

## FINAL REPORT

### Qualitative Research: *The Experiences of Indigenous Communities with Tax Filing*

*Prepared for:* Canada Revenue Agency

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Ce rapport est aussi disponible en français.

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## Executive Summary

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Benefits accessed through the tax system can provide a significant source of income for many Canadians. In lower-income households, access to such benefits can increase income by as much as 50 per cent. The Canada Revenue Agency (CRA) has identified Indigenous Peoples as a group who could benefit from increased participation in the tax system and access to benefits, such as the Canada child benefit (CCB) introduced in July 2016. Eligible individuals need to file an annual tax return in order to receive this and other benefits.

To ensure that Indigenous Peoples are able to fully participate in the Canadian tax and benefit system, the CRA commissioned Phoenix Strategic Perspectives Inc. (Phoenix SPI) to conduct qualitative research with Indigenous communities to identify issues and challenges related to tax filing. There were two elements: 12 discussion groups with community members and band council members of six Indigenous communities; and 42 in-depth telephone interviews with intermediaries working in Indigenous communities. The data collection took place between February and May 2017.

**This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the issues explored, but they cannot be generalized to the full population of Indigenous communities or intermediaries working in Indigenous communities.**

The purpose of the study was to obtain Indigenous perspectives on tax filing to identify barriers to filing and benefit uptake. The objective of the research was to develop a better understanding of the reasons that Indigenous Peoples may file, or not file, a tax return. The CRA intends to use the research findings to develop outreach programs and communication products to help individuals access benefits and credits available through the tax system, including the new, non-taxable, Canada Child Benefit.

Key findings are as follows:

### *Personal Experience with CRA and Tax Filing*

At least a few members in each community said they have contacted the CRA on occasion. Contact was most often by phone but some have visited the CRA website to look for information or answers to their questions. Personal experiences with the CRA tended to vary. Some described their encounters as positive, using expressions like 'friendly' and 'helpful'. Others described their encounters less positively, using expressions such as 'confrontational' and 'badgering'. Still others focused on delays or problems when contacting the CRA, observing that they spent a lot of time 'on hold', 'had difficulty getting answers to their questions', or 'had difficulty understanding the CRA representative'. A majority of participants in each group indicated that they have filed a tax return, usually through someone else (e.g. a tax preparation company) or with the assistance of someone else.

### *Tax Filing – Challenges and Benefits*

Routinely given reasons to explain why some people do not file an annual tax return include the following: no need due to tax exempt status; no income to declare; limited tax/financial

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literacy; difficulty understanding the process; the costs associated with filing; no support/no one to help them complete their return; and concern about owing back taxes.

The most frequently identified advantage or benefit to filing an annual tax return was getting refunds or benefits payments. Other perceived benefits include the view that it is a good habit to develop, the importance of having a paper trail/being on file with the CRA, avoiding the inconvenience of back filing, and needing tax returns if one wants a loan or mortgage from a financial institution.

Frequently identified challenges or difficulties Indigenous Peoples encounter when trying to complete their tax return include the following: the cost of filing a tax return; limited financial literacy; limited computer or Internet access; lack of access to services, advice or assistance in their community regarding tax filing; and difficulty assembling the required documents (i.e., it was observed that this is often the case when couples separate and there are custody-related issues).

### *Experience/Interest in community assistance*

Based on research findings, existing assistance to help Indigenous Peoples complete their tax return is limited. At the very least, members of the various communities often indicated that they were personally unaware of any such services if they do exist. Services in the community that are available tend to be ad hoc (e.g., an individual offering to help) or available only to community members on social assistance. For the most part, services of which community members are aware are outside the community (e.g., tax preparation companies). The most frequently identified ways to encourage or motivate tax filing among Indigenous Peoples include the following: in-person outreach visits from CRA with a focus on the reasons to file annually; and on-reserve training/information regarding filing taxes, including help with filing.

### *Tax credits/benefits*

Among community members, awareness of the various tax credits and benefits available from the Government of Canada was uneven. On the one hand, awareness of the CCB and the GST/HST credit is widespread. Nearly all participants in every group with community members claimed to be aware of these and both were routinely identified by name, with female community members typically first in identifying the CCB. On the other hand, and with one exception, awareness of other benefits was relatively limited, with no more than a couple of participants in any group identifying any other credits or benefits by name.

Awareness of tax credits and benefits comes about in a variety of ways which include the following: word of mouth; when filing taxes (from the tax preparer); family and friends; news/local radio/TV; and community services (e.g., health services informing expectant mothers of the CCB). Awareness of changes made to tax credits and benefits was limited among community members, and awareness tended to focus on changes to child-related benefits (e.g., that the Universal child care benefit was eliminated).

### *Outreach/Communications*

The most frequently identified ways for the CRA to raise awareness about tax credits and benefits was to undertake visits to communities to conduct presentations, workshops, or information sessions. Other measures mentioned with some frequency include the following: developing tools/materials adapted for Indigenous People; having targeted

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information campaigns by audience (e.g. youth, young families, elderly/elders); working through local institutions/organizations/service providers; using existing community communications channels, such as Facebook or local radio; liaising with other federal government departments, such as Service Canada, which may already have a presence in the community; keeping messaging simple and clear; and understanding the target audience.

The actual expenditure was \$152,597.36 (including applicable taxes).

### Political Neutrality Certification

I hereby certify as a Representative of Phoenix Strategic Perspectives Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada and Procedures for Planning and Contracting Public Opinion Research. Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, and standings with the electorate or ratings of the performance of a political party or its leaders.

Signed:



Alethea Woods, President  
Phoenix Strategic Perspectives Inc.  
Date: June 1, 2017

## Résumé

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Les prestations fiscales peuvent représenter une source de revenus importante pour de nombreux Canadiens. Au sein des familles à faible revenu, l'accès à de telles prestations peut augmenter le revenu d'un montant s'élevant jusqu'à 50 % du revenu annuel habituel. L'Agence du revenu du Canada (ARC) a déterminé que les peuples autochtones constituent un groupe qui pourrait profiter d'une plus grande participation au régime fiscal et d'un meilleur accès aux prestations, notamment la nouvelle allocation canadienne pour enfants. Les personnes admissibles doivent présenter une déclaration de revenus annuelle si elles veulent toucher cette nouvelle allocation ainsi que d'autres prestations.

Pour veiller à ce que les Autochtones soient en mesure de participer entièrement au système d'impôt et de prestations du Canada, l'ARC a demandé à Phoenix Strategic Perspectives Inc. (Phoenix SPI) d'effectuer une recherche qualitative auprès des collectivités autochtones et de cibler les problèmes et les défis associés à la production de déclarations de revenus. Cette recherche comportait deux éléments : 12 groupes de discussion composés de membres de la collectivité et de membres du conseil de bande de six collectivités autochtones et 42 entrevues téléphoniques approfondies avec des intermédiaires travaillant avec les collectivités autochtones. La collecte des données s'est déroulée de février à mai 2017.

**Il s'agissait d'une recherche qualitative et non quantitative. Par conséquent, les résultats présentent l'opinion des participants concernant les problèmes examinés, mais ne peuvent pas être appliqués à l'ensemble de la population des collectivités autochtones ou des intermédiaires travaillant avec ces collectivités.**

Le but de l'étude était d'obtenir le point de vue des Autochtones sur la production des déclarations de revenus afin de cerner les obstacles à la production et au recours aux prestations. La recherche visait à obtenir une meilleure compréhension des raisons pour lesquelles les peuples autochtones produisent ou non une déclaration de revenus. L'ARC souhaite utiliser les constatations de la recherche pour élaborer des programmes de sensibilisation et des produits de communication afin d'aider les particuliers à obtenir les prestations et les crédits disponibles dans le système fiscal, y compris la nouvelle allocation canadienne pour enfants non imposable.

Voici les principales constatations :

### *Expérience personnelle avec l'ARC et la production de déclarations de revenus*

Au moins quelques membres de chaque collectivité ont dit avoir communiqué avec l'ARC à l'occasion. La communication s'est fait la plupart du temps par téléphone, mais quelques-uns ont visité le site Web de l'ARC pour y trouver de l'information ou des réponses à leurs questions. Les expériences personnelles vécues avec l'ARC ont tendance à varier. Certains décrivent leur expérience comme étant positive, utilisant des expressions comme « amicale » et « utile ». D'autres décrivent leur expérience en des termes moins positifs, notamment à l'aide d'expressions comme « hostile » et « tendue ». D'autres encore ont mis l'accent sur les délais ou les problèmes liés aux communications avec l'ARC, mentionnant avoir passé beaucoup de temps « en attente », avoir eu de la « difficulté à obtenir des réponses à leurs questions » ou de la « difficulté à comprendre le représentant de l'ARC ». Une majorité de participants dans chaque groupe a indiqué avoir produit une déclaration de revenus, habituellement par l'intermédiaire de quelqu'un d'autre (p. ex., entreprise de préparation de déclarations) ou avec l'aide de quelqu'un d'autre.

### *Déclaration de revenus – Défis et avantages*

Parmi les raisons souvent données pour expliquer pourquoi certaines personnes ne produisent pas de déclaration de revenus annuelle, notons les suivantes : pas besoin en raison d'un statut d'exonération fiscale; aucun revenu à déclarer; connaissances limitées de l'impôt et des finances; difficulté à comprendre le processus; coûts associés à la production; aucun soutien/personne pour les aider à remplir leur déclaration; crainte de devoir payer de l'impôt.

L'avantage le plus souvent mentionné de la production d'une déclaration de revenus annuelle était l'obtention de remboursements ou de prestations. D'autres avantages perçus comprenaient l'opinion selon laquelle il s'agit d'une bonne habitude à développer; l'importance de laisser des traces sur papier et de créer un dossier à l'ARC; éviter l'inconvénient d'avoir à produire des déclarations antérieures, et la nécessité de produire des déclarations de revenus si l'on veut obtenir un prêt ou une hypothèque auprès d'une institution financière.

Parmi les défis et les difficultés auxquels les peuples autochtones disent se heurter fréquemment au moment de remplir leur déclaration de revenus, on compte le coût de la production d'une déclaration de revenus; une faible connaissance des finances; un accès limité à un ordinateur ou à Internet; un manque d'accès aux services, à des conseils ou à de l'aide dans leur collectivité concernant la production de déclarations de revenus; et la difficulté à réunir les documents requis (c.-à-d. qu'il a été observé que c'est souvent le cas lorsque les couples se séparent et qu'il y a des problèmes relatifs à la garde).

### *Expérience/intérêt à l'égard de l'aide communautaire*

D'après les conclusions de la recherche, peu d'aide est offerte aux peuples autochtones pour remplir leur déclaration de revenus. À tout le moins, les membres des diverses collectivités indiquent souvent ne pas être au courant de tels services s'ils existent. Les services offerts dans les collectivités ont tendance à être ponctuels (p. ex., une personne offre son aide) ou à être accessibles seulement aux membres de la collectivité qui reçoivent de l'aide sociale. Pour la plupart, les services dont les membres de la collectivité sont au courant se trouvent à l'extérieur (p. ex., entreprises de préparation de déclarations de revenus). Les moyens les plus souvent mentionnés pour inciter les peuples autochtones à produire une déclaration de revenus comprennent les visites de sensibilisation en personne de l'ARC où l'on met l'accent sur les raisons de produire une déclaration chaque année, ainsi que la formation et les renseignements diffusés dans la réserve concernant la production de déclarations, y compris l'aide offerte à ce sujet.

### *Crédits d'impôt/avantages fiscaux*

Les membres des collectivités ne sont pas tous au courant au même titre des divers crédits d'impôt et avantages fiscaux offerts par le gouvernement du Canada. Par contre, la majorité connaît l'allocation canadienne pour enfants et le crédit pour la TPS/TVH. Presque tous les participants de chaque groupe comprenant des membres d'une collectivité se sont dits au courant de ces avantages et les connaissaient de nom; les femmes autochtones étant habituellement les premières à mentionner l'allocation canadienne pour enfants. Toutefois, à une exception près, les autres prestations, qui sont habituellement de valeur moindre, étaient peu connues et au plus un couple de participants dans tous les groupes a réussi à nommer d'autres crédits ou avantages par leur nom.

Les sources de connaissance des crédits d'impôt et des avantages fiscaux sont diversifiées et comprennent notamment le bouche-à-oreille; les préparateurs de déclarations de revenus au moment de la production; la famille et les amis; les nouvelles, la radio locale et la télévision; et les services communautaires (p. ex., services de santé informant les femmes enceintes de l'allocation canadienne pour enfants). Les changements apportés aux crédits d'impôt et aux avantages fiscaux étaient peu connus des membres des collectivités, et ceux qui étaient connus touchaient plutôt les prestations liées aux enfants (p. ex., abolition de la prestation universelle pour la garde d'enfants).

### *Visibilité/communications*

Les moyens les plus souvent mentionnés pour aider l'ARC à faire de la sensibilisation à l'égard des crédits d'impôt et des avantages fiscaux comprenaient des visites dans les collectivités pour y donner des présentations, des ateliers ou des séances d'information. Parmi les autres mesures assez souvent mentionnées, notons l'élaboration d'outils et de documents adaptés pour les peuples autochtones; des campagnes d'information ciblées selon l'auditoire (p. ex., jeunes, jeunes familles, aînés); la collaboration avec les institutions, organisations et fournisseurs de services locaux; l'utilisation de voies de communication communautaires existantes, comme Facebook ou la radio locale; la communication avec d'autres ministères du gouvernement fédéral comme Services Canada, qui assure peut-être déjà une présence dans la collectivité; la diffusion de messages simples et clairs; la compréhension du public cible.

La dépense totale était 152 597,36 \$ (taxes comprises).

### Preuve de neutralité politique

J'atteste par la présente et à titre de représentant de Phoenix Strategic Perspectives Inc. que les résultats attendus sont entièrement conformes aux exigences en matière de neutralité décrites dans la politique de communication du gouvernement du Canada ainsi que dans les procédures de planification et d'attribution de marchés de services de recherche sur l'opinion publique. Plus précisément, les résultats attendus n'incluent pas de renseignements sur les intentions de vote électoral, les préférences quant aux partis politiques ou les positions des partis, et les cotes de performance d'un parti politique ou de ses dirigeants.

Signée



Alethea Woods, Présidente  
Phoenix Strategic Perspectives Inc.  
Date : le 1 juin 2017

## Introduction

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Canada Revenue Agency (CRA) commissioned Phoenix Strategic Perspectives Inc. (Phoenix SPI) to conduct qualitative research with Indigenous communities on their experiences with tax filing. Phoenix SPI is pleased to present the results of this research in this report.

### 1. Background and Objectives

To ensure that Indigenous Peoples are able to fully participate in the Canadian tax and benefit system, the CRA has developed an action plan that begins with identifying barriers and/or perceptions that limit participation in the system. The desired outcome from the action plan is for Indigenous Peoples to have increased awareness of, and access to, CRA benefits and services, as well as increased understanding of, and capacity to fulfill, their tax obligations.

In support of the action plan, the CRA commissioned Phoenix SPI to conduct qualitative research with Indigenous Peoples living on-reserve<sup>1</sup> and in the North to better understand root issues and causes behind low rates of tax filing and benefit uptake among this population. The specific objectives of the research are to:

- understand why some Indigenous Peoples file personal tax returns and some do not;
- determine what, if any, impact the overall tax participation level within a community has on the filing behaviours of individuals;
- better understand the experiences of Indigenous communities with respect to their interactions with the CRA and tax system more broadly;
- identify best practices, if any, among Indigenous communities that have higher filing rates that may help Indigenous communities with low filing rates; and
- discuss preferred methods for communication with the CRA and get input on draft communications products/messaging.

The research will support strategies and activities to improve benefit uptake amongst Indigenous Peoples going forward. Specifically, the findings will be used to assist the CRA in meeting the desired outcomes from the *Engaging Indigenous Peoples, Action Plan (2016-2017)*, and help achieve the goals of: a) better understanding and scoping the issues that impact the CRA's approach to engagement; b) fostering collaboration across government and with Indigenous intermediary organizations to ensure a coordinated and effective approach to engagement; and c) ensuring Indigenous Peoples have access to the information they need in a format that is both accessible and relevant to their circumstances.

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<sup>1</sup> For the purpose of identifying community best practices (an objective of this research), the focus is Indigenous Peoples living on-reserve.

## 2. Methodology

To meet the research objectives, qualitative research was conducted with members of Indigenous communities across Canada. There were two elements to the data collection: discussion groups with community members and band council members; and in-depth telephone interviews with intermediaries working in Indigenous communities. In advance of the research, a series of key informant interviews were conducted with representatives of each of the communities that agreed to participate in the research. The purpose of this set of interviews was to obtain feedback from people knowledgeable about the community to help finalize the research design to maximize its effectiveness.

### Discussion Groups

A total of 12 discussion groups were conducted, with two groups held in each of the following Indigenous communities:

- Sunchild First Nation (Alberta)
- Sagamok Anishnawbek First Nation (Ontario)
- Cree Nation of Mistissini (Quebec)
- Sheshatshiu Innu First Nation (Newfoundland and Labrador)
- K'at'l'odeeche First Nation (Northwest Territories)
- Fort Nelson First Nation (British Columbia)

Agreement to participate in the study was obtained from the Chief of each community before any research-related activities were undertaken. Communities were selected based on a mix of factors, such as size, geographic location, and access to the internet, to ensure well-rounded representation. One group in each location was conducted with adult community members, 18 years of age and older, and the other group with members of the local government (e.g., band council). For the groups with community members, approximately two-thirds were parents/guardians with dependent children. In addition, participants were mixed by age, gender, education and employment status. The groups with members of the local government included Chiefs and current council members.

The following specifications applied to the discussion groups:

- The groups were conducted in a facility in each of the communities. See Annex 1 for a profile of the communities.
- For the groups with community members, 14 members were recruited for eight to 10 to show. Turn-out was good in most communities, with nine to 14 participants attending the sessions. One community was affected by winter weather, so turnout was lower—five participants attended the session.
- For the groups with council members, the Chief and all councillors were invited to attend.
- Community members received a \$100 honorarium to participate. Council members did not receive an honorarium. Instead, a donation of \$500, to be used within the community, was provided to the council to thank them for their participation.
- Community members were recruited through several methods, including word of mouth (a flyer advertising the research or a local champion who raised awareness of the research), cold calling using a targeted sample frame developed by Phoenix SPI, and on the ground, door-to-door recruitment with support from a local contact person.

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- Each group lasted approximately two hours. In terms of the format, the groups were free-flowing, open discussions structured around a discussion guide.
- The research was conducted between February 28<sup>th</sup> and May 17<sup>th</sup>, 2017.

The moderators for the twelve discussion groups were Philippe Azzie and Alethea Woods. Philippe conducted the sessions in Alberta, Ontario, Quebec, and Newfoundland and Labrador, and Alethea conducted the sessions in British Columbia and the Northwest Territories. Both moderators contributed to the final report.

### In-depth Interviews

A total of 42 interviews were conducted with a mix of intermediaries from across Canada working in the following areas:

- Administrative services
- Education services
- Employment-related services
- Health-related services
- Social services
- Taxation

This included intermediaries working within Indigenous communities who were employed by the Band office, as well as intermediaries working for an external organization that provided services to one or more Indigenous communities. All but a few of the intermediaries who participated in the research were Indigenous. A more detailed description of the audience can be found in Annex 2.

Recruitment undertaken on the ground in each community and through a sample frame developed by Phoenix SPI. All interviews were completed in English, by telephone, and lasted approximately 35 minutes (although some lasted up to one hour). Participants in interviews were not limited to the communities where the discussion groups took place. Intermediaries received an honorarium of \$150 in appreciation of their time. The interviews were conducted between March 6<sup>th</sup> and April 11<sup>th</sup>, 2017.

## 3. Notes to Reader

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the issues explored, but they cannot be generalized to the full population of Indigenous communities or intermediaries working in Indigenous communities.

The research instruments are appended to this report (Annex 3).

***Detailed Findings***

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## 1. Community Issues/Challenges

The discussion of tax-related issues with members of all three target audiences (i.e., band members, members of band councils, intermediaries) was framed by a more general discussion about challenges and issues specific to participants' communities and constituting top priorities.<sup>2</sup>

### Numerous community challenges identified

Members of the three target audiences tended to identify similar types of challenges facing their respective communities. To the extent that there were differences in the issues identified, they tended to be differences in detail (e.g., emphasizing a particular point or approaching the issue from a different angle). Challenges identified routinely by members of all three audiences are discussed below.

#### **Housing**

Housing was the most frequently identified challenge or issue among members of all three target audiences and it was often identified first among community challenges. The focus was most often on the need to build more houses, but the need to improve or renovate existing housing also was routinely emphasized. In a couple of communities, it was suggested that a key challenge is the need to increase the rate of home ownership among community members. In one community, some community members identified favouritism when it comes to housing as an issue, specifically preferential treatment when housing renovations and occupancy are determined by council.

In terms of audience-specific feedback:

- Some members of councils provided details to highlight the problem of lack of housing, a problem described by some as 'need outstripping availability' and 'supply not meeting demand'. In other words, the demand for housing exceeds the supply of available homes. Examples from different communities include the following:
  - 100 applications were submitted for new houses/renovations, but available funding could only accommodate six of these applications.
  - The community's population is doubling every 20 years. In order to meet the housing demand, 25 houses would have to be built every year for the next 20 years.
  - 400 houses on reserve need to be built or renovated.
- A few intermediaries working in what they described as 'remote locations' identified the remoteness of the communities as a factor contributing to the lack of housing. They explained that building materials need to be shipped from far away and the transportation costs increase the costs of housing construction.
- Members of councils and intermediaries were most likely to identify problems or consequences associated with lack of housing, with a focus on the phenomenon of overcrowding. Some members of council and intermediaries observed that in their communities it is common to find more than one family occupying a single residence. Specific problems associated with overcrowding include the following:

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<sup>2</sup> As part of the discussion with members of band councils, a handout listing various issues was distributed during the session. Members of councils were asked to identify issues (from the handout) they considered to be a major concern in their community. They also were invited to add other key issues not included on the list in the handout.

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- Overcrowding eventually forces some people to leave the community in order to try to find residence elsewhere. This, in turn, leads to the problem of community members with no fixed address.
- The Northern residents deductions is a credit that can only be claimed by one household resident. Consequently, in a situation where more than one family occupies the same residence, only one can claim the credit.
- Overcrowding can pose serious health risks because sickness (e.g., seasonal influenza) can spread quickly and easily throughout the household.
- Intermediaries, primarily those working in community health, were most likely to emphasize housing quality as a key challenge in the community(ies) they serve. It was noted, for example, that mould and rot are widespread problems in many existing houses and that these can adversely affect health. It was also noted by a few intermediaries working in remote locations that houses are often poorly constructed and, as a result, cannot adequately deal with environmental conditions, such as severe cold.
- Increasing the rate of home ownership was identified by community members in a couple of communities, with an emphasis on more subsidized housing for community members and facilitating the transition from renting to home ownership.

### **Infrastructure**

The need for infrastructure and/or new/better infrastructure was also routinely identified by members of all three audiences. The type of infrastructure identified varied at times by audience or community, but include the following: roads, schools, community centres, hospitals/health care facilities, sewage systems, grocery stores, water treatment/filtration systems, computers, and Internet access.

### **Poverty/unemployment**

While poverty was a community challenge routinely identified by members of all three audiences, it was more likely to be emphasized by intermediaries and band council members. Members of these two audiences often used expressions like 'low income', 'limited income' and 'social assistance' to describe the financial situation of many or most people in their communities. According to one member of a band council, forty-five to fifty per cent of the people in his/her community are living in poverty. According to another, the proportion of community resources devoted to social assistance is increasing significantly. Unemployment/lack of jobs was often identified in the same breath as poverty, either as synonymous with poverty or its main cause. In one community, a band council member highlighted the problem of unemployment by observing that sixty per cent of the population in her/his community is under the age of forty and most of these are unemployed.

### **Child and youth-related challenges**

Challenges associated with children and youth in the community also constituted a recurring theme among members of the various audiences. Specific issues/challenges include lack of funding/resources for childcare/daycare and child welfare, lack of youth programs, and lack of funding/resources/infrastructure for education. As an example of the latter, a band council member observed that because of limited education facilities in the community young people have to leave their community in order to attend High School.

### Addiction/substance abuse

Problems of addiction and substance abuse were seen by many members of each audience as a serious community problem, with some emphasizing that the problem has reached epidemic or crisis proportions, especially among young members of the community.

Issues identified less often, but considered important community challenges, include the following:

- *Transportation costs*: This was a key issue especially among intermediaries in smaller and more remote communities where services like hospitals, banks, and grocery stores are not available in the community, but it was also identified by community members and members of councils in most Indigenous communities. It was observed that in order to access such services, many members of the community must pay for transportation since they do not own a vehicle and there is no public transportation. It was observed that since many community members are on social assistance or have a low/limited income, transportation costs can eat up a considerable part of their disposable revenue. Moreover, it was also observed that this affects people employed outside the community whose salaries are eaten up in part by transportation costs to and from work.
- *Distrust of/lack of faith in the federal government*: For some members of each target audience, one of the key issues is a distrust of or lack of faith in the federal government. This was attributed to various factors including the residential schools program and its legacy, relations with the RCMP, lack of movement on the inquiry into missing and murdered Indigenous women, and the impression that the federal government is not living up to treaty obligations. According to some, this translates into a sense of alienation and an impression among many Indigenous Peoples that the federal government is not their government but an alien power. A band council member in Ontario observed that for years Indigenous Peoples have been dying because of substance abuse, including opioids, but it seems that it was only when non-Indigenous Peoples started overdosing that the federal government decided there is an opioid crisis and a need for a national strategy to deal with it.
- *Health/health-related issues*: This was identified as a challenge primarily by intermediaries working in the field of health and include issues such as the prevalence in indigenous communities of diabetes, the lack of crisis intervention resources, the need for counselling services, and the need for more rehabilitation services. A few intermediaries working in remote communities noted that a key health-related challenges is the need to send people outside the community for treatment and the costs associated with this. For example, one intermediary noted that pregnant women have to be sent out of their community two weeks in advance of their delivery date.
- *The high cost of healthy foods in northern communities*: This issue was identified by a few intermediaries as well as some members of communities. It was observed that the high cost of healthy foods in northern communities can affect both the disposable income and the health of Indigenous Peoples. Specifically, given the limited income of many Indigenous Peoples the decision to eat healthily can consume a good portion of their disposable income. Conversely, saving money by purchasing cheaper less nutritious foods can adversely affect their health.
- *Cycle of dysfunction*: According to some intermediaries, one of the main problems facing the community or communities they work with is the cyclical, intergenerational nature of the problems they face and the difficulty of breaking this cycle.

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- *Crime/violence*: Some community members in a few communities identified crime and violence as a key community challenge. This problem was linked by some to other factors or a combination of factors, such as poverty and substance abuse.
- *Perceived favouritism*: A few community members in a couple of Indigenous communities identified what they called political favouritism as an issue or challenge in their community. By this they meant that community affairs were not always administered fairly or equitably.

