timely updates, and more accessible support.

Resolution: This stage was most often defined by the eventual restoration of account access and correction of financial impacts; however, it was rarely experienced as a clear or well-communicated endpoint. Participants described resolution as uneven and difficult to track, often requiring follow-up to confirm whether their case had been addressed. In many instances, closure was inferred indirectly, through restored access or benefits, rather than explicitly communicated. Even those who received a letter informing them of the restored access were left uncertain about whether the fraudulent activity had been addressed more broadly. While the account restoration brought relief, the lack of proactive communication and limited explanation of what had been done left many participants uncertain about whether all issues had been fully resolved.

Even after the resolution, confidence was not always fully restored. Many participants reported ongoing concerns about future identity theft and expressed continued caution in their interactions with the CRA, including increased monitoring of their accounts, and for some, hesitation to use online services. These concerns were reinforced by limited transparency around how the fraud occurred and what safeguards had been implemented. As a result, resolution often marked not a return to normal, but a transition to a period of heightened vigilance, lingering uncertainty, and reduced trust, despite the technical completion of their case.

Cross-Journey Themes and Synthesis

Beyond individual stages, several cross-journey themes emerged that shaped participants' overall experience and perceptions of the process.

Communication: Communication was a central driver of participants' experience, shaping their ability to understand and navigate each stage. Widespread issues with unclear, inconsistent, and difficult-to-verify information created confusion early and sustained it throughout the journey. In the absence of clear guidance, participants often had to validate and piece together information independently. When communication was timely, clear, and credible, it enabled faster action and greater confidence; however, inconsistencies across channels and interactions frequently undermined trust and amplified uncertainty. Findings suggest that providing a roadmap to clients upfront, even if the timelines may vary, would help establish a sense of control. This would be further reinforced by establishing a method for clients to access ongoing and timely updates.

Perceived level of support and access to help: Perceptions of support depended largely on the ability to access timely, knowledgeable assistance. Many participants encountered barriers such as long wait times to reach a CRA employee, repeated transfers, and difficulty reaching the right resources, often requiring them to take the lead in managing their case. While interactions with informed and empathetic representatives significantly improved confidence and reduced stress, these experiences were not consistent. Those who had an assigned IPS agent, however, felt more supported than others. Overall, support was seen as fragmented and reactive, rather than a coordinated process guiding participants through resolution. As such, consideration should be given to establishing a protocol whereby an IPS employee would be assigned to each client as a source of information and point of contact.

Timelines and expectations: Unclear timelines were a persistent source of anxiety, with participants rarely given clear expectations for how long steps would take or how their case was progressing. This lack of visibility created a sense of being in limbo and contributed to frustration. Importantly, participants indicated that consistent updates and transparency mattered more than speed alone, with longer timelines perceived more positively when accompanied by regular communication. Overall, unpredictability around timing reinforced broader uncertainty throughout the experience. Apart from providing reassurance, informing clients early on about the roadmap to resolution, including clear steps and expectations, would not only support trust in the process but may also reduce the number of times clients contact the CRA for updates.

Trust, confidence, and reputational impact: Trust in the CRA was significantly eroded over the course of the journey, beginning with the breach and further impacted by process challenges such as delays and inconsistent communication. While account restoration addressed the immediate issue, it did not fully rebuild confidence. Trust improved only when participants experienced clear communication, strong support, and visible progress. For many, lingering uncertainty, particularly around security and prevention, meant confidence remained fragile even after resolution.

Critical touchpoints that shaped the overall experience: Participants experienced the journey as a series of key moments rather than a continuous process, with certain touchpoints having a disproportionate impact on their overall perception. Early stages, particularly detection and initial contact, were especially

influential in shaping stress levels and sense of control. Positive experiences at these moments, such as clear guidance and empathetic support, helped stabilize the situation, while negative ones amplified confusion and carried through the journey. This highlights the importance of getting high-impact interactions right, particularly at the outset and other critical transition points.

Introduction

Context

Identity theft and the unauthorized use of personal information to access government services can have significant financial, practical, and emotional consequences for affected individuals. In response to these risks, the Canada Revenue Agency (CRA) established Identity Protection Services (IPS) to help identify potential cases of identity theft, verify affected individuals' identities, and take corrective action to protect and restore taxpayer accounts.

IPS's mandate includes protecting the integrity of CRA programs and services, detecting potentially fraudulent activity, and supporting affected Canadians through identity validation and account recovery processes. While IPS plays an important role in safeguarding accounts, navigating identity theft can be a complex and stressful experience for individuals, often involving multiple steps, communications, and timelines.

To better understand how affected individuals experience the IPS process, the CRA commissioned this qualitative research study. The study was designed to capture in-depth, client-centred feedback from individuals who have experienced identity theft and who have interacted with IPS. In particular, the research sought to understand how the process unfolded from the client's perspective, including how individuals became aware of the issue, how instructions and communications were interpreted, how support was accessed, and how the resolution of their situation was ultimately experienced.

The findings are intended to inform service improvement by identifying what worked well, where challenges or pain points arose, and how IPS processes, communications, and support could be strengthened to improve clarity, trust, and the overall client experience. Results are expected to support evidence-based decision-making and ongoing enhancements to identity protection and account recovery services offered by the CRA.

Objectives

The research explored participants' experiences verifying their identity and restoring their CRA account(s) after identity theft. The discussion helped identify what worked well, what was confusing or frustrating, perceptions of trustworthiness and legitimacy of communications, and practical improvement ideas for CRA processes and information. Specific objectives included:

- Understand the end-to-end client journey from initial awareness through resolution (and any ongoing concerns).
- Assess perceptions of trustworthiness, fairness, and helpfulness of the process and communications.
- Identify barriers to access (channel, wait times, clarity, documentation requirements, follow-ups).

- Evaluate the clarity and usefulness of information provided (what happened, what CRA is doing, what clients should do).
- Explore outreach preferences and expectations (letter vs phone vs online; frequency; content; timing).
- Generate actionable improvement opportunities for CRA identity protection services and related protocols.
- Understand reputational impacts and how experiences shape trust in the CRA.

This report presents the research findings. It includes a description of the methodology used and the detailed findings from the online focus group discussions, as well as conclusions and opportunities for improvement derived from the analysis. The working documents are appended to the report, including the invitation letter (Appendix A), the recruitment screener (Appendix B), and the moderator's guide (Appendix C).

Research Methodology

Target Populations for Participants

The target audience consisted of Canadian adults (18+) who have experienced unauthorized use of their personal information and have used the CRA's Identity Protection Services to resolve the issue.

Research Approach

The study was conducted using a qualitative research approach, consisting of nine 90-minute online focus groups with individuals who had experienced identity theft and interacted with the CRA's Identity Protection Services (IPS). The fieldwork was conducted from April 20 to 27, 2026, and participants received a $125 incentive in appreciation for their time. A total of 90 individuals were recruited (ten per session), while 84 took part in a session.

Groups were segmented by region and language to ensure a diversity of perspectives. Two English-language groups were conducted in each of Atlantic Canada (NL, NS, NB, PE), Ontario, and Western Canada (MB, SK, AB, BC), while three French-language groups were conducted with francophone participants from Quebec and Ontario. Given the relatively small population of identity theft victims in Atlantic Canada and limited recruitment in the region, the Atlantic English-language groups also included participants from English-speaking Quebec. In addition, some Quebec residents elected to participate in English-language groups, which further contributed to the regional composition of these groups.

All participants had used the IPS program within the past three years to address identity misuse and had direct experience interacting with the service, either for themselves or on behalf of a family member (e.g., a parent or child). Recruitment aimed to achieve a mix of demographic characteristics within each group, including age, gender, education, and household income. Where possible, participants were also selected to reflect a range of satisfaction levels with the IPS experience. Regional composition ensured representation across provinces as well as community types, including large urban centres, suburban areas, smaller towns, and rural locations.

Consistent with industry standards, individuals employed in, or living with someone employed in, certain sectors were excluded from participation. These sectors included marketing or market research, public relations, advertising, media, and federal government departments or agencies. Individuals who had previously participated in qualitative research on identity compromise or identity recovery were also excluded. All participants were required to have access to a computer or tablet with high-speed internet, equipped with a webcam and audio capability, and to be able to participate in a quiet, private setting. Sessions were conducted via Zoom and recorded for analysis purposes, with the platform selected for its accessibility and ease of use.

Recruitment followed the Government of Canada protocols. The CRA contacted IPS clients by mail to invite them to participate in the research by completing an online screening questionnaire administered

by Narrative Research. Eligible participants were then randomly selected by Narrative Research in accordance with the study specifications.

Context of Qualitative Research

Qualitative discussions are intended as moderator-directed, informal, non-threatening discussions with participants whose characteristics, habits, and attitudes are considered relevant to the topic of discussion. The primary benefits of individual or group qualitative discussions are that they allow for in-depth probing with qualifying participants on behavioural habits, usage patterns, perceptions, and attitudes related to the subject matter. This type of discussion allows for flexibility in exploring other areas that may be pertinent to the investigation. Qualitative research allows for a more complete understanding of the segment in that the thoughts or feelings are expressed in the participants' "own language" and at their "own levels of passion." Qualitative techniques are used in marketing research to develop insight and direction, rather than to collect quantitatively precise data or absolute measures. As such, results are exploratory and cannot infer causation.

Verbatim quotations are included throughout the report to illustrate participant perspectives and provide examples of views expressed during the discussion that support the analysis presented. These quotations are intended to add context and insight to the findings by reflecting participants' experiences and opinions in their own words. They should not be interpreted as guidance, recommendations, or representative of the views of all participants.

Research Findings

The following provides a detailed overview of the focus group discussions. Where relevant, differences of opinion across audiences are noted.

Detailed Journey Findings

The following section presents detailed findings organized around the key stages of the IPS client journey: detection, outreach and notification, account protection, identity verification, and resolution. Insights are informed by participants' lived experiences and reflect how communications, support, processes, timelines, and emotions were encountered and experienced at each stage of the journey.

Detection

When alerts were unclear and guidance was delayed during the detection stage, participants struggled to understand what was happening or take quick action, which increased feelings of vulnerability.

This stage captured how participants first became aware of a potential identity theft, including the signals that triggered concern and how they initially interpreted what was happening before contacting the CRA. It focused on early awareness, self-driven recognition of irregularities, and immediate reactions before formal engagement. These experiences are analyzed through three key lenses: triggers (how the issue was detected), timing (whether detection occurred early or late), and control (the extent to which participants felt in control versus being blindsided).

What happened (how issues were identified)

Detection was most often triggered by an abnormal event or unexpected changes in participants' finances or account activity. Participants generally realized they had been scammed when something about their CRA account or payments did not make sense. For some, the first sign was missing money, such as GST payments, child benefits, expected deposits that never arrived, or unexpected deposits in their account. Others identified issues when attempting to log into their CRA account and found that login credentials, contact information, or banking details had been changed without their knowledge. Most of them were triggered to access their CRA account after receiving notification emails of changes, and in some cases, participants observed unusual activity in real time, prompting immediate concern.

By contrast, several participants were unaware they had been victims of fraudulent activity and only learned of the issue when contacted by the CRA regarding suspicious account activity or claims they had not made, such as CERB applications or tax filings. In many of these cases, response was delayed because participants initially ignored email notifications and phone calls that appeared suspicious, with many only taking action once they received a mailed letter.

