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e-mail invitation

**IRS Wage and Investment
Taxpayer Experience Survey
Phone Focus Group- Paper Checks**

**Moderator's Discussion Guide
February 25, 2014**

Overview (5 mins)

Hello, I'm (MODERATOR) from Pacific Consulting Group (PCG) and I'm moderating our discussion today. We'll be discussing how individuals file taxes and receive their refunds. The goal of this research is to provide information that will help the IRS develop a better understanding of taxpayers and provide better service to taxpayers like you. Your input is very important. This is your opportunity to provide input and to make recommendations for change.

First, I would like to thank all of you for calling in today. Our discussion will take about one hour. I would like to know your real attitudes and feelings, so please be as open and frank with me as you can. I would like for you to think about your opinions of the IRS with regard to your interactions with them and not your opinions regarding tax laws specifically. I am recording this session, and have some IRS personnel listening in, but please keep in mind that our focus here is on your experiences and opinions, not on your individual identities. In fact, none of us know more than your first name and results will be presented in summary form and not include any individual's information.

I also want to point out that I am not an IRS employee and there are no right or wrong answers so please don't hold back any of your perceptions, opinions and suggestions. For those of you who are unfamiliar with focus group discussions, a focus group is simply a group discussion with the purpose of obtaining a diversity of views, ideas and opinions on a particular topic. IRS management uses information from focus groups to improve its services.

My job as moderator is to:

- Help guide the flow of the discussion
- Make sure everyone's comments are heard
- Ensure that questions about various aspects of the topic are covered

I am required by law to give you the OMB control # for this public information request. That number is OMB 1545-1349. Participation time for this study is 1 hour. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making the process simpler, please write to the: IRS Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Avenue, NW, Washington, DC 20224.

In order for things to move along smoothly I have a few ground rules and general information that we need to follow:

- I'd like everyone to participate, so please speak loudly and one at a time.
- Please state your first name as you begin to speak so that everyone can more easily follow the conversation.
- You do not need to address all of your comments to me to get them on the table. You can respond directly to what someone else says.

Introductions (1 min)

Let's introduce ourselves. As I call each person's first name, please tell us what city and state you are located in.

Filing (15 mins)

I'd like to begin our discussions by understanding how you filed your most recent taxes.

Let's begin with [*Moderator, conduct roundtable*]

- Who prepared your taxes?
 - I (myself, with or without software)
 - A friend or family member (relative)
 - The IRS
 - A volunteer preparer from a community organization
 - Paid professional (independent accountant/CPA/H&R Block/Jackson Hewitt)
 - Someone else

- Which of the following describes how your 2012 federal taxes were prepared? By this, I mean filling out the forms and NOT the actual filing task.
 - By hand, using IRS tax forms
 - On a computer, using tax software (for example, TurboTax or TaxAct)
 - Went to IRS.gov, found a Free File company and used their tax software (Traditional Free File)
 - Went to IRS.gov and used Free File Fillable Forms - filled in blank tax forms online without using tax software
 - Went to IRS.gov Espanol, found a Free File company and used their tax software in Spanish (Traditional Free File)

- o Both by hand and using purchased tax software (for example, TurboTax or TaxAct)
 - o Accountant/tax preparer/someone else prepared my return
- How was your 2012 federal tax return filed in 2013?
 - o Sent by U.S. mail or commercial delivery service
 - o Filed electronically (e-file) (including Free File)
 - o Delivered in person
 - o Don't know
- Did you file this same way in the previous year?
 - o If different, why?
- Did you get a refund, owe money or neither?

[Moderator Note: All respondents should have a refund]
- How did you receive your refund?

[Moderator Note: All respondents should have selected paper check]
- How long did it take between filing your taxes and receiving your refund?
- Please rate your satisfaction with the time it took to receive your refund from the IRS, where 1 is very dissatisfied and 5 is Very Satisfied

1	Very dissatisfied
2	Dissatisfied
3	Neither satisfied nor dissatisfied (neutral)
4	Satisfied
5	Very satisfied

 - o For answers 1-3, Why were you not satisfied?

Paper Refunds (35 mins)

As you can see from everyone's responses that everyone in the group has received a refund a selected the paper check option. The IRS is interested in understanding why taxpayers choose to receive their refund via paper check.

- Why did you decide to receive a paper check for your tax refund?
 - o What are the benefits of receiving a paper check?
 - o (If preparer used) What input did you receive from your tax preparer regarding receiving your refund?

- o Have you received any advice/input from friends/family or any other resources regarding receiving your refund?
- Are you aware of the other alternatives for receiving a tax refund?
 - o RAL (Rapid Anticipation Loan)
 - o Direct Deposit
- Why did you not use a Rapid Anticipation Loan?
- Why did you not use Direct Deposit?
 - o Have you used Direct Deposit in the past? If yes, how was your experience using direct deposit?
 - o Even if you haven't used direct deposit in the past, how long do you think it would take to get your return vs. receiving the paper check?
 - Faster
 - Same
 - Slower
 - o How much faster would direct deposit have to be for you to consider using direct deposit instead of the paper check?
 - Is speed even a factor in your decision?
- Do you currently have a bank account?
 - o Checking/Savings?
- Do you currently use alternative financial resources?
 - o Pay day loans
 - o Pre-paid credit card
 - o Pawn Shops

Recommendations (5 mins)

- What could the IRS do to assist you in selecting the direct deposit option in the future?

Wrap Up (1 min)

Those are all the questions that I have for this session. I want to thank you and the IRS wants to thank you, for participating in this discussion. PCG will be sending a \$50.00 token of our appreciation in the mail within two weeks.

