Have taxes become too easy?

Looking at how engaged and experienced young adults are towards taxes.

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Abstract

This thesis aims to present insight into how young adults experience and understand the concepts of taxes and the Norwegian tax system. This insight is used to research the question of how to increase engagement towards digitized public services. The thesis will describe how young adults lack of engagement have some clear causes and some possible solutions on how to increase the current level of engagement. The thesis will explore how aspects from the methodology of participatory design created a space to share knowledge and explore design ideas that increase tax engagement.

The main research questions of the thesis focus on how to increase engagement, explore the current knowledge and engagement level of young adults, and the question presented in the heading of the thesis if taxes have become too easy.

As mentioned the methodology used in this thesis project has been participatory design, and the associated methods and concepts have led the project to produce insight that can reflect the participant's thoughts, ideas and knowledge.

This research has shown that some young adults have a desire to know more about taxes, but they do not have the necessary engagement to educate themselves. The thesis will present some prototypes that aim to accommodate this desire. This research also shows some clear differences in level of knowledge among those who only have experience with the digitized tax system compared to those who also have experience with the older paper-based tax systems.

What are the consequences of not having the engagement to educate yourself in a topic like taxes, that is such a significant factor in the Norwegian society? And can the insight and knowledge described in this thesis be used in cases other than the Norwegian tax system and young adults?

Acknowledgements

First of all, I would like to thank my supervisor Guri Verne for all the interesting and helpful discussions. Thank you for all the feedback and for taking the time to guide me in the right direction. I had some moments of doubt throughout working on this project, but your guidance always made me see a solution to my problems and made me believe in what I was doing and that what I was doing had a purpose.

I also want to thank all the participants that have participated throughout the project. I am so grateful to every one of the participants and this research would not have been possible without them. The insight they brought helped me understand the scope and purpose of the project.

Thank you to friends and family for all your support and encouragement. A special thank you to my mom for all the long conversations over the phone with interesting discussions and encouraging words. Also, a special thank you to Martin for always believing in me and pushing me when my motivation was low, and thank you for the time you have spent reading through the thesis and correcting all the small mistakes I have made along the way.

The time working on this thesis has been both really fun and really demanding, at times it has been quite lonely, but I have ended up with a thesis I am really proud of and that I am happy I got to work on and finish. Thank you again to everyone that has helped me get to the end, I am forever grateful.

Mariann Gundegjerde
Oslo, May 2022

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1 Introduction

If I tell you about a topic that is one's civic duty to do, it affects basically everyone and it is a part of our everyday life. If I then go on to tell you that there is little to no engagement among young adults towards this topic, then this would maybe sound a bit confusing. The topic in question is taxes and I want to find out why young Norwegian adults are not engaged towards a topic that is so important for the society in which they live.

Taxes may not be a fun topic to discuss over dinner, yet it is something that everyone should understand to some degree. Today most taxes in Norway are handled automatically and as a citizen you do not have to spend much time doing your taxes. Some 20+ years ago taxes were a full day of work, having to fill in every number yourself on the tax forms. Does the lack of engagement today have a connection with the easy and automatic system or is it the lack of understanding that is the problem? Have the digitized and simplified systems caused the younger generation to lose necessary knowledge? Or is it just a topic that lacks the excitement for people to get engaged towards? Questions like this have lead me in different directions during this project and this thesis will explore how young adults today are experiencing taxes and try to figure out what kind of engagement is present within this user group and how to increase this engagement.

Most public services today are available on a digital platform, and young adults have for the most part grown up only knowing and experiencing these digital systems. This thesis aims to understand how these systems are experienced by young adults. Does this experience coincide with the young adults desired engagement and knowledge? Going further the thesis attempts to understand if there are aspects that have been lost or increased with the digitization of public services.

To enable the voices of young adults to be heard in this matter, I have conducted a participatory design process to gather insight and reflect on how to increase engagement towards a public service with taxes as the main area of interest.

1.1 Motivation

I have always had an interest in personal taxes. I have seen my parents sitting with a table full of papers filling out their tax returns by hand and experienced doing my own taxes in a few minutes with some clicks on the computer. I have also experienced to struggle with my taxes based on my lack of knowledge and experience. Additionally, I have had the realization that taxes are not something that is often discussed even though it is something everyone have experience with. When I came to the conclusion that I would focus on taxes during this master thesis there were so many questions that started to spring up and I had an urge to figure out if it was only me that had these questions and this engagement to increase my knowledge and understanding.

When choosing my thesis topic I was drawn to a topic suggestion that had the headline "How simple can it be? And what does simple really mean?". As the title of my thesis is "Have taxes become too easy?", I was inspired by that suggested headline. It was not until at the end of this project that I figured out the title for the thesis, but overall it has been this question that has been my main motivation to answer.

Early in my work with this thesis I wanted to have a focus on visualization. My idea was that if I could figure out a way to create some sort of engaging visual design I could understand why taxes was not as engaging in its current state. During the early data gathering I found that maybe the current design of the system was not the problem. Maybe the younger generation is happy with the digitized and visually simple system design and the problem lies more in what happens around them on an everyday basis. I moved away from the focus on visualization and started considering how other complex topics had gained more engagement. I also spend some time looking at how the tax system functioned before being digitized and how this earlier version was experienced. To understand more clearly, I found a theory that gave me a way of analyzing the current situation of young adults and what type of opportunities the current system enables in them, the capability approach.

1.2 Research question

The main research question I have tried to answer during this project is:

How can we increase engagement towards a digitized public service?

This main question can be categorized as a constructive question as it questions how a situation can be different (Verne & Bratteteig, 2018) and it is a research question that can lead to design suggestions. To further specify the main research question, I have included the descriptive question of:

What kind of understanding and experience do young adults today have towards taxes?

This additional question narrows the scope of the research towards young adults and taxes. The last additional question I have included is:

Have taxes become too easy, with digitization making everything automated?

This last question is normative in the sense that it aims to evaluate and discuss the current situation. Both additional questions will be used as a basis to answer and discuss the main question and its suggestions for change (Verne & Bratteteig, 2018).

1.3 Chapter walkthrough

Chapter 2: Background

This chapter goes on to describe and discuss the Norwegian tax system, how it functions today versus how it was before it got digitized. The chapter also describes the user group chosen for the project and the reasoning for this choice.

Chapter 3: Theoretical background.

This chapter describes and discusses literature surrounding the concept of engagement and the capability approach.

Chapter 4: Methodology.

This chapter describes the methodology of participatory design, going through some aspects of a participatory design process and important concepts within the methodology. The chapter also describes the projects research paradigm and conducted methods, some ethical considerations and ways of analyzing.

Chapter 5: Findings.

This chapter will discuss the projects findings and everything that has been brought forward from the participants. The chapter will also present two prototypes that were made based on insight from the participants.

Chapter 6: Discussion.

This chapter discusses different topics related to methods, methodology, theories and the research questions that have been brought forward throughout the thesis.

Chapter 7: Conclusion.

This last chapter aims to summarize the main findings from the thesis, discuss how the thesis have answered the research questions, discuss the thesis' contribution to research and what needs further research.

2   Background

This chapter will give background information about the Norwegian tax system and some specifications around the chosen user group of young adults.

2.1 The Norwegian tax system

This section goes through how the Norwegian tax system functions today with some context about how the system has changed over the years. This context gives more understanding as to how the situation is for young adults today and what they might have experienced and not experienced.

A normal Norwegian citizen with a salary today have three main events throughout the year that relate to taxes and that they must handle. In the months of March and April the tax returns (Skattemelding) are sent out for the citizens to change and approve. These tax returns include an overview about taxable income, fortune, information that can results in tax deductions, debts and other costs that are relevant (Nyhus & Skar, 2022). Depending on how much tax a person paid the year before they either get a tax refund (they get the amount overpaid tax refunded) or tax surcharge (they must pay the outstanding tax). The next important event is the tax assessment (Skatteoppgjør) which is the finalized result of the tax return. The last event is in December and is the changing and approval of the tax deduction card (Skattekort). The information on a tax deduction card predicts a person's taxable information for the upcoming year. This information is given in order to pay the correct amount of taxes in the year to come. Employers can access a person's tax card and will deduct tax according to the information (The Norwegian Tax Administration, n.d.-b). If you own a business or have employees there are more rules and deadlines that must be considered, but these will not be described here as they are not relevant for this thesis which focus on personal taxes and tax information relevant to young adults. In **figure 1** you can read how the Norwegian tax administration explains these three main tax events. For many citizens there are often no changes made between the tax return and the tax assessment. Today, because the system is automated and digital, you get a preliminary tax assessment with your pre-filled tax return. If a citizen does not make any changes to the tax return, then the tax assessment will give the same information as the tax return. As some of the findings will describe later in the

thesis, young adults are a user group that usually do not have new information to add or entries to change in their tax return.
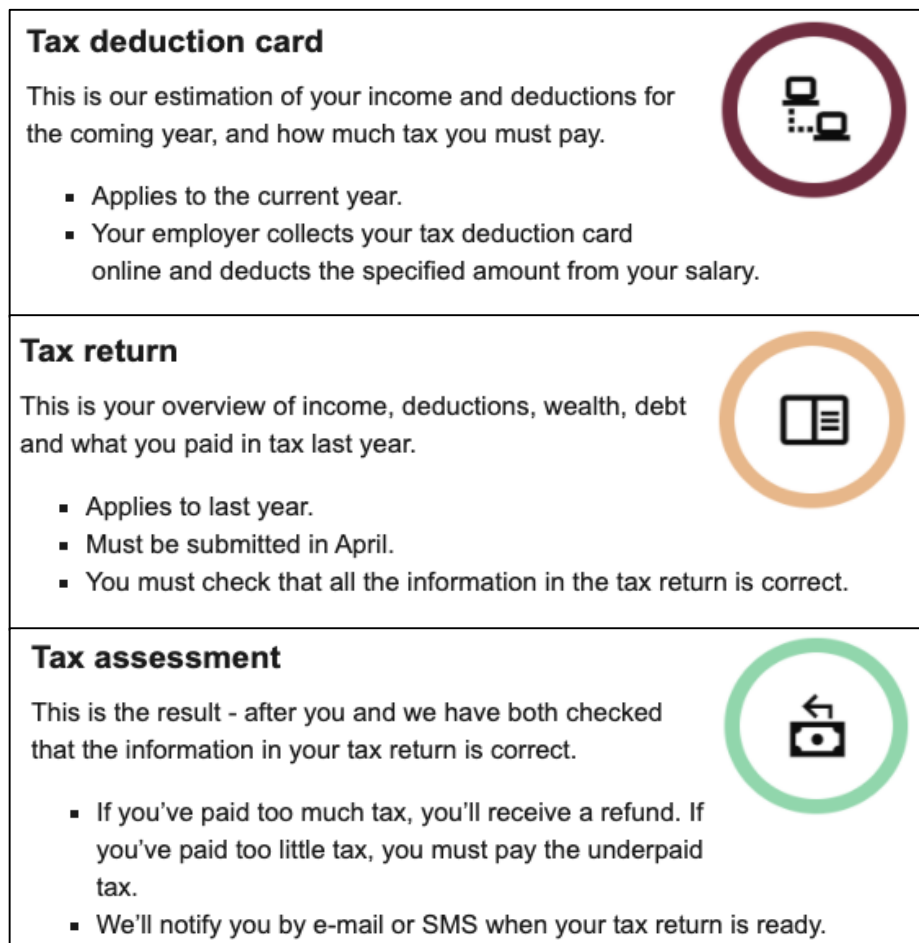
Tax deduction card

This is our estimation of your income and deductions for the coming year, and how much tax you must pay.

- Applies to the current year.
- Your employer collects your tax deduction card online and deducts the specified amount from your salary.

Tax return

This is your overview of income, deductions, wealth, debt and what you paid in tax last year.

- Applies to last year.
- Must be submitted in April.
- You must check that all the information in the tax return is correct.

Tax assessment

This is the result - after you and we have both checked that the information in your tax return is correct.

- If you've paid too much tax, you'll receive a refund. If you've paid too little tax, you must pay the underpaid tax.
- We'll notify you by e-mail or SMS when your tax return is ready.

Figure 1: Description of the different "tax-events" a Norwegian citizen encounters during a year (The Norwegian Tax Administration, n.d.-a).

Before 2005 Norwegians had to deliver their tax returns on paper and by mail. The electronic version of the tax system was introduced in 2005 and has over the years, as seen in **figure 2**, become the primary way of delivering the tax returns (Skattedirektoratet, 2016). The figure shows how the number of people delivering their tax return electronically have increased from the year 2009 to 2015. Even though there is a major increase in electronic users, an article published in 2022 claimed that there is still over half a million Norwegians that still get their tax returns delivered to them in paper form, with 45 000 Norwegians sending back their filled out tax return on paper in 2021 (Sørdal, 2022). All Norwegian citizens have the opportunity to receive or print out their tax return in paper form, but they can still choose to

approve and deliver it digitally. Explaining why there are less that deliver their tax return on paper compared to those who get it printed out or delivered on paper.
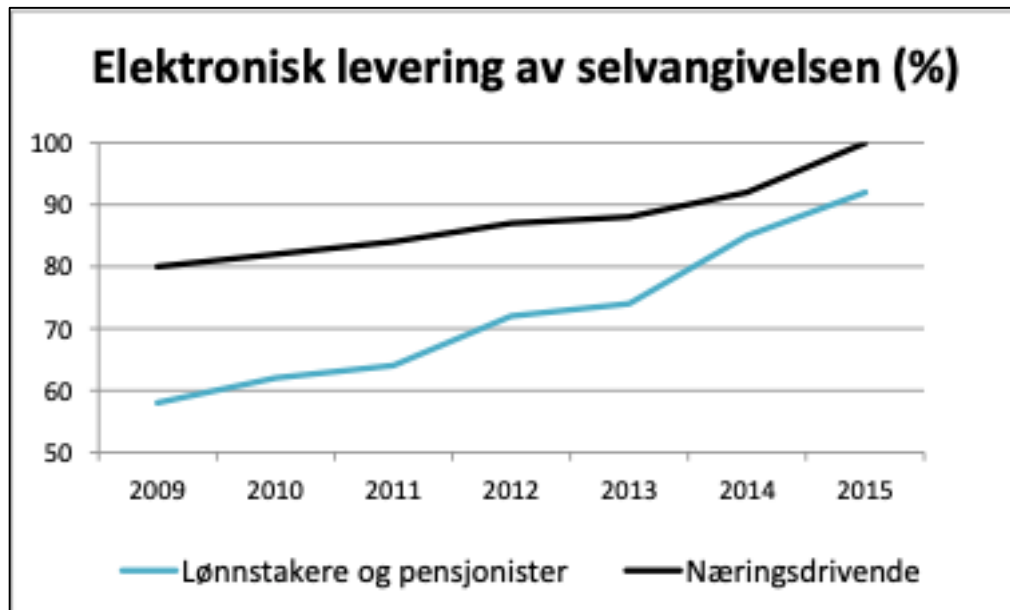

Figure 2: The change from 2009 to 2015 in electronic delivery of tax returns (Skattedirektoratet, 2016, p. 16).

The digital and electronic evolution of the Norwegian tax administration office started as early as in the 50s and 60s, by using IBM-machines to process tax assessment data. The work with electronic data processing (EDP) continued with the FLID-project, a project that finished in 1996. The FLID-project was comprehensive project within the tax administration that over the course of fourteen years laid the foundations for the use of electronic tools (Wroldsen, 2008, p. 120). This was a successful project[1] that focused on mapping out EDP needs throughout the administration and then the process of procuring the needed systems and equipment and introducing and rearranging the administration offices as needed (Wroldsen, 2008). When this project was completed the world entered the era of the internet, and this opened up new opportunities to involve the users, and as mentioned above the tax administration introduced the electronic system for tax returns in 2005 and the electronic system for the tax deduction card was introduces in 2014 (Skattedirektoratet, 2016, p. 12).

When a citizen logs in to check their tax return today most of the information is already filled in. This is because the tax authorities collect all the relevant data and calculates the tax based

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[1] The FLID-project was described as successful by Karl Olav Wroldsen (Wroldsen, 2008, p. 127) as he compared it to other EDP projects from the same period.

on this. The information that is collected and pre-filled on the tax return is usually third party data that is sent to the tax administration by banks, insurance companies, housing companies, various organizations, etc. (Skatteetaten, n.d.). If a person finds that there is information missing or that the pre-filled information is somehow wrong they can make the necessary changes. If a person finds that there is nothing that needs to be changed they can just approve the form and they are done. Before 2005, when the tax system was only a paper-based system, citizens had to collect the necessary information for the tax return themselves. Examples of this was that they had to keep hold of all their forwarded pay checks and they received an annual account statement from their bank with information about their final settlement for the year. The information they had collected had to be manually filled in onto the tax return and then sent back to the tax offices.

The pictures that will follow (**Figure 3-5**) are examples of different tax returns spanning from a current tax return from 2022 to a paper-based tax return from 1988.

Figure 3: One section of the authors tax return from 2022. The numbers are blurred out.

Figure 3 is how the digital and pre-filled tax return looks today (2022). This is a screenshot of my own tax return and it shows how you have the ability to change all the sections and numbers, but they are pre-filled to begin with. The screenshot shown only one of the categories on the tax return, but all the other categories looks just like the picture. At the end of your tax return there is a summary of all the given information with a preliminary tax assessment. Looking at **figure 4** and **5** on the one can see the drastic change that has appeared in the Norwegian tax returns.

Figure 4: The upper half of the first page of a pre-filled tax return from 2002. The picture is borrowed from the authors supervisor's PhD thesis (Verne, 2015, p. 24).

Selvangivelse 1

Se rettledningen om hvordan De skal fylle ut de enkelte postene
Skriv fødselsnummer på alle bilag til selvangivelsen

For personlige skattytere   Inntektsåret   **1988**

Personopplysninger

Selvangivelsen sendes ligningskontoret i   Til bruk for ligningskontoret

0301   OSLO   0 1

OSLO   Fødselsnr. (f.dato - personnr.)

Bopel og postadresse 1. november 1987   Stilling   Telefon   Sivilstand (sett X)

samme   programmerer   Privat   Arbeidssted

Gift   ☒ Skilt   Ugift   Separert   Enke (-mann)

Ektefelle

Ektefelles navn   Ektefelles fødselsdag, -md., -år   Sender ektefellen egen selvangivelse?   Ja / Nei

Dersom ektefeller leverer hver sin selvangivelse, velger ligningskontoret den ligningsmåte (særskilt ligning eller felles ligning med fordeling av skatten) som gir lavest samlet skatt. Det skjer uten noe krav fra Dem. Krever De en bestemt ligningsmåte selv om den fører til høyere skatt, vennligst gi opplysninger under merknader eller på eget ark.

Har De giftet Dem etter 1. november 1987? Oppgi i så fall datoen, ektefellens skattekommune og nettoinntekt.   Ektefellens navn og boligadresse før ekteskapet (fylles bare ut hvis ekteskapet er inngått etter 1. november 1987).

Barn og andre som De forsørger

Navn (og evt. bopel)   Fødselsdag, -md., -år

Barn, adoptivbarn, - e- og fosterbarn i 1973 eller senere

Er noen av barna i institusjon eller hos fosterforeldre som mottar barnetrygden? Gi i tilfelle nærmere opplysninger.

