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Agence du revenu  
du Canada

# Understanding Indigenous Experience with Tax Filing (2022)

## Report

### Prepared for Canada Revenue Agency

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Canada

# Understanding Indigenous Experience with Tax Filing (2022) Report

Prepared for Canada Revenue Agency

Supplier name: Earnscliffe Strategy Group  
October 2022

This public opinion research report presents the results of an online survey, focus groups and in-depth interviews with Indigenous Peoples conducted by Earnscliffe Strategy Group on behalf of Canada Revenue Agency. The quantitative research was conducted from May to July 2022 and the qualitative research was conducted from September to October 2022.

Cette publication est aussi disponible en français sous le titre : Comprendre l'expérience de production des déclarations de revenus des Autochtones (2022).

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## Executive summary

Earnscliffe Strategy Group (Earnscliffe) is pleased to present this report to the Canada Revenue Agency (CRA) summarizing the results of quantitative and qualitative research undertaken to understand Indigenous Peoples experiences with tax filing.

The CRA aims to provide a seamless, empathetic, and client-centric service experience to Canadians. The CRA's People First philosophy promotes and encourages using an empathetic approach, including tools in its related programs, processes, and interactions with CRA's clients. This can help improve service delivery and result in higher client satisfaction, which the CRA aims to achieve, in this research study, specifically with Indigenous groups. Under this objective, the CRA is looking to better understand perceptions and hesitations with interacting and tax filing, and employ strategies to help address these and lead to higher filing rates and benefits uptake rates for Indigenous groups.

To ensure that Indigenous individuals, businesses, and governments are able to fully participate in the Canadian tax and benefit system, the CRA is exploring barriers or variables that may influence Indigenous Peoples participation in the system.

While a similar public opinion project was conducted in 2017, the CRA's outreach activities have changed in the intervening years, notably during the COVID-19 pandemic. Furthermore, the Minister of National Revenue's Supplementary Mandate Letter indicates the importance of evidence-based decision-making and improvement in the quality and availability of disaggregated data, particularly to address systemic inequities including systemic racism, unconscious bias, and inequities faced by all vulnerable populations.

Research was required so that the CRA could better serve and inform Indigenous Peoples, so they can fully participate in the CRA's tax and benefit administration. The objective of the research was to gather information on Indigenous Peoples experience when engaging with CRA's tax filing services and the subsequent access to credits and benefits.

The total contract value of the multi-phased project was \$221,903.35 including HST.

To meet the research objectives, Earnscliffe conducted a two-phased research project. The first consisted of online surveys of:

- 1,122 First Nations respondents;
- 553 Métis respondents; and,
- 67 Inuk (Inuit) respondents.

Upon participant request, the online survey was completed by telephone for 42 respondents. Surveys were conducted between May 30, 2022, and July 1, 2022, in English and French. The survey took an average of 12 minutes to complete.

The field work subcontractor for the quantitative portion was Decision Point, using their proprietary online panel of Indigenous Peoples in Canada. Respondents for the online survey

were selected from among those who have volunteered to participate in online surveys through this opt-in panel.

The second phase of the research was qualitative and involved both online focus groups and in-depth interviews. To begin, eleven online focus groups with Indigenous Peoples were conducted across Canada from September 20 to 26, 2022. For each group, eight participants were recruited. Participants were designated to groups based on the language, the province or territory in which they resided, whether they live on- or off-reserve (if they were First Nations), and their employment status (that is, self-employed or other employment).

Ten (10) in-depth interviews were also conducted with Indigenous Peoples in Canada, who live in remote areas where lack of access to technology would preclude them from participating in the focus groups. These interviews were conducted by telephone in either official language of the participants' choice. Interviews were conducted between September 20 and October 17, 2022.

For the qualitative component of the project, participants were provided with a monetary incentive in recognition of their time. In the full research report, Appendix B provides greater detail on how the groups were recruited, while Appendix E provide the discussion guide used to facilitate the focus group and in-depth interviews and Appendix D provides the screener used for recruiting the focus groups and in-depth interviews.

Respondents for the online survey were selected from among those who have volunteered or registered to participate in online surveys. Because the sample is based on those who initially self-selected for participation in the panel, the results of such surveys cannot be described as statistically projectable to the target population.

It is important to note that for the focus groups and interviews, qualitative research is a form of scientific, social, policy, and public opinion research. Focus group and interview research is not designed to help a group reach a consensus or to make decisions, but rather to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Unlike the survey results, because of the small numbers involved in the qualitative component of the research, the participants cannot be expected to be thoroughly representative in a statistical sense of the larger population from which they are drawn, and findings cannot reliably be generalized beyond their number.

The key findings of this research are presented below based on the initial quantitative research with percentages reported with the insights of the follow-up qualitative research inserted at various points. When survey results are discussed the term “respondent” is typically used, whereas discussions about qualitative insights typically use the term “participant.”

For reporting on survey results, in cases where 10-point agreement scales have been used, results indicating a strong agreement are described for ratings of 8-10, and strong disagreement for ratings of 1-3. Neutral or mid-range response ratings are presented for ratings between 4-7, unless otherwise indicated in cases where ratings of 7 have been grouped with agreement and 4 with disagreement.

## Experience filing taxes

- Two-thirds of survey respondents (64%) say they filed their income taxes in the past year, with significantly fewer last filing 2-4 years ago (11%), longer than 4 years ago (3%), or having never filed before (2%).
- Three quarters (77%) of respondents file their taxes online, while 18% do so by mail. Inuk/Inuit respondents were the least likely to file taxes online (57%) and the most likely to file by mail (33%). The qualitative research results suggested that the few who file independently without assistance from a tax professional do so electronically using tax software. Participants noted that while they find it extremely helpful and easy to use, some did complain about the cost.
- Three in five respondents (61%) had help filing their last taxes, with more than three in ten respondents receiving help from a free tax clinic (36%) or a discount tax preparer (31%). In contrast, one-third (34%) prepared their taxes on their own. The qualitative research findings illustrated that the majority opt to seek support with filing as they find the process of filing their taxes challenging, or because they feared negative consequences associated with making errors. Indeed, the unaided word association about the process of filing taxes included: stressful, difficult, overwhelming, expensive, and especially complex for those with income from sources both on- and off-reserve.
- Nearly two in five of all respondents (38%) feel that it is easy to file their taxes, providing ratings between 7 and 10 on a 10-point scale. One-quarter (24%) of respondents say, conversely, that it is difficult to do so, providing ratings of 1 to 4. Just over one-third (36%) of respondents say filing their taxes is neither easy nor difficult (ratings of 5-7).
- One-fifth (19%) of respondents say they had no challenges filing their taxes. In contrast, over one-third of respondents feel the process of filing taxes is overwhelming (39%) or reported discomfort dealing with the government (35%). Over one-fifth (24%) say that limited access to materials (that is, computers, paper tax packages, Internet, tax slips) is a barrier to filing or feel that the process is too expensive (21%). Just over one in ten (12%) of respondents noted not having documents available in an Indigenous language is a barrier.
- While over half (57%) of respondents have not used the T90 form (Income Exempt from Tax Under the Indian Act), just over a quarter (28%) reported that they had, including 52% of Inuk/Inuit, 31% of First Nations, and 19% of Métis respondents. The remaining 14% are unsure or preferred not to say if they have used the form. Note that the T90 Income Exempt from Tax Under the Indian Act form is only applicable to First Nations registered under the Indian Act. This survey did not include questions to verify respondents' eligibility of using the T90 form.
- Two in five respondents who did not use the T90 form (40%) were unaware of the form and its uses, while roughly the same number (38%) say that it was not applicable to them. Another one-fifth (17%) say the form is too complicated to fill out, including 22% of First Nations respondents.
- One-third (34%) strongly agree using the T90 form is easy (20%) or somewhat easy (14%), while three in ten respondents (29%) feel it is very difficult (16%) or somewhat difficult (13%). A plurality of respondents (36%) feel the T90 form is neither easy nor difficult.

- Just over half of respondents (57%) say they are aware of the Community Volunteer Income Tax Program, with one-fifth of respondents (21%) noting that they have used it before. Half (45%) and three in five (60%) respondents said that they were unaware of the T1 Simplified Form and Northern Service Centres respectively.
- A majority of respondents report being very satisfied or somewhat satisfied with the T1 Simplified Form (56%), Northern Service Centres (58%), and the Community Volunteer Income Tax Program (58%). Under a fifth of respondents report being either somewhat dissatisfied or very dissatisfied with the T1 Simplified Form (13%), the Northern Service Centres (19%), or the Community Volunteer Income Program (8%).
- One-quarter (23%) of all respondents, including 52% of Inuk/Inuit respondents, say that filing their taxes and accessing services would be easier if the CRA provided services, written documentation, and communications in an Indigenous language they speak or read. In contrast, one-third (35%) say that providing more comprehensive languages would not make filing or accessing services easier. Another quarter (26%) of respondents note that this is not applicable to them, including almost a third (30%) of Métis respondents.
- The qualitative research results demonstrated that participants felt a sense of vulnerability when it comes to their income tax preparation and filing, rather than a sense of confidence in obtaining the best financial outcome. They spoke of the CRA as having a tremendous knowledge and expertise advantage in spotting honest errors as well as the ability to revisit filings and seek additional tax payments from a filer at any time. This was accompanied by a sense that the CRA rarely communicates with the filer to indicate finding an error or omission in the filer's favour. Being at a disadvantage and feeling like that disadvantage exposes them to risk appeared to be what drives people to seek help, even when they find that help to be expensive and for some, of dubious quality.
- The numerous forms and technical language in the various information resources available (that is, guides or online) have convinced some to abandon trying to file on their own. In every group, there were participants who named specific forms, often even recalling the specific number, as examples of processes that seemed unreasonably difficult for someone without professional training.

