

Volume 2

TAS RESEARCH AND RELATED STUDIES

**Taxpayers' Varying Abilities and Attitudes  
Toward IRS Taxpayer Service: The Effect  
of IRS Service Delivery Choices on  
Different Demographic Groups**

# Taxpayers’ Varying Abilities and Attitudes Toward IRS Taxpayer Service: The Effect of IRS Service Delivery Choices on Different Demographic Groups<sup>1</sup>

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## EXECUTIVE SUMMARY

### Introduction

In response to the National Taxpayer Advocate's concerns that the ongoing cuts to the IRS's budget in fiscal year (FY) 2010–2015 have resulted in unacceptable reductions and changes in taxpayer service, TAS and the Wage & Investment (W&I) Division are developing a ranking methodology for the major taxpayer service activities offered by W&I. We refer to the initiative to develop this methodology as the Service Priorities Project.<sup>2</sup>

Limitations imposed by the lack of available data have, however, delayed implementation. To address some of these "data gaps," TAS contracted for services in March 2016 to advise on survey development, administer the survey, and compile the results. Our targeted completion date for survey administration was the end of September 2016, but due to unanticipated difficulties, our contractor has been unable to complete the 4,000 surveys specified in the contract in accordance with the agreed to schedule.

In the interim, TAS has obtained data for the 1,910 surveys completed through November 16, 2016. While we do not have a sufficient sample size to do rigorous analysis of service usage by major service activity (*e.g.*, tax law questions, help with notices) within channel required for the Service Priorities Project, we can begin to explore the broader issue of how a transition to predominantly web-based services impacts the various demographic groups that comprise the taxpayer population.

### Objectives

This report focuses on how taxpayers' service preferences, usage patterns, and usage effectiveness vary by demographic group within the taxpayer population. Our principal objective is to quantify and characterize the demographics of taxpayer groups that appear to have an ongoing need for the IRS personal services provided by phone and in person at the Taxpayer Assistance Centers (TACs). To explore this objective, we conducted the following analyses with demographic breakouts for the taxpayer groups comprising the vulnerable taxpayer population (*i.e.*, low income, seniors, the disabled, and limited English proficiency (LEP) taxpayers):<sup>3</sup>

- Internet access, proficiency, and concerns;
- Service usage by channel (*i.e.*, web, phone, TAC); and
- Willingness and importance scores for service activities (*e.g.*, tax law questions, help with notices, obtaining a copy of a prior year return) by channel.

### Methodology

The analyses in this report are based on the 1,910 survey responses obtained as of November 16, 2016 in accordance with the study design methodology. The design calls for the contractor to use Random Digit Dialing (RDD) to contact and recruit eligible survey respondents, all of whom must have either used IRS services or filed a Form 1040 return within the preceding 12 months. The RDD sampling frame must be representative of the population of both land line and cell phone numbers.

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2 For in-depth discussions of the Service Priorities Project development challenges and ranking methodology, see National Taxpayer Advocate 2014 Annual Report to Congress 26-30 (Most Serious Problem: *Due to the Delayed Completion of the Service Priorities Initiative, the IRS Currently Lacks a Clear Rationale for Taxpayer Service Budgetary Allocation Decisions*); National Taxpayer Advocate 2013 Annual Report to Congress vol. 2, 57 (Research Study: *The Service Priorities Project: Developing a Methodology for Optimizing the Delivery of Taxpayer Services*).

3 Our analyses do not include limited English proficiency (LEP) taxpayers because we did not have an adequate sample size.

TAS developed demographic criteria that are used to assign appropriate weights to all respondents.

## Findings

The numbers shown in this narrative represent the point estimate values. Data tables include the lower and upper bound estimates (*i.e.*, confidence intervals), as well as the point estimate.<sup>4</sup>

The vulnerable populations, *i.e.*, low income taxpayers (at or below 250 percent of poverty level based on household size, income, and location), seniors (age 65 and older), those with disabilities (long term condition self-reported in the survey), and taxpayers with limited English proficiency, face greater challenges accessing and navigating the Internet than other taxpayers generally do. In this report we identify these challenges by comparing the vulnerable groups to all taxpayers who are not categorized as low income taxpayers in our analyses.<sup>5</sup> Important results that highlight these challenges include:

- All of the vulnerable groups are less likely to have broadband access at home than the not low income and are also less likely to have internet access at home. Estimates for broadband access at home for the vulnerable groups range between about 60 percent and 72 percent, while approximately 87 percent of the not low income group have broadband access;
- Overall, we found that about 23 percent of taxpayers do not have broadband access, which translates to over 33 million taxpayers without this type of access;
- We estimate that more than 14 million taxpayers do not have internet access at home;
- The vulnerable groups are more likely to access the internet infrequently (less than once a week or not at all) than the not low income group. Millions of taxpayers, particularly those in the vulnerable population groups, only access the Internet infrequently or don't access the internet at all. We estimate that almost 21 million taxpayers access the Internet less than once a week or not at all;
- The vulnerable groups report that they feel less skilled doing internet research than the not low income group. With respect to more basic skills, the vulnerable groups are also less likely than the not low income group to report that they feel comfortable sending emails. Millions of taxpayers in all the demographic groups, however, appear to be uncomfortable sending emails, even though this is a basic internet skill. We estimate that nearly 20 million taxpayers do not feel comfortable sending emails; and
- The vulnerable groups report that they feel less secure sharing personal financial information over the internet than the not low income group. It should be noted, however, that only a minority of respondents in all of the groups report that they feel secure sharing personal financial information over the internet. Conversely, over half of all taxpayers, or more than 74 million, stated they were not comfortable sharing personal financial information over the internet.

These findings show that millions of taxpayers are still reliant on personal services to address their taxpayer service needs and would face challenges if only online services were available.

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4 We debated the best approach for presenting the study findings, whether to use the point estimate, lower bound estimate, or upper bound estimate. From a research perspective, studies most often report on point estimates. Using the lower bound has a potential risk, to *underestimate* the population that cannot or will not use online options, and thus undermine tax compliance by not offering needed services. On the other hand, if we *overestimate* taxpayers' inability or unwillingness to use online options, the worst that happens is the IRS gets greater savings from moving options online than it projected. Ultimately, we decided to follow convention and report the point estimate values in the narrative.

5 In this study we represent the group of taxpayers who are generally not vulnerable as the "not low income" group, since the vulnerable groups tend to be low income taxpayers.

## INTRODUCTION

In response to the National Taxpayer Advocate's concerns that the ongoing cuts to the IRS's budget in fiscal year (FY) 2010–2015 have resulted in unacceptable taxpayer service, TAS and the Wage & Investment (W&I) Division are developing a ranking methodology for the major taxpayer service activities offered by W&I. We refer to the initiative to develop this methodology as the Service Priorities Project.<sup>6</sup>

The methodology will value each of the major services by delivery channel (*i.e.*, the internet, phone, and walk-in locations referred to as taxpayer assistance centers) from both the government's and the taxpayers' perspective. This is necessary because taxpayers and the IRS have different priorities. The IRS is concerned with conserving scarce resources, especially in a tight budget environment. Taxpayers need services that will enable them to understand their tax obligations and resolve tax issues without imposing undue burden. Frequently, these needs are best met by personal services that are more costly to the IRS than automated services, such as internet based services.

