

**Findings
From The 2004 *e-file*
Taxpayer Satisfaction Study**

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Background & Purpose

- Each year, the IRS conducts customer satisfaction research among Taxpayers and Practitioners and their key sub-groups in order to:
 - Track levels of customer satisfaction with *e-file* products.
 - Capture diagnostic information about each product.
 - And collect *e-file* User and Non-User ideas about how these products can be improved.
- In 2004, the Practitioner satisfaction measures were moved to the Practitioner Tracking Study (for efficiency), so the Satisfaction Study here became the *Taxpayer Satisfaction Study*.
- In addition to focusing the study on Taxpayers alone, two new areas of investigation were added to the study:
 - *e-file* User and Non-User perceptions of the level of IRS instruction related to *e-file* products, how instruction should be improved, and the best vehicles for delivering instruction.
 - And we added a section measuring the level of difficulty Taxpayers have in communicating with the IRS and what they find difficult about communicating with IRS.

Methodology

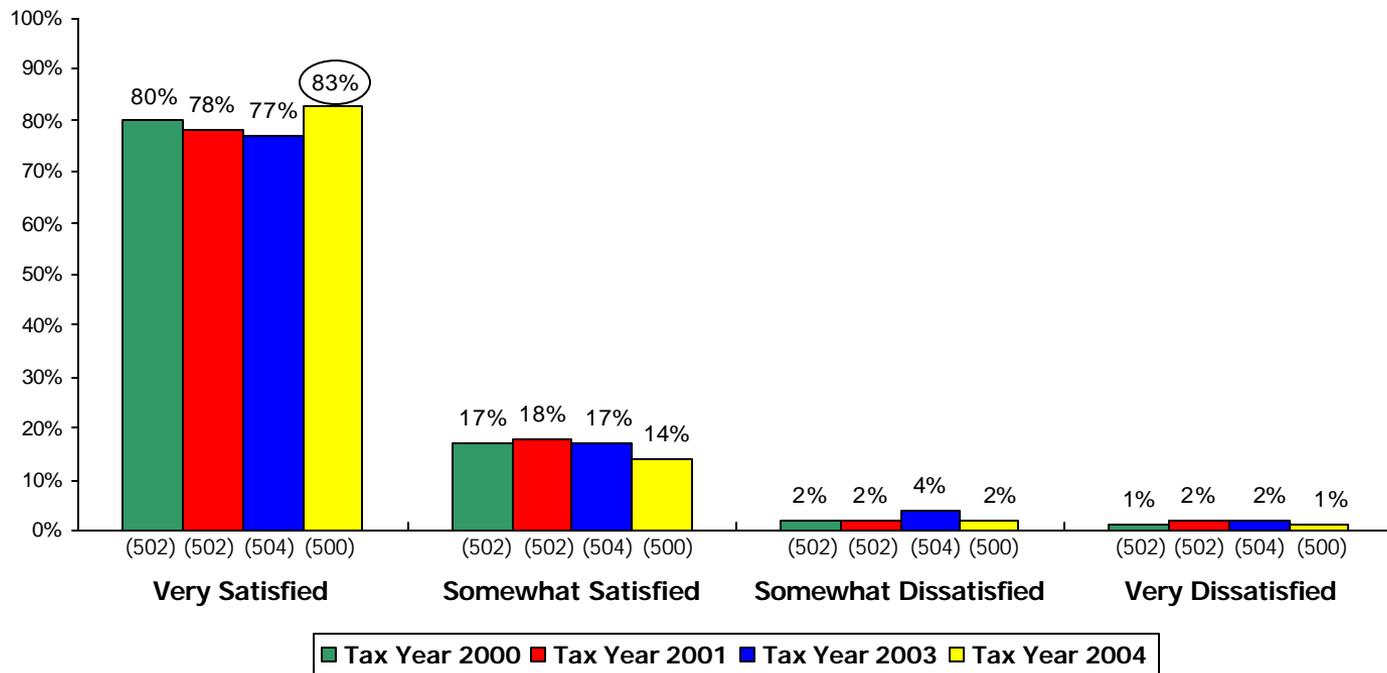
- Like previous waves, this study was conducted by telephone from Russell's national phone center in Wayne NJ, during the period of April 16 to June 10, 2004.
- The Taxpayer sample for the survey was structured as follows:
 - A US-rep Random Sample of 1000 Taxpayers (all 18-64, employed, and past-year filers).
 - ◆ The purpose of building a Random Sample each year is three-fold:
 1. Gives us a representative base of *e-file* Users AND Non-Users for analysis of overall measures;
 2. Provides us with enough Non-Users of each product to evaluate non-usage/improvement;
 3. Gives us a starting group of Users of each product for augmenting to more stable levels.
 - After completing the Random Sample, we used IRS lists to augment Users of Practitioner e-file, On-Line Filing and TeleFile each to at least the 500 level.
 - Next, we augmented (randomly w/o IRS lists) to bring total Free File Users up to 200.
 - Finally, we isolated Spanish-speaking Taxpayers in the Practitioner *e-file* and OLF samples and then augmented them to 100 per product – this to gain at least a limited read of Spanish-speaking satisfaction with those two products.

Findings

**User Satisfaction
With *e-file* Products**

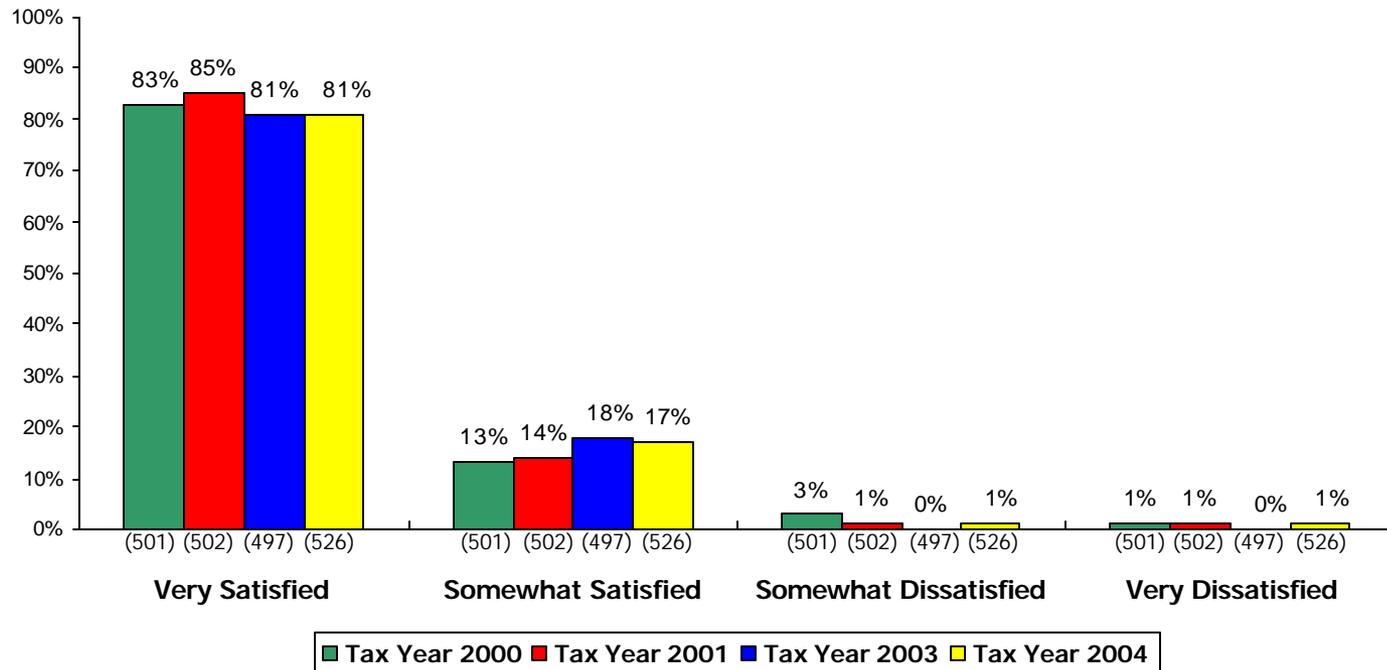
Satisfaction With Practitioner e-file

- First, 2004 results show continuing high satisfaction among Users of Practitioner e-file (referred to in the actual survey as *“Electronic Filing Using A Tax Professional”*).
- In fact, the top satisfaction level (“very satisfied”) increased significantly this year, after trending downward from 2000 to 2003.