## Experiences interacting with the CRA related to tax assistance

- While two in five (38%) respondents have not contacted the CRA in the last 12 months, 31% say they have contacted the CRA online, 27% by telephone, 10% by mail, 7% in person, and 2% by fax. Inuk/Inuit respondents are less likely to say that they have not contacted the CRA in the past year (23%) than First Nations (39%) or Métis (37%) respondents.
- The most common reasons for contacting the CRA were to inquire about pandemic benefits (27%), or benefits more generally (26%). Additionally, a quarter (24%) of respondents say they contacted the CRA for personal income tax purposes, one-fifth say they were trying to solve a problem with the CRA (21%) or to seek clarification about something the CRA sent them (20%).
- Among those who contacted the CRA by phone in the past year, three quarters (76%) say that their issue or question was resolved while one-fifth (21%) say it was not. Qualitative

research participants described the process as time-consuming, frustrating, and futile. They complained of having often been put on hold, transferred multiple times, and/or spoken with someone who did not have the expertise required to answer their questions.

- Just over half (53%) of respondents are registered with the CRA's My Account, including 48% of First Nations, 62% of Métis, and 61% of Inuk/Inuit respondents. Among those who are not registered, 45% say they do not feel the need to, 30% perceive it as too difficult to register, 25% express concerns over privacy and security, 15% cite challenges using a computer, and 13% mention poor internet connection as a barrier.
- Half (49%) of respondents have visited the tax pages on the Canada.ca website to search for information, with most respondents (89%) reporting that their questions were answered partially (60%) or fully (29%). Only 9% of respondents say that none of their questions were answered.
- While three in five (60%) respondents say that they have not used the CRA's automated chat function, Charlie the Chatbot, on the CRA website, three quarters (78%) of those who used it say that their questions were answered either partially (51%) or fully (27%).
- In terms of satisfaction with the services offered by the CRA, a plurality of respondents have a neutral impression of the CRA's My Account (29% providing ratings of 5 or 6), the telephone services offered (34%), and the Canada.ca tax related pages (34%). Almost half (46%) say that they were unable to provide a rating for the Chatbot feature. More respondents are satisfied than dissatisfied with the CRA's My Account (31% providing a rating between 7-10 versus 14% providing a rating between 1-4) and the tax pages on Canada.ca (24% versus 20%). However, the inverse is true (where more say they are dissatisfied than satisfied) with the telephone services (26% providing a rating between 1-4 versus 24% providing a rating between 7-10) and the Chatbot feature (16% versus 13%) offered by the CRA.
- The qualitative research demonstrated mixed opinions in regards to the experience and satisfaction with My Account. Those who had positive experiences praised the ability to sign in using their online banking and appreciation for the ability to receive notifications and monitor processes. Those more critical tended to cite the burden of the process for getting the account set up, and the requirement to receive a security code by mail, as unnecessary and unwelcome.
- With respect to the CRA's website, there seemed to be widespread experience in using it, as well as a broad consensus that the CRA website is ineffective for finding answers to their own questions satisfactorily. The main challenges cited included looping through multiple webpages and terminology that was too technical or complicated to understand.

## Experiences with benefits and credits

- Two in five (41%) respondents applied for the Canada Child Benefit. Among those who have children under 18 in their care, nearly half (47%) say they applied to the Canada Child Benefit without difficulty, one-fifth (20%) say they have not applied at all, and three in ten (29%) say they experienced difficulties when they applied. The challenges most likely to be noted by respondents were understanding the process (40%) and securing the required documents (37%).



- While fewer respondents applied for the Disability Tax Credit (28%), over half of those who did (59%) reported experiencing some difficulties. The most frequently cited barriers involved dealing with medical practitioners. Two in five (43%) respondents say that getting the correct practitioner to fill out the required form was a challenge, while just over a third (36%) say the same of accessing a medical practitioner to complete the required forms. The qualitative research corroborated these findings with participants blaming the application process, the requirements for medical professional form completion (especially difficult for remote populations), and the requirement to re-apply – all of which seemed prohibitively demanding, and begged questions about the CRA's motive or mistrust of recipients.
- When asked, most participants in the qualitative component were not surprised that there is a lower uptake of the DTC among Indigenous Peoples, though impressions of the cause varied. Most commonly, participants felt that the application process is prohibitively demanding. A couple participants noted that self-identifying as disabled is in conflict with some cultural ideals and is uncomfortably aligned with existing stereotypes.
- One-third (33%) of survey respondents say that the pandemic did not affect their ability to file taxes, access benefits, or receive services. The same proportion (33%) noted that that the fear of getting themselves or others sick has prevented them from obtaining in-person services, a figure which rises to 37% of First Nations respondents. Not having the free time to travel to a location (20%), services being rendered inaccessible when they moved online (19%), or the inability to get transportation (18%) were also cited as concerns.
- Over half of respondents were aware of each of the pandemic emergency benefits for individuals, with the Canada Emergency Response Benefit having the largest proportion of respondents who say they applied (54%). This is followed by the Canada Recovery Benefit (31%), the Canada Recovery Sickness Benefit (17%), and the Canada Emergency Student Benefit (11%).
- Some respondents did not apply for pandemic benefits despite being aware of them. Among these respondents, some believed they would have qualified, including 22% for the Emergency Response Benefit, 21% for the Recovery Benefit, 13% for the Recovery Sickness Benefit, 12% for the Recovery Caregiving Benefit, and 8% for the Emergency Student Benefit. The reasons for not applying were similar for each of the benefits presented and included not wanting to owe the government money, not needing the benefit, or that the respondent was already working. Focus group participants who had applied and accessed pandemic benefits felt the application process was extremely easy and efficient.
- Indeed, participants in each focus group shared stories, either personal or ones they heard, about individuals who knowingly or unknowingly claimed benefits for which they were not entitled and now were required to pay them back. This had a negative impact on the impression of the CRA.

## Impressions of CRA and impact of trust

- Two-thirds (65%) of respondents say they have a neutral (ratings of 4-7) impression of the CRA's overall performance, with the remaining being split between feeling that the CRA's performance is strong (17%) versus poor (16%).

- A favourable impression of CRA overall is more likely from Inuk/Inuit respondents, where three in ten (28%) rate the CRA's overall performance as strong. Negative perceptions are more common among First Nations respondents where one-fifth (17%) rate the CRA's overall performance as poor.
- When asked if the CRA works for the benefit of Canadians, one-fifth (20%) of respondents strongly agreed while one in ten (12%) strongly disagreed. These proportions inverted when respondents were asked about whether the CRA works for the benefit of Indigenous Peoples, with 11% strongly agreeing and 23% strongly disagreeing. Qualitatively, those who felt services were not equal often mentioned the geographic distance to any sort of physical presence of the CRA and/or the lack of service or documentation in any Indigenous language as barriers, especially for Elders.
- On whether the people at the CRA are trustworthy, 17% provided strong agreement ratings while 16% indicated strong disagreement. When focus group participants were asked to rate their level of trust in the federal government and separately, in the CRA, ratings for the federal government were generally low and lower than the CRA's, though the CRA's trust ratings were still not terribly positive. To the CRA's credit, they were often described as being trustworthy in their handling of sensitive, personal information and operating a system that is secure.
- The qualitative research also demonstrated that trust was clearly one of the more fundamental factors limiting participants' perspectives on how well CRA is serving their needs, or the needs of Indigenous Peoples more broadly. Many participants acknowledged that their limited degree of trust in the CRA does impact their interactions with the CRA. Some described being afraid of dealing with the CRA, having a reluctance to interact, or being stressed when dealing with CRA and putting it off as a result.
- Impacting trust, many participants shared that they have felt discriminated against due to the misinformation about tax-exemptions for Indigenous Peoples, by Canadians at large and by representatives of the CRA.
- Asked in the qualitative discussions what the CRA could do differently, the most common suggestions included:
  - Make the tax filing process simpler for the user;
  - Use language that is less technical;
  - Hire more Indigenous Peoples, including agents who travel for in-person visits in communities;
  - Have a dedicated telephone line for Indigenous Peoples, staffed with Indigenous Peoples, or at least with individuals who are expert in the full breadth of challenges faced by Indigenous tax filers;
  - Raise awareness of benefits and credits, encourage application; and, make the application process simpler; and,
  - Build relationships with and/or involve trusted intermediaries such as Elders, Band councils, and Indigenous consultancies or support groups.

Research firm: Earncliffe Strategy Group (Earncliffe)

Contract number: 46637-238257/001/CY

Contract value: \$221,903.35

Contract award date: March 21, 2022

I hereby certify as a representative of Earncliffe Strategy Group that the final 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, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed:

Date: October 26, 2022

A handwritten signature in black ink, appearing to read "Stephanie Constable". The signature is written in a cursive, flowing style.

Stephanie Constable  
Principal, Earncliffe

## Introduction

Earnscliffe Strategy Group (Earnscliffe) is pleased to present this report to Canada Revenue Agency summarizing the results of quantitative and qualitative research undertaken to gain an understanding of Indigenous Peoples experiences with tax filing.

The CRA aims to provide a seamless, empathetic, and client-centric service experience to Canadians. The CRA's People First philosophy promotes and encourages using an empathetic approach, including tools in its related programs, processes, and interactions with CRA's clients. This can help improve service delivery and result in higher client satisfaction, which the CRA aims to achieve. Under this objective, the CRA is looking to better understand perceptions and hesitations with interacting and tax filing, and employ strategies to help address these and lead to higher filing rates and benefits uptake rates for Indigenous groups.

To ensure that Indigenous individuals, businesses, and governments are able to fully participate in the Canadian tax and benefit system, the CRA is exploring barriers or reasons that may influence Indigenous Peoples participation in the system.

While a similar public opinion project was conducted in 2017, CRA's outreach activities have changed in the intervening years, notably during the COVID-19 pandemic. Furthermore, the Minister of National Revenue's Supplementary Mandate Letter indicates the importance of evidence-based decision-making and improvement in the quality and availability of disaggregated data, particularly to address systemic inequities including address systemic inequities, including systemic racism, unconscious bias, and inequities faced by all vulnerable populations.