The methodology assigns a score to each initiative that reflects its overall value based on an appropriate balance between criteria that weigh the value of the initiative to the IRS and to the taxpayer. The IRS can use these scores to make resource allocation decisions based on highest valued services in the face of budget or staffing constraints.

Limitations imposed by the lack of available data have, however, delayed implementation. To address some of these "data gaps," TAS contracted for services in March 2016 to provide input to survey development, administer the survey, and compile the results. TAS worked with the contractor to finalize the telephone based survey, and the contractor began survey administration in August 2016.

Our targeted completion date was the end of September 2016, but due to unanticipated difficulties, our contractor has been unable to complete the 4,000 surveys specified in the contract in accordance with the agreed to schedule. The principal causes are a lower than anticipated participation rate among qualified potential respondents and a smaller number of interviewers than anticipated due, in part, to difficulties completing their background investigations. TAS is currently working with the contractor to determine how to best address these issues.

In the interim, TAS has obtained data for the 1,910 surveys completed through November 16, 2016. While we do not have a sufficient sample size to do the rigorous analysis of service usage by major service activity (*e.g.*, tax law questions, help with notices within channel) required for the Service Priorities Project, we can begin to explore the broader issue of how a transition to predominantly web-based services impacts the various demographic groups that comprise the taxpayer population.

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<sup>6</sup> For in-depth discussions of the Service Priorities Project development challenges and ranking methodology, see National Taxpayer Advocate 2014 Annual Report to Congress 26-30 (Most Serious Problem: *Due to the Delayed Completion of the Service Priorities Initiative, the IRS Currently Lacks a Clear Rationale for Taxpayer Service Budgetary Allocation Decisions*); National Taxpayer Advocate 2013 Annual Report to Congress vol. 2, 57 (Research Study: *The Service Priorities Project: Developing a Methodology for Optimizing the Delivery of Taxpayer Services*).

## OBJECTIVES

This report focuses on how taxpayers' service preferences, usage patterns, and service effectiveness vary by demographic group within the taxpayer population. Our principal objective is to quantify and characterize the demographics of taxpayer groups that appear to have an on-going need for the IRS personal services provided by phone and in person at the Taxpayer Assistance Centers (TACs). To explore this objective, we conducted the following analyses with demographic breakouts for the taxpayer groups comprising the vulnerable taxpayer population, *i.e.*, low income, seniors, the disabled, and limited English proficiency (LEP) taxpayers:<sup>7</sup>

- Internet access, proficiency, and concerns;
- Service usage by channel, *i.e.*, web, phone, TAC; and
- Willingness and importance scores for service activities (*e.g.*, tax law questions, help with notices, obtaining a copy of a prior year return) by channel.

## METHODOLOGY

As discussed above, the study is still in progress, and the analyses in this report are based on the 1,910 survey responses obtained as of November 16, 2016 in accordance with the study design methodology. The design calls for the contractor to use Random Digit Dialing (RDD) to obtain approximately 4,000 completed surveys from respondents, all of whom either used IRS services or filed a Form 1040 return within the preceding 12 months. The RDD sampling frame must be representative of the population of both land line and cell phone numbers.

TAS developed demographic criteria that are used to assign appropriate weights to all respondents to ensure that the responses are representative of the population of form 1040 filers (individual taxpayers).

The partial sample of 1,910 responses we are analyzing in this study is comprised of 1,428 service users and 482 filers who did not use a service. On completion of survey administration next year, the full sample will be stratified into the following strata:

- About 3,500 of the approximately 4,000 completed surveys will have used an IRS taxpayer service within the preceding 12 months;
- Approximately 1,750 of these will have used the IRS web site; and
- The remaining (about) 1,750 will have used either the IRS toll-free phone service or a TAC.

The survey takes about 20 minutes on average to administer via telephone, and is administered in either English or Spanish in accordance with the respondent's preference.

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<sup>7</sup> Our analyses do not include LEP taxpayers because we did not have an adequate sample size.

## FINDINGS

In this section we cover the important findings of our analyses, which look at differences in the willingness and ability of different demographic groups to use service activities (*e.g.*, help with a notice, help with a tax law question, making a payment) on the IRS's three major service channels: the IRS website (*i.e.*, irs.gov), the IRS toll-free lines, and the IRS walk-in assistance centers (*i.e.*, the TACs).

The demographic groups we analyze include low income taxpayers (*i.e.*, taxpayers whose household income is at or below 250 percent of the federal poverty level), taxpayers who are not low income, seniors (*i.e.*, taxpayers who are age 65 or older), and taxpayers with disabilities (self-reported long term impairments).<sup>8</sup> We chose these breakouts so we could evaluate whether there are any differences between the demographic groups TAS regards as “vulnerable” and all other taxpayers.<sup>9</sup> We do not include LEP taxpayers in the following analyses, because we did not have an adequate sample size of LEP taxpayers.

The numbers shown in this narrative represent the point estimate values. Data tables include the lower and upper bound estimates (*i.e.*, confidence intervals), as well as the point estimate.<sup>10</sup> In the figures that follow, where differences among demographic groups are significant at the 95 percent confidence level, we highlight them in teal.

### Internet Access, Proficiency, and Concerns

An important consideration when exploring taxpayers' preferences for service delivery options is whether they have the abilities and capabilities to use the offered options. Several survey questions gathered information to help assess taxpayers' ability to use digital services.

#### Access

One factor influencing delivery option choice is the speed of internet access. Taxpayers with internet service connections slower than broadband will likely experience delays when trying to access large files or complex web pages. This survey gathered information about what type of internet access taxpayers have at home.

Overall, we found that about 23 percent of taxpayers do not have broadband access, which translates to over 33 million taxpayers without this type of access (see Figure 1.1).

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8 We identified taxpayers with disabilities by their responses to a survey question which asked whether they had any long-term conditions or disabilities (lasting 6 months or more), including:

- ◆ Deafness,
- ◆ Severe Vision Impairment,
- ◆ Severe Hearing Impairment,
- ◆ Severe Speech Impairment,
- ◆ A condition that substantially limits your physical abilities (such as standing or walking),
- ◆ A condition that limits learning or remembering, or
- ◆ Some other condition.

9 The vulnerable groups may have special service needs (*e.g.*, those with disabilities or limited English proficiency), may be less skilled on the internet or not have internet access (*e.g.*, the low income and seniors), or may be more reliant on the IRS for services because they cannot afford to pay for services (*e.g.*, the low income). Note: Since the low income and not low income groups collectively include all taxpayers, the senior, disabled and LEP groups overlap with them.