One issue or challenge identified exclusively in one community related to honouring status cards. Specifically, a member of council observed that some merchants in non-Indigenous communities refuse to honour Indian status cards presented at point of purchase in order to get exemption from paying the provincial/territorial portion of the HST. This creates an inconvenience for community members because if they wish to claim the exemption under these circumstances they need to save all their receipts and submit an application (including the original receipts) to the provincial/territorial Finance department for a refund on the tax they paid.

Another issue identified exclusively in one community concerned problems with the provincial/territorial government. It was noted that treaty rights are being infringed by the provincial/territorial government because of clawbacks that affect those on social assistance programs.

### Top community challenges/priorities

There was also widespread agreement among members of the three target audiences regarding the top challenges or priorities facing their respective communities. While the number of challenges identified as 'priorities' varied, the specific challenges usually include one or more of the following:

- Housing
- Infrastructure
- Substance abuse/addiction
- Employment/jobs
- Poverty
- Child/youth services

According to some members of councils, the problems of housing and child care services have become more serious over time as a result of population growth/high birth rates in their respective communities. Specific examples include the following:

- High birthrates are straining available resources for child care (e.g. child/daycare programs have long waiting lists and the demand cannot be accommodated).
- Population growth is exacerbating the housing shortage problem because the supply of houses cannot meet the growing demand.

Other members of councils felt that substance abuse has become more serious over time in their communities, observing that the addiction problem has reached 'crisis' or 'epidemic' proportions.

For their part, some intermediaries emphasized that one of the main problems in the communities they work with is that various problems re-enforce, feed-off, or spin-off of one

another. For example, lack of employment is linked to poverty, which can be linked to health problems and substance abuse, which can be linked to early death or suicide.

### Assistance from Government of Canada

There was virtual unanimity that the Government of Canada could help address some of the main issues or challenges faced by members of Indigenous communities. The most frequently identified means of assistance, and often the first one identified, was more funding or financial resources. In terms of specifics, this includes funding for housing construction/renovation, community infrastructure, education, childcare, youth programs, health, and cultural development programs. According to some council members and community members this would constitute investment into capacity building which would help communities deal with the issues they face.

In addition to funding or financial resources, the following forms of assistance were identified:

- *Promoting economic development/opportunities:* Members of all three audiences felt that the federal government should help promote economic development and employment opportunities for Indigenous Peoples, with a focus on working in collaboration with them to help them develop their own revenue generating activities. Some intermediaries and members of councils emphasized that more attention needs to be placed on labour market assistance as opposed to social assistance. Specific examples of government of Canada participation in this area, in collaboration with the communities in question, include the development of skills and training/education programs and encouraging entrepreneurship to take advantage of economic opportunities of the north (e.g., tree farming, forestry, mining, tourism, geo-thermal energy).
- *Building trust and confidence:* A number of participants across the three target audiences emphasized the importance for the federal government to develop or foster trust and confidence in Indigenous communities. This was seen as a prerequisite to helping these communities address the issues they face. Examples of what is needed in this regard include the following:
  - Being honest with Indigenous Peoples and following through on promises and commitments.
  - Working with Indigenous Peoples cooperatively based on the view that they are partners not wards of the State. This includes listening to their concerns and respecting their plans and visions for community development (e.g., housing strategy, crisis intervention, poverty).
  - Consulting/understanding concerns: This includes the need for representatives of the federal government to visit indigenous communities to listen to their concerns in order to understand them better.
- *Streamlining processes/reducing red tape:* A member of a band council suggested that the federal government streamline processes when it comes to dealing with Indigenous communities. As an example, she/he observed that more and more time is spent having to write up formal proposals/requests.

## 2. Experience with CRA and Tax Filing

This section reports on participants' impressions of, and interactions with, the CRA, including tax-filing experiences. Feedback on these issues comes almost exclusively from band members.

### CRA contacted for variety of reasons

At least a few band members in each community said they have contacted the CRA on occasion. Contact was most often by telephone, but some had visited the CRA website to look for information or answers to their questions. Several had to submit documents to the CRA by mail or facsimile.

Band members have contacted the CRA for a range of issues that include the following:

- Questions/issues regarding child tax credits
- Questions/issues related to back filing
- Questions issues related to taxes owed
- Questions/issues related to refund amount
- Questions/issues related to T4s/T5007s
- Questions/issues related to supporting documents
- Questions related to the CRA's *My Account*
- Questions/issues related to the HST exemptions at point of purchase
- Questions related to taxing of Employment Insurance
- Questions/issues related to pensions
- General tax-related questions

### Experiences dealing with CRA vary

Perhaps not surprisingly, personal experiences with the CRA tended to vary. Some participants described their encounters as positive, using expressions like 'friendly' and 'helpful' to describe their interaction with the CRA. Some others described their encounters less positively or negatively, using expressions such as 'confrontational', 'badgering', and 'frustrating'. Still others focused on delays or problems they experienced when contacting the CRA. This includes spending a lot of time 'on hold' on the telephone, having difficulty getting answers to questions on the telephone or finding information on the website, having insufficient time to respond to requests for documents sent by the CRA, and having difficulty understanding the CRA representative (i.e., problems of speaking accent).

### Top-of-mind impressions of the CRA

As part of the discussion regarding their experience with the CRA and tax filing, band members were asked for their top-of-mind response to the following question: *When you think about the Canada Revenue Agency and doing your taxes, what's the first thing that comes to mind?* Most participants wrote down their answer on a sheet of paper, while others delivered their impression orally. For some, particularly younger participants, nothing came to mind.

The exercise generated a number of distinct responses. However, responses tended to cluster around some basic themes or issues. Rather than present the full list of responses identified by community members, the themes or issues they raised are identified below together with examples.

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- *Problems/issues with the CRA:* Examples of such responses include the following: 'hard to contact by phone', 'difficulty getting answers', 'takes a while to get return', 'waiting on [the] line', 'information provided [is] never good enough', 'have personal information handy', and 'don't make mistakes or they [CRA] will come after you'.
- *Cost-related issues:* Examples of such responses include the following: 'paying to do [tax] returns', 'cost of filing', and '[it's] expensive to file'.
- *Taxes and benefits:* Examples of such responses include the following: 'taxes', 'what do I owe', 'rebate', 'what can I claim', and 'claiming dependents'.
- *Forms and supporting documents:* Examples of such responses include the following: 'T4', 'T5' 'forms', 'tax return', and 'receipts'.
- *Filing requirements/experience:* Examples of such responses include the following: 'why don't we get help from our band?', 'keep your receipts', 'proof of expenses', 'I need a tax specialist to help me communicate what I need and what I'm entitled to', and 'filing tax return was not that hard to do'.

Examples of other types of responses include the following: 'return', 'program changes', 'need for information', 'where do taxes go?', 'just another thing to do for government to let them know you're still here', and 'I think doing my taxes is important'.

Only one intermediary had direct experience providing tax support to members of Indigenous communities in the sense of being a specialist in this area (i.e., a tax specialist working as a tax preparer). However, some intermediaries said they do, on occasion, try to help community members with tax-related issues. This could include looking for information, helping complete a tax form, or filing online, for example. The types of things these intermediaries tend to hear about Canada's tax filing system from Indigenous Peoples include the following:

- Indigenous Peoples should not have to file a tax return to receive benefits.
- Indigenous Peoples are members of separate nations so the [Canada's] tax system should not apply to them.
- It is very expensive to file a tax return.
- It is difficult to file a return.
- Indigenous Peoples should not have to file a tax return, regardless of their source of income.

### Most community members said they have filed a tax return

A majority of participants in each group conducted with community members said they have filed a personal income tax return, usually through someone else, such as a tax preparation company/service, and sometimes only with assistance from a third-party. While most require assistance of some manner to complete their tax return, some community members said they file their return entirely on their own, occasionally specifying that they do so online using tax software.

A majority of those who have filed a personal income tax return indicated that they file on a regular basis (i.e., annually).

### **TAX-FILERS**

Feedback in this sub-section was provided by band members who had filed a personal income tax return.

### Tax filing tends to be described as relatively easy, but difficulties do exist

According to most tax-filing band members, the process of completing and filing a personal income tax return is usually relatively easy or problem-free. This is not to say that they do not encounter problems or difficulties; however, overall, the process is considered fairly straightforward. A few band members commented generally that completing and filing a return is easy if you have all your required documentation.

The most frequently given reason to explain the *ease* or *relative ease* of tax filing is the use of a tax preparer. In other words, someone other than the band member completes and files the return, which makes the process simple. Other reasons to explain the relative ease of the process include the following:

- Their financial situation is comparatively simple, so filing a return is uncomplicated or straightforward (e.g., they have no income to declare).
- Their financial situation does not change from year to year, so they file a similar return each year.
- They have all their required documentation.
- They file online and the tax software package they use makes filing simple.
- Being on social assistance entitles them to help completing and filing their return.
  - This form of assistance is typically provided through social and/or employment services personnel in a community, who are employed by the Band office or an outside organization. This type of support was mentioned by a few participants in a small number of the communities. According to several intermediaries, this type of service or assistance is provided (ad hoc or formally) to community members who need an annual notice of assessment from the CRA to help them maintain their assistance.

Those who described the experience as *difficult* or *involving difficulties* identified the following factors or issues to explain why.

- Lack of supporting documentation (e.g., lost or missing T4s /T5007s). Typically, individuals had not retained or misplaced the documents, although in a few cases, individuals had the documentation, but did not submit it to the CRA with their income tax return.
- Confusion/lack of clarity regarding documentation requirements.
- Obtaining the required documentation (e.g., a confirmation letter from the Chief or school regarding child custody).
- Frustration and/or challenges experienced disputing a CRA decision.
- Issues related to back-filing tax returns.
- Disagreements with CRA regarding what is considered taxable income.
- Disagreements with the CRA regarding back taxes and what is owed.
- Complications arising from separation/child custody issues.
- Problems arising from a complicated financial situation.
- Problems with CRA regarding income earned on-reserve vs. off-reserve.
- Having to retain and submit receipts to CRA in order claim the HST exemption.
- General confusion/lack of understanding regarding forms/filing.

### Most expect to hear or be informed about tax-related changes

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Most band members said they do not actively seek out information about what is new for the current tax year when they prepare their taxes. This does not mean that they are not interested in such information. Rather, there is a relatively widespread assumption that they will be informed about any changes or hear about them from various sources. Such sources include their tax preparer, the news, word of mouth, community organizations, such as community or social services, the CRA (e.g., mailouts), and the Government of Canada (e.g., TV ads).

Some band members, however, said they do actively search for such information and identified the sources for such information as through their tax-filing software, the CRA website, their tax preparer, or provincial/territorial governments (e.g., Ontario Works, Alberta Works, Revenu Quebec).

### Available benefits/credits – main reason for filing

Among those who had filed a personal tax return, the most frequently given reason for doing so was to collect benefits and/or credits. Primarily this includes the Canada child benefit and the GST/HST credit. Reasons identified less often by tax filers include the following:

- The requirement to report off-reserve income/revenue.
- The requirement to report income earned through benefits (e.g., earnings from Employment Insurance or the Workplace Safety and Insurance Board).
- The requirement to file an annual income tax return if one is on a social assistance program.
- The desire to have a paper trail or record with the CRA.
- The belief that it is a good habit to file a tax return annually.

### Ways to improve filing experience

Routinely identified things the CRA could do to improve the experience of tax filing include the following:

- Provide assistance to those filing on reserve, including help filling out forms.
- Use easier to understand language in the forms and documents.
- Create more user-friendly forms/simpler forms.
- Provide free software for online filing.
- Have a specific tax form for Indigenous Peoples.
- Shorten the waiting time on phone/make it easier to do things by phone.

## **NON-FILERS**

The following issue was explored with band members who had never filed a personal income tax return.

### Lack of need – main reason for not filing a personal income tax return

Band members who had never filed an income tax return were primarily young or younger community members. The main reasons given for never having filed a tax return was lack of need because of their tax-exempt status as Indigenous Peoples and/or the fact that they have no income/off-reserve income to declare.

## The Experiences of Indigenous Communities with Tax Filing

Beyond lack of need, the only issue identified with any frequency involved apprehensions about filing. These include apprehensions associated with filing a tax return for the first time (e.g., general lack of understanding about filing, having to file on one's own without assistance, fear of making a mistake or error), apprehensions about having to pay back taxes owed to the CRA, and apprehensions about being tracked by the federal government (i.e., the Government of Canada having a record of them and/or building information about them).

A few individuals said that costs and inconvenience associated with filing outweigh the benefits they might be entitled to through filing. This includes paying a tax preparer, the cost of transportation to travel to a tax preparer, as well as driving to and from the tax preparation office. Typically, but not exclusively, this applied to individuals who were not eligible for benefits/credits that provided a potentially more significant financial return (e.g., the CCB as opposed to the GST/HST return). Finally, a few community members said that they do not file because they do not think Indigenous Peoples should have to file a tax return, regardless of their source of income.

### 3. Tax Credits and Benefits

This section reports on issues related to tax credits and benefits available from the Government of Canada. Feedback in this section comes primarily from band members. Members of band councils and intermediaries provided feedback regarding awareness of available tax credits and benefits.

#### **Widespread familiarity with Canada child benefit and GST/HST credit**

Among community members, awareness of the various tax credits and benefits available from the Government of Canada was uneven. On the one hand, awareness of the Canada child benefit (CCB) and the GST/HST credit is widespread. Nearly all participants in every group with community members claimed to be aware of these and both were routinely identified by name, with female community members typically first in identifying the CCB. On the other hand, and with one exception, awareness of other benefits was relatively limited, with no more than a couple of participants in any group identifying any of the following by name:

- Registered disability savings plan grants and bonds
- Working income tax benefit
- Provincial/territorial tax credits
- Northern residents deduction
- Disability tax credit and the child disability benefit

The exception concerned the Ontario trillium benefit. Most participants in the Ontario community participating in this research claimed awareness of the benefit.

Probing awareness of specific tax credits and benefits by name occasionally resulted in a few more participants claiming awareness, particularly in the case of the working income tax benefit and the Northern residents deductions. The only other tax credits or benefits identified include survivor benefits, the Ontario energy tax credit, and the Alberta carbon tax rebate.

These findings tend to be in line with the impressions of members of councils and intermediaries. Most members of these audiences felt that the Canada child benefit and the GST/HST credit are widely known, but that there is limited awareness of other tax benefits and credits. According to some council members and intermediaries, awareness levels in their communities likely vary by group. It was suggested, for example, that awareness of the CCB would likely be higher among women and couples. Conversely, lack of awareness of benefits and credits in general was seen to be higher among single young adults, those without dependents, and those with less education.

Possible explanations offered by intermediaries and members of councils for limited or uneven awareness of tax benefits and credits include the following:

- *Limited education/tax literacy:* Many suggested that limited education and financial literacy result in people being less likely to be aware of tax-related issues in general, including potential benefits and credits to which they might be entitled.
- *Awareness generated by word of mouth:* Some suggested that awareness of tax benefits and credits is often generated anecdotally and by word of mouth. As a result, awareness regarding benefits and credits can be uneven because it is dependent on what one has heard from friends and acquaintances.

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- *Reactive vs. proactive approach to information:* Related to the previous bullet, it was suggested that some people are inclined to rely on others to provide or volunteer tax-related information rather than to actively seek it out. As a result, if people do not actively look for tax-related information, they might not hear about tax credits or benefits.
- *Awareness through filing:* In the opinion of some intermediaries and members of councils, awareness of benefits and credits occurs as a result of filing a tax return (i.e., they will learn about them through the tax preparer filing their return). This means that people who do not file a return are less likely to learn about available credits and benefits.
- *Limited income:* A few intermediaries observed that many, if not most, people are unemployed and survive on limited income in the communities they serve. As a result, they would likely be unaware of tax benefits or credits, like the working income tax benefit, that require or presuppose taxable income.
- *Lack of trust in the federal government:* A few intermediaries and council members from communities in British Columbia suggested that some people are not interested in learning about such things due to a lack of trust in the federal government.
- *Larger problems/issues:* According to a few intermediaries, people in Indigenous communities are often dealing with large problems, such as poverty, homelessness, or addiction, which tend to eclipse everything else. In short, given the problems some people are dealing with, tax-related issues simply do not register on their radar screen.

### Sources of awareness of benefits and credits

Awareness of tax benefits and credits comes about in a variety of ways. This includes the following:

- Through word of mouth in the community
- When filing taxes
- Through a tax preparer
- Through family and friends
- Through news/local radio/TV
- Through community services (e.g., health services informing expectant mothers of the CCB, social services informing people on social assistance)
- Through their work
- Through the CRA website.

Awareness of changes to tax credits and benefits was limited among community members and tended to involve child-related benefits. This includes awareness that the children's fitness tax credit was ending, that the Universal child care benefit was replaced by the CCB<sup>3</sup>, and that the payment received under the CCB is more than previously received). A few community members thought they had heard something about tax cuts for low- or middle-income families.

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<sup>3</sup> The CCB was also replaces the Canada child tax benefit and the national child benefit supplement, but neither was identified by name by participants.

### **Community members most likely to receive/have received CCB and GST/HST credit**

A majority of participants in every group with community members have applied for and received the GST/HST credit and the CCB or its predecessor. Only small numbers have applied for or received any other tax benefits or credits. Some community members in Ontario receive or have received the Ontario trillium benefit.

### **Sources of information regarding eligibility for tax benefits**

Community members who do not receive any benefits were asked how they would apply for them to see if they were eligible. In response, they indicated that they would consult a tax specialist, contact the CRA or use its website, or consult friends and acquaintances who already receive the benefits or credits.

## 4. Tax Filing – Challenges, Barriers, and Benefits

This section reports on challenges and barriers associated with tax filing in Indigenous communities, as well as benefits associated with filing.

### Range of reasons why some Indigenous Peoples do not file an annual tax return

Community members and intermediaries identified a range of reasons to explain why some Indigenous Peoples may not complete an annual tax return. Moreover, they tended to identify similar reasons.<sup>4</sup> Routinely given reasons by members of both audiences include the following:

- *Lack of need:* It was suggested that many people see no need to file an annual tax return for reasons that include the following: their tax-exempt status as Indigenous Peoples, the fact that they have no income to declare, and the impression that because they are single or have no dependents there is no incentive to file (e.g., they do not qualify/no longer qualify for benefits like the CCB). As noted earlier, lack of need was the main reason given by community members who have never filed a tax return to explain why they have not done so.
- *Costs associated with filing:* The costs associated with filing a tax return was a recurring issue raised by members of all three audiences and it was suggested that it is one of the main reasons why some people do not file a tax return annually. In addition to paying a tax preparer, the cost of filing usually includes transportation costs to the nearest community, as well as meals and/or accommodations. The more remote a community, the farther they tend to have to travel to reach a tax preparer. Examples of the costs associated with tax filing include the following:
  - An intermediary noted that one of the communities the organization services is on an island and that the cost of filing a tax return must factor in the cost of taking the ferry off and on the Island.
  - Another intermediary observed that someone with a zero-return (i.e., no income return) will still pay approximately \$55 (the actual cost depends on the tax preparer and the type of return) to get their return done (not counting costs associated with travel to a tax preparer).
  - Community members from one community observed that filing a tax return with a tax preparer involves two trips to town (a 90-kilometer distance) because same day service is not possible. One trip is needed to deliver one's papers/documents and a return trip is required up to two weeks later to retrieve one's papers/documents.
  - A member in another community observed that, on occasion, circumstances might require someone to stay overnight in the nearest town and therefore incur the additional cost of a hotel/motel room.

In short, it was regularly suggested that for many people the cost of filing a tax return is prohibitive and it was not uncommon for participants to suggest that the cost of filing a return could be between \$150 and \$200. It was observed that this is a lot of money especially if one has little or no income. It was also observed that even if entitled to benefits or credits (e.g., GST/HST credit), many people feel that the benefits are outweighed by the cost of filing.

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<sup>4</sup> Members of band councils were not asked this question.

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- *Limited tax literacy/financial literacy:* In addition to a lack of need and the cost implications, limited tax and/or financial literacy was often identified as a reason why people do not file an annual tax return. Compounded in many cases by limited education in general, this was seen to result in reluctance or lack of motivation to file an annual tax return for the following reasons:
  - Difficulty understanding the process/tax system in general (e.g., where to begin when it comes to filing a tax return, what documents are needed/required).
  - Difficulty understanding the tax form (e.g., not understanding the language or bureaucratese, uncertainty or confusion about what numbers go in which box).
  - Fear of making a mistake/error that will lead to complications or problems.
  - Lack of awareness about available/possible tax benefits and credits.
  - Lack of understanding of the benefits of filing/reasons to file annually. In this regard, it was suggested that younger people in particular are more likely to be unaware of the benefits of filing annually and not understand why they should do this.
- *Lack of support/assistance:* Lack of assistance and/or lack of awareness of available assistance to help people complete and file their tax returns was often identified as a reason people might not file an annual tax return. It was also suggested that even if assistance is available in the community, some might be reluctant to use it if offered by a fellow community member because they do not want others in the community to know about their financial affairs.
- *Concern about owing back taxes:* It was often suggested that some people who have never filed a tax return or have not filed one for a while may be concerned or apprehensive about the possibility of owing back taxes which they may not be in a position to pay or which they may be unwilling to pay.

A number of other reasons why people may not file an annual tax return were identified less frequently by both community members and intermediaries. They include the following:

- *Choosing to file every few years to get a bigger return:* It was suggested that some people entitled to tax benefits and credits choose to back file or file every few years in order to get a larger amount of whichever benefits or credits they are entitled to.
- *Difficult or complicated circumstances:* Some community members and intermediaries suggested that some people do not file an annual return because of difficulties or circumstances in their lives that complicate their financial situation and create barriers to filing (e.g., breakup of relationships, child custody issues, transience/lack of a permanent address). More generally, one intermediary observed that many Indigenous Peoples have very difficult lives and, given the problems they face on a daily basis, filing annual tax returns is simply not a priority.
- *Sense of pride:* It was suggested that some people do not file a tax return out of a sense of pride. They do not want to admit that they do not understand how to file or need help filing or they do not want to declare to anyone that they have no income.
- *Unwillingness to declare income:* This includes both an unwillingness to declare income earned off reserve and a belief that Indigenous Peoples should not have to pay taxes on income earned off-reserve.
- *Bad experience(s) with CRA:* It was suggested that people who have filed tax returns in the past, but who have had a bad experience with the CRA, might choose not to

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file again. Examples include being pursued for back taxes, requirements regarding supporting documentation, and delays in resolving issues with the tax return.

- *Apprehension of being tracked by Government of Canada:* In some cases, it was suggested that people do not file an annual return because they distrust the federal government and are apprehensive or fearful of being tracked by the Government of Canada (i.e., the Government of Canada having a record of them and/or building information about them).
- *Sense of alienation:* Some intermediaries and community members suggested that some Indigenous Peoples do not feel a sense of allegiance to Canada because of frustration over grievances and injustices that have yet to be addressed. Consequently, they do not feel any duty or obligation to file a tax return because they feel they are being treated as second-class citizens.
- *Sense of distinct nationhood:* Some intermediaries and community members also suggested that some Indigenous Peoples feel that they are members of separate nations with no allegiance to Canada. Consequently, they see no reason to engage in the types of activities associated with Canadian citizenship such as tax filing and voting.

According to a few intermediaries, the problem of drug addiction and substance abuse is probably a factor explaining why some Indigenous Peoples may not complete a tax return. They suggested that addiction problems adversely affect everything in peoples' lives and to such an extent that they become unable to take on tasks/responsibilities or become completely oblivious to them.

### Variety of challenges or barriers encountered when trying to file a tax return

As was the case regarding reasons why some Indigenous Peoples might not complete an annual tax return, there was a high degree of agreement between members of different audiences regarding challenges or difficulties people encounter when trying to complete and file their tax return.

Three of the main reasons explaining why some Indigenous Peoples may not complete an annual tax return were also identified among the main challenges or difficulties people encounter when trying to complete their tax return. These include:

- *The cost of filing* (compounded in some locations by the inconvenience of travelling on poor roads in bad weather conditions).
- *Limited tax literacy and/or financial literacy* (compounded by bureaucratism, the fact that in the case of elders English may not be well understood, and complications/apprehensions regarding back filing such as lack of supporting documentation).
- *Lack of/limited access to services/advice/assistance* (including lack of access to advice or help in the community that is free and which people trust and are comfortable using).

Two additional frequently identified challenges or difficulties people encounter when trying to complete their tax return include the following:

- *Limited computer access:* Ways in which limited access to computers poses a problem when trying to file one's taxes include the following: inability to access the

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CRA website for tax-related information (e.g. updates, changes), inability to download tax-related forms and guides, and inability to file online on one's own (i.e. without the assistance of a tax preparer). This issue was particularly emphasized in B.C and the Northwest territories.

- *Difficulty assembling documents/meeting documentary requirements:* It was routinely observed that people often have difficulty assembling the documents they need in support of their tax filing. Examples include the following:
  - T4s and T5007s which people often do not retain, or are not provided by employers.
  - Letters confirming one's eligibility status (e.g., as primary care giver, as separated or re-married).
  - Retaining sales slips in order to file for exemption from the provincial/territorial portion of the HST. This issue arises as a result of merchants in communities outside their own refusing to honour status cards when presented at point of purchase in order to gain exemption from paying the provincial/territorial portion of the HST.

Challenges and barriers identified less frequently include the following:

- *Lack of mailed tax forms:* It was noted that many Indigenous Peoples either lack or have limited Internet access or are not comfortable with online tax filing (e.g., fear of hacking). In short, they prefer to complete and return the paper version of the tax forms, but these can be difficult to access (i.e., the post office running out of copies). According to one intermediary, this issue and limited computer access compound the problem of filing for some Indigenous Peoples. Specifically, limited computer access means Indigenous Peoples have trouble filing online, but they also experience difficulty accessing a paper version of the tax forms.
- *Problem with Internet access/connectivity:* It was observed that limited Internet access or connectivity is, or can be, a problem. In some communities, the apprehension was that their Internet connection might be interrupted when completing their taxes resulting in something going wrong with their tax return (e.g., deleted data, completed forms not being transmitted to the CRA).
- *Issues related to back-filing:* It was noted that people who have not filed a return for a number of years sometimes face complications or challenges when they back file. Complications or challenges include changes in their eligibility status or back taxes owed, for example.
- *Residency issues:* Some members of band councils and intermediaries identified residency issues as a challenge faced by members of their community. Examples of such challenges include the following:
  - Absence of a fixed address: Many people may have no fixed address to list when they file a tax return; this results in a return with missing/incomplete information. One band council member linked this issue directly to what he/she described as the housing crisis in the community. Specifically, the shortage in housing results in overcrowding which, in turn, results in people having to leave the community and have no fixed address.
  - Transience: Some community members are transient or do not live in the community on a continuous basis. This may be due to hunting, fishing or trapping, or seasonal employment, for example. As a result, these individuals

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do not meet the eligibility requirements for the Northern residents deductions.

