

FOURTH EDITION

CRA Call Centre Report Card

JANUARY 2020



**CANADIAN FEDERATION
OF INDEPENDENT BUSINESS**

In business for your business™

ABOUT CFIB

The Canadian Federation of Independent Business (CFIB) is Canada's largest association of small and medium-sized businesses with 110,000 members across every industry and region. CFIB conducts research, member surveys and economic analyses to study the impact of policies on independent businesses and advise governments on how they can support entrepreneurship.

Learn more at cfib.ca/research.

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Michelle Auger is Manager of National Business Issues and Projects with the CFIB in Ottawa, and is responsible providing input on operational policy issues of concern to small business, including issues related to taxation, labour standards, trade, procurement, and immigration among others. Since joining the CFIB in 2015, Michelle has assisted hundreds of small business owners in resolving complex federal issues. She has maintained effective working relationships with key contacts within Federal government and other external agencies to facilitate problem solving as well as improve services to small businesses. In addition, Michelle has led and managed several national initiatives with a variety of different scopes, including work on succession planning, redtape, fraud awareness, mental health and well-being, occupational health and safety, etc. Michelle holds an Honours Baccalaureate in Social Sciences from the University of Ottawa and has recently completed a certificate program in Project Management.



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Executive Summary

Tax regulations are consistently cited as one of the most challenging and time-consuming responsibilities for business owners.¹ In addition to the administrative burden, the consequences of not complying can be expensive and even put some owners out of business. This makes it essential that business owners be able to access the information and support they need to correctly manage their taxes.

This is the fourth time the Canadian Federation of Independent Business (CFIB) has audited the business enquiries line of the Canada Revenue Agency (CRA) call centre. In the past year, the CRA introduced a new phone system to address previous inadequacies. The new phone system reduced the number of busy signals and dropped calls; however, average wait times to speak with agents were much longer than our findings from past years (15 minutes in place of 2 minutes for frontline agents, and about one hour for senior agents). The longest wait time was 40 minutes for the first agent (after which time the caller hung up, so likely the wait time would have been even longer), and two hours for a senior agent to come on the line. Previously the longest wait had been 15 minutes. This meant that a higher percentage of calls could not be resolved compared to previous years because callers could not spare hours waiting for an answer, similar to the reality for small business owners. Excessive wait times to speak with an agent are costly to a business owner, particularly if it prevents them from obtaining the guidance they need. Being unable to get information on rebate eligibility, opportunities that could have saved money, or information that would spare a business owner from being fined for non-compliance all have the potential to negatively impact a business' ability to operate.

New to this year's report were measures to assess the accuracy and readability of the web pages that the agents provided. While the pages were graded more positively than negatively overall, there is room for improvement by using plainer language, ensuring that web pages contain all key content a business owner should know, and linking to related information more frequently. This year, CFIB has given the CRA an overall grade of D.

¹ CFIB, Regulation and Paperburden survey, 7,823 responses, September 2017.



Introduction

Small- and medium-sized enterprises (SMEs) play a significant role in the Canadian economy, employing 90 per cent of the total private sector workforce (10.7 million individuals).² The CRA call centre provides a vital service to SMEs through the business enquiries line which allows agents to advise small businesses on tax related matters. Receiving the wrong information puts business owners at risk of serious consequences and hefty fines for non-compliance. This is important as small businesses regularly cite the tax and compliance burden as being a top concern to their business.³

Annually, the CRA business line receives more than 8 million calls.⁴ Since 2010, CFIB has monitored CRA's business line and worked with the CRA to help the agency improve its service to businesses. In 2017, the year CFIB's previous CRA Call Centre Report was published, the Auditor General of Canada, like us, took issue with the significant number of dropped and blocked calls (54 per cent) on the CRA's individual and business enquiries line.⁵ Since then, the CRA has migrated to a new telephone platform which allows virtually all callers to reach the CRA without receiving a busy signal. This is the first report to put it to the test.

² Statistics Canada, Labour Force Survey, and ISED calculations, cited in Innovation, Science and Economic Development Canada (2019), Key Small Business Statistics. https://www.ic.gc.ca/eic/site/061.nsf/eng/h_03090.html#point2-1

³ CFIB, Our Members Opinion (OMO) Survey 83, 13,951 responses, December 2018.

⁴ Canada Revenue Agency (2018), 2017-18 Departmental Results Report: Tax. <https://www.canada.ca/en/revenue-agency/corporate/about-canada-revenue-agency-cra/departmental-performance-reports/2017-18-departmental-results-report/tax.html#pg18>

⁵ Auditor General of Canada to the Parliament of Canada (2017), Report 2—Call Centres—Canada Revenue Agency. http://www.oag-bvg.gc.ca/internet/English/parl_oag_201711_02_e_42667.html



Methodology

For the 2019 edition of the CRA Call Centre Report Card, 200 calls were completed from June 3 to June 28, 2019, compared to 224 calls in 2016, 145 calls in 2012, and 85 calls in 2010. Callers rotated through four scenario questions, presented as the reason for their call to the CRA. Callers monitored whether they could enter the call system and the time it took for their calls to be answered. They then evaluated the verbal and written information received, also grading agents on their attitude and accuracy of response.

As with previous years, four scenarios were used. Two scenarios were repeated for consistency (GST/HST and EI Ruling), while two new scenarios were introduced (Capital Cost Allowance and Car Allowance). The new scenarios contained recently updated information and regulatory changes to test whether agents were aware of, and provided businesses with, up-to-date information. While we acknowledge that the four scenarios selected for testing do not accurately reflect the bulk of questions received by the business enquiries line, it is these types of questions that can really have a big impact on small business if answered incorrectly. The four scenarios were based on questions commonly received by CFIB's Business Counsellors, who regularly handle enquiries from CFIB members related to complying with CRA.

The 2019 scenarios were:

1. For a consulting company that is looking to provide services across the country, what are the rules around when they should be applying GST or HST?
2. My understanding is that if a business owner is hiring their child, they may not have to collect EI premiums. Is that true? What process needs to be followed?
3. My client, a garden tool manufacturer, is buying used machinery to increase their manufacturing capacity. Are they eligible for the Capital Cost Allowance (CCA)?
4. Is the provision of a car allowance to sales people considered a taxable benefit?

Over the course of the testing, we were informed that questions 3 and 4 could only be answered by a senior agent (although on occasion, frontline agents did answer the question themselves). This contrasts with previous years, where typically only one question required a transfer. We acknowledge this may have biased our findings by extending the wait times.

In evaluating the CRA call centre experience, CFIB callers recorded:

- Whether they could enter the call centre system;
- If they ever encountered a busy phone signal;
- The number of minutes they spent waiting on hold to reach the first agent;
- If the agent could answer their question or if they had to be transferred;
- Number of minutes on hold to reach the second agent (accumulated time)*;
- Agent name, ID number and location;
- Accuracy of answer provided by the agent;
- If the caller encountered any difficulty understanding the agent’s explanation;
- Whether the caller had to ask to see the related web page;
- Accessibility, readability, correctness and completeness of the web page the caller was directed to; and,
- The professionalism of the overall experience (assigning a grade of “good”, “acceptable”, or “poor”, at the callers’ discretion).

One third of the calls (67 calls) were made in French to replicate an approximate number of phone calls received by the CRA call centre’s French line. To ensure our calls did not come from the same source, we tasked 17 CFIB employees across the country to participate. The list of calls by province is listed below.

TABLE 1
Calls by Province

Province of Caller	Number	Percentage
British Columbia	41	21%
Alberta	19	10%
Saskatchewan	10	5%
Ontario	85	43%
Quebec	15	8%
New Brunswick	6	3%
Prince Edward Island	12	6%
Nova Scotia	8	4%
Newfoundland and Labrador	4	2%

Source: CFIB, based on 200 calls from CFIB, June 3-28, 2019.
Note: Percentage count may not add to 100 due to rounding.