Research was required to inform the CRA to better serve and inform Indigenous Peoples, so they have the ability to fully participate in the CRA's tax and benefit administration. The objective of the research was to gather information on Indigenous Peoples experience when engaging with CRA's tax filing services and the subsequent access to credits and benefits.

In addition, this research was undertaken to gain insight into what program areas, outreach initiatives, tax forms, and specific credits or benefits are readily available or not available, and the reasons why they are either being accessed or not. Of particular interest to the CRA was pinpointing factors influencing the uptake or lack thereof concerning notable credits or benefits.

The research also assessed the awareness of the Community Outreach and Volunteer Income Tax Programs and the satisfaction with it to help measure the impact of these initiatives, along with delving into tax filing behaviour in general. It investigated why some Indigenous Peoples file personal tax returns and why some do not, with special attention provided to the T90 tax exempt form, since an analysis of measures on whether the form is being used and/or is too complex to understand is needed.

Finally, the research looked to identify the most successful communication mediums to broadly reach Indigenous Peoples for the CRA to better provide relevant tax and benefit information.

The total contract value of the multi-phased project was \$221,903.35 including HST.

## Methodology

To meet the research objectives, Earncliffe conducted a two-phased research project. The first consisted of online surveys with:

- 1,122 First Nations respondents;
- 553 Métis respondents; and,
- 67 Inuk (Inuit) respondents.

The online survey was completed by telephone for 42 respondents. Surveys were conducted between May 30, 2022, and July 1, 2022, in English and French. The survey took an average of 12 minutes to complete.

Our field work subcontractor for the quantitative portion was Decision Point, using their proprietary online panel of Indigenous Peoples in Canada. Respondents for the online survey were selected from among those who have volunteered to participate in online surveys through this opt-in panel.

The second phase of the research was qualitative and involved both online focus groups and in-depth interviews. To begin, we conducted eleven online focus groups with Indigenous Peoples across Canada from September 20 to 26, 2022. For each group, eight participants were recruited. Participants were designated to groups based on language, the province or territory in which they resided, whether they live on- or off-reserve (if they were First Nations), and their employment status (that is, self-employed or other employment). Each group was 90 minutes in length. The structure of the groups was as follows:

Exhibit I1: Qualitative focus group breakdown

| Region               | On-reserve | Off-reserve | Self-employed | Total |
|----------------------|------------|-------------|---------------|-------|
| Atlantic Canada (EN) | -          | X           | -             | 1     |
| Quebec (FR)          | X          | X           | X             | 3     |
| Ontario (EN)         | X          | X           | X             | 3     |
| Prairies (EN)        | X          | -           | X             | 2     |
| BC/Territories (EN)  | X          | -           | X             | 2     |
| Total                | 4          | 3           | 4             | 11    |

We also conducted 10 in-depth interviews with Indigenous Peoples in Canada, who live in remote areas where lack of access to technology would preclude them from participating in the focus groups. Two interviews were conducted in each Atlantic Canada (specifically Nova Scotia), Quebec, Ontario, the Prairies (specifically Saskatchewan) and British Columbia or the Territories (specifically Nunavut). These interviews were conducted by telephone in either official language of the participants choice. Interviews were conducted between September 20 and October 17, 2022 and were 30 minutes in length.

Qualitative participants were also provided with incentives in recognition of their time. Appendix B provides greater detail on how the groups were recruited, while Appendix E provide the discussion guide used to facilitate the focus group and in-depth interviews and Appendix D provides the screener used for recruiting the focus groups and in-depth interviews.

Respondents for the online survey were selected from among those who have volunteered or registered to participate in online surveys. Because the sample is based on those who initially self-selected for participation in the panel, the results of such surveys cannot be described as statistically projectable to the target population.

It is important to note that qualitative research is a form of scientific, social, policy and public opinion research. Focus group and interview research is not designed to help a group reach a consensus or to make decisions, but rather to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Because of the small numbers involved the participants cannot be expected to be thoroughly representative in a statistical sense of the larger population from which they are drawn, and findings cannot reliably be generalized beyond their number.

The key findings of this research are presented below based on the initial quantitative research with percentages reported with the insights of the follow-up qualitative research inserted at various points. When survey results are discussed the term “respondent” is typically used, whereas discussions about qualitative insights typically use the term “participant.”

## Detailed findings

The following report presents the analysis of the quantitative and qualitative research conducted as part of this project. It is divided into four sections:

- Section A: Experience filing taxes;
- Section B: Experiences interacting with the CRA related to tax assistance;
- Section C: Experiences with benefits and credits; and,
- Section D: Impressions of the CRA and impact of trust.

Within each section, the results are presented based on the initial quantitative research with percentages reported, with the insights of the follow-up qualitative research inserted throughout. When survey results are discussed, the term “respondent” is typically used whereas discussions about qualitative insights typically use the term “participant.”

For reporting on survey results, in cases where 10-point agreement scales have been used, results indicating a strong agreement are described for ratings of 8-10, and strong disagreement for ratings of 1-3. Neutral or mid-range response ratings are presented for ratings between 4-7, unless otherwise indicated in cases where ratings of 7 have been grouped with agreement and 4 with disagreement.

Details about the survey design, methodology, sampling approach, and weighting of the results may be found in the quantitative methodology report in Appendix A. Appended data tables (under separate cover) provide results of findings across a much broader range of demographics and attitudes.

Details about the focus group and interview design, methodology, and analysis may be found in the qualitative methodology report in Appendix B. Except where specifically identified, the qualitative findings represent the combined results across the various audiences and for both English and French participants. Quotations used throughout the report were selected to bring the analysis to life and provide unique verbatim commentary from participants across the various audiences.

## Guidance for interpreting the data presented in the tables

This survey provided a comprehensive look at experience, awareness, and perceptions among important demographic characteristics, including Indigenous identity (that is, First Nations, Métis, Inuk/Inuit), location of residence (that is, on- or off-reserve among respondents who are First Nations), and employment status (that is, self-employed or any other employment status or situation). Analyses were conducted to see what, if any, differences exist beyond the demographic characteristics identified above, including gender identity, age, region, and household income *inter alia*. Analysis revealed strong correlation between income and education, so only differences by income are detailed herein.

For the purposes of this report, column labels have been provided to identify statistically significant results within the included tables. Letters that are depicted under percentages indicate results that are significantly different than those found in the specific comparison columns indicated by the letter in the Column Labels. Unless otherwise noted, differences highlighted are statistically significant at the 95% confidence level. The statistical test used to

determine the significance of the results was the Z-test. Due to rounding, results may not add to 100%. The response options “Don’t know” and “prefer not to respond” are denoted by DK/NR.

Additionally, with respect to employment status, reference to ‘other’ in the tables throughout the report refers to any employment status or situation that is not self-employment (including student, retired, not in the workforce, etc.).

## Section A: Experience filing taxes

Respondents were asked if they filed their taxes in the past year. If they had not, they were asked to recall the last time they had, if ever. Nearly two-thirds (64%) of survey respondents say they have filed their income taxes in the past year. Significantly fewer last filed 2-4 years ago (11%) or longer (3%). Only 2% of respondents say they have never filed taxes before. Respondents’ Indigenous identity, location of residence, and employment status do not have a significant impact on recency of tax filing.

Exhibit A1: Q11. Have you filed your income taxes in the past year?

Q12. When was the last time you filed your taxes?

Base: All respondents (n=1,742).

| Column %          | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Past year         | 64%   | 59%                 | 71%   | 79%          | 60%                   | 59%         | 64%               | 64%   |
|                   | -     | -                   | -     | B            | -                     | -           | -                 | -     |
| 2-4 years ago     | 11%   | 11%                 | 12%   | 5%           | 8%                    | 12%         | 9%                | 11%   |
|                   | -     | -                   | D     | -            | -                     | -           | -                 | -     |
| 5+ years          | 3%    | 3%                  | 2%    | 4%           | 5%                    | 3%          | 4%                | 3%    |
|                   | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Never filed taxes | 2%    | 2%                  | 2%    | 1%           | 2%                    | 2%          | 2%                | 2%    |
|                   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR             | 21%   | 25%                 | 13%   | 11%          | 24%                   | 25%         | 22%               | 20%   |
|                   | -     | C D                 | -     | -            | -                     | -           | -                 | -     |
| Sample size       | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label      | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Females are more likely to have filed in the past year (67%), compared to those who identify as male (60%).
- Respondents 55 years or older are less likely to have filed in the past year (53%), compared to adults 54 years or younger (67%).
- Residents of Ontario are more likely to have filed in the past year (72%) compared to residents outside of Ontario.
- There is a correlation between income and recency of filing one’s taxes. That is, those who report a household income of \$80,000 or more are the most likely to have filed in the past year (88%), followed by those with a household income between \$40,000-\$79,999 (71%) and under \$40,000 (56%).
- Compared to respondents who do not have any children under the age of 18 in their care at home, those who do are more likely to have filed their taxes in the past year (67% versus 62%).
- Respondents who report being single are the most likely to have filed in the past year (69%).



## Qualitative insights

All qualitative participants indicated having experience filing taxes, although not everyone seemed to file with regularity. Though the majority indicated filing taxes every year, some did volunteer that they may have missed some years or that they may have delayed some years, submitting several returns at once. Often, the lapses seemed to be linked to whether their work that year was performed exclusively on- or off-reserve or a combination of both, and the perception that there is a non-requirement to file taxes for work performed on-reserve. A few indicated filing with little or no regularity.

“I always do.” – Atlantic Canada, Off-reserve

“I like to do them in batches, so I get a significant amount back.” – Ontario, Self-employed

“Some years I don't have a need to because I only work on the reserve. When I do have to do them, I go to H&R Block to do multiple filings because I can't do multiple filings on my own. Some years I only work on the reserve and that is not considered income so then I don't have to file. When I do have to file, it's usually because I'm collecting child tax benefit for my children so then I have to file, and I am then required to file for all previous years to get caught up.” – Atlantic Canada, Remote

When it comes to the method in which they file their return, the majority of respondents (77%) file their taxes online, while one-fifth of respondents (18%) do so by mail/using paper. Compared to First Nations and Métis respondents, those who are Inuk/Inuit are less likely to have filed their taxes online (57%) and are more likely to have filed their taxes by mail (33%).

