

**INTERVIEW DATES: TBD**

# IRS

*2020 Persona Moderator's Guide*

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## Instructions

Hi, my name is [INSERT MODERATOR NAME] from Mediabarn.

Thank you very much for your time. Today we are going to be asking you about taxes and the Internal Revenue Service, or the IRS. The sponsor of this study is the IRS and they hired Mediabarn as independent researchers on this project in the hopes that you will feel comfortable talking with me about your feelings and opinions today.

This research will hopefully lead to improvements to the IRS website. The information that you give me today will only be used for research, not for any tax purposes like an audit or collections.

Since I am conducting this research on behalf of the IRS, there is a statement I need to read to you. Once I am finished, I will ask whether you grant your consent to proceed. [*Read statement.*]

You understand and consent to the use of the audio, video, and/or digital recording by Mediabarn on behalf of the IRS. You understand that the information and recording is for research purposes only and that your name and image will not be used for any other purpose. You relinquish any rights to the recording and understand the recording may be copied and used by Mediabarn without further permission. You further understand and consent that there may be observers who will be able to watch and listen to this session in real-time through an online video platform.

You understand that participation in this interview is voluntary and you agree to immediately raise any concerns or areas of discomfort during the session with the study administrator.

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is **1505-0231**.

Do you consent to proceed? [START RECORDING]

Paperwork Reduction Act: OMB No: 1505-0231. This report is authorized under the Paperwork Reduction Act. Data collected will be shared with IRS staff, but your responses will be used for research and aggregate reporting purposes only and will not be used for other non-statistical or non-research purposes such as direct enforcement activities. The information that you provide will fully be protected allowable under the Freedom of Information Act (FOIA). Public reporting burden for this collection of information is estimated to average 75 minutes, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data

needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Special Services Section, SE:W:CAR:MP:T:M:S, Room 6129, 1111 Constitution Avenue, NW, Washington, DC 20224.

## Background Questions

*[These questions may be slightly different depending on the target audience]*

Before we talk about taxes or the IRS, I'd like to ask a few questions about you first.

### Universal Background Questions

- **[Exclude Asking Active Duty & Retired/SS]** So during the recruiting process, you had mentioned that you (work and/or study). What kind of work do you do and/or what are you studying? **[Ask only the option that is applicable]**
- Are you currently living in the U.S.?
  - If Yes....
    - How long have you been in the U.S.?
  - If No....
    - Have you ever lived in the U.S.?
    - Have you ever filed a U.S. Federal Income Tax Return while in the U.S.?
    - Do you have a U.S.-based source of income? (Do you have a U.S. employer?)

### Background Questions for Active Duty Military ONLY

- For how long have you been employed by the military?
- Where have you been stationed?
- Is the military your first job?
  - **[ASK ONLY Active Duty Military (if not first job)]** Before joining the military, have you ever had a civilian job where you had to file taxes on your income?

- o **[ASK ONLY Active Duty Military]** As far as you know, is there anything different about the way your income is taxed or handled compared to a civilian taxpayer?

### **Background Questions for Overseas Taxpayer ONLY**

- **[ASK ONLY IF both Overseas & Non-Citizen]** From the information that our recruiters collected, you are currently a non-U.S. citizen that is living overseas, correct?
  - o Can you walk me through your tax situation and how it involves the IRS?
- o **[ASK ONLY IF they file U.S. Federal Income Tax]** During the recruiting process, you had mentioned that you file a U.S. Federal Income Tax Return. Can you tell me about that; why is it that you are required to file US taxes?

### **Background Questions for Retired/Social Security (SS) ONLY**

- For how long have you been retired?
- For how long have you been receiving social security benefits?

### **Universal Background Questions (Cont.)**

- We're going to be spending our time today mainly talking about your U.S. Federal Income Taxes and the interactions that you have had with the IRS. Do you know if you are required to file a U.S. Federal Income Tax Return?
  - o If you are not required to file, do you still file anyway? If so, for what reason?

## **Income**

I would like to dive a little bit more into the topic of your U.S. Federal Income Tax Return, but first I would like to better understand the ways in which you receive income and the types of financial services that you may or may not use.

These questions are intended to help inform us of factors that may impact your experiences with federal taxes or with the IRS. I just want to reiterate that we are not asking you to provide any sensitive or overly specific information regarding this topic; we are purely interested in just getting a general understanding.

