

# Tax



# Time



# Insights



Experiences of people living  
on low income in Canada



# Acknowledgements

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# Executive summary



For people living with low incomes in Canada, tax time is an important opportunity to access a wide range of federal and provincial/territorial benefits and credits. However, many people with low incomes experience barriers to tax filing that prevent them from accessing these important sources of income. Consequently, Prosper Canada undertook this study to:

1. Generate new knowledge on the tax-filing experiences of people living on low incomes
2. Identify relevant implications for future programs, policy, and research

## Study methodology

From March to July 2017, 53 people with below LICO (Low Income Cut-Off) incomes living in eight provinces and one territory participated in three to four semi-structured interviews (211 interviews in total).

Participants were recruited by local nonprofit organizations and were selected to represent a range of tax-filing experiences. This primarily qualitative study yielded rich data but, due to the sampling methodology and study design, findings are not representative of the experiences of all people with low incomes in Canada.

## Study sample

Study participants had a median age of forty and were from diverse racial backgrounds. Sixty-two per cent of participants were female. Forty-three per cent of participants were single and 62 per cent of participants were born in Canada. Education levels varied and 78 per cent of participants reported an annual income of \$29,000 or less.

## Key findings

We gathered insights on tax-filing knowledge, motivations, experiences, and supports accessed.

Participant knowledge on tax filing ranged from little to no understanding about tax preparation and filing to having enough knowledge to tax file independently.

### The most complicated aspects of the tax filing process for participants were:

Tax form navigation



Refund calculation



Document compilation



Participants tax filed primarily to access benefits and get money back.

Good tax-filing experiences included:

- Access to adequate filing supports
- Transparent processes
- Meeting tax-filing outcome expectations
- Simple filing situations
- Feelings of self-efficacy and empowerment for participants who learned to file independently.

Bad tax-filing experiences included:

- Difficulty gathering required documents
- Inaccessible tax filing services
- Filing mistakes
- Complex tax situations
- Uncertainty regarding tax-filing outcomes
- Small refunds
- Lack of awareness of tax-filing supports.

Participant filing experiences were also shaped by the types of support/resources they accessed to file their taxes. Most participants (28 per cent) filed with assistance from free community tax clinics operated by local non-profit organizations. However, 23 per cent of participants paid for commercial tax filing services. This percentage was higher than expected. Participants also sought tax-filing help from friends (17 per cent) and family (15 per cent). These were seen by participants as the most trusted source of help.

Despite substantial federal government investments in improved Canada Revenue Agency (CRA) communications, expanded community outreach, and expansion of CRA's Community Volunteer Income Tax Program (CVITP), participants still reported that current supports were insufficient and that they experienced multiple barriers to tax filing. Participants also reported concerns about the quality of free tax-filing services.

**Barriers to tax filing included:**

**Costs related to tax filing** are not transparent and should be standardized by the government



**Low literacy** created challenges with complicated forms and instructions



**Lack of awareness** around free tax filing supports in community



**Difficulty communicating with CRA** and their technical communication style



**Living with a disability**



**Transient housing situations**



**Limited proficiency in English/French**



**Burden of documentation** as it was difficult and costly to gather in time for tax filing



**Inaccessible free tax-filing support services** (e.g. location and hours)



## Implications for policy, practice and research

**Our findings suggest that policy makers seeking to improve tax-filing rates and take-up of income benefits by individuals with low incomes should consider:**



1. **Simplifying the tax code** where possible to make tax filing less complex

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2. **Reducing required documentation** (e.g. pre-filling forms with data the government already has)

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3. **Increasing awareness of CVITP sites**, leveraging service systems people with low incomes frequent

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4. **Expanding and strengthening CVITP services** to address service and quality gaps

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5. **Identifying who isn't tax filing and pursuing targeted strategies to reach them**

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6. **Piloting new tax filing models** to reach those CVITP cannot

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7. **Increasing year-round tax-filing support** to help people access benefits and resolve issues faster

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8. **Improving CRA's frontline culture**, placing more emphasis on customer support and problem solving

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9. **Including people with low incomes directly in development of solutions** for greater success

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10. **Regional super hubs** to offer services year-round and to communities without local clinics.

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**Our findings also suggest future directions for community tax-assistance providers to consider:**

1. **Making the filing process more transparent for clients** so they know what to expect

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2. **Using document checklists to help clients better prepare** and improve their experience

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3. **Providing tailored services** to meet the specific needs of diverse groups

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4. **Supporting individuals who want to learn how to file their own taxes.**

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**Finally, our study highlighted a number of data and research gaps that, if filled, would improve our ability to close the tax-filing gap:**

1. **Identifying gaps in tax filing and CVITP use among people living on low incomes** for local communities

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2. **Monitoring and report on CVITP filing error** so we can address any weaknesses and dispel concerns

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3. **Exploring the needs and capacities of rural, remote and Indigenous communities to provide tax-filing assistance.**

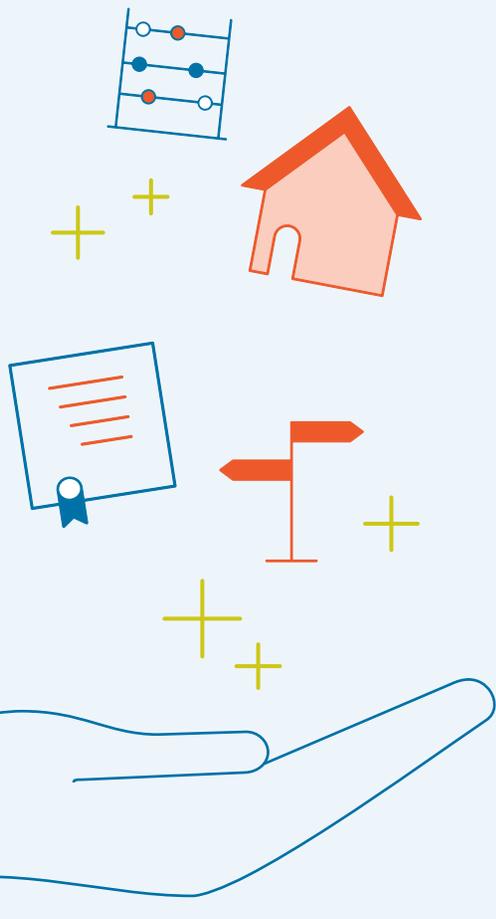
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## Conclusion

This study explored the tax-filing experiences of 53 people living on low incomes from across Canada. Participants discussed their tax-filing knowledge, motivations, experiences, and supports accessed. Many participants continue to experience barriers to tax filing that prevent them from accessing important sources of income. We hope the insights gathered from this research will inform policy makers, community service providers and researchers in their efforts to close the tax-filing gap and improve access to benefits for people living on low incomes.