Satisfaction With On-Line Filing (OLF Total)

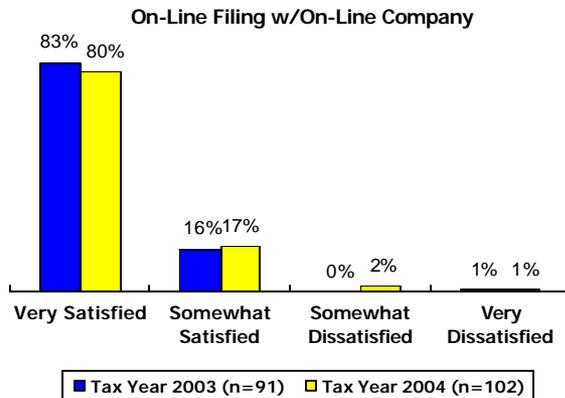
- There was no change in the satisfaction rating for *On-Line Filing*, that is, all OLF products combined. 81% of OLF Users again said they were “very satisfied” with it (and with virtually all of the rest being at least “somewhat satisfied” with it).



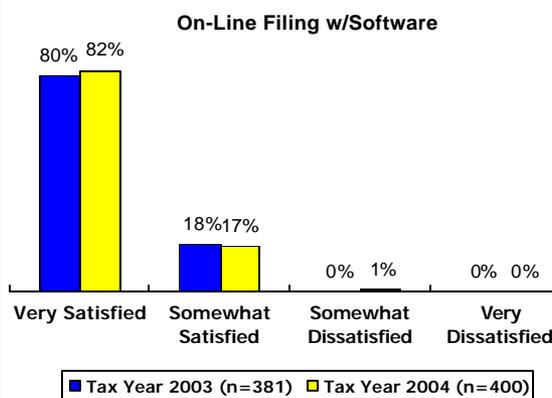
Satisfaction With Specific OLF Products, Including Free File

- Looking across the 3 different types of On-Line Filing, we also see very few changes:

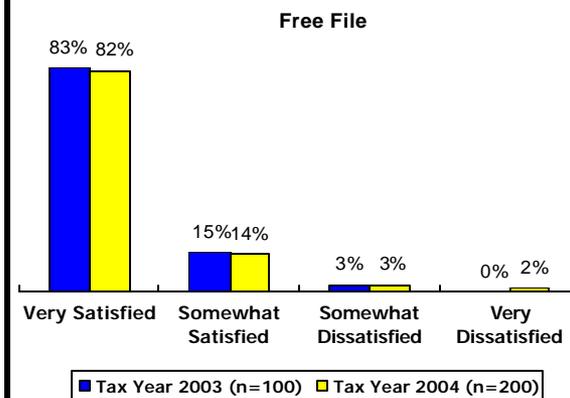
- There was a slight but not significant decrease in satisfaction with *On-Line Filing w/an On-Line Company*.



- A slight but not significant increase in satisfaction with *On-Line Filing w/Software*.

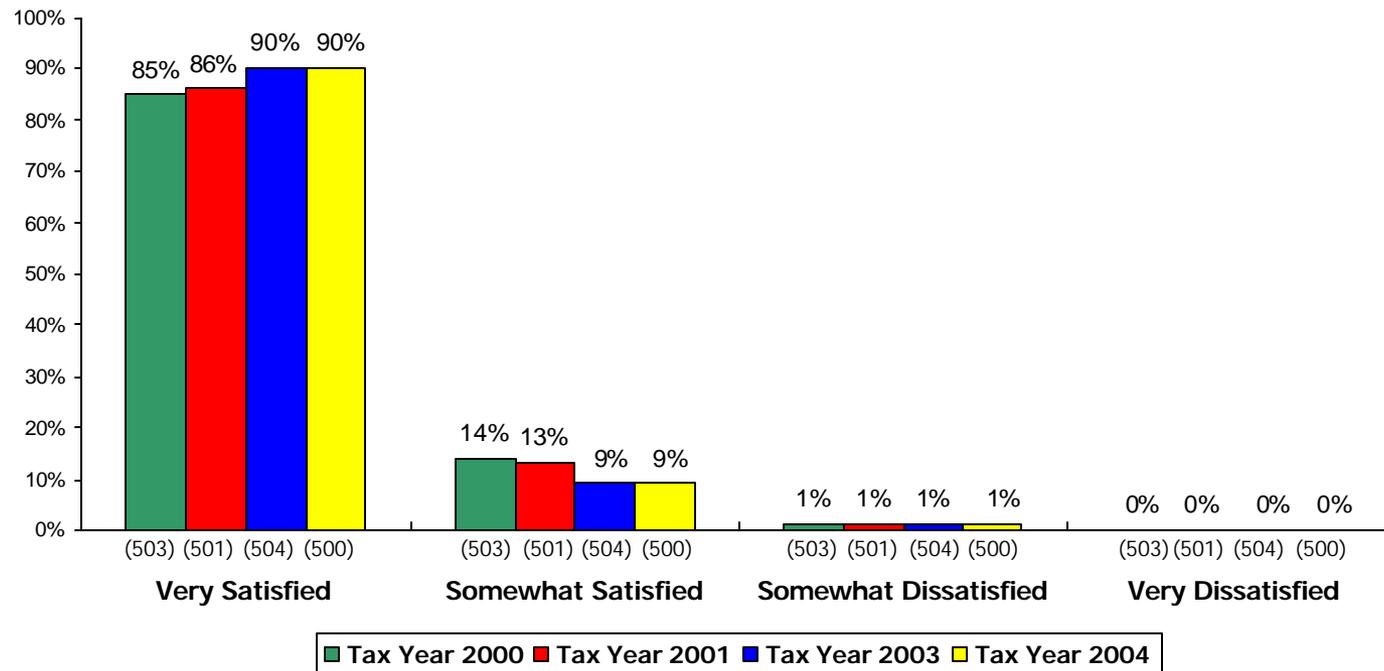


- And only a 1-point change in *Free File* satisfaction.



Satisfaction With TeleFile

- Meanwhile, the level of satisfaction with *TeleFile* was again highest of all products, with 90% “very satisfied” – the same as what we found in 2003.



Satisfaction Levels Among Market Segments

- We analyzed satisfaction data by market segments identified in the Taxpayer Tracking Study (the study that tracks communications awareness and Taxpayer attitudes).
- The segments from that study are:
 - ◆ Return Type segments (**Self-Simple, Self-Complex, Paid-Simple, Paid-Complex**)
 - ◆ e-file Attitudinal segments (**Enthusiasts, Pragmatists, Hesitants, Resisters**)
 - ◆ Tech Acceptance segments (**Leaders, Followers, Laggards**)
 - ◆ Spanish-Speaking Taxpayers.
- Other segments identified in the Taxpayer Tracking Study (**Lapsed Users, Quitters**, and two of the four **Filing Behavior** segments) are too small for breakout into product Users. Another segment – **V-Coders** – do not use e-file products and thus are not a part of the satisfaction analysis.

Satisfaction By Return Type & e-file Attitudinal Segments

- Looking at top-box (“very satisfied”) ratings among the Return Types and e-file Attitudinal segments who use each product, we see strong satisfaction in all cases where the base of segment Users is large enough base for analysis – those highlighted in the boxes below.