- Household occupancy: Household living arrangements can adversely affect eligibility for benefits and credits. For example, and as noted earlier in the report, the Northern residents deduction can only be claimed by one household member. Consequently, in a situation where more than one family occupies the same residence only one can claim the credit.
- *Difficulty understanding document requirements*: It was observed that the CRA's requirements for documents can be unclear, which makes it difficult for community members to understand what is required in order to receive benefits to which they are entitled.
- *Perceived discrimination*: Some members of two of the participating communities identified discrimination from tax preparers as a barrier they encounter when trying to file their tax return. This includes the impression that Indigenous Peoples' returns get processed last by tax preparation offices, as well as difficulty finding a professional tax preparer willing to complete their return for them.

One barrier to filing identified exclusively in one community was the difficulty of communicating in English by phone with the provincial/territorial tax department.

### Refunds/benefits - most frequently identified advantage or benefit to filing

Among community members, the most frequently identified advantage or benefit to filing an annual tax return was getting refunds and benefits payments. Other perceived benefits include the view that annual filing is a good habit to develop, the importance of having a paper trail and being on file with the CRA, avoiding the inconvenience of back filing, predictability in terms of income (i.e., knowing how much income one can expect and when to expect it), and needing tax returns if one wants to apply for a loan or a mortgage with a financial institution.

### Differing opinions on likelihood of regular filing of personal income tax return

Community members and intermediaries were asked whether they think most people in their communities do or do not regularly file an annual income tax return. Members of both audiences were divided over this, but a majority in each audience guessed that community members were more likely to file regularly than not.<sup>5</sup> Members of both audiences provided similar reasons to support their position.

Those who felt that most people in their community likely file annually pointed primarily to the impression that most people in the community receive benefits like the Canada child benefit and the GST/HST credit and/or receive social assistance. In order to receive these benefits and social assistance they need to file a tax return. Other reasons were identified less frequently and include the availability of free assistance to people to help them file their returns, and the impression in a couple of communities that many people work off reserve and must therefore report their off-reserve income.

Those who felt most people in their community likely do not file a tax return annually identified various reasons to explain their impression. The most frequently identified reasons were the impression that those who have no income see no need/reason to file,

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<sup>5</sup> The way in which the question was presented was based on the assumption that this was a 'guess' on the part of participants.

## **The Experiences of Indigenous Communities with Tax Filing**

the costs associated with filing a tax return, and the impression that many people file a return every few years in order to get a larger amount on the credits/benefits to which they are entitled. Other reasons include lack of awareness about benefits to which people may be entitled, limited education and financial literacy, and lack of assistance/help with tax-related issues including help completing tax forms.

## 5. Minimizing/Addressing Barriers, Challenges

This section reports on ways of reducing the challenges and barriers associated with tax filing in Indigenous communities, as well as suggestions to encourage people to do their taxes.

### Mixed impressions regarding community assistance with taxes

Asked if there is any assistance in their community to help people with their taxes, community members tended to respond in one of two ways. One was to say that they are not aware of any such services in their community if they do exist. The other was to suggest that assistance is available, but that it is relatively limited. The impression that such services are limited took two forms. One was the view that available help tends to be ad hoc or informal (e.g., an individual, or 'go-to person', or offering to help community members with their taxes if they have an uncomplicated tax return). The other was the view that assistance with taxes is only or primarily available to community members on a social assistance program.

In some instances, members of the same community expressed different views or disagreed regarding available assistance. They expressed different views or disagreed about the type of assistance available in the community, whether it is free or not, whether it is publicized or not, to whom it is available, and who to contact for assistance. Some participants indicated that they are not comfortable sharing their financial information with someone from their community and/or prefer to use the services of a professional tax preparer.

For the most part, tax-related services of which community members are aware are outside the community through tax preparation companies, or in some instances, a general store that will provide this service for a fee. That being said, some community members said there are specific services or individuals within their community offering assistance with taxes. This is either a free service provided by the community through social and/or employment services, or an individual/volunteer (familiar with tax filing or in possession of tax filing software) willing to help others free of charge.

### Ways to minimize barriers/challenges and help people file their taxes

Members of the three audiences tended to identify similar measures to reduce the challenges and barriers associated with tax filing in Indigenous communities and to encourage Indigenous Peoples to do their taxes. Routinely identified measures include the following:

- *In-community training/information related to filing taxes:* Participants used various expressions to explain what they had in mind, including 'seminars', 'workshops', 'info-sessions', and 'tax clinics'. The common denominator was that the communities could develop their own internal capacity and resources to help address barriers for those community members who file and to motivate those who do not file to begin doing so. Sessions would provide general information about taxes (e.g., available benefits and credits), as well as information and training about filing a return (e.g., how to file online, use tax filing software). Participants occasionally offered additional specifications regarding such training or information sessions. This includes the following:

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- Sessions should not be single day affairs, but they should be extended over a few days.
  - Sessions should include meals/food.
  - Interpreters/translators should be included to accommodate elders.
  - Trainers/presenters should be familiar with the tax-related issues Indigenous Peoples face.
- *In-person outreach visits from CRA:* Members of all three audiences routinely suggested that the CRA should undertake in-person outreach visits. The focus of such visits could be conveying information on the reasons to file taxes annually, how taxes come back to individuals as services, and issues and concerns of particular importance to Indigenous Peoples.
  - *In-community assistance to help people file:* In addition to training and information for community members, it was also routinely suggested that there be community resources devoted to helping people complete and file their tax returns. This includes such things as photocopying and faxing documents like T4s. Some specified that services should be free, while some others suggested that such services extend beyond those on social assistance to include those with a limited or low income. On occasion, there were differences of opinion regarding individuals who would provide this service. Some felt that members of the community working for various organizations, such as social services, could be trained to offer this type of assistance. Others felt that trained individuals from outside the community should be brought in to provide the service in order to avoid any discomfort some might feel at community members knowing about their financial circumstances.
  - *Integrating tax/financial literacy into the education curriculum:* There was widespread agreement that financial and tax-related literacy should be included or addressed in the school curriculum as part of a life skills program, particularly at the high school level. This was seen to be beneficial in two ways: first, there was agreement that it was important to begin addressing these issues with community members at an early age, before they become adults and before they have children of their own. Second, there was a sense (or a hope) that young people will discuss these issues with their parents and grandparents and, in so doing, help foster intergenerational awareness about the importance of filing.

A number of suggestions for reducing the barriers to filing and/or encouraging people to do their taxes were identified less frequently. They include the following:

- *Provide more computers/computer services on reserves:* This would facilitate access to tax information available on the CRA website. In addition, access to Internet-enabled computers could facilitate, as well as encourage, community members to file their taxes online. Related to this, it was suggested that community members be provided free access to easy to use tax software.
- *Materials/resources designed for Indigenous Peoples:* Examples of materials or resources include the following:
  - A basic filing tool kit/how-to manual for Indigenous Peoples
  - A tax help line for Indigenous Peoples
  - Tax forms designed/customized specifically for Indigenous Peoples (ideally translated into Indigenous languages)
  - A list all possible benefits and credits available to Indigenous People.

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- *Specific benefits/credits for Indigenous Peoples:* Some community members felt that the existence of tax credits and benefits created specifically for Indigenous Peoples might encourage more community members to file a tax return.
- *Improving CRA service:* Examples include shortening the waiting time when calling the CRA, making it easier to do things by telephone, and simplifying the tax forms.
- *Subsidized transportation:* This was suggested by a few intermediaries as a way to help community members minimize the transportation costs associated with tax-filing. For example, it was suggested that a bus could be provided/rented to transport community members to and from the communities they must travel to for tax-related purposes.
- *Tax mailouts to Indigenous Peoples with a focus on the benefits of filing an annual personal income tax return.*
- *Increased availability of the General Income Tax and Benefit guide and forms book:* It was noted that these packages are no longer mailed to individuals and must be obtained from a post office or Service Canada office. Depending on the location of a community, accessing a post office or Service Canada office could be difficult. As well, several community members mentioned that the General income tax and benefit guide and forms book was out of stock at the post office nearest to them.

## 6. Communications and Outreach

This section reports on outreach and communications-related issues.

### Sources of Information about available credits and benefits

Community members routinely identified the following sources as ones they would consult for information about tax credits and benefits:

- Canada Revenue Agency/CRA website
- Tax specialists/Tax preparation companies
- Friends/acquaintances
- The Internet/Google.

Sources identified less frequently include members of Parliament, provincial/territorial government organizations, for example, Alberta Works or Ontario Works, and community-based organizations or services, such as social services, community services, or income assistance.

Types of information or details community members most want to know about concerning tax benefits and credits include the following:

- Eligibility criteria
- Amounts available
- Documentation requirements
- How/where to apply
- Potential/possible claw-backs if an individual is on a social assistance program
- Application dates/deadlines
- Where to go for more information

Many community members also indicated that they would like a complete list of all potential tax benefits and credits.

### Advice to CRA to raise awareness/share information in Indigenous communities

The most frequently identified way for the CRA to raise awareness and share information about tax credits and benefits with Indigenous Peoples was to undertake visits to communities to conduct presentations, workshops, seminars, or information sessions. As was the case regarding training and information sessions designed to minimize barriers and challenges related to tax filing, participants identified key specifications that should apply to a CRA session of this nature. These include:

- Ideally the sessions should occur a few times a year and over a few days. In other words, they should not be a one-time/one-day event.
- The sessions should include meals/food, something which is typically part of meetings in Indigenous communities. It was noted that this would help foster participation.
- Interpreters/translators should be included to accommodate elders.
- The CRA should be prepared to answer questions Indigenous Peoples have about tax filing and the problems community members have experienced when it comes to completing and filing a tax return.

Other frequently identified measures include the following:

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- *Develop tools/materials adapted for Indigenous Peoples/communities:* Such tools should focus on issues relevant to Indigenous Peoples and include scenarios that are concrete and meaningful. Examples provided include:
  - You live on reserve and work on/off-reserve ...
  - You live in a house with another family ...
  - You have no permanent residence...
  - You have no bank account and need to know how to get your refund ...
- *Have targeted direct mail campaigns/mail-outs by audience (e.g. youth, young families, elderly/elders) leading up to the tax-filing period.*
- *Distribute flyers/pamphlets.* It was suggested that, in very small communities, information about tax filing could be distributed door-to-door through local organizations. More generally, such information should be placed in key locations in the community. This includes the band office, health services, social services, as well as stores/grocery stores.
- *Work through local organizations/intervenors/service providers:* This was seen as an effective way for the CRA to disseminate information as well as a way to show community participation/involvement. Regarding the latter, it was observed by a member of council that community members may be apprehensive if they receive correspondence directly from the CRA (i.e., a letter on CRA or Government of Canada letterhead) and may not open it. Working through, and in collaboration with, community organizations can help make Indigenous Peoples more receptive to communications from the CRA. Some intermediaries specified that it is important to target community members at key times (e.g., including information about the Canada Child Benefit in ‘welcome wagons’ for new mothers, when babies and children receive immunizations, or when children are registered for school).

Examples of local organizations or institutions with which the CRA could liaise for outreach purposes include the following:<sup>6</sup>

- Adult education programs
- Band council/band managers
- Child welfare services
- Education services/schools
- Elder care/Seniors centres
- Employment services
- Friendship centres
- Health services
- Home care/Family support care
- Housing services
- Literacy societies
- Social services

Some participants also suggested that the CRA work through non-local organizations, examples of which include the following:

- Ontario Native Women’s Association

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<sup>6</sup> Members of band councils and intermediaries were asked explicitly about local organizations, programs, or services in the community that the CRA could potentially reach out to. However, community members also volunteered such information when discussing how the CRA could raise awareness and disseminate information about tax credits and benefits.

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- Ontario Works
  - Alberta Works
  - Dakota Ojibway Tribal Council
  - Innu Nation
  - Cree Trappers and Hunters Income Security Program
  - Cree Health Board.
- *Use available community media/communications channels (e.g., community Facebook page/social media, radio stations, bulletin boards).*
  - *Liaise with other government departments that may already have a presence in Indigenous communities, such as Service Canada, Ontario Works, or Alberta Works.*
  - *Keep messaging simple and clear:* Any and all information products (e.g., pamphlets, posters, information sheets) should use clear, easy to understand language. Ideally, there should be translated versions available for community members, such as Elders, who may not speak/read English or French.
  - *Understanding the target audience:* When the CRA comes into Indigenous communities it should remember that tax-related issues cannot be separated from important issues and challenges these communities face (discussed in section 1: Community Issues/Challenges of the report). One band council member observed that many people in his/her community are ‘stressed to the maximum’ and may not have the energy to process a lot of complicated information at once, especially if it involves tax filing. The main point here was to re-emphasize the importance of keeping information clear and as simple as possible.

In addition to these measures, a few band council members emphasized the importance of a collaborative approach when meeting with community members. The CRA needs to engage in discussions as part of community engagement. One band council member emphasized the importance of dialogue as a way for the CRA to understand the barriers and challenges community members face when it comes to tax filing. He/she gave the example of a meeting between community members and the crown prosecutor regarding the issue of community members not showing up for scheduled court appearances. The discussion helped the crown prosecutor understand that there are barriers that prevent people from showing up in court, such as bad roads, lack of transportation, or lack of financial resources. One solution discussed to address this problem was the possibility of trying to schedule court appearances to coincide with receipt of payments from social assistance programs so that community members have available funds to pay for transportation.

### **Annual filing as prerequisite to benefit receipt not a key issue for many**

For participants from all three audiences, helping community members understand that they have to file a tax return every year in order to receive benefits was not a key issue or problem needing to be addressed. Many participants indicated that, in their opinion, people in their communities already know this, especially when it comes to the CCB and the GST/HST credit. The more important issue for many is addressing barriers and challenges that make it difficult for people to file an annual tax return.

Participants who did suggest ways to raise awareness about the importance of annual filing tended to re-emphasize measures already identified as ways to help the CRA raise awareness and share information about tax credits and benefits. These include direct mail

campaigns, placing pamphlets, flyers, and posters in strategic locations within the communities, working through community organizations, using existing community communications channels (e.g., Facebook), holding CRA-sponsored presentations to community members, and TV/radio ads.

### **Messaging to motivate filing should focus on taking advantage of available benefits**

When it came to communications messages most likely to encourage or motivate Indigenous Peoples to file taxes to receive benefits, participants from the three audiences tended to emphasize the idea of taking advantage of what is/may be available:

- Take advantage of what is available...
- You may be entitled to benefits...
- You may be missing out/don't miss out...

Variations on this approach include providing examples of the range of benefits available to eligible taxpayers, as well as including illustrative examples of the benefits amounts available (e.g., *if have X number of children you could receive ...*).

Another widely recommended approach focused more on a sense of duty or obligation, with an emphasis on the family dimension and/or children (e.g., *help support your family/children, your child could be enrolled in X sport with monthly benefit payments*). Approaches to messaging mentioned less often include an emphasis on informing oneself (e.g. *do you know what's available?, find out what's available*) and an emphasis on requirements and consequences (e.g. *If don't file you won't get benefits, you must file in order to get benefits*).

Some members of councils, as well as intermediaries, suggested that, when it comes to messaging, the main issue to be addressed is not overcoming resistance or reluctance to filing. Instead, it is addressing the barriers and challenges to filing that face Indigenous Peoples. With this in mind, it was suggested that one way to motivate Indigenous Peoples to file a tax return would be to publicize available help/assistance with filing.

### **How to reach more vulnerable members who live in the Indigenous community**

Community members and intermediaries were asked about ways of ensuring that more vulnerable members of Indigenous communities are not missed by communications activities. In responding, members of both audiences tended to focus mainly on two groups of community members: the elderly/elders and people with a physical disability. That said, other vulnerable groups identified include people with a cognitive disability or mental health issue, homeless people, as well as victims of substance abuse.

The most frequently identified way of ensuring that vulnerable members of the community are not missed by communications activities was to work through/liaise with local institutions/organizations/interveners/service providers who work with these members of the community. This includes health departments/health care providers (including mental health counselors), elder care workers, community support programs, home care/home support, and social service centres. It was suggested that the CRA reach out to band councils for assistance in determining which groups in the community are considered 'vulnerable' and which community services are the most appropriate vehicles/channels for reaching members of these groups.

Specific suggestions for reaching the elderly/elders focused on the fact that they may not understand English very well and include translating materials into Indigenous languages and using interpreters in community meetings. Suggestions regarding community members with physical disabilities include door-to-door visits to provide information and the provision of transportation to enable them to attend community meetings. A few intermediaries working in small communities suggested that door-to-door visits might be the best way to ensure that everyone, including vulnerable members of their community, are reached.

Some intermediaries explained that reaching certain vulnerable members of communities can be challenging because they may be reluctant, unwilling, or unable to attend community meetings. This was seen to include people with a cognitive disability or mental health issue and people suffering from substance abuse. In such cases, consultation with community representatives was sometimes identified as the first step in helping determine how to reach these people.

### Role of Canada Revenue Agency in helping promote tax filing

Members of band councils and intermediaries were asked what role the CRA should play in working with local organizations, programs, or services to help promote tax filing. In response, two inter-related roles tended to be emphasized by members of both audiences: the CRA working in cooperation with communities and the CRA as an enabler/facilitator.

- *Working in cooperation with communities:* There was a widespread impression among intermediaries and members of councils that, when it comes to promoting tax filing, the CRA should be visible in the communities (e.g., coming to give presentations), but that the Agency should work in cooperation with community organizations or institutions. It was suggested that the Agency avoid two extremes: trying to lead on its own and remaining invisible or in the background. Specifically, it was suggested that the CRA cannot come into communities and try to do everything on its own. There has to be visible and palpable community buy-in/participation. On the other hand, neither should the CRA stay in the background or remain invisible. The Agency must be seen to have a human face. Otherwise it remains an intimidating and ominous entity.
- *The CRA as an enabler/facilitator:* Related to the latter, there was a widespread impression that the CRA needs to build trust by being seen as an enabler and a facilitator to succeed in promoting tax filing. The Agency cannot be viewed simply as a collector of taxes. In this regard, it was suggested that the CRA's roles include the following:
  - Making its services, materials/resources and filing requirements as user-friendly as possible.
  - Providing/feeding information/resources to front-line workers/interveners and community organizations.
  - Providing resources and training tailored/designed to assist Indigenous Peoples with tax filing with a focus on problem-solving (i.e., addressing challenges and barriers preventing Indigenous Peoples from filing or making it difficult for them when they do file). In so doing, the CRA can help build community capacity.
  - Engaging in dialogue with community members to understand their problems and answer their questions and concerns.
  - Promoting the benefits of filing/reasons to file.

## 7. Review of CRA Information Sheets

This section reports on community members' impressions of two information sheets prepared by the Canada Revenue Agency to share information about tax credits and benefits to Indigenous Peoples. They were asked to read the document with a focus on clarity, missing information, and possible improvements.

### **IT'S YOUR MONEY INFORMATION SHEET**

The first sheet was titled, *It's your money* (Figure 1).

For the most part, information in the document was described as clear and easy to understand, including information about eligibility. Some participants pointed to the tables/tabular presentation of information as a feature making it easier to understand the content. To the extent that the document elicited feedback, it usually involved comments about additional or missing information. This includes the following questions/comments:

- Does the disability tax credit cover both physical and mental disabilities?
- Can the disability tax credit be claimed for a family member under one's care or only for oneself?
- Can someone claim the disability tax credit if one is working?
- Are there benefits for caregivers of persons with disabilities?
- What constitutes 'low income' under the GST/HST credit and is it the same as what constitutes 'low income' under the working income tax benefit?
- What is meant by 'a modest income' and 'a simple tax situation' in reference to the Community Volunteer Income Tax Program?
- Why is there no information about the Northern residents deductions?

The following statement concerning the working income tax benefit (WITB) was described as unclear by some community members:

*If you work but have a low income, you may be able to claim the working income tax benefit (WITB). If you are eligible for the disability tax credit, you may also get a disability supplement.*

The lack of clarity concerned the relationship between the WITB and the disability tax credit, and in particular whether someone has to be working to claim the disability tax credit.

In addition, the document elicited some custody-related questions from a few participants. Specifically, participants who are looking after their grandchildren, but do not have legal custody of them, asked if they have any recourse that would entitle them to receive their grandchild's child tax benefit. Finally, some identified information that was new to them including the Community Volunteer Income Tax Program, the disability tax credit, the child disability benefit, the working income tax benefit, and the CRA's Aboriginal peoples webpage ([cra.gc.ca/aboriginalpeoples](http://cra.gc.ca/aboriginalpeoples)).

Suggestions offered for improving the document were relatively limited and focused mainly on translating it into Indigenous languages (e.g., Cree, Ojibway, Innu, Slavey) and providing concrete examples or scenarios to help people determine whether or not they are eligible for certain benefits. Other suggestions were offered by no more than a few individuals and include changing the title from *'It's your money'* to *'Get your money'*, inviting people to contact the CRA to find out which benefits and/or credits they qualify for, and including the additional/missing information identified above.

While no participants said that they would definitely apply for any of these credits and benefits, at least a few in all groups said they would likely look for more information to see if they might qualify for the working income tax benefit, the disability tax credit, or the child disability benefit.

Figure 1: It's your money poster

**It's your money**

Get the benefits and credits you may be eligible for by filing your income tax and benefit return, even if you did not receive income in the year or if your income was free from tax.

**Canada Revenue Agency benefits and credits**

**Canada child benefit**

The Canada child benefit (CCB) is a tax-free monthly payment made to eligible families. You may get up to:

for each child under the age of 6	\$6,400 per year
for each child aged 6 to 17	\$5,400 per year
if your child is eligible for the disability tax credit	an additional \$2,730 per year

Applying for the CCB will also register your child for any related provincial or territorial payments. Choose one of the following options to apply:

- Fill out Form RC66, Canada Child Benefits Application (find out how to get Canada Revenue Agency [CRA] forms on the back of this page).
- Use the "apply for child benefits" service in My Account at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).
- Fill out the Automated Benefits Application on your newborn's birth registration form.

**Goods and services tax/harmonized sales tax credit**

The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free payment that helps individuals and families with low income. It is sent out four times a year. You may get up to:

for a family without children	\$552 per year
for single individual without children	\$421 per year
for each child	an additional \$145 per year

**Disability tax credit**

To be eligible for the disability tax credit, a person must have a severe and prolonged impairment. A medical practitioner has to fill out part B of Form T2201, Disability Tax Credit Certificate, and the CRA has to approve the form. Being eligible for this credit may reduce your income tax and open the door to other programs.

**Child disability benefit**

This is a tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit. You may be entitled to the maximum annual tax-free benefit of \$2,730 per qualified child if your family income is under \$65,000. The child disability benefit is paid monthly with the CCB.

**Working income tax benefit**

If you work but have a low income, you may be able to claim the working income tax benefit (WITB). If you are eligible for the disability tax credit, you may also get a disability supplement. To calculate your WITB, fill out Schedule 6, Working Income Tax Benefit, and send it to the CRA with your income tax and benefit return.

**Getting help with your income tax and benefit return**

**Community Volunteer Income Tax Program**

The Community Volunteer Income Tax Program (CVITP) helps people with modest income and a simple tax situation. Through the CVITP, volunteers prepare income tax and benefit returns for those who are eligible, for free. To find a volunteer near you, go to the CVITP webpage or call the individual enquiries line.

**Authorizing a representative**

You can give permission to another person (such as a family member, a friend, or an accountant) to deal with the CRA for you. To do so, fill out Form T1013, Authorizing or Cancelling a Representative, and send it to a tax centre listed on the form. You can also give your permission to another person right away, online, through My Account.

**CRA web addresses and telephone numbers**

For information on the tax benefits and requirements that apply to Indigenous peoples:

Aboriginal peoples webpage	<a href="http://cra.gc.ca/aboriginalpeoples">cra.gc.ca/aboriginalpeoples</a>
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To get an estimate of the benefit payments you may be eligible to receive:

Child and family benefits calculator	<a href="http://cra.gc.ca/benefits-calculator">cra.gc.ca/benefits-calculator</a>
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For more information on the Canada child benefit, the GST/HST credit, and the child disability benefit:

Child and family benefits	<a href="http://cra.gc.ca/benefits">cra.gc.ca/benefits</a>
Benefit enquiries line	1-800-387-1193

For general information, to get CRA forms, and to get more information on the disability tax credit, the working income tax benefit, and the Community Volunteer Income Tax Program:

Disability tax credit	<a href="http://cra.gc.ca/dtc">cra.gc.ca/dtc</a>
Community Volunteer Income Tax Program	<a href="http://cra.gc.ca/volunteer">cra.gc.ca/volunteer</a>
CRA forms and publications	<a href="http://cra.gc.ca/forms">cra.gc.ca/forms</a>
Individual enquiries (and to get forms)	1-800-959-8281

To get more information on My Account or to register:

My Account	<a href="http://cra.gc.ca/myaccount">cra.gc.ca/myaccount</a>
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**BENEFITS AND CREDITS AVAILABLE TO YOU POSTER**

The second sheet was titled, *Benefits and credits available to you* (Figure 2). This document was presented in two of the six communities.

Those who reviewed the poster described it as generally clear and easy to understand. It was observed that the poster identifies an amount of money for the working income tax benefit and specifies that it is possible to apply for advance payments, two pieces of information not included in the information sheet. A few participants asked once again what is meant by 'a modest income' and 'a simple tax situation' under the heading *We can help!*.

Suggestions for improvement were limited. While feedback on the picture of children was generally positive, it was suggested that a picture of a family including people of different ages would be more appropriate. It was also suggested that the heading, *You could be missing out*, be made more visible by moving it to the top of the poster.

Figure 2: Benefits and credits poster



**BENEFITS AND CREDITS**  
AVAILABLE TO **YOU**

**You could be missing out!**  
You only **need to apply once** to find out if you are eligible for benefit and credit payments. Then you need to **do your taxes every year** to continue getting payments, even if your income is tax exempt or you had no income at all.  
We use the information from your tax return to calculate your federal benefit and credit payments, and **any related provincial and territorial payments.**

**You could get up to:**

<b>\$6,400</b>	annually per child in Canada child benefit payments
<b>\$552</b>	annually in GST/HST credit payments <b>+ \$145</b> annually per child
<b>\$1,868</b>	for the working income tax benefit. You could also apply for advance payments
<b>\$2,730</b>	annually in child disability benefit payments if your child is eligible for the disability tax credit

**How do you apply?**  
Find all the information you need on how to apply for benefits and credits at [cra.gc.ca/benefits](https://cra.gc.ca/benefits) or call **1-800-387-1193**.

**We can help!**  
If you have a modest income and a simple tax situation, community volunteer income tax clinics can help you prepare your tax return. Find one in your area at [cra.gc.ca/volunteer](https://cra.gc.ca/volunteer)

## 8. Impressions of Government of Canada's Performance

By way of conclusion, members of band councils and community members were asked about the number one thing they think the Government of Canada has been getting right over the last year and the number one thing they think it has been getting wrong over the same period.

A number of participants, particularly community members, were unable to identify anything in either category. Among those who did, impressions of what the Government of Canada has been getting right focused on two things: one was acknowledging that there are serious issues and problems in Indigenous communities across the country and in their relations with the federal government; the other was a willingness to engage in dialogue, seek input from, and listen to Indigenous Peoples. Regarding this second point, some added that the Government of Canada seems to be doing a better job acknowledging that Indigenous Peoples know best about the problems confronting their communities and how to address them. Related to this, a few members of band councils specified that the Government of Canada seems to be doing a better job consulting Indigenous communities directly, not just official organizations like the Assembly of First Nations.

