

Agency

Canada Revenue Agence du revenu du Canada

# **Canada Child Benefit Program:** 2022-2023 Satisfaction Survey

**Final Report** 

Prepared for the Canada Revenue Agency

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Ce rapport est aussi disponible en français.



#### Canada Child Benefit Program: 2022-2023 Satisfaction Survey Final report

Prepared for the Canada Revenue Agency by Nanos Research

#### July 2023

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# **Executive summary**

# A. Background and objectives

Canada Revenue Agency provides a number of benefit plans to Canadians which serve a vast array of purposes. In addition, the CRA recognizes the value of eliciting feedback from their clients and providing Canadians with a feedback platform to the CRA, as well as provide those benefit programs with data to help support continual improvement of services.

One of these programs is the Canada Child Benefit (CCB), which is a tax free monthly payment made to eligible families that helps them with the cost of raising a child under 18 years of age. The CCB may also include the child disability benefit and related provincial and territorial programs. Previously the CRA has conducted surveys in the fall targeting CCB recipients (both regular and first-time recipients) and GST/HST credit recipients. The study has changed a number of times through the years but the overarching research objective was always to gauge client awareness and satisfaction with program initiatives and deliverables, as well as provide data for a client satisfaction KPI.

There are currently about 3.46 million CCB recipients across Canada, with an estimated 12% of Canadians 18 years of age and older being direct recipients and about one per cent being first-time recipients.

To that end, the CRA retained Nanos Research to conduct a survey among current, direct recipients of the CCB to measure their awareness and satisfaction with the program's initiatives and deliverables.

CRA will utilize the research findings to help the various program areas to better understand benefit and credit clients and to improve their programs, services and communications and will be used to populate results against a 'client satisfaction' indicator included in CRA performance reports.

The specific research objectives were as follows:

- Assess client awareness and satisfaction
- Assess satisfaction with various stages and components of the program process;
- Gauge client awareness of various program initiatives and deliverables; and,
- Understand the differences between long-time and first-time recipients where feasible.

The purpose of this iteration of the study is to benchmark client satisfaction with the overall process, from application to receipt of the CCB payments. The survey provided an opportunity for program recipients to offer feedback in terms of their overall satisfaction with the program, their satisfaction at various stages and components of the process and evaluations of specific aspects of program delivery and service, as defined by the program area.

### **B.** Methodology

The survey is comprised of 525 Canadians, 18 years of age and older who are direct recipients of the Canada Child Benefit.

In previous years this survey was conducted by telephone using a list of CCB recipients provided by the CRA, however, for this iteration of the survey the CRA and Nanos chose to execute this research via a random hybrid telephone and online survey with a reduced sample size. The change in methodology means that the data is not directly comparable to the previous waves of the survey and this wave should be considered a new benchmark moving forward.

The survey sample was drawn from two sources:

- 1) The Nanos Probability Panel, which contains about 50,000 Canadians who were randomly recruited to join the panel by land- and cell-lines with live agents.
- 2) Random recruitment by land-and cell-lines and administered the survey online.

The resulting sample contains individuals who were all randomly recruited by telephone, thus allowing a margin of error to be associated with the research. All respondents self-administered the survey online. The margin of error for a random survey of 525 individuals is plus or minus 4.3 percentage points, nineteen times out of twenty.

The fieldwork was conducted between March 30<sup>th</sup> and June 25<sup>th</sup>, 2023. The survey programming was tested extensively online in both languages. Additional details on the methodology and the rate of participation can be found in Appendix A and the research instruments are provided in Appendix B.

# C. Contract value

The contract value was \$124,912.46 (HST included).

Supplier name: Nanos Research PWGSC contract number: CW 2268404 Original contract date: 2023-12-21 For more information, contact the Canada Revenue Agency at <u>cra-arc.media@cra-arc.gc.ca.</u>

# D. Political neutrality statement and contact information

This certification is to be submitted with the final report submitted to the Project Authority.

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

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# E. Key findings

#### Satisfaction with CCB Services: Overall and on Specific Service Attributes and Processes

The CRA receives a high overall satisfaction rating on the overall experience with the CCB, and a majority of recipients are also satisfied with various key service attributes and processes of the CCB. Three in four CCB recipients say they are very or somewhat satisfied with the overall experience of the CCB, including the application, notice and receipt of payments (75%) with 42% who are very satisfied. Of note, while high levels of satisfaction cut across all provinces and regions, overall satisfaction is comparatively higher among recipients in Quebec (86%) than recipients in Ontario (70%) and the Prairies (70%).

In terms of the key service attributes and processes, recipients remain more likely to be satisfied rather than dissatisfied. A majority of first-time CCB recipients say they are very or somewhat satisfied (69%)(note this a subset of 39 respondents) with the time it took them to get their first CCB payment, and a similar proportion of all recipients are satisfied with the accuracy of the information on their most recent CCB notice. Once more, high satisfaction levels cut across all provinces/regions, however satisfaction with the accuracy of the information on their last notice is comparatively lower among residents of Ontario (64%) than residents of Quebec (80%).

Overall, CCB recipients who report having contacted the CRA about the benefit in the past 12 months report high levels of satisfaction regarding various aspects of the experience, with the highest net satisfaction score given to the professionalism of the CRA agent (for those who contacted by telephone)(92%) and the safeguards that were in place to protect their personal and business information (80%). The highest proportion of net dissatisfaction is observed for how quickly their issue was resolved (28% net dissatisfied).

Key Service Attribute	NET Satisfied	NET Dissatisfied
The professionalism that the CRA agent showed (n=52)**	92%	4%
The safeguards that were in place to protect your personal and business information (n=64)***	80%	5%
Overall experience with CCB, including the application, notices, receipt of payments	75%	5%
The accuracy of the response you received (n=64)***	75%	16%
The way the CRA agent resolved your issue (n=52)**	73%	21%
The time it took to get your first CCB payment (n=39)*	69%	13%
The accuracy of the information on the last CCB notice which was used to calculate your benefit (n=525)	67%	8%
How quickly your issue was resolved (n=64)***	63%	28%

#### Net satisfaction with CCB services and key service attributes

\*Asked of a sub-set of respondents – asked of first-time CCB recipients only

\*\*Asked of a sub-set of respondents – those who contacted CRA by telephone

\*\*\*Asked of a sub-set of respondents – those who have contacted CRA about CCB services in the last 12 months

#### Contact with CRA Regarding CCB Services: Method and Reason for Contact

Just over one in ten CCB recipients report they contacted the CRA about their benefit in the last 12 months, and among those who did, the most common reported reason was related to an update to their file (such as a change or address, marital status or custody arrangement)(48%) or about their application (22%) or issuance of payment (22%). Other reasons for contact were about a policy, ruling or interpretation (13%), a service complaint (8%), an appeal (5%) or taxes/their tax return (5%).

