



**CRA Call Centre Report Card**

**2017**

## **CRA Call Centre Report Card (Third Edition)**

### *CFIB re-evaluates CRA's service to small businesses*

*Aaron Van Tassel, Legislative Affairs Intern*

Navigating Canada's tax regulations is one of the most complex and time consuming aspects of running a business. The CRA call centre is an indispensable resource for small and medium-sized businesses. Therefore, it is important that the CRA provides a high level of customer service to help business owners file their taxes correctly and on time. This report provides a glimpse into the level of service many business owners experience when calling the CRA call centre. Overall, CFIB assigns CRA's Call Centre Business Helpline **a grade of C-**. While agent accountability has improved, the level of agent professionalism, service standards and accessibility have all declined.

### **Introduction**

The CRA call centre provides a vital service to small and medium-sized businesses. Businesses rely on CRA call centre agents to help solve their most important tax issues and any delays or errors in business owners' tax records could result in serious consequences. Therefore, it is imperative that business owners are not only able to speak to a CRA agent in a timely manner, but also that they can rely on that information to be correct.

The purpose of this project is to gauge the level of service the CRA provides to business owners. Canada's current tax system is difficult to navigate for even the most seasoned tax professionals. Given the complexity of our tax regulations, we understand that it may be difficult for CRA call centre agents who must quickly research complex tax issues and provide the most appropriate response.

We are pleased that the government indicated their intention to review federal tax legislation in the 2016 federal budget. Finding ways to simplify Canada's tax laws is an important part of easing the tax burden on small and medium-sized businesses.

This is the third edition of the CRA Call Centre Report Card, with the first edition published in 2010 and the second in 2012. Some improvements in service were evident when conducting the most recent survey. Most notably, almost all CRA agents provided their names and ID numbers at the outset of



*"The phones need to be answered when called. It has really gotten worse over the last few years. The lines are always busy. Therefore, CRA needs more staff, not less, and to work on their website to make it more user friendly. AGAIN, MORE STAFF TO ANSWER PHONES."*

*CFIB Member, Saskatchewan*

every call. Our 2012 report confirmed that agent identification had become standard practice and we are pleased that this policy has continued.

Despite these improvements, some aspects of the CRA's service have declined since the last survey. For example, 28 per cent of calls did not result in connecting with an agent, which is a 50 per cent increase from 2012, when 20 percent of calls were unsuccessful in getting through.

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## Methodology

In the 2016 edition of the CRA Call Centre Report Card, five metrics were used to determine the level of service provided by the CRA call centre. CFIB callers were asked to record a number of factors, including the ability to connect with an agent, time spent on hold, accuracy of information, accountability, and level of professionalism.

Test calls were made in June and July of 2016. In this edition, 224 calls were logged compared with 145 in 2012 and 85 in 2010. Callers asked four standardized questions:

1. *How to apply GST/HST when providing a service to customers in another province?*
2. *How to determine if a relative working in a business is eligible for EI?*
3. *Whether the Liaison Officer Initiative is similar to an audit and whether voluntary disclosure without penalty is still available if errors are found?*
4. *How long must a business owner keep old tax records before they can be destroyed?*

To allow for comparison with past editions of the report, the same questions were used with the exception of question three. This question was changed to gauge how effective the CRA has been at providing their employees with information regarding recently developed programs.

CFIB callers recorded:

- Whether they could get through to the call centre system;
- The number of minutes they spent waiting on hold;
- The agent's name, ID number and location;
- The accuracy of the answer provided by the agent, and whether there was a web link provided to the caller that could confirm the information provided over the phone;
- The level of professionalism of the agent (assigning a grade of "good", "acceptable", or "poor", at their discretion); and,
- If they encountered any difficulty understanding the agent's spoken language

Twenty-five percent of the calls were made in French to replicate the approximate number of phone calls received by the CRA call centre's French line.

When encountering busy signals, callers were instructed to follow the "three-strike rule." Callers could make up to three calls within 30 minutes. If each call resulted in a busy signal, the caller would consider it a completed call and indicate that they could not get through the CRA's call centre.

