

Calgary



Perception of TIPP Program Survey (Tax Instalment Payment Plan)

Key Findings Report

Prepared for The City of Calgary by:

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Background and Objectives



Research Methodology

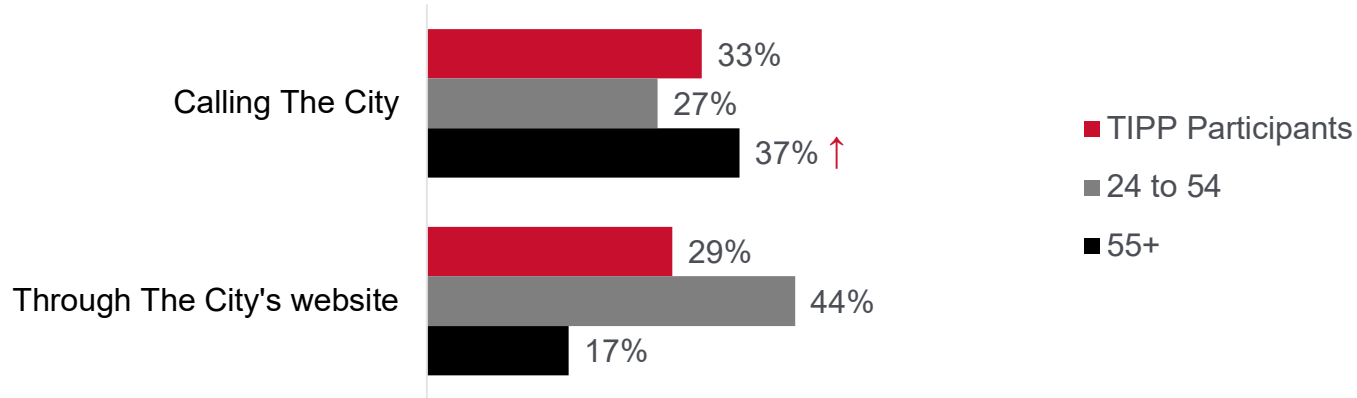
in
Calgary who are responsible for paying property tax. Quotas were set by quadrant to ensure coverage from across the City:

Completed Surveys	TIPP Participants	Non-Participants
Northeast	29	76
Northwest	69	79
Southeast	49	79
Southwest	63	66
TOTAL	210	300

±6.8%, 19 times out of 20 for TIPP Participants and ±5.7%, 19 times out of 20 for Non-Participants.



In this report, the ↑ denotes one group is statistically higher than the other.



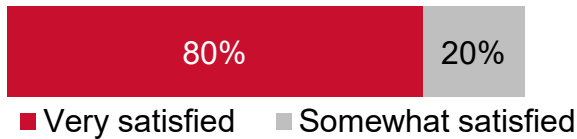
In this example, respondents aged 24 to 54 are compared to those aged 55 or more. Participants who are aged 55 or more are significantly more likely to have contacted The City to request to receive an agreement over the phone than those aged 24 to 54. Conversely, younger Participants were more likely to have contacted The City through their website.

A z-test for two proportions was conducted, significance is reported for a 95% confidence level.

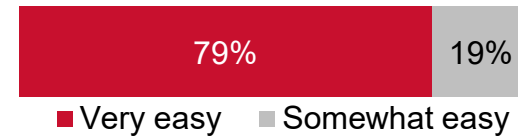




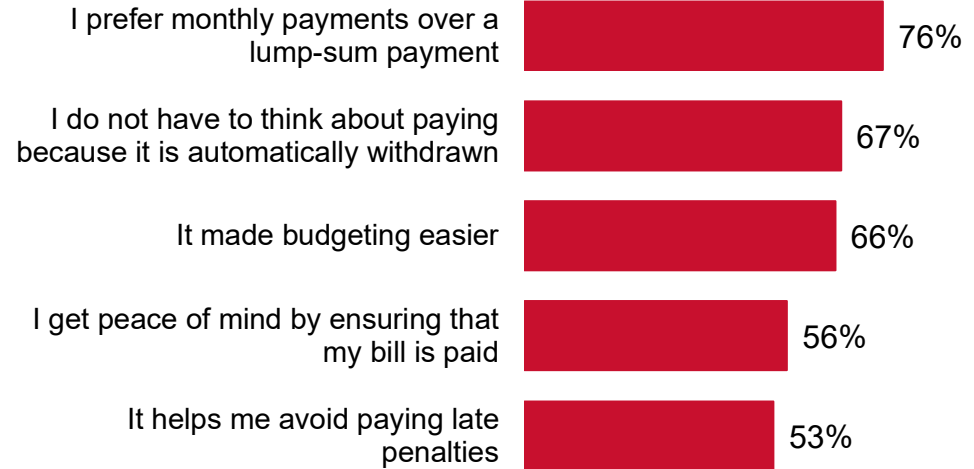
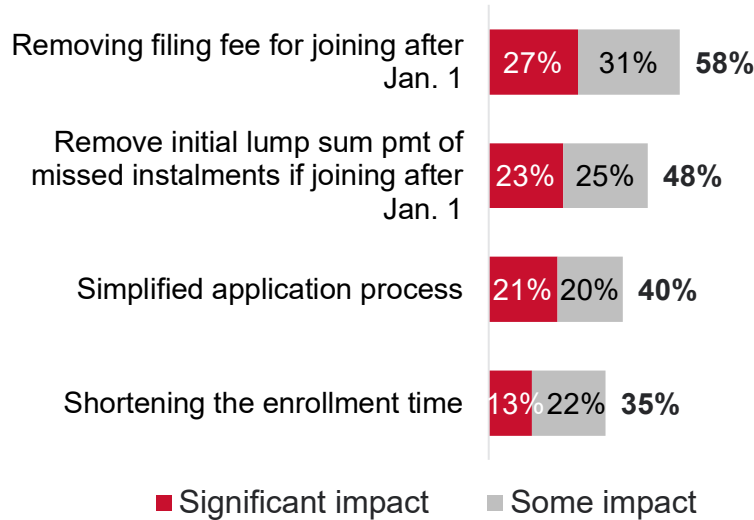
Overall Satisfaction with TIPP



Ease of Enrollment



Impact on Willingness to Enroll



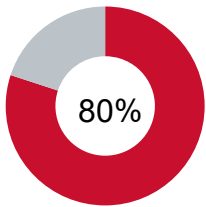
Base: TIPP Participants

A3 - Overall, how satisfied are you with TIPP? (n=208; excludes don't know/refused) A8 - To the best of your recollection, how easy was it to enroll in TIPP? (n=210) A15 - If this change had been in effect when you enrolled in TIPP, how would it have impacted your willingness to enroll? (n=208-210; excludes don't know/refused) A6 - To the best of your recollection, why did you enroll in TIPP? (n=209; excludes don't know/refused)

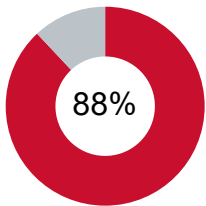


TIPP Non-Participants

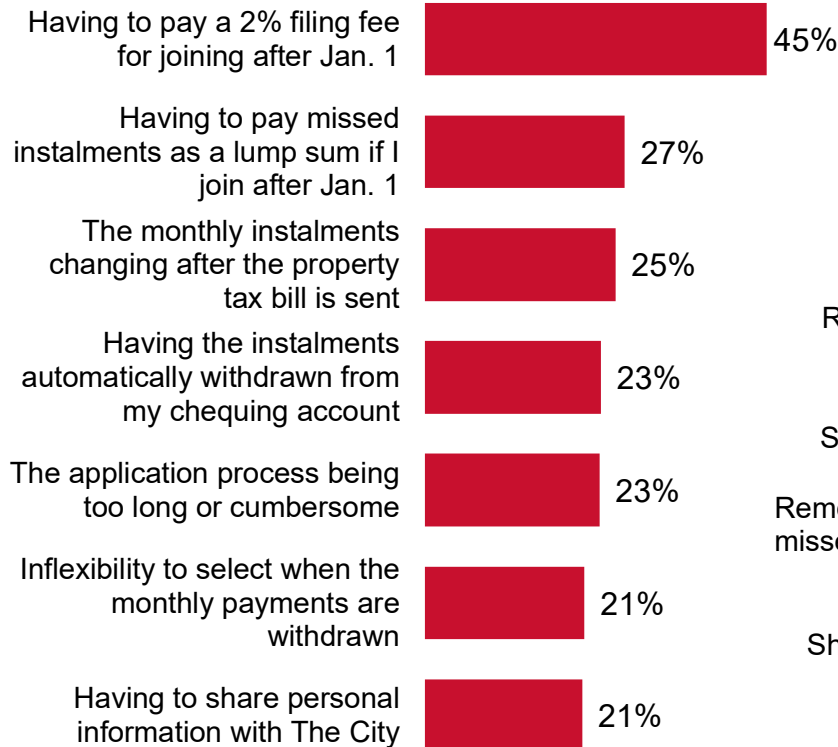
Aware of TIPP



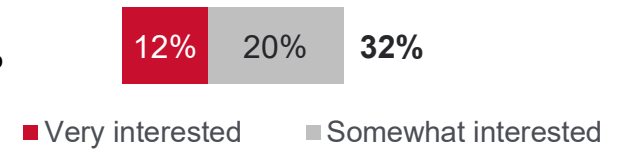
Qualify for TIPP



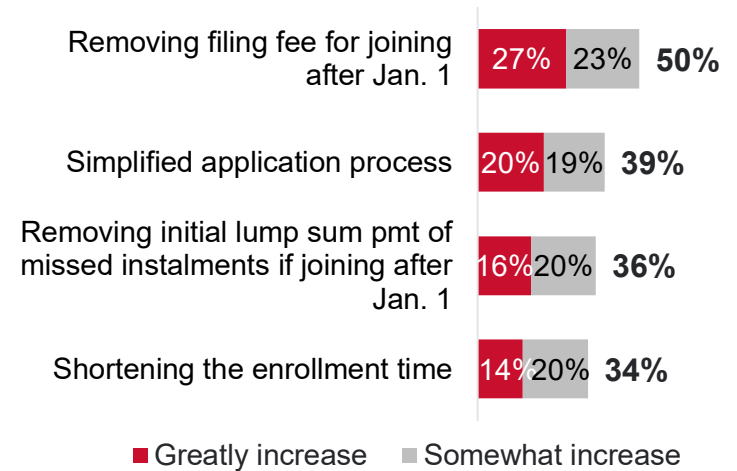
Enrollment Barriers



Informed Interest in Enrolling



Impact on Willingness to Enroll



(n=298; excludes don't know/refused) **B8** – Would you qualify to enroll in the TIPP Program? (n=296; excludes don't know/refused)