*When we report on the amount of time it took to reach a senior agent, the time on hold is being counted from the very start of the call.



The Report Card

In June 2019, CFIB made 200 calls to Canada Revenue Agency’s (CRA) call centre to determine the level of service and accuracy of responses provided by CRA agents. As in previous years, we set a 30 minute target for calls to be answered. Among the callers able to connect to an agent within 30 minutes (e.g. not blocked by the call centre or excessively delayed by wait times), 42 per cent were able to have their question resolved by an agent within 30 minutes (70 of 166 calls taken by an agent within 30 minutes).

Once we realized it was taking significantly longer than 30 minutes for callers to reach a second agent, we asked callers to stay on the line for as long as possible in the hopes of reaching more senior agents to evaluate. In total, 101 of the 200 callers received an answer to their enquiry (51 per cent) regardless of the overall wait time.

The average wait time to get through to a second agent was one hour (59 minutes), which included the time it took to reach the first agent. Many of our callers had to give up because their work demands would not allow them to continue waiting on hold. This experience is representative of the time demands on small business owners, who are also challenged to wait on hold for an hour or more during a business day when they have customers to serve or phone lines to keep open for orders.

Since conducting our testing, we have learned that the new CRA service standard for their phone system is for 65 per cent of calls to reach an agent within 15 minutes.⁶ We found that 59 per cent (106 of the 181 calls that connected to an agent) met this service standard. (Note: This did not necessarily mean the caller’s question was resolved, just that they reached an agent within 15 minutes).

A summary of our findings is presented below in Table 2. New this year for our Report Card, we separated “Connecting to an Agent” from “Calls not Completed” because with the new CRA phone system, we found these to be separate issues. Similarly, we added an additional category “Calls Resolved in 30 Minutes” to separate these from calls resolved regardless of time.

⁶ Consultation with the Canada Revenue Agency, July 2019.

TABLE 2
CRA Performance Report Card: 2012-2019 Comparisons

Test Results 2012	Grade 2012	Test Results 2016	Grade 2016	Test Results 2019	Grade 2019
Connecting to an agent					
<ul style="list-style-type: none"> • 145 calls made • 25% of calls encountered busy signals, and 17% had to abandon due to repeated busy signals • Of the 145 calls made, 116 made it through (80%) 	D-	<ul style="list-style-type: none"> • 224 calls made • 32% of calls encountered busy signals, and 28% had to abandon due to repeated busy signals • Of the 224 calls made, 157 made it through (70%) 	F	<ul style="list-style-type: none"> • 200 calls made • 0% of calls encountered busy signals, but 9% could not access the call centre due to the automated attendant wrongly advising the call centre was closed • Of the 200 calls, 181 callers made it through (91%) 	A-
Calls not completed					
<ul style="list-style-type: none"> • 3% of callers were disconnected once they were speaking with an agent • Overall, 20% could not be completed 	N/A	<ul style="list-style-type: none"> • 2% of callers were disconnected once they were speaking with an agent • Overall, 30% could not be completed 	N/A	<ul style="list-style-type: none"> • 3% of callers were disconnected once speaking with an agent • Overall, 49% (99 of 200) could not be completed, due to excessive wait times, blocked calls or disconnects 	F

Test Results 2012	Grade 2012	Test Results 2016	Grade 2016	Test Results 2019	Grade 2019
Calls resolved in 30 minutes					
N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> Of the 181 calls that reached an agent, 166 were taken by an agent within 30 minutes (92%) Of those 166 calls, 70 caller enquiries were resolved within 30 minutes (42%) 	C
Wait time					
<ul style="list-style-type: none"> CRA's website states that their goal is to respond to all calls (that can get through) within 2 minutes The average time on hold was 3 minutes The longest was 30 minutes 	C+	<ul style="list-style-type: none"> CRA's website states that their goal is to respond to all calls (that can get through) within 2 minutes The average time on hold was 2 minutes The longest was 15 minutes 	B+	<ul style="list-style-type: none"> CRA's new service standard for their call centre is that 65% of callers reach an agent within 15 minutes 59% of calls reached a frontline agent within the CRA service standard The average wait time for the first agent was 15 minutes The average wait time for a second (senior) agent was 59 minutes The longest wait time for a first agent was 40+ minutes The longest wait time for a second agent was 2 hours 	D-

Test Results 2012	Grade 2012	Test Results 2016	Grade 2016	Test Results 2019	Grade 2019
Accuracy of information					
<ul style="list-style-type: none"> Of the 116 calls that were resolved, 76% of callers received correct information 24% received incomplete (13%) or incorrect (11%) information 	D	<ul style="list-style-type: none"> Of the 157 calls that were resolved, 69% of callers received correct information 31% received incomplete (23%) or incorrect (8%) information 	D-	<ul style="list-style-type: none"> Of the 101 calls that were resolved, 60% of callers received complete or above and beyond guidance 41% received incomplete (28%) or incorrect (13%) information ⁷ 	D-
Evaluating website information					
N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> The rating of the web pages was 6% as exceptional, 38% as very good, 24% as satisfactory, 21% needs work, and 11% as fail 	B

⁷ Numbers don't quite amount to 100% due to rounding

Test Results 2012	Grade 2012	Test Results 2016	Grade 2016	Test Results 2019	Grade 2019
Accountability					
<ul style="list-style-type: none"> · Almost all CRA agents provided their name, location and ID numbers without being prompted by the caller · There were only a few isolated incidences where the agent was reluctant to provide an ID number, and did so only after being prompted · This is a significant increase in agent accountability 	A-	<ul style="list-style-type: none"> · Almost all CRA agents provided their name, location and ID numbers without being prompted by the caller · This is a significant increase since 2010 and CFIB is very pleased with the results of this metric 	A+	<ul style="list-style-type: none"> · Almost all frontline CRA agents provided their name, location and ID numbers without being prompted. However, fewer senior agents provided their ID · First agent: 93% provided ID · Second agent: 79% provided ID 	B+
Agent professionalism					
<ul style="list-style-type: none"> · 64% of calls were rated as “good” · 25% were deemed “acceptable” · 11% were rated as “poor” 	C	<ul style="list-style-type: none"> · 59% of calls were rated as “good” · 31% were deemed “acceptable” · 10% were rated as “poor” 	C-	<ul style="list-style-type: none"> · 51% of the completed calls were rated as “good” · 28% were deemed “acceptable” · 21% were rated “poor” 	D+
Overall grade					
	C-		C-		D

Source: CFIB, based on 200 calls from CFIB during June 2019, 224 calls from CFIB during June-July 2016, and 145 calls from CFIB during June-July 2012.



Detailed Results

Overall, CFIB has assigned CRA’s Call Centre Business Enquiries line a **grade of D**.

This year, among the scenario questions asked, we discovered that frontline agents were only permitted or trained to answer the GST/HST and EI Rulings questions (although some frontline agents transferred these enquiries too). Only senior agents were permitted, or had the knowledge, to answer the other two questions about the Capital Costs Allowance and Car Allowance. As a result, half of the callers had to go back into the queue to wait for a senior agent (whereas closer to a quarter of callers had required a senior agent in previous years). We acknowledge this resulted in more callers having to be on hold, which lengthened the average wait time. Even so, we were unprepared for how long it would consistently take for the second agent to answer the call.