When it came to things the Government of Canada is getting wrong, there was a relatively widespread impression that there is still weak follow-through when it comes to actually addressing problems/issues confronting Indigenous Peoples. Problems/issues specifically identified include housing, health, clean water, infrastructure, substance abuse, poverty, and unemployment/lack of economic opportunities. Some added that there is a tendency to “over study” issues rather than following through with concrete action. Related to this issue, a few community members and members of councils suggested that the government made promises/pledges in relation to the findings and recommendations of the Truth and Reconciliation Commission and if it does not follow through on them this will adversely affect any trust Indigenous Peoples have in the government.

Some participants criticized the government for not living up to its treaty obligations (e.g., Treaty No. 8) and for its decision regarding the extension of the Trans Mountain pipeline. Others felt that more needs to be done to compensate survivors of residential schools. Finally, one council member cautioned the government against a tendency to assume that all Indigenous communities are the same. Specifically, it was suggested that when it comes to taking action on various issues, communities should be allowed to proceed at their own pace. To assume that all communities should follow a model or blueprint in terms of what they should achieve will only result in failure.

## Conclusions

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Lower rates of participation in the tax system among Indigenous Peoples means that many individuals are not receiving the benefits to which they are entitled. The purpose of the study was to obtain Indigenous perspectives on tax filing to identify barriers to filing and benefit uptake. The research findings reveal that Indigenous Peoples are generally aware that tax benefits and credits can only be accessed by filing an annual personal income tax return and suggest that lower rates of tax filing are largely attributable to barriers that make it difficult for some people to file a return.

Among members of the Indigenous communities that participated in the research, knowledge that tax benefits and credits can only be accessed by filing a tax return each year was widespread. In fact, those who filed an annual personal tax return pointed to accessing benefits and/or credits as the main reason for doing so. Furthermore, the research found that Indigenous Peoples are generally familiar with the more common benefits and credits for individuals and families, including the CCB and GST/HST credit. Awareness of other benefits and credits, such as the working income tax benefit or the disability tax credit, was significantly lower.

The research suggests that lower rates of tax filing among Indigenous Peoples are the result of numerous, often interconnected factors. Primary factors include perceived lack of need due to having tax-exempt status or no income to declare; the cost of filing an annual tax return, such as the fees charged by tax preparers and the costs associated with travelling to a neighbouring community to meet with a tax preparer; and limited financial or tax literacy, which can result in reluctance to file an annual tax return when an individual has difficulty understanding the tax system, tax forms and guides, or available tax benefits and credits.

The reasons why some Indigenous Peoples do not file a tax return mirror the challenges or difficulties encountered when trying to complete a tax return. The main barriers include the cost of filing; limited tax or financial literacy, which is compounded by the perception that tax-related information and government forms can be difficult to comprehend; lack of, or limited, access to tax-related services and advice, in particular, affordable and trusted assistance within the community; limited computer or Internet access, which prevents people from filing online or accessing the CRA website for tax forms and guides; and difficulty assembling the documents needed in support of tax filing. The latter includes lost or missing T4 or T5007 slips, as well as supporting receipts for the northern residents deduction.

Regarding the role of the CRA in helping to promote tax filing, the research findings point to cooperation and facilitation. Specifically, the CRA should be visible in Indigenous communities, working in cooperation with community organizations to promote tax filing. In addition, the CRA should make its services and filing requirements as user-friendly as possible, and provide information and resources to intermediaries to assist Indigenous Peoples with tax filing.

Keeping in mind the desire for the CRA to work in collaboration with Indigenous communities and to engage in activities that build capacity for tax filing within communities, the Agency may want to consider the following suggestions to address lower rates of tax filing:<sup>7</sup>

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<sup>7</sup> It is understood that some of these actions and/or activities may already have been undertaken, or are being considered, by the CRA.

## The Experiences of Indigenous Communities with Tax Filing

- **Raise awareness of the value of tax filing.** This can be done by having targeted direct mail campaigns leading up to the tax-filing period; working through local organizations and using available community media and communications channels to disseminate information; and using messaging that 1) focuses on the advantages of tax filing (e.g., *You may be eligible to receive \$X a month if you are a parent or guardian of a child under eighteen years of age*) and 2) promotes different sources of help or assistance available to Indigenous Peoples.
- **Ensure information products are easily understood.** Here, the focus would be on the use of clear, easy-to-understand language and making key communications available in Indigenous languages.
- **Minimize process-related barriers to tax filing.** For instance, this can be accomplished by providing Internet-enabled computers to facilitate access to tax information and online software for tax filing, and continuing to make available the General Income Tax and Benefit guide and forms package to Indigenous communities.
- **Minimize access-related barriers to tax filing.** The focus here would be on a range of actions to support capacity building. This would include offering in-community training and information related to filing taxes; conducting in-person outreach visits to convey information on tax issues and concerns of importance to Indigenous Peoples; providing community resources devoted to helping Indigenous Peoples complete and file tax returns; and developing materials designed for Indigenous Peoples, such as a basic filing tool kit/how-to manual for Indigenous Peoples.
- **Recognize the relevance of cost issues.** By definition, those most in need of benefits are the ones least able to afford assistance to access them. As such, recognition that cost is a key barrier to tax filing among Indigenous Peoples should be central to any actions taken by the CRA to address tax filing rates. Commercial tax preparation services can be prohibitively expensive to access for Indigenous Peoples, and the cost of such services only increase when it is necessary to travel to a neighbouring community to access them.

***Appendix***

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## Annex 1: Profile of the Communities

Region	Community Size (approx.)	Remoteness	Internet Connectivity
Quebec	3500	Not remote	Low
British Columbia	400	Not remote	Low
Ontario	1600	Not remote	High
Alberta	800	Not remote	Medium
Northwest Territories	600	Remote	High
Atlantic Canada	1400	Not remote	High

## Annex 2: Profile of Intermediaries

### Nature of work with members of the Indigenous communities

Intermediaries work in a variety of fields/areas and have a range of specific responsibilities within these areas. General areas and specific responsibilities/roles are identified below. It should be noted that intermediaries might be responsible for a variety of services within an area.

#### Social services

Roles and responsibilities include ...

- Managing/oversight of social services and income assistance programs
- Supervising/supporting social services staff
- Administering/distributing income assistance benefits
- Responsibility for client intake/applications for social assistance services/programs
- Orienting/helping people in dealing with financial matters/issues

#### Health services

Roles and responsibilities include ...

- General oversight/management of health services
- Counseling for physical and mental health issues
- Death and bereavement counseling
- Crisis intervention/dealing with addiction/substance abuse issues
- Management of community/home care program
- Health promotion advocacy
- Providing workshops on health-related issues
- Booking appointments/arranging transportation to medical appointments

#### Education services

Roles and responsibilities include ...

- Management of education programs
- Management of early learning program
- Administration of early childhood education program
- Working with pre-kindergarten children and their parents

#### Employment services

Roles and responsibilities include ...

- General employment support
- Assistance with resume preparation
- Assistance with job searches
- Assistance with job interview preparation

#### Administrative services (band council)

Roles and responsibilities include ...

- General administration
- Data entry
- Taking minutes at staff meetings
- Tracking mail

One participant works as an income tax specialist for a tax firm located outside the community.

### **Titles/positions**

The actual titles/positions of intermediaries participating in this research include the following (identified alphabetically):

- Band Manager
- Chief Administrative Officer
- Community Care Nurse
- Community Health Representative
- Director of Community Services / Social Services / Education / Health
- Education Coordinator
- Education Manager
- Education and Training Officer
- Employment and Assistance Coordinator
- Health and Wellness Worker
- Housing Manager
- Income Assistance Administrator
- Mental Health Counsellor
- Social Services Administrator
- Welfare Administrator
- Wellness counsellor

### **Length of time working in role**

The length of time intermediaries had been exercising their specific responsibilities or working within an area varied, though all had been in their roles for at least a few years. Their experience ranges from approximately three years to over 30 years. Most have between five and 10 years of experience in their areas.

### **Relation of work with Indigenous communities to federal taxes**

Most intermediaries are not directly involved in tax-related issues when it comes to their dealings with members of Indigenous communities. Some help or assist people indirectly in such ways as helping organize tax workshops, making clients aware of tax benefits and credits, reminding those on social assistance that they need to file an annual return, reminding people who file to have all their relevant documents (e.g. T4s, T5007s), and helping people apply for certain benefits like the child tax benefit or disability tax credit.

The few who deal directly with tax-related issues do such things as help prepare returns, help back-file income tax returns, and help prepare returns for those on a social assistance program, the elderly, or those who have a very simple return. Of those with direct experience, only one is a tax specialist whose specific professional role is preparing and filing tax returns for members of Indigenous communities.

## The Experiences of Indigenous Communities with Tax Filing

### Location

The table below provides a breakdown of the intermediaries by employer, nature of work, and location.

Employer	Nature of work	Province/Territory
Employee of an outside organization	Education Director	Alberta
Band office staff member	Community Services Counselor	Alberta
Band office staff member	Social Development	Alberta
Band office staff member	Employment and Income Assistance	British Columbia
Band office staff member	Health, Wellness & Family	British Columbia
Band office staff member	Social Development	British Columbia
Band office staff member	Mental Health Counsellor	British Columbia
Employee of an outside organization	Health Director	British Columbia
Band office staff member	Community Health Representative	British Columbia
Employee of an outside organization	Administrative Assistant	British Columbia
Band office staff member	Director of Community Services	British Columbia
Employee of an outside organization	Community Wellness Worker	British Columbia
Band office staff member	Housing Manager	British Columbia
Band office staff member	Office Assistant	British Columbia
Band office staff member	Health Director	British Columbia
Band office staff member	Councillor & Social Development	British Columbia
Band office staff member	Band Manager	British Columbia
Band office staff member	Head start Coordinator	British Columbia
Band office staff member	Social Development	British Columbia
Band office staff member	Director of Education	Manitoba
Employee of an outside organization	Social Development Director	Manitoba
Band office staff member	Job Coach	Manitoba
Band office staff member	Social Administrator	Manitoba
Employee of an outside organization	Child and Family Services- Outreach	Manitoba
Band office staff member	Health Director	Manitoba
Employee of an outside organization	Tax specialist	Newfoundland and Labrador
Band office staff member	Community Health Representative	Nova Scotia
Band office staff member	Community Wellness Worker	Ontario
Band office staff member	Administrative Assistant	Ontario
Band office staff member	Community Health Representative	Ontario
Band office staff member	Early Childhood Educator	Ontario
Band office staff member	Home and Community Care Nurse	Ontario
Band office staff member	Ontario Works Administrator	Ontario
Band office staff member	Community Health Representative	Ontario
Band office staff member	Human Resources Coordinator	Ontario
Band office staff member	Welfare Administrator	Ontario
Band office staff member	Social Services Director	Ontario
Band office staff member	Social Services Director	Quebec
Employee of an outside organization	Community Wellness Coordinator	Saskatchewan
Band office staff member	Education Manager	Saskatchewan
Band office staff member	Education Coordinator	Saskatchewan
Band office staff member	Education and Training	Yukon Territory

## Annex 3: Research Instruments and Related Materials

### Validation Letters

#### Assembly of First Nations

[TEXT]

National Chief Perry Bellegarde  
Assembly of First Nations  
55 Metcalfe Street, Suite 1600  
Ottawa, ON K1P 6L5

Dear National Chief Bellegarde,

Benefits accessed through the tax system provide a significant source of income for many Canadians, particularly those with lower household incomes. The Canada Revenue Agency has identified Indigenous Peoples as a group who could benefit from increased participation in the tax system and access to benefits, such as the new Canada Child Benefit that came into effect July 1<sup>st</sup>, 2016. Eligible individuals need to file an annual tax return in order to receive this and other benefits.

To ensure that Indigenous Peoples are able to fully participate in the Canadian tax and benefit system, the Canada Revenue Agency (CRA) is looking to identify issues and challenges related to tax filing. The Agency will be conducting public opinion research with Indigenous Peoples living on-reserve and in the North. The objective of the research is to better understand participation in filing taxes in order to receive benefits and credits, and also to increase awareness of, and access to, benefits and the CRA's services.

Phoenix Strategic Perspectives, an independent research firm, has been contracted to conduct this research on our behalf. The research we will be conducting will take place in ten communities across the country. Feedback will be obtained from community members, band councils, as well as professionals working in the communities. The CRA intends to use the research findings to develop outreach and communication programs and products designed to help people access benefits through tax filing.

Ten of the following 23 proposed communities will be contacted for this study:

Squamish, BC  
Fort Nelson, BC  
Gwa'Sala'Nakwaxda'xw, BC  
Saddle Lake Cree, AB  
Sunchild, AB  
Beaver Lake, AB  
Witchehan Lake, SK  
Beardy's and Okemasis, SK  
George Gordon, SK  
Fort Alexander, MB  
St. Theresa Point, MB

## The Experiences of Indigenous Communities with Tax Filing

Fisher River, MB  
Sagamok Anishnawbek, ON  
Garden River, ON  
Chippewas of Kettle & Stoney Point, ON  
Mistissini, QC  
Waswanipi, QC  
Cree Nation of Nemeska, QC  
Sheshatshiu Innu, NL  
Membertou, NS  
Sipekne'katik, NS  
Katlodeeche, NT  
Salt River, NT

These communities were selected based on a number of factors, such as community size, geographic location, and Internet connectivity. We will be looking for a balanced mix of these factors among the ten participating communities. Should you be contacted by any of these communities about this project, we hope that you can support the research and encourage participation.

If you would like more information about this research initiative, please contact Wayne Lepine, Director General of the Information and Relationship Management Directorate at (613) 941-9964.

Sincerely,

Bob Hamilton  
Commissioner  
Canada Revenue Agency

**Assemblée des Premières Nations**

[NB : Traduit uniquement à des fins de rapport]

[TEXTE]

Chef national Parry Bellegarde  
Assemblée des Premières Nations  
55, rue Metcalfe, bureau 1600  
Ottawa (Ontario) K1P 6L5

Monsieur le Chef national Bellegarde,

Les prestations versées grâce au régime fiscal représentent une source de revenus importante pour de nombreux Canadiens, tout particulièrement pour les ménages à faible revenu. L'Agence du revenu du Canada a déterminé que les peuples autochtones constituent un groupe qui pourrait profiter d'une plus grande participation au régime fiscal et d'un meilleur accès aux prestations, notamment la nouvelle Allocation canadienne pour enfants qui est entrée en vigueur le 1<sup>er</sup> juillet 2016. Les personnes admissibles doivent présenter une déclaration de revenus annuelle si elles veulent toucher cette nouvelle allocation ainsi que d'autres prestations.

Pour veiller à ce que les Autochtones soient en mesure de participer pleinement au système d'impôt et de prestations du Canada, l'Agence du revenu du Canada cherche à cibler les problèmes et les défis associés à la production de déclarations de revenus. L'Agence mènera une recherche sur l'opinion publique auprès des peuples autochtones qui résident dans des réserves et dans le Nord. L'objectif de la recherche est de mieux comprendre la participation à la production de déclarations de revenus pour la réception de prestations et de crédit, ainsi que d'accroître la sensibilisation et l'accès aux prestations et aux services de l'Agence du revenu du Canada.

L'Agence a conclu un contrat avec une firme de recherche indépendante, Phoenix Strategic Perspectives, pour mener cette recherche en notre nom. La recherche se déroulera dans dix collectivités à l'échelle du pays. Nous obtiendrons les commentaires de membres des collectivités, de conseils de bande et de professionnels œuvrant dans les collectivités. L'Agence du revenu du Canada entend utiliser les résultats de cette recherche pour élaborer des programmes et des produits de sensibilisation et de communication visant à aider les gens à accéder aux prestations par la production de déclarations de revenus.

Ainsi, on communiquera avec 10 des 23 collectivités proposées ci-dessous en vue de l'étude :

Squamish (C.-B.)  
Fort Nelson (C.-B.)  
Gwa'sala-'Nakwaxda'xw (C.-B.)  
Nation crie de Saddle Lake (Alb.)  
Sunchild (Alb.)  
Beaver Lake (Alb.)  
Witchehan Lake (Sask.)  
Beardy's and Okemasis (Sask.)

## The Experiences of Indigenous Communities with Tax Filing

George Gordon (Sask.)  
Fort Alexander (Man.)  
St. Theresa Point (Man.)  
Fisher River (Man.)  
Sagamok Anishnawbek (Ont.)  
Garden River (Ont.)  
Chippewas of Kettle and Stony Point (Ont.)  
Mistissini (Qc)  
Waswanipi (Qc)  
Cree Nation of Nemaska (Qc)  
Sheshatshiu Innu (T.-N.-L.)  
Membertou (N.-É.)  
Sipekne'katik (N.-É.)  
Katlodeeche (Nun.)  
Salt River (Nun.)

Ces collectivités ont été sélectionnées en fonction d'un certain nombre de facteurs, dont leur taille, leur emplacement géographique et leur connectivité à Internet. Nous viserons une combinaison équilibrée de ces facteurs parmi les 10 collectivités participantes. Si l'une de ces collectivités communique avec vous au sujet de ce projet, nous espérons que vous pourrez appuyer les activités de recherche et encourager la participation.

Pour obtenir de plus amples renseignements sur ce projet de recherche, veuillez vous adresser à Wayne Lepine, directeur général, Direction de la gestion de l'information et des relations au 613-941-9964.

Veillez agréer, Monsieur, l'expression de mes sentiments distingués.

Bob Hamilton  
Commissaire  
Agence du revenu du Canada

**Chiefs of Selected Communities**

[DATE]

ADDRESS BLOCK

Re: Government of Canada Research with Indigenous Peoples

Dear Chief [NAME],

Many Indigenous Peoples are eligible for benefits and credits available through the tax system, including the new, non-taxable, Canada Child Benefit. The Canada Revenue Agency (CRA) is seeking Indigenous perspectives to identify barriers to tax filing and benefit uptake, and to develop a better understanding of the reasons that individuals may file, or not file, a tax return.

The CRA has contracted an independent research firm, Phoenix Strategic Perspectives, to conduct public opinion research for this purpose. The study also aims to increase awareness of the benefits and credits available. The CRA intends to use the research findings to develop outreach programs and communication products to help individuals access these benefits. Research findings will be shared with participating communities.

We will be looking for participation from 10 communities nationally, and are trying to find a balanced mix of factors, such as community size, geographic location, and access to the internet, to ensure well-rounded representation. Your community has been selected, and we would welcome the opportunity to hear from you, and your community members.

In the coming weeks, a researcher from Phoenix Strategic Perspectives will call you to discuss the research, talk about the potential participation of your community in the project, and answer any questions you may have. The research would involve a combination of group discussions and one-on-one conversations with community members, band administration, band council, and community workers who work on-reserve.

If you would like more information about this research initiative, please contact me at (613) 941-9964. Thank you for your consideration.

Sincerely,

Wayne Lepine  
Director General, Information and Relationship Management Directorate  
Canada Revenue Agency

**Chefs des communautés sélectionnées**

[DATE]

ADRESSE

Objet : Recherche du gouvernement du Canada avec les Autochtones

Chef [NOM],

De nombreux autochtones sont admissibles à des prestations et des crédits disponibles par le biais du système fiscal, y compris la nouvelle Allocation canadienne pour enfants qui est considérée comme un revenu non imposable. L'Agence du revenu du Canada (ARC) veut recueillir les perspectives autochtones avec l'objectif d'identifier les obstacles à la production de la déclaration de revenus ainsi qu'à l'adhésion aux prestations et veut également mieux comprendre les raisons pour lesquelles les individus produisent ou ne produisent pas une déclaration de revenus.

L'ARC a accordé un contrat à une firme de recherche indépendante, Phoenix Strategic Perspectives, pour mener des recherches sur l'opinion publique à cet effet. L'étude vise également à mieux faire connaître les avantages et les crédits disponibles. L'ARC a l'intention d'utiliser les résultats de la recherche pour développer des programmes de sensibilisation et des produits de communication qui aideront les personnes à accéder à ces prestations. Les résultats de la recherche seront partagés avec les communautés participantes.

La recherche sondera 10 communautés à l'échelle nationale, lesquelles seront choisies en tenant compte de divers facteurs, tels que la taille de la communauté, l'emplacement géographique et l'accès à Internet afin d'assurer une représentation bien équilibrée. Votre communauté a été choisie, et nous serions heureux d'être à l'écoute de vos opinions et de ceux des membres de votre communauté.

Dans les prochaines semaines, un chercheur de la firme Phoenix Strategic Perspectives entrera en contact avec vous pour discuter de la recherche, parler de la participation potentielle de votre communauté dans ce projet et répondre à toutes les questions que vous pourriez avoir. La recherche impliquerait des discussions de groupe ainsi que des conversations individuelles avec les membres de la communauté, l'administration de la bande, le conseil de bande, et les travailleurs communautaires qui travaillent dans la réserve.

Si vous souhaitez plus d'informations sur cette initiative de recherche, veuillez s'il vous plaît me contacter au (613) 941-9964. Merci pour votre considération.

Cordialement,

Wayne Lepine  
Directeur général, Direction de la gestion de l'information et des relations  
Agence du revenu du Canada

## **Key Informant Interview Guide**

### **Introduction**

Thank you for agreeing to take part in this interview to help us finalize the research design to maximize its effectiveness. The interview should take about 30-40 minutes.

Provide short description of the background and objectives of the research to ensure that the person has a clear understanding of what we are trying to achieve (draw from the Initial Contact Telephone Script).

Do you have any questions before we begin?

RECORD:

- NAME OF RESERVE/COMMUNITY
- NAME OF INTERVIEWEE
- DATE AND LENGTH OF INTERVIEW

### **Background**

To start off, what is your position with the band council or administration of your reserve (community)?

Just briefly, what do you do as part of your job? KEEP BRIEF

### **Meeting Logistics and Related Issues**

A key part of this research is a set of two discussion groups – one with band representatives and another with band members. Each group will have up to 8 participants. Thinking about your community, what is the best place to hold these discussion groups? For instance, ... in a band office, a meeting room in a community centre, or some other place? We need a meeting room that is quiet, easy to get to, and can comfortably accommodate 10 people, ideally around a boardroom table. GET THEM TO DESCRIBE LOCATION AND SET UP OF MEETING ROOM.

Is that room easy to find for band members? We always put up signs to ensure that people get to the meeting room easily and on time. Where should these be put? Anywhere else?

### **Recruitment Band Representatives/Members**

For the two discussion groups, we need to recruit about a dozen people to take part in the groups (in case of last-minute cancellations). We will do the actual recruitment, but would like ideas on how best to do this. People who take part in the two-hour discussion will be paid \$100 in thanks for their participation and their time. We will be looking for a random mix of people by age, gender, occupation, and things like that. Getting a good, random mix of participants for the discussion groups is very important.

For the discussion group with band members, all of whom need to live on the reserve, recruitment is normally done by **telephone**. What is the extent of telephone coverage? Is there a list of phone numbers, like a telephone directory, that includes band members? If so, how complete is the coverage (i.e. who is missing)? Can we get a copy of the phone list/directory? If not, how could we get phone numbers for band members? Any other ways of doing this?

Do many/most people in your community have access to and use the Internet? Do they access it from their home or a public location, like a community centre? Is there a list of **email** address that the band administration uses? If so, how complete is the coverage (i.e. who is missing)? What is the list normally used for? How often is it used? Can we get a copy of the list/directory?

Another way that we sometimes recruit discussion group participants, particularly when phone numbers are hard to obtain, is to put up **signs** in high traffic areas. The signs inform people about the research (i.e. when and where, what it involves, the \$100 incentive, etc.) and provide a 1-800 number that people can call to be considered for the research (explain recruitment screener approach, if useful). Normally, signs are put in up in a few locations to try to get a good mix of different people to see them. Thinking about your community, where would be good places to put up signs like this? Do you think the signs will be effective? Why/why not? Do you have any suggestions in terms of the design or content of the signs to make them as effective as possible?

The discussion group will likely take place early in the **evening**, perhaps a 6:00 pm start. Do you see any problem with timing like this? If so, what problem? What would be a better approach in your view?

Turning to the discussion group with band representatives, how many people are on the band council? Is there a list of council members with their **phone numbers and/or email addresses**? If so, can we use that to contact and recruit council members for the discussion group? How do we get approval for this? If not, how could we get phone numbers for band council members? Any other ways of doing this?

### **Intermediaries**

In some of the reserves (communities) where we are conducting this research, we will be conducting individual interviews – usually by phone, but sometimes in person – with people who work with band members. This can include people from federal or provincial/territorial governments or professionals or others that work with band members for things like health care or dental care or social work/services, or really for anything else. What types of people like this are active within your community? By this, I mean the types of people, as well as the types of things they do with or for band members (i.e. health care, dental, social work, taxes, etc.). Please think broadly, we are interested in all of the types of people who help band members with anything. We'll then narrow down the list to determine which to include in this research. Any other types of people?

What is the best way to get lists of these individuals, including their contact information? Any other ways?

**Information Needs**

What type of information or tools do you need to help us with this research? We will develop information packages for the individuals providing local support. These will include (ADD LIST OF TOOLS). Is there anything else that you think would be useful? If so, what?

**Final Thoughts**

Do you have any last thoughts or ideas on how we can make this research as effective as possible? Anything else?

Thank you for your feedback. It has been very helpful. We will be in touch with you soon when it comes to actually implementing the research on your reserve/in your community.

## Guide d'entrevue des informateurs clés

### Introduction

Merci d'avoir accepté de participer à cette entrevue pour nous aider à finaliser le plan de recherche en vue de maximiser son efficacité. L'entrevue devrait durer environ 30 à 40 minutes.

Donnez une brève description du contexte et des objectifs de la recherche afin de s'assurer que la personne comprend clairement ce que nous essayons de réaliser (tiré du scénario téléphonique de contact initial).

Avez-vous des questions avant que nous commencions?

REGISTRY:

- NOM DE LA RÉSERVE/COLLECTIVITÉ
  - NOM DU CANDIDAT  
DATE ET DURÉE DE L'ENTREVUE :
- 

### Contexte

Pour commencer, quelle est votre position au sein du conseil de bande ou de l'administration de votre réserve (collectivité)?

Brièvement, quelles sont vos tâches? RESTEZ CONCIS

### Régler les questions logistiques et les questions connexes

Une partie essentielle de cette recherche consiste en un ensemble de deux groupes de discussion – l'un composé de représentants de bande et l'autre de membres de bande. Chaque groupe comprendra huit participants au maximum. En pensant à votre collectivité, quel est le meilleur lieu pour organiser ces groupes de discussion? Par exemple, dans le bureau du conseil de bande, dans une salle de réunion d'un centre communautaire, ou ailleurs? Nous avons besoin d'une salle de réunion silencieuse et facilement accessible, et qui peut aisément accueillir 10 personnes, idéalement autour d'une table de réunion. FAITES LEUR DÉCRIRE L'EMPLACEMENT ET LA CONFIGURATION DE LA SALLE DE RÉUNION.

Cette salle est-elle facile à trouver pour les membres de bande? Nous plaçons toujours des panneaux d'indication pour nous assurer que les gens arrivent facilement et à temps à la salle de réunion. Où devrait-on placer ces panneaux? Ailleurs?

