

Taxpayer Interviews: Understanding Taxpayer Decision Points
for Making Payments to the IRS

ATTACHMENTS

PRE-NOTIFICATION LETTER



Dear (Enter Participant Name),

We are writing to let you know of an important upcoming interview of individuals who have made payments to the Internal Revenue Service (IRS). This interview is part of an IRS initiative to identify taxpayer preferences and burden associated with payment options and processes.

The IRS has contracted EurekaFacts, LLC, an independent research firm, to recruit participants for interviews. The hour long interview will be scheduled either on [date 1] or [date 2] and be hosted at [location].

As an interviewee, your input is extremely valuable. The results of this effort will help the IRS measure the impact of current payment options upon you and other taxpayers. All of your responses will only be reported in aggregate form. If you have any questions regarding this interview, please see the “Frequently Asked Questions” page on the EurekaFacts website: [http://www.eurekafacts.com/\[insert specific location\].html](http://www.eurekafacts.com/[insert specific location].html)

As noted above the interview will be scheduled either on [date 1] or [date 2]. We look forward to hearing your thoughts and insights!

Please email [Eureka Facts Personnel], Recruitment Manager, at [\[insertcontactinfo\]@eurekafacts.com](mailto:[insertcontactinfo]@eurekafacts.com) if you would like to participate or if have any questions about this evaluation.

Sincerely,



Frederick McElligott
Director of Wage and Investment Research and Analysis
Internal Revenue Service
401 W. Peachtree Street
Atlanta, GA 30308

SCREENER SCRIPT FOR RECRUITMENT CALL

Hello, I'm _____ and I'm calling from Eureka Facts. May I please speak to _____?

We are calling to set-up a one-hour interview to discuss your interaction with making payments to the IRS. This is NOT a call about your specific case. Participation in the interview will give you an opportunity to tell the IRS about your service experiences and share your ideas for service improvements.

First, can you confirm that you made routine (monthly or quarterly) payments to the IRS within the past year for your individual taxes?

1. Yes (Continue)
2. No (Thank taxpayer for their time, and hang up)

Your participation with this research is voluntary, but your help on this project would be very much appreciated. As a token of our appreciation for your time, you will receive \$75

The interview will be held [insert location address] on [insert possible days]. The interview will last about one hour. You will not be asked about your specific tax situation, only about your experience with the payment making process.

1. Are you interested in participating?

Yes.....1 [Continue]

No..... 2 [Thank taxpayer for their time, and end call]

2. The possible dates and times we are scheduling include:

- Session 1, Day 1, Time 1, Interviewer 1
- Session 1, Day 1, Time 1, Interviewer 2
- Session 2, Day 1, Time 2, Interviewer 1
- Session 2, Day 1, Time 2, Interviewer 2
- Session 3, Day 1, Time 3, Interviewer 1
- Session 3, Day 1, Time 3, Interviewer 2
- Session 4, Day 1, Time 4, Interviewer 1
- Session 4, Day 1, Time 4, Interviewer 2
- Session 5, Day 2, Time 1, Interviewer 1
- Session 5, Day 2, Time 1, Interviewer 2
- Session 6, Day 2, Time 2, Interviewer 1
- Session 6, Day 2, Time 2, Interviewer 2
- Session 7, Day 2, Time 3, Interviewer 1
- Session 7, Day 2, Time 3, Interviewer 2
- Session 8, Day 2, Time 4, Interviewer 1
- Session 8, Day 2, Time 4, Interviewer 2

We are delighted that you will participate.

Do you have any questions? We would like some contact information to confirm the meeting and to mail out the token of appreciation for your participation.

Respondent Name _____

Respondent Address _____

Respondent Email Address _____

We would also like to give you a reminder call on the day of the interview. Would we reach you at this number or another? [record number _____]

The Paperwork Reduction Act requires that IRS provide an OMB Control Number on all approved public information requests. That number is OMB 1545-1349. Also, if you like, I can give you an address where you can send comments and questions regarding this process or suggestions for making it simpler.

READ ONLY IF RESPONDENT ASKS FOR ADDRESS: Send your comments and suggestions to:

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

Thank you and have a nice day. We look forward to speaking with you on DAY DATE TIME.

-----end conversation-----

For record keeping:

_____ Reminder call made

SCRIPT FOR PARTICIPANT REMINDER CALL

Hello, I'm _____ and I'm calling from Eureka Facts. This is a call to remind you of your participation in the interview scheduled for (REFER TO DATE, TIME ABOVE) The address for the location is _____. Do you have any questions? (PAUSE AND ANSWER QUESTIONS). Thank you in advance for your participation.

INTERVIEW CONSENT FORM

Interview Consent Form

The Internal Revenue Service is interviewing individuals who have made payments to the Internal Revenue Service (IRS) within the past 12 months. This survey is part of an IRS initiative to identify taxpayer preferences and burden associated with payment options and processes.

The IRS has contracted EurekaFacts, LLC, an independent research firm, to recruit participants for interviews. I am a representative from Eureka Facts and am tasked maintaining your anonymity from the IRS.