10 We debated the best approach for presenting the study findings, whether to use the point estimate, lower bound estimate, or upper bound estimate. From a research perspective, studies most often report on point estimates. Using the lower bound has a potential risk, to *underestimate* the population that cannot or will not use online options, and thus undermine tax compliance by not offering needed services. On the other hand, if we *overestimate* taxpayers' inability or unwillingness to use online options, the worst that happens is the IRS gets greater savings from moving options online than it projected. Ultimately, we decided to follow convention and report the point estimate values in the narrative.

**FIGURE 1.1, Population Estimate for Taxpayers Who Do Not Have Broadband Access**

	Estimate (in millions)	95% Confidence Interval	
		Lower	Upper
No Broadband	33.4	27.7	39.9
Have Broadband	111.7	105.2	117.3

As shown in Figure 1.2, all of the vulnerable groups are less likely to have broadband access at home than the not low income. These differences are statistically significant. As previously noted, without broadband access taxpayers abilities to search for and save information, or take other actions online, may be hampered.

**FIGURE 1.2, No Broadband Access by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	<b>12.5%</b>	10.1%	15.4%
Low Income	<b>28.5%</b>	22.7%	35.1%
Senior	<b>40.0%</b>	32.0%	48.6%
Disabled	<b>31.9%</b>	23.0%	42.3%

Figure 1.3 shows population estimates for those who don't have internet access at home. As shown, millions of taxpayers, particularly those in the vulnerable population groups, still do not have internet access. We estimate that more than 14 million taxpayers do not have internet access at home.

**FIGURE 1.3, Population Estimates for Those Without Internet Access at Home by Demographic Group**

	Estimate (in millions)	95% Confidence Interval	
		Lower	Upper
Not Low Income	4.25	3.0	6.1
Low Income	8.9	6.6	11.7
Senior	7.0	5.2	9.2
Disabled	4.7	3.2	6.8
All Taxpayers	14.4	11.3	18.0

Similar to broadband access, vulnerable groups are less likely than others to have internet access at home. As shown in Figure 1.4, all of the vulnerable groups are also less likely to have internet access at home than the not low income. These differences are statistically significant.



**FIGURE 1.4, No Internet Access at Home by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	<b>5.4%</b>	3.8%	7.7%
Low Income	<b>13.3%</b>	9.9%	17.6%
Senior	<b>28.4%</b>	21.0%	37.2%
Disabled	<b>12.6%</b>	8.6%	18.1%

The vulnerable groups are also more likely than the not low income group to use a device other than a computer to access the internet. This difference is statistically significant for both the low income and disabled groups. In general, internet access and navigation on devices other than a computer can be more challenging, especially for users who are not internet savvy.

**FIGURE 1.5, Internet Access by a Device Other Than a Computer by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	<b>9.2%</b>	6.9%	12.2%
Low Income	<b>21.9%</b>	16.1%	29.1%
Senior	<b>13.5%</b>	7.2%	23.7%
Disabled	<b>23.7%</b>	13.5%	38.1%

In addition, all of the vulnerable groups are more likely to access the internet infrequently (less than once a week or not at all) than the not low income group. All of these differences are statistically significant.

**FIGURE 1.6, Infrequent or No Internet Access by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	<b>8.2%</b>	6.3%	10.6%
Low Income	<b>16.7%</b>	12.7%	21.7%
Senior	<b>39.3%</b>	31.0%	48.1%
Disabled	<b>26.9%</b>	18.2%	37.9%

As shown in Figure 1.7, millions of taxpayers, particularly those in the vulnerable population groups, only access the internet infrequently or don't access the internet at all. We estimate that more than 20 million taxpayers access the Internet less than once a week or not at all.

**FIGURE 1.7, Population Estimates for Those Who Access the Internet Less Than Once a Week or Not at All by Demographic Group**

	Estimate (in millions)	95% Confidence Interval	
		Lower	Upper
Not Low Income	6.4	4.9	8.3
Low Income	11.1	8.5	14.5
Senior	9.7	7.6	11.9
Disabled	10.1	6.9	14.3
All Taxpayers	20.7	16.2	26.2

*Proficiency*

It is not realistic to expect that all taxpayers who have internet access will be able to search for, find, understand, and apply the information they seek to their situation. To understand taxpayers’ skills and comfort level performing various types of activities, this survey included questions that would help us learn about taxpayers’ capabilities for certain tasks, including internet research.

As shown in Figure 1.8, all of the vulnerable groups report that they feel less skilled conducting internet research than the not low income group. These differences are statistically significant for all groups who agreed with, and for most groups who disagreed with, the statement.

**FIGURE 1.8, Feel Skilled Doing Internet Research by Demographic Group**

			Estimate	95% Confidence Interval	
				Lower	Upper
Not Low Income	% of Total	Disagree	<b>5.9%</b>	4.3%	8.1%
		Neutral	8.2%	6.2%	10.7%
		Agree	<b>85.9%</b>	82.8%	88.5%
		Total	100.0%	100.0%	100.0%
Low Income	% of Total	Disagree	12.2%	6.9%	20.6%
		Neutral	14.2%	9.9%	20.1%
		Agree	<b>73.6%</b>	65.3%	80.4%
		Total	100.0%	100.0%	100.0%
Senior	% of Total	Disagree	<b>18.8%</b>	13.2%	26.10%
		Neutral	25.9%	17.4%	36.6%
		Agree	<b>55.3%</b>	45.8%	64.4%
		Total	100.0%	100.0%	100.0%
Disabled	% of Total	Disagree	<b>18.3%</b>	10.2%	30.6%
		Neutral	9.9%	6.5%	14.8%
		Agree	<b>71.9%</b>	60.6%	80.9%
		Total	100.0%	100.0%	100.0%

With respect to more basic skills, the vulnerable groups are also less likely than the not low income group to report that they feel comfortable sending emails. These differences are statistically significant.

**FIGURE 1.9, Feel Comfortable Sending Emails by Demographic Group**

		Estimate	95% Confidence Interval	
			Lower	Upper
Not Low Income	Disagree	<b>7.1%</b>	5.3%	9.7%
	Neutral	6.0%	4.2%	8.4%
	Agree	<b>86.9%</b>	83.7%	89.5%
Low Income	Disagree	<b>18.7%</b>	12.5%	27.0%
	Neutral	8.7%	4.9%	14.8%
	Agree	<b>72.7%</b>	64.1%	79.8%
Senior	Disagree	<b>17.1%</b>	11.9%	24.1%
	Neutral	15.2%	9.8%	23.0%
	Agree	<b>67.6%</b>	58.9%	75.3%
Disabled	Disagree	<b>18.2%</b>	12.4%	25.9%
	Neutral	13.8%	6.4%	27.4%
	Agree	<b>68.0%</b>	56.5%	77.6%

As shown in Figure 1.10, millions of taxpayers in all the demographic groups appear to be uncomfortable sending emails, even though this is a basic internet skill. We estimate that nearly 20 million taxpayers do not feel comfortable sending emails.