> *"I received a bunch of emails, like bing, bing, bing, all in a row. And I thought it was phishing because I'm well trained with work. So I didn't think it was anything. There was nothing that made the emails look like they were official, that they were from Revenue*

> *Canada. But it said that my account information had changed. There wasn't anything, I believe, that said, 'if this isn't the case, you can reach us here.' There wasn't really anything in the emails. I just got a bunch of them. And I want to say there were maybe five emails right in a row, maybe seven emails. I don't really remember. And I just thought it was phishing. So, I didn't do anything. And then a few days later, I thought, oh, I should log into my CRA account and make sure that there's nothing wrong. I tried to log in, and I couldn't get into my account."*

Others first became aware that something was wrong when their tax preparer informed them that their return had already been filed, despite not having submitted it themselves.

> *"I did not file my taxes; I had not filed my taxes at that point, but somebody [else] did. They filed taxes in my name as if I lived in Ontario. That was how I detected that [something was wrong]."*

Across cases, detection was often uneven in timing. While a few participants identified issues at an early stage, many only became aware of the problem weeks or months after it began, often after financial impacts had already occurred, specifically when expected benefits were not received, or when asked for reimbursement of benefits they had not requested nor received. For instance, one participant realized something was wrong after their GST payment did not come through, only to learn it had been redirected to another account. While another noticed missed child benefit payments despite being told by the CRA that they had been issued. Others only identified the problem after prolonged financial discrepancies, such as missing benefits following the birth of a child, initially assuming delays before discovering incorrect tax information had been filed in their name.

> *"Originally, very early in March last year, I got a call from a CRA agent asking me if I was authorizing a person in Ontario to submit my taxes on my behalf. And I told him that I hadn't filed my taxes yet. So no, I did not agree with that. And that was pretty much the end of the call. And I thought that was odd, but it did not concern me because they [CRA] had checked. I figured it was good. Moving on. Fast forward about two weeks, I go to submit my taxes, and I'm told my taxes have already been submitted."*

A small number of participants became aware that something was wrong after their financial institution flagged suspicious transactions, prompting them to investigate further.

These experiences left most participants feeling blindsided and highlighted a perceived lack of early warning mechanisms or alerts that could have helped them detect the issue sooner. The absence of clear or timely signals contributed to delayed recognition and a sense that the issue had escalated before they became aware of it.

Emotional response and immediate needs

Participants consistently described the moment of detection as sudden and disorienting. Realizing that their identity or account may have been compromised triggered confusion, anxiety, and a strong sense of

vulnerability, particularly when financial impacts were involved or account access was disrupted. At this stage, participants were often unsure what had happened, how serious the situation was, or what actions they should take. These reactions were often intensified by uncertainty about what had occurred and whether communications from the CRA could be trusted, leaving participants feeling both vulnerable and hesitant to act, yet feeling an urgent need for assistance.

> *"I was confused. I was frightened, […] frustrated. Especially because nobody had any answers for me."*

Immediate needs centred on reassurance, clarity, and regaining a sense of control. Participants wanted to understand what had occurred, whether their accounts and personal information were secure, and what steps they should take next. However, these needs were framed by uncertainty, as participants had not yet engaged with the CRA or received clear guidance, leaving them to interpret the situation on their own.

Uncertainty about the legitimacy of notifications or account signals further complicated reactions. Given widespread awareness of scams, some participants hesitated to fully trust early indicators, whether irregular transactions or CRA outreach, creating a tension between urgency to act and caution about responding too quickly.

Above all, participants sought reassurance that the situation was recognized, contained and under control, particularly that their accounts were secured and that they would not be held responsible for fraudulent activity. Closely tied to this was a strong demand for clear, step-by-step guidance delivered at the moment of detection: what to do first, who to contact at the CRA, and what to expect next. Participants also expressed a preference for mechanisms that would allow them to act immediately, such as the ability to secure their accounts themselves, quickly identifiable IPS contact information on the CRA website, and quick access to IPS staff via email or telephone call to report the situation, rather than remaining passive while waiting for formal processes to begin.

> *"It was just really scary to know that I need money right now, but I also owe $44,000 to the government. So, I wish there was like an option or something or maybe even just an office that I could go to talk to someone face to face because at that time, being alone with a baby, I just needed somebody to see and explain to me and treat me like a human."*

What worked well

When detection occurred early, either through noticeable account anomalies or clear notifications, participants were better positioned to respond quickly and limit potential impacts. Instances where changes to accounts were identified in real time, or where unusual activity was immediately apparent, helped participants recognize that something was wrong and prompted early action.

Some participants were able to take initial protective steps independently, such as changing their passwords or reviewing their financial accounts, which contributed to a sense of control and reduced

immediate uncertainty. Overall, what worked best at this stage were clear, noticeable signals that enabled participants to recognize the issue and begin taking action promptly, even before formal support was accessed.

Additionally, despite validation issues, CRA-initiated alerts, such as mailed letters confirming account changes or verification calls, were seen as important safeguards that helped some participants detect fraud early and limit its impact. Overall, what worked best during detection were instances where rapid action and clear communication helped restore a sense of control and direction for participants.

Pain points and sources of confusion

The detection stage was frequently marked by ambiguity and delayed recognition. Many participants did not receive clear or timely signals that would have alerted them to potential fraud, resulting in situations where issues were only identified after financial consequences had occurred. Even when signs were present, they were not always easily interpreted, leading participants to question whether what they were seeing indicated a serious problem or routine validation.

Confusion was further compounded by uncertainty about the legitimacy of early signals. Given the prevalence of fraud and impersonation scams, participants were often unsure whether CRA communications were genuine, which sometimes led to hesitation or delayed recognition of the issue. Notifications, when received, were sometimes perceived as vague or insufficiently explicit, making it difficult to distinguish between routine communication and urgent warnings.

Additionally, the lack of clear, centralized indicators or alerts meant that participants often had to piece together information from multiple sources, relying on personal judgment to determine whether action was needed. This reliance on individual interpretation increased the likelihood of delayed response and contributed to a sense of being unprepared at the moment of detection. Many were unsure of where or how to report the issues, and the lack of immediate access heightened anxiety and contributed to a sense of vulnerability at a critical moment. It was suggested that the IPS contact information be more prominent on the CRA website, and directly in MyAccount.

A few participants were surprised that the CRA did not more quickly identify suspicious account activity and notify taxpayers, particularly when long-standing patterns or behaviours changed suddenly. For example, multiple account changes occurring at once (e.g., changing the address, email, and banking information) were seen as unusual and expected to trigger a warning, as such changes would rarely happen simultaneously under normal circumstances.

> *“They [CRA] didn't think anything was wrong. It took me about 45 minutes to convince them. I really think something has happened. If someone changed anything in my account, and I've done my taxes via Netfile for years and years and years [and suddenly it changes]. I've had the same bank account since I was a kid. I've never changed any information.”*

Confusion was further compounded by unclear or ineffective notifications. Participants frequently described official communications, particularly letters, as vague or indirect, such as phrasing that suggested “do nothing” if a change was not recognized, which led some to ignore or delay responding to legitimate warnings.

The absence of immediate recourse, such as the ability to quickly secure accounts or access real-time (live) assistance, left participants feeling that there was no solution available in the moment, reinforcing a sense of helplessness or lack of control during the initial detection period. Overall, the detection stage was defined by overlapping sources of confusion: difficulty accessing support, unclear communications, and uncertainty about the issue and about what actions to take. These factors often delayed early response and amplified anxiety at the point when participants most needed clear, immediate, and credible direction.

Opportunities for improvement

The detection stage represents a critical window where faster awareness and clearer signals could significantly improve outcomes. Participants emphasized the need for earlier, more explicit alerts that clearly indicate when suspicious activity has occurred, what has changed on their account, and why attention is required.

Strengthening the clarity and visibility of detection signals, through real-time notifications, clearer messaging, and more recognizable formats (e.g., where legitimacy can quickly be established), would help participants identify potential issues more quickly and with greater confidence. Incorporating built-in cues that distinguish legitimate notifications from potential scams would also reduce hesitation and support faster recognition.

Participants highlighted the value of tools that support early awareness and rapid action, such as account monitoring and the ability to flag suspicious activity. While some received email notifications about account changes, these were often ignored as potential scams or overlooked when buried among large volumes of fraudulent emails. As a result, communication emerged as a key gap: alerts were often delayed, unclear, or missed entirely, leaving some participants unaware of fraud until financial impacts occurred. At the same time, low trust in CRA communications contributed to hesitation, as participants questioned the legitimacy of those emails and phone calls. Strengthening credibility through consistent formats, clearer messaging, and simple verification methods would help reduce uncertainty and support faster action.

Overall, improving the speed, clarity, and credibility of detection would help individuals move more quickly from awareness to action, reducing both financial impact and emotional stress at the earliest stage of the journey. Providing simple instructions and self-service options, such as the ability to secure accounts, would help restore control at the point of detection.

Outreach and Notification

Overall, the outreach and notification experience was weakened by unclear and inconsistent communication, limited trust and verification barriers, and difficulty accessing knowledgeable support, highlighting the need for earlier, clearer, and more credible contact paired with faster access to specialized and empathetic assistance.

This stage focused on how participants became formally engaged with the CRA regarding the identity issue, whether they first identified and reported the concern themselves or were notified by the CRA. It included experiences with initial outreach and communications, perceptions of clarity and legitimacy, and how effectively messaging established trust and guided next steps.

Initial contact experience and clarity

Participants' initial contact with the CRA, whether initiated by themselves or by the Agency, was often marked by inconsistency and uncertainty, particularly around how to respond and whether communications were legitimate, could be trusted, and if they were being taken seriously by CRA employees. While some participants benefited from timely and effective outreach, such as clear phone calls or letters confirming suspicious activity and outlining next steps, these experiences were less common. More frequently, initial communications were described as vague, delayed, or difficult to interpret, leaving participants unsure about the nature or urgency of the issue. In several cases, participants were unsure where to report the issue and called a general number on the CRA website. This often led to frustration due to long wait times, uninformed agents who were unsure how to handle the request, or agents questioning the legitimacy of the fraud claim.

When participants were able to connect with knowledgeable agents who clearly explained the situation and took immediate action, such as confirming the issue and securing the account, the experience was significantly more positive. The first point of contact involving an IPS agent played a critical role in establishing clarity and direction early in the process, compared to experiences that were more negative or mixed when first interacting with a general CRA agent. Proper interactions provided reassurance and a sense of direction. However, inconsistent messaging and difficulty reaching the appropriate support frequently resulted in confusion, repeated efforts, and reduced confidence early in the process.

> *"I would like to get in touch with somebody a lot sooner, if not a lot sooner, a lot quicker. My time is valuable. I'm sure everybody in this [focus group] can say the same thing. When you're on the phone listening to cruddy elevator music for an hour, it's kind of disrespectful."*

> *"For me, I think receiving a call was actually pretty nice because I didn't even have time to notice if I got like frauded or anything. I just got a phone call saying that they detected something suspicious. So, in that case, I think that was really nice because no harm was done."*

When first reporting the issue to the CRA, participants did not clearly distinguish between front-line customer service staff and specialized IPS staff, and expected the same level of knowledge and support regardless of who they reached.