To ensure that all of our calls did not come from the same source, we tasked 17 CFIB employees from across the country to participate. The full list of calls by province is listed below:

| Province             | Number | Percentage |
|----------------------|--------|------------|
| British Columbia     | 0      | 0%         |
| Alberta              | 4      | 1.8%       |
| Saskatchewan         | 10     | 4.5%       |
| Manitoba             | 11     | 4.9%       |
| Ontario              | 127    | 56.7%      |
| Quebec               | 48     | 21.4%      |
| New Brunswick        | 12     | 5.4%       |
| Prince Edward Island | 0      | 0%         |
| Newfoundland         | 12     | 5.4%       |
| Nova Scotia          | 0      | 0%         |

## The Report Card

In June and July 2016, CFIB made 224 calls to Canada Revenue Agency's (CRA) call centre to determine the level of service and the accuracy of responses provided by CRA agents.

| Issue                   | Test Results 2010                                                                                                                                                                                                                                                                                   | Grade 2010 | Test Results 2012                                                                                                                                                                                                                                                                                     | Grade 2012 | Test Results 2016                                                                                                                                                                                                                                                                                          | Grade 2016 |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Connecting to an Agent  | <ul style="list-style-type: none"> <li>85 calls made</li> <li>14% of calls encountered busy signals, and 6% had to be abandoned due to repeated busy signals</li> <li>5% of callers were disconnected once they were speaking with an agent</li> <li>Overall, 11% could not be completed</li> </ul> | D          | <ul style="list-style-type: none"> <li>145 calls made</li> <li>25% of calls encountered busy signals, and 17% had to be abandoned due to repeated busy signals</li> <li>3% of callers were disconnected once they were speaking with an agent</li> <li>Overall, 20% could not be completed</li> </ul> | D-         | <ul style="list-style-type: none"> <li>224 calls made</li> <li>32% of calls encountered busy signals, and 28% had to abandon the call due to repeated busy signals</li> <li>2% of callers were disconnected once they were speaking with an agent.</li> <li>Overall, 30% could not be completed</li> </ul> | F          |
| Wait Time               | <ul style="list-style-type: none"> <li>The average time on hold was <b>2 minutes</b></li> <li>The longest was <b>15 minutes</b></li> </ul>                                                                                                                                                          | B+         | <ul style="list-style-type: none"> <li>CRA's website states that their goal is to respond to all calls (that can get through) within 2 minutes</li> <li>The average time on hold was <b>3 minutes</b></li> <li>The longest was <b>30 minutes</b></li> </ul>                                           | C+         | <ul style="list-style-type: none"> <li>CRA's website states that their goal is to respond to all calls (that can get through) within 2 minutes</li> <li>The average time on hold was <b>2 minutes</b></li> <li>The longest was <b>15 minutes</b></li> </ul>                                                | B+         |
| Accuracy of Information | <ul style="list-style-type: none"> <li>21% of inquiries resulted in incorrect or incomplete answers</li> </ul>                                                                                                                                                                                      | D          | <ul style="list-style-type: none"> <li>Of the 145 calls made, only 116 made it through</li> <li>Of these 116 calls, 76% of callers received the correct information</li> <li>24% received incomplete (13%) or incorrect (11%) information</li> </ul>                                                  | D          | <ul style="list-style-type: none"> <li>Of the 224 calls made, only 157 made it through</li> <li>Of these 157 calls, 69% of callers received correct information</li> <li>31% received incomplete (23%) or incorrect (8%) information</li> </ul>                                                            | D-         |

|                       |                                                                                                                                                                                 |           |                                                                                                                                                                                                                                                                                                                                                                                            |           |                                                                                                                                                                                                                                                                              |           |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| Accountability        | <ul style="list-style-type: none"> <li>Only <b>50%</b> of the agents provided ID numbers—others claimed they did not have one or refused to provide it to the caller</li> </ul> | <b>D</b>  | <ul style="list-style-type: none"> <li><b>Almost all</b> CRA agents provided their name, location and ID numbers without being prompted by the caller</li> <li>There were only a few isolated incidences where the agent was reluctant to provide an ID number, and did so only after being prompted</li> <li>This is a significant increase in agent accountability since 2010</li> </ul> | <b>A-</b> | <ul style="list-style-type: none"> <li><b>Almost all</b> CRA agents provided their name, location and ID numbers without being prompted by the caller</li> <li>This is a significant increase since 2010 and CFIB is very pleased with the results of this metric</li> </ul> | <b>A+</b> |
| Agent Professionalism | <ul style="list-style-type: none"> <li><b>67%</b> of calls were rated as “good”</li> <li><b>20%</b> were deemed “acceptable”</li> <li><b>7%</b> rated as “poor”</li> </ul>      | <b>B</b>  | <ul style="list-style-type: none"> <li><b>64%</b> of calls were rated as “good”</li> <li><b>25%</b> were deemed “acceptable”</li> <li><b>11%</b> rated as “poor”</li> </ul>                                                                                                                                                                                                                | <b>C</b>  | <ul style="list-style-type: none"> <li><b>59%</b> of calls were rated as “good”</li> <li><b>31%</b> were deemed “acceptable”</li> <li><b>10%</b> were “poor”</li> </ul>                                                                                                      | <b>C-</b> |
| <b>OVERALL GRADE</b>  |                                                                                                                                                                                 | <b>C-</b> |                                                                                                                                                                                                                                                                                                                                                                                            | <b>C-</b> |                                                                                                                                                                                                                                                                              | <b>C-</b> |