# Introduction

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For families and individuals living on low incomes, tax time is an important opportunity to access important income-boosting provincial/territorial and federal benefits and credits. Tax filing is a gateway to accessing benefits directly and to establishing eligibility for benefits that are accessed through alternate application processes.<sup>1</sup>

Tax and benefit income can make a significant difference in the lives of people with low incomes, affecting important dimensions of their lives such as financial stability, housing stability, food security and health.

For many households with low incomes, tax refunds are the single largest cash infusion they will receive in a year, offering crucial opportunities for households to make big-ticket purchases, establish emergency savings, put money aside for longer term goals, pay down debt, or manage their household needs and wants.<sup>2</sup>

Despite this, many people living on low incomes do not file their personal tax returns.<sup>3</sup>

## Study objectives

In response, Prosper Canada conducted multiple sequential interviews with 53 people living on low incomes in nine provinces and territories from March to July 2017. We analyzed the data collected, and reflected on implications for policy makers, researchers, and community practitioners supporting people to tax file and access benefits. Our objectives were:

1. To generate new knowledge on the tax-filing experiences of people living on low incomes
2. To identify relevant implications for future programs and policy.

The primary audience for this report are federal policy makers, researchers, and community practitioners working to improve tax-filing rates and access to benefits among people with low incomes. Findings may have relevance, however, for other audiences who share this goal.

# Research methods

We recruited participants living on low income (i.e. living under the Low-Income Cut-Off) through our national network of frontline social service organizations. Participants were selected to represent a range of tax-filing experiences. Fifty-three people each participated in three to four semi-structured interviews (211 interviews in total) from March to July 2017. Participants were from urban centres in eight provinces and one territory. This primarily qualitative study is quite rich in data but, due to the sampling methodology and study design, it is not representative of the experiences of all people with low incomes in Canada.

**53** 

people each  
participated  
in three to four  
interviews

**211** 

interviews were  
conducted in  
total from March  
to July 2017

We were interested in better understanding:

1. The financial knowledge, habits and attitudes of people living on low incomes with respect to tax filing
2. The motivations of people living on low incomes to file their taxes
3. The experiences of people living on low incomes when filing their taxes
4. The different kinds of help/resources accessed by people living on low incomes to file their taxes
5. The different barriers which prevent people living on low incomes from filing their taxes and, thereby, accessing benefits.

Data from the study were analyzed using the Integrated Behavioral Model (IBM).<sup>4</sup> IBM describes the direct determinants of any given behaviour and identifies intention to perform the behaviour as the most important of these determinants. Intention is made up of attitude, perceived norm and personal agency. The four other direct determinants are knowledge and skills to perform behaviour, salience of the behaviour, environmental constraints, and habit. In our case, tax filing was the behaviour of interest and we used IBM to structure the codes that were used for the qualitative analysis.

Each transcript was read twice, and excerpts were highlighted and coded. All excerpts were reviewed under the main codes and major themes were identified from the coded excerpts. Insights were validated by the project Advisory Committee after the first and second round of coding. The Committee consisted of community experts from frontline social service organizations that run large-scale Community

# Study

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## limitations

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Volunteer Income Tax Program (CVITP) clinics (free tax preparation clinics targeted to people with low incomes and simple tax situations, supported by the Canada Revenue Agency [CRA] and typically delivered by local community organizations and volunteers).

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**The terms ‘tax preparation’ and ‘tax filing’ are often used interchangeably, however for the purposes of this report and in reality, tax preparation (activities such as gathering and compiling documents) leads to the outcome of tax filing (the action of submitting a return to the CRA).**

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Due to our small study sample, recruitment methods, and qualitative approach, findings from this study are not necessarily representative of the experience of people with low incomes overall across Canada.

Limitations of this study include volunteer bias. Participants were also recruited through nonprofit community organizations providing tax preparation services. Participant experience may not be typical of individuals with low incomes that do not know about and/or have not accessed tax clinic services. Interviews were conducted on certain dates instead of by event (two interviews prior to tax filing and two interviews post). Therefore, some participants may not have been interviewed near their tax-filing experience and been asked to recall their

experiences. This could create a recall bias. All participants lived in urban centres, therefore the experiences of people living in rural and remote communities were not captured.

Finally, no interviews were conducted with tax preparation service providers or other stakeholders: CVITP volunteers, commercial tax preparation services, CRA staff, or friends/family of participants.

# Participant Demographics

## LOCATION AND ORIGIN

53 

participants from nine urban centres across Canada

<b>21%</b> AB	<b>20%</b> MB	<b>11%</b> QC
<b>9%</b> PEI	<b>9%</b> BC	<b>9%</b> ON
<b>9%</b> YK	<b>8%</b> NL	<b>4%</b> NB

62% 

were born in Canada

- 19% arrived less than 5 years ago
- 6% arrived 5-20 years ago
- 11% arrived more than 20 years ago
- 2% were unclear

55% felt a **somewhat strong** sense of belonging

- 17% Very strong
- 9% Somewhat weak
- 19% Very weak



## AGE

40 years

was the median age of participants, who ranged from **18-70 years old**.

## GENDER

**62%** Female  
**34%** Male  
**4%** Other

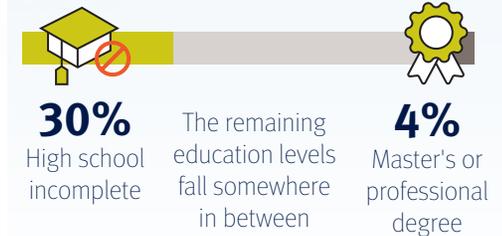


## RACE

**38%** reported a **racialized status**

- 38% Non-racialized
- 22% Indigenous
- 2% Other

## EDUCATION



## RELATIONSHIP STATUS

**43%**

were **single**, and most participants (36%) reported **no dependents**.



**21%**

Married

**13%**

In a relationship

**9%**

Divorced

**6%**

Widowed

**2%**

Separated

**6%**

Other



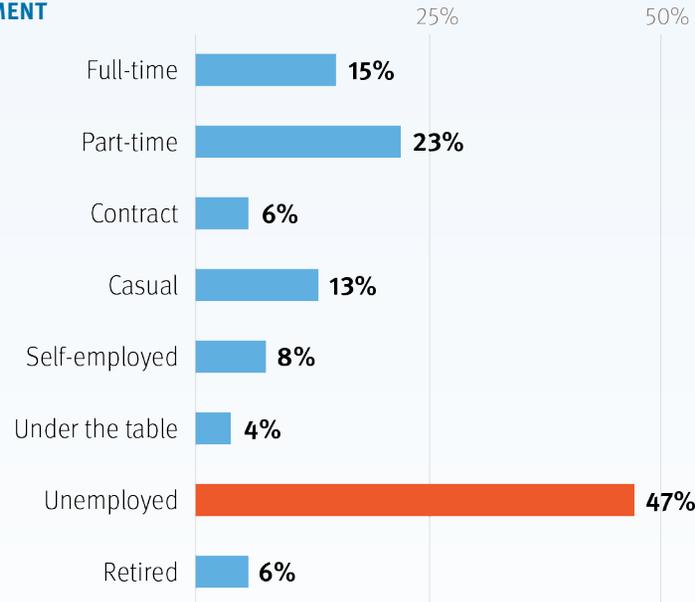
## HEALTH

**38%** reported being in **good health**

**8%** Poor  
**24%** Fair

**19%** Very good  
**11%** Excellent

## EMPLOYMENT



Employment status is not mutually exclusive



Of those who reported being unemployed **76%** were unemployed for more than **45 weeks**