Hadde noen av disse barna formue pr. 1.1. 1989 eller har noen av dem hatt inntekt i 1988?   Ja / ☒ Nei

Påse i tilfelle at denne formuen/inntekten er med i Deres eller ektefellens selvangivelse (se rettledningen, avsnitt C). Arbeidsinntekt som barnet skal lignes særskilt for, oppgis i egen selvangivelse for barnet.

Har De fellesbarn med samboer? Oppgi i så fall samboers navn og fødselsnummer: Ja / ☒ Nei

Barn, adoptivbarn og pleiebarn født i 1970-72 og fosterbarn født i 1972 som De krever forsørgerfradrag for   Tidsrom for forsørgelsen   Inntekt   Evt. skoleart og klassetrinn

Andre som De har forsørget i 1988 og som De krever særfradrag for   Formue   Gi nærmere opplysninger om forsørgelsen, bl.a. hvor stort beløp det dreier seg om

Andre opplysninger   Legg om nødvendig ved egen blankett eller eget ark - se rettledningen

Har De aksjesparing med skattefradrag? Oppgi i så fall innskudd som er gjort i 1988

Har De i 1988 solgt aksjer, andeler i aksjefond, grunnfondsbevis i sparebanker, tildelingsbevis eller tegningsrettigheter? ☒ Nei / Ja   Hvis ja, se rettledn.

Har De i 1988 mottatt lotteri-, tippe-, lotto- eller totalisatorgevinst til en verdi av kr. 10.000 eller mer? ☒ Nei / Ja

Har De i 1988 mottatt arv eller gave n verdi av kr. 10.000 eller mer? ☒ Nei / Ja

Har De eiendom i utlandet? ☒ Nei / Ja

Har De eiendom eller næring i annen kommune? Oppgi i så fall kommunens navn.   Kommune   Vestby

Merknader

Dersom tilsendt selvangivelsesblankett (forhåndsnavnet eksemplar) ikke er i den målform De ønsker, sett kryss i denne ruten

Bare til bruk for ligningskontoret - Ikke skriv her

Sk.pl.fl. komm. 12-deler	Kl.	Formuesansettelser		Inntektsansettelser					
		Formue	Gjeld	Inntekt (før særfr.)	Av inntekten kan lignes særskilt	Tillegg inntekt stat	Fordelingsfradrag	Særfradrag §§ 76 og 77	Særfradrag § 78 Beløp / Kode

Pensjonsgivende inntekter			Livsforsikringspremie og sparing med skattefradrag			Forsørgerfradrag		Ens-lig fors.	Forsinkelsesavgift	Till.skatt ikke lev. selvang.
Lønn m.v.	Jord/skog/fiske Lav sats	Næring Høy sats	Gruppelivsforsikring	Individuell livsforsikring	Sparing med skattefradrag	Etter 1972	1970-1972 1/1 1/2			
						Evt. beløp				

Not. liste	Kode	Frit s/a 89	Forskuddsutskrivingen 1990					Ferd. be-regn.	Forskudd/utenby(gd)s ans. overføres fra f.nr.	Kode	Beløp	Særb.	1. G.	2. G.	Gj.oppt.
			Arb.giv. fradrag	Ikke særfradr.	Forsk. form.	Konf. s/a	Barn 72-73		1 2 3 4 5 6 S/a			Lesek.			
												Dato/Sign.			

Figure 5: The first page of a paper-based tax return form from 1988. The picture is borrowed from the authors supervisor's PhD thesis (Verne, 2015, p. 22)

Figure 4 and **5** are two examples of the paper-based tax return, one from 2002 and one from 1988. The version from 2002 shows how most of the sections are pre-filled, but you have the ability to correct and change them. The picture of the 2002 tax return shows how one number is crossed out with a line and replaced with a written number while other numbers are manually added with a reference to an appendix. The picture of the tax return from 1988 is shown without any information pre-filled and the combination of empty spaces and questions with possible answer boxes gives room for the citizen to fill out the tax return completely manually.

2.2 Young adults

Young adults are a group of people that are too adult to be teenagers yet too young to be experienced adults. This user group was chosen for the project because of many reasons, one main reason is because this group has never experienced filling out a paper-based tax return, but they have had some experience with handling their digital and pre-filled tax returns. To see if the digitized system enables any form of engagement I found that focusing on young adults could give a lot of interesting insight. The insight of how young adults experience taxes can also be compared to how the older generation experiences taxes, as the older generation also have experience with the paper-based tax system.

As young adults are a somewhat vague term I have made a more detailed description of what has been my understanding and reasoning for focusing on this group (**Table 1**). This also gives an idea of what type of participants that have been included in the project.

User group specifications: Young adults	Description
Over the age of 24	Most people this age have some experience with taxes, probably through having a part time or a full-time job. They may also have a clear memory of their earlier experiences with taxes. Many this age is also finished with their education, as the normal time to finish higher education in Norway (both

	bachelor- and master's degree) is five years and a Norwegian citizen normally finishes high school at the age of nineteen.
Under the age of 30	This limit is to avoid people that have had a lot of different experiences with taxes and therefore have a very different viewpoint than someone who have just started out. Also, the older you get the more likely it is to forget how your earlier experience with taxes was.
Finished with their education	Adulthood in my opinion when a person is finished with their education and is able to take care of themselves without the help of student loans or youth discounts on public transport. This is also a time when a person might have more entries added on to their tax return, for example a higher salary, taxes on assets like an apartment or a car and maybe they are eligible tax-deductible expenses.
Have some experience with personal taxes	Young adults usually have some experience with personal taxes by the time they have entered adulthood. Some may have more than others.

Table 1 – Description and specification of the user group of young adults.

3 Theoretical background

Throughout this thesis project I have researched one concept and one approach that has given me the foundation I need to make sense of and discuss the findings that have been gathered throughout the project and the research questions. The first concept is engagement, and is something that is apparent in my research questions as well as the methodology of participatory design. I found it important to get a clear vision of what engagement is and can be, and how other researchers have used and interpreted the concept. The second section is dedicated to the capability approach, an approach that has given me a new mindset and research lens, and new concepts and tools to use while analyzing and discussing the findings.

3.1 Engagement

'Engagement' can be understood in a variety of ways. Engagement can be the promise to get married, it can be a planned dinner party or it can be an interest and commitment to a cause. Throughout this chapter I want to clarify what my understanding of the word engagement is, and what definition I have used to research my topics. I will also go though some ways engagement have been discussed in other research, with special interest in participatory design research.

My main interest in engagement has been how to increase it towards taxes, in the sense that you get more interest in the topic and especially a topic like taxes that you at first might find unattractive or boring, and that you might get more joy out of or increased interest in while engaging with it.

As I have followed the methodology of participatory design I would have had to consider engagement regardless of my area of interest. Engaging participants is an important part of participatory design. During a participatory design process one should engage the participants to have a voice, take ownership of the project and engage in co-design. If you manage to engage your participants in the project you might also see engagement increase towards the research topic itself as a bonus.

In an article by Nicholas et al. (2012) they describe a project where participatory design was used to engage young people in issues relating to mental health. As they describe it, their participants were "hard-to-engage", but they were able to successfully engage them and present some reasons why this was. Importantly they point out the playful nature of participatory design, and that this can transform issues from uninteresting and uncomfortable into something meaningful and engaging (Nicholas et al., 2012, p. 124). They also point out that their participants valued discussing complex issues "in a way that was "not too full on"", working in groups and learning more about the issues during the workshop (Nicholas et al., 2012, p. 123). Taxes can be described as a complex issue, and is therefore an issue that should be discussed "not too full on". The participants need to be able to relate to the issue on a personal level to be able to be engaged towards the issue. This was also mentioned in the Nicholas et al. (2012) article. They described how a second workshop they held did not succeed in the same way as the first, concluding that reasons for this was that the topics being discussed were too abstract and focused on the big picture rather than more personal and tangible scenarios the participants could relate to.

Going further with the concept of "hard-to-engage" participants, Verne and Braaten (2014) explain how to conduct a workshop with high school students discussing the topic of taxes. In this case the students had little prior interest or experience with taxes and they found the topic uninteresting and quickly lost interest in the workshop activities. Verne and Braaten describes how they used a behaviour model of persuasive technology as a basis to increase the students' interest and engagement when designing for doing taxes. The behaviour model Verne and Braaten are referring to comes from Fogg (2009). The model aims to explain that a person must have the right motivation, have the necessary abilities and effective triggers present at the same time for a certain behaviour to occur. The behaviour model itself and the coherent persuasive technology is something Verne and Braaten goes into more detail about, and Braaten describes in even more detail in her master thesis (Braaten, 2015).

Nicholas et al. (2012) describe the unengaged as "someone who feel no affinity with with current mental health services, and who potentially hold negative views of "mental health" constructs". Verne and Braaten also describe that their unengaged participants view their topic as boring and complicated. A definition of someone unengaged, based on the examples above, should include the lack of affinity with the issue, finding the issue too complicated to engage

in and have negative views towards the issue or that one find the issue downright boring to handle.

3.2 The Capability Approach

The capability approach was first introduced by Amartya Sen in the mid to late 1970s (Sen, 1974, 1979). The approach focuses on what people are capable of doing and the freedoms they have to actualize these capabilities. The approach can be used in many different ways and can be interpreted as both an approach and a framework to analyse. Robeyns (2017) describes what I find most intriguing about the approach, that it "prompts us to ask alternative questions, and to focus on different dimensions when we make observations or when we gather the relevant data for making evaluations or judgements." (Robeyns, 2017, p. 7). When utilizing the capability approach you focus on what freedoms a service or system enables in a person and what that person can do with that freedom. As I see it, the capability approach gives the researcher the opportunity to evaluate the lives of people on a smaller scale than maybe other approaches do. Also, the focus on wellbeing, freedom and justice gives the opportunity to look at things differently than for example just focusing on usability and aesthetics.

My interest in the capability approach lies especially in its open-ended and underspecified qualities. I find that this makes the approach easy to utilize and intertwine with your research topic. I did not find any relevant research that used the approach and connected it to taxes. Still, I found it interesting and at times challenging to use this framework when evaluating and reflecting on my research topic. As I will discuss later, this approach is usually used regarding humanitarian issues like peace and war, freedom to be educated, freedom to live a healthy life and so on. At first I questioned if my research topic would be significant and grave enough to fit with the capability approach. I realized while researching the approach that the core concept was a perfect way to look at my research topic in a different way. In the chapter below I will go through these core concept and later I will analyse some aspects of my research topic using the framework brought by the capability approach.

3.2.1 Capabilities and functionings

To fully understand the capability approach one must understand the core concepts of capabilities and functionings. Functionings are described as 'doings and beings' and are the achieved states of a human being. For example that a person is well nourished or that a person is traveling. Capabilities on the other hand are the freedoms a person have, to achieve these functionings. To put it into context, to be traveling is a functioning, but to have the opportunity to travel is a capability (Robeyns, 2017; Robeyns & Byskov, 2021). A person can have a set of capabilities, without having to act on them, while the set of functionings a person has are the doings and beings a person has already achieved.

Something to consider about capabilities and functionings are their value for a person. Robeyns (2017) describe the two concepts as 'value-neutral' and Robeyns and Byskov (2021) bring forward the discussion about whether we should only focus on the positively valued doings and beings. As mentioned this approach can be interpreted and modified to fit your project, but realizing that the capabilities and functionings does not have to be limited to only positives can open for even more assessment and analysis. Whether you focus on only the positive valued doings and beings or also encompass the negative and neutral is up to how you want to utilize the approach and what suits your project

The achieved states of a human, the functionings, can be the action of going on holiday or the action of sunbathing, both of these actions are usually valued positively. On the other hand, a functioning can be that a person is really stressed or that a person has experienced physical violence. These are certainly more negatively valued states of being, but can still be important aspects to consider when analyzing the capabilities and functionings of people.

Lastly, I want to go through how to understand the fact that capabilities are a person's "real freedoms" to achieve functionings. What does 'freedom' mean in this setting? Freedom can give connotations to many things, like not experiencing war, getting out of prison and freedom of speech. 'Freedom' in the capability approach correlates mostly to real opportunities and being allowed to achieve these opportunities. So even though war and freedom, freedom of speech, freedom of religion and so on are all aspects that can be analysed using the capability approach, the approach itself uses freedom in a smaller sense by looking at the freedoms a person have, to achieve certain beings and doings.

3.2.2 Conversion factors

Another important concept within the capability approach is conversion factors. These factors play a role in the achievability of a persons' functionings. For example the ability to ride a bike enables the functioning of mobility, and if you were thought to ride a bike as a child you have high conversion factors to convert this ability into being a functioning. Robeyns and Byskov (2021) describe conversion factors as the "degree in which a person can transform a resource into a functioning" (Robeyns & Byskov, 2021).

Examples of conversion factors could be goods, services, an educational degree, access to certain facilities, money, etc. Conversion factors are a part of enabling the real freedoms that are capabilities, and if a person has access to any of this, this could enable or contribute to them achieve a functioning.

Conversion factors can be categorized into three groups; Personal conversion factors, social conversion factors and environmental conversion factors. Personal conversion factors describe that which are internal to a person, for example intelligence, skills, physical abilities, and gender. If a person has issues with balance they might not be a ballet dancer, and the conversion factors to achieve the state of being a ballet dancer are low. Social conversion factors are those where a person is affected by the society in which they live. Examples of social factors can be social norms, practices and inequalities in services that are provided or power relations. If a person is rejected for a job based on discrimination this can be classified as the social conversion factors playing a part in that person not achieving their functioning of having a job. Lastly, environmental conversion factors refer to those factors that concerns the physical or built environment that a person is located in. For example the access to the ocean, climate, stability in infrastructure and how often you experience natural disasters (Robeyns, 2017, pp. 45-47). If a person is in a wheelchair the environmental conversion factors can influence that persons' functioning to move around in their community.

The importance of conversion factors is so that we can assess the real freedoms and wellbeing that a person has achieved. A person is not only affected by the resources they own and use, they are shaped and influenced by the circumstances in which they are living.

3.2.3 Modes of a capability analysis

The core concepts described above are what Robeyns (2017) represent as the "non-optional core of all capability theories" (Robeyns, 2017, p. 38). In this section I wish to go through the different ways one can use the capability approach when analyzing a project or a topic. This section is based on the table below created by Robeyns (2017) and her description of how one can put together a capability approach analysis. I will only mention the concepts and themes that are most relevant to my utilization of the capability approach.

Table 2.1 The main modes of capability analysis			
Epistemic goal	**Methodology/discipline**	**Role of functionings and capabilities**	**Examples**
Normative theories (of particular values), e.g. theories of justice, human rights, wellbeing, sustainability, efficiency, etc.	Philosophy, in particular ethics and normative political philosophy.	The metric/currency in the interpersonal comparisons of advantage that are entailed in the value that is being analysed.	Sen 1993b; Anand and Sen 1994; Crabtree 2012, 2013; Lessmann and Rauschmayer 2013; Robeyns 2016c; Nussbaum 1992, 1997; Nussbaum 2000; Nussbaum 2006b; Wolff and De-Shalit 2007.
Normative applied analysis, including policy design.	Applied ethics (e.g. medical ethics, bio-ethics, economic ethics, development ethics etc.) and normative strands in the social sciences.	A metric of individual advantage that is part of the applied normative analysis.	Alkire 2002; Robeyns 2003; Canoy, Lerais and Schokkaert 2010; Holland 2014; Ibrahim 2017.
Welfare/quality of life measurement.	Quantitative empirical strands within various social sciences.	Social indicators.	Kynch and Sen 1983; Sen 1985a; Kuklys 2005; Alkire and Foster 2011; Alkire et al. 2015; Chiappero-Martinetti 2000.
Thick description/descriptive analysis.	Qualitative empirical strands within various humanities and social sciences.	Elements of a narrative.	Unterhalter 2003b; Conradie 2013.
Understanding the nature of certain ideas, practices, notions (other than the values in the normative theories).	Conceptual analysis.	Used as part of the conceptualisation of the idea or notion.	Sen 1993b; Robeyns 2006c; Wigley and Akkoyunlu-Wigley 2006; van Hees 2013.
[Other goals?]	[Other methods?]	[Other roles?]	[Other studies may be available/ are needed.]

Figure 6: The main modes of capability analysis (Robeyns, 2017, p. 32)

In **figure 6** the analysis mode I find most relevant for this project is the epistemic goal of thick description/descriptive analysis. After reading about the different ways of using the capability approach I found this way of analysing as beginner friendly, in the sense that you do not need to be a capability approach expert to do this type of analysis. The narrative nature of a descriptive analysis can be used to describe realities and ask questions, and describe the relation between the reality in which a person is located and the relevant capabilities and functionings. In the figure above the descriptive analysis is placed within the disciplines of humanities and social sciences, but I argue that this form of analysis also can be utilized

within design and informatics disciplines. In **chapter 6.2** I have tried to do a small scale descriptive analysis, with trying to analyse and describe the different capabilities and functionings young adults have today in correlating to the Norwegian tax system.

The capability approach can give a better understanding of certain phenomenon, but there is certain aspect one must consider when using the approach. As mentioned above, the core concepts of capabilities, functions and conversion factors are essential and non-optional when reflecting and analysing using the approach, but there are different routes you can take to analyse and I will go through some of them now. Firstly, one need to decide the purpose for using the approach and the dimensions to follow. In my case the purpose is to get deeper insight into the connections between young adults, taxes and engagement. When deciding on the dimensions one should consider which capabilities to focus on and what constraints you should keep. Again, in my case I will focus on the achieved and possible capabilities of young adults and the possible capabilities the Norwegian tax system enables for young adults. There are also methods that can be done to decide on the dimensions and decide which capabilities to focus on. Going further one should consider the diversity in the people you are analyzing and their agency, and how this affects them and their conversion factors. Diversity and agency are important for me to acknowledge regarding young adults compared to more experienced and older adults. Young adults have a different agency when it comes to taxes based on their lack of experience.

Robeyns (2017) goes through many more aspects to consider when doing a capability analysis, but what I have described above are what I find most important to consider and is what I have focused on when using the approach to analyse my own topics. As I mentioned there are methods that can be followed to help you decide on the different dimensions and aspect of the analysis. As I have followed the methodology of participatory design one possibility I could have utilized is to engage the participants in the decision process. In **chapter 7.4** I go through what could be done if research on this issue were to continue. One of those things could be to get the participants involved in a capability analysis, where they get to decide on the scope of the analysis.

4 Methodology

The following chapter will go through the methodological structure of the master thesis project. Firstly, the chapter will discuss the methodology of participatory design and the relevant concepts that have been important throughout this project. Further, the chapter will describe the project's paradigm and the research methods that have been utilized during the design process. Lastly, the chapter will go through the ethical considerations that have been made throughout the project and the technique and application for data analysis.