### Recrutement des représentants/membres de bande

Pour les deux groupes de discussion, nous avons besoin de recruter environ une douzaine de personnes pour participer aux groupes (au cas où il y aurait des annulations de dernière minute). Nous ferons le recrutement effectif, mais nous aimerions avoir des idées sur la meilleure façon de procéder. Les personnes qui participent à la discussion de deux heures

seront payées 100 \$ en remerciement pour leur participation et leur temps. Nous rechercherons un ensemble diversifié de personnes selon l'âge, le sexe, la profession et d'autres critères de ce genre. Avoir un ensemble diversifié de participants pour les groupes de discussion est très important.

Pour le groupe de discussion composé des membres de bande, dont tous doivent vivre dans la réserve, le recrutement est normalement effectué par **téléphone**. Quelle est l'étendue de la couverture téléphonique? Y a-t-il une liste de numéros de téléphone, comme un annuaire téléphonique, qui inclut les membres de bande? Si tel est le cas, la couverture est-elle totale (c'est-à-dire manque-t-il quelqu'un)? Peut-on avoir une copie de la liste ou de l'annuaire téléphonique? Si ce n'est pas le cas, comment peut-on obtenir les numéros de téléphone des membres de bande? Y a-t-il d'autres façons de procéder?

Beaucoup (ou la plupart) de gens dans votre collectivité ont-ils accès à Internet et l'utilisent-ils? Y accèdent-ils depuis leur domicile ou un lieu public, tel qu'un centre communautaire? Y a-t-il une liste d'adresses **électroniques** que l'administration de bande utilise? Si tel est le cas, la couverture est-elle totale (c'est-à-dire manque-t-il quelqu'un)? À quelles fins cette liste est-elle normalement utilisée? À quelle fréquence est-elle utilisée? Peut-on avoir une copie de la liste ou de l'annuaire?

Un autre moyen que nous utilisons parfois pour recruter des participants aux groupes de discussion, en particulier quand des numéros de téléphone sont difficiles à obtenir, est de placer des **affiches** dans les lieux très fréquentés. Les affiches informent les gens de la recherche (à savoir quand et où, ce qu'elle comprend, la prime de 100 \$, etc.) et indiquent un numéro 1-800 qu'ils peuvent composer afin d'être pris en compte pour la recherche (expliquer la méthode de sélection, au besoin). Normalement, les affiches sont placées à quelques endroits pour attirer un bon ensemble diversifié de personnes. En pensant à votre collectivité, quels seraient les bons endroits où placer des affiches comme celles-ci? Selon vous, les affiches seront-elles efficaces? Veuillez préciser. Avez-vous des suggestions concernant la conception ou le contenu des affiches pour les rendre aussi efficaces que possible?

Le groupe de discussion se réunira probablement tôt **en soirée**, peut-être à 18 h. Voyez-vous un problème avec cet horaire? Si tel est le cas, quel est le problème? À votre avis, quelle serait la meilleure approche?

Si l'on revient au groupe de discussion composé de représentants de bande, combien de personnes siègent au conseil de bande? y a-t-il une liste des membres du conseil avec leurs **numéros de téléphone et adresses électroniques**? Si tel est le cas, peut-on utiliser cette liste afin de joindre et recruter les membres du conseil pour le groupe de discussion? Comment obtient-on l'approbation pour ceci? Si ce n'est pas le cas, comment peut-on obtenir les numéros de téléphone des membres du conseil de bande? Y a-t-il d'autres façons de procéder?

### **Intermédiaires**

Dans certaines réserves (collectivités) où nous effectuons cette recherche, nous mènerons des entrevues individuelles – généralement par téléphone, mais parfois en personne – avec les gens qui travaillent avec les membres de bande. Cela peut inclure des personnes des gouvernements fédéral ou provincial, des professionnels ou autres qui travaillent avec les membres de bande pour des activités comme les soins de santé, les soins dentaires, le travail social ou les services sociaux, ou pour toute autre chose. Quels types de personnes comme celles-ci sont actives au sein de votre collectivité? J'entends par ceci les types de gens, ainsi que les types d'activités qu'ils mènent avec ou pour les membres de bande (p. ex. soins de santé, soins dentaires, travail social, impôts, etc.). Veuillez penser de façon générale, nous sommes intéressés par tous les types de personnes qui aident les membres de bande d'une quelconque manière. Nous réduirons ensuite la liste pour déterminer quelles personnes inclure dans cette recherche. D'autres types de personnes?

Quelle est la meilleure façon d'obtenir les listes de ces personnes, y compris leurs coordonnées? D'autres façons?

### **Membres vulnérables**

Une autre partie de cette recherche consiste en une petite série d'entrevues avec des membres de la collectivité qui peuvent être plus vulnérables pour une raison ou une autre. Ceci inclut les personnes souffrant de handicaps physiques ou mentaux, ou de maladies, ou les personnes qui parlent seulement une langue autochtone, ni anglais ni français. Cela inclut aussi d'autres personnes qui peuvent être des membres plus vulnérables de votre collectivité pour une raison ou une autre. Les entrevues effectuées avec ces personnes sont conçues pour inclure un travailleur social, un traducteur ou un autre soutien pour s'assurer que l'entrevue se déroule bien et produit des renseignements utiles. La personne et le soutien seront payés en remerciement de leur participation.

En pensant à votre réserve/collectivité, quel est le meilleur moyen d'identifier et de joindre ces personnes? D'autres façons?

En plus des types de personnes que je viens de décrire, y en a-t-il d'autres que nous devrions considérer comme des membres vulnérables de la collectivité? Dans l'affirmative, qui? Pourquoi?

### **Besoins en matière de renseignements**

De quel type de renseignements ou d'outils avez-vous besoin pour nous aider dans cette recherche? Nous élaborerons des trousseaux d'information pour les personnes qui fournissent un soutien local. Ces trousseaux incluront (AJOUTER LA LISTE D'OUTILS). Y a-t-il autre chose qui, selon vous, serait utile? Dans l'affirmative, quoi?

**Mot de la fin**

Avez-vous une dernière réflexion ou idée sur la façon dont nous pourrions rendre cette recherche la plus efficace possible? Autre chose?

Votre rétroaction est très appréciée. Elle nous a été très utile. Nous communiquerons avec vous sous peu lorsqu'il sera temps de véritablement mettre en œuvre la recherche dans votre réserve/collectivité.

## Recruitment Screeners

### Band Members

Hello, my name is \_\_\_\_\_. I work for Phoenix, an independent public opinion research firm. We are conducting a research project on behalf of the Canada Revenue Agency, a department of the Government of Canada.

Thank you very much for contacting us about the research project. The purpose of this research is to better understand participation in filing taxes in order to receive benefits and credits accessed through the tax system. The Canada Revenue Agency will use the research findings to develop outreach and communication campaigns and products designed to help people access benefits through tax filing.

Before we begin, I just want to mention that I am about to ask you a series of questions. These questions should only take about 5 minutes of your time, and have been designed to make sure we have a mix of different people participating in the groups, for example, we need to have a good mix of different age groups. For this reason, it is possible that you will not be selected if we already have recruited somebody that fits the same categories as you. If this happens, we can place you on a stand-by list in case there is a cancellation.

As you may know, the research consists of a two hour discussion group to be held in your community. Participation in the research is completely voluntary and your decision on whether or not to participate will not affect any dealings you may have with the Government of Canada. Your answers will be kept confidential and will be used for research purposes only in accordance with laws designed to protect your privacy.

May I now ask you a few questions to see if you are the type of participant we are looking for?

Yes	1	
No	2	THANK/DISCONTINUE

IF RESPONDENT QUESTIONS VALIDITY OF THE RESEARCH:

- OFFER TO SEND THE VALIDATION LETTER; and/or
- INVITE HIM/HER TO CALL KRISTA HOLMES, SENIOR PUBLIC AFFAIRS ADVISOR AT 613-617-1343.

Do you prefer to continue in English or in French?

1. What province are you calling from?

RECORD PROVINCE: \_\_\_\_\_

2. What is the name of your community?

RECORD NAME OF COMMUNITY: \_\_\_\_\_  
ENSURE IT MATCHES LIST / LOCATION OF FOCUS GROUPS

## The Experiences of Indigenous Communities with Tax Filing

[SCRIPT FOR IF COMMUNITY DOESN'T MATCH LIST: Thank you for your interest in participating, but for this project, we are only able to visit 10 communities across the country. Your community is not one of the ones that is being visited at this time]

3. Do you, or does any member of your household or immediate family, work for any of the following? [READ LIST]

Marketing research, public relations firm, or advertising agency  
The media (radio, television, newspapers, magazines, etc.)  
The federal or provincial government  
Band Council

Yes	1	THANK / DISCONTINUE
No	2	CONTINUE

4. Could you please tell me which of the following age groups you fall into...? [READ LIST; GET GOOD MIX WHERE POSSIBLE]

Less than 18 years of age	1	THANK / DISCONTINUE
18-24 years of age	2	
25-34 years of age	3	
35-44 years of age	4	
45-54 years of age	5	
55-64 years of age	6	
Over 65 years of age	7	THANK / DISCONTINUE

5. Do you have any children 18 years old or younger living in the home with you for whom you are the parent or legal guardian? NOTE: THIS COULD BE FULL-TIME OR PART-TIME AS PART OF A SHARED CUSTODY ARRANGEMENT.

Yes	1	WATCH QUOTAS
No	2	WATCH QUOTAS, MAXIMUM 5

IF YES, SKIP TO Q7; IF NO, GO TO Q6

6. [IF Q5=2 ASK] Was your household's income for 2015 greater or less than 50 thousand dollars?

\$50,000 or greater	1	THANK AND TERMINATE
Less than \$50,000	2	PROCEED TO Q7

7. Which of the following statements would you say most applies to you? [READ LIST, GET GOOD MIX OF FIRST 3]

I've never filed a tax return	1	
I've filed a tax return before, but not often	2	
I usually file my tax return	3	
I always file my tax return	4 [MAX 4]	

8. What is the highest level of education you have completed? [READ LIST IF HELPFUL; GET GOOD MIX IF POSSIBLE]

**The Experiences of Indigenous Communities with Tax Filing**

Less than high school	1
Completed some high school	2
Graduated high school	3
Some post-secondary	4
Graduated college	5
Graduated university	6

9. What is your current employment status? [READ LIST IF HELPFUL; GET GOOD MIX IF POSSIBLE]

Employed full-time	1
Employed part-time	2
Self-employed	3
Unemployed	4
Student	5
Other (specify) _____	6

10. In the last six months, have you attended a discussion group or interview which was arranged in advance and for which you received a small sum of money?

Yes	1	THANK / DISCONTINUE
No	2	

11. In total, how many times have you ever participated in a discussion group or arranged interview for which you received a small sum of money?

Never	1	
Once to four times	2	
Five times or more	3	THANK / DISCONTINUE

12. The discussion in which you will be participating in will be audio recorded and used for reference only when writing up our report. Your name will not be recorded and all your comments will remain strictly confidential. Are you comfortable with the discussion group being audio recorded?

Yes	1	
No	2	THANK / DISCONTINUE

13. Participants in discussion groups are asked to express their thoughts and opinions in a group setting. We'd like to know how comfortable you are with this type of group. Would you say you are....?

Very comfortable	1	
Comfortable	2	
Not very comfortable	3	THANK / DISCONTINUE
Not at all comfortable	4	THANK / DISCONTINUE

RECORD GENDER BY OBSERVATION [GET MIX]

Female	1
Male	2

## The Experiences of Indigenous Communities with Tax Filing

I would like to invite you to attend a discussion group on [DAY], [DATE], at [TIME]. It will last approximately two hours. You will receive a cash payment of \$100 to thank you for your time. Would you be willing to attend?

Yes	1	
No	2	THANK / DISCONTINUE

Do you have a pen handy so that I can give you the address where the discussion group will be held? It will be held at \_\_\_\_\_. Please tell people you are there for a focus group. I would like to remind you that the group is at [TIME] on [DATE]. If you use glasses for reading, please bring them with you.

The group will be audio recorded for research purposes. You will be asked to sign a waiver to acknowledge this. All information collected will be used for research purposes only and administered in accordance with laws designed to protect your privacy.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, please call us so that we can get someone to replace you. Please do not send anybody to replace you if you can't attend as only those who have been asked the same screening questions I just asked you will be paid to attend. You can reach us at [INSERT] at our office. Please ask for [NAME]. Someone at our office will call you the day before to remind you about the discussion group.

Could I please confirm your name and phone number?

NAME: \_\_\_\_\_  
HOME PHONE NUMBER: \_\_\_\_\_  
TIME/LOCATION: \_\_\_\_\_

## Recrutement de membres de communauté

### Sélectionneur

Bonjour, mon nom est \_\_\_\_\_. Je travaille pour Phoenix, une firme de recherche indépendante sur l'opinion publique. Nous effectuons un projet de recherche au nom de l'Agence du revenu du Canada, un ministère du gouvernement du Canada.

Nous vous remercions de communiquer avec nous au sujet du projet de recherche. Avant de commencer, je souhaite vous informer que je m'appête à vous poser une série de questions. Ces questions ne devraient prendre que cinq minutes, et ont été établies pour nous assurer que nous avons différentes catégories de personnes qui participent aux groupes, p. ex. nous avons besoin d'avoir divers groupes d'âge. Pour cette raison, il est possible que vous ne soyez pas sélectionné si nous avons déjà recruté une personne qui entre dans les mêmes catégories que vous. Si cela se produit, nous pouvons vous placer sur une liste d'attente au cas où il y aurait une annulation.

Comme vous le savez probablement, la recherche se déroule dans le cadre d'une séance de discussion de deux heures qui aura lieu dans votre communauté. La participation à la recherche est tout à fait volontaire, et votre décision de participer ou non n'aura aucune incidence sur vos interactions avec le gouvernement du Canada. Vos réponses seront traitées de façon confidentielle et seront utilisées aux fins de recherche seulement en vertu des lois conçues pour protéger vos renseignements personnels.

Maintenant, puis-je vous poser quelques questions pour voir si vous êtes le type de participant que nous recherchons?

Oui	1	
Non	2	REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL

SI LE RÉPONDANT REMET EN QUESTION LA VALIDITÉ DE LA RECHERCHE :

- OFFRIR D'ENVOYER LA LETTRE DE VALIDATION; ou
- L'INVITER À APPELER KRISTA HOLMES, CONSEILLÈRE PRINCIPALE EN AFFAIRES PUBLIQUES, AU 613-617-1343.

Préférez-vous de continuer en anglais ou en français?

14. De quelle province ou quel territoire appelez-vous?

INDIQUER LA PROVINCE : \_\_\_\_\_

15. Quel est le nom de votre communauté?

INDIQUER LE NOM DE LA COMMUNAUTÉ : \_\_\_\_\_  
S'ASSURER QUE CE NOM CORRESPOND  
À LA LISTE/L'EMPLACEMENT DES GROUPES DE DISCUSSION

## The Experiences of Indigenous Communities with Tax Filing

[SCRIPT SI LA COMMUNAUTÉ NE CORRESPOND PAS À LA LISTE : Nous vous remercions d'avoir exprimé votre intérêt à participer, mais pour ce projet, nous ne pouvons visiter que 10 communautés au pays. Votre communauté ne fait pas partie des communautés qui font l'objet d'une visite pour le moment.]

16. Est-ce que vous ou une personne de votre ménage ou de votre famille immédiate travaillez dans l'un des secteurs suivants? [LIRE LA LISTE]

Recherche en marketing, société de relations publiques ou agence publicitaire  
Les médias (radio, télévision, journaux, magazines, etc.)  
Le gouvernement fédéral ou provincial  
Conseil de bande

Oui	1	REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL
Non	2	CONTINUER

17. Pourriez-vous me dire à quel groupe d'âge vous appartenez? [LIRE LA LISTE; OBTENIR UNE BONNE RÉPARTITION SI POSSIBLE]

Moins de 18 ans	1	REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL
Entre 18 et 24 ans	2	
Entre 25 et 34 ans	3	
Entre 35 et 44 ans	4	
Entre 45 et 54 ans	5	
Entre 55 et 64 ans	6	
65 ans ou plus	7	REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL

18. Avez-vous des enfants âgés de 18 ans ou moins qui habitent avec vous et dont vous êtes le père ou la mère ou le tuteur légal? NOTE : IL PEUT S'AGIR D'UNE GARDE À TEMPS PLEIN OU D'UNE GARDE PARTAGÉE.

Oui	1	SURVEILLER LES QUOTAS
Non	2	SURVEILLER LES QUOTAS, MAXIMUM 5

### SI OUI, PASSER À LA Q7; SINON, PASSER À LA Q6

19. [SI Q5=2 DEMANDER] Le revenu de votre ménage pour 2015 était-il supérieur ou inférieur à 50 000 \$?

50 000 \$ ou plus	1	REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL
Moins de 50 000 \$	2	PASSER À LA Q7

20. Quel est le niveau d'études le plus élevé que vous avez atteint? [LIRE LA LISTE SI CELA PEUT ÊTRE UTILE; OBTENIR UNE BONNE RÉPARTITION SI POSSIBLE]

Niveau inférieur au secondaire	1
A terminé quelques niveaux secondaire	2

## The Experiences of Indigenous Communities with Tax Filing

- A terminé ses études secondaires 3
- A fait des études postsecondaires pendant un certain temps 4
- A obtenu son diplôme collégial 5
- A obtenu un diplôme universitaire 6

21. Quelle est votre situation d'emploi actuelle? [LIRE LA LISTE SI CELA PEUT ÊTRE UTILE; OBTENIR UNE BONNE RÉPARTITION SI POSSIBLE]

- Employé à temps plein 1
- Employé à temps partiel 2
- Travailleur indépendant 3
- Sans emploi 4
- Étudiant 5
- Autre (préciser) \_\_\_\_\_ 6

22. Au cours des six derniers mois, avez-vous participé à un groupe de discussion ou à une entrevue qui avait été prévue et pour lequel ou laquelle vous avez reçu un petit montant d'argent?

- Oui 1 REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL
- Non 2

23. Au total, combien de fois avez-vous participé à un groupe de discussion ou à une entrevue prévue pour lequel ou laquelle vous avez reçu un petit montant d'argent?

- Jamais 1
- D'une à quatre fois 2
- Cinq fois ou plus 3 REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL

24. La discussion à laquelle vous avez participé sera enregistrée et utilisée à titre de référence seulement au moment de rédiger notre rapport. Votre nom ne sera pas enregistré et tous vos commentaires demeureront strictement confidentiels. Êtes-vous à l'aise avec le fait que la discussion soit enregistrée?

- Oui 1
- Non 2 REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL

25. On demande aux participants des groupes de discussion d'exprimer leurs opinions dans un environnement de groupe. Nous souhaitons savoir si vous êtes à l'aise avec ce type de groupe. Diriez-vous que vous êtes...?

- Très à l'aise 1
- À l'aise 2
- Pas très à l'aise 3 REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL
- Pas du tout à l'aise 4 REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL

CONSIGNER LE SEXE EN FONCTION DE L'OBSERVATION [OBTENIR UNE BONNE RÉPARTITION]

Femme	1
Homme	2

J'aimerais vous inviter à participer à un groupe de discussion le [JOUR], [DATE], à [HEURE]. Cela prendra environ deux heures. Vous recevrez un paiement de 100 \$ en espèces pour vous remercier de votre temps. Aimerez-vous participer?

Oui	1	REMERCIER LE RÉPONDANT ET METTRE FIN À L'APPEL
Non	2	

Avez-vous un stylo à portée de main afin que je puisse vous donner l'adresse du lieu où le groupe de discussion tiendra sa séance? La séance aura lieu à : \_\_\_\_\_. Veuillez indiquer que vous participez à un groupe de discussion. Je vous rappelle que la séance a lieu à [HEURE] le [DATE]. Si vous avez besoin de lunettes pour lire, veuillez les apporter.

La séance sera enregistrée aux fins de recherche. On vous demandera de signer une renonciation pour reconnaître ce fait. Toute l'information recueillie sera utilisée aux fins de recherche seulement et administrée conformément aux lois désignées pour protéger vos renseignements personnels.

Comme nous invitons un petit nombre de personnes, votre participation est très importante pour nous. Si, pour une raison quelconque, vous n'êtes pas en mesure de participer, veuillez appeler afin que nous puissions vous remplacer. N'envoyez pas une autre personne pour vous remplacer si vous ne pouvez pas participer, car seules les personnes qu'on a interrogées seront payées pour participer. Vous pouvez communiquer avec nous au [INSÉRER] à notre bureau. Veuillez demander [NOM]. Quelqu'un de notre bureau vous appellera la veille pour vous rappeler le groupe de discussion.

Puis-je confirmer votre nom et votre numéro de téléphone?

NOM : \_\_\_\_\_  
NUMÉRO DE TÉLÉPHONE À DOMICILE : \_\_\_\_\_  
HEURE/EMPLACEMENT : \_\_\_\_\_

**Intermediaries**

Hello, my name is \_\_\_\_\_. I'm calling on behalf of Phoenix, an independent public opinion research firm. We are conducting research on behalf of the Canada Revenue Agency, a department of the Government of Canada, with staff members and other professionals who work with Indigenous peoples living on reserves or in Northern communities.

The purpose of this research is to better understand participation in filing taxes in order to receive benefits and credits accessed through the tax system. The Canada Revenue Agency will use the research findings to develop outreach and communication programs and products designed to help people access benefits through tax filing.

The research includes both focus groups with community members and community representatives, as well as individual interviews with staff members and other professionals who work with Indigenous peoples. We are calling you now to determine your interest and eligibility to participate in an interview, which would last up to one hour. People who take part will be paid \$150 to thank them for their time. Participation in the research is completely voluntary. Your answers will be kept confidential and will be used for research purposes only in accordance with laws designed to protect your privacy.

Before I invite you to take part in the interview, may I ask you a few questions?

Yes	1	
No	2	THANK/DISCONTINUE

**IF RESPONDENT QUESTIONS VALIDITY OF THE RESEARCH:**

- INVITE HIM/HER TO CALL KRISTA HOLMES, SENIOR PUBLIC AFFAIRS ADVISOR, AT 613-617-1343.

Do you prefer to continue in French or English?

1. Do you currently work with band members on a First Nations reserve<sup>8</sup>? This could be as an employee of the band, as an employee of another organization, or as an independent consultant.

Yes	1	CONTINUE
No	2	THANK / DISCONTINUE

2. Which of the following best describes your work with band members in those community(ies)? Are you...? READ LIST; ACCEPT ONE RESPONSE. WATCH QUOTAS

A band office staff member	1
An employee of an outside organization	2
An independent consultant, or	3
Something else? If so, please specify: _____	

<sup>8</sup> Modify language, here and throughout the recruitment screener, when recruiting people working with Indigenous Peoples living in northern communities.

3. What is the nature of your work with community members? GET SUFFICIENT DETAIL TO ENSURE THAT PARTICIPANT IS ELIGIBLE TO TAKE PART IN AN INTERVIEW [E.G. HAS SUFFICIENT INTERACTION WITH COMMUNITY MEMBERS IN APPROPRIATE / RELEVANT ROLE] IF TYPE OF WORK IS NOT RELEVANT TO THIS RESEARCH, THANK AND DISCONTINUE

CODE AS:

- Band office
- Social work
- Health care work
- Tax volunteers/outreach staff
- Other (OR DETERMINE ACCURATE LABEL)

4. Could you please confirm for me the name and location of the communit(ies) where you work?

RECORD NAME OF COMMUNITY(IES): \_\_\_\_\_

RECORD PROVINCE(S): \_\_\_\_\_

I would like to invite you to participate in an interview. It will last up to one hour. You will receive a payment of \$150 to thank you for your time. Would you be willing to take part?

Yes	1	
No	2	THANK / DISCONTINUE

Could I please confirm your name, email address and the best phone number for us to use to reach you?

NAME: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

TIME/DATE OF INTERVIEW: \_\_\_\_\_

As we are only inviting a small number of people to take part, your participation is very important to us. If for some reason you are unable to do the interview, please call so that we can get someone to replace you. You can reach me at [INSERT PHONE NUMBER]. If you need to reschedule the interview, please let me know and we'll find another time for it.





**Questions & Answers**

**Q. Why is this study being done?**

A. The objective of the research is to better understand participation in tax filing in order to receive benefits and credits, and to increase awareness of, and access to benefits and CRA services. The CRA will use the research findings to develop outreach and communication programs and products designed to help people access benefits through tax filing.

**Q. What is required of me?**

A. People interested in taking part in this research must call the 1-800 number provided and leave a message with their name and telephone number saying that they are interested in participating in the CRA study in their community. Someone will call back to ask them a few questions to confirm their eligibility for the research. This confirmation call will only take a few minutes and only people who have been selected as a result of the confirmation call can take part in the research.

**Q. Do I have to have a filed a tax return to participate?**

A. No. In order to participate someone must be an adult member of the community, 18 years of age and older.

**Q. How many people can take part in the research?**

A. A total of 14 members of the community will be recruited for this study.

**Q. What happens after I agree to participate?**

A. Those eligible to take part in the study will be given the date, time, and location of the group, and will receive a reminder phone call the day before the group. Participants will also be asked to arrive 15 minutes before the start time in order to ensure that the group begins on time. When they arrive at the location, they will be asked to produce photo identification, so they must remember to bring something with them. The session will be audio recorded for research purposes and representatives of the Government of Canada research team may be in attendance. Participants will be asked to sign a waiver to acknowledge that they will be audio recorded during the session. The recordings will be used only by the Phoenix SPI research team for the purpose of report writing and will not be shared with others. As we are only inviting a small number of people to attend, participation is very important. If for some reason someone is unable to attend, they should call [INSERT NUMBER] and ask for [INSERT NAME], or contact [LOCAL CONTACT PERSON].

**Q. What do I get for taking part in the study?**

A. Participants will receive \$100 in cash to thank them for their participation.

**Q. Do I need to report the money I receive for taking part in the study?**

A. No, there is no need to report the money received for participating in this research.

**Q. Does taking part in the study affect in any way my relations with the Government of Canada or the Canada Revenue Agency?**

- A. No, taking part in this research does not in any way affect your relations with the Government of Canada or the Canada Revenue Agency. They will not know the names of participants and the report will not identify anybody.

**Q. Will my personal information be protected?**

- A. Yes, all information collected, used, or disclosed will be used only for research purposes and administered according to laws designed to protect privacy. All information will be treated in strict confidence and findings from the research will be reported in combined form only – that means that no one's opinions will be linked to them in any way.

**Q. Who can I contact to verify the legitimacy of this research?**

- A. To verify the legitimacy of this research, people can contact the Chief and or the CRA: Krista Holmes, Senior Public Affairs Advisor: 613-617-1343.

**Questions et réponses**

[NB : Traduit uniquement à des fins de rapport]

**Q. Quel est l'objectif de cette recherche?**

R. L'objectif de la recherche est de mieux comprendre la participation à la production de déclarations de revenus pour la réception de prestations et de crédit, ainsi que d'accroître la sensibilisation et l'accès aux prestations et aux services de l'ARC. L'ARC entend utiliser les résultats de ce projet de recherche pour mettre sur pied des programmes de sensibilisation et de communication visant à faciliter l'accès aux prestations par la production de déclarations de revenus.