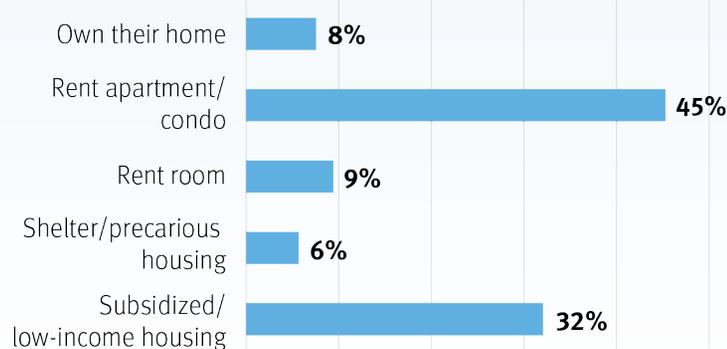
● More than 45 weeks  
● 12% 14-45 weeks  
● 8% Under 14  
● 4% Missing

**15%** are living with a disability inclusive of physical, mental, and emotional disability



**25%** Earned less than 10K  
**32%** Earned 10K to 19K  
**21%** Earned 20K to 29K  
**22%** Earned more than 30K

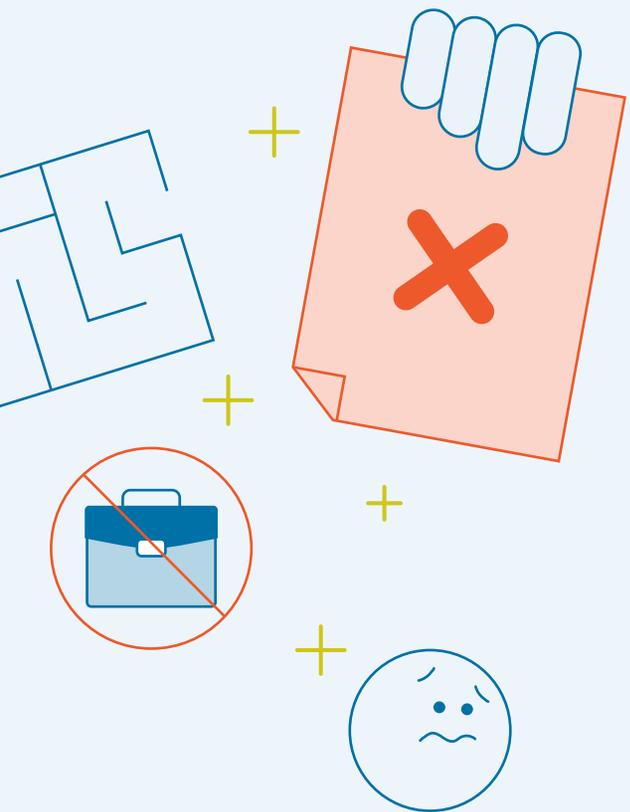
## HOUSING



**47%** of participants reported more than **50%** of their income goes towards housing costs



# Insights



## Quantitative data on tax filing

Ninety-four per cent of participants in our study (50/53 people) filed their taxes. This proportion is higher than estimated filing rates for people living on lower incomes in Canada.<sup>5</sup> As participants were recruited from social service providers that offer tax preparation services (or refer to organizations that do), the experiences we describe may not be similar to those of individuals who are not connected to social service providers (for tax filing or other social services).

Study participants used their tax-filing gains (benefits, credits, and refunds) to:

- Pay for basic necessities, expenses, personal and family needs
- Pay down debts (e.g. student loans)
- Pay for extra-curricular activities such as recreational activities for their children and personal entertainment purposes.

### Participant filing data (N=53):

**94%** filed income taxes

**72%** file every year

**58%** received a refund from their last return

**53%** were able to file in less than a day

**81%** received benefits / credits previous year

**70%** used their benefits/credits to pay for expenses

**62%** cited accessing benefits as the reason for filing

**21%** never heard of benefits

# Benefits/ Credits

Participants reported on the types of benefits/ credits they received in the previous year (2016).

**81%**  
received the  
Guaranteed Income  
Supplement



**53%**  
received the  
Canada Child  
Benefit



**11%**  
received the  
Disability  
Tax Credit



**55%**  
received the Goods and  
Services Tax (GST)/  
Harmonized Sales Tax (HST)



**13%**  
received  
the Canada  
Pension Plan



**8%**  
received the Working  
Income Tax Benefit  
(Canada Worker Benefit)



## Meet Marcia and Jared

Marcia and Jared are two fictitious tax filers that we developed, based on the common characteristics and experiences of many study participants. Their journeys through tax time (**page 21**), as well as quotes used to emphasize their story, will appear throughout the report to help the reader empathize with the experiences and sentiments of the people that participated in our study.



### Marcia

**Marcia (age 34) is a racialized woman and a single mom with two children, Tara (age five) and Ava (age eight). She works part-time at a grocery store and also receives social assistance and other benefits from the Government of Alberta.**

Marcia, Tara, and Ava live in a two-bedroom apartment in Edmonton. Tara and Ava take the school bus to their elementary school and attend extracurricular activities two nights a week.

Marcia visits a local community organization to attend social classes, like cooking and parenting skills, and received employment support from the organization when she was unemployed. She also visits in March to file her taxes for free through the organization's CVITP clinic.



### Jared

**Jared (age 65) is a senior who is separated from his partner. He retired from his full-time job in the skilled trades because the physical demands were too high and he has health concerns he needs to manage.**

Jared receives seniors' benefits from the Government of Ontario. He never registered for a retirement savings plan.

Jared lives in his home in Ottawa, Ontario and the mortgage is not paid off. In the winter, his utility bills can be as high as \$600/month and he hires help with snow shovelling on his property.

Jared spends time with his family and socializes with friends over breakfast at the local café. In February, Jared goes to a commercial tax preparer to file his taxes.

## What do participants know (or understand) about tax filing?

Participant knowledge on tax filing varied. Some participants were quite knowledgeable about the filing process and the documents they needed in order to file. Some of these participants learned how to file independently and knew where to access help to navigate more complicated situations –

“The first time I did my own taxes, I read the guide. If I had questions, there was a number to call. I called a lot. I mainly called the province; provincial taxes were more complicated. There were more forms, property taxes, etc.”