B9 – Now that you have learned a little more about the Tax Installment Payment Plan, how interested are you in enrolling in the program, assuming you were able to? (Non-Participants: n=294; Has a mortgage n=100; 25 to 54 n=77; excludes don't know/refused) **B5** – Which of these, if any, would be a barrier to you joining TIPP? (n=288; excludes don't know/refused) **B6** – If the following changes were made to the Tax Installment Payment Plan, how would this impact your willingness to enroll in the program? (n=295-298; excludes don't know/refused)



Recommendations

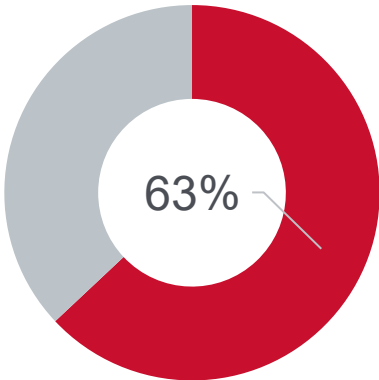




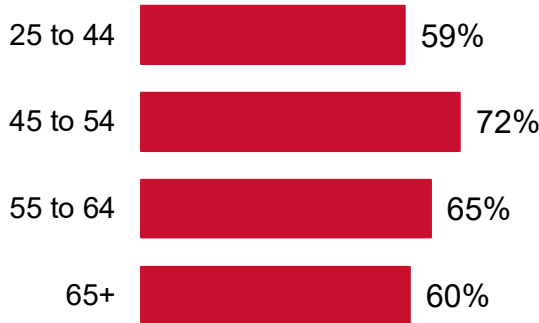
TIPP Enrollment

Overall, 63% of property owners in Calgary are enrolled in TIPP. Enrollment is higher among those who own a single detached house compared to those who own some other type of dwelling, and enrollment is slightly higher among those who are 45 to 54. Enrollment does not vary significantly by quadrant.

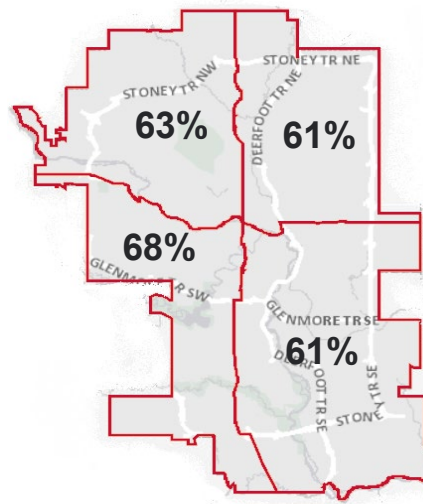
Overall TIPP Enrollment



Enrollment By Age



Enrollment By Quadrant



Enrollment By Property Type



Base: Full sample + Terminated (n=816)

S1 - What type of property do you own and pay property tax on? (Single detached house n=630; Another type of dwelling n=185; excludes don't know/refused) Age - Which of the following age categories do you fall into? (25 to 44 n=111; 45 to 54 n=118; 55 to 64 n=197; 65+ n=390) Int 2 - So we can ensure we are speaking to property owners from all areas of The City, in what quadrant of the City do you own property? (Southwest n=194; Southeast n=195; Northwest n=220; Northeast n=207);

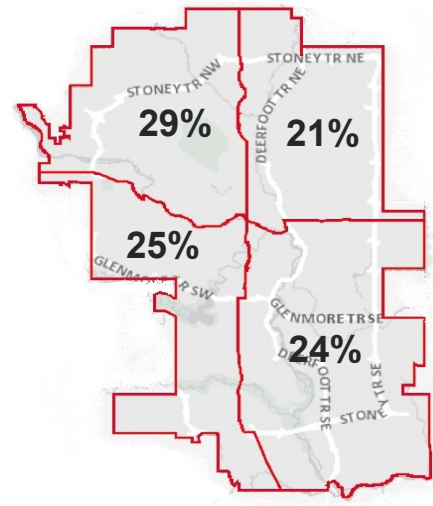
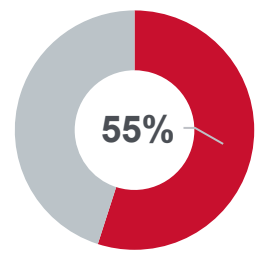
↑ denotes a significantly higher percentage than the other segment(s).



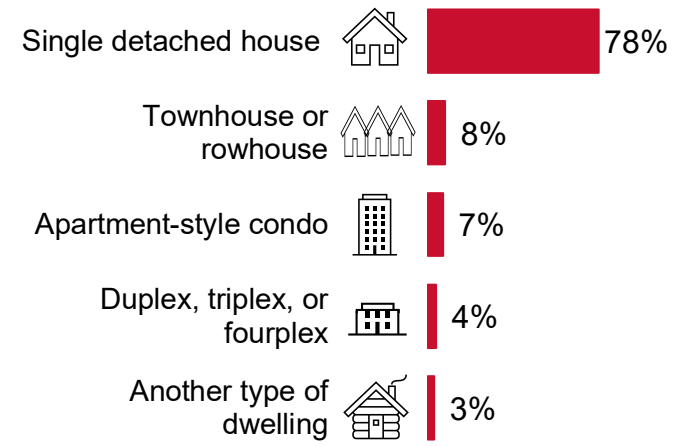


TIPP Participant Profile

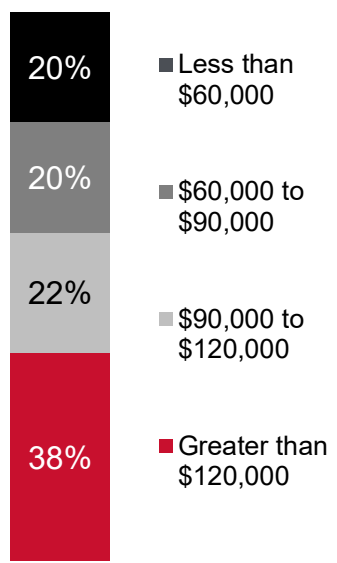
Has Mortgage on Primary Residence



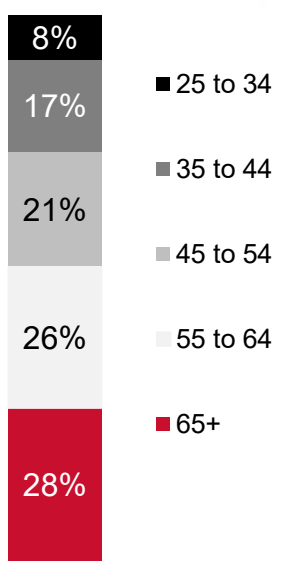
Property Type



Income



Age



Length of Time Enrolled in TIPP



Length of Time in Calgary



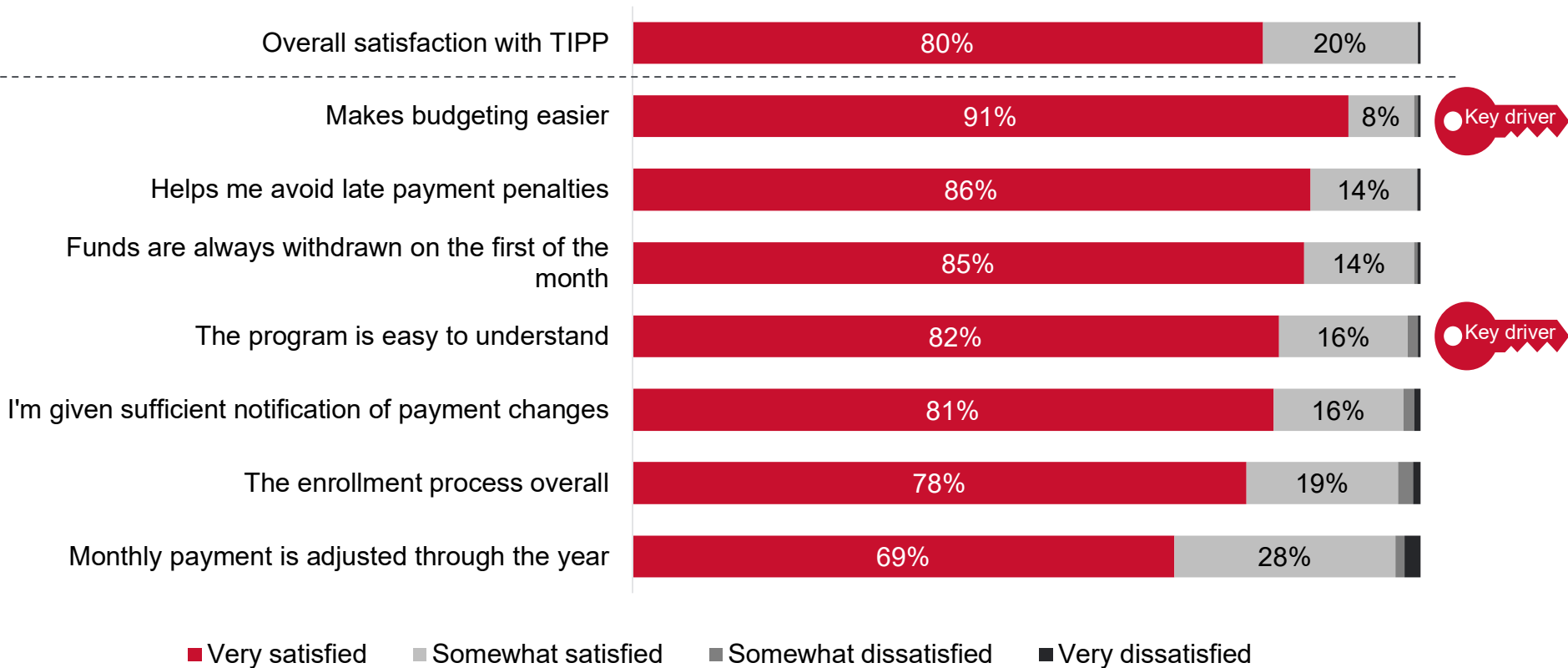
Base: TIPP Participants

S1 - What type of property do you own and pay property tax on? (n=209; excludes Don't know/refused) D3 - Do you still have a mortgage on your primary residence? (n=209; excludes Don't know/refused) D5 - Which of the following best describes your household income? (n=173; excludes Don't know/refused) Age - Which of the following age categories do you fall into? (n=210) D4 - How long have you lived in Calgary? (n=210) A2 - To the best of your recollection, how long have you been enrolled in TIPP? (n=210) Int 2 - So we can ensure we are speaking to property owners from all areas of The City, in what quadrant of the City do you own property? (n=210)