Perceptions of legitimacy and trust

Trust at the point of initial contact was weakened by widespread awareness of scams. Many participants questioned whether CRA calls or emails were legitimate, especially when messages involved requests for personal information or came from unfamiliar numbers. As a result, even legitimate outreach was often met with skepticism, prompting individuals to pause and verify authenticity before taking action, sometimes delaying their response at critical moments.

The verification process itself was also a barrier. Participants described uncertainty about where to call and experienced delays when attempting to reach a CRA representative. Among those who tried to verify contact, most found the process unclear and somewhat untrustworthy, particularly when they were directed to call back using a generic number rather than a clearly identifiable official channel.

> *"I did talk to the person and she did say that my account had been hacked and there was somebody else pretending to be me. And they needed to verify a few [of my] documents, and they needed me to send proof of ID, of address and all of that. But I was like, 'How do I know that you're not trying to get all this information from me [to scam me]'? Because I don't know you. And so, [the CRA agent] gave me her ID number. She gave me some information to verify, which I did. Because at that point, I was very frustrated. I didn't know who to believe. And it was kind of hard to verify as well, because through the [CRA] website, I couldn't."*

Trust improved when agents took clear steps to establish authenticity, such as refraining from requesting sensitive information over the phone, providing employee identification, offering official callback numbers that could be verified online, or confirming follow-up through official letters. In contrast, vague messaging, unfamiliar contact details, or requests that resembled known scam tactics undermined confidence and sometimes led participants to delay or ignore legitimate outreach. Overall, trust at this stage was conditional, requiring participants to actively validate communications before engaging.

Emotional response

Whether the initial contact was initiated by themselves or by the CRA, realizing that their account had been compromised triggered immediate anxiety, confusion, and panic. Many described feeling overwhelmed as they struggled to understand what was happening and what the consequences might be, especially when communications were unclear or delayed.

> *"[CRA] had zero information about what was going on. They just said my account is locked and to reach out to Identity Protection Services. So, after another hour of trying to get through to somebody, that's when I found out that somebody had taken out four CERB cheques in my name. I never applied for CERB, but there are four cheques issued in*

sequential order, which is pretty frightening. And that's how I found out that my identity was hacked."

Emotional strain was even greater when participants felt doubted or interrogated, with a few reporting that early interactions or questioning by the CRA employee left them feeling blamed or treated like suspects rather than victims.

"I was totally frustrated, and I felt victimized again because they [CRA employee] didn't believe me when I said who I was."

"The immediate feeling was anxiety. Definitely, you know, uncertain how this came about and just a general uneasiness of how a government account could be compromised."

While moments of relief did occur once accounts were locked or when a representative showed empathy or took decisive action, these feelings were often temporary and uncommon. Overall, the emotional response at this stage was dominated by fear, frustration, and vulnerability, with reassurance and compassion repeatedly identified as urgent but frequently unmet needs. Indeed, participants expressed a strong need for reassurance, clear guidance on next steps, and confirmation that their situation was being taken seriously. When these needs were met, particularly through contact with knowledgeable and empathetic employees, participants reported a sense of relief. When they were not, uncertainty and frustration escalated.

What worked / what did not

What worked best was a timely, credible contact that led to immediate protective action and clear guidance. Participants responded positively when the CRA confirmed suspicious activity, provided next steps, and quickly secured accounts. Trust and reassurance improved when agents took steps to establish legitimacy, avoided asking for sensitive information, provided identification or callback options, and followed up with confirming letters. Clear instructions on next steps and early escalation to knowledgeable or specialized staff also helped participants feel supported.

"I did get this one woman. I didn't know her name, but she was the person that gave me hope that the situation was going somewhere. She gave me a timeline and told me that if I had anything to call them, and she also told me exactly what was going to happen."

In contrast, what did not work was delayed, vague, or inconsistent communication, combined with difficulty accessing appropriate support. Many participants struggled to reach the right help, faced long hold times on the phone, or encountered agents who lacked knowledge of identity protection procedures. A handful of participants were told that nothing was wrong with their account, being advised to wait for a Notice of Assessments despite clear signs of fraud, while others encountered agents who said they were unfamiliar with identity theft processes or the IPS program. In some cases, participants felt they had to insist that something was wrong or explain the situation repeatedly before action was taken,

delaying protective measures such as account locking. For instance, one participant explained how they spent 45 minutes trying to convince an agent that something had happened to their account

In a few cases, participants felt that CRA agents questioned the validity of their claim, leaving them with the impression that they were being treated as the source of the issue rather than the victim. These situations added emotional strain and reduced confidence in the support received.

> *"Ce que je n'ai pas aimé c'est que l'agent, il m'a fait me sentir coupable. Il m'a dit, là, tu es sûr? Il m'accusait et j'étais comme en procès. [Comme si] c'était moi qui ai fait le vol."*

In addition, generic and confusing notification letters received from the CRA often failed to convey urgency, leading some participants to delay action. Outreach that resembled scam tactics undermined trust, while limited availability outside business hours left participants feeling helpless during critical moments. Overall, ineffective outreach was characterized by poor access, unclear messaging, and weak credibility signals, while effective outreach combined speed, clarity, and legitimacy.

Opportunities for improvement

Participants believed that there is a clear need for earlier and more explicit communication that explains why an issue was flagged and what action is required. It was believed that communications would also benefit from stronger and more consistent legitimacy signals, such as identifiable caller information, reference codes, or built-in verification steps, so individuals can quickly confirm authenticity without having to rely on overloaded general call lines. In addition, improving access to knowledgeable support through reduced wait times and more direct routing to IPS specialists would strengthen the experience.

Access to support was frequently hindered by long wait times, difficulty reaching informed staff, and limited availability outside business hours. Participants suggested that identity theft cases be routed directly to trained specialists to reduce repeated transfers. Beyond access and efficiency, there was also a strong call for more empathetic and reassuring communication that acknowledges the seriousness of the situation and clearly outlines next steps, highlighting that tone, compassion, and proactive guidance are as important as speed and knowledge in improving the outreach experience.

Account Protection

Although account protection measures were understood as necessary, gaps in communication, support, and timeliness often made the experience burdensome and difficult to navigate.

The account protection stage reflected participants' experiences once protective measures were applied to their CRA accounts. This included understanding restrictions, navigating interim limitations, accessing support, and managing the practical and emotional impacts.

Understanding of account restrictions

Participants generally understood that account restrictions were necessary to prevent further fraud and generally accepted the lock as a logical security measure once its purpose was explained. In fact, this step

was expected as part of the resolution process, and thus many participants did not need nor expect an explanation. Rather, when CRA agents clearly stated that accounts were being locked due to fraudulent activity, participants felt reassured that the situation was being taken seriously and that unauthorized access had been halted, even if the restriction was inconvenient.

However, this understanding was often incomplete or fragile, particularly when explanations were brief, unclear, or absent. In many cases, participants reported that while they knew *why* the account was locked in broad terms, they did not fully understand what the restriction meant in practice, how long it would last, or what actions were required to restore access. This lack of clarity led to confusion about everyday implications, such as access to benefits, receiving payments, or the ability to file taxes online.

> *"I do believe that they did lock my account that first time. And they just said that you need to call the fraud department tomorrow. They gave me the number. They were closed at the time… I didn't really understand the seriousness of it at that time. And then I called the next day and talked to the fraud people who kind of walked me through the process."*

Participants who received step-by-step explanations, written confirmation, or guidance on next steps had a stronger understanding of the restrictions. In contrast, those who were "locked out" without sufficient context often perceived the measure as punitive rather than protective. Overall, while participants understood that account restrictions were intended to safeguard their information, inconsistent communication about the scope, duration, and process limited their ability to fully appreciate and manage the impact of these measures.

Practical and emotional impacts

The practical impacts of account restrictions were immediate, widespread, and significant. Once accounts were locked, participants typically lost access to CRA online services, including the ability to log in, file taxes electronically, update personal information, or track account activity. In many cases, legitimate payments and benefits were also suspended, such as tax refunds, GST credits, child benefits, and other income supports, creating serious financial strain. For those who depended on these funds, the loss of access disrupted day-to-day finances and, in some cases, led to more severe consequences such as unpaid bills or housing instability.

The restrictions also created additional administrative challenges. Participants were often required to switch to paper filing and deal with unclear or overlapping requests from multiple CRA departments. These disruptions were frequently prolonged, lasting several months, and were compounded by limited communication about timelines and next steps, making it difficult for participants to navigate and manage the situation effectively.

Emotionally, the account protection phase was described as stressful and discouraging, even though participants understood its purpose. While some initially felt relief that fraudulent access had been blocked, this was often short-lived and replaced by anxiety, fear, and a sense of powerlessness. Being locked out of their own accounts left participants feeling vulnerable and unable to confirm whether

additional damage was occurring or to access documents requested by the CRA to verify their identity. The suspension of benefits further intensified distress, particularly for those in financially sensitive situations, such as new parents or individuals with limited income.

Many participants described feeling stuck in limbo, with little clarity on when access would be restored and limited visibility into the status of their case. This uncertainty was compounded by a lack of proactive updates and, in a few cases, limited expressions of empathy from CRA employees, which heightened feelings of frustration and abandonment. For some, the experience had a lasting impact, weakening their trust in the system even after access to their accounts was eventually restored.

Overall, this stage functioned as both a protective measure and an added burden. While it effectively prevented further fraud, it also introduced significant practical disruptions and emotional strain. These impacts were amplified by unclear communication, extended timelines, and limited access to support, making the experience particularly difficult for participants to navigate.

Support and clarity of guidance

Participants' experiences with support and clarity of guidance varied widely at this stage, significantly influencing how manageable the process felt. When guidance was clear and provided by a knowledgeable IPS employee, participants felt reassured and better equipped to navigate the account lock. In these instances, employees clearly explained why the account was restricted, what the restrictions meant in practical terms, and what steps were required next, such as submitting identity documents, contacting credit bureaus, or filing tax returns by paper, helping restore a sense of control. What caused confusion and discomfort for other participants was mostly related to how CRA employees presented the verification and resolution process, rather than how the account protection was explained or completed.

What worked / what did not

What worked best for participants was swift, decisive action to secure their CRA accounts once fraud was confirmed. Across many groups, participants expressed relief when knowledgeable IPS employees promptly locked accounts and clearly explained that access was being restricted to prevent further unauthorized activity. This rapid response reassured participants that the issue had been contained and that no additional damage would occur. When this action was paired with clear acknowledgment of the fraud and guidance on next steps, participants felt more supported and better able to manage the situation.

> *"I reached out to them, and I explained the situation. And the positive thing that they did is that immediately when I called them, they actually deactivated my account. My Canada Revenue account was deactivated so that none of the transactions will be processed further."*

A smaller number of participants also benefited from more personalized support, such as having a consistent point of contact, access to a direct callback number, or receiving timely, clear explanations of

what the account lock involved. These elements significantly reduced stress and improved confidence in the process.

What did not work was the prolonged impact of account restrictions and the lack of clear, ongoing communication after accounts were locked. For many participants, account protection led to extended periods of full lockout, limiting access to online services, suspending legitimate benefits and refunds, and requiring cumbersome alternatives such as paper filing. As a result, what was intended as a protective measure was frequently experienced as a secondary ordeal, characterized by frustration, anxiety, and reduced trust, particularly in the absence of clear communication and empathetic support.

Opportunities for improvement

Participants' experiences during the Account Protection stage highlight several opportunities to strengthen communication, coordination, and overall client support. While account locking was broadly accepted as necessary, participants emphasized the need for clearer, upfront explanations of what the restriction involves, how long it may last, and what specific actions are required to restore access.