Top Box Satisfaction Levels For...

(Base: Total Used Practitioner e-file)

Practitioner e-file

(Base: Total Used OL Filing Any Method)

Total OL Filing Using Any Method

(Base: Total Used OL Filing w/On-Line Company)

OL Filing With An On-Line Company

(Base: Total Used OL Filing w/Software)

OL Filing With Software

(Base: Total Used Free File)

Free File

(Base: Total Used TeleFile)

TeleFile

-----Return Type Segments-----
 Self-Simple % Self-Complex % Paid-Simple % Paid-Complex %

Return Type	Self-Simple %	Self-Complex %	Paid-Simple %	Paid-Complex %
Practitioner e-file	(0) na	(0) na	(242) 82	(244) 83
Total OL Filing Using Any Method	(183) 82	(333) 81	(0) na	(0) na
OL Filing With An On-Line Company	(41) 84	(58) 76	(0) na	(0) na
OL Filing With Software	(132) 82	(262) 81	(0) na	(0) na
Free File	(10) 80	(13) 92	(0) na	(0) na
TeleFile	(477) 90	(17) 64	(0) na	(0) na

-----e-file Attitudinal Segments-----
 Enthusiasts % Pragmatists % Hesitants % Resisters %

e-file Attitudinal Segment	Enthusiasts %	Pragmatists %	Hesitants %	Resisters %
Practitioner e-file	(156) 87	(105) 85	(44) 82	(20) 75
Total OL Filing Using Any Method	(95) 79	(74) 81	(17) 77	(7) 57
OL Filing With An On-Line Company	(17) 88	(4) 79	(2) 100	(0) na
OL Filing With Software	(66) 77	(52) 79	(11) 64	(7) 57
Free File	(12) 75	(8) 100	(4) 100	(0) na
TeleFile	(11) 90	(8) 75	(3) 67	(4) 25

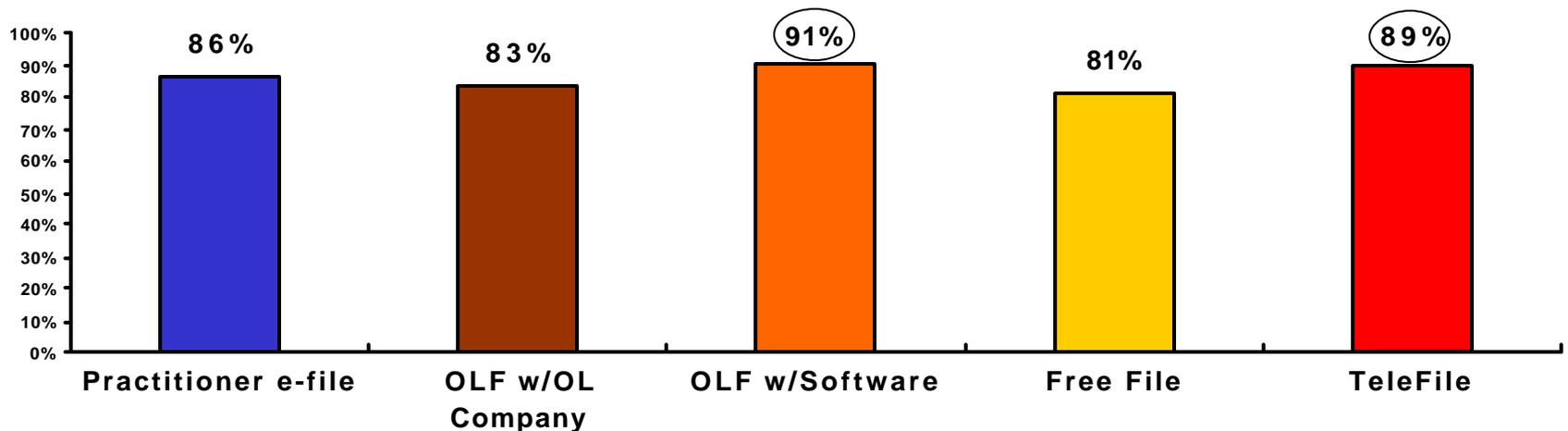
Satisfaction By *Tech Acceptance* & *Spanish-Speaking* Segments

- Similarly, when we look at the Tech Acceptance segments and Spanish-speaking Taxpayers, we see strong top-box satisfaction for each product where the base is large enough for analysis.

	----Tech Acceptance Segments----			Spanish-Speaking %	Non-Spanish Users %
	Tech Leaders %	Tech Followers %	Tech Laggards %		
<u>Top Box Satisfaction Levels For...</u>					
(Base: Total Used Practitioner <i>e-file</i>)	(141)	(70)	(114)	(100)	(500)
Practitioner <i>e-file</i>	84	84	86	78	83
(Base: Total Used OL Filing Any Method)	(138)	(28)	(27)	(103)	(526)
Total OL Filing Using Any Method	78	79	82	79	81
(Base: Total Used OL Filing w/On-Line Company)	(24)	(6)	(3)	(36)	(102)
OL Filing With An On-Line Company	83	83	100	83	80
(Base: Total Used OL Filing w/Software)	(98)	(18)	(20)	(63)	(400)
OL Filing With Software	75	78	80	75	82
(Base: Total Used Free File)	(16)	(4)	(4)	(4)	(200)
Free File	94	75	75	100	82
(Base: Total Used TeleFile)	(12)	(6)	(8)	(13)	(500)
TeleFile	67	83	75	77	90

Would They Recommend It To A Friend?

- In talking to Taxpayers before we focused them on the method they used, we asked them if they would recommend various filing methods “to a friend”.
- Later, we looked at how Users of each product answered this question about their own last-used method and found that at least 8 in every 10 of them would recommend the filing method they used – with OLF With Software and TeleFile particularly strong in this regard. These high recommendation ratings only underscore the high satisfaction ratings that we saw for each product.



What Users Like About Each e-file Product

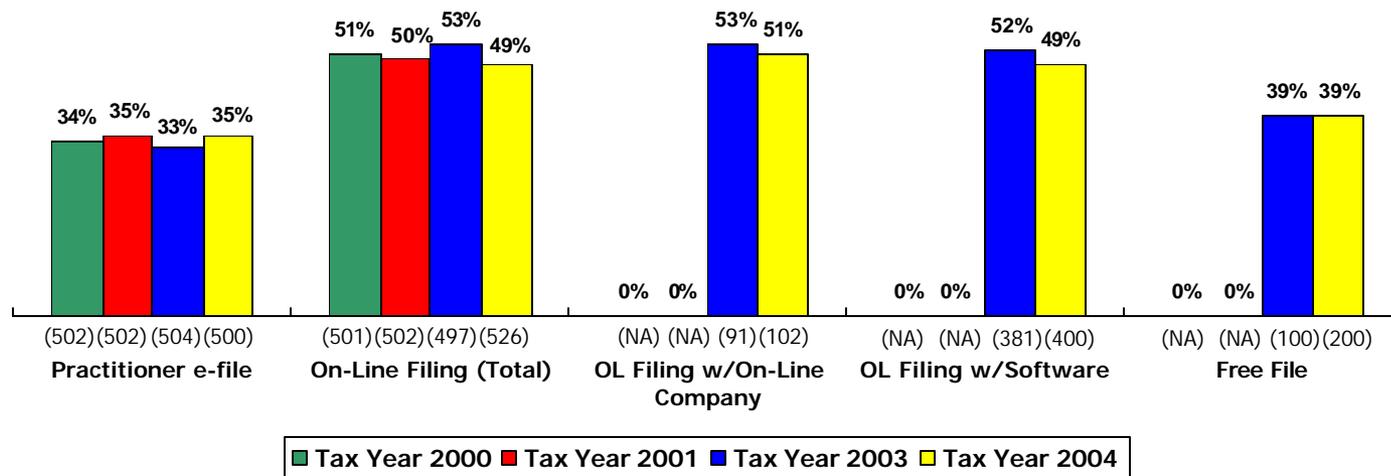
- Virtually every e-file User told us something they like about their filing method. Top strengths were:
 - For Practitioner e-file – about equal parts Speed (in Filing) and being Easy/Convenient.
 - And for the On-Line Filing methods and Free File – first, being Easy/Convenient, followed (but at a much lower level) by Speed.