Telephone is the primary method of contact for recipients (81%), followed by one in three who report having contacted the CRA online (34%) and just under one in ten who report contacting the CRA by mail (9%).

Overall CCB recipients who report having contacted the CRA about the benefit in the last 12 months say it was easy to access CCB services (63% very or somewhat easy), while just over one in four found it to be difficult (28% very or somewhat difficult).

#### Impact of CCB on Monthly Budget

Three in four CCB recipients say the benefit has at least a moderate impact (score of 4-6 out of 10)(mean score of 6.6 on average) on their monthly budget, with close to three in five recipients who say the impact is significant (57%), while one in four say the benefit has little to no impact on their monthly budget (23%). These findings are consistent across all provinces/regions, although of note, recipients in Quebec give this a higher mean impact score (7.1 out of 10) than recipients in Ontario (6.3 out of 10).

#### **Awareness of CCB**

Recipients most often report becoming aware of the CCB from hospital or birthing centre staff (27%) or from a friend of family member (19%). Other sources mentioned were the CRA website (8%), a professional such as an accountant (7%) or via mail from the CRA (6%), as well as from their provincial social services office (2%). Close to two in ten (19%) say they do not remember where they first heard of it.

#### **Awareness of CCB Online Services**

CCB recipients are more likely to be aware rather than not aware of various online services related to managing the CCB, with awareness being the highest in terms of their ability to update their personal information for benefit and credit purposes through MyAccount (79%).

This is followed by about three in five each who are also aware they can use the MyBenefits app to get a quick view of their benefit and credit payment details and their eligibility (62%) and that they can pay any CCB balances owned using the CRA My Payment service online or through online banking (59%).

Recipients in Ontario (64%) and the Prairies (67%) are more likely to report being aware that they can use the My Benefits app to get a quick view of their details than recipients in Quebec (46%).

#### **Awareness of Information About CCB**

Almost 19 in 20 CCB recipients report they are aware that they and their spouse or common-law partner must file a tax return every year to continue receiving CCB payments (93%), while awareness is lower regarding the CCB amount being raised yearly to keep up with the cost of living (39% aware vs 59% unaware).

#### Applying for CCB

Recipients most often report becoming aware of the CCB from hospital or birthing centre staff (27%) or from a friend of family member (19%). Other sources mentioned were the CRA website (8%), a professional such as an accountant (7%) or via mail from the CRA (6%), as well as from their provincial social services office (2%). Close to two in ten (19%) say they do not remember where they first heard of it.

Responding CCB recipients most often say they would apply for the CCB at the hospital on the provincial birth registration (39%) or online using the My Account portal (39%) if they were to apply again for another child. Just three per cent say they would apply by paper using Form RC66.

# About this report

This report begins with an executive summary outlining key findings and conclusions, followed by a detailed analysis of the quantitative results. A detailed set of "banner tables" is provided under separate cover; this presents results for all survey questions by key segments such as region, age and gender.

The quantitative results are expressed as percentages unless otherwise noted. Base size is the total sample of n=525 unless otherwise specified.

Detailed findings are presented in the sections that follow. Overall results are presented in the main portion of the narrative and are typically supported by graphic or tabular presentation of results. Results for the proportion of respondents in the sample who either said "don't know" or did not provide a response may not be indicated in the graphic representation of the results in all cases, particularly where they are not sizable (e.g., 10% or less).

Net results cited in the text may not exactly match individual results shown in the charts due to rounding. Results may not add to 100% due to rounding or multiple responses.

Key demographic patterns of interest are described throughout the report, in the following order: gender, age, province/territory, employment status, income, and education. Only demographic differences that are significantly different are presented.

Of note, results with a sample size of less than 30 have been suppressed from the report in line with POR best practices.

Details of the methodology and sample characteristics can be found in Appendix A. The final survey instrument can be found in Appendix B.

# **Detailed findings**

### A. Receiving Canada Child Benefit payments

#### Length of time receiving Canada Child Benefit payments

More than nine in ten CCB recipients report they have been receiving the benefit for more than 12 months (92%), while just one in ten report they have just begun receiving the benefit in the last 12 months (7%).

Time	Total (n=525)
Less than 12 months (First-Time Recipients)	7%
More than 12 months (Long-Time Recipients)	92%
Unsure	1%

#### Length of Time Receiving Payments

Base: All respondents, n=525.

Q1 – For how long have you been receiving CCB payments?

#### How they became aware of the Canada Child Benefit

CCB recipients most often report they became aware of the benefit from hospital or birthing centre staff (27%) or from a friend of family member (19%). Other sources mentioned were the CRA website (8%), a professional such as an accountant (7%) or via mail from the CRA (6%). Close to two in ten (19%) say they do not remember where they first heard of it.

Source	Total (n=525)
From hospital or birthing centre staff	27%
From a friend or a family member	19%
By visiting the CRA web site	8%
From a professional, like an Accountant	7%
By mail from the CRA	6%
From your provincial social services office	2%
From a free tax clinic hosted by the Community Volunteer Income Tax Program	1%
By visiting another federal government office	1%
From social media (i.e. Facebook, Twitter)	1%
By other means	10%
Don't remember	19%

#### How Recipients Became Aware of the Canada Child Benefit

Base: All respondents, n=525.

Q2 – How did you first hear about the CCB? [RANDOMIZE][SELECT ONE]

### B. Satisfaction with timeliness and accuracy

#### Satisfaction with timeliness and accuracy of Canada Child Benefit payments

Overall, a majority of new CCB recipients say they are very or somewhat satisfied (69%) with the timeliness of their first payment, and a similar proportion of al recipients are satisfied with the accuracy of the information on their most recent CCB notice.