## Detailed Results

Overall, CFIB has assigned CRA’s Call Centre Business Helpline a **grade of C-**. This is consistent with the grade the CRA has received since CFIB began conducting this survey in 2010. While agent accountability and wait times have improved, the level of agent professionalism, service standards and accessibility have all decreased.

*“Make sure they are reachable by phone. Sometimes it is impossible to get a hold of them, and I prefer to speak with a person when I have specific questions”*

*CFIB Member, Northwest Territories*

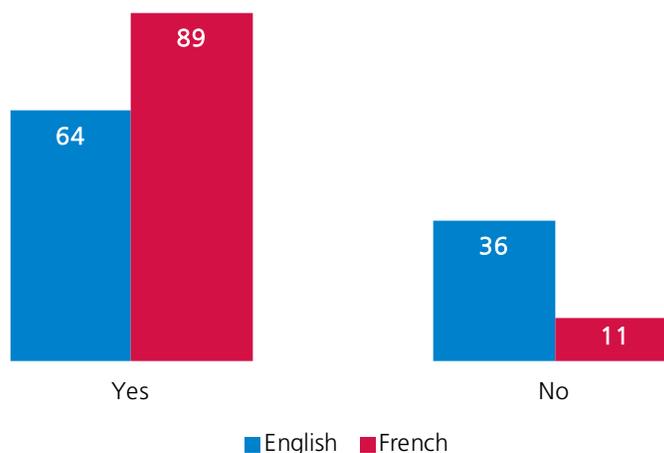
## Connecting to an Agent

Busy signals were too common when CFIB callers tried to contact the call centre. Since CFIB callers allowed for up to three busy signals within 30 minutes, the total number of busy signals received is unknown. However, out of 224 attempts to reach the CRA call centre, 28 per cent could not be completed. The rate dropped significantly since 2012 with only 72 per cent of calls reaching an agent compared with 83 per cent in 2012. For business owners who rely on the CRA call centre for tax information, it is important that the number of busy signals is reduced.

The breakdown according to the language of the call shows that callers on the French line were more likely to reach an agent than English callers. Only 64 per cent of calls to the English line were successful, compared with 89 per cent on the French line (Figure 1).

Figure 1

**Ability to enter the call centre prompt system by language (% of calls)**

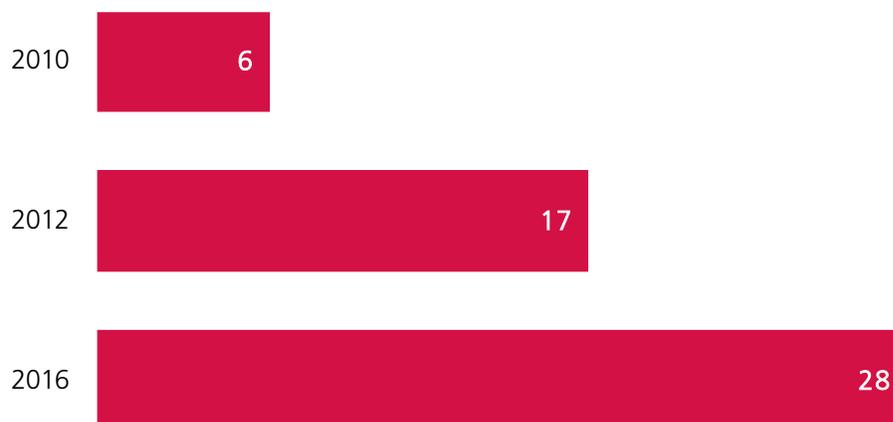


The CRA service standard states that their goal is to answer each call within two minutes 80 per cent of the time.<sup>1</sup> According to our research, the average wait time our callers experienced was two minutes. Despite this, the service standard was not met, as callers got through within two minutes 70 per cent of the time. The maximum amount of time our callers spent on hold was 15 minutes.