4.1 Participatory Design

Participatory design is a design methodology focused on mutual learning, co-creation and empowerment, with a central focus of enabling participants to gain a voice. In comparison with other design methodologies, like user-centered design, you find participation at the core of participatory design (Simonsen & Robertson, 2012, p. 5) With user-centered design the participants are heavily involved in the data gathering process, but only as informants. The goal of engaging participants in a participatory design project is to enable genuine participation, which is when a participant is not viewed as only an informant through interviews and similar one-way data gathering methods, but as people with knowledge and experience most necessary to the design process (Kensing & Greenbaum, 2012; Simonsen & Robertson, 2012). The participants get the role of being an expert of their own experience, who will bring knowledge and generate ideas and concepts, while the researcher will support the participant with providing the tools necessary for ideation and expression (Sanders & Stappers, 2008, p. 12)

In addition to genuine participation, co-creation and mutual learning are core concepts within participatory design. Sanders and Stappers (2008) defines co-creation as the act of collective creativity, and goes further with defining co-design which is the act of creativity with designers and people not trained in design working together. This captures the essence of what kind of activities one should plan for and try to achieve in a participatory design process. As a researcher one can gather fruitful insight when engaging participants in a co-creation activity, because the participants are experts in the area of interest, and they may see the issue from a different angle than the researcher.

Throughout a participatory design process mutual learning is an ongoing activity (Simonsen & Robertson, 2012) and both the participants and the researcher get to learn from each other to grow the project. The researcher gains knowledge from the participants' expertise within the area of interest and their ideas and thoughts around the topic. The participants gain knowledge about potential technological options, and ideation and design techniques from the researcher.

As a student, I was taught mostly about user-centered design in the beginning of my studies (Sharp et al., 2015), and found this fun and interesting. As a researcher doing user-centered design you don't always get the feeling that you can give something back to the people involved in the research. They may get an opportunity to discuss and influence you through interviews, but when the interview is over the researcher leaves and continues the research without the user. In participatory design you also get the opportunity to gain knowledge and influence from users, but in return the participants get to play a more active and ongoing part of the project and they can co-create and be a part of the decisions-making (Simonsen & Robertson, 2012).

4.1.1 The Design process

A participatory design process often starts with what Sanders and Stappers (2008) describe as the "fuzzy front end". They explain that this part is often described as "fuzzy" because of the chaotic nature of it, with not really knowing how the project is going to turn out or what it is going to end up producing. Slowly but surely through a participatory design process the project diverges and converges the scope. After the "fuzzy front end", the participatory design process goes into a more traditional design process where ideas are defined and refined based on the participation and engagement of the users. Sanders and Stappers visualisation of the design process is shown in **figure 7** and it shows how chaotic the fuzzy front end is compared to the rest of the design process. Throughout a participatory design process there is a focus on enabling the participants in the design process with having them propose, reflect, represent and interrogate on different aspects of the project (Simonsen & Robertson, 2012, p. 9). Compared to a user-centered design process, the aim should be to include the participants in as many parts of the project as possible. Or at least make sure the participants get a sense of ownership or emancipation of the design result.
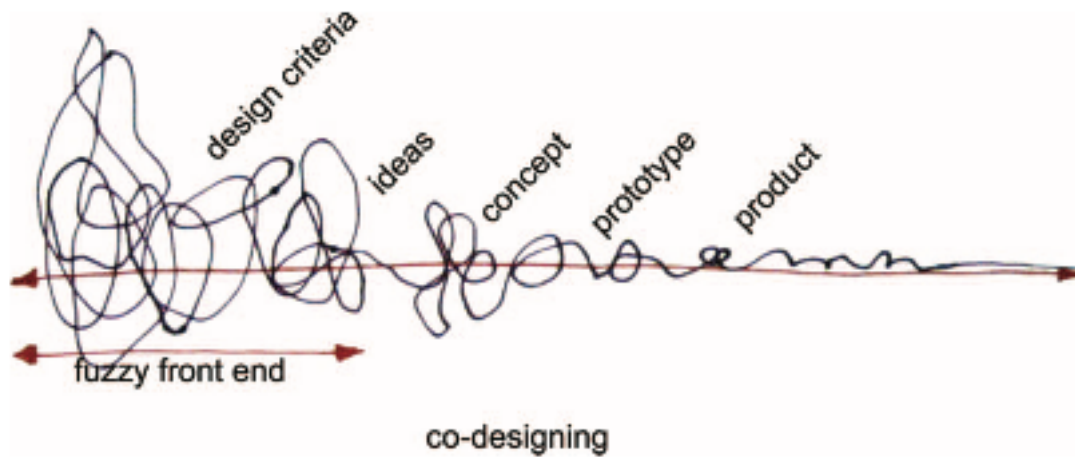
Figure 7 - Participatory design process (Sanders & Stappers, 2008, p. 6)

A participatory design process is driven by participation of the people who will eventually be affected by the technology that is designed. In comparison with other design methodologies, for example user-centered design, participatory design is not only about establishing requirements, designing alternatives, prototyping and evaluating (Sharp et al., 2015). Simonsen and Robertson (2012) describes the essence of a participatory design process as "investigating, understanding, reflecting upon, establishing, developing, and supporting mutual learning between multiple participants in collective 'reflection-in-action'" (Simonsen & Robertson, 2012, p. 2). 'Reflection-in-action' is an important aspect to consider when doing participatory design. It is the process of reflecting and building understanding while the situation unfolds, for example by acting out scenarios during a workshop and discussing with the participants why certain things happened and did not happen. The opposite of this is 'reflection-on-action' which focus more on reflecting on an issue after the fact. Both types of reflection are useful during a participatory design process, but reflecting during the activities and together with the participants is essential. **Figure 8** is a visualisation of how the process for this thesis project was envisioned. There was a focus on the ability to iterate between the different steps throughout the process and with a goal of including participants in each step. A participatory design process opens for creativity in planning the different activities, for example by including the participants in both evaluating and analysing. The design process that was eventually conducted during this project did not include as much co-design as was planned for, but participants were included in three out of five steps, interviews and observations, a workshop and evaluation.
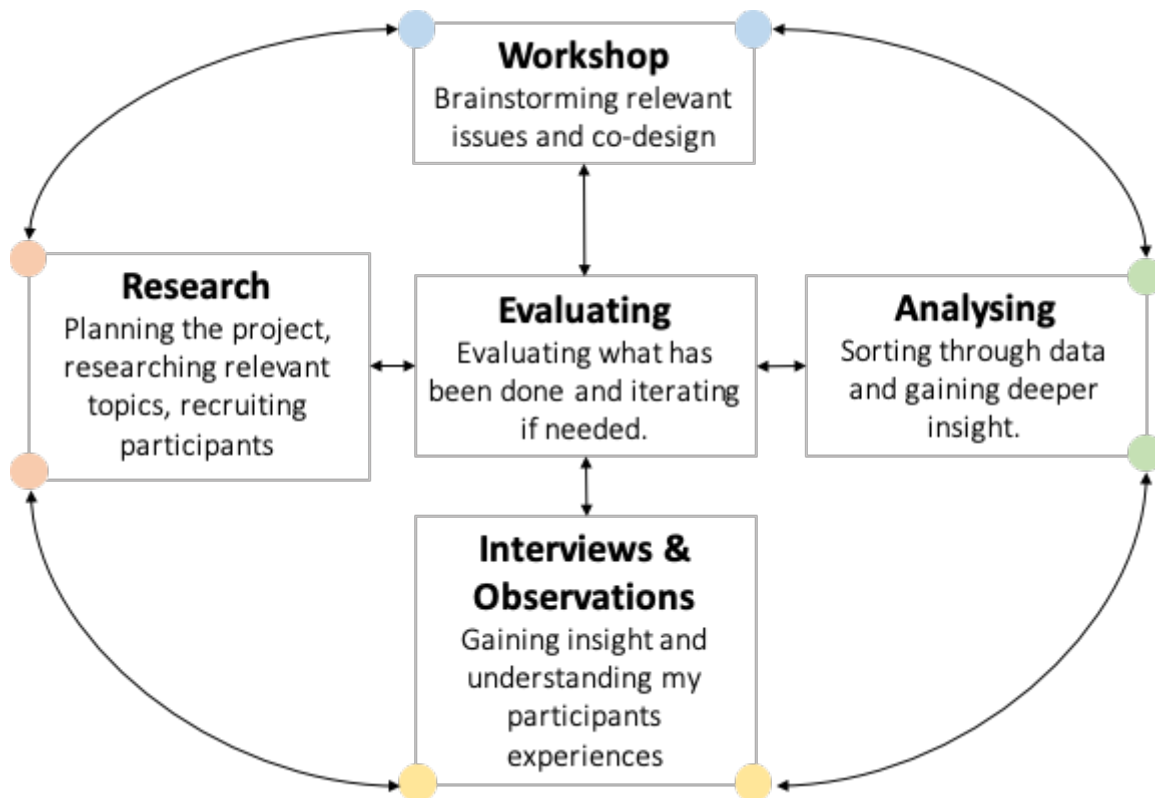
Figure 8: Visualisation of how I envisioned the design process, with the ability to iterate to different stages as needed.

Iterating, analyzing and evaluating during a design process can be found in most methodologies. In participatory design you often evaluate various design possibilities and analyse the anticipated change from the research that has been done (Simonsen & Robertson, 2012). Through including the participants in this you make it possible for them to understand and explore all the different possibilities around the issue.

4.2 Research paradigm

Paradigms describe the underlying philosophical assumptions about what is valid research and how to go about doing that research (Verne & Bratteteig, 2018). The three main paradigm classifications of qualitative research are positivist, interpretive and critical.

This project works within the critical research paradigm, where participatory design often is placed. But, as noted by Braaten (2015) in her master thesis exploring similar topics related to this projects research area, interpretive paradigms should also be included because of opinions and emotions assigned to the topic of taxes. Interpretive studies aim to understand phenomena, for example taxes, through the meanings that people assign to them (Myers,

living version). Critical research builds on interpretive research, but it "adds social critique with the aim to uncover restrictive and alienating conditions that people may live under" (Verne & Bratteteig, 2018, p. 92).

4.3 Research methods

This section will go through the different methods that have been used during this thesis project to gather insight and data. I have tried to utilize different techniques to gain deeper insight into the user group and to open for different perspectives.

A focus I have kept when planning the different activities have been to achieve and enable engagement and mutual learning. Engagement is an important topic in this thesis project overall, but also an important part of participatory design and mutual learning. Mutual learning can make the end result more robust and sustainable according to Simonsen and Robertson (2012), and since this thesis project involves the presumption that youths today may not have enough knowledge about taxes, my hope is that through mutual learning knowledge can be shared and engagement can be increased.

Brandt et al. (2012) describes the concepts of telling, making and enacting. These concepts are explained as important aspects to consider as a way to gain insight and open up for more possibilities of participation and co-creation. These three concepts go hand in hand, and can be used alone or combined to plan for activities. Telling is based around finding out more about the existing practices and expertise among the participants, or engaging in dialogue with the participants on new perspectives, changing processes and utopian perspectives (Brandt et al., 2012, pp. 152-153). The concept of making is about both the designers and participants being able to make things. These "things" can be prototypes, sketches and other forms of physically visualizing ideas and thoughts, that in turn can "help us see" and "make sense of the future" (Brandt et al., 2012, p. 155). Lastly, the concept of enacting focuses on activities where people act out possible futures to explore, develop or invoke ideas.

Telling, making and enacting have been good stepping stones when I have been planning the following activities.

4.3.1 Interview

To start off the data gathering I chose to conduct interviews. The goal was to get an overview of how the participants' experienced taxes, what kind of knowledge they already had, and what kind of knowledge they wished they had. The interviews were semi-structured, in the sense that I had a clear guide of what I wanted to get through, but could also allow for the participants to lead to conversation onto different topics they found relevant. During a semi-structured interview the researcher usually have a basic guide with pre-planned questions, but let the participants answer as long as they want until they have no more relevant information to bring (Sharp et al., 2015, pp. 234-235).

The interview guide was changed slightly after each session, to refine and improve the next interview. In this way, I gathered more and more in depth answers as I conducted more interviews. Some changes came after hearing a participant bringing up an interesting point, and wanting to get other participants' opinion on this. Other changes came after realising that some of the planned topics did not lead to much insight or conversation. The final interview guide can be found in **appendix A**.

In the late stages of the project I conducted two informal and open-ended interviews. The goal of these interviews was to question someone outside the main user group to gather insight about how the Norwegian tax system was experienced before the digital system came into play. These interviews were mostly like an informal conversation, but with a set topic that was discussed. In this way I got the participants to talk freely about how they experienced the paper-based system and I let them bring up situations they remembered. In the end I asked them to compare the paper-based system to the digital and questioned if they saw any advantages and disadvantages with the two systems.

When conducting an interview it is important to consider how the questions are planned and structured. The questions should aim to be neutral in a way that do not lead the participants into answering what the researcher is assuming or thinking. It is also important to consider who the participants are and where the interview is being held. In this project's case, it was important to understand what level of knowledge the participants had during the warm up section of the interview. This way I knew how I should phrase the following questions, if I could use technical tax phrases or if I should ask questions in a more general and surface level type of way.

4.3.2 Participant observation

A participant observation is a method where a researcher somehow immerses him/herself into the situations being researched. This can for example be done by becoming a part of a community and observing the activities that are done there to get a clear view of how practises and activities are carried out. A participant observation can also be an observation of a single person carrying out a task or activity. The most important aspect to reflect on when conducting a participant observation is the positionality and objectivity of the researcher, and how the researcher influence the setting that is being observed (Crang & Cook, 2007). A participant observation is usually conducted in a natural setting, with the phenomenon being observed going about in the way it normally does. Even though this might be the aim, it is not always that easy because the natural setting is interrupted by the researcher taking part which is not a natural occurring incident. For this reason, the data collected should be analysed with this observation bias in mind.

My goal was to conduct an participant observation activity where I could watch the participants interact with a tax system, and during the beginning of the year Norwegians should provide a tax card with numbers describing the tax basis for the year to come. I saw this as an opportunity to observe the participants in a somewhat natural occurring setting[2]. My goal with conducting a participant observation was to see if there were any uncertainties or questions that came up when the participant was handling something tax related.

The observation was planned as an addition to an interview. I used the same interview guide as before, with some changes to fit in an observation at the end of the activity (**Appendix A**). This way, the participants could start thinking and discussing the topic of taxes before they opened their tax card. From the earlier interviews, I had the realisation that it was sometimes difficult to get the participants to discuss the topic of taxes since it was a topic they had not spent much time thinking about beforehand.

During the observation, I let the participant go through their normal routine when checking their tax card. I asked them to think out loud and comment on what they understood or did not understand. The 'think-aloud technique' is a smart technique to integrate into an observation. It is not easy as a researcher to guess what the participant is thinking, and asking them to

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[2] A more detailed reflection and description of what is meant by a 'somewhat natural occurring setting' can be found in **chapter 6.1.2**.

think aloud is a way for the researcher to understand what it going on inside the participants' head during the observation (Sharp et al., 2015, p. 260).

When the participants expressed that they felt finished with checking their tax card I followed up with asking if they could look more into the issues they had expressed during the observation. This way I could to see what strategy they used when trying to find more information. In the end, I spent some time asking how the experience was, and if they found some extra engagement while searching and exploring for more information.

4.3.3 Future workshop

Traditionally a future workshop is organized in three phases - the critique phase, the fantasy phase and the implementation phase/realization phase. Phase one and two are usually focused on brainstorming an issue with the goal of coming up with some central themes that can be realized in phase three. In the first phase the focus is on the current situation, and the participants make a list of critique points. Next, they use these critique points in phase two, where they transform the critiques into positives in a development of a utopian future. Lastly in phase three the participants make a plan for action, and combines the present-day situation with their imagined utopian situation to see how this can be achieved (Brandt et al., 2012, p. 152).

A future workshop, and any creative workshop for that matter, is a great opportunity to let the participants tell, make and enact as described by Brandt et al. (2012). Throughout the workshop the participants can be allowed to tell through discussions, make through prototyping and other creative activities, and enact through scenarios and performing with mock-ups and prototypes. The goal of a workshop is to let the participants cooperate on topics related to their current and desired future (Simonsen & Robertson, 2012, p. 7).

The workshop activities can lead to co-design and insight that an interview or an observation would not be able to accomplish. Although it is not given that a workshop is successful, and from earlier experiences with workshops I have seen that many factors need to be aligned to conduct a workshop with a successful outcome. A successful workshop, in my opinion, leaves the participants with a feeling that they have contributed useful insight and that the given data is able to contribute to change. It is also a bonus if the participants have had fun.

A future workshop should begin with some warm up exercises that prepare the participants for the coming activities. Getting them to warm up to discussing with each other and warming up to the main topic of the workshop.

Going into the different phases of the future workshop, the participants should be prepared on what is expected of them and what outcome is expected from the phase. From earlier experiences with a future workshop, I have seen that uncertainty among the participants can hinder the participants' creativity and change the scope and outcome of the workshop. Another important aspect of a future workshop is that each phase leads into the other and builds upon the phase before, so one uncertainty early in the workshop can lead to consequential errors in the following phases.

For the future workshop I conducted I tried to plan it according to everything above, following the three phases and reflecting both before and after on engagement, mutual-learning and co-creation. I will go more into detail about findings of the future workshop that was held in **chapter 5.3**, but will shortly go through how it was planned here.

I started out planning a regular in person workshop, but because of the Covid-19 pandemic I was forced to change it to a digital workshop. I knew this would hinder the options for being creative and prototype, so I changed the workshop to focus more on discussion. I found some digital tools that could be used during the workshop, for example the website Mentimeter.com and Miro.com. These tools let the participants add notes and comments during the workshop, and avoided them from being just informants. There is a risk that a digital workshop ends up being more like a focus group because of the challenges a digital group meeting can bring. Examples of challenges could be that participants find it difficult to speak up and that they find it difficult to connect with the other participants. Another challenge is that in an in-person discussion it is normal to somehow interrupt the person talking if another participant have something they wish to add, but many find this difficult to do this while on a video chat. I will discuss the findings of the workshop in **chapter 5.3** and in **chapter 6.1.3** there will be a reflection around how the future workshop was carried out. What I wish to mention was that it was more difficult creating an engaging and creative space during the digital workshop compared to earlier experiences with facilitating physical workshops.

4.3.4 Evaluation

Spinuzzi (2005) says that "at all points, participants should be encouraged and given avenues to critically reflect on the implication of the research results for their own work." (Spinuzzi, 2005, p. 171) and I find this as a challenging part of participatory design, yet maybe the most giving part. Allowing participants to always have a say in the steps of the design process is very time consuming, but it gives an indication whether the project is on the right path or if some iteration and re-thinking is needed.

A good way of enabling the participants to have a say is to invite them to evaluate the project and the produced prototypes. While in this project the production of prototypes has not been a priority, I did spend some time following the workshop to create prototypes based on the discussions and ideas from the participants.

These prototypes are what Brandt (2007) describes as 'things-to-think-with'. Participants get to reflect on the prototypes as well as the research topic while evaluating and imagine a possible future where the prototypes are in use.