High satisfaction cuts across all provinces/regions, however satisfaction with the accuracy of the information on their last notice is comparatively lower among residents of Ontario (64%) than residents of Quebec (80%). Of note, satisfaction with the information accuracy is also higher among French-speaking recipients (78%) than English-speaking recipients (64%).

Aspect of CCB	Very/Somewhat satisfied	Neither satisfied nor dissatisfied	Very/Somewhat dissatisfied	Don't know
[NEW RECIPIENTS ONLY] The time it took to get your first CCB payment (n=39)	69%	15%	13%	3%
The accuracy of the information on the last CCB notice which was used to calculate your benefit (n=525)	67%	17%	8%	8%

#### Satisfaction with Timeliness and Accuracy of CCB Payments

Base: All respondents, n=525.

Q3 – How satisfied are you with the following aspects of the CCB? [ROTATE]

#### Satisfaction with Accuracy of CCB Payments – By Region

Level of satisfaction	Total (n=525)	Atlantic (n=37)	Quebec (n=118)	Ontario (n=206)	Prairies (n=98)	BC/North (n=66)
NET Satisfied	67%	73%	80%	64%	62%	62%
Very satisfied	38%	32%	39%	25%	28%	24%
Somewhat satisfied	29%	19%	12%	20%	16%	14%
Neither satisfied nor dissatisfied	17%	-	2%	6%	7%	6%
Somewhat dissatisfied	5%	-	1%	4%	5%	2%
Very dissatisfied	3%	32%	39%	25%	28%	24%
NET dissatisfied	8%	-	3%	10%	12%	8%
Don't know	8%	8%	6%	7%	9%	17%

Base: All respondents, n=525.

Q3 – How satisfied are you with the following aspects of the CCB? [ROTATE] **The accuracy of the information on the last CCB notice which was used to calculate your benefit** 

#### Ease of understanding last CCB notice

A majority of CCB recipients say it was very or somewhat easy (72%) to understand the information on their most recent CCB notice, while just 5% found it somewhat or very difficult. Recipients in Quebec are more likely to say it was easy to understand the information on their recent notice (81%) than those in Ontario (67%), and similarly, French speaking recipients found it easier (79%) than English speaking recipients (69%).

Level of difficulty	Total (n=525)
NET Easy	72%
Very easy	41%
Somewhat easy	31%
Neither easy nor difficult	15%
Somewhat difficult	4%
Very difficult	1%
NET Difficult	5%
Don't know	8%

#### **Ease of Understanding Last CCB Notice**

Base: All respondents, n=525.

Q4 – How easy or difficult was it to understand the information on your last CCB notice? Was it ...

Level of difficulty	Total (n=525)	Atlantic (n=37)	Quebec (n=118)	Ontario (n=206)	Prairies (n=98)	BC/North (n=66)
NET Easy	72%	70%	81%	67%	75%	64%
Very easy	41%	57%	44%	37%	41%	38%
Somewhat easy	31%	14%	37%	30%	34%	26%
Neither easy nor difficult	15%	19%	13%	18%	9%	17%
Somewhat difficult	4%	5%	2%	5%	5%	5%
Very difficult	1%	-	-	2%	2%	-
NET Difficult	5%	5%	2%	7%	7%	5%
Don't know	8%	5%	4%	8%	9%	15%

#### Ease of Understanding Last CCB Notice - By Region

Base: All respondents, n=525.

Q4 – How easy or difficult was it to understand the information on your last CCB notice? Was it ...

# C. Satisfaction with service quality

#### Recent contact with Canada Revenue Agency about CCB

Just over one in ten CCB recipients report they contacted the CRA about their benefit in the last 12 months. The most frequently mentioned reason for contacting the CRA was related to an update to their file (such as a change or address, marital status or custody arrangement)(48%) or about their application (22%) or issuance of payment (22%).

They most often report contacting the CRA by telephone (81%), followed by online (34%) and just under one in ten who report contacting the CRA by mail (9%).

Response	Total (n=525)
Yes	12%
No	88%

#### Contacted CRA About CCB in Last 12 Months

Base: All respondents, n=525.

Q5 – In the past 12 months did you have to contact the Canada Revenue Agency (CRA) regarding the CCB?

Reason	Total (n=64)
An update to your file (i.e. change of address, marital status, custody arrangement)	48%
Your application	22%
Issuance of payment	22%
Policy, ruling and interpretation	13%
Service complaint	8%
Appeal	5%
Taxes/tax return	5%
Claim status confirmation	2%
Password recovery	2%

#### Reason for Contacting CRA About CCB

Base: Respondents who contacted the CRA about the CCB in the last 12 months, n=64.

Q6 – [IF CONTACTED THE CRA IN LAST 12 MONTHS] Why did you contact the CRA? Was it regarding ... [RANDOMIZE][SELECT ALL THAT APPLY]

#### Method of contacting Canada Revenue Agency

#### Method of Contacting CRA About CCB

Method	Total (n=64)
Telephone	81%
Online services, such as secure portals (i.e. My Account, My Benefits), general web, social media, mobile apps	34%
Mail	9%

Base: Respondents who contacted the CRA about the CCB in the last 12 months, n=64.

Q7 – [IF CONTACTED THE CRA IN LAST 12 MONTHS] How did you contact the CRA? Was it through ... [RANDOMIZE][SELECT ALL THAT APPLY]

#### **D.** Process quality

#### Ease of accessing Canada Child Benefit Services

Just under two in three CCB recipients who report having contacted the CRA about the benefit in the last 12 months say it was very or somewhat easy to access CCB services (63%), while just over one in four found it to be very or somewhat difficult.

Level of difficulty	Total (n=64)
NET Easy	63%
Very easy	23%
Somewhat easy	39%
Neither easy nor difficult	6%
Somewhat difficult	16%
Very difficult	13%
NET Difficult	28%
Don't know	3%

#### **Ease of Experience Accessing CCB Services**

Base: Respondents who contacted the CRA about the CCB in the last 12 months, n=64.