	Prac- titioner <u>e-file</u>	Online <u>Filing</u>	OLF w/Online <u>Company</u>	OLF With <u>Software</u>	Free <u>File</u>
BASE	500 %	526 %	102 %	400 %	200 %
<u>Total Like Something</u>	<u>94</u>	<u>95</u>	<u>97</u>	<u>95</u>	<u>97</u>
<u>Speed (Net)</u>	<u>54</u>	<u>40</u>	<u>46</u>	<u>37</u>	<u>43</u>
Fast/Quick Way To File	<u>33</u>	<u>24</u>	<u>32</u>	<u>22</u>	<u>29</u>
Quick Refund	16	10	9	9	12
<u>Ease/Convenience (Net)</u>	<u>47</u>	<u>75</u>	<u>70</u>	<u>76</u>	<u>78</u>
It's Just Easy/Just Convenient	<u>24</u>	<u>34</u>	<u>31</u>	<u>35</u>	<u>47</u>
Someone Else Does The Work For You	10	2	2	2	1
<u>More Accurate (Net)</u>	<u>10</u>	<u>15</u>	<u>10</u>	<u>17</u>	<u>4</u>

Note: TeleFile diagnostics were trimmed back this year and this measure was not asked for that product.

Can The e-file Products Be Improved? How?

- Historically, we've found that while satisfaction ratings and specific likes are high, there is always room for improvement of each e-file product. This year, anywhere from one-third to one-half of the Users of each product said there is something about the product that the IRS could improve.

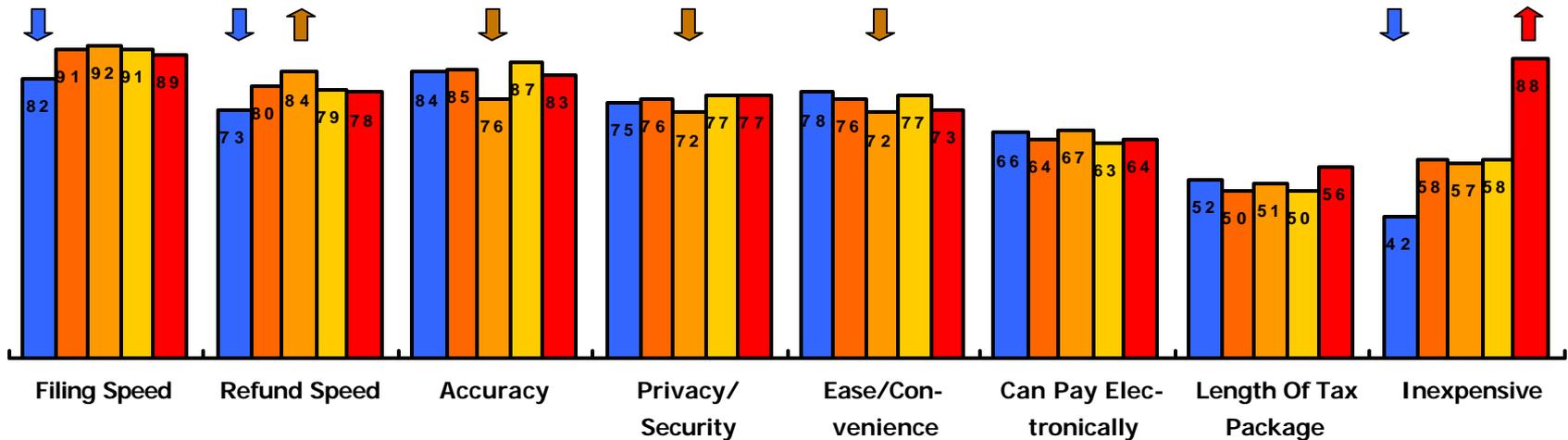


Note: This measure not asked for TeleFile.

- Suggestions for improvement of each product were scattered, but had three themes:
 - Make It Less Expensive To Use
 - Simplify Forms Or Process
 - And Provide Help/Advice & Clearer Instructions For It.

Diagnostic Ratings

- Looking at Users' "very satisfied" ratings, we see that the *e-file* products were rated high on filing speed, refund speed, accuracy, privacy, and ease/convenience, but not as high on being able to pay electronically (which some Users may not know about), length of tax package, and cost. But there were differences by product:
 - Practitioner *e-file* was weaker than others in terms of Filing Speed, Refund Speed, and Inexpensive.
 - OLF w/Online Company was stronger on Refund Speed but lower on Accuracy, Security, and Ease.
 - And Free File was of course far stronger than the others in terms of being Inexpensive.

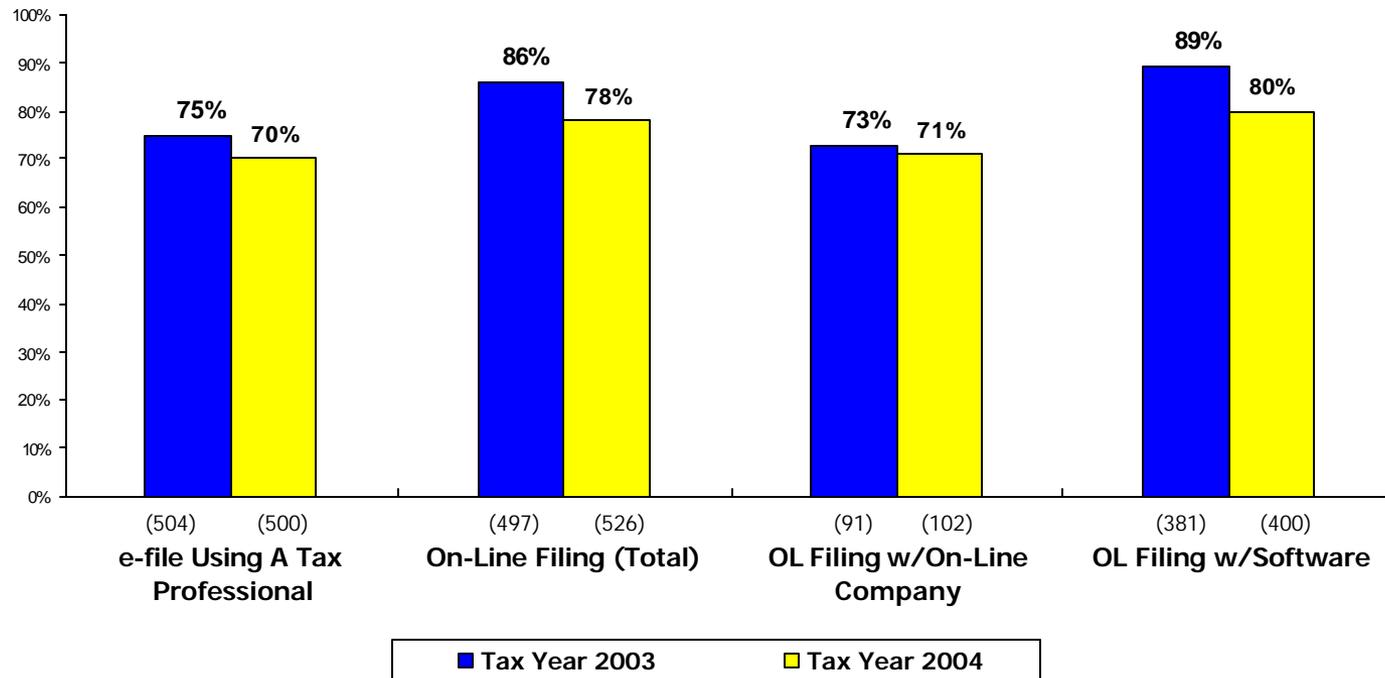


■ Practitioner e-file
 ■ OLF Total
 ■ OLF w/OL Company
 ■ OLF w/Software
 ■ Free File

Note: This measure not asked for TeleFile.