When a small business owner calls the CRA, it is important that they are treated with respect and courtesy. However, with so many callers not being able to get through, it limits our ability to assess those that do. Since the first report card was published in 2010, the number of callers who reported being unable to get through has gone from 6 per cent to 28 per cent (see Figure 2). This is a troubling finding as many small business owners are often under time constraints and require information in a timely manner. Many of them do not have the opportunity or the time to call CRA back repeatedly in order to get through to an agent.

Figure 2

**Callers unable to get through to the Call Centre by year (% response)**



Source: CFIB, based on 224 calls from CFIB during June-July 2016, 145 calls from CFIB during June-July 2012 and 85 calls from CFIB during June-July 2010

<http://www.cra-arc.gc.ca/gncy/stndrds/2016-2017/srv-stdrds-bsnss-16-17-eng.html#bs1>

**We commend the CRA call centre for largely meeting their target, but urge them to continue working to improve their service level to better assist business owners.**

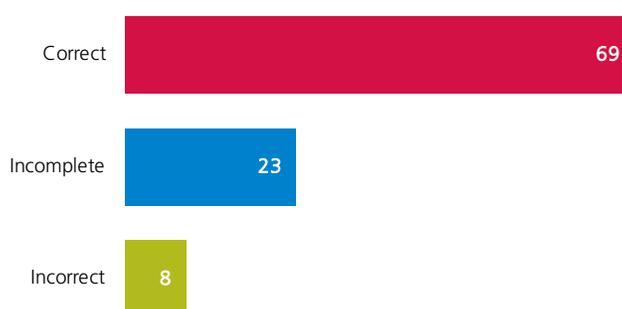
## Accuracy of Information

In total, of the calls that were able to enter the call centre, only 69 per cent of inquiries resulted in complete answers (Figure 3). This is a drop from the 2012 survey, where 76 per cent of all responses were complete. The disparity between 2016 and 2012 was partly the result of an increase in the number of callers who could not reach an agent. In 2012, 20 per cent of calls were unsuccessful compared with 30 per cent in 2016.

The CRA must work to improve the accessibility of their call centre to ensure that business owners can speak to an agent when needed.

Figure 3

**Was the answer provided to you by the CRA agent correct, incorrect or incomplete? (% response of calls that reached the call centre)**



Twenty three percent of all calls resulted in incomplete answers and eight percent were incorrect. Compared with the 2012 report, there was a significant increase in the number of incomplete answers received (13 per cent in 2012 compared with 23 per cent in 2016), while the incorrect answers decreased slightly from 11 per cent in 2012 to eight per cent in 2016).

The decrease in the number of incorrect responses is encouraging. Moreover, the issue of incomplete answers would likely be improved if agents would direct callers to the CRA website, where the complete answers to their inquiry could be found.

## Accountability

In 2012, CFIB was encouraged that the majority of agents provided their name and ID numbers at the outset of every call. We are pleased that agent identification has been made a permanent policy.

In 2016, virtually all agents began the call with their name and ID number. However, agents often spoke too quickly for our callers to record the information. The CRA should ensure that their agents speak clearly when identifying themselves to promote greater accountability.