Q8 – [IF CONTACTED THE CRA IN LAST 12 MONTHS] Thinking about your last experience with the CRA/CCB service, how easy or difficult was it to access CCB services? Was it...

#### Satisfaction with aspects of service provided

Overall, CCB recipients who report having contacted the CRA about the benefit in the past 12 months report high levels of satisfaction regarding various aspects of the experience, with the highest net satisfaction for the professionalism of the CRA agent (for those who contacted by telephone)(92%) and the safeguards that were in place to protect their personal and business information (80%). The highest proportion of net dissatisfaction is observed for how quickly their issue was resolves (28% net dissatisfied).

Aspect of Service	Very/Somewhat satisfied	Neither satisfied nor dissatisfied	Very/Somewhat dissatisfied	Don't know
[IF CONTACTED CRA BY TELEPHONE] The professionalism that the CRA agent showed (n=52)	92%	4%	4%	-
The safeguards that were in place to protect your personal and business information (n=64)	80%	9%	5%	6%
The accuracy of the response you received (n=64)	75%	9%	16%	-
[IF CONTACTED CRA BY TELEPHONE] The way the CRA agent resolved your issue (n=52)	73%	4%	21%	2%
How quickly your issue was resolved (n=64)	63%	8%	28%	2%

#### Satisfaction with Aspects of Service

Base: Respondents who contacted the CRA about the CCB in the last 12 months, n=64.

Q9 – [IF CONTACTED THE CRA IN LAST 12 MONTHS] And, how satisfied were you with each of the following service aspects? [RANDOMIZE Q.9a-e.]

#### Information on Canada Revenue Agency's online services

NOTE: This data has been suppressed due to a sample size of less than 30. Base: Respondents who contacted the CRA online about the CCB in the last 12 months, n=22.

Q10 – [IF CONTACTED CRA ONLINE] How would you rate the information on CRA's online services in terms of each of the following aspects? Would you say it was very poor, poor, fair, good or very good? [RANDOMIZE] Completeness or thoroughness

- a. Accessibility
- b. How easy it was to understand
- c. Helpfulness

#### Questionnaire proving custody arrangement

Just three per cent of CCB recipients report they have received a questionnaire from the CRA asking them to prove their child's custody arrangement in the past 12 months.

#### **Receipt of Questionnaire to Provide Custody Arrangement**

Response	Total (n=525)
Yes	3%
No	94%
Don't remember	3%

Base: All respondents, n=525.

Q11 – In the past 12 months, have you received a questionnaire from the CRA asking you to prove your child's custody arrangement?

#### Ease of completing questionnaire about custody arrangement

NOTE: This data has been suppressed due to a sample size of less than 30.

Q12 - [IF RECEIVED QUESTIONNAIRE] How easy or difficult was it to complete the questionnaire you received?

#### Suggestions to improve custody arrangement questionnaire

NOTE: This data has been suppressed due to a sample size of less than 30. Base: Respondents who received a questionnaire from the CRA, n=13.

Q13 – [IF SOMEWHAT EASY, NEITHER, SOMEWHAT DIFFICULT OR VERY DIFFICULT TO COMPLETE THE QUESTIONNAIRE] Which aspects of the questionnaire could be improved? [RANDOMIZE][SELECT ALL THAT APPLY]

The number of questions be reduced The information or instructions be rewritten Hard to gather information to prove custody/ legal paper work to prove custody The format of the notice or the size of the print be adjusted Other Don't know

# E. Overall satisfaction with experience

#### Satisfaction with overall CRA CCB experience

Overall net satisfaction with the CCB experience is high, with three in four CCB recipients indicating satisfaction with the experience, including the application, noticed and receipt of payments (75%). Overall satisfaction is higher among recipients in Quebec (86%) than recipients in Ontario (70%) and the Prairies (70%).

Level of Satisfaction	Total (n=525)
NET Satisfied	75%
Very satisfied	42%
Satisfied	34%
Neither satisfied nor dissatisfied	18%
Somewhat dissatisfied	3%
Very dissatisfied	2%
NET Dissatisfied	5%
Don't know	2%

#### Satisfaction with CCB Experience

Base: All respondents, n=525.

Q14 – Thinking about all of your interactions with the CRA regarding the CCB, including the application, notices, receipt of payments, for example, how satisfied are you with the overall experience? Are you ...

Level of Satisfaction	Total (n=525)	Atlantic (n=37)	Quebec (n=118)	Ontario (n=206)	Prairies (n=98)	BC/North (n=66)
NET Satisfied	75%	73%	86%	70%	70%	79%
Very satisfied	42%	41%	38%	42%	45%	42%
Satisfied	34%	32%	48%	28%	26%	36%
Neither satisfied nor dissatisfied	18%	19%	9%	24%	17%	15%
Somewhat dissatisfied	3%	8%	2%	3%	4%	5%
Very dissatisfied	2%	-	-	2%	5%	-
NET Dissatisfied	5%	8%	2%	4%	9%	5%
Don't know	2%	-	3%	2%	3%	2%

#### Satisfaction with CCB Experience – By Region

Base: All respondents, n=525.

Q14 – Thinking about all of your interactions with the CRA regarding the CCB, including the application, notices, receipt of payments, for example, how satisfied are you with the overall experience? Are you ...

#### Impact of CCB on monthly budget

Three in four CCB recipients say the benefit has at least a moderate impact on their monthly budget (moderate: 18%; significant: 58%), while one in four say the benefit has little to no impact. These findings are consistent across all provinces/regions, although of note, recipients in Quebec give this a higher mean score (7.1 out of 10) than recipients in Ontario (6.3 out of 10).

Impact	Total (n=525)
Mean score out of 10	6.6
Little to no impact (0-3)	23%
Moderate amount of impact (4-6)	17%
Significant impact (7-10)	57%
Unsure	2%

#### Level of Impact CCB Has on Monthly Budget

Base: All respondents, n=525.

Q15 – On a scale from 0 to 10, where 0 is no impact at all and 10 is a significant impact, what level of impact does the CCB have on your monthly budget?