Exhibit A2: Q13. How do you file your taxes?

Base: Those who have filed a tax return in the past 5 years (n=1,343).

| Column %      | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|               |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Online        | 77%   | 76%                 | 81%   | 57%          | 73%                   | 78%         | 71%               | 78%   |
|               | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| By mail/paper | 18%   | 18%                 | 15%   | 33%          | 22%                   | 17%         | 20%               | 17%   |
|               | -     | -                   | -     | B C          | -                     | -           | -                 | -     |
| DK/NR         | 5%    | 6%                  | 4%    | 10%          | 5%                    | 6%          | 9%                | 5%    |
|               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size   | 1343  | 819                 | 467   | 57           | 254                   | 552         | 76                | 1246  |
| Column label  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Adults under the age of 55 are more likely to file their taxes online (79%), compared to those who are 55 years or older (70%).
- Those who live in the Atlantic provinces are the most likely to say they file their taxes by mail or on paper (29%).

Most respondents do not file their taxes on their own. Three in five respondents (61%) say they received help to file their last income taxes, compared with one-third (34%) who filed their taxes on their own. Respondents who are Métis are more likely to have prepared their taxes on their own (38%), than those who are First Nations (32%). Inuk/Inuit respondents also appear to be more likely to file their taxes on their own (45%). However, the result is not statistically significant due to the sample size.

Exhibit A3: Q14. Did you prepare your last tax return on your own, or did you receive help from someone else? If you used a tax software, that is considered preparing on your own.

Base: Those who have ever filed income taxes (n=1,343).

| Column %           | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                    |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Received help      | 61%   | 63%                 | 58%   | 52%          | 62%                   | 64%         | 55%               | 61%   |
|                    | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Prepared on my own | 34%   | 32%                 | 38%   | 45%          | 33%                   | 31%         | 38%               | 35%   |
|                    | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| DK/NR              | 5%    | 5%                  | 4%    | 3%           | 5%                    | 6%          | 7%                | 4%    |
|                    | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size        | 1343  | 819                 | 467   | 57           | 254                   | 552         | 76                | 1246  |
| Column label       | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Adults under 55 years are more likely to say they prepared their taxes on their own (37%), whereas more respondents 55 years or older received help filing their last return (69%).
- Respondents who have a household income of less than \$40,000 are more likely to have received help filing their last return (66%), whereas those who have a household income of \$80,000 or more are more likely to have completed their last return on their own (53%).
- Those who are single are the most likely to say they filed their taxes on their own (42%).

A similar proportion of respondents had help from a free tax clinic (36%) or a discount tax preparer (31%) when they filed their previous income taxes. One-fifth of respondents had help from an accountant or bookkeeper (22%) or a family member (22%). Only 3% of respondents worked with a Northern Services Centre to file their most recent income taxes.

Respondents who are First Nations are the most likely to have used the Community Volunteer Income Tax program (39%), while those who are Inuk/Inuit are the least likely (28%). Self-employed individuals have a lower propensity of using a discount tax preparer (12%) and are more likely to use an accountant or bookkeeper (45%).

Exhibit A4: Q15. Who helped you file your taxes?

Base: Those who received help to file their last income taxes (n=822).

| Column %   | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Free tax clinic (i.e., Community Volunteer Income Tax Program) | 36%   | 39%                 | 30%   | 28%          | 36%                   | 41%         | 33%               | 36%   |
|  | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Tax preparer/discounters (e.g., H&R Block)                     | 31%   | 30%                 | 33%   | 36%          | 30%                   | 30%         | 12%               | 32%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Accountant/bookkeeper  | 22%   | 22%                 | 22%   | 11%          | 21%                   | 22%         | 45%               | 21%   |
|  | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| A member of your family  | 22%   | 21%                 | 22%   | 28%          | 21%                   | 20%         | 21%               | 21%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Northern Services Centre                                       | 3%    | 3%                  | 1%    | 9%           | 5%                    | 2%          | 5%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other  | 2%    | 1%                  | 2%    | 0%           | 1%                    | 1%          | 2%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR  | 2%    | 3%                  | 2%    | 0%           | 4%                    | 2%          | 5%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 822   | 519                 | 274   | 29           | 158                   | 352         | 42                | 766   |
| Column label   | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Compared to adults under 55 years of age, those 55 year or older are more likely to report using the Community Volunteer Income Tax Program to file their taxes (43% versus 33%).
- Respondents from British Columbia or the Yukon are significantly more likely to say they received help from a member of their family (36%), compared to respondents in other areas of the country.
- Compared to households with lower income, those with household income of \$80,000 or more are more likely to seek help from a discount tax preparer (43%) or an accountant or bookkeeper (35%) and are less likely to have used the Community Volunteer Income Tax Program (12%).
- Single respondents are more likely to have received help from their family members to file their return (30%), resulting in fewer having used the Community Volunteer Income Tax Program (28%).

## Qualitative insights

In terms of preparing their filings, while several qualitative participants said they file their taxes without help from others, as was found in the survey, this tended to be the exception. Most qualitative participants indicated they seek help with filing their taxes, and most often hand over the entire process to a professional tax preparer, a friend or family member who is adept at it, or to a volunteer in their community. Many do so because, as noted above, the process is challenging, or they feared negative consequences associated with making errors. A few noted that their external help ensured that they received the benefits or credits for which they were eligible. In each of the on-reserve groups, at least one participant mentioned that there was an individual on their reserve who was known to do many of the filings in the community.

“I used to use the free clinic and I wouldn’t get anything back. Even HR block can’t do my taxes. It’s just a lot.” – Ontario, Self employed

“There are things I might forget. I get my daughter to do it. She is an accountant. There is so much to know. It’s very complicated. Need so much information and papers.” – Quebec, Off-reserve

“I know there are programs you can buy, but it’s intimidating. If I do something wrong, I could screw myself over. I just don’t take that risk.” – Ontario, On-reserve

Participants displayed a sense of vulnerability when it comes to their income tax preparation and filing, rather than a sense of confidence in obtaining the best financial outcome. Some described power dynamics working against them. They spoke of the CRA as having a tremendous knowledge and expertise advantage in spotting honest errors, as well as the ability to revisit filings and seek additional tax payments from a filer at any time. This was accompanied by the sense that the CRA rarely communicates with the filer to indicate finding an error in the filer’s favour.

“They’re always trying to find more money. I think they feel like people are hiding something. And then I feel paranoid.” – Prairies, Self-employed

Being at a disadvantage and feeling like that disadvantage exposes them to risk appeared to be what drives people to seek help, even when they find that help to be expensive and, for some, of dubious quality. On the topic of cost, where it might have been expected that concerns about cost might be raised more often among participants with lower household incomes, the comments on cost appeared to be made by participants from a variety of economic situations.

The numerous forms and technical language in the various resources (that is, guides or online) have convinced some to abandon trying to file on their own. In every group, there were people who named specific forms, sometimes even recalling the specific number, as examples of processes that seemed unreasonably difficult for someone without professional training.

“It is very time-consuming. There are like 50 forms to fill out. And if you did a mistake, you need to go back through all of it.” – Ontario, Off-reserve

“You got to have 4 PhD’s to make it through the Guide.” – Atlantic Canada, Off-Reserve

For the few who file independently, the tendency was to file electronically using tax software to fill out their tax forms. Those who file this way tended to describe it as extremely helpful and easy to use though some did complain about the cost.

“I do it myself with software. It works well. Sometimes we forget things and it [the software] helps.” – Quebec, Off-reserve

When it comes to the self-reported ease with which respondents filed taxes, experiences varied. Nearly two in five survey respondents (38%) feel that it is very easy (23%) or somewhat easy (15%) to file their taxes. Conversely, one-quarter (24%) of respondents say it is very difficult (14%) or somewhat difficult (10%) to do so. A plurality (36%) of respondents say filing their taxes is neither easy nor difficult.

Compared to both Métis (10%) and Inuk/Inuit (6%), respondents who are First Nations are more likely to describe filing their taxes as difficult (17%). Similarly, those who are self-employed are twice as likely to describe the task as difficult compared to those with other employment (26% versus 13%).

Exhibit A5: Q33. On a scale from 1 to 10, where 1 means very difficult and 10 means very easy, how easy or difficult is it for you to file your taxes?

Base: All respondents (n=1,742).

| Column %               | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                        |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very easy (8-10)       | 23%   | 20%                 | 29%   | 29%          | 18%                   | 20%         | 22%               | 23%   |
|                        | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| Somewhat easy (7)      | 15%   | 14%                 | 17%   | 15%          | 14%                   | 15%         | 8%                | 16%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Neither (5-6)          | 36%   | 37%                 | 33%   | 43%          | 39%                   | 36%         | 36%               | 36%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat difficult (4) | 10%   | 11%                 | 8%    | 5%           | 10%                   | 12%         | 7%                | 10%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very difficult (1-3)   | 14%   | 17%                 | 10%   | 6%           | 17%                   | 17%         | 26%               | 13%   |
|                        | -     | C D                 | -     | -            | -                     | -           | H                 | -     |
| DK/NR                  | 2%    | 2%                  | 3%    | 1%           | 2%                    | 2%          | 1%                | 2%    |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size            | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label           | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Nearly twice as many respondents under the age of 55 years say filing their taxes is ‘very easy’ as those 55 years or older (26% versus 14%).
- The perception of how easy or difficult it is to file one’s taxes is correlated with income. Nearly half (47%) of households with income of \$80,000 or higher say that it is ‘very easy’ to file their taxes. Conversely, one in five respondents (18%) with household income of under \$40,000 say so. One-quarter (25%) of households with income between \$40,000 and \$79,900 rate the process of filing their taxes as ‘very easy’.

- Three in ten respondents (29%) who filed their taxes online rated their experience as very easy, compared with a quarter (25%) of those who filed them by mail.