During this study, you will be asked to answer some questions on your personal and financial preferences. This interview was designed to be approximately a hour in length. Please feel free to expand on the topics the interviewer brings up or talk about related ideas. Also, if there are any questions you would rather not answer or that you do not feel comfortable answering, please say so and we will stop the interview or move on to the next question, whichever you prefer.

As I noted above, your identity will be kept anonymous from the IRS. All the information you provide will be kept in a secure place. Upon completion of this project, all data will be destroyed or stored in a secure location.

Participant's Agreement:

I am aware that my participation in this interview is voluntary. I understand the intent and purpose of this research. If, for any reason, at any time, I wish to stop the interview, I may do so without having to give an explanation. The data gathered in this study are private to the extent allowed by law.

If I have any questions about this study, I am free to contact the Eureka Facts Recruitment Manager [insert name] at [insert contact information].

I have been offered a copy of this consent form that I may keep for my own reference.

I have read the above form and, with the understanding that I can withdraw at any time and for whatever reason, I consent to participate in today's interview.

Participant's signature

Date

Eureka Facts Recruiter's signature

INTERVIEW GUIDE

Hello, my name is _____. I work for the IRS in a research division; I will be asking you questions today about your payment experiences and preferences.

There is a video recording this session so that I can focus less on taking notes during the interview; however, I want to assure you that your identity will remain anonymous for this research effort.

Your participation in this interview is entirely voluntary. You do not have to answer any questions that you do not wish to answer; but keep in mind, there are no wrong answers.

The goal for this research is to make enhancements in IRS service for taxpayers who submit payments. In order to do that we need to learn more about what works well and what does not in payment processing, as well as more about what taxpayers like you would prefer the payment process to be like.

General Payment Behavior

Before we talk about making payments to the IRS, I would like to learn more about your preferences for submitting payments for other bills.

1. Could you please tell me how you submit payments for your monthly personal bills (e.g., electronic bill pay, mail-in payments, or make payments in person)?
 - a. Do you use one method or various methods for your personal bills?
 - i. What drives you to make payments in the ways you do?
 - ii. Are you generally open to trying new options for making payments? Why or why not?
 - b. What do you like and dislike about making payments—
 - i. Electronically (via the phone or computer)
 1. Do you have internet access at home?
 - a. If so, do you make payments online from home?
 - b. If no, do you make payments online from somewhere else? Please describe.
 2. Do you have a smart phone that you use to access the internet?
 3. Do you use any mobile apps to submit payments for your personal bills?
 - a. If yes, what do you like and dislike about using the app?
 - b. If not, is there anything in particular that is not appealing to you about using mobile apps?
 4. Do you use your smart phone to schedule or track your payments?
 - ii. Via mail
 - iii. In person
 - c. All things considered, which methods do you most and least prefer for submitting payments?
2. Have you ever used a kiosk to submit a payment?
 - a. If yes, what do you like and dislike about submitting a payment via kiosk?
 - i. Where was the kiosk located?
 - ii. For what type of bill did you use the kiosk to make a payment?

- b. If not, is there anything in particular that you would be concerned about in making a payment via kiosk?
3. What form of payment do you most utilize for your monthly bills (e.g., personal checks, money orders, debit cards, pre-paid debit cards, credit cards or cash)?
 - a. Are there differences in the way that you make payments for certain bills or do you submit all of your payments in the same manner?
 - i. If differences, why?
 - ii. What do you like and dislike about making payments in these forms—
 1. Personal checks
 2. Money order
 3. Debit cards
 4. Pre-paid debit cards
 5. Credit cards
 - a. Are you willing to make credit card payments if a fee is included?
 6. Cash
 - a. If use cash, is it because you do not have a banking account?
 - b. What is your most and least preferred form of payment making and why?
4. What do you think about paperless options for your personal bills?
5. How important are obtaining physical receipts to you when you submit your non-IRS payments?
 - a. Do physical receipts impact your decisions on how you make payments? Please explain.
 - b. Have you ever opted to receive electronic/mailed receipts?
 - i. If yes, what did you like and/or dislike about receiving an electronic receipt?
 - ii. If not, is there anything in particular that you would be concerned about in receiving an electronic receipt instead of a physical receipt?
6. Do you receive electronic reminders for any of your personal bills?
 - a. If yes, how do you receive the reminders and how are they helpful?
 - b. If not, do you think receiving reminders via email or text would be helpful? Why or why not?
7. How would you generally describe when you pay your personal bills (immediately after you receive the bill, the day it is due)?
 - a. Do you get paid on a schedule that would allow you to mail-in payments?
 - b. Do you get paid very close to payment deadlines requiring you to use a fast delivery payment option?
 - i. schedule?
8. Have you ever experienced issues with payments posting in a timely fashion?
 - a. If yes, could you please tell me about your experience?
 - b. If not, what do you do to ensure that your payments consistently meet time frames in light of processing times?
9. In general, could you please tell me about the extent you track your payments and their processing?
 - a. Describe differences in the effort by method of how you submit payments.
 - b. Describe differences in the effort by payment form.
10. What level of effort do you put into tracking your finances?