## Agent Professionalism

Of the calls that were able to get through, only 59 per cent of the agents were rated as 'good.' These results show a decrease from the 64 per cent of agents rated

*"No one can keep up with the speed that CRA agents spit out their badge numbers. There is no benefit to hearing an ID number if I can't write it down and hold them to account later."*

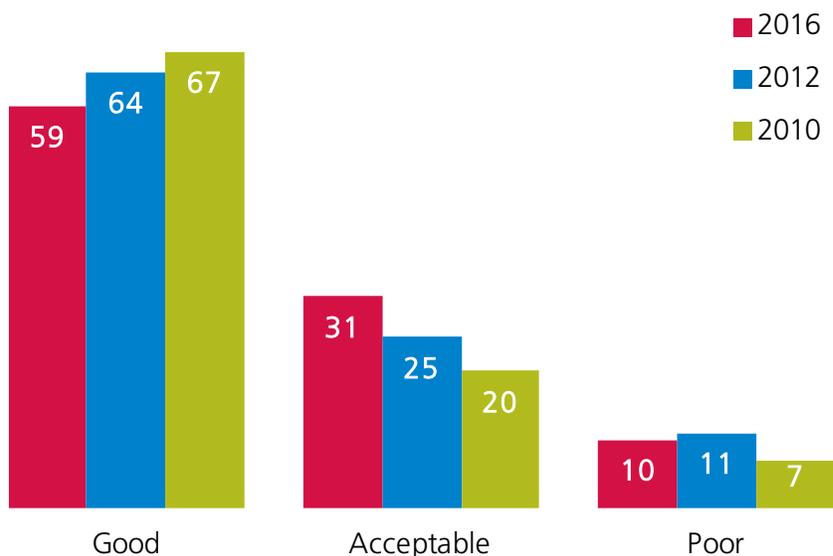
*CFIB Member, British Columbia*

as 'good' in 2012.<sup>2</sup> Thirty-one percent of the calls were deemed 'acceptable' while ten percent were considered 'poor' (Figure 4).

The CRA should continue to work to improve agent professionalism to ensure they are cultivating positive relationships with the small and medium-sized businesses.

Figure 4

**How would you rate the professionalism of the agent? (% of calls that got through to the call centre)**



The majority of agents tried their best to answer our questions. However, some put little effort into answering our questions clearly and correctly. Some agents simply read the answer off of the website, while others directed the caller to the webpage without providing a verbal answer. Agents should give clear and concise responses to questions and provide examples to ensure that callers have a good understanding of the answer.

Agents should also make sure that callers understand the advice they have been given. The CRA call centre was created to assist businesses with their tax issues. Given the volume of calls the CRA call centre receives, agents can sometimes seem more concerned with efficiency. However, if the caller does not fully understand the agents' response, there is a high potential for business owners to file their taxes incorrectly.

*"[...] the dealings I've had with the CRA is mixed. The staff are fairly friendly, but one will tell you one thing, another will guess, and then you receive a totally different response with a third. That is not acceptable [...]"*

*CFIB Member, Ontario*

Therefore, it is important that agents take the time to ask the callers if they fully understand their response, and answer any additional questions that may arise.

<sup>2</sup> In previous reports, we included the calls that did not get through to the call centre as part of the accuracy of information and agent professionalism ratings. We have adjusted this year's project to include only those calls that entered the call centre, and to give an accurate comparison, have rebased the calculations from the previous surveys.

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## Recommendations

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

- Continue supporting the development of *My Business Account* and ensure that agents volunteer their names and ID numbers.
- Improve accessibility by decreasing the likelihood that callers receive busy signals.
- Improve customer service by setting higher customer service standards and offering greater training for agents

While we are pleased with the progress the CRA has made, there are still many areas that require improvement. CFIB is making the following recommendations:

### 1. Improve Accessibility

- ▶ Decrease the number of busy signals by utilizing various technologies to help the CRA agents respond to inquiries more efficiently and accurately.
- ▶ Encourage business owners to send their questions through *My Business Account* to lower the number of calls received by the CRA call centre.
- ▶ Develop a more user-friendly website that allows business owners to easily find answers. Ensure that the descriptions of tax regulations are clear and concise and written in plain language.

### 2. Ensure that agents provide links to required information on CRA website

- ▶ To ensure that callers understand the agent response and have a written document with the required information, agents should direct callers to the webpage where the information can be found, whenever possible.

### 3. Improve training of CRA call centre staff and increase CRA service standards

- ▶ Ensure that staff is knowledgeable and has the ability to provide correct information to callers. CRA agents should be prepared to provide examples and guidelines to augment their responses.
- ▶ Increase service standards from the current service standard of 80 percent to 90 percent. The current service standard allows for one-fifth of all callers to receive sub-optimal service. Increasing the service standard would decrease the number of incorrect responses and hopefully encourage the CRA to work harder to make sure they are providing the service that the public and small businesses deserve from their collector.