Repeat Usage of e-file Products

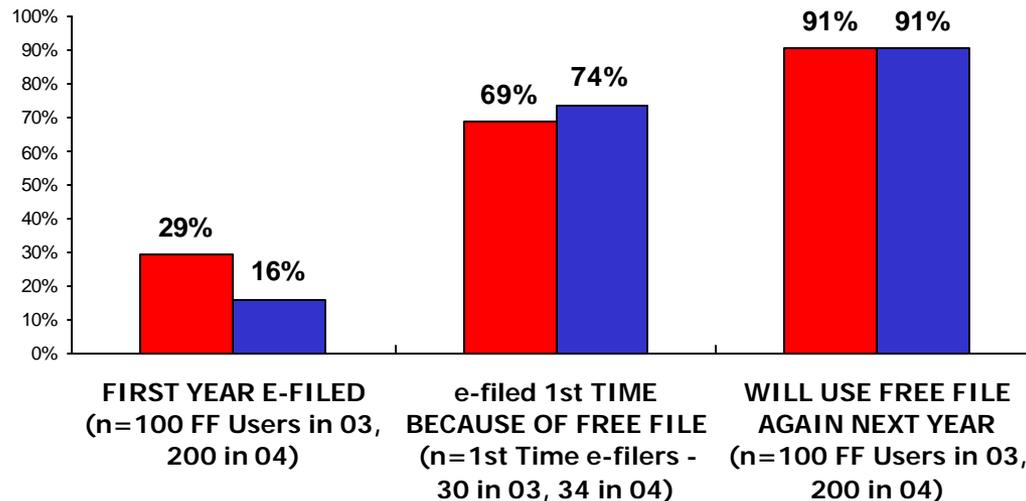
- There was lower claimed repeat usage of each e-file product this year.
- With usage of all of the products growing (according to filing data), these lower repeat usage figures probably reflect the movement from one filing method to another that occurs as income and/or tax complexity changes.



Note: This measure not asked for TeleFile .

Probing Measures Related To Free File

- In questions specific to Free File, we found that...
 - Fewer of its Users (16% vs. 29% a year ago) said this was the first time that they had *e-filed*.
 - Though, as in '03, most of them said they *e-filed* for the first time because Free File was available.
 - And 91% of all Free File Users said they will use this method again next year (same as in '03).
 - How they hear about Free File seems to be changing, with more saying they learn about it in their Internet activity or through friends while fewer say they learn about from irs.gov.



<u>Top Sources Of Free File Awareness</u>		
	<u>2003</u>	<u>2004</u>
Base: Free File Users	(100)	(200)
The Internet (ns)	21	30
Family	14	8
Friends	14	20
IRS Website/irs.gov	13	1
Mail	7	6
Flyer/Pamphlet/Booklet	7	6
Work/Colleagues	6	3
Word of Mouth	6	4
Back of Tax Papers/Forms	4	5

Probing TeleFile: What If TeleFile Was Eliminated?

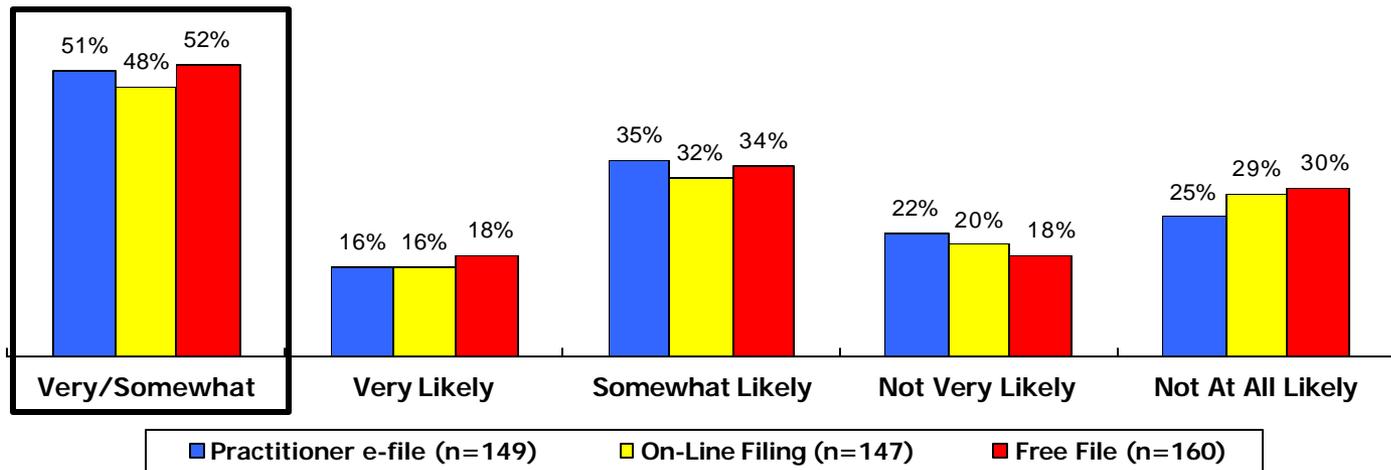
- We asked what they would do if TeleFile was eliminated and learned that...
 - 62% would try another Electronic method (mainly Free File) while 37% would go back to Paper.
 - Their top criteria for choosing an alternative? It must be “easy/convenient”, “free”, and “quick”.
 - Those going back to Paper would avoid electronic methods mainly because they don’t see them as easy/convenient enough and they are not familiar enough with them.

	<u>Total TeleFile Users</u>
BASE:	500
	%
<u>If TeleFile Was Eliminated, Would Most Likely Use:</u>	
<u>Total e-file</u>	<u>62</u>
Free On-Line Filing	36
On-Line Filing With Software	14
Electronic Filing Using A Tax Professional	10
On-Line Filing With An On-Line Company	2
<u>Total Would Go Back To Paper</u>	<u>37</u>
<u>Why Choose The Alternative Method?</u>	
It is easiest/most convenient method	23
It's free/doesn't cost me anything	17
It is the quickest method	12
<u>If Go Back To Paper, Why Not Use An Electronic Method?</u>	
Electronic methods not as easy/convenient	17
I'm not familiar with electronic methods/don't know how to use them	14
I don't think the Internet is safe	9
I don't have a computer	9