**Many participants noted that the tax process is too complicated and needs to be simplified**

Most participants, however, found completing tax forms, calculating refunds, and, compiling necessary documents to be complicated and difficult tasks. This was especially the case for newcomer participants who were unfamiliar with the tax system. Many participants noted that the tax process is too complicated and needs to be simplified –

“Well I don’t know thoroughly what the tax process is...the reason for that is because it’s pretty complex overall and there’s a lot of things to account for so I would say to simplify it to the point where you can do it yourself in 10 minutes online without having to take a course in it or whatever and be able to do it with confidence.”

Many participants noted that, before filing, they did not know whether they would end up owing or receiving money –

“If you know your taxes weren’t complicated and you were guaranteed to get money back at the end of the year, that would make everything a lot easier, but you aren’t... No one knows, and no one has a \*\*\*\* clue if they’re paying or not until they have done the numbers.”

A few participants were unaware of penalties associated with not filing their taxes, whereas others felt that those who evaded taxes did not experience any negative consequences as a result.

## Motivations:

### Why do people file their taxes?



Motivations for tax filing varied from participant to participant. The main reason people cited for filing their taxes was to get money back through refunds and tax credits –

“In all honesty, [I file] to get money back.”

People become aware of benefits, like the Canada Child Benefit, and this becomes an important reason for filing –

“In fact, I didn’t even get Child Tax. Like I think I missed the first year or two that I had it for, because I didn’t even know anything about it. So I was kind of like, ‘What?’ They pay you to have these? ... So I filed and I was like, ‘yeah. Who!’”

Participants also filed to obtain necessary documentation, such as the notice of assessment required for accessing student loans and other services –

“Well I file my taxes because my OSAP [Ontario Student Assistance Program] loan actually requires proof of my income from the previous year. So, it’s kind of a deadline where I have to get it done if I want my funding for the summer term.”

Civic duty was an important motivator for many participants, however, there is also a fear of fulfilling the legal requirement to file taxes –

“I’m pretty good with mine. But I’m more scared of, like, them coming after me. I don’t even know what they can do, but I know if you go more than three years they really start cracking down.”



Marcia has been filing her taxes for the last few years, but there was a period of five years when she didn’t file as a college student. The tax system is very confusing for her because she never knows if she will owe money or get a refund. Over the last few years, she has been getting a refund due to earning a low income and having two children:

“I file because I get money back from the government for my children, their recreation, and GST. I also have to show this proof to the Alberta social assistance office or I’ll be cut off.”

## Motivations:

### Why don't people file their taxes?



Most participants filed their taxes every year. Some participants expressed that they did not file their taxes regularly because it was simply not worth it. They wanted to avoid the disappointment of a small refund amount when a lot of effort, time, and – sometimes – money is put into the tax-filing process –

“I know there’s a benefit as far as I get my GST, but other than that, I mean, that you don’t see, you only see it like once every so many months and stuff. And to go to [commercial preparer] or something, I mean you pay like \$30, \$40 for what?”

Participants also suggested that they were hesitant to file because of past mistakes made by others who prepared and filed for them – paid services, friends/family, or free income tax clinics. Regardless of who did the actual filing, participants have had to bear the consequences of any mistakes –

“I had this tax guy and he made a mistake and it cost...I had to end up paying almost \$2,000 back because he made the mistake...even though I explained it to Revenue Canada, they said, well, it’s not our problem. He’s your tax guy. So, I had to end up paying it back.”

Participants are also afraid of finding they owe money to the government –

“For me, because honestly, my financial literacy isn’t that good. It’s a gamble every year. I have no idea what is going to happen if I’m going to owe them. Like I’m really, I’m nervous that I’m going to owe them some weird whack-load of money.”



Jared has been filing his taxes for over 40 years in Canada and is very familiar with the process. He believes tax-filing is something that all Canadians should do to support their communities and the social system:

“It’s a citizen’s duty for the country’s economy. The government should know what a citizen generates as income. It’s a citizen’s duty for the country’s economy. The government should know what a citizen generates as income.”

## What help and/or resources are accessed for tax filing?

Others quite simply do not want to be ‘on the government’s radar.’ They want to avoid feeling surveilled or scrutinized by the government. Some participants do not file because of legal situations, for example to avoid having to make child support payments or to prevent their wages from being garnished –

“If she files her taxes we’re royally \*\*\*\*\* because then they’ll start garnishing her wages and everything and she makes \$600 a month...like so basically you’re gonna take food right off our table. It’s actually easier not to file the taxes than it is to file them, but then we can’t get half the services we need because her taxes aren’t filed.”

These findings are consistent with other studies which have reported on motivations for filing and not filing among vulnerable populations.<sup>6,7,8</sup>

Participants accessed a variety of help to file their taxes, including commercial tax preparers, community organizations, free income tax clinics, as well as family and friends. As illustrated on **page 20**, participants were most likely to seek assistance from community organizations (36 per cent). Those that accessed tax clinics (28 per cent) did so through community organizations, so these were not mutually exclusive sources of help.

‘Other help’ (nine per cent) refers to help received from bankruptcy trustees, interpreters, or immigration sponsors. People also filed independently, using online software, and accessed information from CRA and other online sites.

The percentage of participants who sought commercial help (23 per cent) was higher than expected for this population. Given their low

incomes, higher commercial tax preparation costs disproportionately impact this population. We were also surprised by this finding because participants were eligible for free CVITP clinics and were recruited into the study by community organizations offering this service or referrals. Some participants expressed that they were not aware of free income tax clinics while others said that they preferred commercial preparers to volunteer clinics for various reasons.



**Participants were most likely to seek assistance from community organizations**

## What kind of help is important for tax filing?

### Help and/or resources accessed for tax filing

**36%**  
went to community organizations



**28%**  
accessed a tax clinic



**23%**  
sought commercial help

**17%**  
received help from a friend

**15%**  
asked family



**9%**  
received other help

Participants were asked to share the type of help they received when tax filing. Participants most frequently accessed: advice, assistance with actual preparation and filing at either a free clinic or commercial tax preparer, and help navigating benefits. Many participants also expressed a desire for help learning how to file on their own and on how to navigate difficult tax situations.

When asked what type of help would be most important to receive, **30 per cent indicated independent filing help**, 28 per cent indicated access to a free clinic, and 19 per cent indicated information on access to benefits.



Marcia’s social assistance caseworker referred her to the CVITP clinic at her local community organization. The CVITP clinic calls her in February to book her appointment in March and lets her know which documents to bring in:

“I don’t have a ton of expenses, but making sure I have everything is tiring. There’s recreation expenses for my daughters, and transit passes for work and some other paperwork. I trust the tax clinic, there are volunteers who learned how to file because they just want to help out. I think it’s great.”

# Feelings about different tax preparers

Participants shared both negative and positive experiences with different tax preparers.