- **[ASK ONLY Retired/SS]** Do you currently receive any income apart from Social Security? For example: a pension, a pre-tax retirement account, investments, or other job?
- **[EXCLUDE Retired/SS (if unemployed)]** When it comes to how you receive your income for tax purposes, do you receive income from an employer through a W-2, or are you paid as an independent contractor that receives a 1099?
- Do you receive any foreign (non-U.S.) income?
  - If Yes...
    - Do you receive any U.S. income in addition to that?
    - Do you know if that income is taxed any differently compared to if you were to live in the U.S. and receive U.S. income?
    - How do you make federal tax payments to the IRS with the foreign income? Do you remember how you set-up the tax arrangement with the IRS for that?
- Do you have a checking or savings account with a financial banking institution, or share one with someone in your household?
  - If Yes...
    - How did you decide where to open your account? (Why did you pick that bank over others?)
    - Are there any financial services your bank offers that you use?
    - Are there any financial services you use that are **NOT** offered by your bank? For example: check cashing, payday loans, money orders, or any other services?
    - Is your income directly deposited into your checking or savings account, or do you receive it via other methods? For example: cash, check, prepaid debit card, something else?
  - If No...
    - How do you receive your income?
    - Are you able to make payments or receive income online without a bank? If so, how?

## U.S. Federal Income Tax Return

Thank you for sharing that information regarding income and financial tools. Now I would like to focus on the experiences you have had with the IRS regarding your U.S. Federal Income Tax Return.

- Realistically, how much of the year do you spend thinking about your federal taxes?
- What prompts you to start thinking about your federal income taxes?
  - Approximately how much time does it take for you to finish filing your U.S. Federal Income Tax Return?
- What kinds of information do you have to report to the IRS to stay tax compliant throughout the year? (For example: multiple income streams, investments, expenses, etc.)
- Do you rely on others (not just tax professionals) to help you with the IRS?
- When did you last file a U.S. Federal Income Tax Return?
- How did you file that return? Can you walk me through everything you had to do, start to finish?
  - Did you have any professional assistance, such as through an accountant or tax preparer, or did file on your own? How did you make the decision whether or not to use a professional?
    - How confident do you feel about preparing and/or filing your return with/without professional assistance?
  - Did you use software or other tools? How did you make the decision whether to use a software program to file your return?
    - How confident do you feel with using that software to prepare and/or file your return?
  - How concerned are you making an error on your tax return?
    - Is there anything else that makes you concerned or anxious?

- What documents did you need to do your taxes?
- Have you had to contact or search for information **before** you file your return?
  - If Yes...
    - What kind of information?
    - Where do you look?
- Have you ever had to change how you typically file your taxes based on relocating?
  - If Yes - Tell me about the changes.
- Do you feel that your tax situation is complicated?
  - Why?
- How are you feeling when the filing deadline is approaching for your U.S. Federal Income Taxes?
  - Do you tend to file before, on, or after the deadline?
  - How important is it for you to **NOT** owe a balance to the IRS?
- For the most recent return that you filed, did you owe, or did you expect to receive a refund?
  - Is that typical? (Do you usually owe, or usually receive a refund?)
  - Have you ever owed money to the IRS? What did you do?
    - Did you make a payment? If so, how?
- Some people purposely overpay their taxes to get a refund; others purposely underpay so they feel they are not loaning money to the government. How do you feel about over- or underpaying your taxes throughout the year?
  - Do you consciously make plans to (owe or get a refund)?
  - Why?

- How important is it to you that you receive a refund?
- Do you ever check to see your refund status with the IRS?
  - If Yes, How do you usually try to check the status of your refund?
- **[If typically receive a refund]:** How do you receive your refund? (Direct deposit, check, via tax company)
  - Do you ever have issues receiving your refund from the IRS?
- Did you have any problems with this tax return, or the IRS?
  - If Yes...
    - Did you contact the IRS or did the IRS contact you?
    - Did you look for information online?
      - Where did you look?
    - Did your problem get resolved? What happened?
    - Could the IRS have done something to make resolving your problem easier?
  - If No...
    - Have you ever experienced a problem with the IRS beyond this most recent tax return? If so, can you describe what happened to me?
- Is there anything else that you need to do with the IRS before you file again?

## Social Security Number vs. Individual Taxpayer Identification Number

Thank you for sharing that feedback regarding your experience with the Federal Income Tax Return. Now I would like to focus on something a bit more specific....

- Do you have a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)? Have you used either to file your U.S. Federal Income Tax Return or for tax identification purposes?
  - If Yes to ITIN...
    - Can you describe to me your experience acquiring an Individual Taxpayer Identification Number?