**Non-User Evaluation
Of *e-file* Products**

Likelihood Of Use Of Each Method

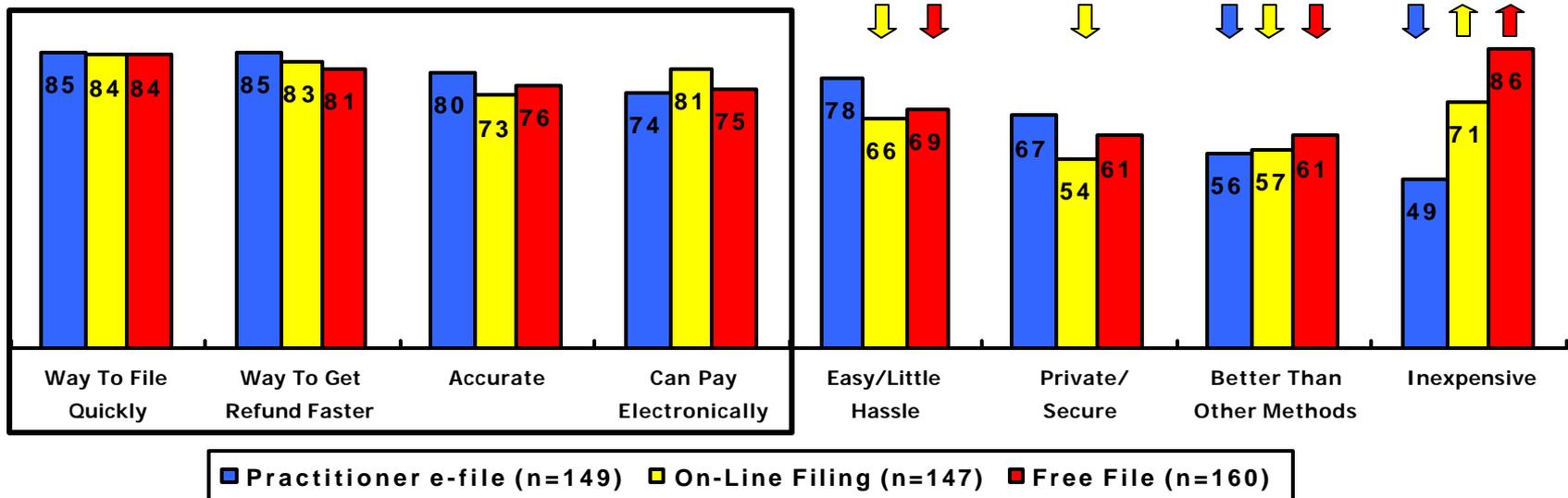
- Each year we expose qualified Non-Users to descriptions of the *e-file* products and ask their likelihood of use.
- In the past, we've seen that about half of the *e-file* Non-Users asked about each product would be "very" or "somewhat" likely to use it, and that was the case again this year – with no significant differences between the 3 products covered this year.



Note: This measure not asked for TeleFile.

Post-Exposure Non-User Perceptions Of e-file Products

- Non-Users rated their agreement that each product would have certain attributes. From their combined “agree completely” and “agree somewhat” ratings, we see that:
 - All products are perceived as A Way To File Quickly, A Way To Get Refund Faster, Accurate, and that you Can Pay Electronically with them.
 - But perceptions weaken on Easy/Little Hassle (where OLF and Free File are low) and continue on Private/Secure (where OLF is notably weak) and on Better Than Other Methods (where all products are weak). OLF and Free File are considered Inexpensive – but not Practitioner e-file.



Note: This measure not asked for TeleFile.

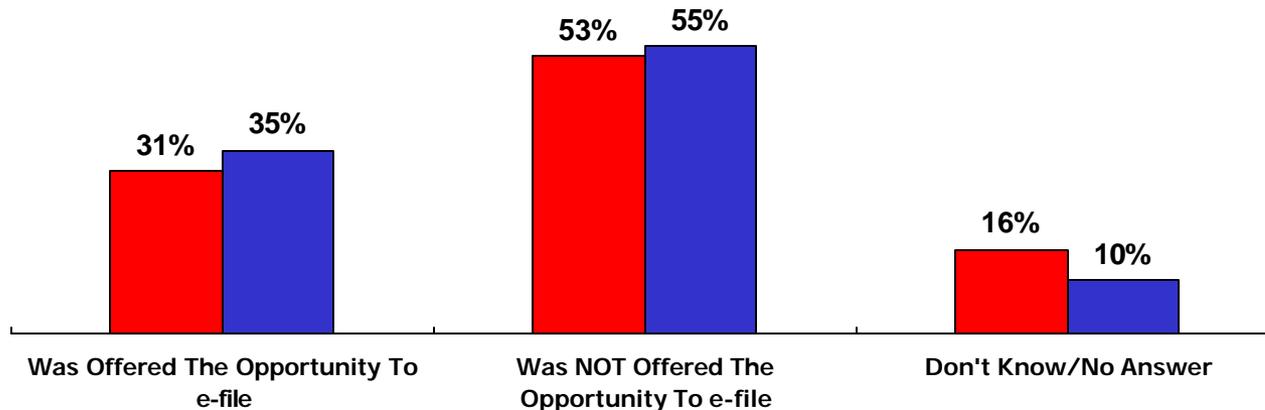
Non-Users' Top Reasons For Not Using Each Method

- The #1 reason for non-use of each product is that *e-file* Non-Users generally just like Paper filing more than electronic methods. In addition...
 - They think Practitioner e-file is expensive, doesn't apply to them, or is not private/secure enough.
 - They think OLF has the same problems, plus some say they don't have computer capability.
 - And they're concerned that Free File doesn't apply to them or is not private/secure enough. A few also said they don't have computer capability.

	<u>Practitioner e-file</u>	<u>On-Line Filing</u>	<u>Free File</u>
BASE: Total Aware Non-Users Of Each Product	136 %	149 %	64 %
I Like Paper Filing Better Than This Method/Prefer Paper Over It	44	29	26
It's Too Expensive	20	12	--
It Doesn't Apply To My Tax Situation/Didn't Know I Could Use It	13	14	23
I'm Concerned About Its Lack Of Privacy/Security	12	14	17
My Preparer Did Not Offer This As A Choice	9	--	--
I Don't Have The Computer Equipment (a PC/Modem/etc.)	0	16	9

Issue: Are Practitioners Offering *e-file* To Non-Users?

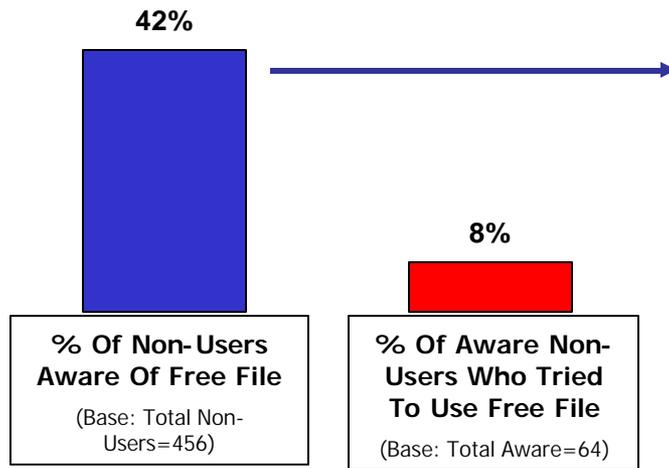
- Non-Users who had gone to a Preparer and filed by paper were asked whether their Preparer had offered them the opportunity to *e-file*.
 - 55% said they were not offered *e-file*, while 35% *were*, but turned it down.
 - This represents a slight directional improvement over last year, when 53% were not offered *e-file* and 31% were.



Base: Total Who Filed A Paper Return Using A Tax Professional
(Year 2003=281) (Year 2004=248)

Issue: Are Any Non-Users Trying To Free File? If Not, Why Not?

- 42% of Non-Users were aware of Free File at the time of the survey. This is just 64 people and among them, only 5 people (8%) had attempted to use Free File this year but did not complete the process (they didn't qualify, found it too-time consuming, or found that it wasn't free after all).
- Among that 42% Aware & Not Using Free File, main reasons for non-use were preference for a different filing method, not qualifying to use Free File, and being nervous about it or not being comfortable with it.