- a. How do you keep track of your financial records (electronically or paper)?
 - i. What do you prefer about the method that you selected?
- b. Describe the amount of time it takes to complete these efforts (if any).
- c. Is there anything that you can think of that could be done to save you time and effort?

IRS Payment Behavior

Now I would like to transition into talking about making payments specifically to the IRS.

1. How did you first become aware that you owed the IRS money?
2. What was your reaction to owing the IRS?
 - a. Were you surprised or already anticipated that you owed? Please explain.
 - b. After you became aware that you owed the IRS money did you alter your withholding?
 - i. Did owing the IRS money change how you filed your return? Please explain.
3. Do you recall receiving letters from the IRS about owing money?
 - a. If so, what do you recall of the letter?
 - b. Do you feel that you had an adequate amount of time to respond to the letter? Please explain.
 - c. In general do you remember if the letter adequately explained your payment options?
 - i. Can you recall which payment options were explained in the letter?
 - ii. Could the letter be improved to better explain payment options?
4. Did you have to search for additional information about making payments? If so, please explain.
 - a. Where would you prefer to obtain information about your payment options?
 - b. Do you have any suggestions for the IRS on how to improve the information provided around payment options and forms?
5. Think back to the first payment you made to the IRS, please describe that experience.
 - a. How and where did you submit the payment?
 - i. About how long did it take to submit the payment?
 - ii. What channel was used?
 - iii. What form of payment?
 1. What drives your decision about payment form for IRS payments?
 2. Please explain any concerns that you have about the IRS having access to your accounts for direct debits.
6. Overtime have you tried different payment options to the IRS?
 - a. If yes, what do you like and dislike about each?
 - b. What caused you to try a new payment option?
 - c. Is there a certain way for submitting the payment that you trust more than another? If so, why?
 - d. Is there a certain payment form that you prefer over others? If so, why?
7. How important are physical receipts from the IRS for you?
 - a. Are receipts a factor that you consider when determining how you submit payments to the IRS?
 - b. Would you be interested in receiving electronic receipts from the IRS?

8. Are there areas that you think need improvement based on your payment experiences with the IRS? If so, please explain.
9. Have you ever made a payment in a taxpayer assistance center?
 - a. If so, how long does that generally take?
 - b. Do the TAC hours impact you being able to make your payment? Please explain.
 - c. What do you like and dislike about making payments in IRS offices?
 - d. If you go to a taxpayer assistance center on a regular basis to make your payments, have you ever had to make multiple trips to make a payment? Please explain.
 - e. Have you ever made cash payment in the taxpayer assistance center? Please describe that experience.
 - f. If the IRS charged a small handling fee for making payments in person, would you still make payments there?
 - i. If yes, what amount of handling fee would turn you away from making a payment in person at an IRS office?
10. Is there a way that you would like to submit payments to the IRS that you have not tried?
 - a. Is there a way that you have submitted payments to the IRS that you would not try again? Please explain.
11. Have you ever missed making a timely payment because it was difficult to deliver? Please explain.
12. Have you ever missed a payment deadline due to an IRS process? Please explain.
13. How often do you make payments to the IRS?
 - a. Do you make monthly payments via an installment agreement or estimated tax payments?
 - i. Installment Agreement
 1. How did you first learn about installment agreements?
 2. Please describe how you set it up?
 - a. Were you aware of online payment agreement options?
 3. Was setting up the installment agreement difficult? Please explain.
 4. Have you had a refund offset since you set up the installment agreement?
 - a. Were you aware or surprised by it?
 - b. Did you then or now plan for the offset and skip that month's payment?
 5. Have you ever had to reinstate an IRS installment agreement?
 - a. Please describe that process?
 - b. Are there improvements that should be made by the IRS?
 6. Do you receive monthly reminders from the IRS for payments?
 - a. If yes, what is your opinion of their usefulness?
 7. What are your thoughts on the IRS emailing your monthly statement instead of mailing hard copies?
 - ii. Estimated tax payments
 1. Were you surprised that you needed to make estimated payments?
 2. Please describe how you felt about this payment requirement.
 3. Since you first became aware that you must make these payments have you altered your withholding?
14. Would you be willing to make payments to the IRS at a kiosk?

- a. Would it matter to you if the kiosk was located in places such as large grocery stores, utility offices, government agencies, lobbies of taxpayer assistance centers? Why or why not?
 - b. If willing to use a kiosk, what are the minimum expectations you would have?
 - c. How would you likely pay (e.g., check, cash)?
15. Would you be willing to make payments to the IRS with a NON-IRS customer service representative at places such as large grocery stores or utility offices? Why or why not?
 16. Are there any other payment options that you would like the IRS to offer?
 17. Are there any incentives that the IRS could offer that would cause you to consider making electronic payments online?

Those are all of the questions to be covered for this interview.

18. Do you have any questions?
19. Is there anything else that you would like the IRS to know about making payments that was not already discussed?

Thank you for your time and the information that you shared. Have a great day.