## Qualitative insights

Asked to provide one or two words to describe what comes to mind when reflecting on Canada's tax system or filing income taxes, few qualitative participants were complimentary. About Canada's tax system, participants' top of mind responses included: how tax dollars are spent; fairness; and complex.

"Money that comes off of our paycheques goes to our healthcare system and stuff, like benefits are distributed." – Prairies, Remote

"Every year taxes go up and go up, and I don't know where our tax dollars go." – Atlantic Canada, Off-reserve

When it comes to the process of filing personal income taxes, common top of mind responses included: stressful, difficult, overwhelming, and expensive. Those with more favourable views, especially of the tax filing process, tended to describe it as simple and efficient. There was no discernable difference in opinions here among participants from the self-employed and on-reserve groups, however, more participants in the off-reserve groups tended not to express the same level of complexity about filing their returns.

"I don't have much understanding of it. My impression is that it is confusing, in the sense that it feels somewhat unapproachable. I wouldn't know where to start. I know that people file their taxes, I just don't know how they do that. I know I can ask some people, it's just that money is a subject that is pretty personal." – British Columbia and the Territories, Remote

While initial discussions demonstrated that qualitative participants did not tend to hold favourable feelings relating to filing their taxes, participants appeared to describe the process of filing in less critical terms if they were exclusively earning their income in one context or the other. Many cited a dramatically increased complexity specifically when they or their partner had income from sources both on- and off-reserve.

"When I was a student and worked on reserve was when it was too complicated for anyone to figure out." – Atlantic Canada, Off-reserve

"When working on-reserve, my income is tax exempt, but if I work off-reserve it's taxed, even if it's for the same employer. Places like H&R Block don't know how to do it." – Atlantic Canada, Off-reserve

## Awareness, usage, and experience with CRA services and forms

Respondents were asked a series of questions regarding specific CRA services and forms, including the T90 and T1 Simplified Forms, the Community Volunteer Income Tax Program, and Northern Services Centres.

### T90 Income Exempt from Tax Under the Indian Act form

Respondents were asked if they used the T90 form, Income Exempt from Tax Under the Indian Act, in order to understand uptake and contextualize one's experience filing taxes. Three in ten respondents (28%) say they have used the T90 form (Income Exempt from Tax Under the Indian Act), while over half (57%) have not. The remaining 14% are unsure if they have used the form. Note that the T90 Income Exempt from Tax Under the Indian Act form is only applicable to First Nations registered under the Indian Act. This survey did not include questions to verify respondents' eligibility of using the T90 form.

One-fifth (19%) of respondents who are Métis have used the T90 form, compared to 31% of respondents who are First Nations and half (52%) of respondents who are Inuk/Inuit. In addition to Indigenous identity, location of residence also has an impact on use of the T90 form. That is, those who live on-reserve are more likely to have used the T90 form (47%) than those who live off-reserve (24%).

Exhibit A6: Q16. Have you used the T90 form, Income Exempt from Tax Under the Indian Act?  
Base: All respondents (n=1,742).

| Column %     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|              |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Yes          | 28%   | 31%                 | 19%   | 52%          | 47%                   | 24%         | 32%               | 28%   |
|              | -     | C                   | -     | B C          | F                     | -           | -                 | -     |
| No           | 57%   | 54%                 | 67%   | 36%          | 40%                   | 61%         | 47%               | 58%   |
|              | -     | D                   | B D   | -            | -                     | E           | -                 | G     |
| DK/NR        | 14%   | 15%                 | 14%   | 11%          | 13%                   | 14%         | 21%               | 14%   |
|              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Respondents under the age of 55 years are more likely to have used the T90 form (31%) than respondents 55 years or older (21%).
- Use of the T90 form is correlated with income. Households with income of \$80,000 or higher have the highest reported use of the form (44%), while households with income under \$40,000 have the lowest reported uptake (24%). One-third (32%) of households with income between \$40,000 and \$80,000 have used the T90 form.
- Those who did not receive help filing their taxes were more likely to have reported that they used the T90 form (44%) than those who received help (27%). Among those who received help, one in ten (12%) responded that they were unsure if they had used the T90 form.



In order to assess barriers to filing taxes, respondents who indicated they did not use the T90 form were asked to identify any reason(s) they may have. Among those who did not use the T90 form, a plurality of respondents (40%) were unaware of the form and its uses, while the same number (39%) say it was not applicable to them. Nearly one-fifth (17%) say the form is too complicated to fill out.

Over one-fifth (22%) of First Nations respondents say that the T90 form is too complicated to fill out, compared to 10% of respondents who are Métis.

Exhibit A7: Q17. Is there a particular reason you have not used the T90 form? Select all that apply.

Base: Those who have not used the T90 form (n=1,005).

| Column %                             | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                                      |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Unaware of the form and its uses     | 40%   | 37%                 | 43%   | 49%          | 36%                   | 37%         | 32%               | 40%   |
|                                      | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Not applicable to your tax situation | 39%   | 37%                 | 44%   | 32%          | 33%                   | 38%         | 47%               | 40%   |
|                                      | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Too complicated to fill out          | 17%   | 22%                 | 10%   | 17%          | 22%                   | 22%         | 17%               | 18%   |
|                                      | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Other                                | 0%    | 0%                  | 1%    | 0%           | 1%                    | 0%          | 2%                | 0%    |
|                                      | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                | 12%   | 14%                 | 9%    | 8%           | 14%                   | 14%         | 13%               | 11%   |
|                                      | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                          | 1005  | 609                 | 370   | 26           | 141                   | 462         | 47                | 945   |
| Column label                         | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Four in ten (42%) of respondents 54 years of age or younger say they are unaware of the T90 form and its uses, compared to one-third (34%) of those 55 years or older.
- Respondents with household income of under \$40,000 are more likely to say that they have not used the T90 form because it is too complicated to fill out (21%), than those from households with income of \$40,000-\$79,999 (14%) and \$80,000 or higher (13%).
- While women were more likely than men to report that they were unaware of the T90 form (44% compared with 34%), two in five men (43%) noted that it was not applicable to their tax situation compared with one-third (34%) of women.
- Half of respondents from Alberta, Nunavut and the Northwest Territories (48%) reported that they were unaware of the T90 form, while another third (31%) reported that it was too complicated to fill out. In both cases, these were higher than any other region.
- At 47%, single respondents were the most likely to select that they were unaware of the T90 form and its uses.



Those who used the T90 form reported mixed experiences in terms of how easy it is to use and understand. One-third (34%) say it is very easy (20%) or somewhat easy (14%), while three in ten respondents (29%) feel it is very difficult (16%) or somewhat difficult (13%). A plurality of respondents (36%) feel the T90 form is neither easy nor difficult. Indigenous identity, location of residence, and employment status do not have a significant impact on one’s assessment of how easy or difficult the T90 form is to understand and fill out.

Exhibit A8: Q18. How easy or difficult was it to understand and fill out the T90 form? Please use a scale from 1 to 10, where 1 means very difficult and 10 means very easy. Note that due to a programming error, in the online presentation of the question, respondents were shown the label “Very difficult” at the values of both 1 and 10.

Base: Those who used the T90 form (n=484).

| Column %               | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                        |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very easy (8-10)       | 20%   | 18%                 | 25%   | 22%          | 23%                   | 15%         | 19%               | 21%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat easy (7)      | 14%   | 14%                 | 12%   | 14%          | 16%                   | 13%         | 16%               | 14%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)          | 36%   | 34%                 | 38%   | 40%          | 31%                   | 37%         | 47%               | 35%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat difficult (4) | 13%   | 15%                 | 7%    | 22%          | 14%                   | 15%         | 9%                | 13%   |
|                        | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Very difficult (1-3)   | 16%   | 17%                 | 18%   | 2%           | 17%                   | 18%         | 9%                | 16%   |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                  | 1%    | 1%                  | 1%    | 0%           | 0%                    | 2%          | 0%                | 1%    |
|                        | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Sample size            | 484   | 348                 | 104   | 32           | 159                   | 184         | 32                | 446   |
| Label column           | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Nearly one-quarter (23%) of respondents with household income of under \$40,000 say it is very difficult to understand and fill out the T90 form, compared to 13% of respondents with higher reported household income.
- One-third (34%) of respondents from British Columbia and the Yukon rated their experience filling out the T90 form as very easy, compared with only 10% of those in Alberta, Nunavut and the Northwest Territories.

Respondents were shown the following CRA services and forms and were asked if they have ever used any of them. A slight majority of respondents (57%) are aware of the Community Volunteer Income Tax Program, with one-fifth of overall respondents (21%) who say they have used it. More respondents are unaware of the T1 Simplified Form (45%) or the Northern Service Centres (60%) than are aware.

Exhibit A9: Q49-51. Have you used any of the following services or forms?

Base: All respondents (n=1,742).

| Row %   | Used it | Aware but never used it | Unaware | DK/NR |
|---|---------|-------------------------|---------|-------|
| Community Volunteer Income Tax Program                | 21%     | 36%                     | 34%     | 8%    |
| T1 Simplified Form, Let Us Help You Get Your Benefits | 11%     | 32%                     | 45%     | 13%   |
| Northern Service Centres                              | 6%      | 22%                     | 60%     | 13%   |

Respondents who had used the service or form were then asked to rate their level of satisfaction. The vast majority of respondents provided either a neutral or satisfied rating with each of the program or service tested, between 56% and 58% of respondents are very satisfied or somewhat satisfied with each.

Exhibit A10: Q52-54. What is your overall level of satisfaction with the following services or forms that you have used? Please use a scale from 1-10 where 1 means completely dissatisfied and 10 means completely satisfied. Among those who have used the program or service Base: Used Northern Service Centres (n=92), Community Volunteer Income Tax Program (n=374), used T1 Simplified Form (n=185).

| Row %   | Very satisfied (8-10) | Somewhat satisfied (7) | Neither (5-6) | Somewhat dissatisfied (4) | Very dissatisfied (1-3) | DK/NR |
|---|-----------------------|------------------------|---------------|---------------------------|-------------------------|-------|
| T1 Simplified Form, Let Us Help You Get Your Benefits | 40%                   | 16%                    | 31%           | 5%                        | 8%                      | 0%    |
| Northern Service Centres                              | 39%                   | 19%                    | 22%           | 4%                        | 15%                     | 1%    |
| Community Volunteer Income Tax Program                | 36%                   | 22%                    | 34%           | 4%                        | 4%                      | 0%    |

### Community Volunteer Income Tax Program

Respondents who are Métis are less likely to have used the Community Volunteer Income Tax Program (17%) and are more likely to be unaware of it (40%). Awareness is also lower among those who live off-reserve, with one-third (34%) saying they are unaware of it, compared to 27% of those who live on-reserve.