## Free income tax clinics

- ✓ Community organizations were genuinely supportive and not trying to profit
- ✗ Too busy
- ✗ Volunteer filers did not always do a good job of explaining the process to them and making it transparent
- ✗ Discomfort around non-professional volunteer filers with respect to their experience, especially because CVITP clinics are not liable for any mistakes made

## Commercial tax preparers

- ✓ Happy about the sense of professionalism they perceived with paid services
- ✓ Receiving an instant refund was an incentive
- ✗ Frustration with unexpected fees and yearly changes to fees for the services they received
- ✗ Received no explanation of the process, which contributed to fear of the process and unpredictable tax-filing outcomes

## Help of family or friends

- ✓ Trust and confidence they placed in these individuals
- ✓ Filed for little to no fees
- ✗ When this resource was no longer available, participants felt anxious and at a loss as to where to find filing help



Jared goes to a commercial tax preparer and finds it difficult to gather the documents needed like utility bills, transportation and medical receipts, and more. In February he calls in and gets an appointment quite quickly. Until participating in the study, Jared didn't know there were free tax clinics offered in his community:

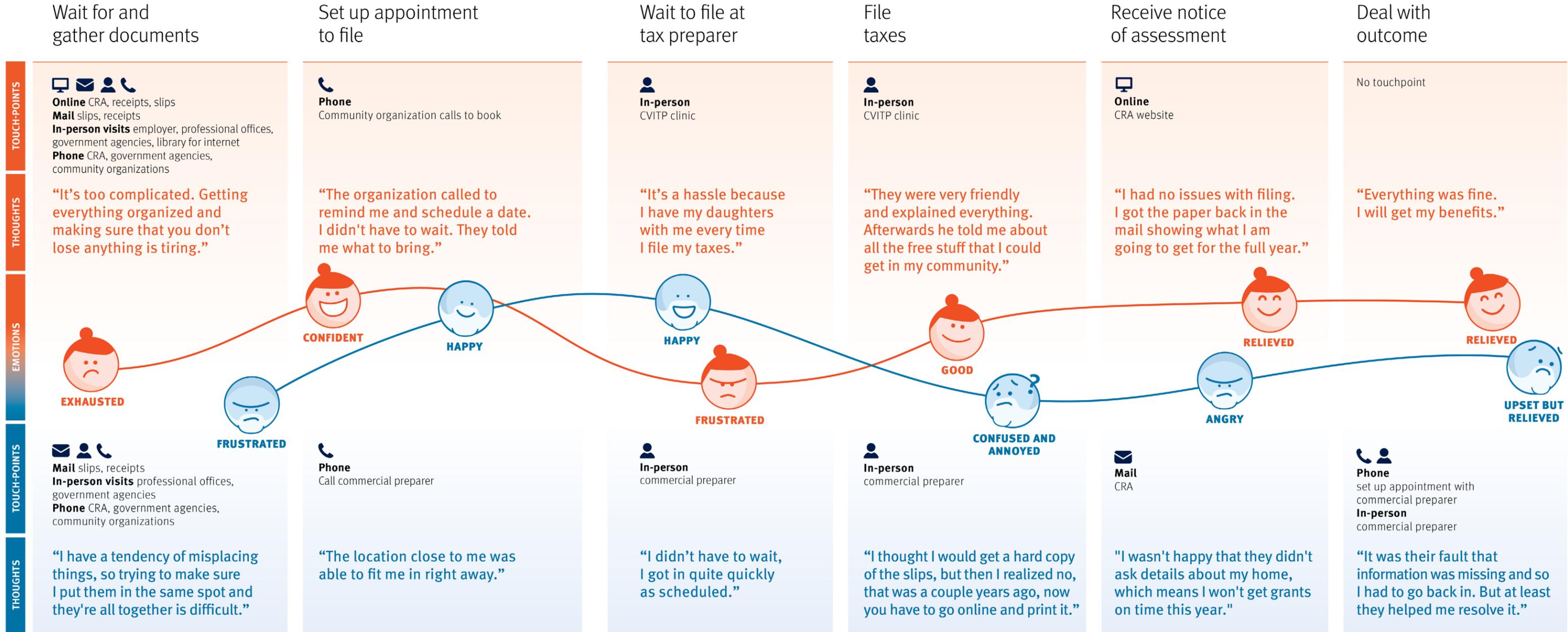
“I didn't know those existed or I could have asked them some questions about which documents I should be collecting. Beyond that though, well, how accurate and good are they? Are they students or actual accountants?”

# Two tax filing journeys

**Marcia**  
goes to  
a CVITP clinic



**Jared**  
goes to  
a commercial  
preparer



## Experiences:

### What makes a good experience?



Study participants identified a number of factors that contributed to a positive tax filing experience in their view:

#### 1. Access to tax-filing supports, such as CVITP clinics, commercial preparers or friends and family:

Participants receiving adequate support tended to consistently access the same service every year –

“The most comfortable process there is, is when you find a place, like, that basically helps you with everything, makes sure you’re getting the little benefits. Takes a lot of the stress out...headaches”.

Of the different kinds of tax-filing supports, CVITP clinics and volunteers were frequently identified as extremely valuable by community members who can use this free service if they cannot afford to pay for tax filing.

#### 2. Simple tax-filing situations:

A good tax-filing experience was more common for participants who did not need to collect many documents or receipts to file their return –

“Just because I didn’t have many things to file this year, so I think that made it easier. And the person that I saw knew what they were doing, which helped.”

#### 3. Independent filers expressed feeling empowered at tax time:

Participants expressed feeling positive and independent when they had learned how to file on their own -

“The first few times, I was really proud because I’m not someone who likes working with numbers. The first time I did it, I said: I can’t believe I did it, it wasn’t complicated. When I saw that my notice of assessment matched my return, I was really happy.”



At present, Marcia has a high documentation burden as she prepares for tax time. However, she feels really supported by the community organization and the CVITP clinic.

“I really enjoy going to the CVITP clinic, I feel like they respect me and take my financial situation seriously. They ask me lots of questions every year to make sure they are being accurate, and they tell me what to bring and what’s going to happen. Maybe next year I can learn how to do it myself.”

#### 4. Learning about the tax filing process and benefit eligibility through the preparer:

Tax filing and benefit eligibility processes are known to be intimidating and confusing for people. As a result, CVITP volunteers and other tax preparers who were transparent and included the participant in the process helped participants to enjoy their tax-filing experience.

“I see those guys are voluntary, really working by, full of their heart. They are interested on their jobs and they respect people's income. They are so, they don't want to waste your time. And they ask you, do you have such kind of, do you have provincial benefits? Do you have home assistance? If you don't apply, can we help you with something? That's, yeah, they want to help you. So I like the way they treat you there.”

#### 5. When expectations about tax-filing outcomes were met:

Participants often did not know if they would owe money, receive a refund, or get through the tax-filing process without any errors or being audited.

“Yes, it was as expected. Actually, its' a lot better because like I said before, originally, they wanted \$9,000 from me. So, when it's coming out as a zero balance that nobody owes anybody, I'm pretty happy”.

A good tax-filing experience was one where the preparer did not make any mistakes, people felt respected regardless of their financial situation, and they received a refund from the government.