Several suggested practical service improvements included a self-serve option to temporarily lock one's own account, especially outside business hours, 24/7 emergency support, and clearer, more user-friendly written guidance explaining next steps and interim obligations (e.g., tax filing and benefits) while the account is locked. Additional opportunities included streamlined document handling and better frontline staff training on identity theft protection procedures.

Identity Verification

Identity verification was often perceived as difficult to navigate, with an unclear view of the overall process, inconsistent guidance, some repeated steps, and varying support, creating delays and ongoing uncertainty about the process.

This stage explored the process of verifying identity with the CRA as part of the IPS, including required documentation, instructions, channels used, and interactions with support. It also captured perceptions of effort, clarity, and reassurance throughout the verification process.

Documentation and process burden

Participants described this stage as administratively burdensome, time-consuming, and often confusing, adding strain to an already stressful situation. Verifying identity typically involved submitting multiple documents through mail or fax, and for fewer, through a secure online portal, with instructions that were not always clear or consistent. Many reported having to resubmit documents due to overlapping requests across departments, misplaced materials, or uncertainty about whether submissions had been received or accepted.

Account lockouts further complicated the process, requiring participants to switch to paper-based tax filing and manual forms, which slowed progress and increased the risk of errors. Information found on the

account also became unavailable to participants, who then had to look for alternative ways to secure some of the requested documents needed for verification.

Regardless of how each participant approached the verification process, most were unclear about which steps were required to move verification forward or whether they had completed all necessary actions, leading to repeated calls to the CRA for confirmation and updates during the verification process. A key gap was the lack of visibility into progress, with many participants feeling uncertain about their status and next steps without actively following up. The absence of centralized handling and clear, consistent guidance meant that identity verification felt less like a single, defined process and more like a series of disconnected administrative tasks, prolonging resolution and increasing frustration.

Sense of support and accessibility

Participants frequently reported limited access to support and a weak sense of guidance, which made the process feel isolating and difficult to navigate. While some eventually connected with knowledgeable employees, many struggled to obtain timely and consistent help when they had questions about documentation, case status, or next steps. Support was often seen as reactive rather than proactive, requiring participants to make repeated calls to confirm receipt of documents or clarify requirements.

Long wait times, frequent transfers between employees, and varying levels of staff familiarity with the verification process contributed to the perception that support was fragmented and unreliable. Without a dedicated point of contact or clear follow-up pathway, participants often felt they were managing the process on their own, with little confidence that their case was actively progressing. Overall, limited access to informed support increased frustration, prolonged uncertainty, and undermined confidence in the effectiveness of the identity verification process.

> *"The process to restore the account was a very lengthy process. I had very fragmented information from the [CRA] agent. It was a phone call followed up by a letter. And then I had a series of other phone calls from another agent, and follow up from the other agent taking on the case to inform me of the follow up process. […] It was very unclear throughout the way. There was no clear process guidelines."*

At the same time, most participants noted that even when an IPS employee was assigned to their case, they were unable to contact that person directly. Instead, they had to leave voicemail messages, which often led to delays when they missed return calls during weekday work hours, effectively resulting in phone tag and slowing down communication.

> *"Specifically, in my case, the thing that I found the most frustrating was that it was really hard to get a hold of my case agent. She would call me. I would often be unable to pick up the phone because I'm at work. It's the middle of the day. And so I would try to call her back when I could and always get her voicemail. She would never call back. And I had to basically call into the main number, talk to somebody there, which put me on hold for an extended period of time."*

What worked / what did not

What worked best for participants was receiving clear confirmation that identity verification was required and that it was a necessary step toward resolving their case. When participants connected with knowledgeable employees who explained what documents were needed and why, the process felt more legitimate and purposeful. Having a defined task, such as submitting identification, helped create a sense of progress and reassured participants that their case was moving forward. Access to secure and convenient online submission methods, when available, also increased confidence by reducing concerns about sharing sensitive information.

> *"I will say that the agent, once I was connected to them, they were actually very helpful and they knew exactly what they were doing and they were very clear about the steps and pretty communicative, which was positive."*

What did not work was the combination of a heavy documentation burden and unclear, inconsistent, and poorly coordinated processes that some experienced. Participants frequently encountered vague instructions, repeated or overlapping document requests, and uncertainty about whether their submissions had been received or accepted, especially when sent by fax. Verification often required multiple follow-ups, resubmissions, and repeated calls, leaving participants feeling responsible for coordinating the process themselves. The lack of proactive updates or clear confirmation when verification was complete prolonged stress and confusion. Limited access to knowledgeable support and the absence of a single point of contact further undermined the experience, turning identity verification into a slow, frustrating, and emotionally draining stage rather than a straightforward step toward resolution.

> *"Nobody is giving any follow-ups of like, okay, it is gone to the next person or how long it is going to take. I literally remember calling them every month for the last, I think six months until it was resolved."*

> *"When I did call the identity fraud, the first person that I […] talked to, he gave me his direct number and his agent number and all that. And he was my point of contact all the time. But, I didn't get the phone calls back from him that he said he would do. I had to keep calling him every couple of months to get updates to see where it was at."*

Another concern raised by many participants was the requirement to submit verification documents by fax. This was challenging due to limited access to secure fax machines, often forcing participants to use public locations (e.g., retail stores), which created discomfort about sending highly sensitive personal information through channels that could be viewed by others. This was particularly concerning given that participants were already dealing with identity theft, making them especially uneasy about further exposing their personal information in potentially insecure settings.

Opportunities for improvement

Participants' experiences during Identity Verification highlight several opportunities to simplify the process, strengthen guidance, and improve access to support. A key need is for clearer, more consistent instructions at the outset, outlining exactly which documents are required, how to submit them, and what to expect once they are received. Better internal coordination and centralized case handling could also reduce repeated or overlapping requests, minimizing the need for participants to resubmit the same information multiple times. Participants who were assigned to an employee and who were provided direct contact information to reach this person felt much more supported and confident in the resolution process. Providing multiple ways to submit documents, including through a safe online portal, would also provide more convenience and trust in the safeguarding of personal information. Establishing a process to confirm receipt of documents would also provide reassurance.

Participants also emphasized the importance of more accessible, knowledgeable support, such as a dedicated contact or a clearly defined follow-up pathway, as many felt they were managing the process on their own. Streamlining timelines and reducing reliance on paper-based or manual steps would further improve the experience. Together, participants felt that these improvements would help position identity verification as a clear, structured step toward resolution rather than a prolonged and confusing obstacle.

Resolution

While most cases were ultimately resolved, the lack of clear, proactive communication and closure meant that resolution often felt incomplete, leaving participants with lingering uncertainty, reduced trust, and ongoing concerns about future risk.

The resolution stage examined how participants experienced the closing of the identity issue, including confirmation that their account was restored and secure. It also considers residual concerns and confidence moving forward.

Clarity that the issue was resolved

The resolution stage was generally marked by the restoration of account access and the correction of financial impacts. However, participants experienced this as a gradual and uneven process rather than a clearly defined endpoint. In most cases, individuals eventually regained access to their CRA accounts and had fraudulent transactions reversed or benefits reinstated, sometimes with retroactive payments. While these outcomes provided tangible relief and a sense of validation, they were often delayed and required repeated follow-up on the participant's part.

As a result, resolution was rarely experienced as a coordinated conclusion. Instead, participants often felt they had to actively pursue updates or confirm for themselves that issues had been addressed. In many instances, there was an implicit assumption that the matter had been resolved once benefits resumed or account access was restored, even though no explicit confirmation was provided.

Clarity around resolution was a consistent gap. Many participants reported receiving little to no proactive communication, indicating that their case was officially complete or explaining what actions had been

taken. Closure typically came through indirect signals, such as an updated Notice of Assessment, restored account access, or a generic form letter, rather than a clear and comprehensive explanation of what happened and how things were resolved.

Even when financial issues were corrected, the lack of transparency left participants uncertain about whether all concerns had been fully addressed, whether the root cause of the fraud had been investigated and addressed, or whether additional problems might arise in the future. As a result, case resolution, while technically achieved, often lacked a strong sense of finality or confidence, leaving participants relieved but not fully reassured.

Residual confidence and behaviours

Participants often felt some relief once their identity theft case had formally ended, but this relief was frequently accompanied by lingering unease rather than a full return of confidence. While accounts were eventually restored and fraudulent debts or transactions corrected, many participants said the experience had a lasting impact on how they thought about and interacted with the CRA, as well as their approach to personal security.

For most, trust in the CRA remained weakened even after the resolution. The lack of a clear explanation about how the fraud occurred and what safeguards had been put in place left participants uncertain about their ongoing risk. This uncertainty led to lasting behavioural changes, including increased vigilance, frequent monitoring of CRA accounts, regular credit checks, and heightened anxiety in response to any CRA communication, even routine notices.

> *"Definitely, my trust is diminished with the CRA. Like, you're the CRA; how did you have such a data breach? Why did you not have a firewall after firewall after firewall there? And you should not have been infiltrated. That is the people's livelihoods they're messing with. It's just insane to me that this even happened with the data breach."*

In some cases, participants reduced or avoided using CRA online services altogether, opting instead for mail or phone interactions because they no longer felt confident in the security of digital systems. A small number of participants felt more reassured when resolution was clearly communicated or when they were supported by a consistent and responsive agent, but these experiences were the exception rather than the norm.

> *"It's just feeling relieved once it's over, but the whole process, I don't have a whole lot of trust in the CRA and trying to keep our personal information obviously personal and private. The last six years have been just so stressful."*

Ongoing concerns

Even after their cases were formally closed, many participants described ongoing concerns that persisted beyond the official resolution. A key theme was continued anxiety about the possibility of future identity theft. Rather than feeling fully secure, participants often reported heightened caution in their interactions

with the CRA and other institutions, including close monitoring of their accounts and concern in response to new communications.

In addition to these concerns, some participants continued to deal with practical aftereffects following resolution. These included delays in returning to normal account functionality, lingering system flags, and additional steps required to reinstate services such as direct deposit or online tax filing. Although these issues were eventually resolved, they prolonged the overall burden and contributed to a sense that the impact of the experience extended beyond the official timeline.

> *"To this day, I still have ongoing residual impacts because I have to file all of my taxes manually. I can't do it online. I had moved in 2022, so CRA actually entered my address wrong, so I can't change it online. I have to get a hold of the Identity Protection Department to change my address, and that takes hours and hours on hold. And even then, because they had messed up my address, all my annual assessments were mailed to the wrong address from 2022 to 2024. I have been accumulating late payment interest, which now I have to fill out a taxpayer relief request to cancel or waive these penalties."*

A few participants experienced identity theft a second time after their case had been resolved, which significantly undermined their trust in the CRA. Similar concerns were raised by those who reported that other family members were affected after resolution, reinforcing the perception that sufficient measures had not been put in place to prevent further instances of fraud.

> *"[Une fois la situation résolue,] j'avais mis tous les facteurs d'authentification. Après qu'ils ont réglé le problème, j'ai eu accès à mon compte pour une semaine et j'ai mis tous les facteurs d'authentification. Mais [la fraude] est arrivée une deuxième fois et là maintenant moi je comprenais pas comment est-ce que quelqu'un peut entrer dans mon compte si moi j'ai des facteurs d'authentification avec ma banque, avec Revenu Canada? Je dois mettre des codes donc comment est-ce que quelqu'un peut entrer si j'ai tous ces murs, tous ces obstacles?"*

As a result, resolution did not represent a clear endpoint for many participants. Instead, it marked a shift into a period characterized by ongoing caution, partial reassurance, and unresolved uncertainty, where the immediate issue had been addressed but confidence had not fully recovered.