Exhibit A11: Q49. Have you used any of the following services or forms? Community Volunteer Income Tax Program.

Base: All respondents (n=1,742).

| Column %                | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                         |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Used it                 | 21%   | 23%                 | 17%   | 22%          | 27%                   | 22%         | 24%               | 21%   |
|                         | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Aware but never used it | 36%   | 36%                 | 35%   | 46%          | 37%                   | 37%         | 31%               | 37%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Unaware                 | 34%   | 31%                 | 40%   | 26%          | 27%                   | 34%         | 34%               | 34%   |
|                         | -     | -                   | B D   | -            | -                     | E           | -                 | -     |
| DK/NR                   | 8%    | 9%                  | 8%    | 6%           | 9%                    | 8%          | 12%               | 8%    |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size             | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label            | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Respondents with household income between \$40,000 and \$79,999 are more likely to have used the Community Volunteer Income Tax program (24%), than those with household income of under \$40,000 (19%) and \$80,000 or higher (18%).
- One-quarter (25%) of male respondents reported using the Community Volunteer Income Tax program, compared with only 19% of female respondents. At 39% of female respondents, women were more likely to report being unaware of the program than male respondents (28%).
- At one-third (31%) of respondents, those from British Columbia and the Yukon were the most likely to report having used the Community Volunteer Income Tax program.

Among those who have used the Community Volunteer Income Tax Program, a slight majority (58%) say they are very satisfied (36%) or somewhat satisfied (22%) with the program. While 8% say they are very dissatisfied (4%) or somewhat dissatisfied (4%) with the program, one-third (34%) say they are neither satisfied nor dissatisfied.

Exhibit A12: Q52. What is your overall level of satisfaction with the following services or forms that you have used? Please use a scale from 1-10 where 1 means completely dissatisfied and 10 means completely satisfied. Community Volunteer Income Tax Program.

Base: Those who have used the program or service (n=374).

| Column %                  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                           |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)     | 36%   | 37%                 | 30%   | 49%          | 33%                   | 39%         | 37%               | 36%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat satisfied (7)    | 22%   | 23%                 | 21%   | 11%          | 24%                   | 23%         | 21%               | 22%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)             | 34%   | 33%                 | 39%   | 35%          | 34%                   | 32%         | 30%               | 34%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat dissatisfied (4) | 4%    | 4%                  | 4%    | 6%           | 5%                    | 3%          | 4%                | 4%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very dissatisfied (1-3)   | 4%    | 3%                  | 5%    | 0%           | 4%                    | 3%          | 8%                | 4%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size               | 374   | 266                 | 95    | 13*          | 95                    | 167         | 24*               | 343   |
| Column label              | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- Respondents from Quebec (49%), British Columbia, and the Yukon (49%), were significantly more likely to report being very satisfied with the services or forms they used than other regions.

### T1 Simplified Form

One-fifth (21%) of respondents who are Inuk/Inuit say they have used the T1 Simplified Form, compared to those who are First Nations (11%) or Métis (9%). Fully half (51%) of respondents who are Métis say they are unaware of the form. Usage of the T1 Simplified Form is higher among those who live on-reserve (15% compared to 9% among those who live off-reserve).

Exhibit A13: Q51. Have you used any of the following services or forms? T1 Simplified Form, Let Us Help You Get Your Benefits.

Base: All respondents (n=1,742).

| Column %                | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                         |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Used it                 | 11%   | 11%                 | 9%    | 21%          | 15%                   | 9%          | 11%               | 11%   |
|                         | -     | -                   | -     | C            | F                     | -           | -                 | -     |
| Aware but never used it | 32%   | 33%                 | 29%   | 30%          | 32%                   | 35%         | 27%               | 33%   |
|                         | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Unaware                 | 45%   | 42%                 | 51%   | 38%          | 38%                   | 44%         | 49%               | 44%   |
|                         | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| DK/NR                   | 13%   | 13%                 | 12%   | 11%          | 15%                   | 11%         | 14%               | 12%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size             | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label            | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Use of the T1 Simplified Form is correlated with income. Households with income of \$80,000 or higher have the highest reported use of the form (19%), while households with income under \$40,000 have the lowest reported uptake (7%). Twelve percent (12%) of households with income between \$40,000 and \$80,000 have used the T1 Simplified Form.

A slight majority (56%) of respondents who have used the T1 Simplified Form are very satisfied (40%) or somewhat satisfied (16%) with the form. Three in ten (31%) hold a neutral position, and 13% express high dissatisfaction.

Exhibit A14: Q54. What is your overall level of satisfaction with the following services or forms that you have used? Please use a scale from 1-10 where 1 means completely dissatisfied and 10 means completely satisfied. T1 Simplified Form, Let Us Help You Get Your Benefits.

Base: Those who have used the program or service (n=185).

| Column %                     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|------------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                              |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)        | 40%   | 38%                 | 40%   | 46%          | 43%                   | 33%         | 27%               | 41%   |
|                              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat satisfied (7)       | 16%   | 16%                 | 12%   | 25%          | 13%                   | 20%         | 9%                | 17%   |
|                              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)                | 31%   | 31%                 | 34%   | 24%          | 35%                   | 31%         | 46%               | 30%   |
|                              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat dissatisfaction (4) | 5%    | 6%                  | 4%    | 0%           | 0%                    | 10%         | 0%                | 5%    |
|                              | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| Very dissatisfied (1-3)      | 8%    | 8%                  | 9%    | 6%           | 10%                   | 6%          | 18%               | 7%    |
|                              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                  | 185   | 128                 | 45*   | 12*          | 52                    | 70          | 11*               | 172   |
| Column label                 | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- Over half (55%) of respondents who reported being single said they were very or somewhat satisfied with the T1 Simplified Form, compared with one-third (33%) of those who were married or common law.

### Northern Service Centres

Given their location, it is unsurprising that respondents who are Inuk/Inuit are more likely to have used Northern Service Centres (21%), compared to respondents who are First Nations (6%) or Métis (3%). Although usage is low regardless of one's location of residence, respondents who live on-reserve are more likely to have used it (9%) than those who live off-reserve (4%). Respondents whose employment status is not self-employed are more likely to be unaware of the Northern Service Centres (61%), compared to those who are self-employed (46%).

Exhibit A15: Q50. Have you used any of the following services or forms? Northern Service Centres.

Base: All respondents (n=1,742).

| Column %                | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                         |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Used it                 | 6%    | 6%                  | 3%    | 21%          | 9%                    | 4%          | 6%                | 6%    |
|                         | -     | C                   | -     | B C          | F                     | -           | -                 | -     |
| Aware but never used it | 22%   | 20%                 | 24%   | 32%          | 23%                   | 19%         | 22%               | 22%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Unaware                 | 59%   | 61%                 | 60%   | 40%          | 52%                   | 66%         | 46%               | 61%   |
|                         | -     | D                   | D     | -            | -                     | E           | -                 | G     |
| DK/NR                   | 13%   | 13%                 | 13%   | 7%           | 16%                   | 11%         | 26%               | 12%   |
|                         | -     | -                   | -     | -            | F                     | -           | H                 | -     |
| Sample size             | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label            | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Two-thirds (66%) of respondents 55 years or older say they are unaware of the Northern Service Centres, compared to 57% of respondents 54 years or younger.
- Awareness of the Northern Service Centres is correlated with income. A majority of respondents with household income of under \$40,000 are unaware of the program (67%), compared to 46% of respondents with household income of \$80,000 or higher. A slight majority (56%) of respondents with household income of \$40,000 to just under \$80,000 say they are unaware of the Northern Service Centres.
- Two-thirds of respondents from Manitoba and Saskatchewan (67%), as well as from Alberta, Nunavut and the Northwest Territories (64%), reported being unaware of the services offered by Northern Service Centres.

Nearly six in ten (58%) respondents who have used the Northern Service Centres say they are very satisfied (39%) or somewhat satisfied (19%) with them. Approximately one-fifth have either a neutral impression (22%) or say they are very dissatisfied or somewhat dissatisfied (19%).

Exhibit A16: Q53. What is your overall level of satisfaction with the following services or forms that you have used? Please use a scale from 1-10 where 1 means completely dissatisfied and 10 means completely satisfied. Northern Service Centres.

Base: Those who have used the program or service (n=92).

| Column %                  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                           |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)     | 39%   | 41%                 | 25%   | 49%          | 45%                   | 39%         | 34%               | 40%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat satisfied (7)    | 19%   | 20%                 | 16%   | 20%          | 9%                    | 29%         | 0%                | 21%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)             | 22%   | 15%                 | 41%   | 25%          | 16%                   | 16%         | 51%               | 17%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat dissatisfied (4) | 4%    | 5%                  | 5%    | 0%           | 3%                    | 6%          | 0%                | 4%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very dissatisfied (1-3)   | 15%   | 18%                 | 12%   | 6%           | 24%                   | 10%         | 15%               | 16%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                     | 1%    | 2%                  | 0%    | 0%           | 3%                    | 0%          | 0%                | 1%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size               | 92    | 63                  | 19*   | 10*          | 30*                   | 31*         | 6*                | 84    |
| Column label              | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

## Barriers to filing taxes

When it comes to filing taxes, one-fifth (19%) of respondents say they experienced no challenges at all. In contrast, over one-third of respondents feel the process of filing taxes is overwhelming (39%) and experience discomfort dealing with the government (35%). Over one-fifth say they have limited access to the materials they need to file (24%) or feel it is too expensive (21%). Not having documents available in an Indigenous language is a barrier for 12% of respondents.