When Jared was making a stable income, he felt very secure going to a commercial preparer and could afford to pay the \$60 fee. He didn't have a complicated tax-filing situation and required little documentation. The tax-filing process at the commercial preparers was quick, efficient, and easy, and they helped resolve issues if they made a mistake.

**“Tax filing before retirement was simple and predictable for me, I needed the same documents every year and the accountant would be done in 30 minutes.”**

## Experiences:

### What makes a bad experience?



Participants identified a number of factors that contributed to bad tax-filing experiences:

#### 1. Not being aware of free tax-filing supports:

Many participants were referred to CVITP clinics through other social or health services in their community. Many found that CVITP clinics were not well-advertised and they experienced barriers to tax filing because they were not aware of pamphlets or services that would help them—

“I don’t know where there are any [clinics]. I hear about them a little bit, but it’s very quiet, and I don’t know where there is one, or else I would have, I think, or at least I would have tapped in and asked them.”

#### 2. Hard time obtaining required documents:

Having to search through mail or different websites, call CRA multiple times, or visit the tax preparer more than once created a mental and physical burden for many participants. Participants often needed additional documentation for benefit applications – for example, the Canada Child Benefit requires proof of citizenship and residency, birth certificates for all children, and proof of being the primary caregiver—

“So I had to go and, well I had to get my ID. I had to go to the school and get letters stating from their school that they resided with me and I’m the parent who interacts with the school, and they see me. Then I had to go see their doctor, as well, and get a letter from the doctor stating that I was a parent and I was also the one who the children come to see the doctor with. And there was another document that I needed to get, like I had to have proof of the rent, my rent receipt from the residence where we lived, and other like community thing.”



A few years ago, Marcia had a complex tax situation because she had to file back taxes for a few years. She had to retrieve extra documentation for her college, as well as divorce and custody papers. The tax-filing process took multiple visits, which required a babysitter for her young daughters.

“It was a really big burden on me to do my taxes at a time when I was going through a lot in life. It didn’t make sense why they needed all those documents, and I was really worried I would owe thousands. But I got a big refund because of a backlog of unpaid benefits for my girls.”

### 3. Inaccessible hours of operation at CVITP clinics:

Many people living on low income work multiple jobs or overtime and need access to tax clinics outside of the standard nine to five hours, including in the evening and on weekends. In order to decrease the amount of time spent at the tax clinic, some organizations offer drop-off services which many participants preferred. More often than not however, participants reported having to wait in line to file their taxes which means planning ahead.

“I called [tax clinic], and they don’t do reservations or whatnots for people, so you’d have to line up and wait your turn. So I’m going to have to do it on a day that I have no doctors’ appointments, or the children don’t have doctors’ appointments or running around.”

### 4. Mistakes made by preparers:

Once the return is submitted to the CRA, amendments to the return cannot be made until the notice of assessment is provided. It can take weeks to receive a notice of assessment, and if mistakes were made an amendment must be submitted before receiving an appropriate notice of assessment. As a result, participants expressed not receiving a refund or government benefits and being told they owe money instead –

“So we filed, but then we had to call back and say, ‘Oh, we forgot this, you know, it was very important, you know.’ And then they were like well, we have to pay this and so-and-so amount to change the taxes. And then after that we still have to wait four months – four to five months to get the home owner’s property tax turned back.”



Last year, Jared filed with a commercial preparer who did not ask him details about his property and didn’t complete critical paperwork for Jared to get property tax grants from the government. This mistake had to be resolved by the commercial preparer outside of the tax season, and Jared waited a few months without receiving that money. In the past, Jared’s bad experiences were related to paying \$60 for filing and getting a very small refund:

“I know I have a duty to file my taxes but there were times when I needed the money and still had to pay, it didn’t feel like it was worth it personally.”

### 5. Complicated tax-filing situations.

Participants told us a bad experience with tax filing is more common when you are self-employed, filing a return for multiple years, or filing for multiple family members –

“Yeah I mean even the last time it was a mess, they had to call three or four senior, you know, tax professionals before they actually finally got our family, because we’re a family and they were like, ‘it has to be different it’s a bit complicated. Oh no we have to add this’, you know, so it’s confusing from the start. It’s like wow that’s what gets us scared not to do it by ourselves, because if a tax professional is not able to do it then who are we, you know, it’s ironic”.

CVITP clinics are not allowed to file complex returns (i.e. self-employed, filing for a deceased person etc.) because volunteers are not trained for these cases.

### 6. Unclear expectations about tax-filing outcome:

Participants often didn’t know if they would owe money, receive a refund, or get through the tax-filing process without any errors or being audited. This lack of information or clarity was a source of stress and anxiety–

“It is very stressful for me. Like tax season is a very stressful time for me because if I end up owing somehow one year, I’m going to have no way to pay it. I’m like, I have nothing. You can see it.”

### 7. Small refunds:

For some participants, a small refund was not worth the time and effort it took to file their taxes once they factored in the effort to gather documentation, transportation time and costs, and the cost of filing –

“Once, I got a refund of \$2.25. The tax guy said it costs \$35 to write the check.”



**A bad experience with tax filing is more common when you are self-employed, filing a return for multiple years, or filing for multiple family members.**

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# Attitudes

## about accessing government benefits through tax filing

Participants in this study expressed difficulty: understanding terminology like ‘benefit’ and ‘credit’; knowing if they were eligible; and navigating application processes on their own. Some participants felt frustration with benefits application processes and the need to provide additional documentation that was hard to find or gather. In general, participants felt that more information on benefits and eligibility, and more support to access benefits, are required from the government.

Benefit take-up barriers identified by participants include language, financial literacy challenges, poor awareness of government programs, faulty advice given by family and friends, and complex eligibility criteria based on income and assets. Regardless, participants in receipt of benefits reported that this source of income was vital –

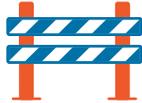
“It [CCB] goes basically towards everything that [my child] needs and it usually like does us for the month, so you know, whenever his child tax comes in, I’ll do his shopping for the month and then that usually does him until the next time the tax come in...It helps a lot, because I know that either way that he’s taken care of and he has everything that he needs, whether or not like I need to go for a couple of days without food or whatever, like you know.”

Some participants decided not to apply for a benefit, citing reasons like: the benefit amount was too small, the application process was complicated, they did not want the support, or they were participating in the underground economy and unwilling to file their taxes and report their income.



**Participants in this study expressed difficulty navigating application processes on their own.**

# Barriers



## to tax filing and suggested solutions

Participants were asked to identify barriers to tax filing and to identify potential solutions to those barriers. The following is a summary of their responses.

### Accessibility

CVITP clinics are not available in all communities. Participants would like them to be available in many more neighbourhoods and to offer a variety of hours and tax preparation formats (walk-in, appointments, drop offs, as well as home visits for seniors and persons with disabilities). Childcare was also noted as crucial for increasing access for parents who would otherwise have to pay for childcare or have to bring their children to the clinic. Access to free and accurate tax advice is not always available to people living on low incomes. Access to this support is needed year-round. Increased telephone support and access to paper filing support can help people who do not have access to a computer or tax preparation software.