What worked / what did not

What worked well was the eventual restoration of account access, correction of records, and repayment of any stolen or withheld funds. These outcomes provided participants with a sense that the situation had been formally addressed. Participants particularly valued instances where resolution was clearly communicated, especially when a CRA representative directly explained the outcome and confirmed that they would not be held responsible for fraudulent activity. When this communication included a clear explanation or follow-up from a consistent point of contact, it strengthened participants' confidence that the issue had been fully resolved.

Where the process fell short was in how the resolution was communicated and managed. Many participants experienced long periods without updates, unclear timelines, and little visibility into the status of their case. In some instances, they only learned that the issue had been resolved after following up with the CRA. When communication was provided, it was often generic and lacked detail about what actions had been taken to ensure the situation would not recur or why the process had taken as long as it did. The limited transparency felt by some participants, particularly around the cause of the fraud and any measures put in place to prevent recurrence, left participants with unanswered questions. While the technical aspects of resolution were ultimately completed, gaps in communication and clarity reduced confidence in the outcome and left some participants uncertain about their ongoing security.

> *"...even after a year and a half, no one has told me that it was fixed. I didn't get an email or mail that it was fixed or a call. It's just like you just start to not receive the emails that you were getting before when something was wrong. I never got any follow-up telling me that my account was open again or that I could access my account."*

Opportunities for improvement

The resolution stage highlights key opportunities to strengthen communication, closure, and reassurance. Participants consistently indicated a need for clearer, more proactive updates once identity verification was completed. Many experienced extended periods without communication and were left uncertain about the status of their case, with resolution often becoming apparent only through indirect signals such as form letters or updated records.

Providing explicit confirmation that a case is closed, along with a clear explanation of what actions were taken and why, was mentioned as a desired improvement to enhance confidence and reduce uncertainty. Participants also expressed a need for greater transparency around outcomes, including confirmation that all fraudulent activity had been fully addressed and reassurance that they would not face future consequences related to the incident.

Finally, continuity at the point of closure could be strengthened. Cases that included a final check-in or direct communication from an IPS representative were viewed as more complete and reliable, suggesting that a structured end-of-process touchpoint would improve the overall resolution experience.

Cross-Journey Themes and Synthesis

The IPS experience was shaped less by individual steps and more by cross-cutting aspects of communication, support, and clarity, with stronger performance in these areas supporting confidence, and gaps leading to uncertainty and a weaker overall experience.

While the last sections detailed experiences at each stage of the IPS journey, participants' overall perceptions were shaped by themes that cut across multiple stages. This section synthesizes those cross-journey themes, highlighting patterns that influenced clarity, confidence, and trust throughout the experience.

Communication

Communication emerged as a defining factor shaping participants' understanding of the process at every stage. Rather than isolated issues, participants experienced a pattern of unclear, inconsistent, and difficult-to-verify communications that created confusion early on and persisted throughout the process. Gaps in clarity, combined with challenges in establishing legitimacy, meant that participants were often required to interpret, validate, and piece together information themselves at critical moments, often without direct support from the CRA.

Where communication was clear, timely, and credible, participants were able to act more quickly and with greater confidence. However, inconsistencies across channels and touchpoints, such as receiving vague letters, unclear or unfamiliar phone communications, and conflicting information from different CRA employees, undermined trust and often delayed participants' ability to act. Overall, communication functioned not just as an information channel, but as the primary driver of clarity and reassurance; when it failed, it amplified uncertainty across all stages of the experience.

Perceived level of support and access to help

Perceptions of support were driven less by individual interactions and more by how consistently participants could access timely and reliable help throughout the process. Participants consistently encountered barriers to timely, knowledgeable support, including long wait times, repeated transfers between departments, lack of a single point of access within the IPS process, and difficulty reaching appropriate help (particularly outside standard business hours). In many cases, participants described having to call the CRA multiple times or being transferred between agents who lacked awareness of certain procedures, which would escalate feelings of stress, frustration, and fear, as well as result in more delays.

When participants were able to quickly connect with informed and empathetic representatives, the impact was immediate, improving both confidence and sense of control. For example, some participants described reaching a knowledgeable agent who provided clear next steps, reassurance, and a direct point of contact, which significantly reduced stress and uncertainty. Overall, support was experienced as something participants had to actively navigate and pursue on their own, repeating their situation, following up for updates, and managing their own case progression, rather than a structured service guiding them through the process.

> *"I did feel that the IPS department did know what they were doing so they were helpful. They [were] understanding that I was very stressed and anxious. They were very professional in terms of handling the situation and de-escalating the stress."*

Timelines and expectations

Uncertainty around timelines was a consistent source of anxiety across all stages. Participants were rarely given clear expectations for how long each step would take, leading to extended periods without updates

where progress was difficult to gauge. This lack of visibility created a sense of being in limbo, contributing to frustration and eroding trust in the process.

While participants generally accepted that timelines could vary, the absence of clear communication about timing and progress had a greater impact than the actual duration itself. Notably, participants who experienced longer processes with regular updates described them as more manageable than shorter experiences with little or no communication. In this context, transparency and predictability were more important drivers of confidence than speed. Overall, timelines were perceived as unclear and unpredictable, reinforcing a broader sense of uncertainty throughout the experience.

Trust, confidence, and reputational impact

Trust and confidence in the CRA were significantly affected throughout the journey, beginning with the initial breach and often declining further due to process-related challenges. Early experiences marked by confusion, delays, and inconsistent communication reinforced perceptions that the system was difficult to navigate and, at times, unreliable. As a result, many participants completed the process with diminished confidence in both the security of the system and its ability to respond effectively.

While resolution restored account functionality, it did not systematically rebuild trust. Confidence improved primarily in cases where participants experienced clear communication, responsive support, or visible progress. Overall, trust was not restored by outcomes alone but depended on the consistency and quality of the experience across all stages and the reassurance that measures were put in place to ensure that the fraudulent activities would not happen again. Consequently, many participants remained cautious or skeptical even after their case was resolved.

Critical touchpoints and moments that shaped the overall experience

The overall experience was shaped less by the step-by-step progression of the process and more by a set of critical moments that strongly influenced participants' perceptions. These key moments included detection, the initial interaction with the CRA, the point at which meaningful support was reached, and eventual resolution. Each had a disproportionate impact on participants' sense of control, clarity, and trust.

For example, the moment of detection often sets the tone for the entire experience. Participants who were able to quickly confirm the issue and receive clear guidance felt more in control, whereas those who encountered confusion or delays reported elevated stress from the outset. Similarly, the first interaction with the CRA was highly influential: speaking with a knowledgeable and empathetic representative who could clearly explain next steps brought relief, while long wait times, transfers, or unclear guidance reinforced uncertainty.

When these key touchpoints were handled effectively, through timely action, clear communication, and empathetic support, they helped stabilize the experience and build confidence. Conversely, difficulties such as verifying communications, accessing support, or receiving consistent information tended to amplify confusion and carry forward into later stages. Overall, participants experienced the IPS journey

less as a continuous process and more as a series of defining moments, highlighting the importance of getting early and high-impact interactions right.

Conclusions

The following provides broad conclusions from the summary of research findings.

- ***When alerts were unclear and guidance was delayed during the detection stage, participants struggled to understand what was happening or take quick action, which increased feelings of vulnerability.***

  Overall, the detection stage was frequently characterized by unclear, delayed, or easily dismissed signals, which made it difficult for participants to recognize and respond to identity theft early. Many only became aware of the issue after experiencing financial impacts, account access problems, or direct contact from the CRA, and even then, uncertainty about the legitimacy of alerts often delayed action. These findings highlight the need for earlier, more explicit, and more credible alerts that clearly indicate when action is required, combined with accessible, step-by-step instructions to report the issue and immediate support options.

- ***Overall, the outreach and notification experience was weakened by unclear and inconsistent communication, limited trust and verification barriers, and difficulty accessing knowledgeable support, highlighting the need for earlier, clearer, and more credible contact paired with faster access to specialized and empathetic assistance.***

  Overall, this stage was frequently undermined by unclear and inconsistent communication with the CRA, challenges in establishing trust or legitimacy in CRA outreach, and difficulty accessing the right support at the right time. Initial contact was often perceived as vague, delayed, or difficult to verify, leading many participants to question the legitimacy of communications and, in some cases, delay action. Participants commonly encountered long wait times, were routed through general channels, or reached agents who lacked specialized knowledge, requiring repeated explanations and reducing confidence early in the process.

  These experiences contributed to heightened anxiety and, at times, a sense of not being taken seriously. In contrast, timely and credible outreach, paired with clear explanations, immediate account protection, and access to knowledgeable and empathetic IPS staff, helped establish trust and direction. Together, these findings highlight the importance of earlier, more explicit communication with strong legitimacy cues, as well as faster, more direct access to specialized support to reduce uncertainty, build confidence, and enable a more effective initial response.

- ***Although account protection measures were understood as necessary, gaps in communication, support, and timeliness often made the experience burdensome and difficult to navigate.***

  Overall, participants understood the need to have their CRA accounts locked but this was often experienced as burdensome due to gaps in communication, guidance, and timeliness. While participants appreciated the swift action to secure accounts and prevent further fraud, many did not fully understand the scope of restrictions, how long they would last, or what was required to restore access.

The resulting loss of online access, suspension of benefits, and reliance on slower, manual processes created practical challenges and financial strain for some, particularly over extended periods. These impacts were compounded by some having faced unclear timelines and inconsistent support, leaving those participants feeling stressed and uncertain about next steps. These findings underscore the need for clearer upfront communication about account restrictions, ongoing updates, and more accessible, coordinated support to reduce burden and help participants navigate this stage with greater confidence and control.

- *Identity verification was often perceived as difficult to navigate, with an unclear view of the overall process, inconsistent guidance, some repeated steps, and varying support, creating delays and ongoing uncertainty about the process.*

  Overall, the identity verification stage was often experienced as fragmented and difficult to navigate, driven by documentation burden, unclear and inconsistent guidance, and limited visibility into progress. This is especially the case when participants were required to submit multiple documents through slower or less secure channels (e.g., public fax), with repeated or overlapping requests and little confirmation of receipt, leading to frequent follow-ups and resubmissions. The absence of a clearly defined process and access to a single IPS agent meant that verification felt like a series of disconnected tasks rather than a structured step toward resolution.

  These challenges were compounded by limited access to knowledgeable support, difficulty reaching assigned contacts, and a lack of proactive updates, leaving many participants feeling responsible for managing their case and uncertain about its status. While experiences improved when participants received clear instructions and support from informed staff, and when they were assigned a single point of contact, overall findings point to the need for clearer upfront guidance, secure and convenient submission options, and more consistent, accessible support to reduce burden and restore confidence during verification.

- *While most cases were ultimately resolved, the lack of clear, proactive communication and closure meant that resolution often felt incomplete, leaving participants with lingering uncertainty, reduced trust, and ongoing concerns about future risk.*

  Overall, the resolution stage was characterized by successful outcomes in restoring account access and correcting financial impacts, but lacked the clear communication and closure needed to fully reassure participants. Resolution was often experienced as gradual, with many relying on indirect signals, such as restored benefits or account access, to infer that their case had been resolved, rather than receiving explicit confirmation.