The other key components being measured were both accuracy and completeness of response and agent professionalism. Regarding professionalism, while the “good” agent ratings significantly outweighed the “poor” ratings — by more than two times (Figure 10) — it was concerning to see the poor ratings had doubled since the previous report. The accuracy of responses had also declined somewhat, down from 69 per cent in 2016 to 60 per cent in 2019 (Figure 3).

Connecting to an agent

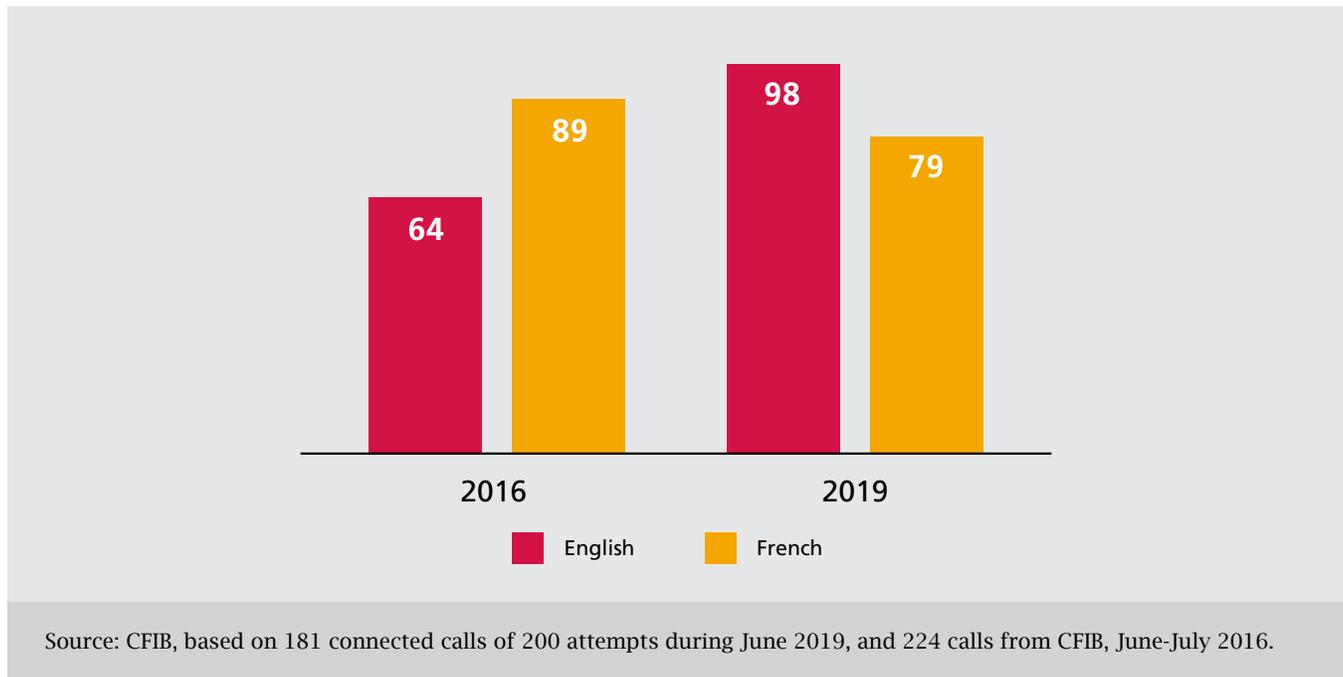
Among the 181 callers who reached an agent, the wait time was less than 30 minutes for 98 per cent of English callers (117 of 119), representing a significant improvement since 2016, when just 64 per cent reached an agent quickly. However just 79 per cent of French callers could reach an agent within 30 minutes (49 of 62), which is a decline since 2016 when 89 per cent were able to do so (Figure 1). These numbers exclude blocked calls.

Of the 166 calls connecting to an agent within 30 minutes, 70 (42 per cent) of those were resolved by an agent within or around 30 minutes (meaning their call started inside of 30 minutes and was resolved shortly after). Looking at this by language, 22 of the 49 French callers had their question resolved in 30 minutes (45 per cent), compared to 48 of the 117 English callers (41 per cent).

FIGURE 1

Ability to connect to an agent by language in under 30 minutes

(% of response based on all scenarios)

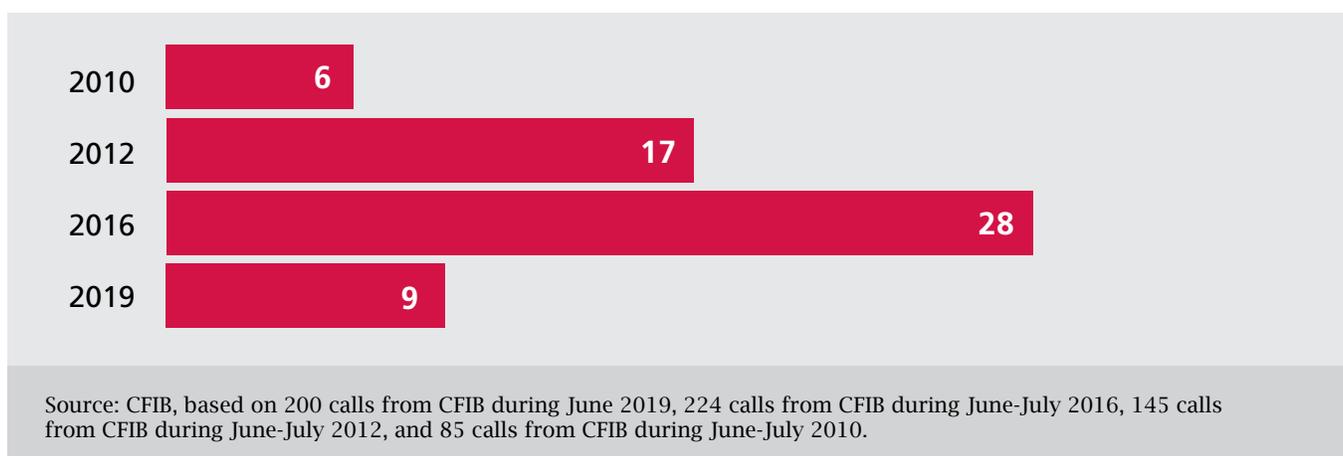


Blocked connections

The CRA's old call centre system was known for its busy signals and dropped calls. There were no busy signals during the 2019 testing; however, there were a number of instances where the automated voice attendant was malfunctioning, commonly advising that the call centre was closed when it should have been open. Still, the rate of inaccessibility was significantly reduced compared to previous years (Figure 2). Improving access to government agents is essential to ensure businesses are receiving the assistance needed to comply with complex tax regulations.

FIGURE 2

Callers unable to get through to call centre by year (% of response)



Accuracy

Information provided by agents

Accuracy of agent responses declined slightly compared to the previous report (Figure 3). While it might be expected that this arose from one of the more complex senior agent questions introduced this year, the analysis presented in Figure 4 shows it was actually the GST/HST question (which has been used in previous call centre evaluations) that received the fewest accurate responses.

In addition, a new category, “Above and Beyond”, was added this year to evaluate how many agents provided extra details and went even further than expected to address more complicated questions. This was witnessed close to a quarter of the time, which reflects attention among some agents towards providing good customer service.

FIGURE 3

How was the answer provided to you by the CRA agent?