Impact	Total (n=525)	Atlantic (n=37)	Quebec (n=118)	Ontario (n=206)	Prairies (n=98)	BC/North (n=66)
Mean score out of 10	6.6	7.0	7.1	6.3	6.7	6.5
Little to no impact (0-3)	23%	22%	18%	27%	22%	26%
Moderate amount of impact (4-6)	17%	8%	16%	21%	16%	15%
Significant impact (7-10)	57%	65%	63%	52%	57%	59%
Unsure	2%	5%	3%	-	4%	-

#### Level of Impact CCB Has on Monthly Budget - By Region

Base: All respondents, n=525.

Q15 – On a scale from 0 to 10, where 0 is no impact at all and 10 is a significant impact, what level of impact does the CCB have on your monthly budget?

# F. General information

Nearly all CCB recipients report they are aware that they and their spouse or common-law partner must file a tax return every year to continue receiving CCB payments (93%), while awareness is lower regarding the CCB amount being raised yearly to keep up with the cost of living (39% aware).

#### Awareness of requirement to file taxes to continue receiving CCB payments

#### Awareness of Requirements to File Tax Return

Aware	Total (n=525)
Yes	93%
No	7%

Base: All respondents, n=525.

Q16 – Did you know that you, and if applicable, your spouse or common-law partner, must file a tax return every year to continue receiving CCB payments?

#### Awareness of that CCB amount is raised yearly to keep up with cost of living

#### **Awareness of Yearly CCB Increase**

Awareness	Total (n=525)
Aware	39%
Not aware	59%
Unsure	2%

Base: All respondents, n=525.

Q17 – Are you aware or not aware that the CCB amount is raised each July to keep up with the cost of living?

#### Awareness of features to manage CCB online

Awareness is highest in terms of their ability to update their personal information for benefit and credit purposes through MyAccount (79%), although about three in five each are also aware they can use the MyBenefits app to get a quick view of their benefit and credit payment details and their eligibility (62%) and that they can pay any CCB balances owned using the CRA My Payment service online or through online banking (59%).

Recipients in Ontario (64%) and the Prairies (67%) are more likely to report being aware that they can use the My Benefits app to get a quick view of their details than recipients in Quebec (46%). Those who most often speak English at home are more likely to be aware of this (67%) than those who speak French (45%).

Awareness	Yes	No	Not sure
That you can update your personal information for benefit and credit purposes online through My Account. This includes changes to your address, marital status, caregiver status and direct deposit information	79%	15%	7%
That you can use the MyBenefits CRA web-based app to get a quick view of your benefit and credit payment details, and your eligibility information	62%	29%	9%
That you can pay any CCB balances owed using the CRA online My Payment service or online banking	59%	29%	13%

**Awareness of Features** 

Base: All respondents, n=525.

Q18 – For each of the following features related to managing your CCB online and updating your profile, please tell me whether or not you are aware of each [RANDOMIZE].

Awareness	Total (n=525)	Atlantic (n=37)	Quebec (n=118)	Ontario (n=206)	Prairies (n=98)	BC/North (n=66)
That you can update your personal information for benefit and credit purposes online through My Account. This includes changes to your address, marital status, caregiver status and direct deposit information	79%	81%	76%	79%	83%	76%
That you can use the MyBenefits CRA web- based app to get a quick view of your benefit and credit payment details, and your eligibility information	62%	81%	46%	64%	67%	65%
That you can pay any CCB balances owed using the CRA online My Payment service or online banking	59%	68%	50%	61%	60%	62%

#### Awareness of Features - By Region (% Aware)

Base: All respondents, n=525.

Q18 – For each of the following features related to managing your CCB online and updating your profile, please tell me whether or not you are aware of each [RANDOMIZE].

#### Method of applying for CCB in the future

Responding CCB recipients most often say they would apply for the CCB at the hospital on the provincial birth registration (39%) or online using the My Account portal (39%) if they were to apply again for another child. Just three per cent say they would apply by paper using Form RC66.

Method	Total (n=525)
At the hospital: giving consent on the provincial birth registration	39%
Online: using the secure portal 'My Account'	39%
By paper: Form RC66	3%
Tax consultant/ accountant	<1%
Registrar of Civil Status	<1%
Through income tax return	<1%
Don't know	5%
Not applicable	14%

#### Method of Applying for CCB

Base: All respondents, n=525.

Q19 – In the future, if you were to apply for the CCB for another child, how would you apply? [RANDOMIZE][SELECT ONE]

# **Appendix A: Methodology**

The sample was drawn from two sources:

1) the Nanos RDD Online Probability Panel and,

2) random digit dialled (RDD) land- and cell-lines and administered online.

Nanos conducted a mixed-sample RDD dual frame (land- and cell-lines) hybrid random telephone and online survey of 525 Canadians who are direct recipients of the Canada Child Benefit, 18 years of age, between March 30<sup>th</sup> and June 25<sup>th</sup>, 2023. Participants were randomly recruited by telephone using live agents and administered a survey online. The results were statistically checked and weighted by age and gender using the latest Census information and the sample is geographically stratified to be representative of Canada.

With over 50,000 panelists, the Nanos Online Probability Panel consists of individuals randomly recruited by land-and cell-lines using live agents. As panelists are randomly recruited, this ensures the panel is representative of Canadians. Due to the lower incidence of the target population (~12%), approximately 80% of the sample was recruited by random telephone sample to take the online survey (n=418), while the rest of the interviews were recruited directly from the Nanos Online Probability Panel (n=107).

#### Sample design

The sampling method was designed to complete interviews with 500 direct recipients of the Canada Child Benefit, 18 years of age and older. The sample design emulated the true distribution of CCB recipients across Canada, including the distribution by region, age and gender. The incidence of the target population was estimated to be 12%.