**FIGURE 1.10, Estimate of Population of Those Comfortable Sending Emails by Demographic Group**

		Estimate (in millions)	95% Confidence Interval	
			Lower	Upper
Not Low Income	Disagree	5.6	4.1	7.6
	Neutral	4.7	3.3	6.6
	Agree	68.0	65.5	70.1
Low Income	Disagree	12.5	8.3	18.0
	Neutral	5.8	3.3	9.8
	Agree	48.5	42.8	53.2
Senior	Disagree	4.2	2.9	5.9
	Neutral	3.8	2.4	5.7
	Agree	16.7	14.5	18.6
Disabled	Disagree	6.9	4.7	9.8
	Neutral	5.2	2.4	10.3
	Agree	25.6	21.3	29.3
All Taxpayers	Disagree	19.9	14.5	26.8
	Neutral	10.7	7.4	15.5
	Agree	114.4	107.0	120.7

### Concerns Using the Internet

Taxpayers' concerns about items such as internet security will likely influence their decisions about IRS service delivery channel use. The survey asked questions about items that might indicate how likely the respondent would be to share information over the internet with the IRS. Two examples of such questions are shown below. They relate to sharing personal and financial information.

When respondents were asked if they agreed with the following statement, *I feel secure sharing personal information with a government agency*, about 37 percent of the not low income taxpayers disagreed. This translates to more than 28 million taxpayers who are not comfortable sharing personal information with a government agency. The vulnerable taxpayer groups were more likely to disagree with the statement, but only seniors responses were statistically different than the not low income group. Over 50 percent of all taxpayers, or more than 74 million, stated they did not feel secure sharing personal financial information over the internet.

**FIGURE 1.11, Attitudes toward Sharing Personal Information with the Government**

		Estimate	95% Confidence Interval	
			Lower	Upper
Not Low Income	Disagree	<b>37.2%</b>	32.9%	41.7%
Low Income	Disagree	43.5%	35.8%	51.5%
Senior	Disagree	<b>60.7%</b>	52.1%	68.6%
Disabled	Disagree	44.0%	34.1%	54.5%

All of the vulnerable groups report that they feel less secure sharing personal financial information over the internet than the not low income group. These differences are statistically significant. It should be noted, however, that only a minority of respondents in all of the groups report that they feel secure sharing personal financial information over the internet (see Figure 1.12).

**FIGURE 1.12, Feel Secure Sharing Personal Financial Information Over the Internet by Demographic Group**

			Estimate	Standard Error	95% Confidence Interval	
					Lower	Upper
Not Low Income	% of Total	Disagree	<b>43.8%</b>	2.4%	39.2%	48.5%
		Neutral	23.2%	1.9%	19.6%	27.2%
		Agree	<b>33.0%</b>	2.5%	28.3%	38.0%
		Total	100.0%	0.0%	100.0%	100.0%
Low Income	% of Total	Disagree	<b>56.9%</b>	4.0%	49.0%	64.6%
		Neutral	23.6%	3.5%	17.5%	31.1%
		Agree	<b>19.4%</b>	2.9%	14.4%	25.7%
		Total	100.0%	0.0%	100.0%	100.0%
Senior	% of Total	Disagree	<b>66.2%</b>	4.8%	56.3%	74.8%
		Neutral	17.7%	3.2%	12.3%	24.8%
		Agree	<b>16.1%</b>	4.6%	8.9%	27.3%
		Total	100.0%	0.0%	100.0%	100.0%
Disabled	% of Total	Disagree	<b>65.1%</b>	4.8%	55.1%	73.9%
		Neutral	16.9%	2.9%	11.9%	23.3%
		Agree	<b>18.1%</b>	4.0%	11.5%	27.3%
		Total	100.0%	0.0%	100.0%	100.0%

Conversely as shown in Figure 1.13, over half of all taxpayers, or about 51 percent stated they were not comfortable sharing personal financial information over the internet.

**FIGURE 1.13, Attitudes Toward Sharing Personal Financial Information Over the Internet — All Taxpayers**

All Taxpayers	Estimate	95% Confidence Interval	
		Lower	Upper
Disagree	51.3%	46.4%	56.2%
Neutral	23.5%	19.6%	27.9%
Agree	25.3%	21.6%	29.4%
Total	100.0%	100.0%	100.0%

We also asked infrequent users of the internet (those who reported using the Internet less than once a week, or not at all) why they did not go online more often. The leading reasons they cited were lack of convenient access and concerns about security. All the groups were somewhat likely to cite these reasons.

**FIGURE 1.14, Don't Have Convenient Access by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	25.7%	16.0%	38.6%
Low Income	34.9%	22.8%	49.3%
Senior	38.2%	24.2%	54.5%
Disabled	32.1%	17.1%	52.0%

**FIGURE 1.15, Concerned About Security by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	32.2%	20.8%	46.2%
Low Income	26.7%	16.4%	40.2%
Senior	28.6%	17.1%	43.7%
Disabled	35.2%	19.3%	55.3%

A smaller percentage of respondents cited cost as a reason for not using the Internet more frequently.

**FIGURE 1.16, Internet Costs Too Much by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	9.7%	4.3%	20.4%
Low Income	13.2%	6.5%	24.9%
Senior	14.3%	6.7%	28.1%
Disabled	6.7%	2.7%	15.7%

### Service Usage by Channel

An original intent of this survey was to understand which delivery channel different taxpayer groups used to obtain various IRS services. Because we do not have enough completed surveys to explore down to that level, the following discussion will focus on the IRS delivery Channels as a whole.

As shown in Figure 1.17, in general the not low income users are more likely to use the web and less likely to use the TACs and phone than the vulnerable groups. These differences are statistically significant for web use. Comparisons for the phone and TACs are usually not statistically significant, however, due to small sample sizes. The exception is seniors, who are significantly more likely to use TACs than the not low income group.

**FIGURE 1.17, Channel Usage by Demographic Group**

			Estimate	95% Confidence Interval	
				Lower	Upper
Not Low Income	% of Total	IRS Web	<b>65.6%</b>	61.5%	69.5%
		TAC	<b>6.3%</b>	4.3%	9.2%
		IRS Phone Rep	13.8%	11.4%	16.7%
		Auto, Phone	5.1%	3.7%	7.1%
		Another IRS Channel	9.2%	7.0%	11.9%
		Total	100.0%	100.0%	100.0%
Low Income	% of Total	IRS Web	<b>50.5%</b>	43.7%	57.3%
		TAC	12.0%	6.9%	20.0%
		IRS Phone Rep	19.2%	14.7%	24.6%
		Auto, Phone	9.3%	5.8%	14.4%
		Another IRS Channel	9.2%	6.0%	13.7%
		Total	100.0%	100.0%	100.0%
Senior	% of Total	IRS Web	<b>42.2%</b>	34.6%	50.3%
		TAC	<b>19.9%</b>	12.8%	29.5%
		IRS Phone Rep	19.6%	13.8%	27.2%
		Auto, Phone	4.8%	2.6%	8.7%
		Another IRS Channel	13.5%	8.6%	20.5%
		Total	100.0%	100.0%	100.0%
Disabled	% of Total	IRS Web	<b>51.3%</b>	43.8%	58.7%
		TAC	12.1%	7.0%	20.1%
		IRS Phone Rep	21.6%	15.8%	28.7%
		Auto, Phone	4.6%	2.4%	8.6%
		Another IRS Channel	10.3%	6.5%	15.9%
		Total	100.0%	100.0%	100.0%

**Willingness and Importance Scores for Service Activities by Channel**

As with the delivery channel discussion, the following analyses are by channel rather than service activity within channel. We needed to combine all the service activities by channel due to small sample sizes.