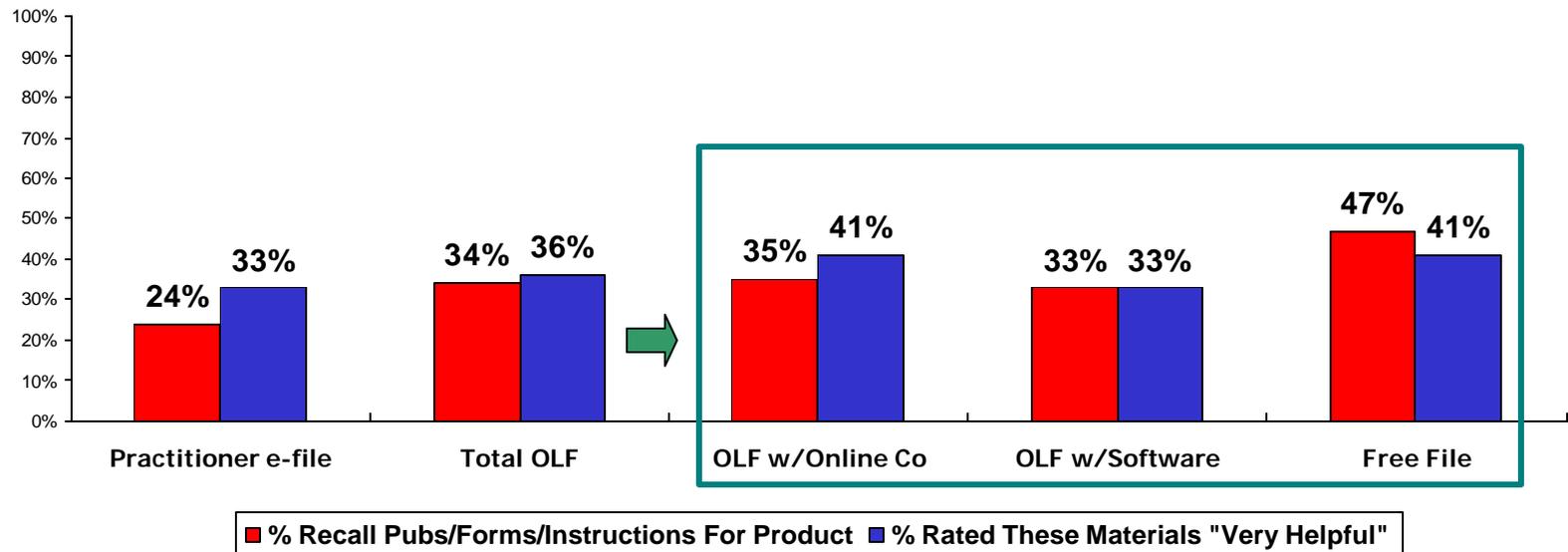


<u>Reasons For Not Using Free File</u>	
Base: Non-Users Aware Of Free File & Evaluating It	(64) %
Like Filing Taxes A Different Way/Prefer That	26
Didn't Apply To Me (Didn't Qualify, Return Too Complex)	14
I Was Nervous About Using It/Worried About Security	9
Just Don't Really Know Enough About It	9
Computer Was Down/Didn't Have Access To It	9
I'm More Comfortable Filing My Old Way	5

**Evaluation
Of IRS Instruction
& Communication**

Recall & Helpfulness of IRS Publications/Forms/Instructions

- In each *e-file* product evaluation, we asked Users if they recalled any “IRS publications/forms/instructions” relating to that product, and if so, asked them to rate “how helpful” the materials were – using a “very”/“somewhat”/etc. rating scale.
- Less than half of the Users of each product recalled the product’s materials and, of those recalling them, only about one-fourth to one-half considered the materials “very helpful”.



e-file Triers' Overall Evaluation Of IRS Instruction In General

- This year, we took the “instruction” issue a step further, asking any Taxpayer who had ever tried e-file for feedback on the level of IRS e-file instruction in general, how it can be improved, and how IRS should deliver e-file instruction to them.
- In terms of the level of detail in IRS instructions, we found that most of our Random Sample Triers of e-file, as well as Users of Practitioner e-file, could not recall anything about IRS instructions; while Users of all other specific products generally considered the level of instruction about right and helpful.

	Random Total Triers	Practitioner e-file Users	OLF Users	w/OL Users	Co.Software Users	Free File Users
	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>
	%	%	%	%	%	%
BASE: Total Ever Tried e-file	672	500	526	102	400	200
<u>Level Of Instruction Provided By IRS For Electronic Products</u>						
<u>Total Considered IRS Instruction Too Detailed</u>	<u>19</u>	<u>20</u>	<u>19</u>	<u>19</u>	<u>19</u>	<u>15</u>
The instruction provided was much too detailed and I didn't even use it	9	10	6	5	7	2
Instruction generally too detailed but I was able to navigate through it	10	10	13	14	12	13
<u>Instruction was about right and I found it helpful</u>	<u>22</u>	<u>20</u>	44	48	41	59
<u>Total Considered IRS Instruction Not Detailed Enough</u>	<u>9</u>	<u>6</u>	<u>10</u>	<u>7</u>	<u>12</u>	<u>8</u>
Not detailed enough, but basics covered & I was able to finish return	5	3	7	4	8	7
Instruction was entirely too vague and no help at all	4	3	3	3	4	1
Don't Know/Can't Recall	50	54	27	25	28	18

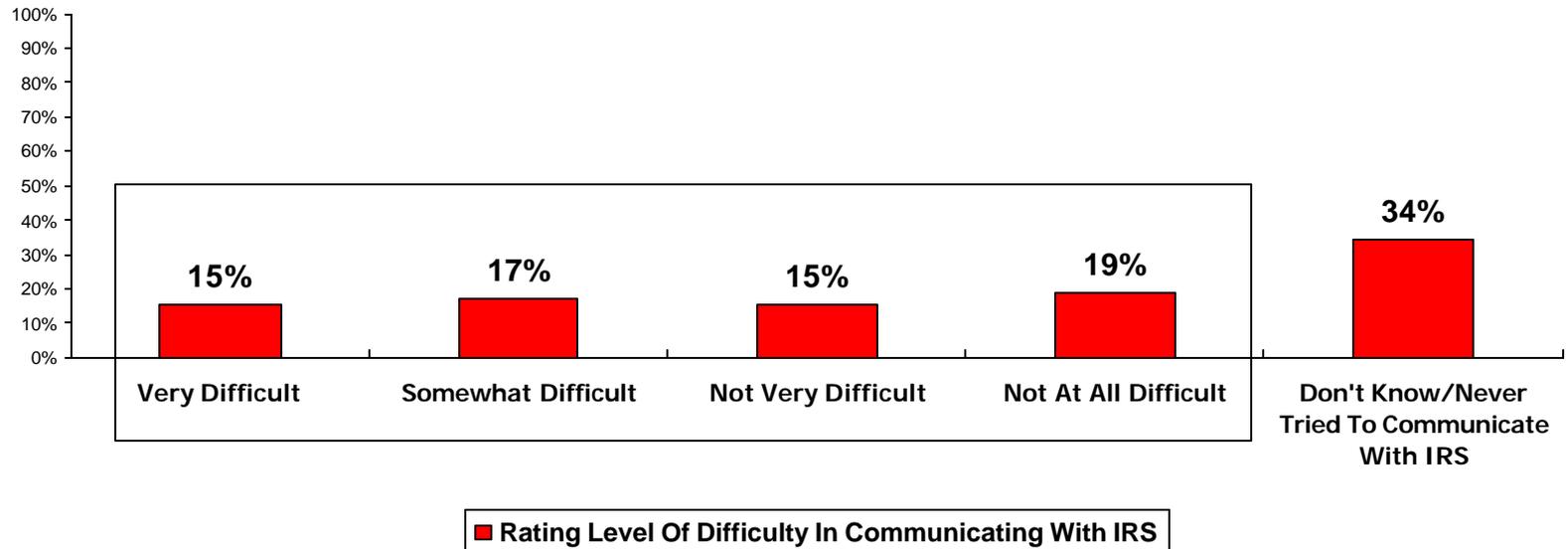
e-file Triers' Evaluation Of IRS Instruction (Cont'd.)