**Q. Que dois-je faire?**

R. Les personnes qui souhaitent participer à cette recherche doivent appeler au numéro 1-800 qui leur a été fourni, laisser un message en indiquant leur nom et leur numéro de téléphone et mentionner qu'elles souhaitent participer à la recherche menée par l'ARC dans leur collectivité. Quelqu'un rappellera les candidats pour leur poser quelques questions afin de confirmer leur admissibilité à la recherche. Cet appel de confirmation durera seulement quelques minutes. Seules les personnes qui ont été sélectionnées à la suite de cet appel pourront participer à la recherche.

**Q. Dois-je déjà avoir produit une déclaration de revenus pour participer à cette recherche?**

R. Non. Pour participer, vous devez être un membre adulte de la collectivité, soit être âgé de 18 ans ou plus.

**Q. Combien de personnes peuvent participer à la recherche?**

R. Au total, 14 membres de la collectivité seront recrutés dans le cadre de cette recherche.

**Q. Qu'arrive-t-il après que j'ai accepté de participer à la recherche?**

R. Les personnes admissibles à participer à la recherche connaîtront la date, l'heure et l'endroit de la séance de groupe et recevront un rappel téléphonique le jour avant la séance. Les participants seront également tenus d'arriver 15 minutes avant le début de la séance afin de s'assurer que celle-ci commence à l'heure prévue. Une fois sur place, ils devront présenter une pièce d'identité avec photo; ils devront donc penser à ne pas l'oublier. La séance sera enregistrée sur bande sonore aux fins de recherche. Il est possible que des représentants de l'équipe de recherche du gouvernement du Canada participent à la séance. On demandera aux participants de signer une renonciation pour reconnaître que la séance sera enregistrée sur bande sonore. Les enregistrements seront utilisés uniquement par l'équipe de recherche de Phoenix SPI aux fins d'établissement de rapports; ils ne seront transmis à personne d'autre. Comme nous invitons un petit nombre de personnes, votre participation est très importante pour nous. Si, pour une raison quelconque, une personne n'est pas en mesure de participer à la séance, elle doit appeler au [INDIQUER LE NUMÉRO] et demander à parler à [INDIQUER LE NOM] ou communiquer avec [PERSONNE-RESSOURCE LOCALE].

**Q. Quels sont les avantages liés à la participation à cette recherche?**

R. Les participants obtiendront 100 \$ en argent comptant pour les remercier de leur participation.

**Q. Dois-je déclarer la compensation que j'ai obtenue pour avoir participé à la recherche?**

R : Non, il n'est pas nécessaire de déclarer la contribution obtenue pour avoir participé à cette recherche.

**Q. Le fait de participer à cette recherche a-t-il une quelconque incidence sur mes relations avec le gouvernement du Canada ou l'ARC?**

R. Non. Le fait de participer à cette recherche n'a aucune incidence sur vos relations avec le gouvernement du Canada ou l'ARC. Ceux-ci ne connaîtront pas les noms des participants et le rapport n'indiquera aucun nom.

**Q. Mes renseignements personnels seront-ils protégés?**

R : Oui, tous les renseignements recueillis, utilisés ou divulgués seront utilisés uniquement aux fins de recherche et gérés conformément aux lois visant à protéger les renseignements personnels. Tous les renseignements seront traités en toute confidentialité et les résultats de la recherche seront consignés uniquement dans un formulaire combiné; cela signifie que les opinions ne seront liées à ces résultats d'aucune façon.

**Q. Avec qui puis-je communiquer pour vérifier la légitimité de cette recherche?**

R. Pour vérifier la légitimité de cette recherche, il est possible de communiquer avec le chef ou l'ARC : Krista Holmes, conseillère principale en affaires publiques, 613-617-1343.

**Information for Local Support Person**

Dear [NAME],

Thank you for agreeing to assist us with this important research. To confirm, we have scheduled two meetings in your community for **DAY, MONTH/DATE**. The meeting with community members will take place at [INSERT TIME] and the meeting with band council members at [INSERT TIME]. Both sessions will be held at the [INSERT BUILDING].

As mentioned, each community member participating in the focus group will receive an honorarium of \$100 and the band council will receive a collective honorarium of \$500 to be used towards a community project of their choosing. Recognizing that your time is limited, you will receive a \$350 honorarium/contribution to help offset the use of internal resources for the recruitment and logistics activities.

Please find attached the following:

- A Q&A document: This will help you respond to any questions that might be asked by members of the community.
- A recruitment flyer: Copies of this will need to be made and placed around your community.

In terms of next steps ...

Once we are ready to begin recruitment, we will let you know so that you can begin advertising the study.

If you have any questions or information to pass on, please do not hesitate to contact me.

**Renseignements à l'intention de la personne de soutien locale**

[NB : Traduit uniquement à des fins de rapport]

Madame, Monsieur,

Nous vous remercions d'avoir accepté de nous aider dans le cadre de cette importante recherche. Aux fins de confirmation, nous avons prévu deux rencontres dans votre collectivité le **JOUR, MOIS, DATE**. La rencontre des membres de la collectivité aura lieu à [INDIQUER L'HEURE] et la rencontre des membres du conseil de bande à [INDIQUER L'HEURE]. Les deux séances se tiendront dans [INDIQUER L'IMMEUBLE].

Comme il a été mentionné précédemment, chaque membre de la collectivité qui participe au groupe de discussion obtiendra une compensation de 100 \$ et le conseil de bande obtiendra une compensation collective de 500 \$ qui sera utilisé pour financier un projet communautaire de son choix. Puisque nous savons que votre temps est précieux, vous recevrez une compensation de 350 \$ pour nous aider à compenser l'utilisation de ressources internes pour les activités de recrutement et de logistique.

Vous trouverez les documents ci-joints :

- Un document de questions et réponses qui vous aidera à répondre à toutes les questions qui pourraient être posées par les membres de la collectivité.
- Un dépliant de recrutement ; des copies de ce document devront être produites et distribuées au sein de votre collectivité.

En ce qui concerne les prochaines étapes...

Dès que nous serons prêts à commencer le recrutement, nous vous le ferons savoir afin que vous puissiez commencer à annoncer l'étude.

Si vous avez des questions ou de l'information supplémentaire, n'hésitez pas à communiquer avec moi.

## Discussion Guides

### Discussion Guide – Band Councils

#### Introduction

- ❑ Introduce moderator/Phoenix, independent marketing research firm
- ❑ Thanks for attending/value your being here, session will last approximately 2 hours.
- ❑ Roundtable introduction
- ❑ As you know, we're conducting research in your community for the Canada Revenue Agency, or CRA, a department of the Government of Canada to explore issues related to taxes. The main objective of this research is to help people receive benefits and credits they are entitled to. The Canada Revenue Agency will use the research findings to develop outreach and communication campaigns and products designed to help people access benefits by doing your taxes. We will be speaking members of the community this evening/afternoon.
- ❑ The purpose of this meeting is to discuss issues of relevance to your community, including doing taxes.
- ❑ Looking for candour and honesty; comments treated in confidence; reporting in aggregate form only; recording for report writing purposes only, will be destroyed after report has been written. There will be no implications of your honest opinions shared in today's group

#### Top of mind community issues (up to 15 minutes)

Before we begin talking about taxes, I'd first like to start by talking about any top of mind thoughts or issues you currently have involving the Government of Canada that relates to your community. This could be anything—it doesn't have to be related to taxes.

- Are there any challenges you find that are unique to your community? Why is that? Any others?
- Where do you see the Government of Canada helping in addressing some of the issues you've mentioned?
- And how do you see the Government of Canada helping? What does help from the federal government look like?

#### CRA and Tax Filing (up to 90 minutes)

I'd like move along to the Canada Revenue Agency and tax filing. As you may know, benefits accessed through the tax system provide a significant source of income for many people. To receive benefits, eligible individuals need to file an annual tax return. However, tax filing rates are lower among Indigenous Peoples, which means many eligible individuals are not receiving benefits to which they are entitled.

## The Experiences of Indigenous Communities with Tax Filing

- How familiar do you think your community members are with the tax credits and benefits that are available from the Government of Canada? Why do you say that?
- What do you think are the main challenges or barriers members of your community encounter when trying to file their tax return? And, how can these barriers or obstacles be addressed or minimized? Any suggestions?
- What is the best way to help members of the community understand that tax benefits like the Canada Child Benefit can only be received by filing a tax return?
- What is the best way to help members of the community actually file their taxes? For some of them, this will be the first time they will have filed a tax return. What type of help or assistance would help them the most in completing a tax return? Anything else?
- If you were trying to encourage people in your community to file taxes to apply for benefits, what would the main message be to motivate them to take action (learn more, file a tax return)?
- Are there local organizations, programs or services in your community that the Canada Revenue Agency could potentially reach out to and work with to promote tax filing and the benefits accessed through the tax system?

[If local organization/programs/service is provided, confirm they are in agreement with inclusion of their community's name and the organization in this part only of the report, as their community would then be identifiable]

- What should be the role of the Canada Revenue Agency in working with local organizations, programs or services to help promote tax filing?

### Challenges facing Canadians & Conclusion (Remainder of time)

I'd like to use the remainder of our discussion time to talk about some challenges facing people in Canada.

I've got a handout with a list of various issues. I'd like you to put a check mark beside each one that you think is a major concern in your community. If there is anything you feel is missing from the list, you are welcome to add it to the list.

Now I'd like you to circle the top 3 things on the list that you worry about the most

TIME PERMITTING – DISCUSS A FEW ISSUES THAT WERE CIRCLED:

## The Experiences of Indigenous Communities with Tax Filing

- What specifically is the problem? Why is it a problem?
- Is this something that has been getting worse in recent years or has it always been a problem?
- Where do you see the Government of Canada helping in addressing some of the issues you've mentioned?
- And how do you see the Government of Canada helping? What does help from the federal government look like?

I just have a few final questions for you...

- What's the number one thing you think the federal government has been getting right over the last year?
- What's the number one thing you think the federal government has been getting wrong over the last year?
- Do you have any final thoughts or last advice for the Government of Canada as it tries to make sure that as many as possible Indigenous Peoples who are eligible for the Canada Child Benefit or other tax benefits hear about these benefits and file a tax return to start receiving the benefits?

HANDOUT: Challenges within the community

- Alcohol and drug addiction
- Availability of affordable childcare options
- Availability of clean drinking water
- Availability of jobs
- Availability of services
- Availability of skills training services
- Crime and violence
- Homelessness
- Lack of cell phone coverage
- Level of Employment Insurance benefits for those who can't find work
- Low high school graduation rates
- Poverty
- Preserving a clean environment
- Preserving indigenous culture
- Quality of education
- Quality of healthcare services
- Quality of housing options
- Quality of roads and bridges

## The Experiences of Indigenous Communities with Tax Filing

- Reliable broadband or high-speed Internet
- Retirement security
- Young people leaving for opportunities elsewhere

## Guide de discussion - Conseil de Bande

Le 30 janvier 2017

### Introduction

- ❑ Présentez le modérateur et Phoenix, une société indépendante de recherche en marketing.
- ❑ Merci de votre précieuse participation; la séance durera environ deux heures.
- ❑ Faites un tour de table pour que les participants puissent se présenter.
- ❑ Comme vous le savez, nous menons une recherche au sein de votre collectivité pour l'Agence du revenu du Canada, ou l'ARC, un organisme du gouvernement du Canada, afin d'étudier les enjeux liés aux impôts. Le principal objectif de cette recherche est d'aider les gens à recevoir les prestations et les crédits auxquels ils ont droit. L'ARC entend utiliser les résultats de ce projet de recherche pour créer des produits et des campagnes de sensibilisation et de communication visant à faciliter l'accès aux prestations par la production de déclarations de revenus. Aujourd'hui, nous serons les représentants de la collectivité.
- ❑ La présente réunion vise à discuter de questions qui touchent votre collectivité de près, notamment la production de déclarations de revenus.
- ❑ Nous voulons que vous soyez francs et sincères. Vos commentaires seront traités de manière confidentielle et seront présentés de façon regroupée seulement. L'enregistrement ne servira qu'aux fins de rédaction et sera détruit après la production du rapport. Rien de ce que vous direz à la séance d'aujourd'hui n'aura de répercussions.

### Principaux enjeux de la collectivité (jusqu'à 15 minutes)

Avant de parler d'impôts, j'aimerais discuter des principaux enjeux ou des préoccupations que vous pourriez avoir concernant le gouvernement du Canada et votre collectivité. Le sujet importe peu, ce peut être autre chose que les impôts.

- Y a-t-il des enjeux qui, selon vous, sont propres à votre collectivité? Pourquoi? Y en a-t-il d'autres?
- En quoi le gouvernement du Canada pourrait-il aider à régler certains des enjeux que vous avez mentionnés?
- Comment pourrait-il le faire, selon vous? Quel genre d'aide le gouvernement du Canada pourrait-il apporter?

## ARC et production de déclarations de revenus (jusqu'à 90 minutes)

J'aimerais passer à l'ARC et à la production de déclarations de revenus. Comme vous le savez peut-être, les prestations fiscales représentent une source de revenus importante pour de nombreux personnes.

Pour recevoir des prestations, les particuliers admissibles doivent produire une déclaration de revenus chaque année. Toutefois, les taux de production de déclarations de revenus sont plus faibles chez les Autochtones, ce qui signifie qu'un grand nombre de particuliers admissibles ne reçoivent pas les prestations auxquelles ils ont droit.

- Selon vous, dans quelle mesure les membres de votre collectivité connaissent-ils les crédits d'impôt et les prestations offerts par le gouvernement du Canada? Pourquoi dites-vous cela?
- Selon vous, quels sont les principaux défis et obstacles que rencontrent les membres de votre collectivité quand ils essaient de produire leur déclaration de revenus? Comment ces défis et ces obstacles peuvent-ils être surmontés ou atténués? Avez-vous des suggestions?
- Quelle est la meilleure façon d'aider les membres de votre collectivité à comprendre que les avantages fiscaux, comme la prestation pour enfants, seront versés seulement s'ils produisent leur déclaration de revenus?
- Quelle est la meilleure façon d'aider les membres de votre collectivité à produire leur déclaration de revenus? Certains d'entre eux produiront une déclaration de revenus pour la toute première fois. De quel type d'aide auraient-ils le plus besoin pour le faire? Autre chose?
- Si vous tentiez d'encourager les membres de votre collectivité à produire leur déclaration de revenus pour recevoir des prestations, quel serait votre principal message pour les motiver à agir (en apprendre davantage ou produire une déclaration de revenus)?
- Y a-t-il des organisations, des programmes ou des services locaux au sein de votre collectivité avec lesquels l'ARC pourrait communiquer et collaborer pour promouvoir la production des déclarations de revenus et les prestations reçues par l'intermédiaire du système fiscal?  
[Si c'est le cas, confirmez que ces organisations, programmes ou services locaux acceptent que leur nom et celui de leur collectivité soient indiqués dans cette partie du rapport seulement afin de pouvoir identifier la collectivité.]

- Quel devrait être le rôle de l'ARC dans sa collaboration avec les organisations, les programmes et les services locaux pour aider à promouvoir la production de déclarations de revenus?

## Défis auxquels font face les Canadiens et conclusion (temps restant)

J'aimerais profiter du temps qu'il nous reste pour discuter de certains défis auxquels font face les personnes au Canada.

Je vais vous remettre une liste de divers enjeux. J'aimerais que vous cochiez tous ceux qui, à votre avis, sont des enjeux importants au sein de votre collectivité. Si la liste est incomplète, n'hésitez pas à y ajouter des éléments.

J'aimerais maintenant que vous entouriez les trois éléments dans la liste qui vous préoccupent le plus.

SI LE TEMPS LE PERMET – DISCUTEZ DE QUELQUES-UNS DES ENJEUX ENCERCLÉS.

- Quel est le problème exactement? Pourquoi est-ce un problème?
- Le problème a-t-il empiré au cours des dernières années ou a-t-il toujours existé?
- En quoi le gouvernement du Canada pourrait-il aider à régler certains des enjeux que vous avez mentionnés?
- Comment pourrait-il le faire, selon vous? Quel genre d'aide le gouvernement du Canada pourrait-il apporter?

J'ai quelques dernières questions pour vous.

- À votre avis, quelle est la principale chose que le gouvernement fédéral a faite correctement au cours de la dernière année?
- À votre avis, quelle est la principale chose que le gouvernement fédéral a mal faite au cours de la dernière année?
- Avez-vous quelque chose à ajouter ou un dernier conseil à donner au gouvernement du Canada, qui souhaite que le plus grand nombre possible d'Autochtones admissibles à la prestation pour enfants ou aux autres prestations d'impôts connaissent ces avantages fiscaux et produisent une déclaration de revenus pour commencer à les recevoir?

DOCUMENT À REMETTRE : Défis au sein de la collectivité

- Alcoolisme et toxicomanie
- Disponibilité des options abordables pour les services à l'enfance
- Disponibilité de l'eau potable
- Disponibilité des emplois
- Disponibilité des services
- Disponibilité des services de formation axée sur les compétences
- Crimes et violence
- Sans-abrisme
- Mauvaise couverture cellulaire
- Niveau des prestations d'assurance-emploi pour les personnes qui sont incapables de trouver du travail
- Faible taux d'obtention d'un diplôme d'études secondaires
- Pauvreté
- Préservation d'un environnement sain
- Préservation de la culture autochtone
- Qualité de l'éducation
- Qualité des services de santé
- Qualité des options d'habitation
- Qualité des routes et des ponts
- Fiabilité du réseau Internet haute vitesse ou à large bande
- Sécurité de la retraite
- Exode des jeunes

## **Discussion Guide - Band Members**

### **Introduction (5 minutes)**

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- ❑ Introduce moderator/Phoenix, independent marketing research firm
- ❑ Thanks for attending/value your being here, session will last approximately 2 hours.
- ❑ Explain general purpose of focus group discussions:
  - Gauge *opinions* about issues/ideas/products
  - Not a knowledge test; no right or wrong answers (interested in opinions)
  - Okay to disagree; want people to speak up if hold different view
- ❑ Tonight / Today, we're conducting research for the Canada Revenue Agency, or CRA, a department of the Government of Canada to explore issues related to doing your taxes. The main objective of this research is to help people receive benefits and credits they are entitled to. The Canada Revenue Agency will use the research findings to develop outreach and communication campaigns and products designed to help people access benefits by doing your taxes.
- ❑ (When applicable) Introduction of observer, purpose
- ❑ Looking for candour and honesty; comments treated in confidence; reporting in aggregate form only; recording for report writing purposes only, will be destroyed after report has been written.
- ❑ If you have a cell phone, please turn it off.
- ❑ Any questions? ACCEPT BRIEF QUESTIONS BUT DO NOT LINGER.
- ❑ Roundtable introduction: Please tell us your first name and one of your interests or hobbies.
- ❑ Note: if any individual specific tax problems or questions are raised, we will provide Phoenix with the general inquiries telephone number to provide.

### **Top of mind community issues (maximum 10 minutes)**

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Before we begin talking about taxes, I'd first like to start by taking about 10 minutes to talk about any top of mind thoughts or issues you currently have involving the Government of Canada that relates to your community.

- (Prompt if needed) – Are there any challenges you find that are unique to your community?
- Where do you see the Government of Canada helping in addressing some of the issues you've mentioned?
- In your community, what do you think the Government of Canada should focus on most, that is, what would the number one priority be?

### **Personal Experience with CRA and Tax Filing (20 minutes)**

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I'd like move along to a few general questions about the Canada Revenue Agency and tax filing.

## The Experiences of Indigenous Communities with Tax Filing

1. Have any of you ever needed to contact the Canada Revenue Agency? This could be for any reason. [HAND COUNT] For those of you who have contacted the CRA, how did you get in touch with them and what was the reason for the contact?

Probe: - reasons and service channels

2. How would you describe your experience dealing with the Canada Revenue Agency ... was it positive or negative? Why do you say that?

Using the paper and pencil/pen in front of you, I'd now like each of you to write down your answer to the following question...[READ Q3] If you don't feel comfortable doing so, that's fine because you will have a chance to share when we discuss this as a group. As well, if nothing comes to mind, that's okay too. Don't feel like you must write down a response.

3. When you think about the Canada Revenue Agency and doing your taxes, what's the first thing that comes to mind?

Probe if needed:

- Fair
- Trustworthy
- Fear/afraid

As you know, we're here today to explore issues related to doing your taxes, with the main objective of this research being to help people receive benefits and credits they are entitled to by doing their taxes. We have questions for those who have filed a tax return and for those of you who have not done so. So, to start....

4. How many of you have ever filed a personal income tax return? [HAND COUNT] This will help me know which questions to ask this evening.

The next few questions are only for people who have filed a tax return. After that, we'll continue our discussion as a group.

For those who have done your taxes,

5. Did you complete the tax return on your own, did someone do it on your behalf, or did you do it with the help of someone else?
6. How difficult or easy was it to complete the return and file your taxes? Why do you say that?
7. When preparing to do your taxes, do you try to find out what is new for the current tax year? If so, where do you go for this information? How useful is it?

Probe: - where go for information?  
- type of information – CRA vs. other

8. How often have you filed a tax return?

Probe: - regular vs. infrequent

9. What is the main reason you do your taxes? Any other reasons?

Probe: - benefits vs. taxes

10. What could the Canada Revenue Agency do to improve your experience doing your taxes?

For those who have never done your taxes,

11. What are the main reasons you don't file income tax returns? That is, what's the main reason why you haven't done your taxes? Any other reasons?

### **Tax Filing – Challenges and Benefits (15 minutes)**

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Thinking about filing taxes,

12. Some people file an annual personal tax return and others do not. What do you think are the main reasons some people do not complete an annual tax return? Why do you say that?

Probes if needed:

- Don't need to/tax exempt
- No income to declare
- No time
- Fear/concerns
- Too hard/confusing

Do you think there are any reasons for not completing taxes that are unique to your community or to Indigenous communities more broadly?

13. [IF MENTIONED ABOVE: Some of you mentioned that it's hard or difficult to do your taxes.] What do you think are the main challenges or difficulties people encounter when trying to complete their tax return?

Probes if needed:

- Complexity/don't understand system
- Lack of mailed tax forms
- Low computer access
- Low literacy
- Lack of access to advice
- Don't trust the system
- Difficulty assembling documents

14. Are there any advantages or benefits of filing annual tax returns? If so, what are they?

Probes if needed:

- Money/refund
- Access to benefits

## The Experiences of Indigenous Communities with Tax Filing

15. Personal tax returns need to be filed by April 30 each year. In the months leading up to the filing deadline, do you ever recall seeing, hearing or reading anything in your community about tax filing? If so, what do you recall?
16. If you had to guess, would you say your community is a low or high filing community? In other words, do you think most people in your community do or do NOT complete an annual personal income tax return? Why do you say that?

### **\*Higher Filing Communities Only (10 minutes)**

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17. Is there any help or assistance available in your community to help people complete a tax return and do their taxes? Anything else?

Probe:

- Support from band office
- Tax clinics
- Private companies
- Others

18. Have any of you have used [INSERT SUPPORTS MENTIONED] to help you with tax filing? Based on your experience, was this helpful? Why/why not?
19. Are there any other practices or approaches in your community that encourage or motivate community members to complete their taxes, or help them do them? If so, what practices?

### **\*Lower Filing Communities Only (10 minutes)**

---

20. Is there any help or assistance available in your community to help people complete a tax return and do their taxes? Anything else?

Probe:

- Support from band office
- Tax clinics
- Private companies
- Others

21. What type of community assistance or resources would encourage or motivate people in your community to complete your taxes? Anything else?

### **Tax Credits and Benefits (10 minutes)**

---

I'd now like to turn to tax credits and benefits available from the Government of Canada.

22. To the best of your knowledge, what federal tax credits and benefits are available to people in Canada? Can you identify any by name?

Probe if needed:

## The Experiences of Indigenous Communities with Tax Filing

- Canada Child Benefit
- GST/HST Credit
- Registered Disability Savings Plan Grants and Bonds
- Working income tax benefits
- Provincial tax credits
- Northern Residents Deduction
- Disability Tax Credit
- Others

23. How did you first learn about these tax credits and benefits?

- Probe if needed:
- filing taxes
  - government communications
  - family/friends
  - news media
  - band office communications
  - other

24. In the last year or so, have you heard about any changes being made to tax credits or benefits by the Government of Canada? If so, what have you heard?

25. Have any of you ever applied for or received any of these tax credits or benefits? (HAND COUNT)

26. For those of you who don't receive any of these tax benefits, how do you think you would apply for them to see if you were eligible to receive them? How would you apply?

### **Outreach and Communications (30 minutes)**

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27. If you wanted information about any tax credits or benefits you might be eligible for, where would you go to get it? Why?

- Probe: - sources of information  
- reasons for using sources

28. Part of the job of the Canada Revenue Agency is to inform people about benefits and credits available through the tax system. Thinking about your own community, what is the best way for the CRA to share information about tax credits and benefits with you and other members of your community? Why? What are the things you most want to know about?

- Probe: - channels (social media, posters, mail-outs, etc.)  
- type of intermediaries  
- key content

I'm now going to pass out a short document that the Canada Revenue Agency has put together to share information about tax credits and benefits. I'd like you to read the document on your own, in silence, and then we'll talk about it as a group when everyone has finished. When reading the information, please circle any words or phrases that are unclear to you or hard to understand.

HAND OUT COPIES OF "IT'S YOUR MONEY". GIVE PARTICIPANTS A FEW MINUTES TO REVIEW AND MARK INFORMATION SHEET AND THEN CONTINUE THE DISCUSSION.

29. Was the information easy to understand? If not, what was unclear or confusing? Did you circle any words or phrases? If so, what did you identify?
30. After reading this, do you understand who is eligible for the tax benefits/credits?
31. What more would you need to know to be able to apply for the tax benefits/credits?
32. Now that you've heard about these tax credits and benefits, how likely are you to apply for any of them? Why do you say that?
33. If you were going to use a document like this to raise awareness about federal tax credits and benefits among Indigenous Peoples living on reserves (in the North), what changes would you make to the document to make it as effective as possible? Any others?

**TIME PERMITTING (but present in minimum of 2 communities):** HAND OUT COPIES OF POSTER. GIVE PARTICIPANTS A FEW MINUTES TO REVIEW AND MARK INFORMATION SHEET AND THEN CONTINUE THE DISCUSSION (*repeating questions 29-33*).

I'd like to talk a little more about things that the Canada Revenue Agency and others can do to try to ensure that all Indigenous Peoples who are eligible for tax benefits receive them. The Canada Child Benefit and other benefits can be very important for people, including members of your community, the extra money helping them meet their expenses.

However, many people who are eligible for tax benefits are not aware of them or don't apply for them. The number is higher among people who don't routinely do their taxes. It is likely that many people in your community who are eligible for one or more tax benefits are not aware of this and do not receive the benefits.