*Willingness to Use Services on a Channel*

As shown in Figure 1.18, respondents rated their willingness to use a service in the future on a scale of one to five, where one is not at all willing and five is completely willing. We show the average score by demographic group.

Seniors and the disabled are less willing to use the web for services in the future than the not low income group, but the difference for the disabled is not statistically different due to sample size. The difference for seniors is significantly different.

**FIGURE 1.18, Willingness to Use the Web in the Future by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	<b>3.88</b>	3.75	4.01
Low Income	3.85	3.67	4.04
Senior	<b>3.35</b>	3.04	3.66
Disabled	3.51	3.24	3.78

As shown in Figure 1.19, all the vulnerable groups are more willing to use the TACs in the future than the not low income. These differences are statistically significant.

**FIGURE 1.19, Willingness to Use the TACs in the Future by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	<b>2.52</b>	2.39	2.65
Low Income	<b>3.06</b>	2.84	3.27
Senior	<b>3.02</b>	2.72	3.32
Disabled	<b>2.95</b>	2.70	3.19

There were only minor differences regarding willingness to use the phones in the future among all demographic groups.

### *Importance to Taxpayers of Continued Access to Services by Channel*

As shown in Figure 1.20, respondents rated how much they would be impacted if they could not use a particular service in the future on the covered channels (*i.e.*, the IRS website, the IRS toll-free service, the TACs). The rating was on a scale of one to five, where one is no impact at all and five is very strong negative impact. Due to sample size constraints, we aggregated the results by channel, rather than breaking out individual services. We show the average score by demographic group.

Not low income taxpayers rate losing web-based services higher than all the vulnerable groups, but the differences are not statistically significant due to sample size.



**FIGURE 1.20, Impact of Losing Access to Web-Based Services by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	3.53	3.40	3.65
Low Income	3.35	3.16	3.53
Senior	3.18	2.93	3.44
Disabled	3.35	3.13	3.57

The vulnerable groups rate losing access to TAC-based services higher than the not low income taxpayers, but again the difference is not statistically significant due to sample size.

**FIGURE 1.21, Impact of Losing Access to TAC-Based Services by Demographic Group**

	Estimate	95% Confidence Interval	
		Lower	Upper
Not Low Income	2.74	2.61	2.87
Low Income	2.98	2.77	3.19
Senior	3.03	2.74	3.32
Disabled	3.02	2.77	3.27

It should be noted that TAC users are especially loyal to the TAC. Below we look only at users who picked a particular channel as their first choice, and show their scores for losing access to services on that channel. TAC users show the highest negative impact from losing access to their preferred channel and web users show the smallest impact, the differences are not statistically significant, however, due to small sample sizes.

**FIGURE 1.22, Importance of Losing Access to Services on the First Choice Channel**

Channel	Estimate	95% Confidence Interval	
		Lower	Upper
IRS Web	3.55	3.40	3.71
IRS Phone	3.74	3.44	4.04
TAC	4.16	3.70	4.62

There were only minor differences regarding the impact of losing access to phone based services in the future among all groups.

## CONCLUSION

The vulnerable populations (*i.e.*, low income taxpayers, seniors (age 65 and older), those with disabilities, and taxpayers with limited English proficiency) face greater challenges accessing and navigating the Internet than other taxpayers generally do. In this report we identify these challenges by comparing the vulnerable groups to all taxpayers who are not low income taxpayers in our analyses.<sup>11</sup> Important results that highlight these challenges include:

- All of the vulnerable groups are less likely to have broadband access at home than the not low income and are also less likely to have internet access at home. Estimates for broadband access at home for the vulnerable groups range between about 60 percent and 72 percent, while approximately 87 percent of the not low income group has broadband access.
- Overall, we found that about 23 percent of taxpayers do not have broadband access, which translates to over 33 million taxpayers without this type of access.
- We estimate that more than 14 million taxpayers do not have internet access at home.
- The vulnerable groups are more likely to access the internet infrequently (less than once a week or not at all) than the not low income group. Millions of taxpayers, particularly those in the vulnerable population groups, only access the Internet infrequently or don't access the internet at all. We estimate that almost 21 million taxpayers access the Internet less than once a week or not at all.
- The vulnerable groups report that they feel less skilled doing internet research than the not low income group. With respect to more basic skills, the vulnerable groups are also less likely than the not low income group to report that they feel comfortable sending emails. Millions of taxpayers in all the demographic groups, however, appear to be uncomfortable sending emails, even though this is a basic internet skill. We estimate that nearly 20 million taxpayers do not feel comfortable sending emails.
- The vulnerable groups report that they feel less secure sharing personal financial information over the internet than the not low income group. It should be noted, however, that only a minority of respondents in all of the groups report that they feel secure sharing personal financial information over the internet. Conversely, over half of all taxpayers, or more than 74 million, stated they were not comfortable sharing personal financial information over the internet.

These findings show that millions of taxpayers are still reliant on personal services to address their taxpayer service needs. Moreover, the finding that only a minority of all taxpayers feels secure sharing personal financial information over the internet has serious implications for IRS Future State expectations that taxpayers will engage with an online IRS account.<sup>12</sup>

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11 In this study we represent the group of taxpayers who are generally not vulnerable as the “not low income” group, since the vulnerable groups tend to be low income taxpayers.

12 For related information, see the National Taxpayer Advocate’s 2016 Annual Report to Congress, IRS Future State, and Most Serious Problem: *Online Accounts: Research into Taxpayer and Practitioner Needs and Preferences Is Critical As the IRS Develops an Online Taxpayer Account System* at [www.TaxpayerAdvocate.irs.gov/2016AnnualReport](http://www.TaxpayerAdvocate.irs.gov/2016AnnualReport).

## APPENDIX – SURVEY QUESTIONS

### SECTION A.1: Introduction

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Hello, I'm \_\_\_\_ with \_\_\_\_\_ Research, a national research firm.

We are conducting an anonymous national survey for the Taxpayer Advocate Service, an independent organization that helps taxpayers resolve problems.

This is an opinion survey about YOUR experiences with and feelings about the tax system. Our survey will take about 20 minutes and we'd appreciate your participation.

### SECTION A.2: Screening

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[CONTINUE w/Q1 — UNLESS YOU DETECT THAT THE RESPONDENT SPEAKS **MAINLY SPANISH**, IN WHICH CASE, ASK HIM/HER TO HOLD WHILE YOU TRANSFER TO A **BI-LINGUAL INTERVIEWER**, WHO WILL SECURE A LANGUAGE PREFERENCE AND CONTINUE THE INTERVIEW.]