Satisfaction with TIPP

Satisfaction with TIPP



3 - Overall, how satisfied are you with TIPP? (n=208; excludes don't know/refused) A4 - How satisfied are you with the following components of TIPP? (n=181 - 206; excludes don't know/refused)



Reasons for Satisfaction with TIPP

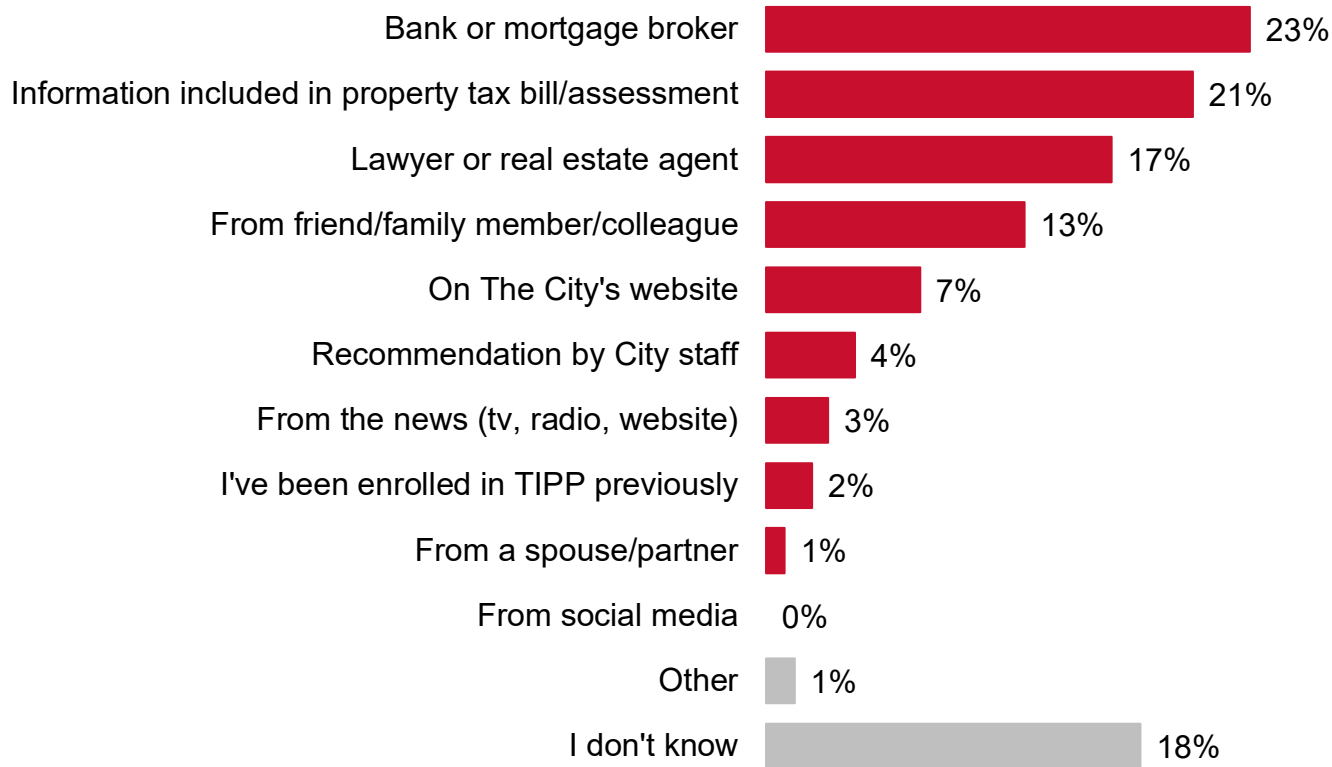
Reasons for Satisfaction with TIPP



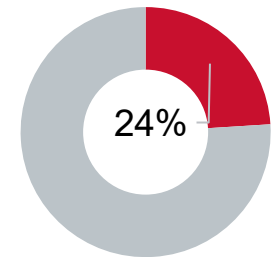


Learning About TIPP

How Participants Learned about TIPP



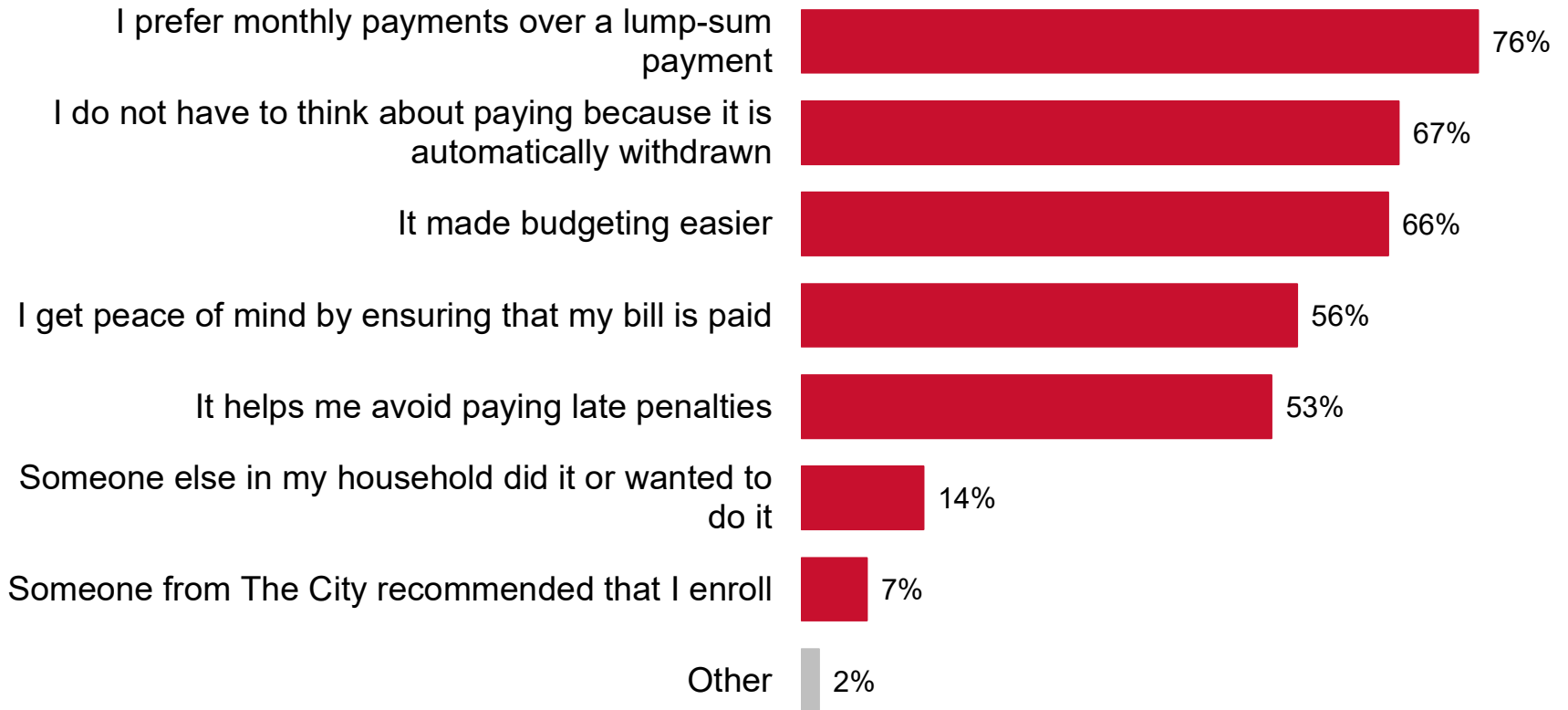
Participants with >10 years in the program don't know