- Voluntary suggestions for improving IRS electronic product instruction centered around simplifying language.
- While suggestions for how IRS should deliver instruction to Taxpayers centered heavily around mailing something to Taxpayers.

	Random Total Triers	Practitioner <i>e-file</i> Users	OLF Users	w/OL Co. Users	Software Users	Free File Users
	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>	<u>2004</u>
	%	%	%	%	%	%
BASE: Total Ever Tried <i>e-file</i>	672	500	526	102	400	200
	%	%	%	%	%	%
<u>What IRS Can Do To Improve Instructions</u>						
Simplify it/Use less technical wording/Use layman language	27	28	24	24	25	13
Provide more information	10	8	7	6	8	6
Provide less information	4	6	2	2	2	3
Nothing/Fine as is/Continue doing what they are doing	32	30	33	37	30	37
Don't Know/No Answer	17	18	19	18	20	24
<u>How IRS Should Deliver Instructions</u>						
Direct Mail (along with Print ads/Brochures)	43	47	38	43	38	39
Online	20	19	38	38	39	26
Via IRS Materials (e.g., instruction booklets)	10	10	9	8	9	9
Don't Know/No Answer	28	24	18	20	17	25

Communicating With The IRS

- We asked ALL Taxpayers in the survey to rate the difficulty of communicating with the IRS and found that about one-third never try to communicate.
- Among the rest (boxed below), about half described communicating with the IRS as “difficult” to some extent while half did not consider it difficult.



Key Learning

Key Learning

- **High satisfaction with *e-file* products – with 80%+ very satisfied, higher for TeleFile at 90%.**
 - Only one change this year – a significant increase in satisfaction with Practitioner *e-file*.
 - Strong satisfaction with all products across the various segments we track.
 - Ease/Convenience and Speed (in Filing and Refund) are still main drivers of high satisfaction.
- **1/3 to 1/2 of Users say products can be improved, with suggestions/diagnostics pointing to...**
 - Lowering the cost of Practitioner *e-file*.
 - Making OLF easier to use and more secure (or at least improving security perceptions).
 - Make it easier to use Free File.
- **Among Non-Users, as in the past, about half are at least somewhat interested in each product. So why don't they use or try an electronic method?**
 - They think Practitioner *e-file* is expensive, doesn't apply to them, or is not private/secure enough.
 - They think OLF has the same problems, plus some of them say they don't have computer capability.
 - And they're concerned that Free File doesn't apply to them or is not private/secure enough. A few also said they don't have computer capability. Note: no evidence of a "red flag" with Non-Users trying but failing to use Free File.
- **Finally, on the issues of level of IRS instruction and communicating with IRS:**
 - While IRS instruction can be improved (through simpler language), it's not daunting to Taxpayers as expected. How would IRS best get its instruction to Taxpayers? Via mail.
 - And, among those who have ever tried to communicate with the IRS, about ½ say they find it difficult.

Appendix

Reasons For Using A Tax Professional

	-----Total Random Sample-----				----2004 e-file-----	
	TY 2000	TY 2001	TY 2003	TY 2004	Users	Non-Users
BASE: Used A Tax Professional To File Taxes	601	607	600	573	325	248
	%	%	%	%	%	%
<u>It's Easier/Less Hassle/Faster (Net)</u>	<u>30</u>	<u>31</u>	<u>27</u>	<u>31</u>	<u>35</u>	<u>27</u>
Easier/Less Hassle Than Doing It Myself	8	13	17	*	0	*
Taxes Are Just Too Complicated/Difficult To Do Myself	12	5	6	10	8	12
Faster Than Doing It Myself	3	3	5	1	1	2
<u>Makes You Feel Secure/Assured/Comfortable (Net)</u>	<u>27</u>	<u>24</u>	<u>26</u>	<u>23</u>	<u>19</u>	<u>27</u>
You Have An Assurance Of Accuracy	13	9	10	5	6	4
Familiar With Them/Comfortable/Used Them For Years	6	7	5	6	3	9
<u>Preparer's Have Knowledge/Info That I Don't (Net)</u>	<u>24</u>	<u>22</u>	<u>22</u>	<u>28</u>	<u>27</u>	<u>29</u>
I Don't Know/Understand How To Do It Myself	7	7	10	8	8	9
They Have The Knowledge/Know What They're Doing	5	5	8	8	8	9
My Tax Return Is Too Complex To Do Myself	13	11	6	1	2	1
Don't Know/No Answer	12	9	16	13	15	11

Internet Access

BASE: Total Respondents	-----Total Random Sample-----				Tax Year 2004	
	TY 2000	TY 2001	TY 2003	TY 2004	Users	Non-Users
	1000	1000	1000	1000	544	456
	%	%	%	%	%	%
<u>Household Ownership Of A PC With Modem</u>						
HH Has A PC With Modem	73	76	80	81	78	84
HH Does Not Have A PC With Modem	27	24	20	19	22	16
<u>Household Internet Access</u>						
<u>Among Taxpayers With A PC & Modem</u> (n=)						
Have HH Access To Internet Via PC	(736) 94	(755) 94	(806) 93	(814) 94	(432) 95	(382) 92
Do Not Have Access To Internet Via PC	6	6	7	6	5	8
<u>Re-Basing Internet Access Data</u>						
<u>To All Taxpayers</u> (n=)	(1000)	(1000)	(1000)	(1000)	(544)	(456)
Have HH Access To Internet Via PC	69	71	75	71	75	77
Do Not Have Access To Internet Via PC	31	29	25	29	25	23

Tax Filing Dynamics

BASE: Used A Tax Professional To File Taxes In 2003	<u>Total Random Sample</u>			<u>--Tax Year 2004--</u>	
	<u>TY 2001</u>	<u>TY 2003</u>	<u>TY 2004</u>	<u>Users</u>	<u>Non-Users</u>
	1000	1000	1000	544	456
	%	%	%	%	%
<u>Additional Forms/Attachments Filed</u>					
Forms 2106 – The Business Expense Form	13	12	15	15	15
Schedule “C”	14	13	15	13	17
Schedule “E”	6	7	8	6	9
Schedule “F”	2	3	3	3	4
Schedule “EIC”	na	3	4	4	4
<u>Results Of Tax Filing</u>					
Balance Due To The IRS	22	20	18	12	23
Received A Refund	72	73	75	82	70
Had A Zero Balance	4	3	2	2	2
<u>Had Paid The Balance Due</u>					
Automatic Withdrawal from Checking/Savings	3	8	8	17	4
Credit Card	2	3	2	4	1
Wrote A Check	91	83	82	67	90
<u>Method Of Receiving Refund</u>					
Direct Deposit	29	42	44	60	26
Received A Check From The IRS	68	53	53	38	70

Year-To-Year Demographics: User vs. Non-User

	<u>--TY 2000--</u>		<u>--TY 2001--</u>		<u>--TY 2003--</u>		<u>--TY 2004--</u>	
	<u>Users</u>	<u>Non-Users</u>	<u>Users</u>	<u>Non-Users</u>	<u>Users</u>	<u>Non-Users</u>	<u>Users</u>	<u>Non-Users</u>
BASE:	343	657	407	593	495	505	544	456
	%	%	%	%	%	%	%	%
<u>Gender</u>								
Male	40	47	47	48	48	52	47	53
Female	60	53	53	52	52	48	53	47
<u>Age</u>								
Average Age	37	42	38	43	40	42	41	44
<u>Average HH Size</u>	2.9	2.9	3.0	2.8	3.0	2.9	3.1	2.9
<u>% With Children</u>	54	47	56	44	47	43	49	43
<u>% Married</u>	48	65	53	62	52	62	59	61
<u>% With College Education</u>	59	64	59	65	58	68	61	65
<u>Median HH Income (000)</u>	\$41	\$58	\$45	\$54	\$46	\$52	\$56	\$63

Questionnaire Used In Study
(Attached Electronically)