(% of calls that received an answer)

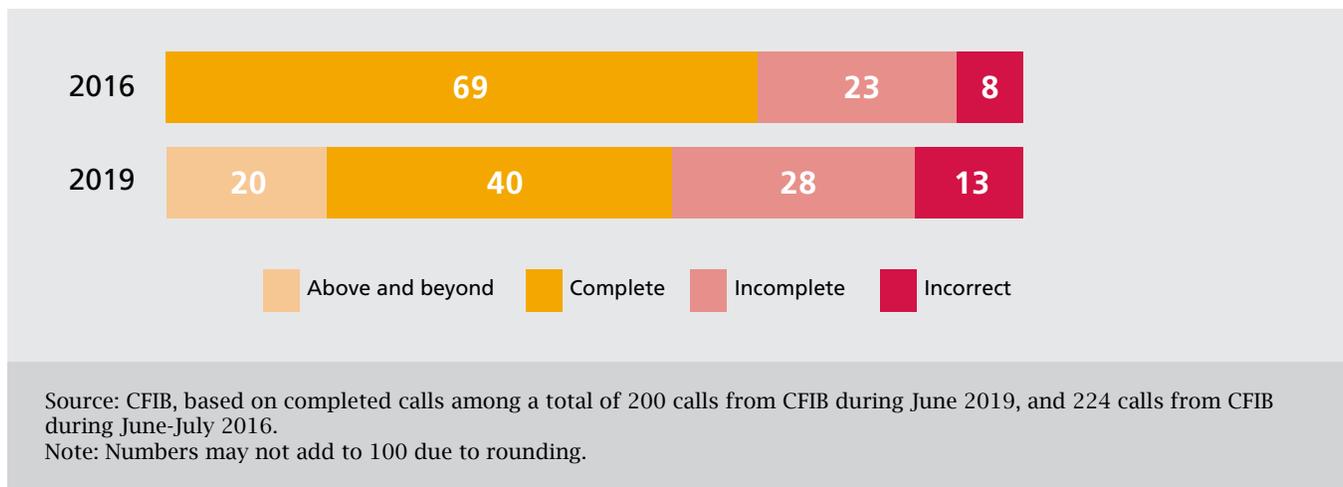
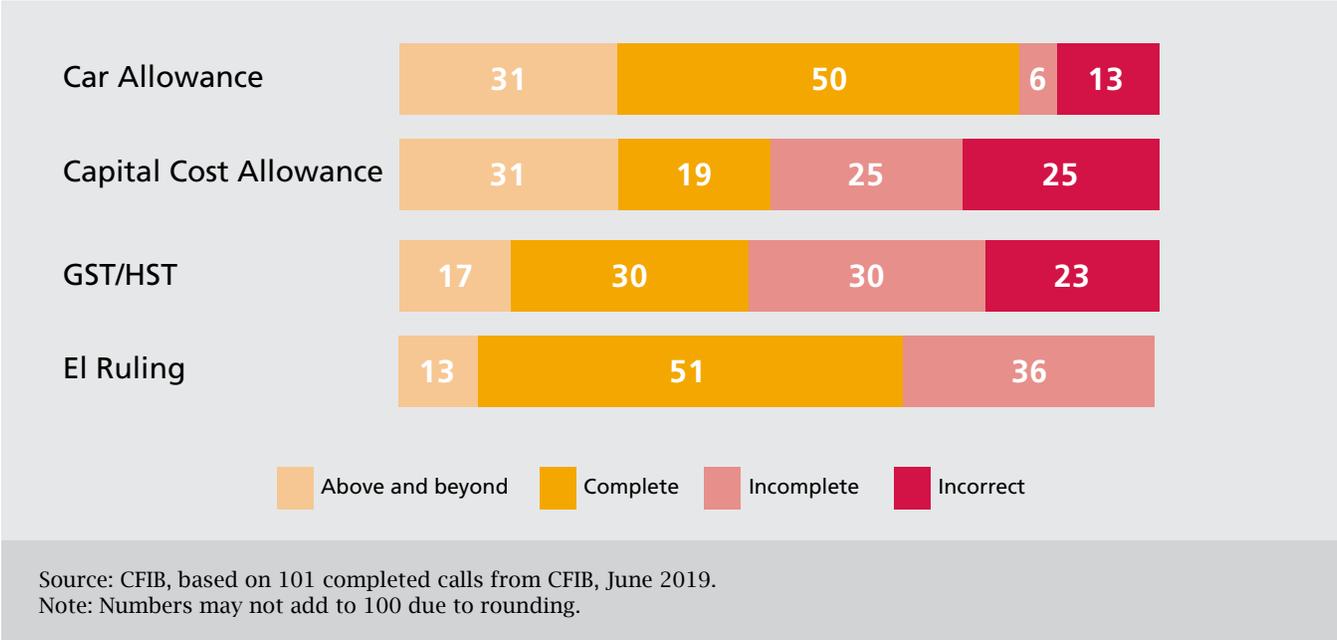


Figure 4 depicts the rate of accuracy among the four questions presented. Half the agents correctly answered the Capital Cost Allowance question, two-thirds of agents correctly answered the EI Ruling question, and more than three-quarters of agents correctly answered the Car Allowance question. More than half of the agents got the GST/HST question wrong.

FIGURE 4
Accuracy of agent response by scenario (*% of response*)



It is concerning that in some situations agents gave incomplete or incorrect advice to nearly half of the callers (40 per cent overall). This can impact the decisions a business owner makes, causing them to take the wrong action, miss out on credits they may be entitled to, or risk facing financial and legal penalties for non-compliance. Businesses deserve to have a greater rate of certainty when calling the CRA for guidance.

When the Capital Cost Allowance was answered incorrectly, it was typically because callers were told they could claim far less than they were entitled to — just 25 per cent as opposed to 100 per cent on equipment in the first year. This is because approximately a quarter of the agents did not seem to know about the new allowances introduced in the fall of 2018.

“

The agent never mentioned the Accelerated Capital Cost Allowance, and told me my client’s situation would be eligible for 50 per cent at a ‘half-year’ rate, so essentially a 25 per cent claim rather than the correct 100 per cent response.

— CFIB employee, Ontario, describing an “incorrect” response ”

With the Car Allowance question, answers were typically correct. One agent did not distinguish between the flat rate and per-kilometre rate, and another was criticized for providing the wrong answer and directing the caller to a peripheral web page that was missing key information. With the GST/HST Rulings question, several agents would not answer the question and insisted the caller contact the GST/HST Rulings line. Some agents incorrectly advised that GST/HST should be charged based on the province in which the work was being done, as opposed to the address of the client.

While nobody reported receiving an incorrect response about EI Rulings, callers commonly marked responses as “incomplete” because the agent didn’t mention that businesses have the right, and in fact are encouraged, to request a ruling, didn’t properly explain this option or neglected to offer a web link.



The agent recommended that the business owner should file for a ruling from them to determine if the child was indeed exempt from EI premiums, but neglected to say why. The agent did not say that the ruling would be about determining if a non-relative would have been hired under similar conditions of employment.

— *CFIB employee, Ontario, describing an “incomplete” response*



The agent did not tell me about the employment conditions, the request for a ruling, or the refund.