When it comes to barriers, respondents who are Inuk/Inuit are more likely to raise the challenge of access to documents in an Indigenous language (32%) and are less likely to say they feel discomfort dealing with the government (17%). Respondents who are First Nations are more likely to cite limited access to resources and materials (29%), than those who are Métis (17%) or Inuk/Inuit (15%). One-quarter (24%) of those whose Indigenous identity is Métis say they have no challenges when it comes to filing their taxes.



Exhibit A17: Q34. Do you face any of the following challenges when it comes to filing your taxes? Select all that apply.

Base: All respondents (n=1,742).

| Column %   | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| The thought or process of filing taxes is overwhelming   | 39%   | 40%                 | 36%   | 47%          | 37%                   | 42%         | 36%               | 40%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Discomfort dealing with the government   | 35%   | 37%                 | 35%   | 17%          | 39%                   | 37%         | 41%               | 35%   |
|  | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| Limited access to resources and materials (i.e., computers, paper tax packages, Internet, tax slips) | 24%   | 29%                 | 17%   | 15%          | 34%                   | 27%         | 21%               | 25%   |
|  | -     | C D                 | -     | -            | F                     | -           | -                 | -     |
| It is too expensive  | 21%   | 22%                 | 21%   | 20%          | 22%                   | 21%         | 22%               | 21%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Documents are not available in an Indigenous language  | 12%   | 11%                 | 11%   | 32%          | 15%                   | 10%         | 11%               | 12%   |
|  | -     | -                   | -     | B C          | F                     | -           | -                 | -     |
| Other  | 2%    | 2%                  | 4%    | 0%           | 0%                    | 3%          | 6%                | 2%    |
|  | -     | D                   | B D   | -            | -                     | E           | -                 | -     |
| I had no challenges  | 19%   | 18%                 | 24%   | 18%          | 12%                   | 20%         | 16%               | 20%   |
|  | -     | -                   | B     | -            | -                     | E           | -                 | -     |
| DK/NR  | 5%    | 4%                  | 6%    | 3%           | 4%                    | 3%          | 5%                | 4%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label   | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Challenges encountered when filing one's taxes is correlated with income. Respondents with household income of \$80,000 or higher are the most likely to say they encountered no challenges (37%), followed by respondents with household income of \$40,000-\$79,999 (22%) and under \$40,000 (15%). The reverse is true when it comes to access to resources and materials. Three in ten respondents (29%) with income under \$40,000 note that as a challenge, compared to 20% of respondents with household income of \$40,000-\$79,999 and 14% of respondents with household income of \$80,000 or higher. Those with household income of \$80,000 or higher are also significantly less likely to say they feel the process of filing taxes is overwhelming (28%) or feel discomfort dealing with the government (24%).
- Two in five men (38%) reported discomfort when dealing with the government as a challenge when it comes to filing taxes, compared with one-third (32%) of women.

### Qualitative insights

Few participants indicated that filing their taxes was barrier-free. Among those who had no barriers to share, most did not file their taxes on their own. For everyone else, the most common barriers were the same as noted above: the process is too complicated and intimidating, and there is discomfort dealing with the CRA as a government agency.

"Latent feelings of mistrust...so when I talk with CRA, I feel like they have all the power. I just hate it." – British Columbia and the Territories, Self-employed

When it comes to the benefit of the CRA providing services, documentation and communications in Indigenous languages, perceptions are decidedly split. One-quarter (23%) of survey respondents say that filing their taxes and accessing services would be easier if the CRA provided services, written documentation, and communications in an Indigenous language they speak or read. An equal proportion (26%) say that it is not applicable to them, while 35% say that providing more services in Indigenous languages would not make filing or accessing services easier.

Half (52%) of respondents who are Inuk/Inuit say that it would make filing taxes and accessing services easier if the CRA provided services, documentation, and communications in an Indigenous language. Conversely, three in ten (30%) respondents who are Métis say it is not applicable to them. Those who live on-reserve are also more likely to say that having access to Indigenous language options would make it easier (33%), whereas those who live off-reserve are more likely to say that it is not applicable to them (29%).

Exhibit A18: Q35. If the CRA provided services, written documentation, and communications in an Indigenous language that you speak or read, would that make filing your taxes and accessing services easier?

Base: All respondents (n=1,742).

| Column %       | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|----------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Yes            | 23%   | 22%                 | 22%   | 52%          | 33%                   | 17%         | 21%               | 23%   |
|                | -     | -                   | -     | B C          | F                     | -           | -                 | -     |
| No             | 35%   | 37%                 | 33%   | 24%          | 35%                   | 39%         | 37%               | 36%   |
|                | -     | D                   | -     | -            | -                     | -           | -                 | -     |
| Not applicable | 26%   | 25%                 | 30%   | 18%          | 17%                   | 29%         | 34%               | 26%   |
|                | -     | -                   | B D   | -            | -                     | E           | -                 | -     |
| DK/NR          | 15%   | 15%                 | 15%   | 6%           | 15%                   | 16%         | 8%                | 15%   |
|                | -     | D                   | D     | -            | -                     | -           | -                 | G     |
| Sample size    | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label   | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Respondents 54 years or younger are more likely to agree that having access to documentation and services in an Indigenous language would make filing their taxes easier (27%), compared to 13% of respondents 55 years or older.
- Income is correlated with the reported benefit of CRA providing services and documentation in an Indigenous language. That is, respondents with household income of \$80,000 or higher are the most likely to say it would make filing their taxes easier (36%), compared to 25% of respondents with income between \$40,000 and just under \$80,000, and 19% of respondents with income under \$40,000.

Those who indicated that it would make filing taxes and accessing services easier if the CRA provided services, written documentation, and communications in an Indigenous language were asked which Indigenous language(s) they speak. Nearly half (45%) were unable to provide a response. The most common Indigenous language among respondents is Cree (15%) followed by Inuk/Inuktituk (6%). All other Indigenous languages are read or spoken by fewer than 5% of respondents.

Exhibit A19: Q36. What Indigenous languages do you speak and/or read?

Base: Respondents who felt the CRA providing services, written documentation, and communication in an Indigenous language that they speak or read would make filing taxes and accessing services easier (n=400)

| Column %       | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|----------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Cree           | 15%   | 18%                 | 13%   | 0%           | 19%                   | 18%         | 5%                | 16%   |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Inuk/Inuktituk | 6%    | 1%                  | 3%    | 41%          | 1%                    | 2%          | 5%                | 5%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Ojibway        | 4%    | 6%                  | 1%    | 0%           | 4%                    | 8%          | 5%                | 4%    |
|                | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Michif         | 3%    | 0%                  | 10%   | 2%           | 0%                    | 0%          | 0%                | 4%    |
|                | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| Innu           | 3%    | 3%                  | 0%    | 12%          | 5%                    | 1%          | 0%                | 3%    |
|                | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Dakelh         | 2%    | 4%                  | 0%    | 0%           | 2%                    | 5%          | 5%                | 2%    |
|                | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Dene           | 2%    | 2%                  | 3%    | 0%           | 3%                    | 2%          | 0%                | 2%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Métis          | 2%    | 0%                  | 6%    | 0%           | 0%                    | 1%          | 0%                | 2%    |
|                | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| Blackfoot      | 2%    | 3%                  | 0%    | 0%           | 2%                    | 4%          | 0%                | 2%    |
|                | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Mikmak         | 1%    | 2%                  | 0%    | 0%           | 3%                    | 2%          | 0%                | 1%    |
|                | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Gitsenimx      | 1%    | 1%                  | 3%    | 0%           | 0%                    | 2%          | 0%                | 1%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Algonquin      | 1%    | 1%                  | 1%    | 0%           | 2%                    | 1%          | 0%                | 1%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Kwak'wala      | 1%    | 1%                  | 0%    | 0%           | 2%                    | 1%          | 0%                | 1%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Anishinabe     | 1%    | 1%                  | 1%    | 0%           | 0%                    | 2%          | 5%                | 1%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Tsilhqot'in    | 1%    | 1%                  | 1%    | 0%           | 2%                    | 0%          | 0%                | 1%    |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other          | 10%   | 12%                 | 8%    | 7%           | 15%                   | 8%          | 9%                | 10%   |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR          | 45%   | 43%                 | 50%   | 38%          | 42%                   | 44%         | 66%               | 44%   |
|                | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size    | 400   | 246                 | 122   | 32           | 115                   | 126         | 21                | 359   |
| Column label   | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

### Qualitative insights

Participants were asked if the CRA could do or offer anything different to better serve their Indigenous clients, including dedicated phone lines, webpages, or navigators to help with forms. While there was mixed response to the specific options probed, participants in each group suggested that the CRA should have documentation and services available in Indigenous language(s). While a similar number of participants considered the challenge the CRA could face adapting their services and documentation in all the Indigenous languages used throughout the country, most participants agreed that it is something the CRA should attempt to do. For participants in remote communities, this perception was more widely shared. Participants in these interviews most often explained that while they can conduct business in English, there are many individuals in their community who cannot.

“That’s a good question. I can’t speak to whether the quality of service is the same for others. I expect in terms of language, that could be a challenge for some Indigenous Peoples. Some only speak traditional languages. The only other question I would have though is whether all Indigenous Peoples an access the same services. For example, Métis people have enormous problems with services that are reserved for First Nations people. They sometimes don’t ask because they wonder whether they have the right to access them, etc. There seems to be some differentiation between Indigenous audiences.” – Quebec, Remote

“It would be advantageous to have that language barrier broken. There are so many multi-national people who answer. Why not have our language?” – Prairies, On-reserve

## Section B: Experiences interacting with the CRA related to tax assistance

Respondents were asked a series of questions related to interacting with the CRA outside of filing their taxes, including by telephone and through online services like My Account, tax pages on the Canada.ca website, and the website’s Chatbot feature.