**1. [WILL BE RECODED INTO OLD #1]**

**1a. Which of the following categories includes your age, under 45, 45- 74, 75 or older?**

1. Under 45
2. 45-74
3. 75 or older
- 11 Not sure/Refused [term]

***If (under 45)***

**1b. Are you ...**

- 1 Under 18 [TERM]
- 2 18 to 24 years
- 3 25 to 34 years
- 4 35 to 44 years
- 11 Not sure/Refused [TERM]

***If (45-74)***

**1c. Are you ...**

- 5 45 to 54 years
- 6 55 to 59 years
- 7 60 to 64 years
- 8 65 to 74 years
- 11 Not sure/Refused [TERM]

***If (75 or older)***

**1d. Are you ...**

- 9 75 to 84 years
- 10 85 years and over
- 11 Not sure/Refused [TERM]

**2. Are you the individual most familiar with your Federal individual Income Tax Return (Form 1040 series) that you filed in the last 12 months? READ**

- 1 Yes, most familiar
- 2 Equally familiar
- 3 Neither most nor equally familiar
- 4 Did not file a tax return in the last 12 months
- 5 [DNR] Not sure if filed in last 12 months

- 3. In the past 12 months, did you contact the IRS for any reason, using any of the following methods? You can answer yes or no as I read each one. Did you...** [Select all that apply]
1. Call an IRS Toll-Free line
  2. Visit a local IRS office (Taxpayer Assistance Center, walk-in center)
  3. Visit the IRS website to obtain specific information. Please do not count casual browsing.
  4. Contact the IRS by some other method [if did not call or visit, or use IRS website, and if the respondent filed and have fewer than 500 filers who didn't use an IRS service continue to Q4, otherwise TERMINATE]
  5. [ONLY READ IF "no" to all prior items] **Did you contact the IRS** at all outside of filing your return [if the respondent filed and we have fewer than 500 filers who didn't use an IRS service continue to Q4, otherwise TERMINATE]
  6. [DNR] Don't know [Don't read but select if taxpayer doesn't know.] [if the respondent filed and we have fewer than 500 filers who didn't use an IRS service continue to Q4, otherwise TERMINATE]

**[CONTINUE IF Q3=1-3 OR UP TO QUOTA OF 500 IF Q3=4-6 and Q2=1-2]**

FOR THOSE WHO USED A SERVICE, but did not file a return skip to the Service Usage Section (Q7)

- 4. Which filing status did you use on the tax return that you filed in the last 12 months?**  
[DON'T READ UNLESS NEEDED]
1. Single
  2. Married, filing jointly
  3. Married, filing separately
  4. Head of Household which is single with dependent parent or child
  5. Or Qualifying widow(er) with dependent child
  6. [DNR] Don't know [Terminate if did not use a service, Q3 IS NOT 1-3]
- 5. Who prepared your taxes?** [DON'T READ UNLESS NEEDED]
1. You yourself, with software [go to 6a]
  2. You yourself, without software [go to 6a]
  3. A volunteer preparer from a community organization (*do not include a tax software company's promotional events*) [go to 6b]
  4. A paid professional [go to 6b]
  5. Or an unpaid third party (e.g. friend or family member) [go to 6b]
  6. [DNR] Don't know [Terminate if did not use a service]

[ONLY ASK IF Q5= 1 or 2; ELSE SKIP TO Q6b]

- 6a. Thinking about your most recently filed individual tax return, please rate your agreement with the following statements, using a 1-5 scale where 1 is strongly disagree and 5 is strongly agree**  
[READ SCALE ONLY ONCE UNLESS ASKED TO REPEAT.]  
[IF NEEDED: "Please give me a number from 1 to 5 or any number in between."]
1. I had a good understanding of what the IRS expected.
  2. I felt competent when doing my taxes.
  3. I was confident that the deductions and credits I claimed were correct.

[ONLY ASK IF Q5= 3, 4, or 5; ELSE SKIP TO Q7]

**6b. Thinking about your most recently filed individual tax return, rate your agreement with the following statements, using a 1-5 scale where 1 is strongly disagree and 5 is strongly agree:**

[READ SCALE ONLY ONCE UNLESS ASKED TO REPEAT.]

[IF NEEDED: "Please give me a number from 1 to 5 or any number in between."]

1. I believe my preparer had a good understanding of what the IRS expected.
2. I believe my preparer was competent when doing my taxes.
3. I believe my preparer was confident that the deductions and credits I claimed were correct.

FOR THOSE WHO FILED A RETURN (Q2=1 or 2) BUT DID NOT USE A SERVICE from one of the channels of interest (Q3=4-6), skip to TRUST Section

## Section B: Service Usage

**[ONLY ASK THIS SECTION TO THOSE WHO HAVE CONTACTED IRS IN Q3; ELSE SKIP TO TRUST SECTION]**

**7. You mentioned that you have contacted the IRS in the past 12 months. Did you contact the IRS for any of the following reasons? [select all that apply] Please say yes or no to each one.**

1. Get a form or publication
2. Get transcripts or prior year tax return information
3. Get answers to your tax law questions (READ, but do not include in following questions in programming) *such as information on withholding, dependents, deductions, or tax credits*
4. Get tax return preparation help such as *help filling out forms*
5. Get information or assistance about an IRS notice or letter (*ONLY IF ASKED for EXPLANATION and do not include in following questions in programming*): *notices are mailed letters about issues such as balances due, overpayments, underpayments, audits, information about tax credits or requests for more information*)
6. Make a payment
7. Get information about making payments (READ, but do not include in following questions in programming) *not including setting up a payment plan*
8. Set up a payment plan
9. Get information about a refund
10. Get an Individual or Employer Tax ID (ITIN, EIN)
11. Or did you contact the IRS for some other reason — specify [Record service used, but do not select as a service to ask the looping questions unless the respondent did not use two of the first 10 services]

*[For those with MORE THAN ONE "YES" in Q7 select the category with the fewest responses in Q7 1-10 (only loop on response 11 if individual used 2 or fewer services including 11). Be sure to record the services selected for discussion. Identify which is the first service and which is the second service. Make sure that the responses for questions 8-15 can be associated with the service selected and evaluated in the loop.]*

**[Complete loop for 2 different services if used more than one service.]**

[Begin section]

**Loop begins for those using one or more service activity.**

FOR this question, select the service identified above with the fewest respondents for Q7.

**8. What was the first IRS information source you used to [INSERT service selected in Q7]? Was it ...”**

1. IRS Website (www.IRS.gov)
2. IRS Tax Assistance Center (or walk-in site) — *Note to assistor: includes those who set up appointment by phone*
3. IRS phone representative (*includes those calling to make appointment, but issue resolved on phone*)
4. Automated IRS phone system
5. Another IRS information source — specify

**9. How completely were you able to achieve what you set out to do when using the [INSERT source selected in Q8] to [INSERT service selected in Q7]?**

Please use a 1–5 scale where 1 is not at all and 5 is completely resolved and needed no further efforts. (*Likert 1–5, 1 = not at all, 5 = completely resolved, needed no further efforts*)

[IF Q9= 5 Completely RESOLVED, SKIP to Q10]

[FOR ALL ANSWERS less than completely resolved, branch to I9, P9, T9, or O9 depending on channel.  
If Q9=5 completely resolved go to Q10.]