### Awareness

Outreach and promotional campaigns were identified as two main ways to inform people with low incomes of the benefits of tax filing, different ways to file taxes, and the documentation required. Participants suggested creative marketing approaches, such as advertising CVITP clinics on coffee cups as well as leaflets sent through government communication. They suggested CRA and community organizations offer workshops and information sessions to teach people the importance/benefits of tax filing. Other suggestions included plain language pamphlets, websites, and telephone services to increase awareness and manage inquiries. Participants saw the social service sector taking a lead role in advertising CVITP clinics and other methods of tax filing (e.g. advertising at foodbanks, community hubs, social assistance offices, and other government benefit departments). They also suggested that financial literacy and tax filing should be taught in high school, as they are necessary life skills. We also heard that reminder calls from community

organizations, prompting people to schedule their tax-filing session, were helpful for getting organized and gathering documents.

### Communication with the CRA

Participants told us online, phone, and mail communications with CRA are a significant challenge for people with tax-filing issues. Participants often had to call CRA to ask questions, gather personal information, and track down documentation. Many people struggled to understand CRA's technical communication style and often felt intimidated or uncomfortable disclosing personal issues while trying to sort out their tax situation. Participants acknowledged community organizations act as navigators in this sphere. Other communication challenges participants identified included telephone interactions that required extensive waiting time, a confusing automated phone system, inability to connect to a real person, inconsistent responses from CRA agents, and a perceived lack of empathy from CRA agents.

### Costs of tax filing

Participants living on low incomes that are unaware of CVITP clinics and free services often paid commercial preparers to file their return. Participants felt that fees for tax filing should be transparent and standardized by the government. Suggested solutions included providing people living on low income with incentives for tax filing and better promotion of the free tax preparation software on the Government of Canada website.

### Documentation

The documentation required for tax filing was identified by many participants as burdensome to obtain and compile, and even discouraged a few participants from filing and accessing benefits they are entitled to. Income tax slips and identification documents were identified as difficult and costly to gather in time for tax filing, especially when participants also faced other barriers like low literacy levels or homelessness. Tax forms were also identified as full of technical

language and appeared intimidating and complex for participants. Some participants appreciated receiving a checklist of required documents prior to tax-filing season from community organizations and felt that CRA and other government departments should provide this or something similar, as they have much wider reach.

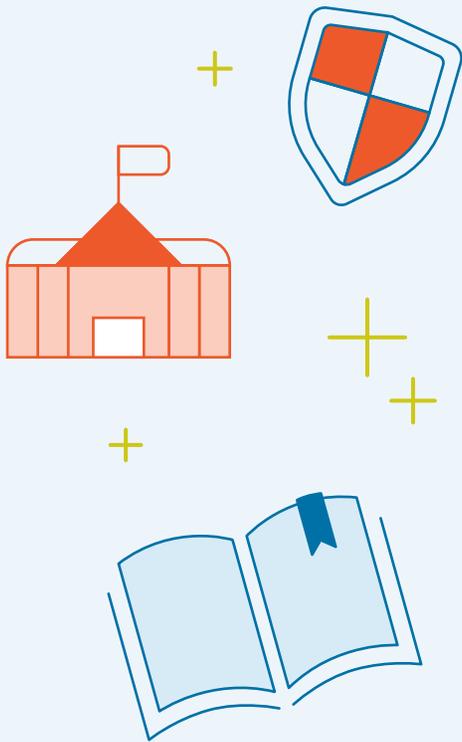
### Literacy and language

Tax time is filled with jargon and complicated forms and instructions. Participants with low skills in literacy, numeracy, English or French as well as cognitive barriers reported facing specific challenges with tax filing. Plain language user-friendly tax forms, and one-to-one support was identified as welcome for people who face these challenges. Participants also indicated low computer literacy was a significant barrier for some who, therefore, required additional supports.

### Vulnerable populations

Participants who identified as Indigenous Peoples, newcomers to Canada, housing insecure, persons with disabilities, or as a member of any other vulnerable population faced increased barriers to tax filing. These may include health issues, earning under-the-table income, lack of awareness of Canada's tax system and annual requirements, language barriers, lack of a formal address, lack of identification documents, and suspicion towards the government.

# Implications



Based on the barriers and suggested solutions identified by study participants, we have highlighted potential ways that policy makers, community providers of tax-filing assistance, and researchers can make it easier for people with low incomes to tax file and improve the services that support them in this process.



## Policy makers

### 1. Simplify the tax code:

Canada's tax code has grown significantly more complex over time, and with it the tax-filing process.<sup>9</sup> This is due in part to the inclusion of many new tax and income benefits specifically designed for low- and modest-income households, so it's important to acknowledge that tax simplification and delivery of benefits through the tax system

are goals that are often in tension with one another. That said, a periodic review of the tax system, such as that called for by the Chartered Professional Accountants (CPA) of Canada<sup>10</sup> or undertaken in the United Kingdom by their Office of Tax Simplification<sup>11</sup> would be beneficial.

### 2. Reduce the documentation burden:

Documentation burden was cited by many participants as the most time consuming and complicated part of the tax-filing process. The federal government already has access to much of the data that taxpayers are asked to supply at tax time. Finding ways to tap into existing data more effectively, rather than asking tax payers to submit paper documents, to resubmit information that has not changed, or to reapply for benefits when their situation is unchanged, could eliminate a large portion of the burden of tax filing. CRA's Autofill-my return<sup>12</sup> represents progress on this front. CRA's introduction of File my Return<sup>13</sup> for people with low or fixed stable income is another step in the right direction. Finding ways to extend this option to more Canadians would be very welcome.

### 3. Increase awareness of CVITP clinics:

Many of our participants were unaware of CVITP clinics in their community. Participants suggested that CRA could partner with multiple sectors to increase awareness of CVITP clinics through diverse channels. Services that already connect thousands of people living on low income are ideally suited to getting the word out – e.g. community health centres, newcomer settlement services, early learning and child-care centres, community housing providers, welfare and employment services. Continued lack of awareness means people with limited incomes will continue to spend money they cannot afford on tax filing.

### 4. Expand and strengthen CVITP:

Community CVITP organizations are providing the best service they can with limited resources, however they still have to turn many people away. More support is needed for CVITP clinics to maintain and enhance, not just the quantity, but also the quality of the services they offer. Participants and the wider public require reassurance/promotion from CRA (which is often the trusted source on tax-related information<sup>14</sup>) that CVITP clinics offer quality service delivered through appropriately trained volunteers free of charge.