Variable	% of target population	Target (quota)	% of sample	Actual Unweighted	Margin of Error
Region	· · · ·		· · ·		
Atlantic	6.3%	35	7.0%	37	±16.4%
Quebec	24.0%	125	25.0%	118	±9.2
Ontario	37.1%	200	40.0%	206	±6.9
Prairies	20.2%	80	16.0%	98	±10.1
British Columbia/North	12.4%	60	12.0%	66	±12.3
CANADA	100.0%	500	100.0%	525	±4.3
Age					
18-34	23.7%	110	22.0%	100	±10.0
35-54	72.4%	355	71.0%	403	±4.9
55+	3.9%	35	7.0%	22	±21.3
Sex	· · · ·		· · · ·		
Male	5.7%	35	7.0%	53	±13.7
Female	94.3%	465	93.0%	463	±4.6

The survey obtained the following distribution:

As part of the sampling methodology, Nanos also included a dual frame RDD (Random Digit Dialled) sample of land- and cell-line numbers to recruit participants. With this approach a separate sampling frame was created

for the land-line portion of the sample and for the cell-line portion of the sample. This approach ensured sample coverage for not only landlines but households with land and cell line and households which are cell-line only residences. The overlap resulted in a greater level of granularity.

Once invited, participants were administered a set of screening questions to filter out anyone who was not eligible to participate in the study. For the purposes of this study the following screening criteria were applied:

- The first set of screening criteria that were applied are industry standard screening criteria. This involves several components, the first of which is age in this case, all respondents confirmed they are 18 years of age or older at the time they are taking the survey. Any respondent who indicated they are under 18 years of age or refused to answer the question was not allowed to proceed through the survey.
- Respondents were also screened on their employment situation and the employment situation of their immediate family members/household members. The industry standards required that any respondents who indicated they are employed, or have family members employed, in the market research, advertising and/or media sectors were not allowed to proceed through the survey.
- For this survey, respondents were then screened on whether their household receives the Canada Child Benefit, and whether they are the direct recipients of the benefit. Only those who are direct recipients were allowed to proceed through the survey.

As noted, respondents who fell into any of the above categories were immediately terminated from the research/prevented from proceeding any further and they were no longer eligible to participate in the study.

Readers should note that panel members have already been pre-screened for the industry specific criteria; however, as part of industry best practices, respondents are always screened on this question in case either their or an immediate family members' employment situation has changed, and they are now employed in an ineligible field. In that case the email is scrubbed from the panel and placed on a 'never contact' database.

As a best practice a screening question was added to ensure respondents had not participated in Government of Canada surveys in the last 30 days before being contacted.

#### **Fieldwork Dates**

Fieldwork was conducted between March 30<sup>th</sup> to June 25<sup>th</sup>, 2023.

#### **Questionnaire design**

Canada Revenue Agency provided Nanos with a draft questionnaire based on the previous iteration of the survey. Nanos reviewed the draft and advised on best practices in question design, including the creation of new screening questions (since the survey was no longer being administered directly to pre-qualified list of respondents). Upon approval of the English questionnaire, the CRA translated the questionnaire into French which was then reviewed by Nanos.

Nanos programmed the questionnaire, then thoroughly tested the programming in English and French to ensure accuracy. The programming was then provided to the CRA for testing and feedback provided was implemented. This procedure ensured that the survey logic accurately reflected the questionnaire and data was collected properly. The final survey questionnaire is included in Appendix B.

#### **Interview Duration**

The target interview length was 10 minutes, and in practice the average interview length was 9.9 minutes and ranged from 7 to 20 minutes.

#### Incentives/Methods to Encourage Participation

An incentive of \$5 (either via e-transfer or to a donation to a registered charity) was offered to all panelists who participated in the research. A minimum of three reminder emails were sent to invitees to encourage their participation.

#### **Quality Controls**

Prior to launching the survey, a pre-test was conducted online with 23 individuals (12 English, 11 French). The purpose of the pre-test was to ensure that the content of the questionnaire was understandable, that the duration of the interview fit the target, to ensure comparability between the French and the English, and to ensure that the logic of the survey flowed smoothly. The pre-test was completed between March 1<sup>st</sup> and 12<sup>th</sup>, 2023.

Upon completion of the pre-test, Nanos and the CRA reviewed the findings and determined no modifications were needed and the survey was deployed to the full sample.

For our online surveys from our panel, we have a minimum field period of one week to give people a chance to complete the survey and for Nanos to send reminders to those who did not complete the survey (this limits the bias of only taking people who respond to the first invitation because they are free and/or have immediate access to a computer for online surveys).

The data file was checked on a number of elements to ensure accuracy and validity, both during and after the data collection as follows:

- Average time taken surveys which fall outside the acceptable range of variation for the average survey response time are subjected to extra checks for accuracy. For example, the survey duration is checked for 'speed-racers' those who complete the survey in an inordinately short period of time so they can be entered into a prize draw offered. These surveys are deleted. By the same token surveys which take far in excess of the average time are double checked in case the respondent may have been conducting external research on the subject matter while completing the survey.
- Page loading our software platform tracks the page order viewed by respondents. This allows us to identify respondents who may have continually moved back and forth through a survey.
- Single use survey invitations are tied to a unique code embedded in the invitation link. This only allows the respondent to access/complete the survey once.

Nanos Research monitors ten percent of all fieldwork for quality control and assurance in accordance with the standards of CRIC, ESOMAR and AAPOR.

#### **Panel Maintenance**

Individuals cannot self-select to join the panel or to complete surveys once they are panelists. For each project the sample is randomly selected from the randomly recruited panel.

Individuals are randomly recruited for the panel by land- and cell-lines across Canada. They provide their consent on the call and voluntarily provide their email address to Nanos to be contacted for future online research. We recruit for the panel every week as we do a weekly national survey which is representative of Canada and includes recruitment for the panel. Panelists usually drop out of the panel after a few months.

#### **Call Dispositions**

-	
Online Survey Contact Disposition	Total
Total Invitations (a)	10,198
Total Completes (b)	525
Qualified Break-offs (c)	28
Disqualified (d)	1320
No response (e)	8325
Contact Rate (b+c+d)/a	18.4%
Participation Rate (b+d)/a	18.1%
Telephone	Total
Total Numbers Attempted	379,171
Out of scope - invalid	255,226
NIS, Business, etc	255,226
Unresolved ( U )	77,818
No answer/machine/etc	77,818
Busy	
In-score Non-responding ( IS )	42,847
Language barrier	156
Callback	1764
Refusal	40,927
Termination	0
In scope responding ( R )	3280
Complete	904
Disqualified	2376
Response Rate	2.6%

#### **Response Rate**

The response rate for this survey was 2.6%. This was calculated using the Canadian Research Insights Council (CRIC) formula, which has been approved by the Government of Canada (Response Rate/Participation Rate = R/(U + IS + R)

#### **Non-Response Bias**

First, there is potential non-response bias based on the profile of the responding sample. Based on our experience, using the RDD dual frame land and cell-line sample represents the optimal and most reliable form of research (both for the telephone sample and the online, as participants were recruited by land- and cell-lines).