— *CFIB employee, Quebec, describing an “incomplete” response*

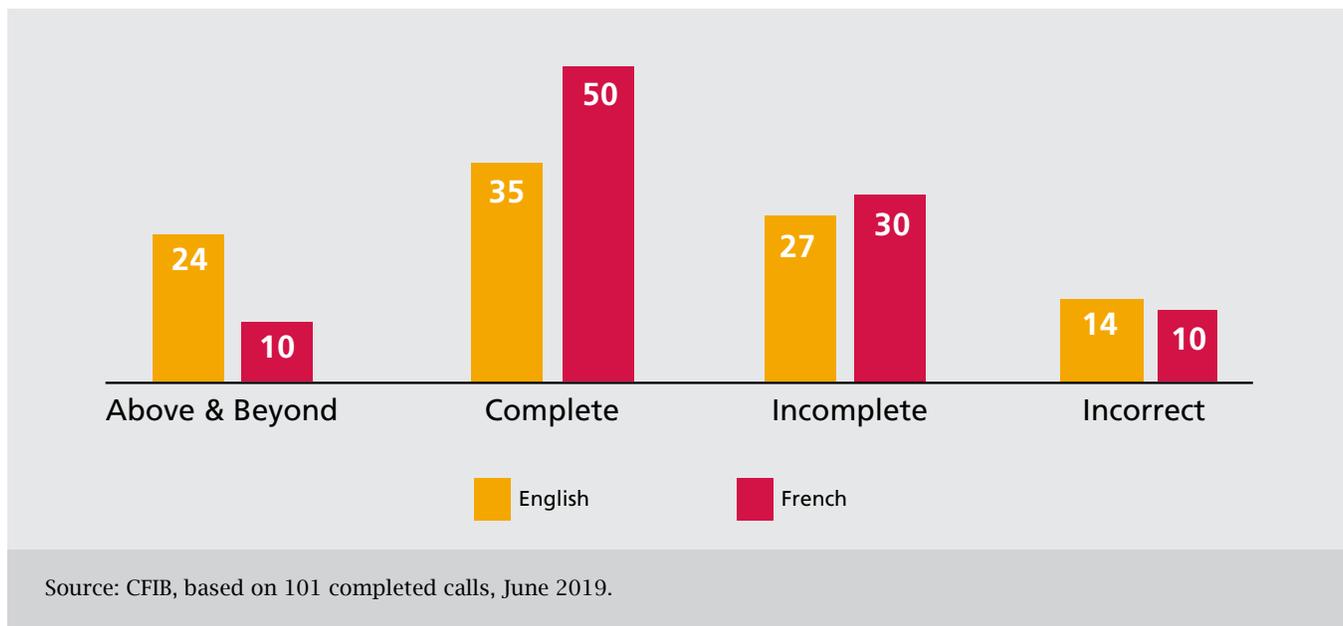


Accuracy of response by language

Looking at the accuracy of agent advice by language (Figure 5), the satisfaction of English and French callers is very similar (59 per cent of English callers and 60 per cent of French callers got “Complete” or “Above and Beyond” responses). Similarly, their dissatisfaction rates are almost exactly alike (41 per cent of English and 40 per cent of French). This suggests there is little difference in the accuracy of advice being offered in English and French; which is very important as Canada’s business community should receive the same quality of service regardless of which official language they use.

FIGURE 5

Accuracy of agent response by language of caller (% of response)



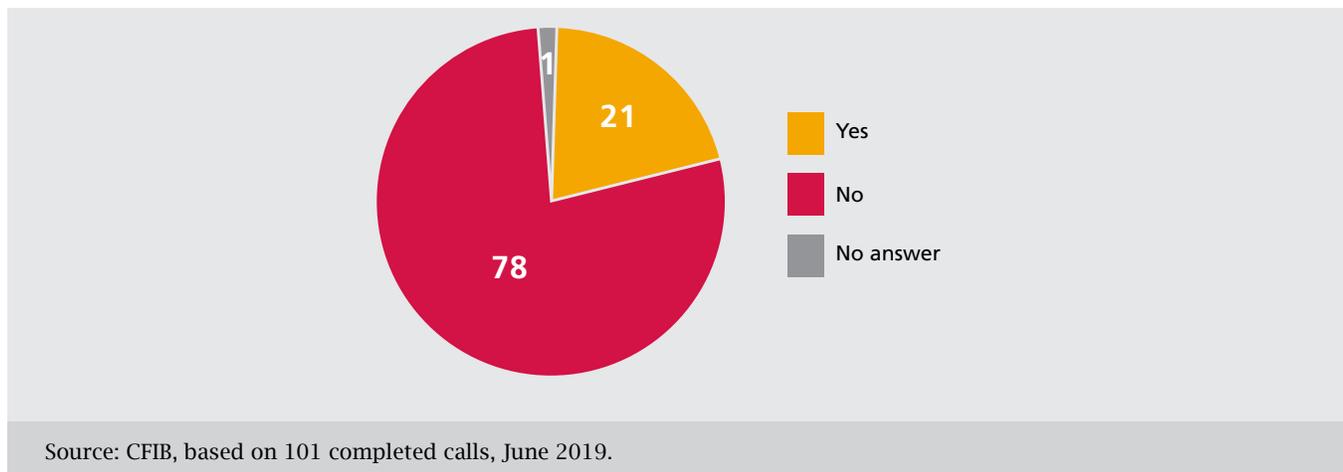
Clarity of information

Agent explanations

Just over three-quarters of callers had no difficulty understanding the agent’s explanation (Figure 6). When people did have difficulty, it was commonly on account of the technical nature of the question being asked, rather than any fault of the agent’s. That said, some callers found they had to press the agent to give them the full story. The other challenge was at least one agent strictly read off their notes, and refused to elaborate when asked follow-up questions. Canada’s businesses need to feel supported and that government agents are willing to assist them in meeting tax requirements and following the rules.

FIGURE 6

Did you have any difficulties understanding the agent’s explanation? (% of response)



Callers also commented that some senior agents had a tendency to answer questions very quickly. While the agent may have felt they were being efficient, to a caller who had been on hold for an hour, it did not feel good to be hurried along. After waiting all that time, callers prefer to feel they are getting the service they deserve from an agent.



Rather than taking the time to answer my question, he seemed to just want to send me to HST/GST rulings. He also seemed to be in a hurry to just get me off the phone and did not want to take the time to direct me to the website or the relevant content on the website — especially since the guide is 89 pages long!

— CFIB employee, Ontario



Offering information in writing

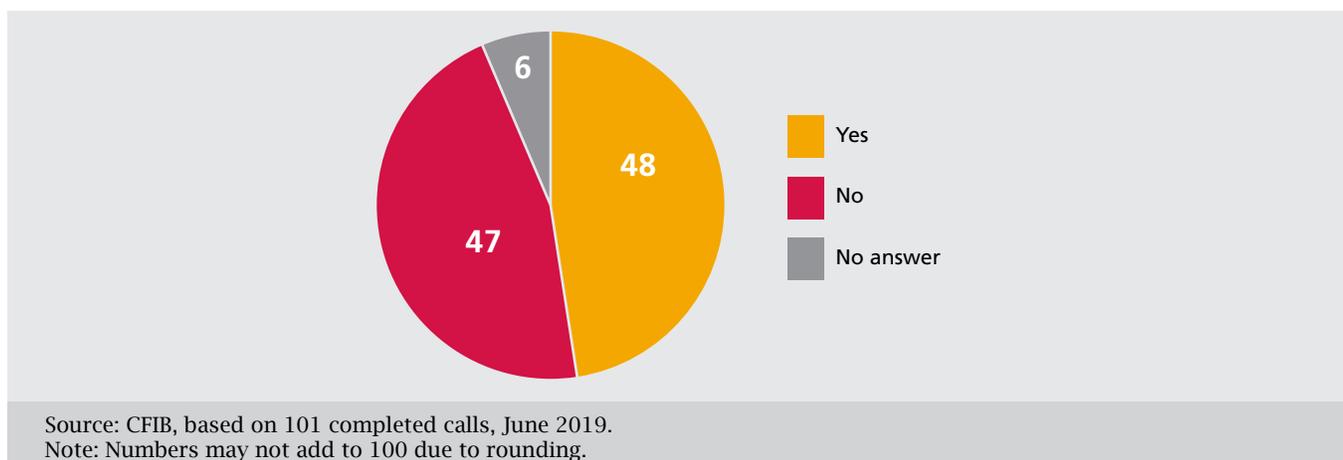
New to this year’s report was an examination of how often agents offered to share a link to supporting content on the CRA website. This is important, firstly to provide more context and ensure that business owners wholly understand the rules and requirements. Secondly, having information in writing provides an official source for business owners to refer back to in future, which is especially important should they need to defend a decision. It is recommended that businesses use the CRA’s My Business Account, where written responses from the CRA will always be honoured. However, businesses should also take a screenshot of key information from the CRA website that they are following for further proof.