This project's evaluation was conducted at the end of the project as a way of getting some final remarks on the project as a whole and to get concrete feedback on the prototypes. I did not follow a certain evaluation guide when conducting the activity, but I utilized some techniques and concepts to help the participants give feedback. One technique was a SWOT analysis which is a template to evaluate prototypes' strengths, weaknesses, opportunities and threats. This technique was used to get specific feedback on the prototypes and give the participants context to compare the two prototypes. Another technique that was used during the evaluation was scenarios. The participants were asked to picture themselves in a scenario where the prototype was in use, and describe out loud how they imagined the scenario differently compared to reality. I also asked the participants if the prototype did what was intended. In my case that was to increase engagement, and I wanted to get the participants view on how this did or did not increase engagement. Lastly, I asked for specific design feedback, if there was parts of the design that could be changed in order to achieve better engagement or usability.

Figure 9 shows a picture from the evaluation of the prototypes. The prototypes were presented on an iPad, where the participants could get an overview of both the prototypes.

The prototypes were designed using Figma[3] where you can prototype flows that imitates how a system would work in real life. This way the participants could also click through the semi functioning prototypes and visualize scenarios of how it could be used. After the participants had tried and looked over the prototypes they were asked to do the SWOT analysis for each of the prototype by writing on post-it notes. Ending the evaluation with discussing the SWOT analysis, discussing use-scenarios and thoughts on the general design of the prototypes.
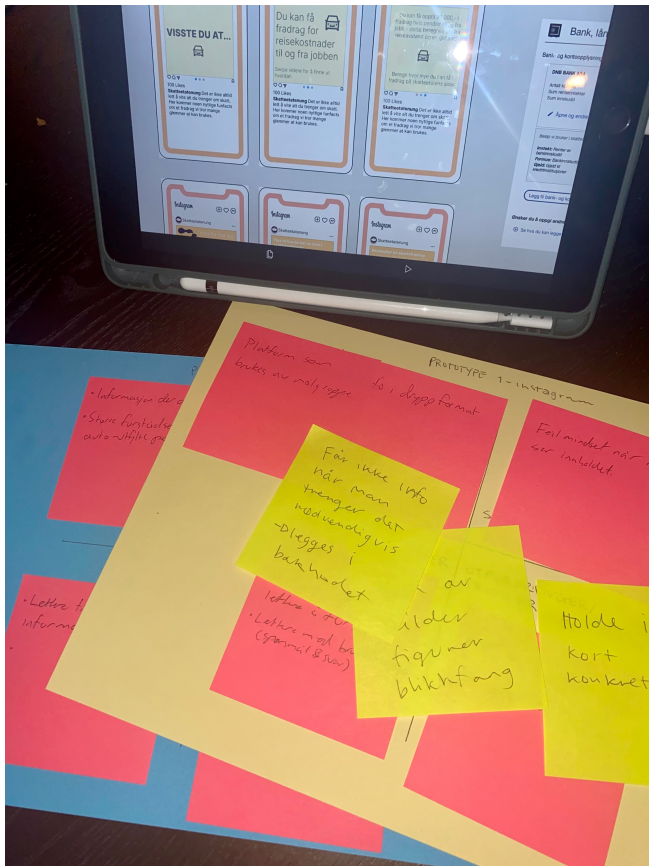
Figure 9 - Picture from the evaluation of the two prototypes, with notes written by participants.

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[3] Figma is an online and collaborative tool that can be used to build digital products and prototypes

4.4 Ethical considerations

Throughout a project like this there are certain ethical issues that should be considered along the way. An important ethical consideration is to provide an informational consent form to the participants and get their consent to participate in the relating activity. To get a written or spoken consent from the participants should happen for privacy reasons but also to reassure the participants so that they feel that their insight and data is fairly used and stored. Such a consent form should be made easily understandable and give the participant the necessary information they need to understand what they are giving consent to be a part of. There are many consent form templates available online that can be adapted to fit a projects purpose.

As for the consent forms used in this project I found it important to state the goal of the activity it was related to and what I wanted to get out of the session. Additionally, it was important for the participants to get a clear view of what happened to the data that was to be collected and how it would be processed and analysed. The two consent forms used in this project are available in **appendix B**.

Within participatory design there are the essential concepts of cooperation and co-design between the researcher and the participants. A goal for the researcher should be to let the participants be included in decision making and path laying throughout the project.

To achieve co-design it is important as a researcher to consider and spend some time reflecting on your self-reflexivity and positionality. Self-reflexivity and positionality refers to the world views of the researcher and how this can affect its findings (Crang & Cook, 2007). For me during this project, this has been important to reflect on as I am also a part of the target group being 25 and soon to be entering the "adult world". I have had to consider how to keep my position as a researcher as I may have many of the same struggles as the participants. One way I have been able to conquer this is by always aiming to get feedback on the findings from the participants. By getting this type of feedback I made sure the analysis was not too coloured by my way of thinking and still reflected the user groups opinions.

Other ethical considerations related to participatory design have already been described, for example enabling genuine participation, giving the participants a voice and having the participants be a part of the decision making. These are all core principles within participatory design and must be considered and reflected on somehow during the design process.

4.5 Analysis

Analysing material in most cases aims to make some sort of "map of meaning" (Crang & Cook, 2007, p. 147) and how this map is produced can vary based on what type of data that is being analysed and if participants are to be included in the analysing process. In a participatory design project the aim is to let the participants have a voice and feel ownership for the project. When the participants are able to be a part of analysing material it can give even more insight, and enable mutual learning. At the same time, including participants in all steps of a design process can be very time consuming. Instead having the participants give feedback on the analysed findings may be the easier, yet just as meaningful, way to do it.

Throughout this project I have analysed data without the participants, but have included them in evaluating the results. To structure the findings I have spent some time organizing and categorizing the data. The organizing of data has been useful in making the findings more understandable and readable for the participants, and it has also made my process of understanding the dataset and map of meaning better. The analysed data have been organized into tables that can be found in **appendix C**, but the data can also be found in visualisations that will be presented in **chapter 5**.

The method for analysing that I followed can be categorised as a thematic analysis. This is a widely-used method of analysis which has a suggested process outline with six phases. These phases are 1. familiarizing yourself with the data, 2. generating initial codes, 3. searching for themes, 4. reviewing themes, 5. defining and naming themes, and 6. producing the analysis report (Braun & Clarke, 2006, p. 87). The phases can be seen in **figure 10** as they are described by Braun and Clarke (2006). The phases can be used and followed rigorously, but they are more so meant to be used as a flexible guide where you can adapt the phases to fit your project.

Phase	Description of the process
1. Familiarizing yourself with your data:	Transcribing data (if necessary), reading and re-reading the data, noting down initial ideas.
2. Generating initial codes:	Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.
3. Searching for themes:	Collating codes into potential themes, gathering all data relevant to each potential theme.
4. Reviewing themes:	Checking if the themes work in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis.
5. Defining and naming themes:	Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme.
6. Producing the report:	The final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.

Figure 10 - The six phases of a thematic analysis (Braun & Clarke, 2006, p. 87)

Braun and Clarke (2006) explain that you start a thematic analysis process in phase one looking at the generated data to get an overview of what the data shows and to start writing down ideas and notes that spring up. By doing this you can make up themes that will help make sense of all the gathered data. Crang and Cook (2007) also describes this process by saying that during the analysis you conduct "an informal process of piecing things together" (Crang & Cook, 2007, p. 132). One of the things you start to piece together in the beginning of an analysis are the categories you will go on to use during the second phase of the analysis when you start the process of coding your material.

During the first analysis I conducted, I familiarized with the transcribed data from the interviews and came up with four categories that were used to code the transcripts. These categories were 'knowledge the participants already have about taxes', 'knowledge the participants wished they had about taxes', 'reasons why young adults might not be engaged toward taxes' and 'possible solutions on how to increase tax engagement'. By making categories like this you can start to connect the data from the different participants and try to see how your material fits together.

Figure 11 shows a screenshot of a transcribed interview that has been coded. The colours represent the different categories that I decided on during the first phase of the analysis.
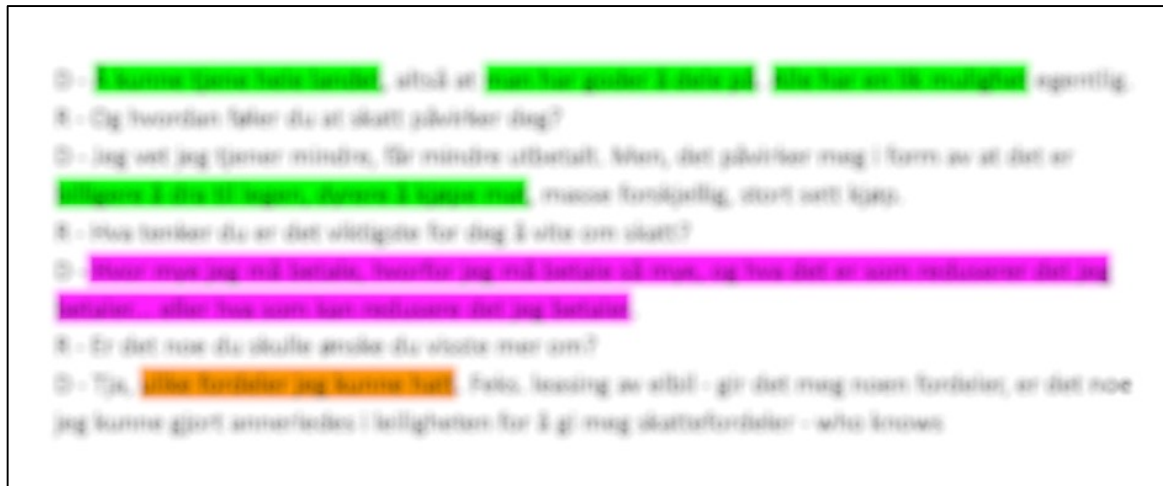
Figure 11 - Screenshot of transcribed interview with coding added during analysis. The screenshot is blurred for ethical and privacy reasons.

Continuing the process of analysing you start to get an idea of how your data fits together and start searching and reviewing the relevant themes. In my case this process was done by finding the recurring themes and sayings in the codes, and writing this down. This process can be seen in **figure 12** where I have tried to organize the different codes on the left and tried to make themes based on words on the right. The next phase of the analysis was the production of a report. I used this opportunity to produce visual representations of the themes and data that could be presented in the following activity to get feedback from participants. Including the participants in the evaluation of material is an essential part of participatory design, because this can generate new ideas, new knowledge and insight, and most importantly it can enable genuine participation.
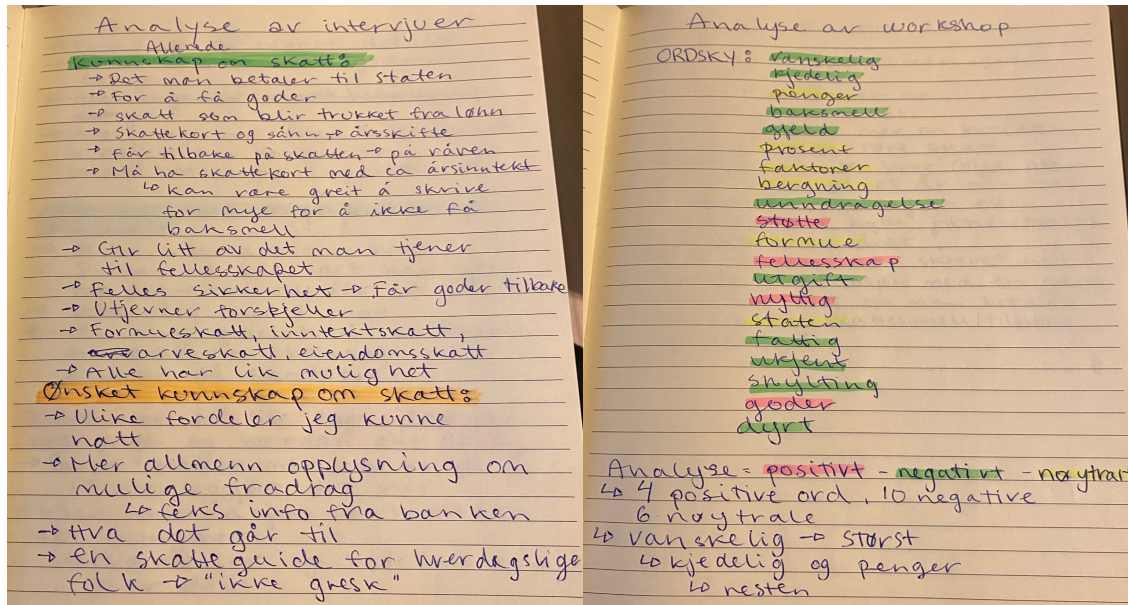
Figure 12 - Picture of my analysis and structuring of data collected during interviews, the observation and the workshop.

Below (**Figure 13)** is an example of a representation that was produced during analysing and used to get feedback from participants. This specific visualisation is made up of quotes from the different interviews that I found represented the different viewpoints the participants had.

Figure 13: Post-it notes with quotes from interviews, visualised to be presented to workshop participants.

An analysis conducted early in a project gives an idea of what needs more research and insight, and maybe what should not get too much attention going further. The result of an analysis can give a clear path as to where the project is going and what the next step should

be. In the **chapter 4.3.1** describing and discussing the method of interview, I explained how I changed the interviews slightly after each session. This came as a result of some early analysing of the collected data. Sometimes you find that some questions lead to fruitful and useful data, while some questions need to be specified or changed so that the participants understand and have enough context to give a clear answer. Though it is important to mention that participants not having a clear answer or not wanting to answer a specific question is data in itself and has to be analysed together with all the written material.

Additionally, the analysed data that was visualised and presented to participants also gave a clear view of how the project was progressing. The participants got to have a say in what would end up being the final findings and result of the project.

4.6 Participants

Throughout the project I have engaged in total seven participants. Some have been present for many activities, while some have only participated in one activity. **Figure 14** visualizes the participants' participation throughout the project.

Of the total seven participants three were present in more than one activity. While it can be very useful to aim for continuous participation, it is not something that can be assumed. People have busy lives and taking too much of their time may not always be possible. I concluded that I was happy with the participation I was able to accomplish, but can see that having a few more participants in each of the activities could have been even better.

Both participants in the informal interviews were outside the intended user group of young adults. They were included to give insight into how the tax system was experienced before the system was digitized.
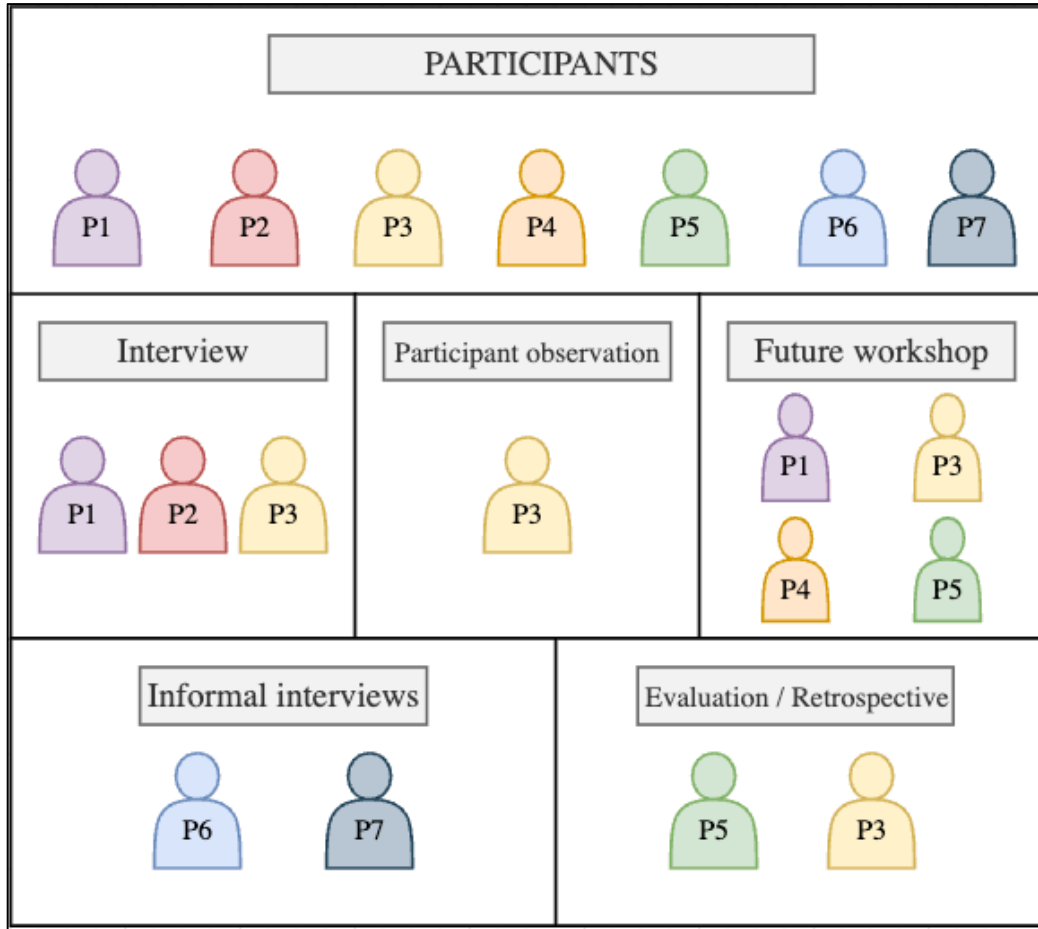
Figure 14: Distribution of participants throughout the thesis project.

5 Findings

Throughout this thesis project I have gathered a lot of information and insight into how young adults experience taxes, and in what way they understand engagement. This chapter will go through the important aspects that have been brought forward during the different activities. The chapter begins with the two main themes that have been present throughout all activities, tax-knowledge and understanding, and engagement. The chapter will then go more detailed through findings from the workshop and evaluation as well as the additional informal interviews that were held with users outside the user group.

5.1 Tax-knowledge and understanding

From the overall findings there is a picture showing that many young adults have a basic and necessary understanding of what taxes is and what it is being used for. They understand why they should pay taxes and when they should pay taxes. All the young adult participants in this project had their first experience with taxes when they still lived at home with their parents and got a part time job that required them to acquire a tax deduction card. They also know and most have experienced the benefits of paying taxes, by for example not having to pay that much for a doctor's appointments.

During the workshop there was an activity where the participants got to write words that described how they understand and experience taxes. These words were put into a word cloud where the biggest words are those that were mentioned more times. The word cloud can be seen in **figure 15.** The words are also organized, translated and described in **table 2**.

Figure 15: Word cloud created by workshop participants with words that in their opinion describe the concept of taxes.

The word cloud include what I have categories as four positively charged words, six that have been categorized as neutral and ten negatively charged words. By looking at the words presented you quickly realize that the positively charged words are lacking compared to the negative ones. The biggest words are 'difficult' and 'boring', and these two words sums up how I interpret the overall attitude and mood the participants have towards taxes. It seems that the attitude is that taxes is something one must pay, and will happily pay, but it is not something to engage time and thoughts towards. Most participants expressed that they found the concept of taxes complex and difficult to understand, though they did not express any difficulties with handling their own taxes.