- Can you describe to me any instances where acquiring an Individual Taxpayer Identification Number was problematic or painful? For example, did acquiring one present any issues when having to file taxes?
- What are the times when you must use an Individual Taxpayer Identification Number?
- Can you describe to me any instances where attempting to use your Individual Taxpayer Identification Number for any purpose was difficult or did not work?
- o If Yes to SSN...
  - **[ASK ONLY Non-Citizen Taxpayers (who have SSN)]** How did you acquire a Social Security Number? What was that process like?
    - Can you describe to me any instances where acquiring a Social Security Number was problematic or painful? For example, did acquiring one present any issues when having to file taxes?
  - What are the times when you must use a Social Security Number with the IRS?
  - Can you describe to me any instances where attempting to use your Social Security Number for any purpose with the IRS was difficult or did not work?
- o If No to Both ITIN and SSN...
  - Have you ever encountered IRS forms or tools that have required either a Social Security Number or Individual Taxpayer Number? What did you do in those situations?
  - Has this ever caused you any issues with the filing of your U.S. Federal Income Tax Return?

## Non-Filing / U.S. Address / Identity Authentication

- Have you ever had to contact or search for information from the IRS for any reason outside of filing your U.S. Federal Income Tax Return?
  - For example, have you needed to contact the IRS for either a mortgage or student loan application, or something similar?
    - If so, what happened?
    - If so, did your problem get resolved?
  - Has the IRS ever contacted you?
    - If so, how? What happened?
    - If so, did your problem get resolved?
  - Have you ever needed to contact the IRS to change your address?
  - Have you ever needed to provide your address to the IRS to verify your identity?
    - If Yes...
      - Can you describe to me what that experience was like?
      - Have you ever come across an issue or complication with using your address to verify your identity to the IRS?
- **[ASK ONLY if not required to file U.S. Federal Income Tax Return]** If you do not file taxes to the IRS...
  - Are there still times when you must get in contact with the IRS?
- **[ASK ONLY if Overseas Taxpayer or Active Duty Military (stationed overseas)]** Do you maintain a U.S. address while living outside of the U.S., or do you use an international address with the IRS?
  - If No to U.S. Address....
    - Have you ever experienced a situation where a U.S. address was required, such as for verification, or for any other reason regarding the IRS? If so, how did you deal with that situation?
- Has there been a time when you experienced an issue with the format of your address? For example, packages or mail will not deliver due to special circumstances regarding your address information?

## Economic Impact Payment

I would like to change topics a little and ask you a few questions regarding the Economic Impact Payment and your experiences so far with that.

- Have you received an Economic Impact Payment, also known as a stimulus check?
  - If no, do you think that you're eligible, and you should have received the payment?
    - **[If yes to eligibility]** Have you tried to get your payment? What did you do?
  
- If Yes...
  - Did you have to do anything to receive your stimulus payment?
    - Is there any information you had to confirm?
  
  - How did you know you were going to receive it?
    - Did you check the status of your payment?
      - If so, how did you check the status of your payment?
  
  - How did you receive the payment (or expect to receive if it is pending)?
  
  - Was there anything frustrating about the way the payment was delivered?
  
  - Did you understand how much you were going to receive, or when you were going to receive it?
  
  - Has there been anything about the process of receiving the payment that has stood out to you, positive or negative?

## Resources & Touchpoints

I would like to change topics again and ask a few questions about some of the resources you may use or the various ways in which you may interact with the IRS.

- Where do you go to get answers to tax questions or concerns?
- How do you typically interact with the IRS?
- Where are you when you try to interact with the IRS? (For example: are you at home, at work, etc.?)
- Are your interactions with the IRS driven by you, or by the IRS?
- Have you ever been to an IRS office?
  - If so, where was the office? What was the reason for your visit?
- What technology do you use to interact with the IRS? (phone, laptop, mobile, etc.)
- Do you rely on anyone other than a tax professional to help you with the IRS?
- **[ASK ONLY Retired/SS]** Have you ever been contacted by the IRS since you retired? How? For what purpose?
- From your perspective, what would be the most convenient way for you to interact with the IRS?
- In the last 12 months, approximately how many times have you visited IRS.gov?
- What were you trying to accomplish?
- Is there a particular section of the website or piece of information that you recall having visited?
- Were you able to find what you needed?
- If never visited: Is there a particular reason that you have NOT gone to the IRS website?

- What would you like to be able to do on IRS.gov?
- If you had a magic wand and could change (or include) just one thing on the IRS website, what would it be and why?

## **Wrap-Up**

- In summary, what are the most important things for you when you think about filing your U.S. Federal Income Tax Return?
- What are the most important things you need to do with the IRS outside of filing your U.S. Federal Income Tax Return?
- In summary, what are your biggest concerns when dealing with the IRS?
- Could you summarize what your goals are when thinking about your taxes?
- In thinking about the website for IRS, what matters most to you?
- Do you have any other thoughts or comments you would like to share before we finish?