Reason for Enrollment

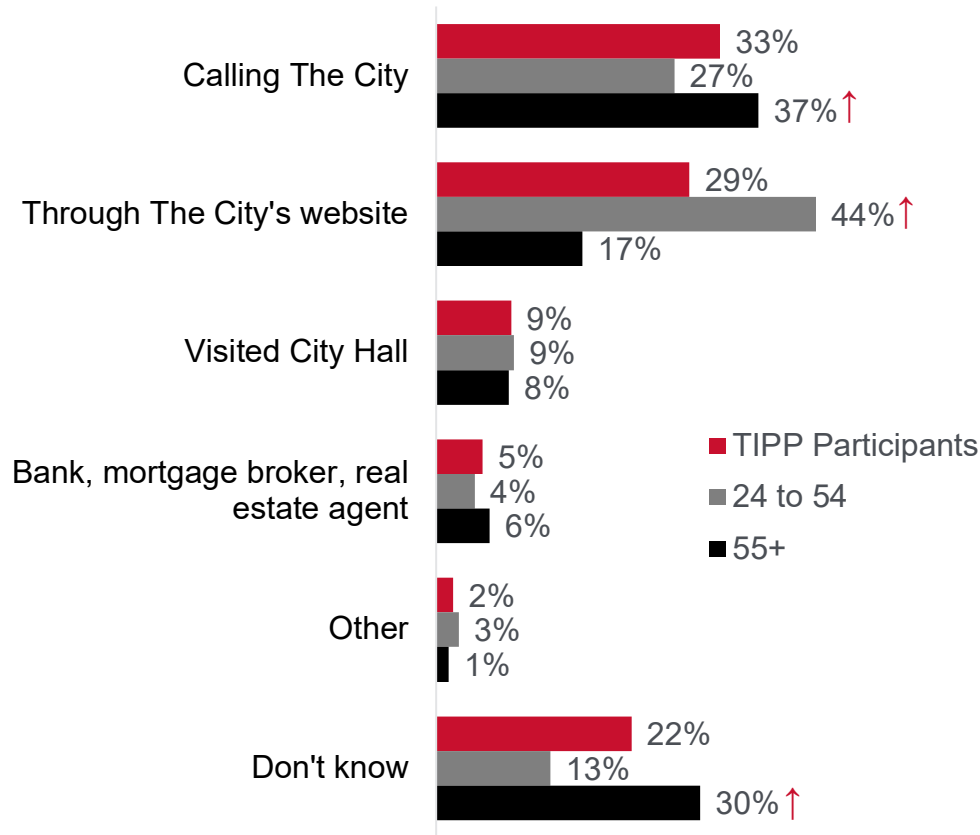
Reasons for Enrollment



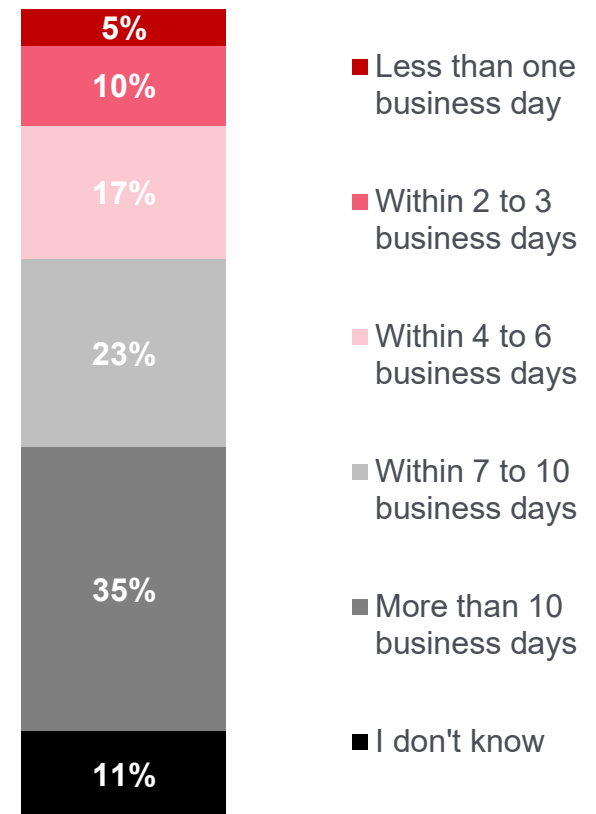
6 – To the best of your recollection, why did you enroll in TIPP? (n=209; excludes don't know/refused)



Method Used to Contact The City



Reasonable Time to Receive an Agreement

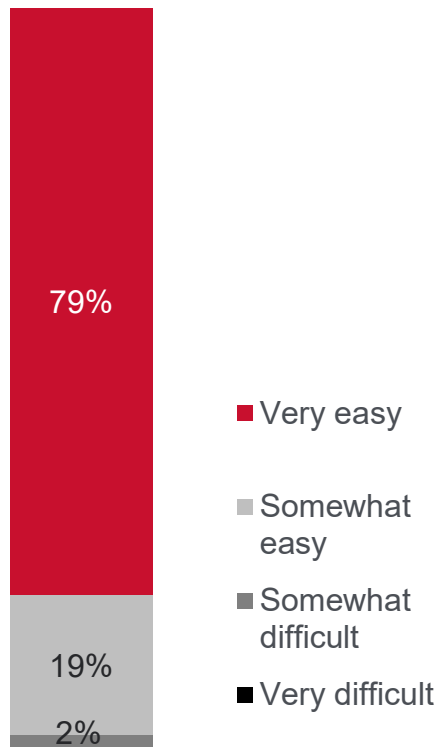


7 – To the best of your recollection, how did you contact The City to request to receive an agreement to join? (n=210), A9 – What do you think is a reasonable time to receive a customized agreement from The City to join TIPP after a request is submitted? (n=210). ↑ denotes a significantly higher percentage than the other age group.

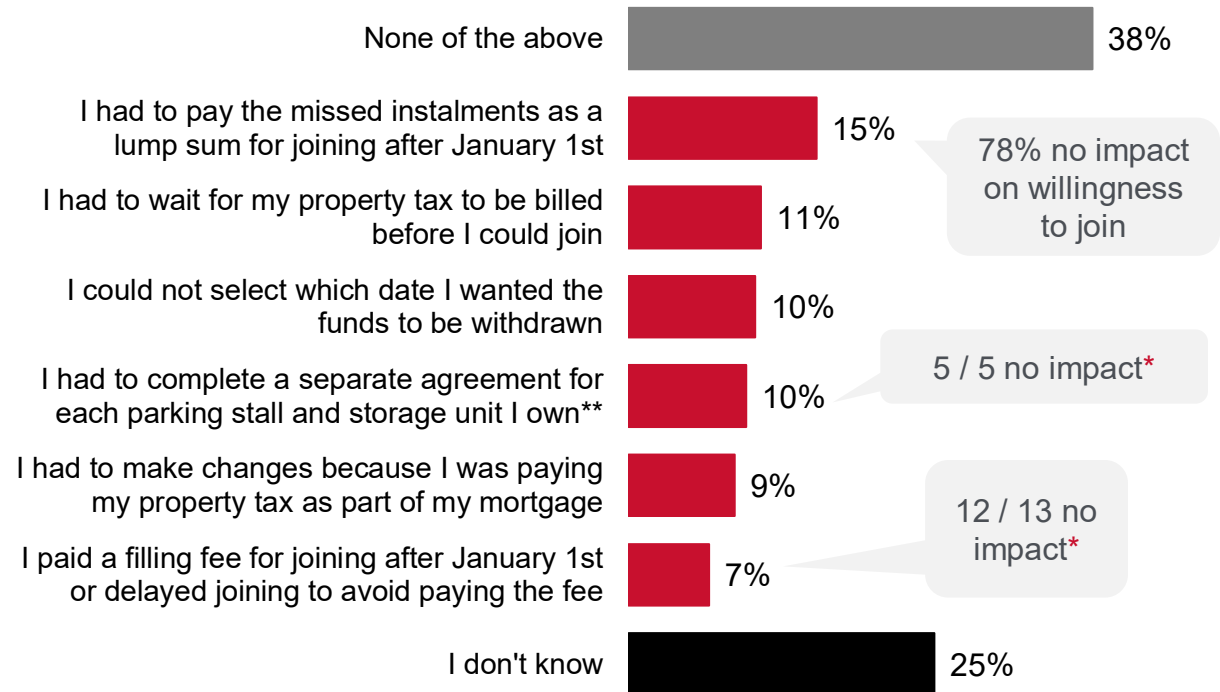


Improving Enrollment

Ease of Enrollment



Hurdles Experienced While Enrolling in TIPP

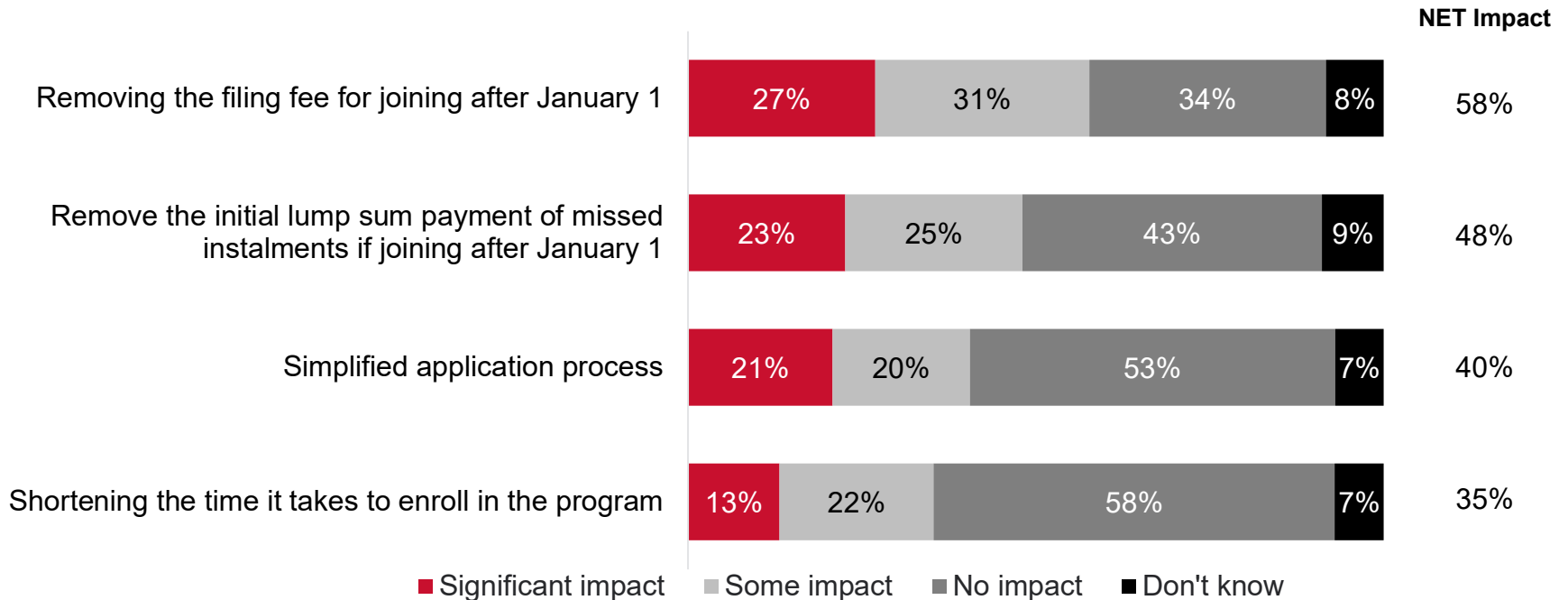


8 – To the best of your recollection, how easy was it to enroll in TIPP? (n=210), **A10** – To the best of your recollection, did you experience any of the following when enrolling in TIPP? (n=209; excludes refused; **n=56; condo owner with parking stall/storage unit) **A11** – You indicated you paid a filling fee for joining after January 1st or delayed joining to avoid paying the fee. How did this impact your willingness to join TIPP? (n=13; selected option in A10, * small base), **A12** – You indicated that you had to complete separate agreements for each parking stall and storage unit you own. How did this impact your willingness to join TIPP? (n=5; selected option in A10 and condo owner with parking stall/storage unit, * small base) **A13** – You indicated you had to pay a lump sum for the missed tax instalment since you joined after January 1st. How did this impact your willingness to want to join TIPP? (n=32; selected option in A10)