There was potential for under-coverage among individuals who may not even have access to a land or cell-line to be included in the sample. Nanos managed the non-response bias by statistically checking the demographics of the participating sample group with the distribution of CCB recipients within Canadian population. As no significant variance occurred, no weighting was applied to the dataset. The estimated proportion of Canadians without access to internet to complete the survey is 6%<sup>1</sup>.

Second, there is the potential non-response bias based on the answers themselves. Although the demographic profile of the sample reflects the distribution of CCB recipients, hypothetically, the non-responding participants may have different opinions. Although this is a hypothetical possibility, the Nanos track record with respect to both economic and political sentiment which very accurately captures opinion and closely correlates to a number of external measures intended to be examined, suggests that there is little non-response bias in the Nanos methodology.

<sup>&</sup>lt;sup>1</sup> https://www150.statcan.gc.ca/n1/en/daily-quotidien/210531/dq210531d-eng.pdf?st=A1Uw2f80

# **Appendix B: Research Instruments**

#### INTRODUCTION

Thank you for your interest in participating in this 10 minute research survey about the Canada Child Benefit (CCB) for the Government of Canada. All the views and information you share with Nanos Research will be confidential and protected in accordance with Canada's privacy laws. Thank you, in advance, for sharing your time.

This research project is registered with the CRIC Research Verification Service that allows you to verify its legitimacy and share your feedback. If you have feedback on this research, you can share it by going to https://canadianresearchinsightscouncil.ca/rvs and using the RVS code: XYZ. You can also go to www.canada.ca/por-cra to verify the legitimacy of the survey.

- A. In which age category do you fall? [CAPTURED FOR SOFT QUOTA MANAGEMENT][NEW]
  - Under 18 [Terminate]
  - 🗋 18 to 34
  - □ 35 to 49
  - □ 50 to 54
  - □ 55 to 64
  - 65 or older
- B. [ASK PANELISTS ONLY] The Canada Child Benefit or CCB, is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age. The CCB might include the child disability benefit and any related provincial and territorial programs. Does your household currently receive CCB payments? [NEW]

Yes	1 [CONTINUE]
No	
Unsure	

C. [ASK PANELISTS ONLY] [IF YES] Are you the direct recipient of the CCB payments, by which we mean the payment goes directly to you and not someone else in your household? [TWEAKED]

Yes	1 [CONTINUE]
No	
Unsure	

#### **IF YES, QUALIFY AND CONTINUE:**

D. What is your gender?

Male	1
Female	2
Another gender, please specify	20
Prefer not to say	.99

E. In which province/territory do you live?

Alberta	.1
British Columbia	.2
Manitoba	.3
New Brunswick	.4
Newfoundland and Labrador	.5
Northwest Territories	.6
Nova Scotia	.7

Nunavut	8
Ontario	9
Prince Edward Island	10
Quebec	11
Saskatchewan	12
Yukon	13

2.	How did you first hear about the CCB? [RANDOMIZE][SELECT ONE][TRACKING]	
	from hospital or birthing centre staff	. 1
	by visiting the CRA web site	. 2
	by mail from the CRA	. 3
	from a free tax clinic hosted by the Community Volunteer Income Tax Program	.4
	from your provincial social services office	. 5
	from a professional, like an Accountant	. 6
	by visiting another federal government office	.7
	from a friend or a family member	. 8
	from social media (i.e. Facebook, Twitter)	. 9
	by other means	
	Don't remember	. 77

#### [DO NOT SHOW] Satisfaction with timeliness and accuracy

- 3. How satisfied are you with the following aspects of the CCB? [ROTATE Q.3a-b][TRACKING]
  - a. [NEW RECIPIENTS ONLY] The time it took to get your first CCB payment. [ONLY ASK IF Q1 IS LESS THAN 12 MONTHS]
  - b. The accuracy of the information on the last CCB notice which was used to calculate your benefit.

Very satisfied	1
Somewhat satisfied	2
Neither satisfied nor dissatisfied	3
Somewhat dissatisfied	4
Very dissatisfied	5
Don't know	77

4. How easy or difficult was it to understand the information on your last CCB notice? Was it ... [TRACKING]

Very easy	1
Somewhat easy	2
Neither easy nor difficult	3
Somewhat difficult	4
Very difficult	5
Don't know	77

### [DO NOT SHOW] Satisfaction with service quality

 In the past 12 months did you have to contact the Canada Revenue Agency (CRA) regarding the CCB? [TRACKING] Yes ......1 No [GO TO Q11].....2

# 6. [IF CONTACTED THE CRA IN LAST 12 MONTHS] Why did you contact the CRA? Was it regarding ... [RANDOMIZE][SELECT ALL THAT APPLY] [TRACKING]

Your application	1
An update to your file (i.e. change of address, marital status, custody arrangement)	
Issuance of payment	3
Service complaint	4
Appeal	
Policy, ruling and interpretation	
General information. Please specify	
Other: Please specify	

#### 7. [IF CONTACTED THE CRA IN LAST 12 MONTHS] How did you contact the CRA? Was it through ... [RANDOMIZE][SELECT ALL THAT APPLY] [TRACKING]

 Online services, such as secure portals (i.e. My Account, My Benefits), general web,

 social media, mobile apps

 1

 Telephone

 2

 Mail

 3

 Other: Please specify

 20

#### [DO NOT SHOW] Process quality

8. [IF CONTACTED THE CRA IN LAST 12 MONTHS] Thinking about your last experience with the CRA/CCB service, how easy or difficult was it to access CCB services? Was it... [TRACKING]

Very easy	1
Somewhat easy	2
Neither easy nor difficult	3
Somewhat difficult	4
Very difficult	5
Don't know	77