Callers found that agents only offered to share a web link with them approximately half of the time (Figure 7). This represents opportunity for improvement. When the agents did provide a web link, they typically offered to email it to the caller, which was courteous. However, it would be better to review the web page together while the caller is still on the phone in case they have follow-up questions, especially given all the time it takes to connect to an agent who can provide the needed guidance.

FIGURE 7

Did you have to prompt the agent to provide a web link to written information?

(% of response)



Some agents were less familiar with where to find the information on the CRA website because they were working off department notes. In one instance, the agent was proudly working off his own notes, with inaccurate consequences. Other times, callers felt the agent did not offer a web link because the agent seemed satisfied that they had answered the question adequately. While that may have been true, it is still helpful to business owners to have the information in writing for the aforementioned reasons.



The agent came across as impatient and not appreciating my requests for the information in writing, especially when she had to look up the public-facing website. I had the sense she would prefer if I just accepted her answer, based on the internal CRA documents she was using.

— *CFIB employee, Ontario*



Having been told by almost every frontline agent that only a senior agent can answer CCA questions, I was surprised to hear the first agent answer my question. Of concern, he said both he and his desk mate were using notes they themselves had prepared. Not very confidence-inspiring, and he got the answer wrong.

— *CFIB employee, Ontario*



When agents did provide a web link, it was most commonly to the correct page, where more than half of the respondents found it easy to find the relevant information.

Evaluating web content

This year, callers were asked to critique the web page they were directed to in terms of relevancy to the question, ease of finding topical information on the page, comprehensiveness of page content, and whether the language was user-friendly. The biggest criticisms were that web pages and guides were missing key information that would have assisted the enquiry, and that content was not clear and readable. The CRA could reduce the call volume to its enquiry line by enhancing the completeness and readability of its web page content, making it easier for business owners to help themselves.

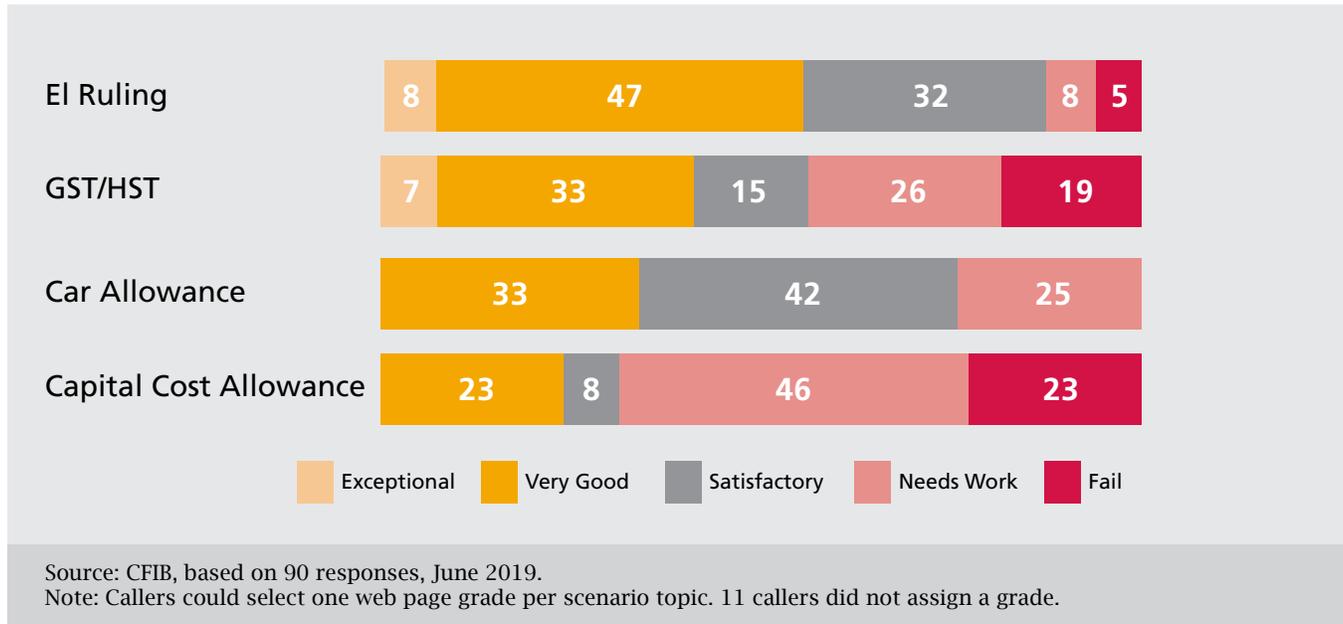
The web page evaluation becomes even more telling when analyzing ratings by web page topic. Callers found the content of EI Ruling pages to be noticeably better than the other pages. The EI Ruling and GST/HST pages received a few “exceptional” endorsements, from 8 per cent and 7 per cent of callers, respectively (Figure 8).

Just 13 per cent of callers considered EI pages as either needing more work or a complete failure, compared to 45 per cent of callers visiting the GST/HST pages and 69 per cent of callers viewing

the Capital Cost Allowance pages. The Car Allowance page was the only page to not receive a “Fail”. However, a quarter of callers thought it needed more work. This suggests the GST/HST and Capital Cost Allowance pages need the most work and are not user-friendly. Although there was some variance in the web pages that agents directed callers to, the most common web pages for the four scenarios are depicted in the Appendix in Table 3.

FIGURE 8

Please provide an overall grade for the web page information (% of response)



What callers said

About [EI Ruling form](#)



I like this form, it is short and clear. However, it doesn't contain any explanation to help guide an employer as to whether their situation requires a ruling... the agent could have offered a second web page for me to consult, although perhaps he thought his explanation to me was sufficient.

— CFIB employee, Ontario



About [GST/HST page](#)



I think that the page gives me most, if not all, of the information that I was looking for. I really like the examples that are given on the webpage as it helps me understand the information better! Yet I think this webpage is “not clear and readable” because it is a lot of information to sift through, and at times the writing uses a lot of jargon/complicated language.

— CFIB employee, Alberta



About [GST/HST form](#)



The guide is fine, but very lengthy. Quite hard to pinpoint the exact information we're looking for, and examples aren't super intuitive

— *CFIB employee, British Columbia*



About [Car Allowance](#)



Agent directed me to page 43 of the Employers' Guide Taxable Benefits and Allowances where there is a Benefits Chart. Unfortunately, this chart has none of the nuances and actual information that helps one determine whether the per kilometre rate is reasonable; in fact, the senior agent didn't ask me how much the kilometre rate was or reference the CRA's 'reasonable' guideline. Based on the summary chart, he simply advised without knowing the rates that the car allowance was a taxable benefit — an incorrect response. He didn't validate his advice elsewhere in the document, and once I told him I'd found the page, he pretty much left me to it.

— *CFIB employee, Ontario*



About [Capital Cost Allowance page](#)



Agent directed me to the “Manufacturing and processing machinery and equipment: 1.133” wasn't entirely helpful as it makes no mention of the new Accelerated Capital Cost Allowance. I suggest the page gets edited to make note of this in all pertinent places, especially to assist those doing 'Ctrl-F' (Find) searches as agents commonly direct us to do. I do not like the Capital Cost Allowance pages, the language is technical and complicated.