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Thank you for participating and enjoy the rest of your day. Good bye.

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Screener

S1a. Did you or your spouse file a Federal Income Tax Return in 2013 for income earned in 2012?

- 1 Yes, I or my spouse filed federal tax return
- 2 No federal income tax return filed for 2012 taxes
- 3 Not sure/Refused

[ASK IF S1A = 2, 3, TERMINATE IF SKIPPED]

S1c. Did you *not* file a federal income tax return in 2013 for 2012 taxes because you....

- 1 Got an extension
- 2 Were under the income limit for filing
- 3 Were a dependent of someone outside the household
- 4 Something else (Specify)_____
- 5 Not sure
- 6 Did file federal tax return

[IF S1C IN 1-5, TERMINATE]

S2. Would you say that you are the adult in your household who is most familiar with the preparation and filing of your 2012 federal income tax return?

- 1 Yes, most familiar

- 2 Equally familiar
- 3 Not most/equally familiar [**TERMINATE**]

S3. Who **prepared** your taxes?

- 1 I (myself, with or without software)
- 2 A friend or family member (relative)
- 3 The IRS
- 4 A volunteer preparer from a community organization (*do not count* tax software company promotional events)
- 5 An independent accountant/CPA
- 6 H&R Block
- 7 Jackson Hewitt
- 8 Other paid professional
- 9 Someone else
- 10 Don't Know [**TERMINATE**]

S4. Which of the following was the **filing status** you used on your 2012 tax return?

- 1 Single
- 2 Married, filing jointly
- 3 Married, filing separately
- 4 Head of Household (single with dependent parent or child)
- 5 Qualifying widow(er) with dependent child
- 6 Don't Know [**TERMINATE**]

S6a. Which of the following forms and schedules were filed with your 2012 return? Did you file a:

1—Yes 2—No 3—Don't Know

- 1 Schedule A for itemized deductions including home mortgage deductions, charitable contributions, and other types of deductions
- 2 Schedule B for interest and dividend income
- 3 Schedule C for small business income
- 4 Schedule D for capital gains or losses
- 5 Schedule E for supplemental income, such as rental income, royalties, and trusts
- 6 Schedule F for farm income
- 7 Form 2106 employee business expenses
- 8 Forms related to partnerships or S Corp [**TERMINATE IF SELECTED**]

Q43a. When you prepared your 2012 federal tax return, did you think you would get a tax refund or that you owed taxes?

- 1 Thought I owed taxes
- 2 Expected a refund
- 3 Neither
- 4 Don't know

Q43b. In the end, did you get a refund, owe money or neither?

- 1 Got refund
- 2 Owed money [TERMINATE]
- 3 Neither [TERMINATE]
- 4 Don't know [TERMINATE]

Q46. Have you **received** your refund for your 2012 tax return yet? If you were expecting a refund, but it was withheld for any reason, please answer "No".

- 1 Yes
- 2 No
- 3 Applied to prior year balance/estimated tax [TERMINATE]

Q48. [IF Q46 = 2, SHOW How did you request to receive your refund?
[IF Q46 = 1, SHOW How did you receive your refund?

- 1 Direct deposit [TERMINATE]
- 2 Paper check
- 3 Refund Anticipation Loan (RAL) [TERMINATE]

The following questions are to profile respondents

D1. Do you have a bank account?

- 1 Yes
- 2 No

D5. What is the *highest* level of education you have completed?

- 1 Less than 9th grade
- 2 9th grade to 12th grade, no diploma
- 3 High school graduate/GED
- 4 Some technical/vocational school
- 5 Technical or vocational school graduate
- 6 Some college, no degree
- 7 Associate Degree
- 8 Bachelor's Degree
- 9 Master's Degree
- 10 Post-Master's Degree

D7. What is your employment status?

- 1 Work full-time
- 2 Work part-time
- 3 Retired
- 4 Full-time student
- 5 Unemployed, looking for work
- 6 Employed in the home/homemaker (for example, a stay at home parent)
- 7 Other

[NUM ENTER DIGITS 0-99, IF D7 = 5]

D7.1 For how many *months* have you been unemployed and looking for work?

_____ months

D8. Did you report having *any* dependents on your 2012 tax return?

- 1 Yes
- 2 No

D9. Which of the following categories best describes your household income *before* taxes for 2012?

- 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
- 6 \$35,000 to less than \$50,000
- 7 \$50,000 to less than \$75,000
- 8 \$75,000 to less than \$100,000
- 9 \$100,000 to less than \$150,000
- 10 \$150,000 to less than \$200,000
- 11 \$200,000 to less than \$1 million
- 12 \$1 million or more

F1. Based on your responses, you qualify to participate in a Phone-based focus group to discuss tax filing. The phone-based focus group will last up to one hour and you will receive an honoraria payment of \$ZZ for participation. Are you interested in participating in one of these groups?

- 1 Yes
- 2 No

F2. Please provide your name and telephone number so that we may follow up with you.

Name: _____

Phone: _____

[please provide respondent time zone in data file]

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Screener Email Invite

Dear [Respondent],

Based on your e-Rewards profile, you are invited to earn e-Rewards Currency for participating in a research survey. If you qualify and complete the survey:

Full reward amount: \$2.50 in e-Rewards Currency

Full survey length: approximately 2 minutes

To complete the survey and earn e-Rewards Currency, simply click the link below, or copy the URL into your browser:

<http://www.e-rewards.com/pro.do?FT=DPJ272TYZF70>

We encourage you to respond quickly -- this e-Rewards invitation will be available only until a predetermined number of responses have been received.

Sincerely,
The e-Rewards Team