**Internet**

- I9. Why weren't you able to achieve what you set out to do when you visited the IRS website?  
Was it because ...? (*Select all that apply*)
1. You did not find the information or service you were looking for
  2. You did not understand the information provided
  3. Or another reason — specify

[Go to Q10]

**TAC**

- T9. Why weren't you able to achieve what you set out to do when you visited the IRS walk-in site?  
Was it because ...? (*Select all that apply*)
1. All of your questions were not answered
  2. The walk-in site was closed
  3. You did not have an appointment
  4. The service you needed was not available
  5. You left because the wait was too long
  6. You did not understand the information provided
  7. You did not get the information or service you were looking for
  8. You waited for service but were turned away before receiving service
  9. Or another reason specify

[Go to Q10]

**Phone**

P9. Why weren't you able to achieve what you set out to do when you called the IRS?  
Was it because ...? (Select all that apply)

1. All of your questions were not answered
2. Couldn't understand the information provided
3. Kept getting a busy signal
4. Placed on hold too long
5. Kept getting transferred
6. Couldn't understand the menu system
7. Call disconnected
8. Or another reason — specify

[Go to Q10]

**Other IRS**

O9. Why weren't you able to achieve what you set out to do? Was it because ...? (Select all that apply)

1. You did not get the information you were looking for
2. You did not understand the information provided
3. Or another reason — specify

[Go to Q10]

**9a. Capture any additional comments from the respondent here.**

**10. Overall, how satisfied were you with using [INSERT delivery channel selected in Q8] to [INSERT service selected in Q7]? Please use a 1–5 scale where 1 is very dissatisfied and 5 is very satisfied.**  
[IF NEEDED: "Please give me a number from 1 to 5 or any number in between."] [5 point Likert: 1 Very dissatisfied to 5 Very satisfied]

**11. Please rate your satisfaction with the following aspects related to using [INSERT delivery channel selected in Q8] to [INSERT service selected in Q7]. Please use the same 1–5 scale where 1 is very dissatisfied and 5 is very satisfied.**

[5 point Likert: 1 Very dissatisfied to 5 Very satisfied] [ONLY READ SCALE AGAIN IF ASKED TO REPEAT. IF NEEDED: "Please give me a number from 1 to 5 or any number in between."]

How satisfied were you with [READ FOR FIRST TWO ITEMS]:

- a. The time it took to achieve what you set out to do
- b. How satisfied are you with the number of steps needed to obtain the information you sought
- c. How well you understood the information you received
- d. The accuracy of the information you received

[IF Q9= 5 Completely RESOLVED, SKIP to Q14 intro]

**12. What other information sources did you use when trying to [INSERT service selected in Q7]?****Was it ...?** (Select all that apply)

1. IRS Website (www.IRS.gov)
2. IRS Tax Assistance Center (walk-in site)
3. IRS phone representative (DO NOT READ: *includes those calling to make appointment, but issue resolved on phone*)
4. Automated IRS phone system
5. Other IRS information source — specify
6. Or Other non-IRS source (*do not read*)
7. Was not able to resolve (*do not read*)

**13. Which information source ultimately resolved your need to [INSERT service selected in Q7] or were you unable to resolve your need?** (DO NOT READ, unless does not say one of these answers)

1. Was not able to resolve
2. IRS Website (www.IRS.gov)
3. IRS Tax Assistance Center (walk-in site)
4. IRS phone representative (DO NOT READ: *includes those calling to make appointment, but issue resolved on phone*)
5. Automated IRS phone system
6. Other IRS information source — specify
7. [DNR] Other non-IRS source

**SECTION B: Willingness and Importance**

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**READ: For the next question, please use a 1-5 scale where 1 is not at all willing and 5 is completely willing.**  
[ONLY READ SCALE ONCE UNLESS ASKED TO REPEAT. IF NEEDED: "Please give me a number from 1 to 5 or any number in between."]

**14. In the future, how willing would you be to [INSERT Q7 activity] by ...**

- a. Using the IRS website (irs.gov)
- b. Calling an IRS phone representative
- c. Calling an Automated IRS phone system
- d. Going to an IRS Taxpayer Assistance Center (walk-in site)

[5 point Likert: 1 is **not at all willing** and 5 is **completely willing**]

**READ For the next question, please use a 1-5 scale where 1 is no impact at all and 5 is very strong negative impact.** [ONLY READ ONCE UNLESS ASKED TO REPEAT. IF NEEDED: "Please give me a number from 1 to 5 or any number in between."]



**15. How much would you be impacted if you could not [insert Q7 activity] by ...**

- a. Using the IRS website (irs.gov).
- b. Calling an IRS phone representative
- c. Calling an Automated IRS phone system
- d. Going to an IRS Taxpayer Assistance Center (walk-in site)

[5 point Likert: 1 is no impact at all and 5 is very strong negative impact]

[If respondent used a 2nd service go to Q8 to loop again for the second service, (be sure to record first and second services discussed in Q8–15); else continue]

**DELETE SECTION Section C: TRUST IN IRS**

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**READ: We are almost 80% done.**

**Section D: Taxpayer Rights and Responsibilities**

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*NEXT ARE SOME QUESTIONS ABOUT YOUR RIGHTS AND RESPONSIBILITIES AS A TAXPAYER. Please answer yes, no, or not sure to the following questions.*

**17. As a taxpayer, do you believe you have rights before the IRS? [DO NOT READ, unless needed]**

1. Yes
2. No
3. Not sure

**18. Do you know what your rights are as a taxpayer when dealing with the IRS? [DO NOT READ, unless needed]**

1. Yes
2. No
3. Not sure

**19. Have you ever heard of Publication 1, which defines your rights as a taxpayer? [DO NOT READ, unless needed]**

1. Yes
2. No
3. Not sure

**20. Do you know what your responsibilities are as a taxpayer [DO NOT READ, unless needed]**

1. Yes
2. No
3. Not sure

**21. How would you like to learn about your rights and responsibilities as a taxpayer?****Would it be from ...?** *(Select all that apply)*

1. A separate publication you could order by phone or get on the IRS web site
2. A separate letter included with IRS notices
3. A page on the IRS web site
4. The home page of the IRS web site
5. [DNR] Not sure
6. [DNR] Or you don't need to learn about your rights and responsibilities as a taxpayer

**Section E: Computer and Internet Usage**

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**READ: The following section will ask about your computer skills and internet usage.****22. What kind of internet access do you have at home for your computer? Is it ...?** *(Select all that apply)*