— *CFIB employee, Alberta*

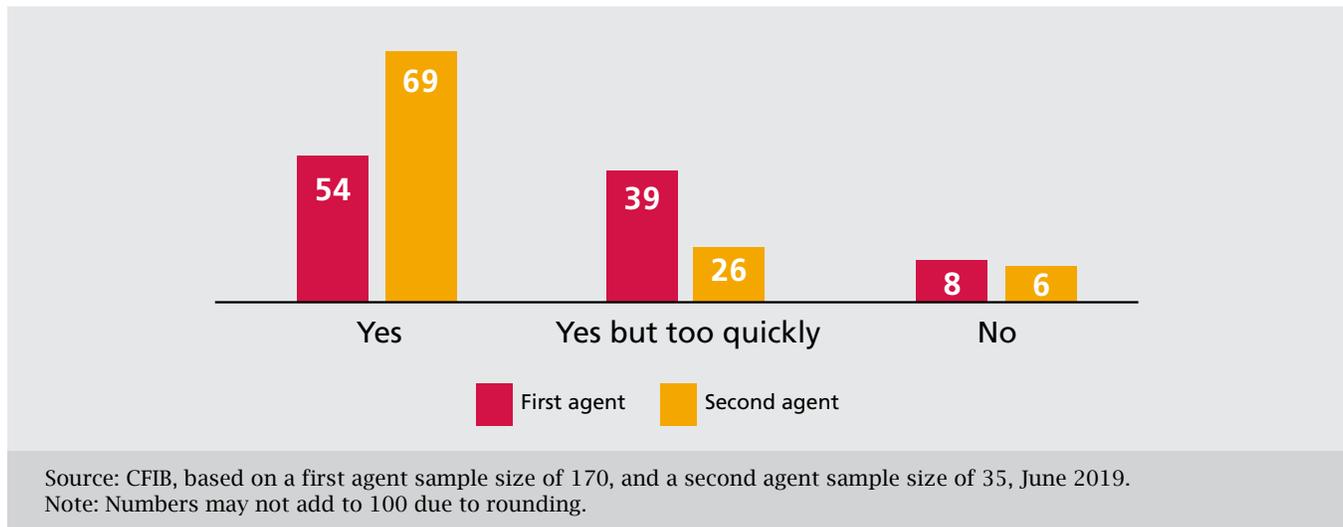


Accountability

For the past 10 years, CRA agents have been required to provide the name and ID number, to enhance their accountability when responding to enquiries. CRA calls are often recorded for training and review purposes, and the provision of an ID number allows the CRA to identify agents that may need additional training. It also provides a greater degree of security to the caller that they can note the identity of the agent providing the advice. Receiving the agent's ID number acts as a form of proof, allowing the caller to show in future that they did consult the CRA.

In 2019, we found that most frontline and senior agents consistently provided their names: 93 per cent of the time with frontline agents, and 95 per cent of the time with senior agents. However, there was a difference between how often frontline and senior agents provided their ID numbers. Frontline agents provided their ID 93 per cent of the time, whereas senior agents provided their ID 79 per cent of the time (Figure 9). The other finding was that agents commonly said their name too quickly. When callers have been on hold for a long time, they have likely moved on to other tasks, and are not ready to immediately pay attention as soon as an agent comes onto the line. It would be better for agents to say “hello” and pause to catch the caller's attention before stating their name and ID, otherwise this important information may be missed.

FIGURE 9
Did the agent provide their name?
(% of response)



Agent professionalism

The long wait times made the experience tedious for callers. However, when callers were successful in having their enquiry resolved, the agent ratings were positive, with 79 per cent of callers rating the professionalism of the agent “acceptable” or “good.” However, this did mean that one in five callers found the agent's performance to be “poor” (Figure 10), a rate that had doubled since the previous report (Figure 11). Reasons for this include caller frustration over the amount of time to reach an agent who could respond, incomplete or incorrect answer, and to a lesser degree, perceived impatience from the agent.

FIGURE 10
How would you rate the professionalism of the agent?
(% of calls that received a response)

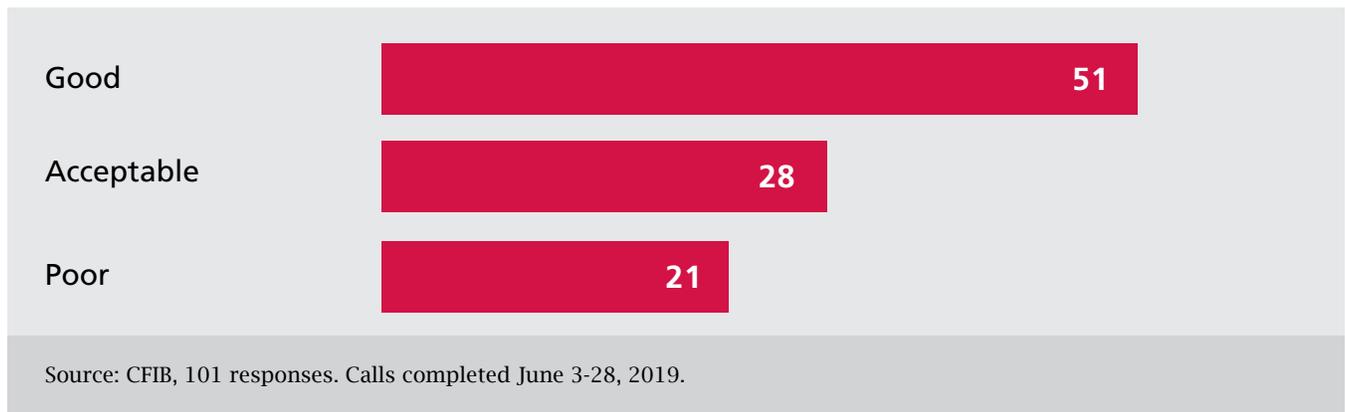
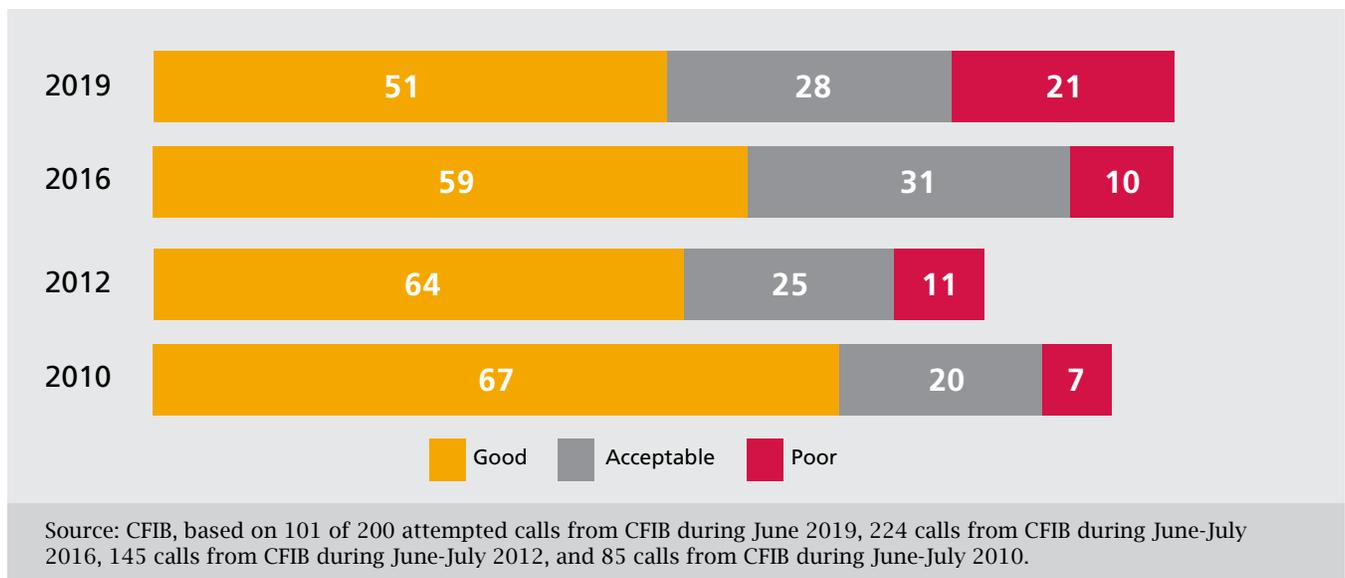


FIGURE 11
Comparison across the years: How would you rate the professionalism of the agent?
(% of calls that received an answer)





Recommendations

As discussed, the 2019 testing of the CRA Call Centre found that the quality of the CRA's service to Canada's businesses has declined and wait times are significantly longer. With the business line only open during business hours (9 a.m. to 6 p.m.) Monday to Friday, long wait times greatly inconvenience business owners and can cost them business opportunities when their phone line and personnel are tied up waiting for the CRA to respond to their question.