Value	Norwegian	English	Description
Negative	Vanskelig	Difficult	Participants find tax as a difficult concept to understand
Negative	Kjedelig	Boring	Tax is a boring topic to engage in.
Neutral	Penger	Money	Tax involve money
Negative	Baksmell/ Skattesmell	Tax shock	When you have paid insufficient taxes the previous year without realizing it you must pay the outstanding tax.
Negative	Gjeld	Debt	This is referring to outstanding taxes and how this can correlate to having some sort of tax debt.
Neutral	Prosent	Percent	Taxes are usually a percentage of something you pay or is payed
Neutral	Faktorer	Factors	There are many factors that correspond to what you end up having to pay in taxes.
Neutral	Beregning	Calculations	The amount of taxes that is being paid is based on a certain calculation.
Negative	Unndragelse	Evade tax	Some participants think of tax evaders and people who make changes to avoid paying the right amount of taxes.
Positive	Støtte	(Financial) support, backing	Participants may think of tax itself as a support to the welfare state or that you can get certain deductions on your tax return as a support.
Neutral	Formue	Fortune, assets	What your fortune is overall affects how much you must pay in taxes.
Positive	Fellesskap	Community	Taxes are often referred to as something that comes back to the community.
Negative	Utgift	Expense	Some may look at taxes as an expense

Positive	Nyttig	Useful, advantageous	Some participants find that paying taxes is useful and may bring advantages
Neutral	Staten	State, government	Taxes are paid to the government.
Negative	Fattig	Poor	Some participants may think that taxes are more difficult to handle if you are poor.
Negative	Ukjent	Unknown, unfamiliar	Participants find the topic of taxes as unknown and unfamiliar.
Negative	Snylting	Tax evader/ dodger/ fraud	See 'unndragelse'
Positive	Goder	Goods, benefits	Taxes are part of what enables the welfare state to offer goods and benefits to the citizens.
Negative	Dyrt	Expensive, costly	Participants may find that taxes are too high and therefor expensive.

Table 2: Words collected from word cloud with English translation and description and with given value.

Thinking of the understanding young adults have towards taxes, this word cloud shows how the positive words mostly correlates to the welfare state and how the welfare state benefits from taxes, using words like 'goods', 'community', advantageous' and 'support'. The neutral words show signs of what type of knowledge the participants have, for example that they know that taxes are made up of different factors, percentages and calculations.

It is interesting to see that the participants have described tax as boring, difficult, costly and an expense, but at the same time they describe it as useful, a support and a benefit. In the same way as the participants find the concept of tax complex and complicated, it looks as their opinions towards the concept is just as complex and complicated. Looking deeper into what young adults know and understand about taxes, the figure below (**Figure 16)** shows some more specific examples of what participants have stated they already know and what they wished they knew more about taxes.
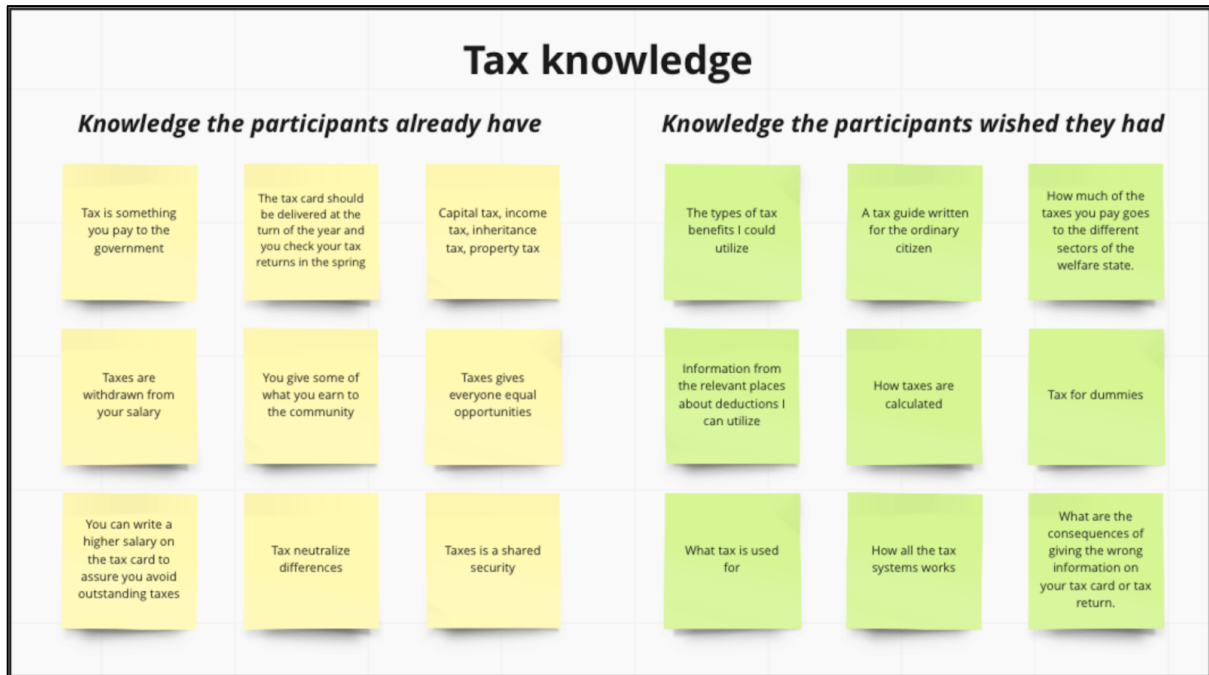
Figure 16: Findings gathered from interviews and observations describing the knowledge the participant has and wished they had regarding taxes.

One issue that was mentioned during several activities throughout the project was the wish for more easy to understand information, a 'guide for dummies' as one participants called it. Many of the participants stated that they found that tax has a complicated language that they do not understand or it takes too much time and effort for them to understand. They also stated a desire for getting tax information from different places rather than just the tax administration office. One participant described an imagined scenario where the bank could give out the necessary tax information you need if you for example are buying a house, or that the bank tells you what you need to check when you look at the pre-filled information in the tax return. In this way you get more personalised information about what you in particular should check and know when you are handling your tax affairs. It seemed from many of the statement the participants made that a general wish was more personalised and simplified information available. This topic was also discussed during the workshop and resulted in two prototype ideas that will be presented later in this chapter. As tax is such a complex issue that has a pool of information where much of that information does not affect everyone, it is understandable that the participants find it difficult to understand where to start when trying to obtain the information that is relevant for them.

Some of the knowledge the participants expressed a wish to know more about was more knowledge on how the tax system works in general. For example how the tax calculations are done and where the taxes they pay end up being used. One of the participants expressed this information as something that should have been taught in high school because it is part of understanding how a welfare state functions. Looking into the curriculums of Norwegian high schools it looks as taxes is a topic that is only taught in economics classes and is therefore not part of the main curriculum for Norwegian students. I remember from my high school experience that we were taught how to calculate income tax, but I cannot remember learning anything else. Though it has been a few years, so my memory of everything that was taught is not the best. The point nevertheless is that the participants see this information as something they wished they knew, but they do not know how or do not have the engagement to teach themselves this information.

Going further with information the participants expressed they wished they knew more about. During many of the conversations I had with participants, they expressed a wish to know more about what happens if they make a mistake. Because of the lack of understanding around the system in general it seems as if the participants do not want to take any risks and they usually trust the information that is presented and looks no further into what they could have changed. The subject of tax deductions was mentioned many times, but just a couple of the participants had any experience with adding deductions to their tax returns. Many participants expressed a wish for more knowledge on tax deductions and how to find if there are any that can suit them. But, in the same way as they wish for more general knowledge of the system, the participants described no engagement towards actually looking up the information on tax deductions themselves. It seems that many of the expressed wishes toward knowledge can be connected to the lack of engagement toward educating themselves.

Overall it seems that the participants have the necessary knowledge they need to be able to handle their own tax affairs, but they wished they had a bigger understanding of how everything is connected and functions, but they do not have the engagement they need to obtain this information.

5.2 Engagement

A conversation that came up during the workshop and that was mentioned in some interviews, was that we should maybe talk more about taxes. It is something everyone has to deal with in their life and that they should know something about. And as one participants mentioned, taxes are not known as a 'taboo' topic to discuss[4], it is just a topic that many does not find interesting or exiting to discuss. The participants mentioned that taxes as a subject should be rendered more harmless and made to be a subject that people discuss more openly and on an everyday basis. In this way the attentiveness toward taxes would come more frequently and the engagement could be increased. Frequent attentiveness toward taxes is an idea that was mentioned a lot in connection to increasing engagement towards taxes, and it will be discussed more throughout this section.

Money is a topic that is difficult to talk about for many. But it does not seem like taxes is the same, other than that a conversation about taxes could lead to a conversation about money. With taxes is seems more like people just have no interest in talking about it. I asked the participants why they thought there was little engagement toward taxes and most answered in a similar manner. Young adults usually do not have much to fill out or change on their tax card and tax returns. All the participants have a monthly income and some have bought an apartment, and therefore have a mortgage. This information is usually pre-filled correctly on the tax return, and all they need to do is look over the given information and approve. Young adults are also the generation that have only experienced taxes online and automated, and have it available wherever they are through their smartphones. They have not had to deal with paper forms and the need for having a physical overview of incomes and expenses throughout the year. The reasons above were some of the conclusions the participants had to why young adults might not have a high engagement towards taxes as a topic in general and why they do not spend time becoming more educated towards the topic overall. All the participants have also stated that they have faith in the digital system, and that they trust that the pre-filled entries are correct.

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[4] If there is a taboo on a certain topic it means that this topic is by social customs, restrictions or prohibitions not something to discuss with others.
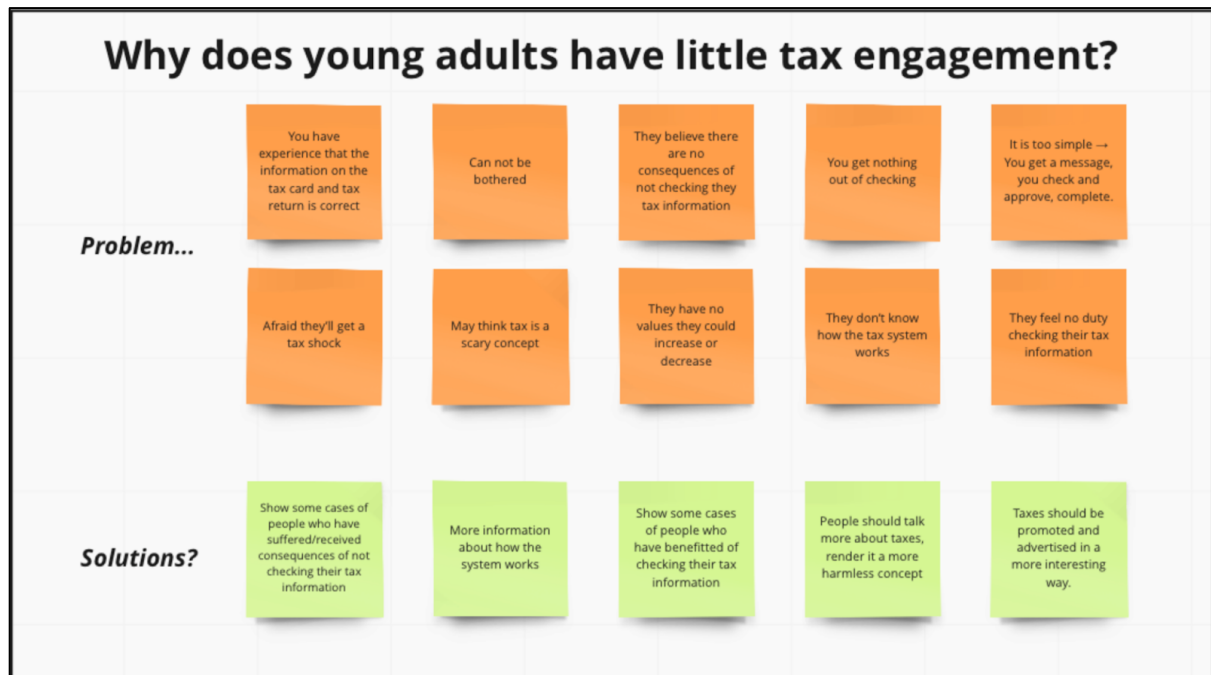
Figure 17: Findings gathered from interviews and observations describing the participants' thoughts on why young adults have little tax engagement, and some possible solutions presented by the participants

Figure 17 shows the findings correlating to the engagement towards taxes among young adults. During the different activities I asked the participants if they had thoughts on why young adults have little engagement towards taxes and if they had any ideas and possible solutions on how this engagement could be increased.

The problem according to the participants is mostly correlating to the digital system being too "easy". As one participant described it, you get a message that your tax return is ready, you log in and look over the numbers, the numbers are usually what you expect them to be and you have trust in that the system have collected the right information, you click the approve button, and you are finished. This process does not take much of your time, one participant explained that it took them around 10 minutes to check and approve their tax returns. The participants find this process easy and it does not spark much engagement because of it being that easy.

Another aspect that was discussed during the activities was the fact that many young adults do not even check their tax returns when they are published. According to some articles and information from the tax administration office there is around 600 000 Norwegian citizens that do not deliver their tax returns (Flesland, 2019; Jørgensen, 2021; Skatteetaten, 2022). By not delivering it means that the tax return is automatically approved and delivered on the

deadline, without the person manually approving the form. Another aspect of this is that many of those that do not deliver are citizens with simple tax conditions and many of them are young adults. All the participants I spoke to had a habit of always checking and approving their tax returns, but they had understanding as to why many young adults chooses not to. As mentioned the participants expressed that most had experience that tax return information was pre-filled correctly and many know they do not have any new information to add, and for this reason they do not bother checking or approving. And, because the system automatically approves your tax return if you do not do it yourself, some might not feel obligated to check.

The problems brought forward by the participants have some solutions as well. The main solutions that was brought forward on several occasions was as mentioned in the previous section, getting more personalised information. As some participants described, they usually do not find information that suits them exactly and this might hinder them to continue searching for more information. Another solution that also was mentioned earlier, is that the topic should rendered a more harmless and normalised conversation topic.

The participants also expressed some ideas about how taxes should be promoted and advertised. That the focus should be on making it more interesting and promoting that you can get something out of doing more research. Another point that was made regarding how taxes is promoted and advertised, is that the participants expressed a desire to see for cases of how to do taxes. For example by showing someone who received consequences based an error they made, or because they did not check their tax return properly. And, examples of people that have benefitted from checking their tax return and corrected errors. This connects to the participant's expressed wish about generally knowing more about how the tax system works. Because of the lack of engagement, not many share their stories or have conversations that enable them to share experiences with doing taxes. The participants desire to be shown more cases of how to do your taxes in order to be more prepared for similar situations they could encounter in the future.

5.3 Workshop

During the workshop the participants discussed many of the issues that have been described in the two previous sections. One focus the workshop had was to come up with more specific design solutions to the issue of increasing tax engagement among young adults. The main topics in this conversation was attention and frequency.

The participants brought forward an advertisement put out by the tax administration that got popular some three years ago (**Figure 18**). This advertisement goes by the name "Money back on the skætt (tax)" (Referring to outstanding tax you get refunded) (Skatteetaten, 2019b). All the workshop participants had memory of this advertisement, which depicted a rap song about getting tax refunded with written reminders to check your tax return. This particular advertisement, and often with other advertisements coming from the Norwegian tax administration, are released around the same time as the tax returns are published. Which was agreed by the participants as a reasonable time to get the attention of the Norwegian citizens, as this is the time they need to handle their tax. But, the participants indicated that this type of attention could lead to more engagement if it were pushed on people more often. This correlates to what was mentioned earlier about participants wishing tax was a more normalised conversation topic. The workshop participants elaborated on this idea with examples from the social media platforms TikTok and Instagram. On these platforms there are accounts that are dedicated to for example educating youths on how to handle their economy (For example @DnbUng on Instagram). These type of accounts gives frequent content that educated youths and makes them more attentive toward issues they should think about and that relates to their situation. The workshop participants pointed out that this could be a solution to increasing engagement towards any topic, and in this case taxes. This idea brought forward by the workshop participants is the main idea behind one of the two prototypes that were made for this project. The prototypes will be presented in more detail in the next section.

Figure 18 - Cover art for "Money back on the Skætt", song published by Skatteetaten (Skatteetaten, 2019a)

During the first phase of the workshop, the critique phase, most of the critique points that were mentioned (**Figure 19)** were similar to those that have been described in the two earlier section talking about knowledge and engagement. What is interesting to notice in these findings is that many of the points, point to aspects the participants find they should know more about or aspects the tax system should in some way inform them on. For example the critique point "We should know if we have given the correct information". The digital tax system today gives instant information about your tax results, with the tax return presenting a preliminary tax assessment. But with these critique points it seems as the participants have a wish to get more direct feedback from the system on the reliability of the information. Some solutions on how this could be done, or at least how the participants could get some more knowledge on how to check if the information is reliable will be discussed below.

Figure 19 - Critique points made by participants in the critique phase of a future workshop (Translated from Norwegian to English).

The two topics mention in the beginning of this chapter was attention and frequency. These topics became most apparent during the last future workshop phase, the realisation phase. But looking at the findings from the fantasy phase (**Figure 20)**, the second future workshop phase, frequent information is a topic here as well. A participant described a system where you get extra information based on the information you add, and this information tells you if there is anything more you can add or it tells you how to check the current information. Two other participants described checklist ideas, where the user gets a thorough step-by-step guide in everything tax. Another fantasy phase idea was to somehow promote random fun fact and cases about tax. The only idea that could be used to change the current tax system is the idea that a participant brought forward about information "bubbles" that could pop up on your tax return and give you personalised tips on what to add, change or research more. This idea was the main inspiration for prototype 2. In the following section the two prototypes will be described and discussed.

Figure 20 - Ideas and thoughts made by participants during the fantasy phase of a future workshop (Translated from Norwegian to English).

5.4 Prototypes and evaluation

During the workshop there were two ideas in particular that I wanted to use as inspiration for some prototypes. In an ideal situation these prototypes would have been co-created with the participants, but as the workshop that was conducted had to be held digitally, I let the participants focus on verbal ideation for then to use these ideas to make prototypes. The two prototypes have been presented and evaluated by two of the participants that were present in the future workshop.

5.4.1 Prototype 1 - Instagram

Figure 21 and 22 shows the scope of **prototype 1**. This prototype is based on the participants' idea of getting more frequent information and attention towards the topic of taxes, and in this way increasing the engagement. The idea is also for taxes as a topic, to be more present on the platforms that the user group uses. The prototype is an account on Instagram where the content is educational and targeted towards young adults. The first example of the prototype (**Figure 21)** gives the user information about tax deductions, specifically in the example the tax deduction one can use if you have travel costs to and from your workplace. Deductions are something many participants have expressed a wish to know

more about. The information on a post like in this first example can be on a specific tax deduction as the example shows, or it can be educating on the topic of taxes on a bigger and more general level. What is important to remember is that the content should be based on the frequently asked questions within the user group.