Impact of Changes to TIPP

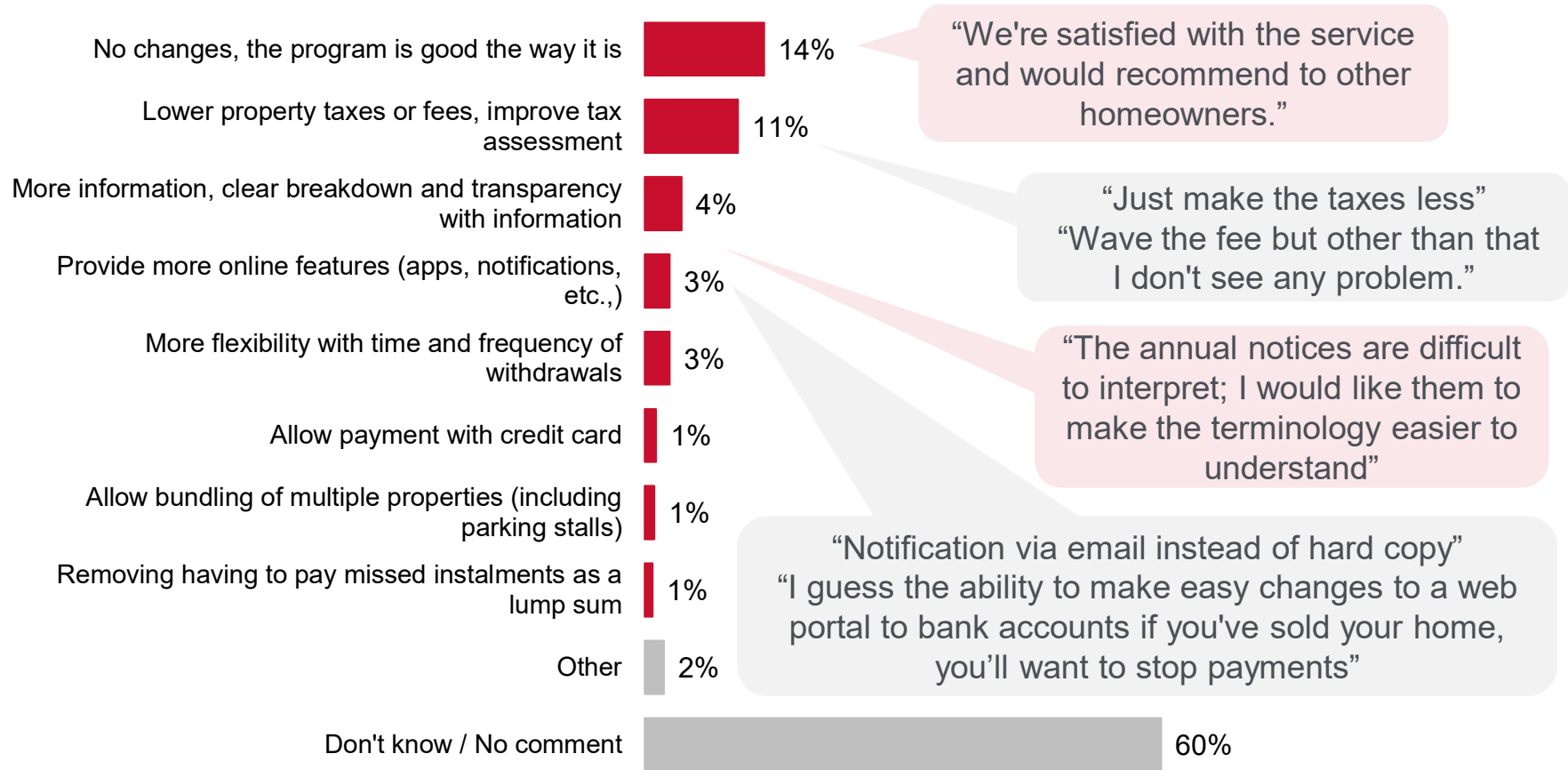
Impact on Willingness to Enroll



(n=208-210; excludes don't know/refused)



Suggested Improvements to TIPP

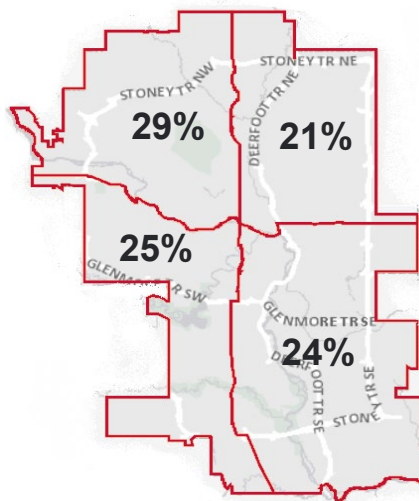
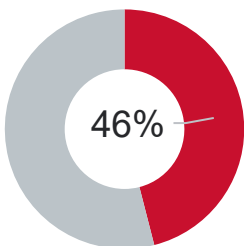




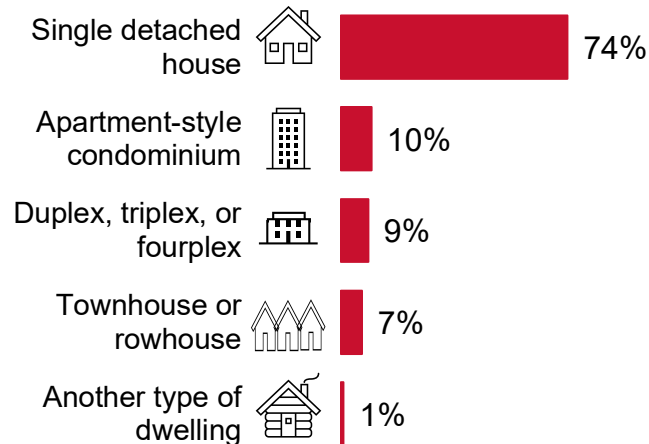


TIPP Participant Profile

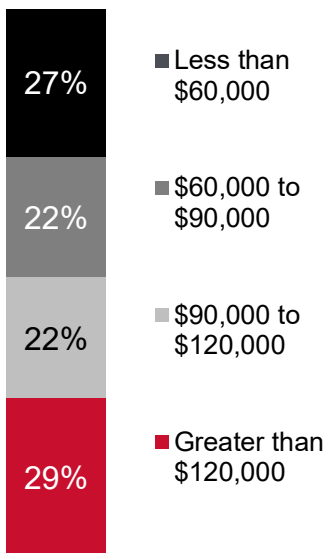
Has Mortgage on Primary Residence



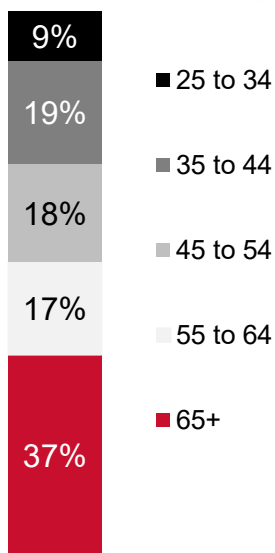
Property Type



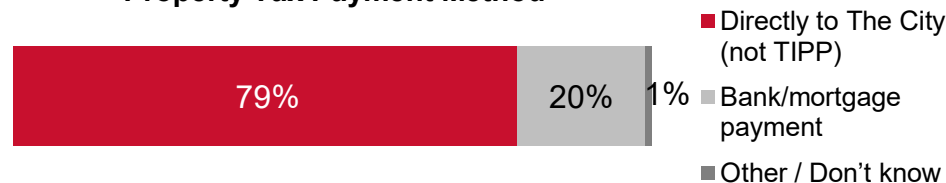
Income



Age



Property Tax Payment Method



Length of Time in Calgary



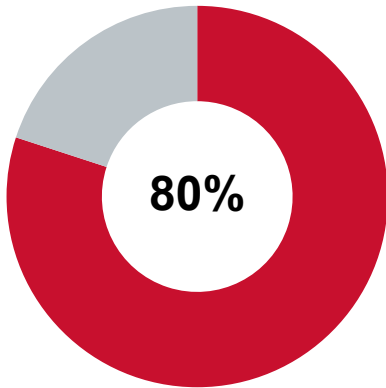
Base: TIPP Non-Participants

S1 - What type of property do you own and pay property tax on? (n=300) D3 - Do you still have a mortgage on your primary residence? (n=294; excludes don't know/refused) D5 - Which of the following best describes your household income? (n=242; excludes don't know/refused) Age - Which of the following age categories do you fall into? (n=300) D4 - How long have you lived in Calgary? (n=300) Int 2 - So we can ensure we are speaking to property owners from all areas of The City, in what quadrant of the City do you own property? (n=300) Pay - How do you currently pay your property tax? (n=300)