### 5. Identify who is not tax filing and pursue targeted strategies to reach them:

CRA has made significant efforts to connect Canadians to their benefits by actively promoting tax filing as a route to benefits, expanding their regional presence and outreach to Indigenous and other underserved communities, growing the CVITP program, and improving their communications – making them simpler, clearer and friendlier. In many communities, however, awareness of CVITP clinics is still low and there is still no hands-on help available for people with barriers to tax filing. Clearer data at the regional and local level on who is not tax filing can enable local practitioners to target their tax-filing outreach and support more effectively. At the same time targeted investments and collaborative efforts to develop and implement more comprehensive national strategies and tailored assistance to reach the most excluded groups are needed. These groups include, First Nations on-reserve communities, newcomers, people with self-employment income or other complex tax situations, and people with disabilities. These efforts should leverage networks and organizations that have relevant tax and/or target group expertise that are already working with these populations.

### 6. Pilot new tax-filing assistance models to support those that CVITP currently cannot:

The federal government, in collaboration with other partners, needs to explore new program models for supporting those that CVITP explicitly does not serve – (e.g. self-employed or to file for a deceased spouse), people with mobility and distance barriers that cannot attend clinics in person, and communities where the CVITP model is not well adapted to local capacities and needs (e.g. many First Nation reserves and remote communities). Innovative new tax filing assistance models are emerging in Canada and the United States (e.g. virtual filing assistance) but investment is needed to pilot and scale those that work.

### 7. Expand year-round tax filing support:

People with complicated tax situations who are ineligible for CVITP services can often only access free tax-filing assistance outside the tax season, when community organizations have finished operating their CVITP tax clinics. Many vulnerable people also require hands-on help to navigate CRA's benefit review process, which requires benefit recipients to periodically respond to extensive document requests to prove their eligibility for the benefits they have been receiving. Participants told us they are often confused by CRA communications

when they are reviewed and frightened by the prospect of losing benefits they need to meet their basic needs. Community organizations are increasingly being asked to provide navigational and advocacy support for those affected but are not resourced for this work. While not every community organization may wish to offer year-round tax-filing support, an effort should be made to ensure that there is at least one organization in every region of the country that is properly resourced and mandated to provide this service on a referral basis, or virtually, for clients of other organizations in the region.

#### **8. Improve CRA's frontline culture:**

Some participants expressed feeling policed by CRA and described the anxiety that this can cause. They would like to see a shift in CRA's frontline culture away from policing people toward supporting them. Current rules could be applied with more attention and understanding to the difficulties that vulnerable people encounter as they try to comply. There should be greater ease of communication and more flexible problem solving and openness to diverse solutions throughout this process. The Office of the Taxpayers' Ombudsman<sup>15</sup> is an alternate avenue for reporting service issues.

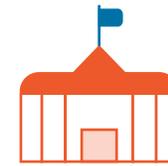
#### **9. Include people with low incomes directly in development of solutions:**

There is increasing recognition that policy and program solutions work best when the people they are intended to help, and those expected to implement solutions, are directly involved in their development. To this end, policy makers are encouraged to ensure people with low incomes and organizations and volunteers that support them in tax filing and accessing benefits are engaged and consulted early on and iteratively in the process of developing new solutions.

#### **10. Consider regional super hubs:**

Not every community has the capacity to offer CVITP clinics, nor can every CVITP clinic offer year-round services or after-care to clients who need help resolving benefit review and other issues with CRA. One potential way to address this is to explore the possibility of establishing regional 'super hubs' that would operate year-round and be mandated and resourced to fill some of these gaps. There are already some CVITP sites in Canada that are beginning to play this role – e.g. Lakehead Social Planning Council in Thunder Bay that also services surrounding remote, Indigenous communities or WoodGreen Community Services in Toronto, that runs year-round services and

handles referrals from across the Greater Toronto Region. Virtual-filing models, like *Virtual VITA*<sup>16</sup> in the United States, offer real possibilities to extend the reach and benefits of tax-filing assistance to clients and communities that, to date, have not been able to benefit from CVITP.



## **Community providers of tax-filing assistance**

#### **1. Make the filing process more transparent:**

CVITP clinics provide an important service that is appreciated by many participants. This service can be improved, however, by clearly communicating all the steps involved in the tax-filing and refund process to the client and letting them know up front what will be expected of them. Participants also told us that they often don't understand what is happening when their tax forms are being completed and would find it helpful if volunteer preparers explained the steps in the process as they move through it.

## 2. Use document checklists to improve the filing experience:

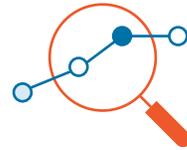
Participants provided with a required document checklist specific to their tax situation prior to arriving at a CVITP clinic reported a better filing experience. These filers felt more prepared and did not have to spend more time at the clinic on the phone with CRA or have to return to the clinic with missing documents. CVITP clinics that do not already use checklists should explore how they might use these to improve client experiences.

## 3. Provide tailored services:

As community organizations are aware, people living on low incomes are not a homogenous population. Services need to be customized to meet the diverse needs of different vulnerable groups and enable them to overcome their specific barriers to tax filing.

## 4. Support individuals who want to learn to self-file:

Some participants expressed interest in learning, and/or having access to supports to, file independently. Tax-filing assistance models that offer opportunities to interested participants to learn to self-file and/or to access computers, free tax preparation software, and a telephone help line, would enable more people to file independently, freeing up volunteers to assist those who need more support.



# Researchers

## 1. Identify gaps in tax filing and CVITP use among people living on low incomes:

Local communities currently lack data on who is not filing in their community and the distribution of tax clinics relative to need at the neighbourhood level. This data would be helpful for community organizations and the CRA for planning targeted interventions to increase benefits uptake, through CVITP clinics and other complementary efforts.

## 2. Monitor and report on CVITP filing error:

Several participants expressed concern around the quality of filing and potential errors made by volunteer filers at CVITP clinics. Research on types of error, frequency, and severity would help to provide a more transparent picture of CVITP filing outcomes to help address (e.g. through training<sup>17</sup>) any potential areas of weakness and to help dispel participant concerns. We recognize that existing administrative data would not provide adequate data on accuracy rates and additional investments would have to be made to infrastructure and auditing processes.

## 3. Explore the needs and capacities of rural, remote and Indigenous communities to provide tax-filing assistance:

Our study focused on participants living in urban centres; the needs, assets and capacities in many rural, remote and Indigenous communities to offer tax-filing assistance is unclear. This information, along with data on successful rural, remote and Indigenous-led models from Canada and other jurisdictions that could be adapted for broader use, would be extremely helpful to those working on solutions to increase tax filing and benefit take-up rates in these communities.

# Conclusion

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This study explored the tax-filing experiences of 53 people living on low incomes from across Canada. Participants discussed their tax-filing knowledge, motivations, experiences, and supports accessed.

Many participants continue to experience barriers to tax filing that prevent them from accessing important sources of income. We hope the insights gathered from this research will inform policy makers, community service providers and researchers in their efforts to close the tax-filing gap and improve access to benefits for people living on low incomes.

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