Figure 21 - Prototype 1, example 1

The second example (**Figure 22)** gives a checklist of what a young adult should check when they are approving their tax results. This is content that could be published around the same time as the tax returns are published, so young adults have a clear idea of what they should look for. Checklists like this are available on news websites and other places online if you search for them, but getting this type of information onto a platform that many young adults visits daily could lead to more engagement, and as a result more young adults may check and approve their tax returns and feel more safe that they have done it correctly.
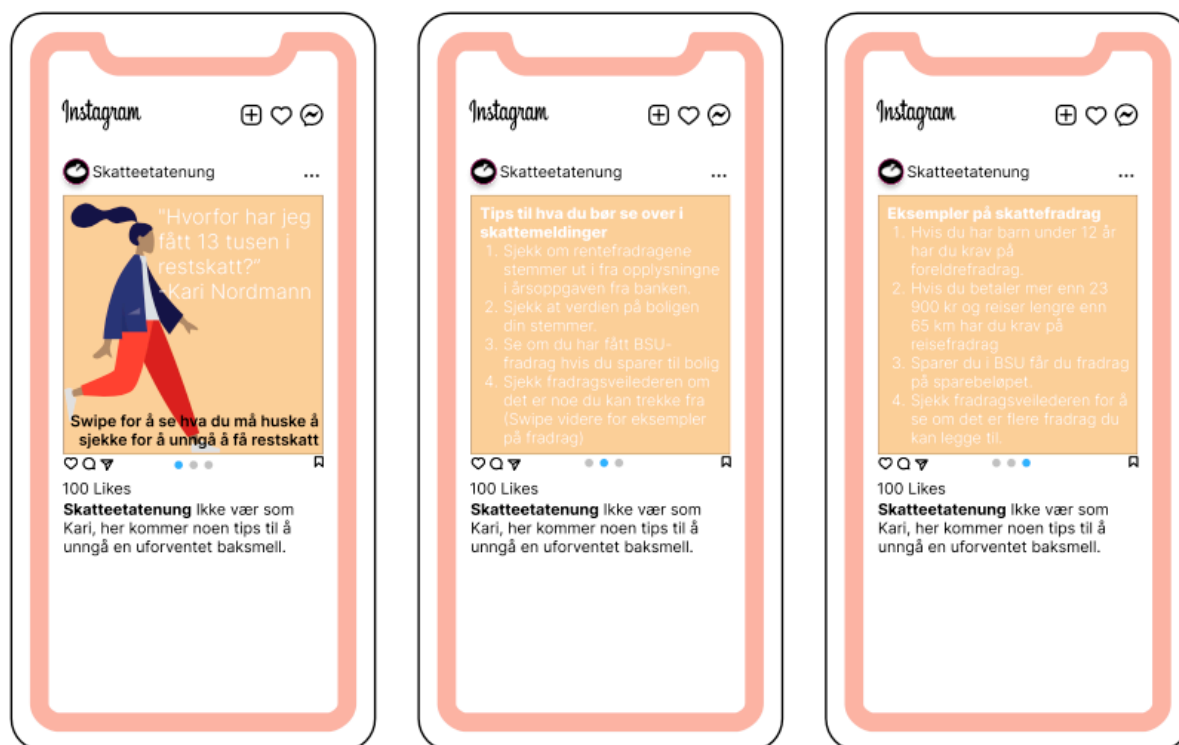
Figure 22 - Prototype 1, example 2

Based on the feedback from the evaluation this prototype is something the participants are positive towards. Even though the information shared on a social media platform may not knowledge you have need for at the exact moment you get it, it is saved in the back of your head for another time that you may have use for the information. The participants expressed this as a strength with this way of obtaining information. One participant described the format of this type of information as info in a dribs and drabs format ("dryppformat"), meaning that you get drips of information on a frequent basis. The participants also expressed that presence on a platform used frequently by young adults is a strength, as it can reach many and it enables more short and direct interaction between the user group and those running the account that have the desired knowledge. As this prototype is meant to be on Instagram the foundation for more direct contact is already available. Users can post comments with questions regarding the specific topic that the post is trying to explain, and they also have the opportunity to send direct and private messages to the account. A challenge that could be an outcome of this prototype may be the extra amount of work this would require. This was also noted by the participants.

The participants expressed some weaknesses with this way of distributing and obtaining information. The first weakness is that users can be in a mindset not suitable for obtaining new complex information when they are presented with the educational post, meaning that

they are not in a mindset to read new information, and that this could lead them to skip over the posts. One participants described a challenge with this prototype being that it can be easy to ignore. This leads us to another point made by one of the participants, that the presented information should be short and specific, and the post itself should include some eye-catching elements, for example a bright coloured background or a relatable picture. Short and specific information could lead a user who is not in a suitable mood or mindset to quickly read through the information anyway.

5.4.2 Prototype 2 – Context based information

Prototype 2 is on a general level just button that is added onto the current tax return setup, and by clicking on this button you get information specifically for that tax entry. This is in comparison to the information you get by clicking on the current question mark button, that gives you more general information about the related category. The added button can be seen in **figure 23** on the right, with **figure 24** showing what could happen if you press the button.

Figure 23 - Prototype 2, a normal tax return site with an added information button

The idea with this prototype comes from the participants wish to get more information that is related to them and that they can understand. By adding a function like this button, the opportunity for more personalised information is opened. The picture that is used in the prototype comes from my own tax return and in my case one of the entries is "Boligsparing for ungdom" (BSU) (Home savings for young people), and this is an entry that many young adults probably have in their tax return, as it is a way of getting a tax deduction and saving to buy a home. But, the entry is added in the "Bank, loan and insurance" category, where information could include many other things than just information about the tax deduction you can get from having a BSU account. By adding the information button on a specific entry, the information is more tailored to your personal tax return and the information may therefore be more useful and understandable.

Figure 24 - Prototype 2, example of what could show up when you click the info button

When evaluating this prototype, the participants brought forward some strength and weaknesses with this idea. One strength they mentioned is that the information is presented when you need it. Meaning that if you feel unsure approving or changing your tax return, this information is maybe exactly what you need in that moment to be able feel secure you are doing the right actions. Another strength pointed out by a participant was that this gives you a better understanding of the pre-filled entries, as it explains the specific entries rather than the category as a whole. The same participant also noted that they feel this makes information more available, meaning that if you feel unsure, this information is available at the place that causes the uncertainty and you may easily solve your problem right there and then.

Some weaknesses with this prototype is that it can become too much presented and available information. The prototype only pictures the information button on one entry, but the idea is that every entry could have a similar button. A participant pointed out that this could be an overwhelming amount of options to get information, and this could lead to not bothering to click any buttons and just ignoring it.

5.5 Supplementary informal interviews

It was mentioned in **chapter 4.3.1** talking about interviews that I also conducted some unstructured and informal conversation with users outside the user group. These participants were chosen because they had experience with the older versions of the Norwegian tax system. I used some of the information I gathered in this activity to write the background chapter about the Norwegian tax system, using the participants' knowledge to understand how the paper-based tax system functioned and was experienced. In addition, this information gave me some foundation to discuss the data gathered from young adults on how they experienced taxes today compared to the paper-based tax system.

This data was mostly meant as supplementary data for discussion and conclusion. The data from these interviews was analysed using the same technique as the other findings, but as the interviews were not recorded and transcribed, the analysis was not as thorough and in depth. The focus of the analysis was rather to get some clear insight into how these participants experienced the paper-based tax system and their thought on the digitized system. The analysed data is organized into the two tables below (**Table 3 and 4)**.

Participants experience with the paper-based tax system	
Benefits and experiences	You got some sort of ownership over your own economy with having to organize and fill in everything yourself.
	You had to keep hold of all the informational papers you got throughout the year. For example, pay checks and letters from the bank
	If you had any questions you usually travelled to the nearest tax office.
	There were specific questions throughout the paper-based tax return that could help you figure out if you had anything to fill in in specific sections.
Disadvantages	It used to be a big operation to do the tax returns with many hours of work.
	It was very time consuming and took a lot of effort
	It was probably easier to make mistakes (both on purpose and by accident) and get away with it.

Table 3 – Participants experiences with the older paper-based Norwegian tax system

One of the main takeaways I got from these interviews was the amount of time that had to be spent when filling out the tax returns on paper. One participants described that it took them a whole evening and afternoon to complete a tax return, and that they needed to have a lot of the necessary information ready in advance. This type of information was described to be pay checks or wage and tax statements from their employers and the annual account statement from the bank. This information was delivered at different times before it was time to fill out the tax return, and therefore had to be kept hold of somewhere you would easily find it when it was time to start fill in the information.

One participant expressed that the work that had to be put in to complete the tax returns gave them a sense of ownership over their own information and economy. They had to spend time understanding which information was needed where and which entries they had to fill out. If there were any uncertainties or questions while doing the tax return, they usually took a trip to the nearest tax office to figure it out. It took a lot of effort and work to fill out a tax return, to great frustration, but it gave the participants overview and clarity towards their own economy.

The participants also described how the system worked, that it had specific questions throughout the tax return that was meant as a help to understand where you needed to fill in information. There was also a lot of instructions that the participants explained they had to read thoroughly to be able to fill out the different entries correctly. The participants also

explained that you got two copies of the tax return sent to you, with one being the tax return you filled out and sent back to the tax administration and one being a draft version.

Thought on the digital system and comparisons to the paper-based system
You had more opportunities to be tactical with your tax forms with the old systems. For example, today you don't have the same opportunities to split numbers between spouses, as most numbers today are pre-filled and you usually don't bother to change much.
The digital system can make people lazy as they have most information pre-filled and they need to do an extra effort to research if they can add any tax deductions.
A positive side with the digital system is that the system automatically calculates the new assessment when you make changes.

Table 4 – Participants thoughts on the current digital tax system with having experienced the older paper-based system

I asked the participants which tax system they preferred and they both answered the new digitized version. The biggest reason for this was the time spent doing the tax returns, that they do not have to spend that much time today because most of the information is pre-filled and all they must do is add additional entries and information if needed and approve the tax return. One participants also explained that they liked the new system because you can easily find last year's tax return if you need a reminder of what you changed last year. They also expressed that they saw some negative sides with the new system, with people becoming lazy when checking their information because they assume everything is pre-filled correctly.

One issue that was discussed during these interviews that have not been discussed with the young adult participants, was how to tactically fill out your tax return. The participants of the informal interview described that the paper-based version of the tax return increasingly opened the possibility of being tactical compared to the newer version. This was especially relevant if you were a married couple, as you had the opportunity to more freely split wealth and assets between the tax returns. One participant also expressed that they thought it was easier before to make mistakes without being noticed by the tax administration, because the process of checking the tax return was also done manually and just as a person can easily write some numbers wrong, tax administration caseworkers can read and check information wrong.

6 Discussion

This chapter will discuss topics related to the projects design process and methodology, some topics relating to the projects research questions and how to use the capability approach in correlation to engagement, taxes and young adults.

6.1 Reflecting on the methods

After conducting any activity, a researcher usually reflects on how it went and what could have been done differently. If there are more similar activities to come one can make changes based on these reflections or if it was the last activity one can reflect and aim to learn until the next time. This section will go through some of the reflections I have made in correlation to some of the conducted activities.

6.1.1 Interviews

Crang and Cook (2007) discusses how much preparation and research is needed before you conduct an interview, and that more knowledge about the research topic can lead to more insightful answers from the participants and more on the spot and specific questions. I found that researching the Norwegian tax system before the interviews helped me plan the interview guide, but it somewhat made me overestimate the participants' existing knowledge. My goal with the initial interviews was to understand what kind of knowledge the participants had when it came to the tax system, and I found out quite quickly that they only had the most basic knowledge. This realization made me focus the interviews more on thoughts and feelings towards taxes, and I discussed with the participants why they thought young adults only had this basic knowledge. Although I had to change my initial interview guide, I found that focusing more on how the participants felt about taxes gave more insight into how the user group experienced taxes. The participants described their relationship to taxes as something they had to do but did not spend much time thinking about, and this got me to focus the project overall more on how to increase to engagement.

The insights gained during the interviews was useful in the continuation of the project. The general reflection I made was that you cannot assume the level of knowledge within the user group. Especially when doing participatory design you should let the participants share their knowledge and then decide on the scope of the project. I found that I had too many assumptions and thoughts in the early stages of the project, and speaking with participants made me use their insight to guide the project forward rather than my initial ideas and plans.

6.1.2 Observation

I mentioned that I understood the situation around the participant observation as 'somewhat naturally occurring', and I want to elaborate why that is. The reason for 'somewhat' is because I instructed the participants to open and go through their tax card and instructed them to spend some extra time trying to understand the information that was presented. From what I understand the participants usually spend little time filling out their taxes. Normally they only look over the numbers and then approve. For that reason, I can't claim that this participant observation happened in a fully naturally occurring setting. Yet it was their tax card they looked at during the observation and the observation took place in January, which is close to the time when people usually look at and approve their tax cards. For this reason, I can say that the observation took place in a setting that normally happens this way, but because of the instructions from me during the observation it was just 'somewhat' naturally occurring.

A participant observation will often be somehow tainted by a researcher observing an activity. Unless you are conducting a passive observation where the people being observed are not aware of the researcher observing them, the participants will probably act somewhat different during the observation. During the observation I conducted, I tried to counter this challenge by starting the observation with asking the participant to describe how they had experienced the task of checking their tax card before. This way I could compare what I observed with what the participants told me about earlier experiences.

6.1.3 Workshop

Because of the current Covid-19 pandemic I had to conduct the future workshop digitally through Zoom[5]. Conducting it digitally was not the plan initially and some of the planned exercises did not work out as intended when done online through video chat. To create ways for the participants to express their ideas and thought I found some online tools that I imagined could be good to try out in the workshop. One of these online tools was Mentimeter.com, which was used to create the word cloud presented in **chapter 5.1**. This tool worked out well and gave both me and the participants an idea of how they experienced and described taxes. The second online tool that was used was a platform called Talkwall. I had never used this platform, but tried it when planning the workshop. The idea was that the participants could write down their ideas and post them on the digital wall for all the other participants to see. This tool worked as intended, but I got feedback from the participants after the workshop that they did not enjoy using this platform. They found it confusing and wished I had used another tool. As I did not have time to conduct more workshops, I did not get to try other digital tools for creativity and co-operation, or to test how the participants would have engaged if the workshop was held physically compared to digitally.

A main takeaway I got from this digital workshop was to always test the tools you plan on using before conducting the activity. A tool may at first glance seem useful, but it can become a frustration if it hinders the participants' creativity or ability to participate fully.

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[5] Zoom is a platform used for online audio and/or video conferencing.

6.2 The Capability to be Engaged

I first heard of the capability approach during a class about ICT (Information and communication technology) for development. In this class they discussed developing countries, places with bad internet connection, people who were lacking basic human needs like food and water and so on. The capability approach was therefore also discussed together with topics such as those mentioned above. Even though these types of topics might seem more critical and serious than my thesis topic of taxes, I found the approach really interesting and wanted to see how it could be used for my project.

The capability to be engaged towards something may seem like a personal choice at first glance. That you always have the opportunity to be engaged, but some choose not to be. But as I have done my research into young adults' engagement with taxes, I have seen that the digitized tax system may be a hindrance in realizing the capability of engagement. Throughout my research I have wondered if it has become too easy to handle personal taxes. That the lack of engagement comes from the fact that almost everything is pre-filled and done automatically and that a person normally does not have to make any changes when handling their tax forms.

Digitization has a mostly positive reputation amongst young adults, and has made life easier and more efficient in many ways. Sen (1999) talks about the capability approach in regard to development and describes it as "a process of expanding the real freedoms that people enjoy" (Sen, 1999, p. 3). I agree that digitization has expanded some real freedoms and enabled the achievement of many capabilities. For example with most systems now being digitized, the freedom to travel and work remotely is more available for people. Also, booking a trip is done through a digitized and automatic system and you do not have to physically go to a travel agency to make travel reservations. I don't want to argue against digitization and automation, but I think there should be room to be critical.

My question is if the digitization of the tax system has 'expanded the real freedoms' of young adults. There is no right or wrong answer here, only an idea that as the system gets easier to handle, the capability to be engaged decreases.

I have tried to organize a descriptive analysis using the capability approach concepts. First, I wish to repeat the main concepts of the capability approach, and how they can be used to

understand engagement as a capability. Capabilities are your freedoms to achieve something, a functioning you actually achieving that something. Conradie (2013) describes a project where they use aspirations as a means to enable capabilities and turn them into functionings. An aspiration to achieve something can enable you to have more motivation to turn your capabilities into functionings. The reason why I am bringing up this example now, is that this is the opposite of my case. From the findings of this project it is clear that some young adults wish to have more knowledge towards taxes, but they have no aspiration to engage themselves. The aspiration seems to be to receive more knowledge but without having to do much effort themselves.

Table 5 is a table I have made with the capabilities and related functionings I found are the most relevant to discuss when it comes to the issue of taxes and young adults.

Capabilities and functionings of young adults – in correlation to the Norwegian tax system		
Capability	**Related functionings**	**Conversion factors**
Have engagement towards taxes	- To be engaged towards taxes - Getting more educated on how the tax system works	- A personal aspiration to be engaged - Those around you are engaged towards taxes - Access to information that enables engagement
Have the necessary knowledge about taxes	- Check and approve tax card and/or tax return. - Change the pre-filled information or add new information on tax card/tax return.	- A personal desire to understand the system - Tax is an important part of society and is something that every citizen needs some knowledge about. - You can't always trust a digital system, and it can therefore be beneficial to have some knowledge of taxes so you are able to double check the tax information when it becomes available.

Table 5 - Analysis of young adult's capability of engagement and knowledge with correlating functionings and conversion factors

My initial question in this section was if the capability to be engaged is decreased by the current tax system. To understand the question further I have organized the functionings I find the capability of engagement can enable. In addition, the table have the capability of knowledge, particularly 'necessary knowledge'. I find that the concept of knowledge goes hand in hand with engagement and that engagement could lead to more knowledge and vice versa.

The conversion factors that are presented in **table 5** are those that I imagine play a crucial part of enabling the two capabilities. When I was writing down and analysing the capabilities, I realised that all the factors are interconnected. Each factor can enable or make it difficult for another. What I mean by this is that for example if those around you are engaged towards taxes, there is a higher chance you will also become more engaged. Another example could be that you have no aspiration to become more engaged and that you fully trust the digital system, and for that reason you neither enable the capability of engagement or tax knowledge.

Another aspect to discuss are the prototypes that were presented in **chapter 5**. These prototypes can in their own way become conversion factors in the capability of engagement. If for example the Instagram account prototype was to exist this could be a factor that could lead to the capability of engagement to become a functioning. If the prototype works in the intended way, to give young adults more frequent knowledge about taxes, then this could be a way to change the possibility of engagement into a reality. The second prototype, the extra information button, could also be a positive conversion factor if it was used as intended, to gain more knowledge about the individual entries on the tax return. On the other hand, this extra added button could also lead to a lower chance of enabling the capability of engagement, if it was not used or overlooked.

Engagement as a capability is an interesting way to analyse engagement, and to look at possible factors that could influence an increase or decrease of such engagement. Still, there is no way for certain to tell how one could enable the capability of engagement, this little analysis has given some indicators of what may be factors that could increase the chance of this becoming a "real freedom".

6.3 A participatory mindset

During the entirety of this project I have tried to have what I call a participatory design mindset. I have focused on mutual learning and engagement, and I have tried to let the participants' insights lead the project forward. But has it been a participatory design project or have I ended up doing something more like a user-centered design process? Have I been able to get a participatory result, and have I enabled co-design? In this section I will discuss my thoughts on these questions and try to answer if I think I have succeeded in doing participatory design.