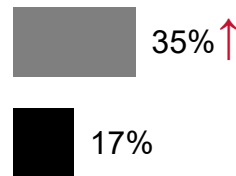
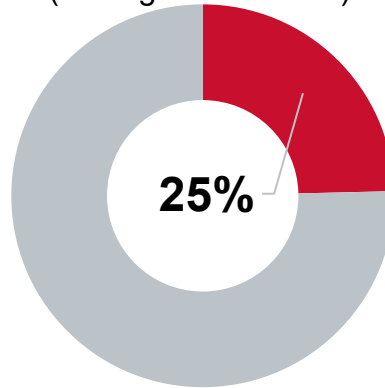


Awareness, Consideration, and Interest

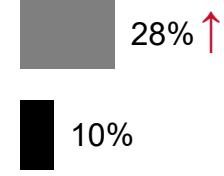
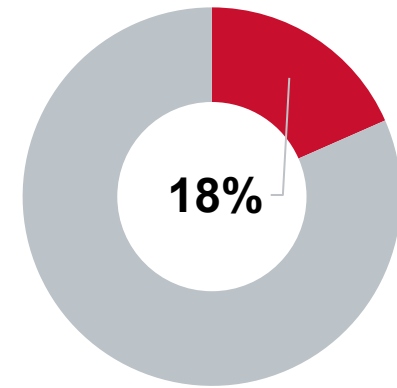
Awareness of TIPP



Have Considered Enrolling in TIPP (among those aware)



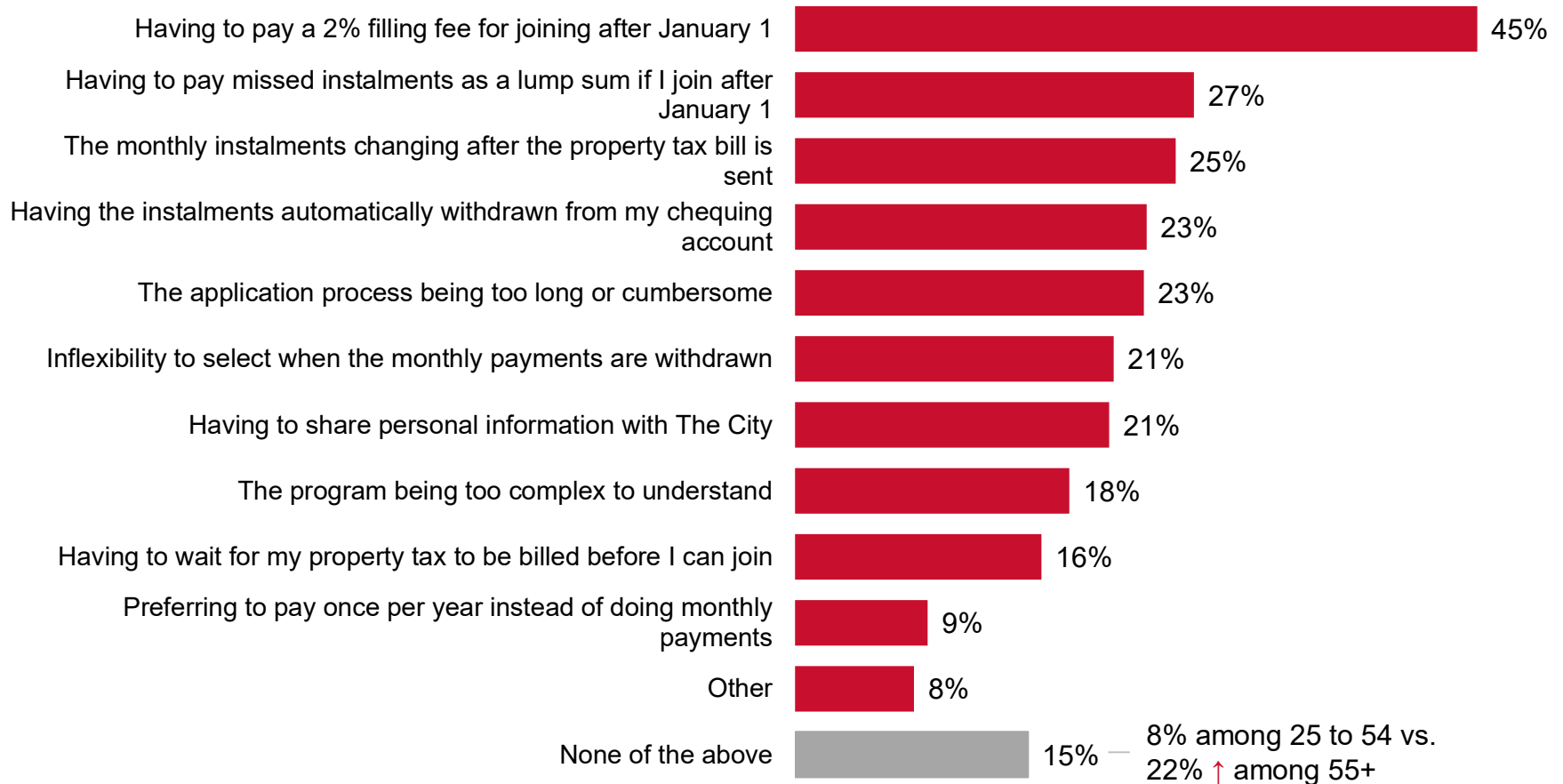
Interested in Enrolling Next Year



(n=298; 25 to 54=79, 55+=221; excludes don't know/refused) **B3** – Have you ever considered enrolling in the TIPP Program? (n=243; 25 to 54 n=55, 55+ n=188; aware of TIPP, excludes don't know/refused) **B4** – Would you be interested in enrolling in the TIPP program in the next year? (n=300; 25 to 54 n=79, 55+ n=221) denotes a significantly higher percentage than the other age group.



Barriers to Enrollment



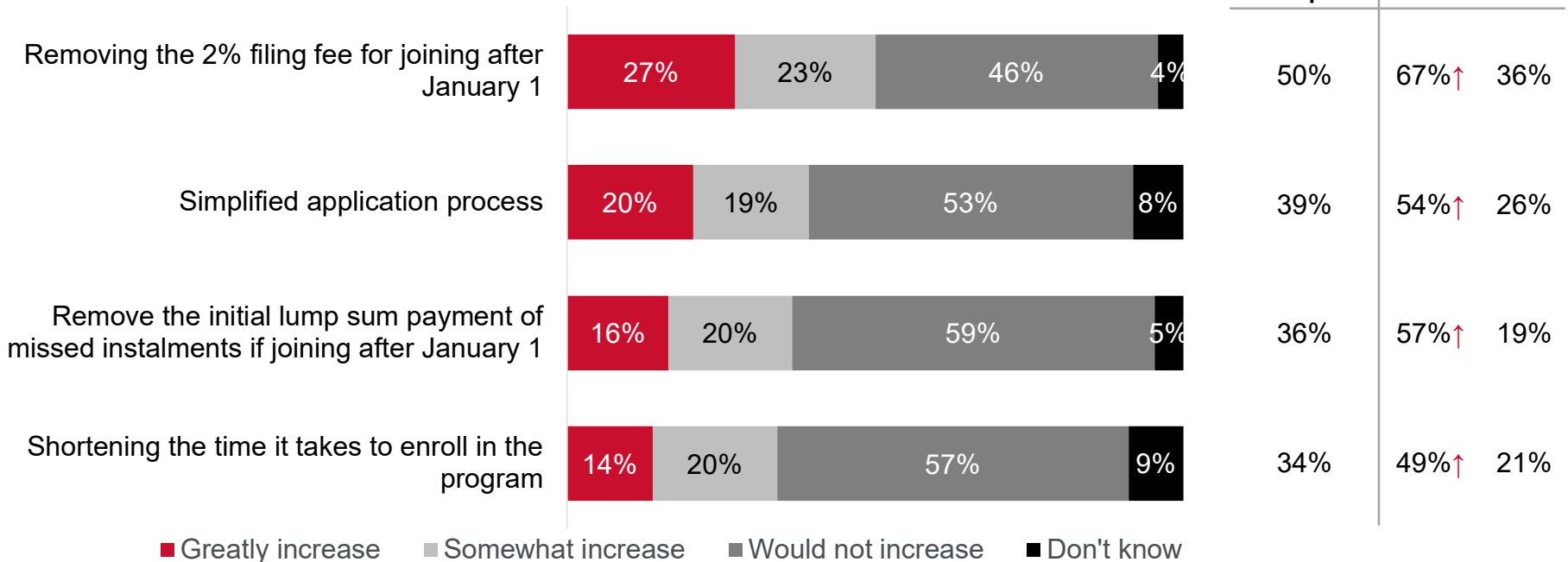
(n=288; 25 to 54 n=74, 55+ n=214; excludes don't know/refused)

denotes a significantly higher percentage than the other age group.



Impact of Program Changes

Impact of Proposed Changes to the Program

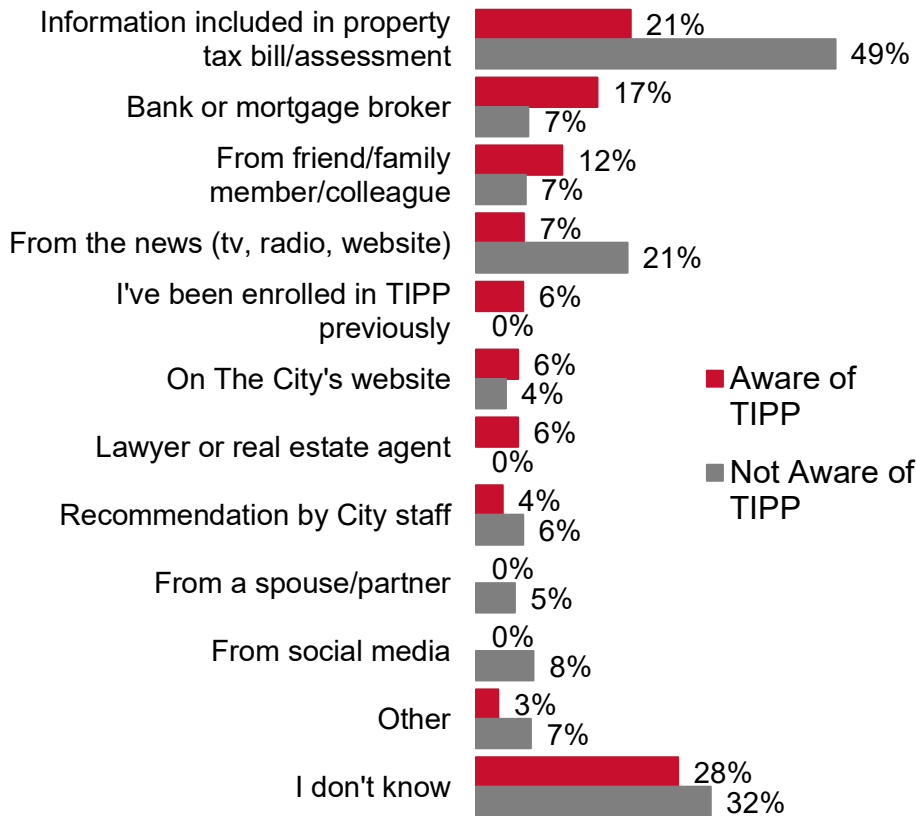


(n=295-298; 25 to 54 n=78-79; 55+ n=216-219)