1. Broadband (cable, dsl, high speed internet)
2. Dial-up (telephone)
3. Mobile Data Plan
4. Or do you not have internet access [go to Q24]
5. [DNR] Do not know [go to Q24]
6. I do not use the internet [go to Q25]

[ONLY ASK IF HAVE INTERNET ACCESS AT HOME ELSE SKIP TO Q24]

**23. What device do you use to access the internet at home when searching for information? Is it by ...?***(Select all that apply)*

1. Computer
2. Tablet
3. Smart Phone
4. Other (please specify)
5. [DNR] None of these

**24. How often do you go on the internet (including weekdays and weekends)? This includes access from home, work, or elsewhere.** [READ ONLY IF RESPONSE DOESN'T FIT A CATEGORY]

1. One or more times a day [Go to Q26]
2. Several times a week [Go to Q26]
3. Once a week [Go to Q25]
4. Less than once a week [Go to Q25]
5. Never [Go to Q25]

**25. Which of the following are reasons why you don't go online, or go online more often?**

(Select all that apply) [READ ONLY IF RESPONSE DOESN'T FIT A CATEGORY]

1. You don't have convenient access to the internet
2. You are worried about the security of your personal information on the Internet
3. Internet access costs too much
4. You don't like spending a lot of time on the internet
5. Or You don't feel comfortable using the internet
6. Other

**If Q24=Never, Skip to Demographics]****26. Where do you spend the majority of your time online?** [READ OPTIONS; Single response]

1. Home
2. Work
3. School
4. Library
5. Hotspots (for example, Starbucks, airports, restaurants)
6. Smart Phone
7. [DNR] Other

**27. Where are you when you go online to conduct sensitive personal business such as filing a tax return or banking online?** (Select all that apply) [READ ONLY IF NEEDED: How about other sensitive personal business?]

1. Home
2. Work
3. School
4. Library
5. Hotspots (for example, Starbucks, airports, restaurants)
6. Smart Phone
7. [DNR] Other (specify)

**28. How would you rate your ability to use the internet to find information related to a topic you are interested in?** Please use a 1-5 scale where 1 is not able to find information and 5 is always able to find information.

[5 point Likert: 1 not able to find information and 5 is always able to find information]

**29. Please tell me the degree to which you agree with the following statements, using a 1-5 scale where 1 is strongly disagree and 5 is strongly agree.**

[5 pt Likert: 1 Strongly disagree to 5 Strongly agree, 6= not applicable]

[ONLY READ SCALE ONCE, UNLESS ASKED TO REPEAT;

IF NEEDED: "Please give me a number from 1 to 5 or any number in between."]

- a. I feel comfortable sending emails
- b. I am skilled at doing research on the Internet
- c. I feel secure sharing personal financial information over the Internet
- d. I feel secure sharing personal information with a government agency

**30. What concerns do you have when sharing personal financial information over the Internet with a government agency? Are you ...** (Select all that apply/yes/no to each one)

1. [READ] Concerned your privacy is not protected
2. [READ] Concerned the Internet is not secure
3. [DNR] Don't have Internet access at home
4. [READ] Or some Other reason (specify)
5. [DNR/REMOVE] confident your privacy is protected
6. [DNR/REMOVE] confident the Internet is secure
7. [DNR] Don't know or unsure
8. [DNR] I have no concerns

## SECTION F: DEMOGRAPHICS

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**READ: Finally I'm going to ask you some demographic questions for classification purposes only. These questions will help us better understand how people with different backgrounds feel about tax issues. We only have a few more questions.**

**31. What level of education have you completed?** (DO NOT READ LIST — Select One Answer.)

1. Elementary school
2. Some high school
3. High school graduate
4. Some college
5. College graduate
6. Post-Graduate work

**(DON'T READ BUT CLICK IF:)** Prefer not to answer

**32. (ONLY ASK IF UNABLE TO DETERMINE) For classification purposes only, are you male or female?**

1. Male
2. Female
3. [DNR] Other
4. Not sure/Refused

**33. What language do you primarily speak at home?** (DO NOT READ CHOICES. CLICK ANSWER.)

- |               |                        |
|---------------|------------------------|
| 1. English    | 6. Russian             |
| 2. Spanish    | 7. French              |
| 3. Chinese    | 8. German              |
| 4. Vietnamese | 9. Some other language |
| 5. Korean     |                        |

**(DON'T READ BUT CLICK IF:)** Prefer not to answer

**34. In which US state do you live?** [ENTER 2 character abbreviation]

**35. How many family members live in your house, including yourself?**

[CLARIFY IF NEEDED: This is not asking for individuals claimed on tax return. This includes family members who are in college but live at home when not at school.]

**36.** [RECODE BACK TO PREVIOUS Q36]

**36. Which of the following categories best describes your household income before taxes for 2015?**

READ APPROPRIATE CATEGORIES UNTIL GET TO THE ANSWER.

1. Less than \$35,000
2. \$ 35,000–\$75,000
3. \$75,000–\$200,000
4. Over \$200,000
- 15 [DNR] Prefer not to answer

**IF (less than 35,000)**

1. Less than \$10,000
2. \$10,000 to less than \$15,000
3. \$15,000 to less than \$20,000
4. \$20,000 to less than \$25,000
5. \$25,000 to less than \$35,000
- 15 [DNR] Prefer not to answer

**If (35,000–\$75,000)**

6. \$35,000 to less than \$40,000
7. \$40,000 to less than \$50,000
8. \$50,000 to less than \$60,000
9. \$60,000 to less than \$75,000
- 15 [DNR] Prefer not to answer

**If (75,000–\$200,000)**

10. \$75,000 to less than \$100,000
11. \$100,000 to less than \$150,000
12. \$150,000 to less than \$200,000
- 15 [DNR] Prefer not to answer

**If (over \$200,000)**

13. \$200,000 to less than \$1 million
14. \$1 million or more
- 15 [DNR] Prefer not to answer

**37. Do you have any long-term conditions or disabilities (lasting 6 months or more)?**

[DO NOT READ UNLESS UNSURE OF RESPONSE] (Select all that apply)

1. Deafness
2. Severe Vision Impairment
3. Severe Hearing Impairment
4. Severe Speech Impairment
5. A condition that substantially limits your physical abilities (such as standing or walking)
6. A condition that limits learning or remembering
7. Some other condition
8. Do not have a long-term condition
9. (DON'T READ:) **Prefer not to answer**

**SECTION G: Closing**

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***That completes our survey*****37a. Capture any additional comments from the respondent here.**

We are required by law to provide you the OMB (Office of Management and Budget) Control Number for this public information request. That number is 1545-1432.

If you have any questions about \_\_\_\_\_, please log onto our website at \_\_\_\_\_ and you can verify who we are and our research work.

if you have any comments about the time estimate to complete the survey or ways to improve the survey, you may write to the IRS.

Would you like the address? (IF YES, ADDRESS IS...)

Internal Revenue Service  
Tax Products Coordinating Committee  
SE:W:CAR:MP:T:T:SP  
1111 Constitution Ave. NW  
Washington, DC 20224.

***Thank you for your time and for your help with this survey!***