34. What advice can you give the CRA to help them bring this to the attention of everyone in your community? The purpose is to try to make sure that everyone in your community who may be eligible for the Canada Child Benefit or other tax benefits learns about this, and then files a tax return so that they can start to receive benefits. ENSURE OBJECTIVE IS CLEAR

Probe: - advice on awareness raising  
- tools to be used  
- content of tools

35. What is the best way to help members of your community understand that tax benefits like the Canada Child Benefit can only be received by completing a tax return? That you have to file a tax return every year in order to get the benefit?

Probe: - In-person outreach visits if possible? Direct mail? Posters in the community?

36. What is the best way to help members of your community actually do their taxes? For some of them, this will be the first time they will have completed a tax return. What type of help or assistance would help them the most in completing a tax return? Anything else?

## The Experiences of Indigenous Communities with Tax Filing

- Probe: - support/assistance needed  
- who provides the assistance?  
- Community Volunteer Income Tax Program  
- are they aware of it?  
- do they feel it would help in their community?

37. When you think about people in your community needing to do their taxes in order to receive the tax benefits like the Canada Child Benefit, what are some of barriers or difficulties that would get in the way of this?

- Probe: - types of barriers/difficulties (barriers re: awareness, tax filing behavior, lack of services)  
- suggestions to overcome barriers

38. If you were trying to encourage your family, friends and others in your community to do their taxes to apply for benefits, what words would you use, what would the main message be, to motivate them to take action (learn more, complete a tax return)? Anything else?

39. What about more vulnerable members of your community, people who may have disabilities, or who need additional support to do their taxes – how do we make sure that they are not missed by communications activities that may work for other members of your community? Do they need special communications or support/assistance? If so, what would work best for more vulnerable members of your community?

40. Do you have any last advice for the Government of Canada as it tries to make sure that as many as possible Indigenous Peoples who are eligible for the Canada Child Benefit or other tax benefits hear about the benefits and file a tax return to start receiving the benefits?

### Conclusion and Open Discussion (10 Minutes)

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We've set aside some time near the end of our focus group tonight to give us time to talk about things that are important to you.

41. What is the number one thing you think the federal government has been getting right over the last year?
42. What is the number one thing you think the federal government has been getting wrong over the last year?
43. Do any of you have any final comments or concerns you'd like to share with us and the Canada Revenue Agency or the larger Government of Canada? This could be about anything, any issues that are top of mind.

**COLLECT MATERIALS.  
THANK YOU VERY MUCH FOR YOUR TIME AND THOUGHTFUL FEEDBACK.  
IT IS VERY MUCH APPRECIATED**

## **Guide de discussion – Membres d’une Bande**

**Le 30 janvier 2017**

### **Introduction (5 minutes)**

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- ❑ Présentez le modérateur et Phoenix, une société indépendante de recherche en marketing.
- ❑ Merci de votre précieuse participation; la séance durera environ deux heures.
- ❑ Expliquez l’objectif général des groupes de discussion :
  - Évaluer les *opinions* au sujet d’enjeux, d’idées et de produits.
  - Il **ne s’agit pas** d’un test de connaissances; il n’y a pas de bonne ou de mauvaise réponse (nous voulons des opinions).
  - Vous avez le droit d’être en désaccord; nous voulons que les gens s’expriment s’ils ont un point de vue différent.
- ❑ Aujourd’hui, nous menons une recherche pour l’Agence du revenu du Canada, ou l’ARC, un organisme du gouvernement du Canada, afin d’étudier les enjeux liés à la production de vos déclarations de revenus. Le principal objectif de cette recherche est d’aider les gens à recevoir les prestations et les crédits auxquels ils ont droit. L’ARC entend utiliser les résultats de ce projet de recherche pour créer des produits et des campagnes de sensibilisation et de communication visant à faciliter l’accès aux prestations par la production de déclarations de revenus.
- ❑ (Au besoin) Présentez l’observateur et la raison de sa présence.
- ❑ Nous voulons que vous soyez francs et sincères. Vos commentaires seront traités de manière confidentielle et seront présentés de façon regroupée seulement. L’enregistrement ne servira qu’aux fins de rédaction et sera détruit après la production du rapport.
- ❑ Si vous avez un téléphone cellulaire, veuillez l’éteindre.
- ❑ Des questions? RÉPONDEZ AUX QUESTIONS BRÈVES, MAIS NE VOUS ATTARDEZ PAS.
- ❑ Tour de table : Dites-nous votre prénom et indiquez un de vos passe-temps ou de vos centres d’intérêt.
- ❑ Remarque : Nous donnerons à Phoenix le numéro de téléphone pour les demandes de renseignements généraux qu’elle doit fournir si des problèmes ou des questions particuliers sur les impôts sont soulevés.

### **Principaux enjeux de la collectivité (jusqu’à 10 minutes)**

Avant de parler d’impôts, j’aimerais prendre environ 10 minutes pour discuter des principaux enjeux ou des préoccupations que vous pourriez avoir concernant le gouvernement du Canada et votre collectivité.

- (Au besoin) Y a-t-il des enjeux qui, selon vous, sont propres à votre collectivité?
- En quoi le gouvernement du Canada pourrait-il aider à régler certains des enjeux que vous avez mentionnés?

- Au sein de votre collectivité, sur quel élément le gouvernement du Canada devrait-il axer ses efforts; quelle devrait être sa principale priorité?

## **Expérience personnelle avec l'ARC et la production de déclarations de revenus (20 minutes)**

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J'aimerais vous poser quelques questions générales sur l'ARC et la production de déclarations de revenus.

44. Avez-vous déjà eu besoin de communiquer avec l'ARC? Ce peut être pour n'importe quelle raison. [DÉNOMBREMENT DES MAINS LEVÉES] Pour ceux d'entre vous qui ont déjà communiqué avec l'ARC, quelle en était la raison et comment vous y êtes-vous pris?

Question exploratoire : - raisons et voies de service

45. Comment décririez-vous votre expérience avec l'ARC? A-t-elle été positive ou négative? Pourquoi dites-vous cela?

À l'aide du papier et du crayon à votre disposition, veuillez écrire la réponse à la question suivante : [LIRE LA Q3]. Si vous n'êtes pas à l'aise de faire cet exercice, ce n'est pas grave, car vous aurez la chance d'en discuter en groupe plus tard. Si aucune réponse ne vous vient en tête, ce n'est pas grave non plus. Ne vous forcez pas à écrire une réponse.

46. Lorsque vous pensez à l'ARC et à la production de votre déclaration de revenus, quelle est la première chose qui vous vient à l'esprit?

Questions exploratoires, au besoin :

- Juste
- Fiable
- Effrayant

Comme vous le savez, nous sommes ici aujourd'hui pour discuter des enjeux liés à la production de votre déclaration de revenus, principalement pour aider les gens à obtenir les prestations et les crédits auxquels ils ont droit en produisant leur déclaration de revenus. Nous avons des questions pour les personnes qui ont produit une déclaration de revenus et celles qui ne l'ont pas fait. Pour commencer...

47. Combien d'entre vous ont déjà produit une déclaration de revenus? [DÉNOMBREMENT DES MAINS LEVÉES] Cela m'aidera à déterminer les questions à poser aujourd'hui.

Les prochaines questions ne s'adressent qu'aux personnes qui ont déjà produit une déclaration de revenus. Nous reprendrons ensuite notre discussion de groupe.

Pour ceux et celles qui ont produit une déclaration de revenus :

48. Avez-vous produit la déclaration de revenus par vous-mêmes, est-ce que quelqu'un l'a fait en votre nom ou l'avez-vous fait avec l'aide d'une autre personne?

49. Dans quelle mesure a-t-il été facile ou difficile de produire votre déclaration et de payer vos impôts? Pourquoi dites-vous cela?
50. Pendant votre préparation, essayez-vous de trouver les nouveautés pour l'année d'imposition en cours? Si oui, où trouvez-vous cette information? À quel point est-elle utile?

Questions exploratoires : - où trouver de l'information?  
- type d'information – ARC ou autre

51. Combien de fois avez-vous produit votre déclaration de revenus?

Question exploratoire : - souvent ou rarement

52. Quelle est la principale raison pour laquelle vous produisez votre déclaration de revenus? Y a-t-il une autre raison?

Question exploratoire : - les prestations par rapport à l'impôt

53. Que pourrait faire l'ARC pour améliorer votre expérience de production de votre déclaration de revenus?

Maintenant, pour ceux et celles qui n'ont jamais produit une déclaration de revenus :

54. Quelles sont les principales raisons pour lesquelles vous ne produisez pas vos déclarations de revenus? Parmi ces raisons, laquelle est la plus importante? Y a-t-il une autre raison?

## **Déclaration de revenus – Défis et avantages (15 minutes)**

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En ce qui concerne la production de déclarations de revenus :

55. Certaines personnes produisent leur déclaration de revenus annuelle, d'autres pas. À votre avis, quelles sont les principales raisons pour lesquelles certaines personnes ne produisent pas leur déclaration de revenus annuelle? Pourquoi dites-vous cela?

Questions exploratoires, au besoin :

- Elles n'en ont pas besoin ou elles en sont exemptées
- Aucun revenu à déclarer
- Elles n'en ont pas le temps
- Cela leur fait peur ou les préoccupe
- C'est trop difficile ou cela porte à confusion

Pensez-vous que certaines raisons de ne pas produire une déclaration de revenus sont propres à votre collectivité ou aux collectivités autochtones en général?

56. [SI CELA A ÉTÉ MENTIONNÉ : Certains d'entre vous ont dit qu'ils trouvaient difficile ou compliqué de produire leur déclaration de revenus.] Selon vous, quels sont les principaux défis et obstacles que rencontrent les gens quand ils essaient de produire leur déclaration de revenus?

Questions exploratoires, au besoin :

- Complexité ou incompréhension du système
- Absence de formulaires d'impôt transmis par courrier
- Difficulté à accéder à un ordinateur
- Faible littératie
- Accès restreint à des conseils
- Manque de confiance dans le système
- Difficulté à rassembler des documents

57. Y a-t-il des avantages à la production d'une déclaration de revenus annuelle? Si oui, quels sont-ils?

Questions exploratoires, au besoin :

- Argent ou remboursement
- Accès aux prestations

58. Les déclarations de revenus doivent être produites au plus tard le 30 avril de chaque année. Au cours des mois précédant la date limite, vous rappelez-vous avoir vu, entendu ou lu quelque chose dans votre collectivité au sujet de la production de déclarations de revenus? Si oui, de quoi vous souvenez-vous?

59. Selon vous, est-ce que la majorité des membres de votre collectivité tendent ou ne tendent pas à produire leur déclaration de revenus? Autrement dit, estimez-vous que la majorité des gens de votre collectivité produisent ou NE produisent PAS leur déclaration de revenus annuelle? Pourquoi dites-vous cela?

### **\*Collectivités à haut taux de production seulement (10 minutes)**

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60. Au sein de votre collectivité, de l'aide est-elle offerte aux gens pour la production de leur déclaration de revenus? Autre chose?

- Questions exploratoires:
- Soutien de bureau du conseil de bande
- Comptoirs fiscaux
- Entreprises privées
- Autres

61. Est-ce que l'un d'entre vous a utilisé l'aide de [INSÉREZ LES SOUTIENS MENTIONNÉS] pour produire sa déclaration de revenus? Cela vous a-t-il été utile? Veuillez préciser.

62. Y a-t-il d'autres pratiques ou méthodes en place au sein de votre collectivité qui encouragent, motivent ou aident les gens à produire leur déclaration de revenus? Le cas échéant, quelles sont-elles?

### **\*Collectivités à faible taux de production seulement (10 minutes)**

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63. Au sein de votre collectivité, de l'aide est-elle offerte aux gens pour la production de leur déclaration de revenus? Autre chose?

- Questions exploratoires:
- Soutien de bureau du conseil de bande
- Comptoirs fiscaux
- Entreprises privées
- Autres

64. Quel type d'aide ou de ressource au sein de votre collectivité encouragerait ou aiderait les gens à produire leur déclaration de revenus? Autre chose?

### **Crédits d'impôt et prestations (10 minutes)**

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J'aimerais passer aux crédits d'impôt et aux prestations offerts par le gouvernement du Canada.

65. Au meilleur de vos connaissances, quels crédits d'impôt fédéraux et quelles prestations fédérales sont disponibles pour les personnes en Canada? Pouvez-vous en nommer?

Questions exploratoires, au besoin :

- Allocation canadienne pour enfants
- Crédit pour la TPS/TVH
- Subventions et bons du régime enregistré d'épargne-invalidité
- Prestation fiscale pour le revenu de travail
- Crédits provinciaux
- Déduction pour les habitants de régions éloignées
- Crédit d'impôt pour personnes handicapées
- Autres

66. Comment avez-vous appris l'existence de ces crédits d'impôt et prestations?

Questions exploratoires, au besoin : - production d'une déclaration de revenus  
- communications du gouvernement  
- famille ou amis  
- médias d'information  
- communications du bureau du conseil de bande  
- autre

67. Au cours de la dernière année, avez-vous entendu parler de modifications apportées aux crédits d'impôt ou aux prestations par le gouvernement du Canada? Si oui, qu'avez-vous entendu?

68. Est-ce que certains d'entre vous ont demandé ou reçu ces crédits d'impôt ou prestations? (DÉNOMBREMENT DES MAINS LEVÉES)

69. Pour ceux qui ne reçoivent aucun de ces avantages fiscaux, pensez-vous en faire la demande pour vérifier si vous y êtes admissibles? Comment feriez-vous une demande?

## Sensibilisation et communications (30 minutes)

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70. Si vous souhaitiez vous renseigner sur des crédits d'impôts ou des prestations auxquels vous êtes peut-être admissible, quelles sources consulteriez-vous? Pourquoi?

Questions exploratoires : - sources de renseignements  
- raisons de l'utilisation de ces sources

71. L'ARC est entre autres responsable d'informer les personnes au sujet des prestations et des crédits disponibles par l'intermédiaire du système fiscal. En ce qui concerne votre collectivité, quelle est la meilleure façon pour l'ARC de vous transmettre, ainsi qu'aux autres membres de la collectivité, l'information sur les crédits d'impôt et les prestations? Pourquoi? Sur quels sujets voulez-vous le plus obtenir de l'information?

Questions exploratoires : - voies de communication (médias sociaux, affiches, envois postaux, etc.)  
- type d'intermédiaires  
- contenu principal

Je vais maintenant vous distribuer un bref document préparé par l'ARC pour transmettre de l'information sur les crédits d'impôt et les prestations. J'aimerais que chacun de vous le lise en silence. Ensuite, nous en discuterons en groupe lorsque vous aurez terminé. Pendant votre lecture, vous pouvez encercler les mots ou les phrases dont la signification vous échappe ou vous fait hésiter.

REMETTEZ LES EXEMPLAIRES DU DOCUMENT « C'EST VOTRE ARGENT ». DONNEZ AUX PARTICIPANTS QUELQUES MINUTES POUR LIRE ET ANNOTER LA FEUILLE DE RENSEIGNEMENTS, PUIS POURSUIVEZ LA DISCUSSION.

72. Les renseignements étaient-ils faciles à comprendre? Si ce n'était pas le cas, dites ce qui n'était pas clair ou ce qui portait à confusion. Avez-vous encerclé des mots ou des phrases? Si oui, lesquels?

73. Maintenant que vous avez lu cette feuille, comprenez-vous quelles personnes sont admissibles aux crédits d'impôt ou aux prestations fiscales?

74. De quels autres renseignements auriez-vous besoin pour être en mesure de présenter une demande de crédits d'impôt ou de prestations fiscales?

75. Maintenant que vous avez entendu parler de ces crédits d'impôt et de ces prestations, quelle est la probabilité que vous présentiez une demande pour les obtenir? Pourquoi dites-vous cela?

76. Si vous deviez utiliser un document comme celui-là pour accroître la sensibilisation à l'égard des crédits d'impôt et des prestations du gouvernement fédéral auprès des Autochtones qui vivent dans des réserves (dans le Nord), quels changements apporteriez-vous au document pour qu'il soit le plus efficace possible? Y en a-t-il d'autres?

**SI LE TEMPS LE PERMET (l'activité doit être réalisée dans au moins deux collectivités) : DISTRIBUEZ LES EXEMPLAIRES DE L'AFFICHE. DONNEZ AUX PARTICIPANTS QUELQUES MINUTES POUR LIRE ET ANNOTER LA FEUILLE DE RENSEIGNEMENTS, PUIS POURSUIVEZ LA DISCUSSION (répétez les questions 29 à 33).**

J'aimerais vous parler de ce que peuvent faire l'ARC et les autres ressources pour faire en sorte que le plus d'Autochtones possible admissibles à des avantages fiscaux les reçoivent. La prestation pour enfants et les autres prestations peuvent être très importantes pour les gens, y compris pour les membres de votre collectivité; cet argent supplémentaire peut les aider à couvrir leurs dépenses.

Cependant, de nombreuses personnes qui sont admissibles aux avantages fiscaux ne les connaissent pas ou ne les demandent pas. C'est particulièrement vrai pour les personnes qui ne produisent pas régulièrement leur déclaration de revenus. Vraisemblablement, de nombreuses personnes dans votre collectivité qui sont admissibles à un ou à plusieurs avantages fiscaux n'en savent rien et ne reçoivent donc pas de prestations.

77. Quel conseil donneriez-vous à l'ARC pour l'aider à porter cette situation à l'attention de tous les membres de votre collectivité? Le but est de s'assurer que chaque personne dans votre collectivité qui est admissible à la prestation pour enfants ou à d'autres avantages fiscaux en est avisée, puis qu'elle produit une déclaration de revenus afin de recevoir ces prestations. ASSUREZ-VOUS QUE L'OBJECTIF EST CLAIR.

Questions exploratoires :     - conseils sur la sensibilisation  
  - outils à utiliser  
  - contenu des outils

78. Quelle est la meilleure façon d'aider les membres de votre collectivité à comprendre que les avantages fiscaux, comme la prestation pour enfants, seront versés seulement s'ils produisent leur déclaration de revenus? Comment leur faire comprendre qu'ils doivent produire une déclaration de revenus chaque année pour recevoir la prestation?

Questions exploratoires :     - Visites de sensibilisation en personne, dans la mesure du possible? Publipostage direct? Des affiches dans la communauté?

79. Quelle est la meilleure façon d'aider les membres de votre collectivité à produire leur déclaration de revenus? Certains d'entre eux produiront une déclaration de revenus pour la toute première fois. De quel type d'aide auraient-ils le plus besoin pour le faire? Autre chose?

Questions exploratoires : - Soutien ou aide nécessaire  
                                  - Qui fournit l'aide?  
                                  - Programme communautaire des bénévoles en matière d'impôt  
  - Le connaissent-ils?  
  - Selon eux, le Programme serait-il utile au sein de leur collectivité?

80. Quand vous pensez aux membres de votre collectivité qui ont besoin de produire leur déclaration de revenus pour toucher des avantages fiscaux comme la prestation pour enfants, pouvez-vous nommer quelques-uns des obstacles ou quelques-unes des difficultés qui les en empêcheraient?

## The Experiences of Indigenous Communities with Tax Filing

- Questions exploratoires :
- types d'obstacles ou de difficultés (sensibilisation, comportement à l'égard de la production des déclarations de revenus, manque de services)
  - propositions pour surmonter les obstacles

81. Si vous tentiez d'encourager les membres de votre famille, vos amis ou les autres personnes dans votre collectivité à produire leur déclaration de revenus pour recevoir des prestations, quels mots utiliseriez-vous et quel serait votre principal message pour les motiver à agir (en apprendre davantage ou produire une déclaration de revenus)? Autre chose?
82. Qu'en est-il des membres plus vulnérables de votre collectivité, des personnes handicapées ou des personnes qui ont besoin d'aide supplémentaire pour produire leur déclaration de revenus? Comment pouvons-nous nous assurer que ces personnes sont aussi visées par les activités de communication qui pourraient fonctionner pour d'autres membres de votre collectivité? Ont-ils besoin de communications particulières ou d'aide supplémentaire? Si oui, quelle serait la meilleure solution pour les membres plus vulnérables de votre collectivité?
83. Avez-vous un dernier conseil à donner au gouvernement du Canada, qui souhaite que le plus grand nombre possible d'Autochtones admissibles à la prestation pour enfants ou aux autres prestations d'impôts connaissent ces avantages fiscaux et produisent une déclaration de revenus pour commencer à les recevoir?

### **Conclusion et discussion libre (10 minutes)**

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Nous avons gardé du temps à la fin de notre groupe de discussion pour aborder les sujets qui sont importants pour vous.

84. À votre avis, quelle est la principale chose que le gouvernement fédéral a faite correctement au cours de la dernière année?
85. À votre avis, quelle est la principale chose que le gouvernement fédéral a mal faite au cours de la dernière année?
86. Pour finir, certains d'entre vous ont-ils des commentaires ou des préoccupations qu'ils souhaitent nous transmettre ou transmettre à l'ARC ou au gouvernement du Canada? Ces commentaires ou ces préoccupations peuvent porter sur n'importe quel sujet qui est important pour vous.

**RAMASSEZ LE MATÉRIEL.**

**JE VOUS REMERCIE BEAUCOUP DE VOTRE TEMPS ET DE VOS COMMENTAIRES  
RÉFLÉCHIS.  
CELA EST TRÈS APPRÉCIÉ.**

### **Interview Guide - Intermediaries**

#### **Initial confirmation contact:**

- Explain purpose of the research:
  - We're conducting research for the Canada Revenue Agency, or CRA, a department of the Government of Canada, to explore issues related to tax filing. The research involves focus groups with community members, band council, and interviews like this one with various intermediaries such as yourself, who work with Indigenous communities. The main objective of this research is to better understand participation in the tax system in order to receive benefits and credits accessed through filing taxes. The Canada Revenue Agency will use the research findings to develop outreach and communication campaigns and products designed to help people access benefits through tax filing.
- Confirm agreement to take part in the study and schedule interview.
- Email discussion guide. If email is not possible, fax the guide.
- Confirm email/fax coordinates.
- Ask for referrals to others who do similar work with Indigenous communities.
- Invite him/her to review guide in advance and to speak to colleagues about related issues.

#### **Subsequent contact:**

- Refer to discussion guide that was sent to them.
- Determine if person is available for interview.
- Interview would take approximately 45 minutes.
- Explain: Looking for candour and honesty; comments treated in confidence; reporting in aggregate form only (emphasize); recording for report writing purposes only and will be destroyed after the report has been written.
- Note that individual responses are confidential, but that a public report will be produced, available through Library and Archives Canada.

#### **Context: Nature of Work**

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I'd like to begin by asking you a few questions about the work you do with Indigenous communities [KEEP BRIEF].

1. What is the nature of your work with members of the Indigenous communities that you serve? How long have you been working in this role?

Probe if needed:

- Child welfare
- Social services
- Health provider
- Band office
- Other

2. In doing this work, who do you work for? That is, who is your employer?

## The Experiences of Indigenous Communities with Tax Filing

Before we begin talking about taxes, I'd first like to start by asking about any top of mind thoughts or issues you may have relating to the community you work with and Government of Canada.

(Prompt if needed) – Are there any challenges you hear about that are unique to this community?

Where (and how) do you see the Government of Canada helping in addressing some of the issues you've mentioned?

3. Does any of your work with Indigenous communities involve matters related to federal taxes, including tax benefits and credits? If so, please describe.

As you may know, benefits accessed through the tax system provide a significant source of income for many Canadians. In order to receive benefits, eligible individuals need to file an annual tax return. However, tax filing rates are lower among Indigenous Peoples, which means many eligible individuals are not receiving benefits to which they are entitled.

[ASK INTERMEDIARIES FROM FOCUS GROUP COMMUNITIES NEXT QUESTION]

4. If you had to guess, would you say that most people in [INSERT COMMUNITY NAME] do or do NOT regularly file their annual personal tax return? Why do you say that?

### **Experience with Tax Filing in Indigenous Communities**

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[ASK INTERMEDIARIES WITH DIRECT EXPERIENCE PROVIDING TAX SUPPORT; EVERYONE ELSE GO TO NEXT SECTION]

5. What do you hear from the Indigenous people you work with about taxes and tax filing? What is their perception of Canada's tax filing system? Why do you say that?

Probe: - ease vs. difficulty  
- perceived fairness

6. Why do you think Indigenous Peoples may be less likely to file tax returns?
7. Is there anything in your job that you do to help Indigenous People file an annual tax return? What type of support do you find is most needed by the Indigenous people you work with? Why? PROBE FOR SPECIFICS.
8. How could the Canada Revenue Agency provide support to you in terms of helping you promote tax filing and the benefits available through the tax system within the Indigenous community that you work? Anything else? PROBE FOR SPECIFICS.

### **Barriers and Challenges to Tax Filing**

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[ASK INTERMEDIARIES WITHOUT DIRECT EXPERIENCE PROVIDING TAX SUPPORT]

## The Experiences of Indigenous Communities with Tax Filing

9. How familiar do you think Indigenous people are with the tax credits and benefits that are available from the Government of Canada? Why do you say that?

Probe if needed:

- Canada Child Benefit
- GST/HST Credit
- Registered Disability Savings Plan Grants and Bonds
- Working income tax benefits
- Provincial tax credits
- Northern Residents Deduction
- Disability Tax Credit
- Others

10. What do you think are the main reasons some Indigenous people do not file an annual tax return? Why do you say that? Any others?

Probes if needed:

- Don't need to/tax exempt
- No income to declare
- No time
- Fear/concerns
- Too hard/confusing

11. What do you think are the main challenges or barriers Indigenous people encounter when trying to file their tax return?

Probes if needed:

- Complexity/don't understand system
- Lack of mailed tax forms
- Low computer access
- Low literacy
- Lack of access to advice
- Don't trust the system
- Difficulty assembling documents
- Lack of services available

12. How can these barriers or obstacles be addressed or minimized? Any suggestions?

13. Based on your experience working with Indigenous people, what could be done to help encourage or motivate them to file their taxes and why? Anything else?

Probe:

- Support from band office
- Tax clinics
- In-person outreach visits
- Services in local/community stores
- Others

## Communications and Outreach

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As you may know, the federal government recently rolled out the Canada Child Benefit. This replaced a number of previous tax benefits. Eligibility for this and other tax benefits and credits is determined through the information reported on income tax returns.

Given the central importance of the Canada Child Benefit, this places elevated importance on tax filing by people eligible for and in need of the money available through the benefit, including many Indigenous Peoples. With this in mind, I'd like to talk about things the Canada Revenue Agency and others can do to try to ensure that all Indigenous Peoples who are eligible for tax benefits receive them.

[EVERYONE]

14. What advice can you give the CRA to help them bring this to the attention of everyone in the Indigenous community/ies you work with? The purpose is to try to make sure that everyone in your community who may be eligible for the Canada Child Benefit or other tax benefits learns about this, and then files a tax return so that they can start to receive benefits.

Probe: - advice on awareness raising  
- tools to be used  
- content of tools

15. What is the best way to help members of the community understand that tax benefits like the Canada Child Benefit can only be received by filing a tax return? That you have to file a tax return every year in order to get the benefit?
16. What is the best way to help members of the community actually file their taxes? For some of them, this will be the first time they will have filed a tax return. What type of help or assistance would help them the most in completing a tax return? Anything else?