Sanders and Stappers (2008) describe the concept of co-design as collective creativity between designers and non-designers and this collective creativity is applied throughout the entire design process. This has been a difficult part of participatory design to achieve during this project. To achieve co-design one should enable the participants to be a part of many of the important decisions throughout the project. As the activities for this project was carried out during the Covid-19 pandemic there were some challenges correlating to co-design. A participatory design process often has a focus on enabling creativity and I have found this as a difficult task to achieve digitally. Enabling creativity digitally depends on the tools one uses, and while some of the tools that were utilized during this project let the participants be creative in the sense of making post-it notes and expressing their ideas, it was not ideal in the sense of prototyping. Prototypes can be used as 'things to think with' (Brandt, 2007) and can be a part of enabling co-design. As the prototypes in this project were made by me without participants and only got to be used during an evaluation, they were not used to their full potential as things to think with. If prototypes are created early in a participatory design process and created through co-creativity between the designer and the participants, it can lead to the participants feeling more connected to the project as they have helped produce some of the projects outcome. In the case of this project the participants have created the outcome by giving insight and narrowing the scope of the project.

The problem with this created outcome is the similarities it has to a user-centered design process. Sharp et al. (2015) describe the four basic activities of a user-centered design process as 1. establishing requirements, 2. designing alternatives, 3. prototyping and 4. evaluating (Sharp et al., 2015, pp. 330-331). I find that during this project, even with some similarities to a user-centered design process, the participatory mindset and the traditions that participatory design brings, have made the project more participatory rather than user-centered.

In saying that I have had a participatory mindset I refer to the important traditions of participatory design. Participatory design focuses on letting the participants undertake the role of both user and designer (Simonsen & Robertson, 2012, p. 2). As I see it, letting the participants voice lead the project gives them the role of designer, while the data and insight they bring gives them the role as users and lets the researcher establish an understanding of their situation. Another part of enabling the participants take on the role of designers is to enable them to have a voice. During this project this was achieved by getting feedback from the participants on choices that were made or data that was analysed. The participants may not have been part of making all the decisions, but I always focused on letting them voice their opinions on the decisions after the fact.

Another important aspect within participatory design is mutual learning. Mutual learning as a principle in participatory design emphasizes the fact that the users know most about and are experts in their own situation and the conditions in which they live. The researchers' role is to give the users the necessary tools they need to make the desired changes. Mutual learning also gives opportunity to share decision power with the users, with them having the ability to decide on the problems to be solved (Bratteteig et al., 2012, p. 132). I find that mutual learning has been achieved in multiple way throughout this project. First of all in the sense that the participants have gained knowledge about taxes when participating in the different activities, while I as a researcher have gained knowledge of how they perceive and experience taxes as a concept and the Norwegian tax system. Hopefully the participants have also gained some sort of engagement towards taxes while participating. This is something I would have asked the participants if this project was to continue.

Bratteteig and Wagner (2016) emphasizes how one can evaluate the result of a participatory design process and if there has been a participatory result. One aspect Bratteteig and Wagner focus on is to give participants a voice in issues they were unable to voice before and increase their power to act. I find that as young adults are a user group that is not usually focused on

and researched regarding taxes and digitization of public services, the participatory result is that their voice have been brought forward. Another aspect that Bratteteig and Wagner speaks of is that many participatory design projects does not have the time to test their findings in real use situations and see what new forms of practices have been made due to the changes. They explain that if this is true for your participatory design project then the result is what exists when the project ends rather than the actual change in use practices. What can be evaluated as a result is the design process as a whole and the changes that has been brought forward based on new knowledge, skills and insight (Bratteteig & Wagner, 2016, p. 142).

During this project there has not been time for testing the findings and prototypes in real life situations. The prototypes have been evaluated by participants to see if they answer to the ideas presented during the workshop, but they have not been tested to see if they actually increase engagement. What can be said to be a participatory result of this project is the knowledge shared by the participants and the wish for change. The project may not have led to actual change, but the participants' voices have been brought forward and been given power. With all the core concepts of participatory design in mind I find that this is a participatory result.

To conclude this chapter I wish to express that I think there are many ways to conduct a participatory design project, and if the core concepts that are found within this methodology are what leads the project forward I think the result will always end up being a participatory result. Some of the core concepts that I find most important to include in a participatory mindset are mutual learning, having a say and sharing decision power.

6.4 Automation – has it become too easy?

When I was choosing a thesis project I came across a suggested thesis heading that caught my attention; "How simple can it be? And what does simple really mean?" (Verne & Bratteteig, 2021). This was the starting point of my project, and even though I evolved further from that specific header, it was always in the back of my mind while researching.

One issue in particular this suggested heading has led me to reflect on, is the digitization and automation of public services, and in my case the Norwegian tax system. As I described in the history of the Norwegian tax system, most aspects of the system today are automated in the

sense that the information is pre-filled and the user usually needs only to looks over the information and approve. As I also discussed in **chapter 6.2**, I have been wondering if the digitization of the tax system has made people less engaged. Young adults for example, have never had to fill out their tax information on paper, or they have never had to find and keep hold of all the necessary information needed to fill out a tax form. If they were suddenly forced to do this today, would they be able to know and find this information? Or is this knowledge lost because of the automated nature of digital systems today. None of the participants that I have talked to have shown much engagement in gathering more knowledge on tax. I found that they were mostly engaged in personal gain, in the form of saving money on taxes and avoiding having to pay too much in taxes. This is probably the easiest way to engage anyone in the concepts of taxes, by giving them knowledge that could lead to personal gain and I can imagine that this does not only count for young adults. Still, I find it interesting that there is so little engagement when tax is such a fundamental part of our society.

I have tried to find research that is critical towards the digitization of public services. Many of the critical views I have read concerns elders interaction with new digital systems which is a different conversation where the lack of experience with digital systems may be the cause for being critical. Young adults on the other hand have grown up with digital systems and automation, and the lack of engagement does not come from them not being able to use and understand the system. I have found some research that focus on how digitization of public services has affected citizens (Hauge-Nilsen & Tandberg, 2018; Hofmann et al., 2021; Madsen et al., 2022), and this may shed more light on some of the findings that this project has produced.

One topic that is brought up by both Hofmann et al. (2021) and Madsen et al. (2022) is the effect language have in digitized systems. Both articles explain that the language used in these types of systems often can be too complicated or that the citizens lack the necessary administrative competencies to fully understand the tasks and language being used. Not understanding the information or tasks that are presented to you can cause frustrations and may lead the users to seek assistance or even to give up on the task at hand. One of the participants I interviewed described the language used on the tax systems as "Greek", meaning that it was presented in a language the participant did not understand. Madsen et al. (2022) present a participant saying the same thing, just saying "Russian" instead of Greek. This tells me that many citizens, not just young adults, experience the language used on

digital public services as too difficult to understand, and that even with more information available they might end up contacting the tax administration for extra assistance.

Hauge-Nilsen and Tandberg (2018) discusses if and how the interface of the Norwegian tax system is easy to use for the users, with a special focus on a new interface for the tax card system that was developed in the period 2014-2016. What is clear in Hauge-Nilsen and Tandberg's research is that the percentage of users that had to contact the tax administration for extra assistance regarding the application of the tax card, were practically the same with the old interface and the new and more usable interface. They conclude that the new usable interface frees the users from having navigational issues with the system, but the users may still have issues with the complexity of the actual tax system and information. A simple and usable interface does not make taxes less of a complex concept.

Information has generally become more available with technology. Yet, as taxes has been described by the participants as a complex topic and the language used to explain taxes is difficult to understand, it can get demanding to obtain the necessary information. The digitized systems can also make it difficult, as the users need to use the official terms to search for information (Madsen et al., 2022, p. 6).

Young adults today, from my experience, have a high level of digital competence. They understand digital systems quickly and adapt their lives to fit with the use of digital systems. Digitization is familiar to them, more than the systems that were before where users had to have more precise overview and perspective of their own information and that needed the citizens to often meet with caseworkers in person to handle their affairs. The digitized system today, especially the tax system, has become easier to handle, but maybe the younger generation has lost the general overview of their personal information that the older generations had to keep.

Based on the understanding I got during my informal interview with some users that had experience with the paper-based tax system, they emphasized getting a feeling of ownership over their own economy when they had to fill out all the entries themselves. They had an understanding of their own information and where it belonged in the tax system. Even though they expressed they liked the new and digital system better, with it being simpler and taking less time, it also seemed like they had more engagement towards spending some extra time going over their tax returns in comparison to the young adults I spoke to. Maybe their earlier

experiences with needing to know and understand their own information has given them an advantage with the digital system. With advantage I mean that they already have the extra knowledge to understand the system behind the pre-filled entries, as they have earlier had to fill out these entries manually.

To give an answer to the heading of this section and the heading of the overall thesis, "has it become too easy", is not a simple task. But what I will conclude is that those who have used the paper-based tax system have gained some knowledge that the younger generation do not have. The system has certainly become easier and it seems like the consensus is that this is a positive development. The young adults I have spoken to have not expressed that they find the system too easy, rather they have expressed that tax is a complex and complicated concept to handle and the system itself is not the factor that creates frustrations or confusion.

6.5 Is more tax-engagement necessary?

A discussion from the participants of the workshop made me research what kind of social media presence the Norwegian tax administration has. I quickly found that the presence was on a minimum, with accounts on Facebook and Twitter, but not with the type of content that the workshop participants described a desire for. They expressed a desire for content that exhibited tips about tax, checklists for when you are approving your tax return and general information about tax. The participants expressed that this type of content could lead to engagement. But is there actually a need for more engagement towards tax? Even if the tax administration were to have a bigger social media presence, would the possible engagement this could lead to make a difference?

What I find interesting about this, is that the engagement towards economy, and especially personal economy seems to be increasing in social media. Personally, I have seen it on TikTok and Instagram, with creators making content where they are giving tips and trick on how to save money and smart ways to earn money. For example there is the Instagram account DNB Ung, with just under thirty thousand followers, which is targeted specifically towards youths and issues they might encounter dealing with savings, loans and money in general. Seeing the following count these types of social media accounts have, I start to question why there seems to be little engagement towards taxes. Is this only because of the

lack of presence on social media from the tax administration or is it because this is not a type of engagement that is necessary?

To try to understand why engagement towards tax could be necessary I have tried to figure out what the consequences of a lack of engagement are. In my opinion the biggest consequence is the lack of knowledge that young adults have if they ever would encounter an error of some sort. I have mentioned many times that the citizens that had to use the paper-based tax system also had to keep hold of informational papers and a general overview of their own economy in order to fill out their tax papers. With the younger generation never having to do this, they do not have the same relationship to the activity of documenting their economy. If they were ever to encounter an error that required them to present documentation, this might be a manageable task, but it could also be quite difficult. Most documentation today is found somewhere online, either on their personal bank page, somewhere in their list of e-mails or on pages relating to their workplace. This availability makes it possible to find the needed documentation, but with young adults never having to keep an overview of this information, would they be able to find what they need?

To avoid negative consequences one should be able to account for why the pre-filled information on the tax returns is the way it is. This is part of the knowledge that the projects' participants have expressed they lack. They have a general idea of what the correct entries should look like, but they do not know for sure. What most of the participants do have is faith in the system and that the system will generate the correct entries. This faith is also shown towards the Norwegian tax administration in general. Wroldsen (2008) explains how the tax administration has gained trust among the Norwegian citizens over time by delivering good and user-friendly services that are perceived as fair and sensible. While this trust is there for good reason it is always useful to trust in yourself as well. And, to be able to trust in yourself when handling taxes you need the necessary knowledge to know that what you are doing is correct. To obtain the necessary knowledge requires you to have some level of engagement.

I do not think any of what is mentioned above gives a clear answer to if tax-engagement is really necessary. What I do think is that this could be a great topic to continue researching as it seems like the young adult participants of this project see the benefits of being more engaged towards taxes.

7 Conclusion

Throughout the thesis I have tried to answer how one can increase engagement towards a public service with the Norwegian tax system and young adults as the main research topic and user group. In this conclusion I wish to go through how I find the thesis has answered the three research questions presented at the beginning of the thesis. I will do this by first summarizing the findings of the thesis and then go into the main research question of how to increase engagement and the question if taxes have become too easy. Lastly the conclusion will discuss what kind of contributions I find that this research has brought forward and what further research I find relevant to continue researching.

7.1 Summary of thesis findings

The young adult participants that have participated in this project have shown that they have the necessary knowledge and digital competence they need in order to handle their own taxes. What they wished they had was more general knowledge of how the tax system works and they wish to be given more personalized information when trying to obtain more information about taxes. They find the language used by the tax administration as too difficult for them to understand and make sense of.

To increase engagement towards taxes the participants have expressed a need for more frequent information in order to be more attentive towards taxes as a topic. They wish for tax to be a more normalized topic to discuss and to be educated towards, but they do not have the necessary engagement in them to achieve this themselves. For this reason they have expressed a wish for more frequent information presented in a language they understand.

The two prototypes presented in **chapter 5.4.1** and **5.4.2** aims to accommodate the wish for more frequently shared information, and available information made personalised to the individual tax return. The participants expressed positive feedback towards the two prototypes, saying that they find that this could be a way to increase the overall engagement towards taxes. As these prototypes have not been tested to see if they actually increase engagement I cannot say for sure that they do.

There are also some findings to mention in correlation to the participants that have experience with the paper-based tax system in comparison to the young adult participants who only have experience with the digitized tax system. The older generation have the experience of needing a physical overview of their own information and they have also needed a clearer understanding of how the tax system functioned as they had to fill out their information by hand. The younger generation seem to have a greater trust in the numbers that are pre-filled, not really knowing why the numbers are like they are and how they were calculated. The older generation also have trust in the system, but they seem to have more knowledge beforehand on what information should be pre-filled and why it is there. In my opinion I find that the young adult participants in this project have lost some useful experience and consequently some useful knowledge. And, that the lack of engagement among the user group hinders them to acquire this knowledge. For the sake of clarity this useful knowledge refers to the knowledge of understanding how the tax information is pre-filled, what the different categories and entries entail, and basic knowledge of how the calculations are made.

7.2 Answer to the research questions

The main research question this thesis has aimed to answer is *"How can we increase engagement towards a digitized public service?"*, with the two additional questions of *"What kind of understanding and experience do young adults today have towards taxes?"* and *"Have taxes become too easy, with digitization making everything automated?"*. In the previous section I focused on answering the second question of young adult's experience and understanding of taxes based on the project's findings. Continuing in this section I will conclude how I have answered the main question and the last additional question.

How can we increase engagement towards a digitized public service? This question has been researched with the focus on taxes and young adults. The findings have shown that to increase engagement among a user group that is unengaged to begin with requires involvement from both the user group and the system itself. The user group of young adults wish to have more knowledge towards taxes, but they do not know where to start to acquire this knowledge. Many of the participants expressed a desire for more information that was written in a language they understood and that was adapted to their level of understanding. The question is still if this type of information was available, would the current engagement level be enough for young adults to use this information to gain more knowledge. It has in general

been a recurring topic that more knowledge could lead to more engagement, but to gain more knowledge you need to be engaged. The findings show that the participants think that engagement can be increased by adapting the information to fit the intended user groups level of understanding. The participants also expressed that information should be shared more frequently than it currently is for young adults to pay more attention towards the topic of taxes. The prototypes shown in **chapter 5** can give an idea of what kind of solutions that could lead to increased engagement. The prototypes have focused on more frequent information, more information aimed towards the user group, and personalised information.

Lastly, the question if it has become too easy to handle taxes. This question could be a yes or no question, but from what I have found I do not think the answer is as simple as a yes or a no. Taxes have surely become easier to handle compared to the paper-based tax system that was before. Participants with experience from this system expressed frustration with how much time it took them to fill out their tax return and all the preparations that had to be done in advance of actually filling out the paper forms. The young adult participants have all expressed that they do not spend much time when handling their taxes and that they have not experienced many difficulties with the system. When discussing if it has become too easy, I brought up the notion that the younger generation may have lost some necessary knowledge concerning how to handle possible consequences in the future. This is a result of them not having the basic knowledge the older generation gained while handling their tax affairs on paper.

7.3 Contribution to research

As this project has had a big focus on engagement towards taxes, I find that the findings can contribute to a general understanding of how the current situation is for young adults is today. That there is little engagement and that young adults have a wish to know more but do not have the engagement to educate themselves.

Another aspect that this project has contributed to is a way of using the capability approach towards an issue that is normally not connected to the approach. The capability approach is often used in correlation to questions of human rights. Yet, a main principle of the capability approach is to look at how a person can achieve a state of well-being. The participants in this project have not particularly expressed that their well-being is affected by taxes. The way the

capability approach has been used here is to rather look at how to achieve engagement using the core concepts of the approach. The topic of taxes may not be as critical of a topic as war, hunger, illiteracy and human rights, but it is just as important to analyse in correlation to peoples' well-being as it concerns something every citizen should handle in some way, and it is a main part of the Norwegian society and welfare state.

This research can also contribute to understand what young adults today needs in order to be engaged, with the presented focus on frequency of information to get their attention.

7.4 Further research

Throughout the work for this thesis I have found several topics that I wish could be researched further. The main aspect I would have focused on is co-design in the sense of more creative workshops that focus on prototyping and ideation. This could also be a place where one could try to engage participants in using the capability approach, by having them analyse their own situation and create a list of capabilities and functionings.

This thesis project has focused only on taxes and the Norwegian tax system, but it could also be interesting to research other digitized public services and how young adults experience them. It seems there is not much focus on the younger generations relationship towards digitization and public services, but as they are the ones that are going to use these systems and improve them in the future I find that this is a topic that could use more research. It could also be interesting to look at engagement towards public services in other countries and see how it compares to the research done in this project. The Norwegian tax system is for example very different from the American tax system, and researching in what way the American citizens are engaged towards their system could lead to fruitful insight and knowledge.

Engaging the unengaged is also a topic that has been mentioned throughout the thesis, but I find that this topic could be researched even more. This is a topic that I got to discuss somewhat with the participants in this project, but going further I would have focused even more on how to engage towards a topic that many find uninteresting and difficult. Here I can imagine workshops where participants get to create prototypes that they find increases engagement, and then being able to test these prototypes to see if it makes a difference on

engagement. The prototypes created in this project are also aspects that I would have liked to see tested more if the research was to proceed. The prototypes could be tested over a longer period of time to see if the engagement towards taxes increased in any ways and then look at which factors made the biggest differences.

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Appendix A – Interview and observations guide

INTERVIEWGUIDE

Innledning - Takk for at du tar deg tid til å være med på intervjuet

Jeg ønsker gjennom dette intervjuet å utforske hva slags erfaring, kunnskap og forståelse unge voksne har rundt temaet skatt. Jeg tenker vi kan starte med å snakke litt om deg -

Om brukeren

1. Kan du starte med å fortelle litt om deg selv?
2. Hvor lenge har du hatt fulltidsjobb?
3. Hadde du deltidsjobber før det?