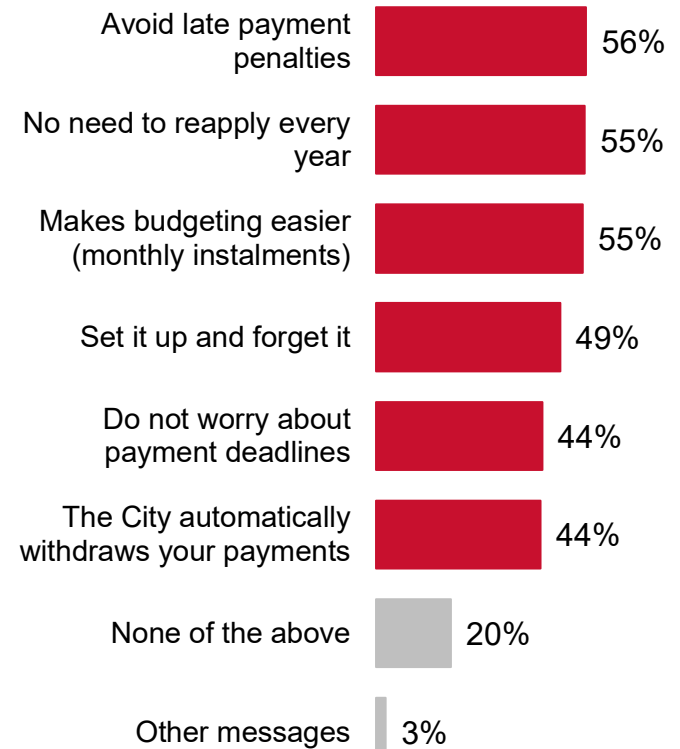
excludes don't know/refused) ↑ denotes a significantly higher percentage than the other age group.



Would like to Learn/Learned About TIPP



Messaging

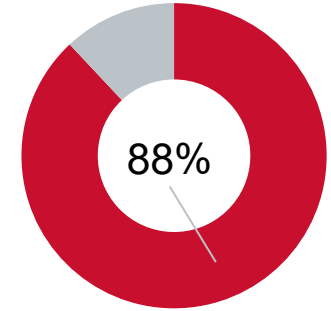


(Aware of TIPP n=247; Unaware of TIPP n=51; excludes refused)
(n=290; excludes don't know/refused)



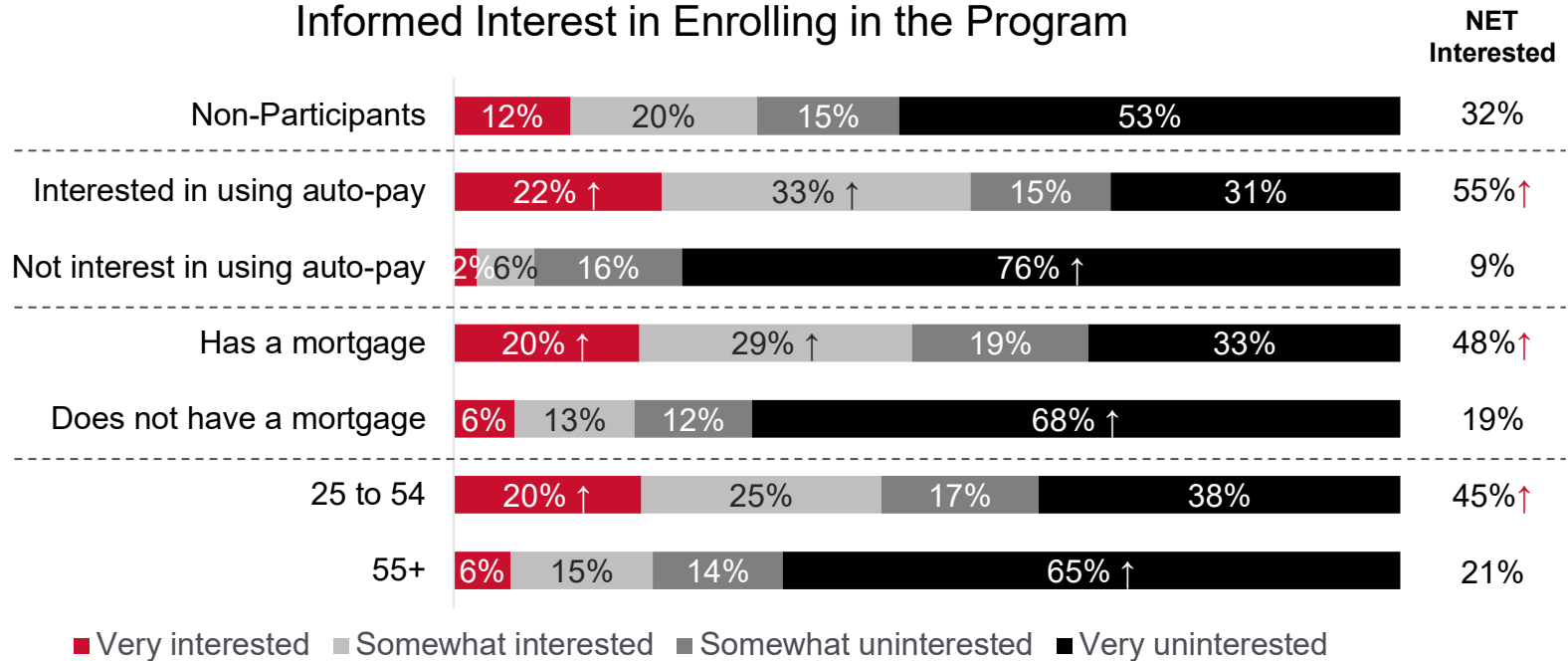
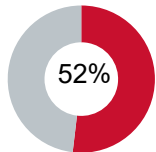
Enrollment Intent

Qualify for TIPP



Informed Interest in Enrolling in the Program

Interested in Auto-pay



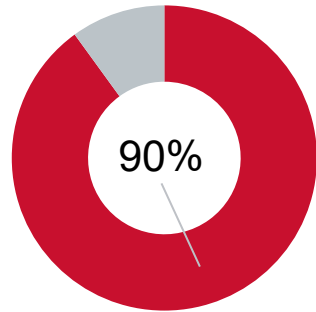
(n=296; excludes don't know/refused) **B9** – Now that you have learned a little more about the Tax Installment Payment Plan, how interested are you in enrolling in the program, assuming you were able to? (Non-Participants: n=294; Interested in auto-pay n=131; Uninterested in using auto-pay n=158; Has a mortgage n=100; Does not have a mortgage n=188; 25 to 54 n=77; 55+ n=217; excludes don't know/refused) **D1** – Are any of your other bills set-up to withdraw funds from your chequing account when they are due? (n=295; excludes don't know/refused) ↑ denotes a significantly higher percentage than the other segment.



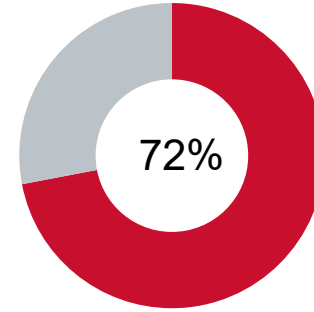


Automatic Withdraw

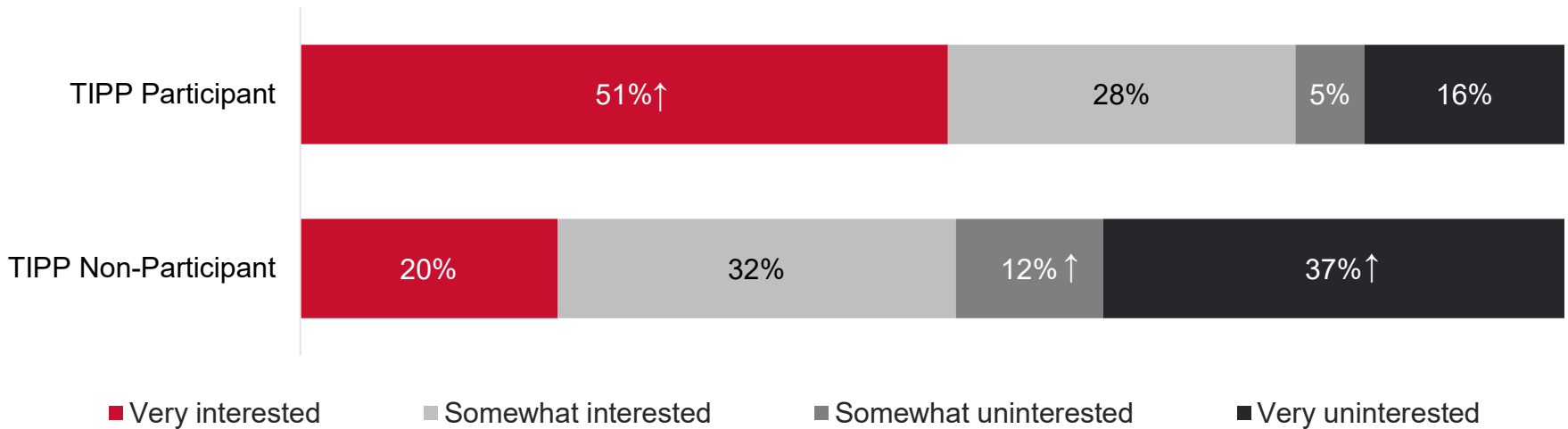
TIPP Participant



TIPP Non-Participant



Interest in Auto-pay



■ Very interested
 ■ Somewhat interested
 ■ Somewhat uninterested
 ■ Very uninterested