In the previous edition of the CRA Call Centre Report Card, CFIB had made three recommendations to the CRA:

- Improve accessibility by decreasing the number of busy signals, encouraging more use of the online business account service, and using plainer language on the CRA website.
- Ensure that agents provide links to related information on the CRA website.
- Improve training of CRA call centre staff and increase CRA service standards.

CFIB found partial progress on the first recommendation in that the CRA's new phone system resulted in no busy signals. However, an automated message erroneously reported that the call centre was closed 9 per cent of the time. In the other areas, we found that the CRA's website content, provision of written information from agents, agent training, and CRA service standards still need work.

Based on our 2019 call centre testing, CFIB recommends the following approaches. It is our understanding that the CRA is already looking at implementing several of the solutions listed below, which will help improve the caller experience:

1. Improve the accessibility of the call centre

- Increase the service standard from 65 per cent to 80 per cent of calls to be answered within 15 minutes.
- Set an additional service standard that targets a timeframe for resolving questions, (e.g. 80 per cent of calls should be resolved within 20 minutes).
- Increase the percentage of callers able to have their question resolved within the target timeframe by training a greater number of frontline agents to answer more complex questions. This will help to reduce excessive wait times to reach a senior agent. Ensure training is provided to both English- and French-speaking agents.
- Increase the number of senior agents in order to improve wait times, and set a service standard wait time for reaching a second agent.
- Program the phone system to share anticipated wait times for reaching the second agent, just like it offers time estimates for reaching the first agent.
- Offer a same-day call-back service to improve the caller experience and avoid lengthy wait times.

2. Ensure accurate and timely information is provided to business owners

- Update CRA agents more regularly about tax policy changes to ensure they are not providing business owners with outdated information.
 - Key guides and departmental documentation should also be updated early in the new tax year, as well as information on web pages. Otherwise agents are providing business owners with outdated rates and limits that can adversely cost the business and its employees.
 - For example, the CCA changes were in place since the fall of 2018, therefore the new allowances should have been communicated to all agents, yet a quarter of the agents were unaware of the changes and provided outdated information.
- Rewrite website content in plain language, and use search engine-optimized keywords so that content can be found more quickly on the CRA website. (Internet searches for tax-related questions bring up websites from accounting firms ahead of the CRA's website, whereas the CRA should be the go-to source in Canada).
- Train agents to always offer a web link during the call so that the caller can view the information in writing on the CRA web site.
 - This allows the business owner a chance to check if they understand the information and to ask any further questions while they still have the agent on the phone.

3. Expand specialized services and improve awareness among small businesses

- Ensure more businesses know about the My Business Account service, particularly because the CRA will honour the guidance they provided in writing to businesses — if this is later proven to be wrong, the business will not be penalized.
 - To further reduce call volumes, the CRA should reduce its target response time for enquiries received through My Business Account from 10 days to 3 days.
- Consider expanding the mandate of the Dedicated Telephone Service (DTS) for tax providers to broaden the type of questions that can be answered. Although not examined during Report Card testing, CFIB has heard from its members that the CRA is not allowing the DTS service to be used to its fullest potential.
 - The DTS is only intended to assist accountants, bookkeepers, lawyers, and notaries with interpreting the Income Tax Act, not to work through questions.⁸ Expanding the mandate to assist accountants with more than technical interpretations so they can get answers faster for their business client would reduce some demands on the CRA business line, freeing up agents to respond to business owners more quickly.
- Increase awareness of the DTS and other CRA services, such as the Liaison Officer Service, among small business owners to help improve tax compliance.

⁸ Canada Revenue Agency (2018), Tax help for income tax service providers. <https://www.canada.ca/en/revenue-agency/campaigns/dedicated-telephone-service.html> (Accessed July 20, 2019).

- Allow business owners to easily access tools that use artificial intelligence that can enable them to make educated determinations about whether or not they are in compliance based on cases that have been decided in tax court, and ensure that CRA officially recognizes and honours these determinations. This will reduce the regulatory burden, helping businesses find the answers they need, while also reducing pressure and call volume on agents.

Appendix

TABLE 3
Web Links Commonly Provided By Agents

El Ruling	GST/HST Ruling	Car Allowance	Capital Cost Allowance
https://www.canada.ca/en/revenue-agency/services/forms-publications/forms/cpt1.html	https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/charge-collect-place-supply.html	https://www.canada.ca/content/dam/cra-arc/formspubs/pub/t4130/t4130-18e.pdf	https://www.canada.ca/en/revenue-agency/services/tax/technical-information/income-tax/income-tax-folios-index/series-3-property-investments-savings-plans/series-3-property-investments-savings-plans-folio-4-capital-cost-allowance/income-tax-folio-s3-f4-c1-general-discussion-capital-cost-allowance.html
https://www.canada.ca/content/dam/cra-arc/formspubs/pub/t4001/t4001-11-18e.pdf	https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4022/general-information-gst-hst-registrants.html#H1_110	https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/benefits-allowances/automobile/automobile-motor-vehicle-allowances.html	https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/sole-proprietorships-partnerships/report-business-income-expenses/claiming-capital-cost-allowance/accelerated-investment-incentive.html
https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/hiring-a-family-member-a-related-person.html	https://www.canada.ca/content/dam/cra-arc/formspubs/pub/rc4022/rc4022-18e.pdf		https://www.canada.ca/content/dam/cra-arc/formspubs/pub/t4002/t4002-18e.pdf

Source: Canada Revenue Agency website, accessed June 3-28, 2019.

TABLE 4
CRA Performance Report Card: 2010

Results 2010	Grade 2010
Connecting to an agent	
<ul style="list-style-type: none"> 85 calls made 14% of calls encountered busy signals, and 6% had to abandon due to repeated busy signals 	D
Calls not completed	
<ul style="list-style-type: none"> 5% of callers were disconnected once they were speaking with an agent Overall, 11% could not be completed 	N/A
Wait time	
<ul style="list-style-type: none"> The average time on hold was 2 minutes The longest was 15 minutes 	B+
Accuracy of information	
<ul style="list-style-type: none"> 21% of enquiries resulted in incorrect or incomplete answers 	D
Accountability	
<ul style="list-style-type: none"> Only 50% of the agents provided ID numbers —others claimed they did not have one or refused to provide it to the caller 	D
Agent Professionalism	
<ul style="list-style-type: none"> 67% of calls were rated as “good” 20% were deemed “acceptable” 7% were rated as “poor” 	B
Overall grade	
	C-

Source: CFIB, based on 85 calls from CFIB during June-July 2010.



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