  Limited proactive updates, unclear timelines, and little transparency about what had occurred or how issues were addressed left many participants with lingering uncertainty about whether all risks had been fully mitigated, even when notified that the account access had been restored. As a result, relief was frequently tempered by reduced trust, ongoing vigilance, and concerns about future vulnerability. These findings highlight the importance of more structured and transparent closure,

including explicit confirmation of resolution, clear explanations of actions taken to mitigate the risks of fraud, and reassurance around future safeguards, to strengthen confidence and provide a more complete sense of resolution.

- *The IPS experience was shaped less by individual steps and more by cross-cutting aspects of communication, support, and clarity, with stronger performance in these areas supporting confidence, and gaps leading to uncertainty and a weaker overall experience.*

  Overall, the IPS journey was shaped by a set of challenges that extended across all stages, particularly around communication, access to support, and uncertainty in timelines, which collectively influenced participants' clarity, confidence, and trust. Communication stood out as a central driver of the experience, with clarity, consistency, and credibility being important considerations in shaping participants' positive or negative experiences and sense of control. At the same time, access to direct support was an important consideration that proved problematic to many, with participants navigating long wait times, fragmented service, and limited direct access to knowledgeable staff, resulting in a process that felt reactive rather than guided. Unclear timelines and a lack of proactive updates were widespread across the process, further reinforcing a sense of uncertainty, where progress was difficult to assess.

  These factors, combined with the impact of key touchpoints, such as detection and initial contact, meant that the experience was defined less by a linear process and more by a series of critical moments that either built or eroded trust. Together, these findings highlight the need for a more coordinated approach, more consistent, transparent communication, improved access to dedicated and knowledgeable support, and clearer expectations throughout the journey to strengthen confidence and overall experience through a defined and clear roadmap.

Recommendations

The following recommendations are based on the analysis of research findings.

1. **Consider providing a clear, end-to-end roadmap at the outset of the IPS process.**

   To firmly establish a sense of control and reassure clients, consideration should be given to developing a simple, client-facing overview of the IPS journey that outlines each stage or milestone, expected steps, and indicative timelines. This roadmap should be shared early (e.g., posted online on the IPS page or during first contact) and reinforced throughout the process. Even where timelines may vary, setting expectations and explaining sequencing can help reduce uncertainty, limit repeated inquiries, and provide clients with a stronger sense of control and trust in the process.

2. **Improve early detection by prominently displaying instructions on what to do when someone suspects identity theft or fraudulent activity.**

   Given the importance of swift action at the detection stage in shaping the overall IPS experience, consideration should be given to providing clearer and more accessible information on how to report an issue. This could include posting on the IPS website the step-by-step instructions and contact information, and communicating this information across multiple channels. To ensure visibility, this guidance should be prominently linked from the CRA homepage, individual account dashboards, notification emails, and letters. Content should also clearly distinguish legitimate CRA communications, explain how to verify authenticity, and outline immediate next steps to help reduce confusion and support timely action at the point of detection. In addition, consideration should be given to introducing self-service and early-action tools to support faster response, such as enabling clients to temporarily self-lock their accounts and receive real-time alerts.

3. **Strengthen frontline CRA service agents' handling and routing of identity-related inquiries.**

   Given that clients often report identity theft through the general CRA customer service telephone lines, consideration should be given to strengthening frontline awareness and understanding of the IPS program, as well as establishing clear protocols for handling these calls. This includes equipping customer service agents to recognize potential identity theft cases, respond in a consistent and empathetic manner, and reassure clients that their situation is being taken seriously. In addition, clear procedures should be in place to ensure these cases are promptly escalated or directly sent to IPS specialists, minimizing transfers, delays, and the need for clients to re-explain their situation.

4. **Investigate the possibility of developing a secure client portal for case tracking, communication, and document submission.**

   To streamline communication and provide ongoing updates, consider introducing a centralized portal where clients can view real-time case status (e.g., documents received, verification in progress, next steps), receive updates, and securely communicate with IPS employees. If implemented, this portal could include secure document upload functionality and clear indicators

of progress, reducing the need for repeated follow-up calls from clients and improving transparency across the verification and resolution stages.

If a dedicated portal is not feasible, consider providing proactive updates and clear timelines throughout the IPS process by establishing a standard for regular communications, even when no action is required from the client. Findings suggest that transparency around progress reduces anxiety and improves the perceived experience, even when resolution timelines are extended.

5. Offer multiple secure and convenient channels for document submission.

   Given the perceived accessibility and privacy issues with fax communications, consider expanding the secure online upload tool option to all clients, while still accepting fax submission for those who are more comfortable with this method.

6. Look at the possibility of assigning a dedicated IPS case owner as a single point of contact.

   Assuming current resources would allow for this, consider providing each client with a named IPS representative responsible for their case, including direct contact information and defined availability. This role should ensure continuity, reduce the need for clients to repeat their situation, and provide consistent, informed guidance. Where direct access is not possible at all times, establish clear callback protocols or backup contacts to avoid delays and telephone tag. The implementation of a client portal, as outlined above, could also reduce the need for ongoing contact with IPS representatives by providing clients with direct access to real-time case status information. This, in turn, may help reduce follow-up inquiries and support more efficient case management for IPS staff.

7. Review communications across all touchpoints, aiming to strengthen clarity and consistency.

   Given the importance of clear communication, there is merit in standardizing messaging across channels (email, phone, letters) to ensure clarity, consistency, and alignment. Communications should clearly state what has happened, what actions are required, and what to expect next. Templates should include plain language, explicit calls to action, and consistent terminology across departments to reduce confusion and improve comprehension.

8. Look at enhancing credibility and verification cues in all outreaches.

   Given the nature of the issues handled by IPS, resulting in clients' heightened suspicion of CRA outreach, consideration should be given to integrating clear legitimacy signals into all CRA communications, such as reference numbers, identifiable callback channels, and instructions on how to verify authenticity independently. It is recommended to avoid practices that resemble common scam tactics (e.g., requesting sensitive information unexpectedly or providing a personal callback number). This will help reduce hesitation, increase trust, and support faster client response during critical early stages.

9. Clearly explain account restrictions, impacts, and interim steps.

   When accounts are locked, provide detailed but accessible explanations of what the restrictions mean in practice (e.g., impact on benefits, filing, access), how long they may last, and what clients should do in the interim. Supplement verbal explanations with written guidance to support understanding and reduce confusion during the account protection stage.

10. Streamline and coordinate the identity verification processes across CRA departments to reduce duplication.

    To minimize the need for clients to explain their situation multiple times, consideration should be given to strengthening cross-departmental coordination during the identity verification stage. This could include providing clients with a clear, upfront checklist of required documents and confirming when submissions have been received and are complete, as well as coordinating the communication of relevant information across CRA departments or across Government of Canada departments that issue benefits. Moving toward a more centralized case management approach would further support this effort, where IPS representatives could be responsible for coordinating the information transfer across relevant CRA departments and ensuring that each case is managed consistently and efficiently.

11. Provide explicit closure and post-resolution reassurance.

    At the end of the process, deliver a clear and comprehensive closure communication confirming that the case is resolved. If possible, this should include a summary of actions taken, confirmation that fraudulent activity has been addressed, and reassurance about future safeguards. A final check-in or follow-up communication can help reinforce closure and help rebuild trust.

Appendix A:
Invitation letter

Canada Revenue Agency | Agence du revenu du Canada

March 2026

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

IPS-SPI-Consultation.com

Share your experience with CRA's Identity Protection Services – Join a paid focus group
The Canada Revenue Agency (CRA) is inviting Canadians who recently used our Identity Protection Services (IPS) to take part in online focus groups. We want to hear about your experience to help improve how we support people affected by identity fraud.

Discussions will be held by Narrative Research, an independent research firm. Each session lasts up to 90 minutes, and participants will receive a $125 incentive for their time.

Why participate?
Your feedback helps us make the IPS program more effective and supportive.

Interested?
Register online by April 7, 2026 using the website provided (IPS-SPI-Consultation.com). No sensitive information such as your SIN or banking details will be requested.

Need help registering? Contact Claude Perreault, Senior Director at Narrative Research:
focusgroups@narrativeresearch.ca
1-833-327-0545

This research is registered with the Canadian Research Insights Council Research Verification Service. You can verify it at: **www.canadianresearchinsightscouncil.ca/rvs**. Survey registration number: **20260106-NA860**.

Questions?
Contact the CRA's Public Opinion Research team at PABPOPRESG@cra-arc.gc.ca.

To see our active projects, go to **www.canada.ca/cra-por-ifr**

Your privacy matters
Participation is completely **voluntary** and **confidential**. Your feedback will remain anonymous and will not affect your standing with the CRA. Personal information is collected under the authority of the Canada Revenue Agency Act. The collection, use, and disclosure of your personal information is in accordance with the federal Privacy Act. Under the Privacy Act, you have a right of protection, access to and correction or notation of your personal information.

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

CRA Identity Protection Services

1-833-995-2336

Canada

Appendix B:

Recruitment Screener

NETFOCUS GROUP SCHEDULE

Date (2026)	Group	AST	EST	Participant Time	Audience	Language	Moderator
Monday, April 20	1	7:00pm	6:00pm	7:30pm NST / 7:00PM AST	Atlantic Canada	EN	CP
	2	9:00pm	8:00pm	7:00pm CST / 6:00pm MST / 5:00pm PST	West	EN	CP
Tuesday, April 21	3	6:00pm	5:00pm	6:30pm NST / 6:00PM AST	Atlantic Canada	EN	CP
	4	8:00pm	7:00pm	7:00pm EST	Ontario	EN	CP
Wednesday, April 22	5	7:00pm	6:00pm	6:00pm EST	Ontario	EN	CP
	6	9:00pm	8:00pm	7:00pm CST / 6:00pm MST / 5:00pm PST	West	EN	CP
Thursday, April 23	7	6:30pm	5:30pm	6:30pm AST / 5:30pm EST / 4:30pm CST	Francophone	FR	CP
	8	8:30pm	7:30pm	8:30pm AST / 7:30pm EST / 6:30pm CST	Francophone	FR	CP
Monday, April 27	9	6:30pm	5:30pm	6:30pm AST / 5:30pm EST / 4:30pm CST	Francophone	FR	CP

SPECIFICATIONS

- *ALL to be Canadian adults who have had unauthorized use of their information and were in contact with the Identity Protection Services program.*
- *Mix of demographic characteristics: age, gender, and household income, as per the response*
- *Mix of locations within each region*
- *Nine (9) online focus groups in total:*
  - *Two (2) English groups with residents of Atlantic Canada (NL, NS, NB, PE)/English-speaking residents of Quebec*
  - *Two (2) English groups with residents of Ontario*
  - *Two (2) English groups with residents of West (MB, SK, AB, BC)*
  - *Three (3) French groups (including residents of and outside of Quebec)*
- Group length: 90 minutes
- Incentive: $125
- Recruit: 10 respondents per group
- Access to recruitment screener via QR Code / URL: www.IPS-SPI-Consultation.com

INTRODUCTION

Thank you for your interest in taking part in the online group discussions organized by Narrative Research on behalf of the Canada Revenue Agency (CRA). Nous vous remercions de l'intérêt que vous portez aux discussions de groupe en ligne organisées par Narrative Research pour le compte de l'Agence du revenu du Canada.