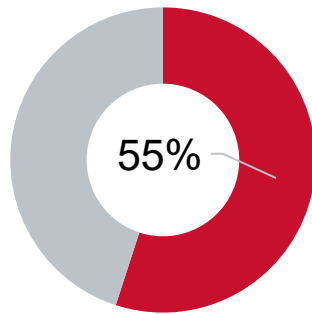
Base: Full Sample

D1 - Are any of your other bills set-up to withdraw funds from your chequing account when they are due? (TIPP Participants n=207; TIPP Non-Participants n=295; excludes don't know/refused)

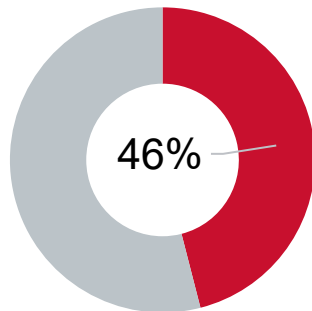
D2 - In general, how interested are you in having your bills set to automatically withdraw payment from your chequing account when due, assuming this option was available? (TIPP Participants n=204; TIPP Non-Participants n=293; excludes don't know/refused); ↑ denotes a significantly higher percentage than the other segment.



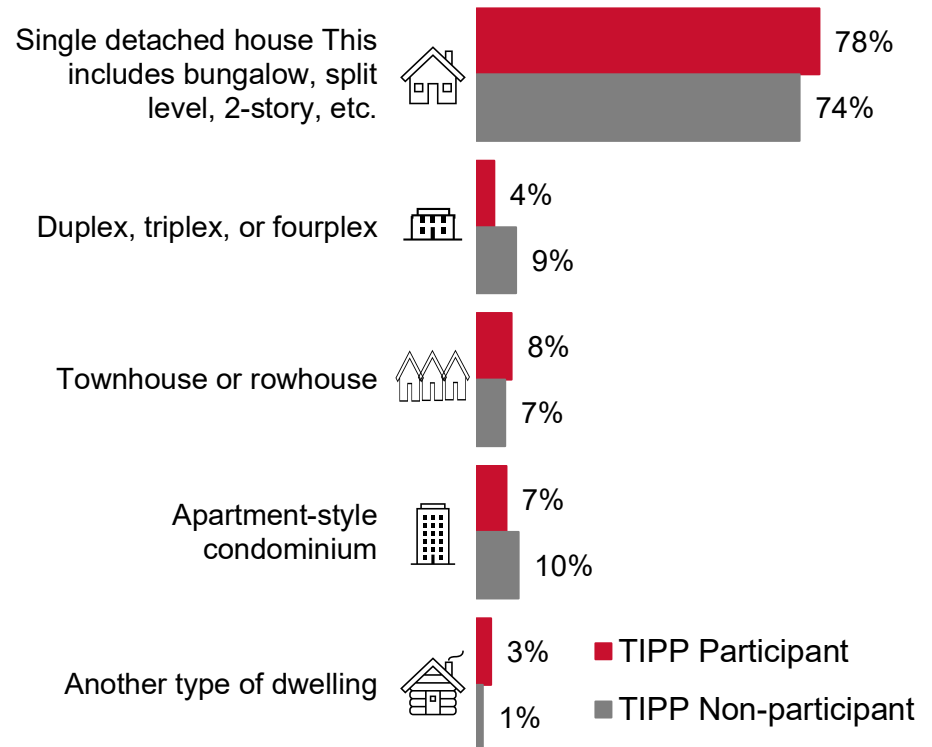
TIPP Participant



TIPP Non-Participant



Property Type



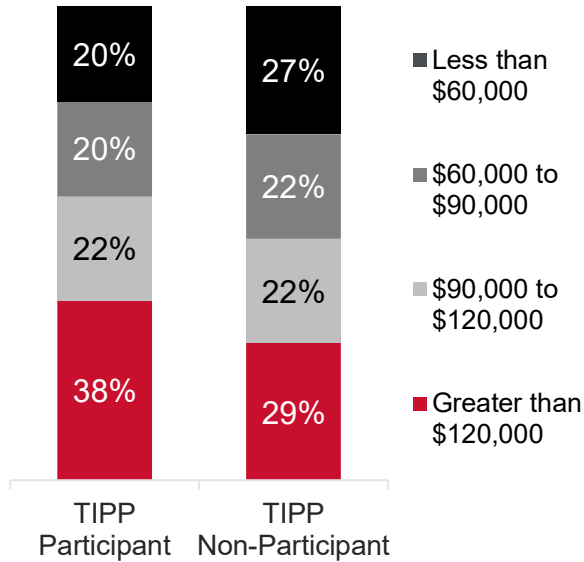
Base: TIPP Non-Participants

S1 - What type of property do you own and pay property tax on? (TIPP Participants n=209; TIPP Non-Participants n=300; excludes don't know/refused) D3 - Do you still have a mortgage on your primary residence? (TIPP Participants n=209; TIPP Non-Participants n=294; excludes don't know/refused); ↑ denotes a significantly higher percentage than the other segment.

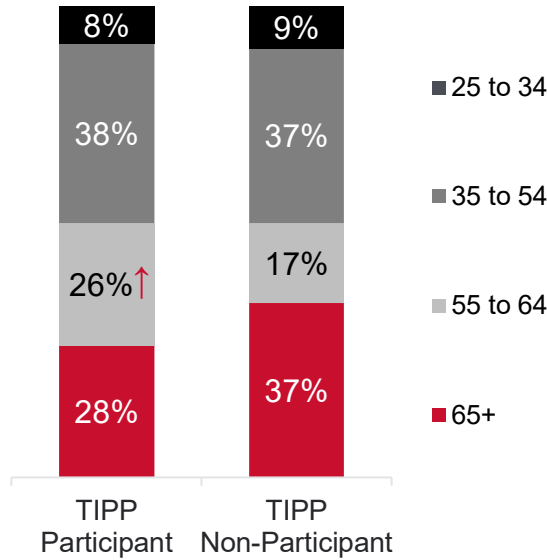


Demographics

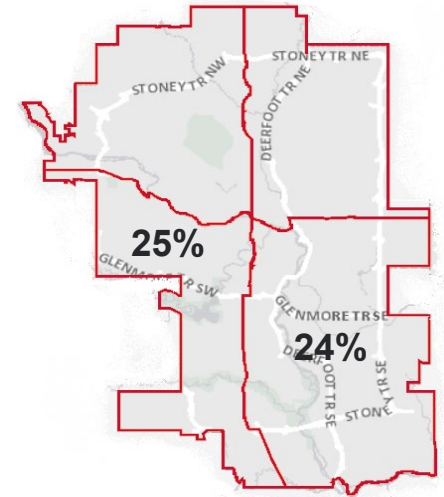
Income



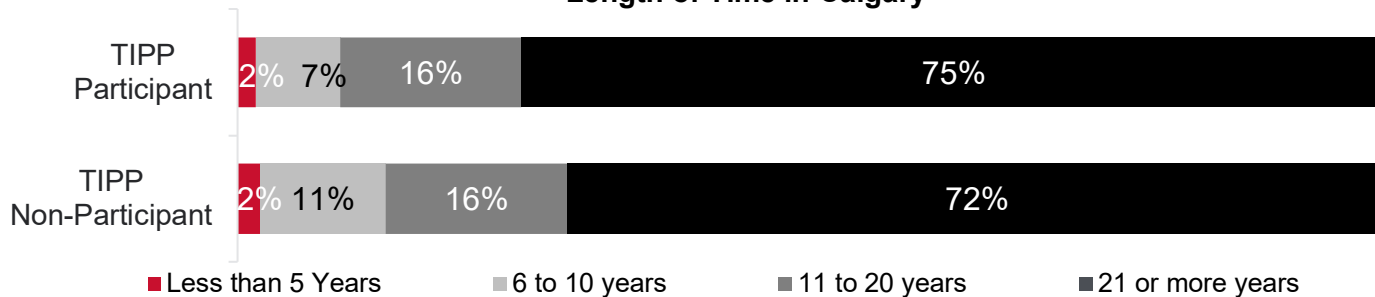
Age



City Quadrant



Length of Time in Calgary



Base: Full Sample

D5 - Which of the following best describes your household income? TIPP Participants n=173; TIPP Non-Participants n=242; excludes don't know/refused) Age - Which of the following age categories do you fall into? (TIPP Participants n=210; TIPP Non-Participants n=300) D4 - How long have you lived in Calgary? (TIPP Participants n=210; TIPP Non-Participants n=300) Int 2 - So we can ensure we are speaking to property owners from all areas of The City, in what quadrant of the City do you own property? (TIPP Participants n=210; TIPP Non-Participants n=300); ↑ denotes a significantly higher percentage than the other segment.



Research sponsor (including all financial sponsors)	City of Calgary
Research/data collection supplier	Advanis
Population represented	Calgary property owners who are responsible for paying property tax
Sample size	510 (210 for TIPP Participants and 300 for Non-Participants)
Mode of data collection	Telephone survey
Source of sample	ASDE Listed & Unlisted phone number, RDD wireless phone numbers
Type of sample	Telephone numbers
Sample design	All sample contacted
Start and end dates of data collection	March 29 to April 3, 2021
Strategies used to gain cooperation	Requested permission on the phone
Margin of sampling error for total sample	±6.8% for TIPP Participants and ±5.7% for Non-Participants (95% confidence level)
Is data weighted?	Yes, by age and city quadrant within Participants and Non-Participants
Contact for more information	Mary Ann Charters, maryannm@advanis.net Advanis (519) 340-0124
Survey text	Provided in footnotes in the report

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