- 9. [IF CONTACTED THE CRA IN LAST 12 MONTHS] And, how satisfied were you with each of the following service aspects? [RANDOMIZE Q.9a-e.] Are you ...[TRACKING]
  - a. How quickly your issue was resolved
  - b. The safeguards that were in place to protect your personal and business information

#### [DO NOT SHOW] Information quality

c. The accuracy of the response you received

#### [DO NOT SHOW] Inter-personal quality

#### [ONLY ASK Q. 9D AND E, IF Q.7 = TELEPHONE]

- d. [IF CONTACTED CRA BY TELEPHONE] The professionalism that the CRA agent showed
- e. [IF CONTACTED CRA BY TELEPHONE] The way the CRA agent resolved your issue

Very satisfied .....1

Somewhat satisfied	.2
Neither satisfied nor dissatisfied	.3
Somewhat dissatisfied	.4
Very dissatisfied	.5
Don't know	.77

#### [ONLY ASK Q.10, IF Q.7 = ONLINE]

- 10. [IF CONTACTED CRA ONLINE] How would you rate the information on CRA's online services in terms of each of the following aspects? Would you say it was very poor, poor, fair, good or very good? [RANDOMIZE] [TRACKING]
  - a. How easy it was to understand
  - b. Completeness or thoroughness
  - c. Accessibility
  - d. Helpfulness

Very poor1	
Poor2	
Fair3	
Good4	
Very good5	
Unsure7	7

#### [DO NOT SHOW] Fairness

11. In the past 12 months, have you received a questionnaire from the CRA asking you to prove your child's custody arrangement? [TRACKING]

Yes1
No [GO TO Q.14]2
Don't remember [GO TO Q.14]3

12. [ONLY ASK IF Q.11 = YES] How easy or difficult was it to complete the questionnaire you received? [TRACKING]

Very easy	1
Somewhat easy	2
Neither easy nor difficult	3
Somewhat difficult	4
Very difficult	5
Don't know	77

#### 13. [ONLY ASK IF Q.12 = SOMEWHAT EASY, NEITHER, SOMEWHAT DIFFICULT OR VERY DIFFICULT] Which aspects of

the questionnaire could be improved? [RANDOMIZE][SELECT ALL THAT APPLY] [TRACKING]

The information or instructions be rewritten	1
The number of questions be reduced	2
The format of the notice or the size of the print be adjusted	3
Other: Please specify	
Don't know	

#### [DO NOT SHOW] Overall satisfaction with the experience

14. Thinking about all of your interactions with the CRA regarding the CCB, including the application, notices, receipt of payments, for example, how satisfied are you with the overall experience? Are you ...[TRACKING]

Very satisfied .....1 Somewhat satisfied .....2

Neither satisfied nor dissatisfied .....3

Somewhat dissatisfied	4
Very dissatisfied	5
Don't know	77

15. On a scale from 0 to 10, where 0 is no impact at all and 10 is a significant impact, what level of impact does the CCB have on your monthly budget? [NEW] \_\_\_\_\_\_ + Unsure

### [DO NOT SHOW] General information/Enquiry

16. Did you know that you, and if applicable, your spouse or common-law partner, must file a tax return every year to continue receiving CCB payments? [TRACKING]

Yes .....1 No .....2

- - Unsure ......77
- 18. For each of the following features related to managing your CCB online and updating your profile, please tell me whether or not you are aware of each [RANDOMIZE]. [TRACKING]
  - a. That you can update your personal information for benefit and credit purposes online through My Account. This includes changes to your address, marital status, caregiver status and direct deposit information.
  - b. That you can use the MyBenefits CRA web-based app to get a quick view of your benefit and credit payment details, and your eligibility information.
  - c. That you can pay any CCB balances owed using the CRA online My Payment service or online banking.

Yes	1
No	2
Not sure	77

19. In the future, if you were to apply for the CCB for another child, how would you apply? [RANDOMIZE][SELECT ONE] [TRACKING]

At the hospital: giving consent on the provincial birth registration [NOTE TO ANALYSTS: ABA]	1
Online: using the secure portal 'My Account' [NOTE TO ANALYSTS: BOA]	2
By paper: Form RC66	3
Other: Please specify	20
Don't know	
Not applicable	99

#### [DO NOT SHOW] GBA+ analysis

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

#### [DO NOT SHOW] Socio-demographic factors

- 20. In what year were you born?
- 21. For verification purposes only, please enter the first three digits of your postal code: \_\_\_\_ [Note to programmer: create over code for prescribed zone]

22.	What is the highest level of formal education that you have completed?	
	Grade 8 or less	1
	Some high school	2
	High school diploma or equivalent	3
	Registered Apprenticeship or other trades certificate or diploma	4
	College, CEGEP or other non-university certificate or diploma	5
	University certificate or diploma below bachelor's level	6
	Bachelor's degree	7
	Post graduate degree above bachelor's level	8
	Prefer not to answer	99

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

Under \$20,000	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 and over	7
Prefer not to answer	99

24. What is your marital status?

Married	1
Common-law	2
Separated / divorced	3
Widowed	4
Single	5
Prefer not to answer	99

#### [DO NOT SHOW] Socio-cultural factors

25. What language do you speak most often at home? English ......1

# UNCLASSIFIED

French	2
Other	20
Prefer not to answer	99

- 26. Are you ... [ROTATE]
  - a. An Indigenous person
  - b. A member of a visible minority
  - c. A person with a disability [(for example, vision, hearing, mobility, flexibility, dexterity, pain, learning, developmental, memory or mental-related impairment issues)

Yes	.1
No	.2
Prefer not to answer	.99

#### Thank you for sharing your views.

#### PRETEST EVALUATION [10 ENG/10FR]

PQ.1 We'd like to get your feedback on your experience completing this survey. Please indicate your level of agreement with each of the following statements. [RANDOMIZE]

- a) This survey was easy to complete.
- b) The questions asked were straightforward and easy to understand.
- c) The length of the survey was reasonable. Strongly agree.....1
  Somewhat agree.....2
  Somewhat disagree....3
  Strongly disagree....4
  Unsure .....77

PQ.2 Do you have any other comments about this survey or your experience completing the survey? [OPEN-ENDED]

□ No other comments

Thank you for sharing your views.