[Drop-down] Please select your preferred language / SVP choisissez votre langue préférée

01 – English
02 – Français

The study will consist of online sessions with groups of seven to 10 Canadians who have used the Canada Revenue Agency's (CRA) Identity Protection Services (IPS) to address an identity theft issue. The research will focus on your experience of the IPS program. We are interested in finding out what worked well and where improvements might be needed.

The group discussion will take place **online (on Zoom)** from April 20th to 27th 2026, and will last up to **90 minutes**. Participants will receive $125 for taking part in the discussion.

If you are interested in taking part in one of these sessions, please complete a short survey to see if you qualify. This should take you no more than 5 or 6 minutes. Those who qualify for participation will be contacted by Narrative Research with more information and scheduling.

Note that your participation is voluntary and completely confidential, and we will not attempt to sell you anything or change your point of view. Your name will not be included in the report. The group sessions will be recorded to assist in preparing the study report, however, the recordings will not be shared with the Canada Revenue Agency, and they 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.

Narrative Research's privacy policy is available online on its website (www.narrativeresearch.ca): https://narrativeresearch.ca/privacy-policy/#politique-de-confidentialit%C3%A9

If you have any questions about the study, please contact Narrative Research: focusgroups@narrativeresearch.ca or call 1-833-327-0545

To verify the legitimacy of this research, you can visit the Government of Canada's Public opinion research website to see a list of current public opinion research projects – including this one: Identity Theft Recovery Qualitative Research Project – by clicking this link: http://canada.ca/por-cra

This research is registered with the Canadian Research Insights Council Research Verification Service. To verify the research, you can visit https://canadianresearchinsightscouncil.ca/rvs/home/?lang=en
The registration number is: 20260106-NA860

SURVEY

SECTION Q: Qualifying Questions

Do you or any members of your household currently work or have ever worked in any of the following sectors?

	Yes, currently work in or have worked in before
Marketing/Market Research	1
Public relations / advertising	2
Media (TV, Radio, Newspaper)	3
Federal government	4
None of the above	97

Q1 INSTRUCTIONS: MULTIPLE RESPONSES KEEPING "NONE" EXCLUSIVE; CONTINUE ONLY IF NONE OF THE ABOVE

To confirm, within the past three years, have you used the Identity Protection Services (IPS) program through the Canada Revenue Agency to resolve a concern regarding the unauthorized use of your identity to access government benefits or services?

	Choose one only
Yes	1
No	2
Unsure	98

Q2 INSTRUCTIONS: SINGLE RESPONSE; CONTINUE ONLY IF YES; OTHERWISE, THANK & TERMINATE: "Thank you for your interest in our study. Unfortunately, you are not eligible to participate at this time. We are currently seeking individuals who have had more recent experience with the IPS program."

In which province or territory do you currently live?

	Choose one only
Newfoundland & Labrador	1
New Brunswick	2
Nova Scotia	3
Prince Edward Island	4
Quebec	5
Ontario	6
Manitoba	7
Saskatchewan	8
Alberta	9
British Columbia	10
Nunavut	11
Northwest Territories	12
Yukon	13
I do not live in Canada	97

Q3 INSTRUCTIONS: SINGLE RESPONSE; IF "DOES NOT LIVE IN CANADA" THANK & TERMINATE
QUOTAS/SELECTION: RECRUIT MIX WITHIN REGION

SECTION P: Profiling Questions

The following questions are designed to ensure we have a broad mix of participants. Be assured that this information will remain confidential.

In which city, town or community do you live?

Record Community Name: _____
9998 Unsure
9996 Prefer not to say

P1 INSTRUCTIONS: RECORD VERBATIM; KEEP CODE 9998 AND 9996 EXCLUSIVE
QUOTAS/SELECTION: AIM FOR A MIX WITHIN REGIONS

[POSE IF P1=9998 OR 9996] Which of the following best describes the place where you live?

	Choose one only
A large city	1
A suburban location, near a large city	2
A small city or town	3
A rural location	4

P2 INSTRUCTIONS: SINGLE RESPONSE
QUOTAS/SELECTION: AIM FOR A MIX WITHIN REGION

Into which age group are you?

	Choose one only
Under 18 years	1
18-29 years	2
30-39 years	3
40-49 years	4
50-59 years	5
60-64 years	6
65 years or older	7
Prefer not to say	96

P3 INSTRUCTIONS: SINGLE RESPONSE; LIST IN ORDER; IF "UNDER 18 YEARS OLD" THANK & TERMINATE
QUOTAS/SELECTION: RECRUIT A MIX IN EACH GROUP

Are you…?

	Choose one only
A man	1
A woman	2
Prefer to self-identify	3
Prefer not to say	96

P4 INSTRUCTIONS: SINGLE RESPONSE; LIST IN ORDER
QUOTAS/SELECTION: RECRUIT A MIX IN EACH GROUP

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

	Choose one only
Some high school	1
Completed high school	2
Completed vocational studies (with or without high a school diploma)	3
Completed CEGEP/college/university (undergraduate)	4
Postgraduate studies above bachelor's level	5
Other	6
Prefer not to say	96

P5 INSTRUCTIONS: SINGLE RESPONSE; LIST IN ORDER
QUOTAS/SELECTION: AIM FOR A MIX IN EACH GROUP

What was your household's total income last year? That is, the total income of all persons in your household combined, before taxes? Note that this information will remain confidential and is only collected to ensure we include a diversity of participants.

	Choose one only
Under $20,000	1
$20,000 to under $40,000	2
$40,000 to under $60,000	3
$60,000 to under $80,000	4
$80,000 to under $100,000	5
$100,000 to under $150,000	6
$150,000 or more	7
Prefer not to say	96

P6 INSTRUCTIONS: SINGLE RESPONSE; LIST IN ORDER
QUOTAS/SELECTION: AIM FOR A MIX IN EACH GROUP

Participants in these online group discussions are asked to voice their opinions and thoughts. How comfortable are you voicing your opinions in front of others?

	Choose one only
Very comfortable	1
Somewhat comfortable	2
Not very comfortable	3
Not at all comfortable	4

P7 INSTRUCTIONS: SINGLE RESPONSE; LIST IN ORDER; THANK & TERMINATE IF "NOT VERY COMFORTABLE" OR "NOT AT ALL COMFORTABLE"
QUOTAS/SELECTION: AIM FOR A MIX IN ALL GROUPS

Please rate your overall experience with the identity recovery process regarding your Canada Revenue Agency account. Your response to this question will remain confidential and will not affect your eligibility to participate in the focus group. It is collected solely to help us understand the range of experiences with the identity recovery process.

1-10 scale with end points: 1=very dissatisfied; 10=very satisfied
Prefer not to say

P8 INSTRUCTIONS: SINGLE RESPONSE;
QUOTAS/SELECTION: AIM FOR A MIX IN EACH GROUP BASED ON THE FOLLOWIN GROUPINGS:
HIGH = SCORES OF 6-10
LOW = SCORE OF 1-5

SECTION N: Netfocus Questions

The focus groups for this project will be conducted online on Zoom and will require the use of a laptop or desktop computer, or a computer tablet, connected to high-speed Internet and equipped with a webcam, a microphone and speakers/earphones/headphones. Note that you cannot use a smartphone to access the online session. The screen of those electronics is too small for the purpose of this research project.

Do you have access to a laptop or desktop computer, or a computer tablet, with high-speed Internet to take part in this focus group?

	Choose all that apply
Yes, laptop or desktop computer	1
Yes, computer tablet	2
No	3

N1 INSTRUCTIONS: MULTIPLE RESPONSE KEEPING "NO" EXCLUSIVE; IF "NO" THANK & TERMINATE

Is this computer or tablet equipped with a webcam, a microphone, and speakers or earphones/headphones you will be able to use?

	Choose one only
Yes, webcam, microphone, and speakers/earphones/headphones	1
Yes, microphone and speakers/earphones/headphones only	2
No	3

N2 INSTRUCTIONS: SINGLE RESPONSE; IF "NO" THANK & TERMINATE

You will need to be in a place that is quiet and free of distractions for the duration of the session. This includes being on your own, without pets, children or other people nearby, and in a quiet room. An outdoor area, a vehicle, or a public place are ***NOT acceptable*** locations. Can you secure a quiet environment without distractions or noises for the duration of the focus group session?

	Choose one only
Yes	1
No	2

N3 INSTRUCTIONS: SINGLE RESPONSE; IF "NO" THANK & TERMINATE

SECTION R: Previous Focus Group Experience Questions

Have you ever attended a group discussion or interview for which you received a sum of money?

	Choose one only
Yes	1
No	2

R1 INSTRUCTIONS: SINGLE RESPONSE; IF "YES" CONTINUE; IF "NO" SKIP TO SECTION I

What was the subject(s) of the focus group(s) or interview(s)?

Record comments: _____

R2 INSTRUCTIONS: RECORD VERBATIM

QUOTA/SELECTION: IF SUBJECT IS "IDENTITY FRAUD/RECOVERY" THANK & TERMINATE

SECTION I: Invitation

The group discussion will be held in English or French. Participants may also be asked to read text, write responses and/or review images during the session. Are you able to take part in these activities **in English or French** on your own, without assistance?

	Choose one only
Yes, English	1
Yes, French	2
No	3
I am unsure	98

I1 INSTRUCTIONS: IF NO OR UNSURE, THANK & TERMINATE: "THANK YOU FOR YOUR INTEREST IN OUR STUDY. UNFORTUNATELY, YOU ARE NOT ELIGIBLE TO PARTICIPATE AT THIS TIME. THE GROUP DISCUSSIONS WILL BE CONDUCTED IN EITHER ENGLISH OR FRENCH."

Do you feel more comfortable taking part in a session that will be conducted in English or in French? Please select only one response.

	Choose one only
English	1
French	2

I2 INSTRUCTIONS: SINGLE RESPONSE
QUOTA/SELECTION: ASSIGN TO THE SESSIONS BASED ON PREFERRED LANGUAGE

[SHOW ON SAME PAGE AS I3] Thank you for completing our survey. The online group discussion for which you qualify will be conducted [INSERT DATE BELOW] during the evening, and all who participate will receive $125. As mentioned, these will be online sessions, and someone from Narrative Research will be available to help provide technical support in the event you have issues joining the session.

INSERT DATE ACCORDING TO THE FOLLOWING SCHEDULE – BASED ON LOCATION FROM Q3 & LANGUAGE SELECTION FROM I2:

- ATLANTIC (NL, NS, PE, NB): [between April 20 and April 21]
- ONTARIO: [BETWEEN APRIL 21 AND APRIL 22]
- WEST (BC, AB, SK, MB): [BETWEEN APRIL 20 AND APRIL 22]
- FRENCH (INCLUDES WITHIN AND OUTSIDE OF QC): [ON APRIL 23 AND APRIL 27]
- NO DATE/TERRITORY RECALL: [BETWEEN APRIL 20 AND APRIL 27]
- ENGLISH/QUEBEC: [BETWEEN APRIL 20 AND APRIL 22]

Are you available and interested in taking part in this focus group? Note that your participation in this research will not affect your past, current or future dealings with the Government of Canada.