Probe: - support/assistance needed  
- who provides the assistance?  
- Community Volunteer Income Tax Program  
[IF NEEDED: CVITP is a free tax filing clinic where community volunteers help you complete your income tax return for free)  
- are they aware of it?  
- do they feel it would help in their community?

17. If you were trying to encourage people in the Indigenous community/ies you work with to file taxes to apply for benefits, what words would you use, what would the main message be, to motivate them to take action (learn more, file a tax return)? What messages would be most effective in terms of encouraging Indigenous people to file their annual tax return? Anything else?
18. What about more vulnerable members who live in the Indigenous community/ies you work with, people who have disabilities, or who need additional support to do their taxes – how do we make sure that they are not missed by communications activities that may work for other members of the community? Do they need special communications or support/assistance? If so, what would work best for more vulnerable members of the community?

19. Thinking about the Indigenous communities that you work with, which local organizations, programs or services could the Canada Revenue Agency potentially reach out to and work with to promote tax filing and the benefits accessed through the tax system? Any others?
20. What should be the role of the Canada Revenue Agency in working with local organizations, programs or services to help promote tax filing?

### **Conclusion**

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We are now wrapping up the interview, but there are just a few final things I would like to ask.

21. In this community, what do you think the Government of Canada should focus on most, that is, what would the number one priority be?
22. Do you have any last advice for the Government of Canada as it tries to make sure that as many as possible Indigenous Peoples who are eligible for the Canada Child Benefit or other tax benefits hear about the benefits and file a tax return to start receiving the benefits?

RECORD ADDRESS TO MAIL INCENTIVE: \_\_\_\_\_

**THANK YOU VERY MUCH FOR YOUR TIME AND THOUGHTFUL FEEDBACK.  
IT IS VERY MUCH APPRECIATED.**

## Guide d'entrevue : Intermédiaires

Le 30 janvier 2017

### Confirmation du recrutement et présentation

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#### Contact de confirmation initial<sup>9</sup> :

- Expliquez le but de la recherche :
  - Nous menons une recherche pour l'Agence du revenu du Canada, ou l'ARC, un organisme du gouvernement du Canada, afin d'étudier les enjeux liés aux déclarations de revenus. Dans le cadre de cette recherche, nous mènerons des groupes de discussion avec des membres de collectivités et des conseils de bande ainsi que des entrevues comme celle-ci avec différents intermédiaires, comme vous, qui travaillent avec des collectivités autochtones. Cette recherche vise principalement à mieux comprendre la participation au système fiscal dans le but de recevoir des prestations et des crédits après la production d'une déclaration de revenus. L'ARC utilisera les résultats de la recherche pour élaborer des campagnes et des produits de sensibilisation et de communication afin d'aider les gens à obtenir des prestations par la production de déclarations de revenus.
- Confirmez l'accord de participation à l'étude et planifiez l'entrevue.
- Envoyez le guide de discussion par courriel. Si ce n'est pas possible, envoyez-le par télécopieur.
- Confirmez l'adresse électronique ou le numéro de télécopieur.
- Demandez des références pour d'autres personnes qui font un travail similaire dans des collectivités autochtones.
- Invitez votre interlocuteur à lire le guide avant l'entrevue et à discuter des enjeux connexes avec ses collègues.

#### Contact subséquent :

- Faites référence au guide de discussion envoyé.
- Demandez à la personne si elle est disponible pour une entrevue.
- L'entrevue devrait durer environ 45 minutes.
- Expliquez ce qui suit : Nous voulons que vous soyez francs et sincères. Vos commentaires seront traités de manière confidentielle et seront présentés de façon regroupée seulement (mettre l'accent sur ce point). L'enregistrement ne servira qu'aux fins de rédaction et sera détruit après la production du rapport.
- Précisez que les réponses individuelles sont confidentielles, mais qu'un rapport public sera préparé et rendu disponible par l'intermédiaire de Bibliothèque et Archives Canada.
- Demandez la permission d'inclure le titre et l'organisation de la personne à la liste des participants. **(Facultatif).**
- Registre :

Nom :

Poste :

\_\_\_\_\_

\_\_\_\_\_

<sup>9</sup> Il y a une méthode de sélection distincte pour les intermédiaires.

Organisme : \_\_\_\_\_  
Lieu : \_\_\_\_\_  
Numéro de téléphone : \_\_\_\_\_  
Durée de l'entrevue : \_\_\_\_\_  
Date : \_\_\_\_\_  
Autorisation d'inscription à la liste des participants : \_\_\_\_\_

## Contexte : Nature du travail

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J'aimerais commencer par vous poser quelques questions au sujet de votre travail au sein des collectivités autochtones [RESTEZ BREF].

87. Quelle est la nature de votre travail auprès des membres des collectivités autochtones que vous desservez? Depuis combien de temps occupez-vous ce poste?

Questions exploratoires, au besoin :

- Aide sociale à l'enfance
- Services sociaux
- Fournisseurs de soins de santé
- Bureau du conseil de bande
- Autre

88. Pour qui travaillez-vous, c'est-à-dire qui est votre employeur?

Avant de parler d'impôts, j'aimerais discuter des principaux enjeux ou des préoccupations que vous pourriez avoir concernant le gouvernement du Canada et la collectivité pour laquelle vous travaillez.

(Au besoin) Entendez-vous parler d'enjeux propres à cette collectivité?

Où (et comment) le gouvernement du Canada pourrait-il aider à régler certains des enjeux que vous avez mentionnés?

89. Est-ce qu'une partie de votre travail auprès des collectivités autochtones implique des éléments liés à l'impôt fédéral, y compris les prestations et les crédits? Si oui, veuillez les décrire.

Comme vous le savez peut-être, les prestations fiscales représentent une source de revenus importante pour de nombreux Canadiens. Pour recevoir des prestations, les particuliers admissibles doivent produire une déclaration de revenus chaque année. Toutefois, les taux de production de déclarations de revenus sont plus faibles chez les Autochtones, ce qui signifie qu'un grand nombre de particuliers admissibles ne reçoivent pas les prestations auxquelles ils ont droit.

[POSEZ LA QUESTION SUIVANTE AUX INTERMÉDIAIRES DU GROUPE DE DISCUSSION DES COLLECTIVITÉS.]

90. Croyez-vous que la majorité des gens de [INSÉRER LE NOM DE LA COLLECTIVITÉ] produisent ou ne produisent pas leur déclaration de revenus annuelle? Pourquoi dites-vous cela?

## Expérience en production de déclaration de revenus dans les collectivités autochtones

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[POSEZ CES QUESTIONS AUX INTERMÉDIAIRES POSSÉDANT UNE EXPÉRIENCE DIRECTE DE SOUTIEN EN MATIÈRE D'IMPÔT. POUR TOUS LES AUTRES, PASSEZ À LA SECTION SUIVANTE.]

91. Que vous disent les Autochtones avec qui vous travaillez au sujet de l'impôt et des déclarations de revenus? Quelle est leur opinion sur le système de production de déclaration de revenus du Canada? Pourquoi dites-vous cela?

Questions exploratoires :     - Est-ce difficile ou facile?  
  - Est-ce équitable?

92. Pourquoi estimez-vous que les Autochtones sont moins susceptibles de produire leur déclaration de revenus?

93. Dans le cadre de votre travail, faites-vous quelque chose pour aider les Autochtones à produire leur déclaration de revenus annuelle? Selon vous, de quel type de soutien les Autochtones avec qui vous travaillez ont-ils le plus besoin? Pourquoi? **DEMANDEZ DES PRÉCISIONS.**

94. Comment l'ARC pourrait-elle vous aider à promouvoir la production de déclarations de revenus et à sensibiliser les Autochtones à l'égard des prestations offertes par le système fiscal au sein de la collectivité autochtone dans laquelle vous travaillez? Autre chose? **DEMANDEZ DES PRÉCISIONS.**

## Obstacles et défis associés à la production de déclarations de revenus

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[POSEZ CES QUESTIONS AUX INTERMÉDIAIRES SANS EXPÉRIENCE DIRECTE DE SOUTIEN EN MATIÈRE D'IMPÔT.]

95. Selon vous, dans quelle mesure les Autochtones connaissent-ils les crédits d'impôt et les prestations offerts par le gouvernement du Canada? Pourquoi dites-vous cela?

Questions exploratoires, au besoin :

- Allocation canadienne pour enfants
- Crédit pour la TPS/TVH
- Subventions et bons du régime enregistré d'épargne-invalidité
- Prestation fiscale pour le revenu de travail
- Crédits provinciaux
- Déduction pour les habitants de régions éloignées
- Crédit d'impôt pour personnes handicapées
- Autres

96. À votre avis, quelles sont les principales raisons pour lesquelles les Autochtones ne produisent pas leur déclaration de revenus annuelle? Pourquoi dites-vous cela? Y en a-t-il d'autres?

Questions exploratoires, au besoin :

- Ils n'en ont pas besoin ou ils en sont exemptés
- Aucun revenu à déclarer
- Ils n'en ont pas le temps
- Cela leur fait peur ou les préoccupe
- C'est trop difficile ou cela porte à confusion

97. Selon vous, quels sont les principaux défis et obstacles que rencontrent les Autochtones quand ils essaient de produire leur déclaration de revenus?

Questions exploratoires, au besoin :

- Complexité ou incompréhension du système
- Absence de formulaires d'impôt transmis par courrier
- Difficulté à accéder à un ordinateur
- Faible littératie
- Accès restreint à des conseils
- Manque de confiance dans le système
- Difficulté à rassembler des documents
- Le manque de services offerts

98. Comment ces défis et ces obstacles peuvent-ils être surmontés ou atténués? Avez-vous des suggestions?

99. D'après votre expérience de travail auprès des Autochtones, qu'est-ce qui pourrait les encourager ou les motiver à produire leur déclaration de revenus, et pourquoi? Autre chose?

- Questions exploratoires :
- Soutien de bureau du conseil de bande
- Comptoirs fiscaux
- Visites de sensibilisation en personne
- Services offerts dans les magasins locaux ou communautaires
- Autres

## Communications et visibilité

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Comme vous le savez sûrement déjà, le gouvernement du Canada a récemment lancé la prestation pour enfants. Cette prestation remplace un certain nombre d'avantages fiscaux offerts par le passé. L'admissibilité à cette prestation et à aux autres crédits et avantages fiscaux est déterminée en fonction de l'information fournie sur la déclaration de revenus.

Compte tenu de l'importance centrale de la prestation pour enfants, il est très important que les personnes qui y sont admissibles et qui ont besoin d'argent, y compris de nombreux Autochtones, produisent leur déclaration de revenus pour y avoir droit. Dans cette optique, j'aimerais vous parler de ce que peuvent faire l'ARC et les autres ressources pour faire en sorte que le plus d'Autochtones possible admissibles à des avantages fiscaux les reçoivent.

[TOUT LE MONDE]

100. Quel conseil donneriez-vous à l'ARC pour l'aider à porter cette situation à l'attention de tous les membres des collectivités avec lesquelles vous travaillez? Le but est de s'assurer que chaque personne dans votre collectivité qui est admissible à la prestation pour enfants ou à d'autres avantages fiscaux en est avisée, puis qu'elle produit une déclaration de revenus afin de recevoir ces prestations.

Questions exploratoires :     - conseils sur la sensibilisation  
  - outils à utiliser  
  - contenu des outils

101. Quelle est la meilleure façon d'aider les membres de la collectivité à comprendre que les avantages fiscaux, comme la prestation pour enfants, seront versés seulement s'ils produisent leur déclaration de revenus? Comment leur faire comprendre qu'ils doivent produire une déclaration de revenus chaque année pour recevoir la prestation?

102. Quelle est la meilleure façon d'aider les membres de la collectivité à produire leur déclaration de revenus? Certains d'entre eux produiront une déclaration de revenus pour la toute première fois. De quel type d'aide auraient-ils le plus besoin pour le faire? Autre chose?

Questions exploratoires :     - Soutien ou aide nécessaire  
  - qui fournit l'aide?  
                  - programme communautaire des bénévoles en matière d'impôt  
                  [AU BESOIN : Le Programme communautaire des bénévoles en matière d'impôt (PCBMI) est un comptoir d'information fiscale où des bénévoles d'organismes communautaires vous aident gratuitement à produire votre déclaration de revenus.]  
                  - Le connaissent-ils?  
                  - Selon eux, le Programme serait-il utile au sein de leur collectivité?

103. Si vous tentiez d'encourager les membres des collectivités autochtones avec lesquelles vous travaillez à produire leur déclaration de revenus pour recevoir des prestations, quels mots utiliseriez-vous et quel serait votre principal message pour les motiver à agir (en apprendre davantage ou produire une déclaration de revenus)? Quels messages seraient les plus efficaces pour encourager les Autochtones à produire leur déclaration de revenus annuelle? Autre chose?

104. Qu'en est-il des membres plus vulnérables des collectivités autochtones dans lesquelles vous travaillez, des personnes handicapées ou des personnes qui ont besoin d'aide supplémentaire pour produire leur déclaration de revenus? Comment pouvons-nous nous assurer que ces personnes sont aussi visées par les activités de communication qui pourraient fonctionner pour d'autres membres de la collectivité? Ont-ils besoin de communications particulières ou d'aide supplémentaire? Si oui, quelle serait la meilleure solution pour les membres plus vulnérables de la collectivité?

105. En ce qui concerne les collectivités autochtones au sein desquelles vous travaillez, avec quels programmes, services ou organisations locaux l'ARC pourrait-elle communiquer et collaborer pour promouvoir la production de déclarations de revenus et les prestations accessibles par l'intermédiaire du système fiscal? **Y en a-t-il d'autres?**

106. Quel devrait être le rôle de l'ARC dans sa collaboration avec les organisations, les programmes et les services locaux pour aider à promouvoir la production de déclarations de revenus?

## Conclusion

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L'entrevue tire à sa fin, mais j'aurais quelques dernières questions pour vous.

107. Au sein de cette collectivité, sur quel élément le gouvernement du Canada devrait-il axer ses efforts; quelle devrait être sa principale priorité?

108. Avez-vous un dernier conseil à donner au gouvernement du Canada, qui souhaite que le plus grand nombre possible d'Autochtones admissibles à la prestation pour enfants ou aux autres prestations d'impôts connaissent ces avantages fiscaux et produisent une déclaration de revenus pour commencer à les recevoir?

CONSIGNEZ L'ADRESSE POUR L'INCITATION : \_\_\_\_\_

**JE VOUS REMERCIE BEAUCOUP DE VOTRE TEMPS ET DE VOS COMMENTAIRES  
RÉFLÉCHIS.  
CELA EST TRÈS APPRÉCIÉ.**

## Materials Tested

### Poster #1



## It's your money

Get the benefits and credits you may be eligible for by filing your income tax and benefit return, **even if you did not receive income in the year or if your income was free from tax.**

### Canada Revenue Agency benefits and credits

#### Canada child benefit

The Canada child benefit (CCB) is a tax-free monthly payment made to eligible families. You may get **up to:**

for each child under the age of 6	<b>\$6,400</b> per year
for each child aged 6 to 17	<b>\$5,400</b> per year
if your child is eligible for the disability tax credit	an additional <b>\$2,730</b> per year

Applying for the CCB will also register your child for any related provincial or territorial payments. Choose one of the following options to apply:

- Fill out Form RC66, Canada Child Benefits Application (find out how to get Canada Revenue Agency [CRA] forms on the back of this page).
- Use the “apply for child benefits” service in My Account at [cra.gc.ca/myaccount](http://cra.gc.ca/myaccount).
- Fill out the Automated Benefits Application on your newborn's birth registration form.

#### Goods and services tax/harmonized sales tax credit

The goods and services tax/harmonized sales tax (GST/HST) credit is a tax-free payment that helps individuals and families with low income. It is sent out four times a year. You may get **up to:**

for a family without children	<b>\$552</b> per year
for single individual without children	<b>\$421</b> per year
for each child	an additional <b>\$145</b> per year

#### Disability tax credit

To be eligible for the disability tax credit, a person must have a severe and prolonged impairment. A medical practitioner has to fill out part B of Form T2201, Disability Tax Credit Certificate, and the CRA has to approve the form. Being eligible for this credit may reduce your income tax and open the door to other programs.

#### Child disability benefit

This is a tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit. You may be entitled to the maximum annual tax-free benefit of **\$2,730** per qualified child if your family income is under \$65,000. The child disability benefit is paid monthly with the CCB.

# The Experiences of Indigenous Communities with Tax Filing

## Working income tax benefit

If you work but have a low income, you may be able to claim the working income tax benefit (WITB). If you are eligible for the disability tax credit, you may also get a disability supplement. To calculate your WITB, fill out Schedule 6, Working Income Tax Benefit, and send it to the CRA with your income tax and benefit return.

## Getting help with your income tax and benefit return

### Community Volunteer Income Tax Program

The Community Volunteer Income Tax Program (CVITP) helps people with modest income and a simple tax situation. Through the CVITP, volunteers prepare income tax and benefit returns for those who are eligible, for free. To find a volunteer near you, go to the CVITP webpage or call the individual enquiries line.

### Authorizing a representative

You can give permission to another person (such as a family member, a friend, or an accountant) to deal with the CRA for you. To do so, fill out Form T1013, Authorizing or Cancelling a Representative, and send it to a tax centre listed on the form. You can also give your permission to another person right away, online, through My Account.

## CRA web addresses and telephone numbers

For information on the tax benefits and requirements that apply to Indigenous peoples:

Aboriginal peoples webpage	<a href="https://cra.gc.ca/aboriginalpeoples">cra.gc.ca/aboriginalpeoples</a>
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To get an estimate of the benefit payments you may be eligible to receive:

Child and family benefits calculator	<a href="https://cra.gc.ca/benefits-calculator">cra.gc.ca/benefits-calculator</a>
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For more information on the Canada child benefit, the GST/HST credit, and the child disability benefit:

Child and family benefits	<a href="https://cra.gc.ca/benefits">cra.gc.ca/benefits</a>
Benefit enquiries line	1-800-387-1193

For general information, to get CRA forms, and to get more information on the disability tax credit, the working income tax benefit, and the Community Volunteer Income Tax Program:

Disability tax credit	<a href="https://cra.gc.ca/dtc">cra.gc.ca/dtc</a>
Community Volunteer Income Tax Program	<a href="https://cra.gc.ca/volunteer">cra.gc.ca/volunteer</a>
CRA forms and publications	<a href="https://cra.gc.ca/forms">cra.gc.ca/forms</a>
Individual enquiries (and to get forms)	1-800-959-8281

To get more information on My Account or to register:

My Account	<a href="https://cra.gc.ca/myaccount">cra.gc.ca/myaccount</a>
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## C'est votre argent

Obtenez les prestations et les crédits auxquels vous pourriez avoir droit en remplissant votre déclaration de revenus et de prestations, même si vous n'avez reçu aucun revenu durant l'année ou que votre revenu n'était pas imposable.

### Prestations et crédits de l'Agence du revenu du Canada

#### L'allocation canadienne pour enfants

L'allocation canadienne pour enfants (ACE) est un paiement non imposable versé chaque mois aux familles admissibles. Vous pourriez recevoir **jusqu'à** :

pour chaque enfant de moins de 6 ans	6 400 \$ par année
pour chaque enfant de 6 à 17 ans	5 400 \$ par année
si votre enfant a droit au crédit pour personnes handicapées	2 730 \$ de plus par année

En demandant l'ACE pour votre enfant, vous demandez aussi toute prestation provinciale ou territoriale qui y est liée. Vous pouvez demander l'ACE en choisissant l'une des options suivantes :

- Remplissez le formulaire RC66, Demande de prestations canadiennes pour enfants (voyez comment obtenir les formulaires de l'Agence du revenu du Canada [ARC] au dos de cette feuille).
- Utilisez le service « Demander des prestations pour enfants » dans Mon dossier à [arc.gc.ca/mondossier](http://arc.gc.ca/mondossier).
- Remplissez la Demande de prestations automatisée du formulaire d'enregistrement de naissance de votre nouveau-né.

#### Le crédit pour la taxe sur les produits et services/taxe de vente harmonisée

Le crédit pour la taxe sur les produits et services/taxe de vente harmonisée (TPS/TVH) est un paiement non imposable versé quatre fois par année aux particuliers et aux familles à faible revenu. Vous pourriez recevoir **jusqu'à** :

famille sans enfants	552 \$ par année
personne seule sans enfants	421 \$ par année
par enfant	145 \$ de plus par année

#### Le crédit d'impôt pour personnes handicapées

Pour avoir droit au crédit d'impôt pour personnes handicapées (CIPH), une personne doit avoir une déficience grave et prolongée. Un professionnel de la santé doit remplir la partie B du formulaire T2201, Certificat pour le crédit d'impôt pour personnes handicapées, et l'ARC doit ensuite approuver ce formulaire. Le fait d'avoir droit à ce crédit peut vous permettre de payer moins d'impôt et d'accéder à d'autres programmes.

#### La prestation pour enfants handicapés

Cette prestation est destinée aux familles qui subviennent aux besoins d'un enfant de moins de 18 ans ayant droit au CIPH. Vous pourriez recevoir le montant annuel maximum de 2 730 \$ par enfant admissible si votre revenu familial annuel est de moins de 65 000 \$. La prestation pour enfants handicapés est versée en même temps que l'ACE.

# The Experiences of Indigenous Communities with Tax Filing

## La prestation fiscale pour le revenu de travail

Vous pourriez avoir droit à la prestation fiscale pour le revenu de travail (PFRT) si vous travaillez, mais avez un faible revenu. Si vous avez droit au CIPH, vous pourriez aussi recevoir un supplément pour personnes handicapées. Pour calculer votre PFRT, remplissez l'annexe 6, Prestation pour le revenu de travail, et envoyez-la à l'ARC avec votre déclaration de revenus et de prestations.

## Obtenir de l'aide pour remplir votre déclaration de revenus et de prestations

### Le Programme communautaire des bénévoles en matière d'impôt

Le Programme communautaire des bénévoles en matière d'impôt (PCBMI) vient en aide aux personnes qui ont un revenu modeste et une situation fiscale simple. Des bénévoles du programme remplissent gratuitement les déclarations de revenus et de prestations des personnes admissibles. Pour trouver un bénévole près de vous, consultez la page Web du PCBMI ou téléphonez aux demandes de renseignements des particuliers.

### Autoriser un représentant

Vous pouvez donner la permission à une autre personne (comme un membre de votre famille, un ami ou un comptable) de traiter avec l'ARC à votre place. Pour ce faire, remplissez le formulaire T1013, Demander ou annuler l'autorisation d'un représentant, et envoyez-le à l'un des centres fiscaux indiqués sur le formulaire. Vous pouvez aussi donner la permission à une autre personne immédiatement, en ligne, avec Mon dossier.

## Adresses Web et numéros de téléphone de l'ARC

Pour obtenir des renseignements au sujet des avantages fiscaux et des exigences qui concernent les Autochtones :

Page Web pour les Autochtones	<a href="http://arc.gc.ca/autochtones">arc.gc.ca/autochtones</a>
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Pour estimer le montant de vos prestations :

Calculateur de prestations pour enfants et familles	<a href="http://arc.gc.ca/prestations-calculateur">arc.gc.ca/prestations-calculateur</a>
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Pour en savoir plus sur l'allocation canadienne pour enfants, le crédit pour la TPS/TVH et la prestation pour enfants handicapés :

Prestations pour enfants et familles	<a href="http://arc.gc.ca/prestations">arc.gc.ca/prestations</a>
Demandes de renseignements sur les prestations	1-800-387-1194

Pour obtenir des renseignements généraux, des formulaires de l'ARC ou plus d'information sur le crédit d'impôt pour les personnes handicapées, la prestation fiscale pour le revenu de travail et le Programme communautaire des bénévoles en matière d'impôt :

Crédit d'impôt pour personnes handicapées	<a href="http://arc.gc.ca/ciph">arc.gc.ca/ciph</a>
Programme communautaire des bénévoles en matière d'impôt	<a href="http://arc.gc.ca/benevole">arc.gc.ca/benevole</a>
Formulaires et publications de l'ARC	<a href="http://arc.gc.ca/formulaires">arc.gc.ca/formulaires</a>
Demandes de renseignements des particuliers (et pour obtenir les formulaires de l'ARC)	1-800-959-7383

Pour en savoir plus sur Mon dossier ou pour vous y inscrire :

Mon dossier	<a href="http://arc.gc.ca/mondossier">arc.gc.ca/mondossier</a>
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Poster #2



### You could be missing out!

You only **need to apply once** to find out if you are eligible for benefit and credit payments. Then you need to **do your taxes every year** to continue getting payments, even if your income is tax exempt or you had no income at all.

We use the information from your tax return to calculate your federal benefit and credit payments, and **any related provincial and territorial payments.**

### You could get up to:

<b>\$6,400</b>	annually per child in Canada child benefit payments
<b>\$552</b>	annually in GST/HST credit payments <b>+ \$145</b> annually per child
<b>\$1,868</b>	for the working income tax benefit. You could also apply for advance payments
<b>\$2,730</b>	annually in child disability benefit payments if your child is eligible for the disability tax credit

### How do you apply?

Find all the information you need on how to apply for benefits and credits at [cra.gc.ca/benefits](http://cra.gc.ca/benefits) or call **1-800-387-1193**.

### We can help!

If you have a modest income and a simple tax situation, community volunteer income tax clinics can help you prepare your tax return. Find one in your area at [cra.gc.ca/volunteer](http://cra.gc.ca/volunteer)



# DES PRESTATIONS ET CRÉDITS POUR VOUS

## Ne manquez rien!

Vous devez faire une demande **une seule fois** pour savoir si vous avez droit à des prestations et des crédits. Ensuite, vous devez **faire vos impôts chaque année** pour continuer à les recevoir, même si votre revenu est exonéré d'impôt ou que vous n'avez pas de revenu.

Nous utilisons les renseignements provenant de votre déclaration pour calculer vos versements de prestations et de crédits, ainsi que les versements des programmes **provinciaux ou territoriaux qui leur sont liés**.

## Vous pourriez recevoir jusqu'à :

<b>6 400 \$</b>	par année par enfant en allocation canadienne pour enfants
<b>552 \$</b>	par année en crédit pour la TPS/TVH <b>+ 145 \$</b> par année par enfant
<b>1 868 \$</b>	en prestation fiscale pour le revenu de travail; vous pourriez aussi faire une demande de versements anticipés
<b>2 730 \$</b>	par année en prestation pour enfants handicapés, si votre enfant a droit au crédit d'impôt pour personnes handicapées

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## Comment faire une demande?

Vous trouverez toute l'information nécessaire pour faire une demande de prestations et de crédits en allant à [arc.gc.ca/prestations](http://arc.gc.ca/prestations) ou en composant le **1 800 387 1194**.

## Besoin d'aide?

Si vous avez un revenu modeste et une situation fiscale simple, un bénévole du Programme communautaire des bénévoles en matière d'impôt peut faire vos impôts pour vous, gratuitement. Trouvez un comptoir de préparation des déclarations dans votre région à [arc.gc.ca/benevole](http://arc.gc.ca/benevole).



Agence du revenu  
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Agency

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