Generelt om skatt og erfaring

4. Hvordan vil du definere skatt?
    1. Hva er formålet med skatt?
5. Hvilke type skatter vet du om?
    1. Hvilke av disse påvirker deg direkte?
6. Hva tenker du er det viktigste for deg å vite om skatt?
    1. Vet du når de diverse fristene er når det kommer til å betale skatt?
    2. Er det noe du skulle ønske du visste mer om?
7. Hva er din første erfaring, som du kan huske, med skatt?
    1. Hvordan opplevde du denne erfaringen?
8. Tenker du noen gang over hvor skatten du betaler ender opp?
    1. Eller hva den brukes til?
    2. Tenker du det kan være lurt å reflektere over dette?

Hoveddel -

"Hvert er er det rundt en halv million som ikke åpner skattemeldingen"

9. Hva tenker du kan være grunnen til dette?
10. Pleier du å sjekke skattemeldingen din når den kommer ut?
    1. Har du noen gang lagt til informasjon eller endret på skattemeldingen?

11. Har du noen gang fylt ut selvangivelsen (som den het før) for hånd?

    1. Hva tenker du er forskjellen på det digitale systemet som er nå sammenlignet med hvordan det var før?

    2. Hva vil du si er fordelene med det fysiske systemet og motsatt?

    3. Er det noen ulemper?

"Det er de unge som oftest ikke åpner skattemeldingen"

12. Hva kan være grunnen til dette tenker du?

13. Forstår du hvorfor mange unge ikke engasjerer seg i skatt?

14. Har du noen tanker om hvordan man kunne fått flere unge til å engasjere seg?

"Av de som ikke åpner skattemeldingen er det ofte de som har enkle skatteforhold og derfor lite behov for å gjøre endringer"

15. Syns du det fortsatt kan være nyttig å åpne skattemeldingen selv om du ikke skal gjøre endringer?

16. Vi snakket litt om hvilken kunnskap du allerede har om skatt

    1. Hvor forventer du å finne mer informasjon?

    2. Hvordan tenker du denne informasjonen burde bli presentert?

        1. Tekst, bilder, video eller noe annet?

        2. Har du noen eksempler på steder du liker eller ikke liker som gir informasjon på en god måte?

OBSERVATION GUIDE

Praktisk - Observasjon av skattekort

1. Har du sjekket skattekortet ditt for 2022?
    a. Hva er din forståelse av hva skattekortet er?
    b. Gjort endringer?
    c. Hvis ja - Hvordan opplevde du dette?

2. Kan vi åpne den nå?
    a. Åpne det og gjør sånn som du ville gjort om jeg ikke var her…
    b. Beskriv hva du forstår og ikke forstår - og generelt tenk høyt om hva du ser
    c. Hvordan opplevde du dette?

3. De tingene du lurte på… hvordan ville du funnet ut av det?

4. Kan du vise meg?
    a. Føler du at du lærer noe? Forstår du hva de forklarer?
    b. Hvorfor? Hvorfor ikke?

5. Hvordan opplevde du å prøve å tilegne deg denne informasjonen?
    a. Vanskelig? Enkelt? Bra/dårlig?

6. Vi har snakket litt om engasjement rundt skatt…
    a. Hadde det vi nettopp gjorde noen innvirkning på ditt engasjement?
    b. Hvorfor/hvorfor ikke?

7. Tror du det har en innvirkning på engasjement å bruke ekstra tid på for eksempel å sjekke skattekortet? (Søke opp det du lurer på osv.)

8. Har du nå tanker om andre måter man kan øke engasjement hos unge voksne?

9. Vi snakket litt om hvilken kunnskap du allerede har om skatt - og nå har du også prøvd å lete etter ny informasjon
    a. Hvordan syns du informasjonen var presentert? Logisk, forståelig?
    b. Var det lett å finne frem til?
    c. Hvis du skulle endret på hvordan informasjonen ble presentert - hva ville du endret?

Appendix B – Consent forms

Samtykkeerklæring for intervju i forbindelse med masteroppgave

Jeg er en masterstudent på studieprogrammet *Informatikk: design, bruk, interaksjon* ved Institutt for informatikk ved Universitetet i Oslo. Med dette skrivet ønsker jeg å informere hva prosjektet mitt har som formål, spørre deg om du vil delta i prosjektet, samt berette hva deltagelse vil innebære for deg.

Formål
Formålet med mitt prosjekt er å undersøke temaet skatt og hvilket forhold unge voksne har til dette begrepet. I tillegg ønsker jeg å lære mer om hvordan man kan øke engasjementet rundt skatt og hvordan dette kan gjøres i praksis. Formålet med intervjuet er å forstå ditt syn på temaet, slik at jeg kan finne ut mer spesifikt hva min målgruppe sliter med, trives med, ønsker seg osv., og så jeg kan fortsette å diskutere dette i fremtidige aktiviteter og i min masteroppgave.

Deltakelse
Du blir spurt om å delta fordi du faller innenfor min målgruppe, definert som unge voksne. Dersom du velger å delta ønsker jeg å benytte lydintervju av deg i min datainnsamling. Intervjuet vil vare i ca. 20-30 min, og jeg kommer til å gjøre et opptak av lyd, samt ta enkle notater fra intervjuer.

Frivillig deltakelse
All deltagelse er frivillig og du kan når som helst avslutte intervjuet eller trekke tilbake informasjon som er gitt. Du kan når som helst velge å trekke samtykket uten å måtte oppgi grunn. Dersom samtykket trekkes vil eventuelle personopplysninger som er innsamlet om deg slettes og det vil ikke innebære noen negative konsekvenser for deg at du velger å trekke ditt samtykke.

Personvern: innsamling, oppbevaring, behandling og bruk av dine opplysninger
Ingen sensitive personopplysninger (jf. Personvernforordningens artikkel 9 og 10) vil bli innsamlet. Personlige opplysninger om deg vil kun benyttes til formålene beskrevet i dette informasjonsskrivet. Jeg behandler opplysningene konfidensielt og i samsvar med personvernregelverket.

Personlige opplysning innsamlet i opptaket vil bli anonymisert i transkriberingen og rapporteringen; ingen andre enn jeg, ei heller min veileder Guri Verne, vil høre lydopptaket eller få vite hvem som er blitt intervjuet, og det som oppbevares av anonymisert rapportering fra intervjuet vil følge Universitetet i Oslo sine rutiner for sikker oppbevaring.

Navn og kontaktinformasjon erstattes med pseudonymer. Intervjuet vil kun behandles og transkriberes av meg og kan ettersendes deg ved ønske. Dataen som oppbevares, inkludert anonymisert data, vil ikke bli publisert og vil heller ikke kunne tilbakeføres til deg.

Hva skjer med innsamlet data når studentprosjektet avsluttes?
Alle notater, opptak, transkribering og opptak av lydintervju blir slettes senest 16.05.2022. Dette gjelder også anonymiserte og avidentifiserte opplysninger om deg.

Rettigheter
Vi behandler opplysninger om deg basert på ditt samtykke. Så lenge du kan identifiseres i datamaterialet, har du rett til:
- innsyn i hvilke personopplysninger som er registrert om deg, og å få utlevert en kopi av opplysningene,
- å få rettet personopplysninger om deg,
- å få slettet personopplysninger om deg, og
- å sende klage til Datatilsynet om behandlingen av dine personopplysninger.

Hvis du har spørsmål til studien, eller ønsker å benytte deg av dine rettigheter, ta kontakt med meg, Mariann Gundegjerde.

Før intervjuet begynner ber jeg deg om å samtykke i deltagelsen ved å undertegne på at du har lest og forstått informasjonen på dette arket, og ønsker å stille opp til lydintervju.

Med vennlig hilsen
Mariann Gundegjerde
margunde@uio.no

Samtykkeerklæring

Jeg har mottatt og forstått informasjon presentert i dette skrivet, og har fått anledning til å stille spørsmål. Jeg samtykker til:

- å delta i lydintervju

Jeg samtykker til at mine opplysninger behandles frem til masterprosjektet er avsluttet.

_____
Sted og dato

_____
Fullt navn

_____
Signatur

Samtykkeerklæring for workshop i forbindelse med masteroppgave

Jeg er en masterstudent på studieprogrammet *Informatikk: design, bruk, interaksjon* ved Institutt for informatikk ved Universitetet i Oslo. Med dette skrivet ønsker jeg å informere hva prosjektet mitt har som formål, spørre deg om du vil delta i prosjektet, samt berette hva deltagelse vil innebære for deg.

Formål
Formålet med mitt prosjekt er å undersøke temaet skatt og hvilket forhold unge voksne har til dette begrepet. I tillegg ønsker jeg å lære mer om hvordan man kan øke engasjementet rundt skatt og hvordan dette kan gjøres i praksis. Formålet med workshopen er å forstå ditt syn på temaet og at vi sammen kan utforske hvilke mulige løsninger som finnes. Jeg håper workshopen kan bli en mulighet for deg til å være kreativ, ha det gøy og tenke ut løsninger som ikke trenger å være realistiske, men som du tenker kan være med på å øke engasjementet rundt skatt.

Deltakelse
Du blir spurt om å delta fordi du faller innenfor min målgruppe, definert som unge voksne. Workshopen vil vare i ca. en time, og jeg kommer til å ta notater underveis samt samle inn det vi produserer av notater og prototyper sammen.

Frivillig deltakelse
All deltagelse er frivillig og du kan når som helst avslutte din deltakelse i workshopen eller trekke tilbake informasjon som er gitt. Du kan når som helst velge å trekke samtykket uten å måtte oppgi grunn. Dersom samtykket trekkes vil eventuelle personopplysninger som er innsamlet om deg slettes og det vil ikke innebære noen negative konsekvenser for deg at du velger å trekke ditt samtykke.

Personvern: innsamling, oppbevaring, behandling og bruk av dine opplysninger
Ingen sensitive personopplysninger (jf. Personvernforordningens artikkel 9 og 10) vil bli innsamlet. Personlige opplysninger om deg vil kun benyttes til formålene beskrevet i dette informasjonsskrivet. Jeg behandler opplysningene konfidensielt og i samsvar med personvernregelverket.

Personlige opplysning innsamlet vil bli anonymisert i notater og rapporteringen; ingen andre enn jeg, ei heller min veileder Guri Verne, vil få vite hvem som har deltatt, og det som oppbevares av anonymisert rapportering fra workshopen vil følge Universitetet i Oslo sine rutiner for sikker oppbevaring.

Navn og kontaktinformasjon erstattes med pseudonymer. Data fra workshopen vil kun behandles av meg og kan ettersendes deg ved ønske. Dataen som oppbevares, inkludert anonymisert data, vil ikke bli publisert og vil heller ikke kunne tilbakeføres til deg.

Hva skjer med innsamlet data når studentprosjektet avsluttes?
Alle notater, opptak, transkribering og opptak av lydintervju blir slettes senest 16.05.2022. Dette gjelder også anonymiserte og avidentifiserte opplysninger om deg.

Rettigheter
Vi behandler opplysninger om deg basert på ditt samtykke. Så lenge du kan identifiseres i datamaterialet, har du rett til:
- innsyn i hvilke personopplysninger som er registrert om deg, og å få utlevert en kopi av opplysningene,
- å få rettet personopplysninger om deg,
- å få slettet personopplysninger om deg, og
- å sende klage til Datatilsynet om behandlingen av dine personopplysninger.

Hvis du har spørsmål til studien, eller ønsker å benytte deg av dine rettigheter, ta kontakt med meg, Mariann Gundegjerde.

Før workshopen begynner ber jeg deg om å samtykke i deltagelsen ved å undertegne på at du har lest og forstått informasjonen på dette arket.

Med vennlig hilsen
Mariann Gundegjerde
margunde@uio.no

Samtykkeerklæring

Jeg har mottatt og forstått informasjon presentert i dette skrivet, og har fått anledning til å stille spørsmål.

Jeg samtykker til at mine opplysninger behandles frem til masterprosjektet er avsluttet.

_____
Sted og dato

_____
Fullt navn

_____
Signatur

Appendix C – Analytical tables

Analysed data from interviews, observation and workshop organized and translated.

This information is also visualised and presented throughout the thesis, specifically figure 13, 16, 17, 19 and 20.

Tax knowledge	Norwegian (original)	English (Translated)	Description (If needed)
Knowledge the participants already have about taxes	Skatt er noe man betaler til staten	Tax is something you pay to the government	
	Skatt som blir trukket fra lønn	Taxes are withdrawn from your salary	
	Skrive for mye lønn på skattekort for å ikke måtte betale tilbake	You can write a higher salary on the tax card to assure you avoid outstanding taxes	
	Skattekort leverer man ved årsskifte og man sjekker skattemeldingen på våren	The tax card should be delivered at the turn of the year and you check your tax returns in the spring	
	Gir litt av det man tjener til fellesskapet	You give some of what you earn to the community	
	Skatt utjevner forskjeller	Tax neutralize differences	
	Formueskatt, inntektsskatt, arveskatt, eiendomsskatt	Capital tax, income tax, inheritance tax, property tax	
	Skatt gjør at alle har like muligheter	Taxes gives everyone equal opportunities	
	Skatt er en felles sikkerhet	Taxes is a shared security	

Knowledge the participants wished they had about taxes	Hvilke skattefordeler jeg kunne hatt	The types of tax benefits I could utilize	
	Informasjon om fradrag fra relevante steder, for eksempel fra banken	Information from the relevant places about deductions I can utilize	Here one of my participants mentioned that it would be nice if for example the bank or your workplace gave you the needed information to get tax deductions if possible, that you did not have to figure out this information on your own.
	Hva skatten brukes til	What tax is used for	
	En skatteguide for hverdagslige folk	Tax for dummies - A tax guide written for the ordinary citizen	Some of the participants mentioned that they found the language used on the official tax sites difficult to understand and wished for some sort of guide that would explain it simpler.
	Hvordan skatten beregnes	How taxes are calculated	
	Hvordan alle skattesystemene fungerer	How all the tax systems work	
	Hvor mye av skattepengene som brukes til helse og skole osv.	How much of the taxes you pay goes to the different sectors of the welfare state.	
	Hva er konsekvensene av å skrive feil	What are the consequences of giving the wrong information on your tax card or tax return.	

Why does young adults have little tax engagement	Norwegian (original)	English (Translated)	Description (If needed)
Problem	Du har erfaring av at alt er riktig	You have experience that the information on the tax card and tax return is correct	
	De gidder ikke	Cannot be bothered	
	Redd for baksmell	Afraid they'll get a tax shock	
	Har ingen konsekvenser å ikke sjekke	They believe there are no consequences of not checking they tax information	
	De føler de ikke får noe ut av det	You get nothing out of checking	
	Det er for enkelt → Får melding, godkjenner, ferdig	It is too simple → You get a message, you check and approve, complete.	Here the participant referred to the process of checking their tax returns, and that it is too simple to require any form of engagement.
	Syns det er skummelt	May think tax is a scary concept	
	De har ingen verdier de kunne økt eller senket	They have no values they could increase or decrease	Referring to the information on your tax card and tax returns being the same each year, or that there is usually nothing to change
	Vet ikke hvordan det fungerer	They don't know how the tax system works	
	Føler ingen plikt for å sjekke	They feel no duty checking their tax information	
Possible solutions	Vise noen caser av noen som har tapt på å ikke sjekke	Show some cases of people who have suffered/received consequences of not checking their tax information	

	Mer informasjon om hvordan det fungerer	More information about how the system works	
	Vise noen caser av noen som har spart på å sjekke	Show some cases of people who have benefitted of checking their tax information	
	Burde snakke mer om skatt, ufarliggjøre det mer	People should talk more about taxes, render it a more harmless concept	
	Skatt burde reklameres mer interessant	Taxes should be promoted and advertised in a more interesting way.	

Quotes from interviews	Norsk (Direct quotes from participants)	English translation (Improved slightly for a deeper understanding)
	"Det er kjedelige greier, rett og slett."	Taxes are quite simply boring stuff.
	"På samme måte som at folk ikke åpner regninger fordi det er også et minus."	Why people don't open their tax returns: Similarly as people who don't open their bills, because it could be a "minus" (something they have to pay back).
	"Hvor mye jeg må betale, hvorfor jeg må betale så mye, og hva det er som reduserer det jeg betaler…"	What the participant wants to know: How much I must pay, why I should pay that amount, and what could reduce how much I pay.
	"Digitalt kan bli litt sånt fjernt"	Digital systems can be perceived as distant or detached.
	"Det er jo ganske luksus at den blir utfylt for deg."	It's quite a luxury that the tax information is automatically filled out for you.
	"For sånne som meg, som ikke har noe interesse av det, man stoler på det som står der."	For people like me that have no special interest in it, then you trust in the system and the information that is filled in.
	"Du kan ikke stole 100% på datasystemer. Sjekk alltid (skattemeldingen)."	You can't trust computer systems 100%. Always check and go through your tax returns.

Future workshop	Norwegian (original)	English (Translated)
Critique phase	Hvordan finner man riktig skattesats	How do you find the correct tax rates
	Vite generelt mer om hvordan man burde føre skatt	In general, we should know more about how we handle taxes
	Vite om man har skrevet ned riktig informasjon	We should know if we have given the correct information
	Hvordan vite hvor mye man vil tjene på et år om man ikke har fast jobb eller vurderer å bytte jobb/situasjon i løpet av året	How do we know how much we are going to make in a year if you don't have a stable job or are considering switching jobs/situations during the year.
	Hvordan vite om man betaler riktig før skattesmell/tilbakebetaling?	We should know if we pay the right amount of taxes to avoid a tax shock.
	Hva skatt egentlig er	What tax really is
	Skulle hatt en skattekalkulator for månedlig utbetaling så man vet hva man vil få av en viss årslønn	Would be nice to have a tax calculator for monthly payment, so that you can calculate what you will get out of a certain yearly salary.
	Aner ikke hvordan man skal finne ut av skattereduserende tiltak	Don't know how you find and utilize tax reduction measures.
	Vite hva ulike stønader klassifiseres som (noen klassifiseres som inntekt typ og andre som støtte osv)	What are the different classifications for the different tax benefits (some are classified as income and others as benefits)
Fantasy phase	Skatteguide for idioter	Tax guide for idiots
	En lett utregning av ca utbetalt månedslønn	An easy calculation of your monthly disbursed salary.
	Forslag til satser og hvorfor de er foreslått	Suggestions of different tax rates and why they are suggested
	Hva skatt egentlig er og what to do? En video/reklame/sjekkliste over det viktigste å ta stilling til i jungelen over all info	"What is tax really and what to do?" A video/commercial/checklist over the most important aspects you should consider in the jungle of tax information
	Lage en step-by-step guide for å legge til ulike stønader og skattefordeler for ulike sykdommer o.l	Make a step-by-step guide on how to apply the different tax benefits, for example for diseases etc.
	Tilfeldige "funfacts" som "hvis du må reise mer enn 100 km til/fra jobb hver	Random fun facts like "if you have to travel more than 100 km to and from your

	dag så har du rett til dette skattefradraget"	job, then you are entitled to this tax deduction.
	Det popper opp en "informasjonsboble" eller noe lignende som sier "Hei, vi ser at du har X, dette er hvordan du fører det."	An information 'bubble' popped up or something like it that says "Hello, we can see that you have X and this is write out that".