	Choose one only
Yes	1
No	2

I3 INSTRUCTIONS: SINGLE RESPONSE; IF NO, THANK & TERMINATE

As is normally the case in market research, the discussion in which you will participate will be video recorded for research purposes only. Be assured that your comments and responses will not be attributed to you and that your name will not be included in the research report. The recordings will be used only to assist in preparing the report, however, the recordings will not be shared with the Canada Revenue Agency, and they will be destroyed once the study report is completed. Are you comfortable with the discussion being video recorded? Only those who answer "yes" will be invited to take part.

	Choose one only
Yes	1
No	2

I4 INSTRUCTIONS: SINGLE RESPONSE; IF NO, THANK & TERMINATE

As with most focus groups, there may also be employees from the Government of Canada listening in on the discussion. They will not be given the last names of participants and their role is strictly to gather general insights. We want to ensure that you feel comfortable and safe during the discussion; are you okay with having observers present?

	Choose one only
Yes	1
No	2

I5 INSTRUCTIONS: SINGLE RESPONSE; IF NO, THANK & TERMINATE

Please confirm your contact information and a representative of Narrative Research will follow-up with details regarding the time of the group discussion, if you are selected.

1. First Name: _____
2. Last Name: _____
3. Street Address: _____I
4. Email Address: _____
5. Telephone Number: _____
6. Alternate Telephone Number: _____

Thank you for your interest! Note there are limited spots available for the group discussions and not everyone who qualifies will be invited to attend. We will send out confirmation details in the coming days and look forward to your input.

Appendix C:
Moderator's Guide

Canada Revenue Agency

Identity Protection Services (IPS) Focus Groups

Moderator's Guide – V5

Study Goals (*Confidential – Not read to participants)*

The research explores participants' experiences verifying their identity and restoring their CRA account(s) after identity compromise or suspected compromise. The discussion will surface what worked well, what was confusing or frustrating, perceptions of trustworthiness and legitimacy of communications, and practical improvement ideas for CRA processes and information. Specific objectives include:

- *Understand the end-to-end client journey from initial awareness through resolution (and any ongoing concerns).*
- *Assess perceptions of trustworthiness, fairness, and helpfulness of the process and communications.*
- *Identify barriers to access (channel, wait times, clarity, documentation requirements, follow-ups).*
- *Evaluate the clarity and usefulness of information provided (what happened, what CRA is doing, what clients should do).*
- *Explore outreach preferences and expectations (letter vs phone vs online; frequency; content; timing).*
- *Generate actionable improvement opportunities for CRA identity protection services and related protocols.*
- *Understand reputational impacts and how experiences shape trust in the CRA.*

Introduction 10 minutes

- **Welcome:** Introduce Narrative Research, self and function of a moderator (keep on time/on topic)
- **Topic/Sponsor/Length:** For the next 90 minutes or so, I'd like to explore your thoughts on the CRA's Identity Protection Services. You have all used the service, and your feedback will help the CRA identify what works well, and what could improve the service experience.
- **Participants' Role:** Some people's experiences with identity theft can be stressful. Please only share what you feel comfortable sharing. You can skip any question at any time. There is no need to prepare & all opinions are important. No right/wrong answers; Different experiences are welcome—feel free to disagree respectfully.
- **Confidentiality:** A few important points: Comments will not be attributed to any individuals in the report; no names in the report; ask participants to keep the content of the discussion in confidence; any personal information will be managed in accordance with the Privacy Act. Your participation and feedback provided will not affect any dealings you have with the Government of Canada.
- **Logistics:** Session video recording; government employees as observers; observers know only first names.
- **Platform Tools (Zoom):** Raise hand; chat; mute/unmute
- **Participant Introduction:** First names only; In which city or community do you live; and who lives in your home.

Journey Mapping: Setting the stage 50 minutes

As you know, going through the Identity Protection Services program usually involves several steps or key moments. I'd like to walk through that journey with you and hear about your experience along the way in terms of what happened, what stood out, and how it felt at the time.

We won't assume everyone's experience was the same. Some steps may have happened differently for you, or not at all, and that's perfectly fine. The goal is simply to understand what worked well and where things could have been better from your perspective.

To get us started, you'll see on the screen a list of steps that someone might go through when their identity is compromised. Now, just so we're all using the same language, I'll group the discussion into five stages. You may have experienced all of these, only some of them, or they may have overlapped for you:

1. Detection: When you first realized something might be wrong with your CRA account.

2. Outreach and notifications: When you contacted the CRA, or the CRA contacted you about a possible issue.

3. Account protection: When access to your account was restricted to prevent unauthorized activity.

4. Identity verification: When the CRA reviewed the situation and took steps to confirm your identity and secure the account.

5. Resolution: When the review was completed and legitimate access or activities were restored.

We'll talk through these stages one at a time. For each one, I'll ask you to briefly describe what happened, how it felt, what worked well, and where improvements could be made. Some of this may have happened a while ago, so just share whatever you remember; even high-level impressions are helpful.

FOR EACH STAGE, THE MODERATOR WRITES WHAT HAPPENED, HOW IT FELT, AND WHAT TO KEEP/WHAT TO CHANGE ON THE WHITEBOARD

1. Journey Mapping: Detection (7 minutes)

Let's start by sharing a bit about how you learned that your identity might be compromised.

- How did you first realize something was wrong with your CRA account, and what were the first signs?
- How long ago was that, approximately?
- How did you feel at the time? *Probe to understand if fear or frustration.*
- What did you feel you needed right away (e.g., reassurance, clear next steps, fast action, prevention of further misuse)?

2. Journey Mapping: Outreach and Notification (10 minutes)

Now, thinking about the first contact you had with the CRA regarding your situation.

[WHAT HAPPENED]

- Can you walk me through that first contact: what prompted it, who initiated the contact, how it happened (e.g., phone, mail), and what the CRA said?
    - Before connecting with the CRA, did you happen to contact any other organizations? ***PROBE FOR QUICK YES/NO; NO DETAILS***.
    - ***IF RELEVANT*:** How did you know to contact the CRA?
- How clear was the CRA about what was going on, what you needed to do next, and what would happen from there?

[HOW IT FELT]

- What was your initial reaction to that first contact? How did it make you feel?
- Were you confident that the outreach was legitimate and not a scam? Why / Why not? What made you feel that way?

[WHAT TO KEEP (WORKED WELL) / WHAT TO CHANGE (FRUSTRATIONS)]

- How did your first contact compare to what you expected, and how could it have been made better?
- Is there anything the CRA should keep doing at this stage?

[POLL – START CONFIDENCE]

1. **How confident did you feel in the CRA process at the start? Response options: 1=not at all confident and 10=completely confident**

3. Journey Mapping: Account Protection (10 minutes)

Part of the initial steps that the CRA takes is to restrict access to your account and pause any benefit payments. This may have been done more or less at the same time as the initial contact.

[WHAT HAPPENED]

- When your account was restricted or locked, how was that explained, and did it make sense to you at the time?
- What else were you asked to do to protect your account or your identity?

[HOW IT FELT]

- How did you feel about those changes being put in place?
- How did these changes affect you, if at all (e.g., timing, finances, benefits)?

[WHAT TO KEEP (WORKED WELL) / WHAT TO CHANGE (FRUSTRATIONS)]

- What, if anything, could CRA have done better at this stage to reduce stress or confusion?
- Anything that the CRA should keep doing here?

4. Journey Mapping: Identity Verification (10 minutes)

Once your account was secured, the CRA reviewed the situation and took steps to verify your identity. I'd like to focus on what that stage was like for you and how manageable it felt.

[WHAT HAPPENED]

- What did CRA tell you about the identity verification process, and what were you asked to do?
- What type of documents or information were required?
- How clear were the instructions?
- How long did this stage take, and how well did the level of contact match what you needed?
- Did you feel you had someone to contact if you had questions?

[HOW IT FELT]

- How comfortable did you feel sharing documents or information?
- Did you feel supported during this stage? Why / why not?

[WHAT TO KEEP (WORKED WELL) / WHAT TO CHANGE (FRUSTRATIONS)]

- Was the situation handled as you would have expected?
- What would have made this stage easier or less stressful?
- Anything the CRA should definitely keep doing during identity verification?

5. Journey Mapping: Resolution (10 minutes)

Now let's talk about the point when things were wrapped up and access to your account was restored.

[WHAT HAPPENED]

- How clear was it to you that the issue had been resolved, and when did it truly feel "done"?
- Was it clear what had been fixed or restored?
- Do you monitor your account differently today? Are there any other steps you now take, specifically in relation to your CRA information to protect your identity?
- Are you registered for an online CRA Account to help protect your account?
    - *If yes:* Did this experience with fraud influence your decision to register or change how you use My Account? How?
    - *If no:* Did this experience factor into your decision not to register? Why or why not?

[HOW IT FELT]

- How confident did you feel in the end that unauthorized activity had been addressed?
- And how confident do you feel today that your account is secure?

[WHAT TO KEEP (WORKED WELL) / WHAT TO CHANGE (FRUSTRATIONS)]

- What, if anything, could CRA do better to support people at the end of the process?
- Anything the CRA should definitely keep doing at this stage?
- What advice would you give somebody else who is going through this process?

[POLL – END CONFIDENCE]

1. **How confident did you feel, at the end of your interaction, that the issue was resolved? Response options: 1=not at all confident and 10=completely confident**

Communications, Support, and Timeline — 15 minutes

Now I'd like to step back and look at the experience as a whole, from start to finish, and talk about how communication, support, and timing worked overall.

Overall Flow and Timelines:

- Looking across the entire process, where did timing work well, and where did delays or uncertainty cause stress or frustration?
- Were you generally kept informed about how long things might take?
- Were there periods where you felt unsure about what was happening?

Feeling Supported:

- Overall, how supported did you feel by the CRA during this process?
- Were there moments when you felt on your own or unsure who to turn to?
- Did you feel your situation was taken seriously and handled fairly?

Communication Experience:

- How well did CRA communicate with you throughout the process?
- Was the amount of contact too much, too little, or about right?
- How easy was it to reach the right person when you had questions?
- Did you receive consistent information from every representative?
- Was the tone generally reassuring and clear, or sometimes confusing or alarming?
- Was the language clear?

Information Gaps:

- What information do you wish you had received earlier, or in a different format?
- Which method (letter, phone, online CRA Account message, email, etc.) would feel most trustworthy for this kind of notice?

Trust, Confidence, and CRA Reputation	10 minutes

I'd like you to complete a poll…When answering, think about your confidence in how the CRA handled your situation overall, not just one specific interaction.

[POLL – TRUST]

1. **Overall, how did your experience affect your trust in the CRA? Response options: Increased my trust in the CRA; Did not change my trust in the CRA; Decreased my trust in the CRA**

- Overall, how did your experience affect your trust in the CRA?
- What aspects of the process helped build trust?
- What aspects or moments reduced trust or increased stress?
- Do you have any lingering concerns about your account security today?
- Thinking specifically about the Identity Protection Services program, what is the one thing CRA could do that would most strengthen your confidence in the process going forward?

[POLL – SATISFACTION]

1. **How satisfied were you with how the CRA handled your case overall? Response options: 1 = Not at all satisfied; 10 = Completely satisfied**

Thanks & Closure:	5 minutes

- Any final thoughts or suggestions?

That's all my questions; thank you for taking part in our discussion. We will follow up with you by email regarding the incentive. Note that once finalized, the study report for this project will be available to the public through a government agency called Library and Archives Canada.