### Interactions with the CRA

More survey respondents have not been in contact with the CRA in the past year (38%) than have been in contact by any specific means. Approximately three in ten respondents say they have contacted the CRA online (31%) or by telephone (27%). Ten percent or fewer have contacted the CRA by mail (10%), in person (7%), or by fax (2%).

Fewer respondents who are Inuk/Inuit say they have not contacted the CRA in the past year (23%), than First Nations (39%) or Métis (37%). Nearly as many respondents who are Inuk/Inuit have contacted the CRA in the past year by mail (27%) as online (31%) or by telephone (35%). More respondents who live off-reserve say they have not contacted the CRA in the past year (42%) than those who live on-reserve (35%). Those who live on-reserve are, however, more likely to say they have contacted the CRA by mail (13%) or in person (14%) than those who live off-reserve (8% and 4%, respectively). Those who are self-employed are also more likely to

have been in contact with the CRA in person in the last year, compared to those with other employment (14% versus 7%).

Exhibit B1: Q19. Other than sending in personal tax returns, in which of the following ways have you contacted the CRA in the last 12 months? Select all that apply.

Base: All respondents (n=1,742).

| Column %   | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Online   | 31%   | 31%                 | 32%   | 31%          | 30%                   | 31%         | 30%               | 31%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| By telephone                                       | 27%   | 25%                 | 29%   | 35%          | 25%                   | 25%         | 32%               | 26%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| By mail  | 10%   | 10%                 | 9%    | 27%          | 13%                   | 8%          | 11%               | 10%   |
|  | -     | -                   | -     | B C          | F                     | -           | -                 | -     |
| In person  | 7%    | 7%                  | 6%    | 10%          | 14%                   | 4%          | 14%               | 7%    |
|  | -     | -                   | -     | -            | F                     | -           | H                 | -     |
| By fax   | 2%    | 2%                  | 1%    | 1%           | 2%                    | 1%          | 2%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other  | 1%    | 1%                  | 1%    | 0%           | 1%                    | 1%          | 1%                | 1%    |
|  | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| I have not contacted the CRA in the last 12 months | 38%   | 39%                 | 37%   | 23%          | 35%                   | 42%         | 32%               | 38%   |
|  | -     | D                   | D     | -            | -                     | E           | -                 | -     |
| DK/NR  | 4%    | 5%                  | 4%    | 1%           | 5%                    | 4%          | 4%                | 4%    |
|  | -     | D                   | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                       | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Over half (55%) of respondents 55 years or older have not contacted the CRA in the past year, compared to one-third (32%) of those 54 years or younger.
- Respondents with household income under \$40,000 are significantly less likely to have contacted the CRA in the past year (42%) than respondents with higher reported income.
- Respondents with no children under the age of 18 were significantly less likely to have contacted the CRA in the last 12 months (44%) than those who did have children under the age of 18 (30%).
- Those who filed their taxes by mail or by paper were less likely to have contacted the CRA in the last 12 months (43% had not contacted the CRA) than those who filed online (33% had not contacted the CRA).

Among those who contacted the CRA in the past year, the most common reasons were to inquire about benefits, pandemic-related (27%) or otherwise (26%). One-quarter of respondents (24%) contacted the CRA for personal income tax purposes. One-fifth said they were trying to solve a problem they had with the CRA (21%) or seek clarification about something the CRA sent them (20%). For 16% of respondents, their contact with the CRA was to submit documents that the CRA requested. Fewer than 10% of respondents had any other reason for contacting the CRA in the past year.

Compared to those who live off-reserve, respondents who live on-reserve are more likely to have contacted the CRA to make a tax payment (13% versus 8%); to inquire about excise

taxes, duties and levies (10% versus 3%); or estate or trust tax (5% versus 1%). Respondents who are not self-employed are more likely to have contacted the CRA to ask about benefits than those who are self-employed (27% compared to 17%).

Exhibit B2: Q20. What was your reason for contacting the CRA? Select all that apply.  
Base: Those who contacted the CRA in the past year (n=1,001).

| Column %  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| COVID-19-related emergency benefits and subsidies       | 27%   | 28%                 | 25 %  | 25%          | 25%                   | 31%         | 25%               | 26%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| To ask about benefits                                   | 26%   | 28%                 | 23 %  | 25%          | 24%                   | 31%         | 17%               | 27%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Personal income tax                                     | 24%   | 22%                 | 29 %  | 17%          | 21%                   | 23%         | 23%               | 24%   |
|   | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| To try to solve a problem you had with the CRA          | 21%   | 23%                 | 18 %  | 23%          | 23%                   | 23%         | 21%               | 21%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| To ask about information sent to you by the CRA         | 20%   | 21%                 | 18 %  | 26%          | 22%                   | 20%         | 20%               | 20%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| To submit documents that the CRA had requested          | 16%   | 17%                 | 15 %  | 12%          | 19%                   | 16%         | 19%               | 16%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| To make a payment owing on your taxes                   | 9%    | 9%                  | 9%    | 15%          | 13%                   | 8%          | 5%                | 10%   |
|   | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Authorizing a representative                            | 6%    | 7%                  | 5%    | 13%          | 9%                    | 6%          | 3%                | 7%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Deferred income and savings plans                       | 5%    | 5%                  | 4%    | 6%           | 6%                    | 4%          | 6%                | 5%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| To ask about Section 87, as stated under the Indian Act | 5%    | 5%                  | 3%    | 8%           | 8%                    | 4%          | 10%               | 4%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Excise taxes, duties and levies                         | 5%    | 6%                  | 3%    | 3%           | 10%                   | 3%          | 3%                | 5%    |
|   | -     | C                   | -     | -            | F                     | -           | -                 | -     |
| Estate or trust tax                                     | 3%    | 3%                  | 5%    | 4%           | 5%                    | 1%          | 5%                | 3%    |
|   | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| DK/NR   | 5%    | 5%                  | 5%    | 4%           | 3%                    | 5%          | 6%                | 5%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size   | 1001  | 625                 | 326   | 50           | 206                   | 405         | 64                | 919   |
| Column label  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Respondents 54 years or younger are more likely to have contacted the CRA to submit documents that CRA requested (17%), or to inquire about deferred income and savings plans (5%), excise taxes (5%) or estate tax (4%). Those 55 years or older are more likely to have contacted the CRA about COVID-19 related emergency benefits (34%) or to ask about other benefits (35%).

## Usage and experience of CRA services

To assess the impression of the services offered by the CRA, all respondents were asked how satisfied or dissatisfied they are with each of the following CRA services: My Account, telephone services, Canada.ca tax-related web pages, and the Chatbot feature. To assess these services, respondents were asked to use a scale from 1-10, where 1 meant they were completely dissatisfied and 10 meant they were completely satisfied. They were also provided the option of indicating that they did not know how to rate the service or have never used it.

A plurality of respondents have a neutral impression of the services tested, or are unable to provide a rating. In the case of My Account and the tax pages on Canada.ca, there are greater proportions of respondents who are satisfied with the service tested than dissatisfied. However, the opposite is true of the CRA's telephone and Chatbot services.

Exhibit B3: Q29-32. What is your overall level of satisfaction with the following CRA services? Please use a scale from 1-10, where 1 means you are completely dissatisfied and 10 means you are completely satisfied.

Base: All respondents (n=1,742).

| Row %                           | Very satisfied (8-10) | Somewhat satisfied (7) | Neither (5-6) | Somewhat dissatisfied (4) | Very dissatisfied (1-3) | DK/NR |
|---------------------------------|-----------------------|------------------------|---------------|---------------------------|-------------------------|-------|
| My Account                      | 19%                   | 12%                    | 29%           | 6%                        | 8%                      | 26%   |
| Telephone                       | 15%                   | 9%                     | 34%           | 10%                       | 16%                     | 16%   |
| Canada.ca tax-related web pages | 14%                   | 10%                    | 34%           | 8%                        | 12%                     | 21%   |
| Chatbot                         | 7%                    | 6%                     | 26%           | 5%                        | 11%                     | 46%   |

## Qualitative insights

Many qualitative participants described having had an interaction with the CRA at some point in time over one or more channels, including for tax assistance or information. That said, many participants expressed dissatisfaction with the current CRA services in place. Opinions ranged from “what services?” to constructive criticism about what could be improved.

There seemed to be widespread experience in accessing the CRA website, as well as a broad consensus that the CRA website is ineffective for having questions satisfactorily answered. Some described falling into loops of site referrals that repeatedly ended up suggesting documents that were already reviewed and deemed unhelpful or irrelevant. While the usability of the website seemed to be a major barrier, some also pointed out that the phrasing is sometimes impenetrably technical. It is thus possible that users arrived at the appropriate information or form but were not capable of accessing it due to the language used. Moreover, some participants noted that they expected that the website would contain all the information necessary, but that locating it was impossible as they did not know what language to use to trigger the correct search. One participant noted that they use Google to find what they are looking for on the CRA's website.

Remote participants noted repeatedly that online services are either not consistently accessible to them or that the individuals in those communities are not adept at using them.



“The website is good for general things but not if you have something specific.” – British Columbia and the Territories; Self-employed

“I found the form to fix my assessment. But then I didn’t know how to fill it out and I couldn’t get a hold of anyone. It took too long, so I just mailed it in.” – Prairies, On-reserve

“[Using the website] You end up needing to call in anyway. It’s a vicious cycle.” – Prairies, Self-employed

“It looks like Ebay from 1999. It’s just a lot of links. Some links go to error pages.” – Prairies, Self-employed

In terms of the best ways for the CRA to communicate with them, direct mail or email were among the more common methods recommended. Several suggested inserting pamphlets with the information in other correspondence that the CRA may send them. Many participants said that calling individuals is not recommended due to the increasing number of telephone scams prevalent today. Other less common ideas were to use social media, traditional media (i.e., television, newspaper and radio ads), or at bus stops.

“User-friendly website. No phone calls because the scams.” – Atlantic Canada, Off-reserve

When asked if online, phone, or in-person services were preferred, responses were mixed. Many noted that online services are the most convenient, but that being able to quickly call someone to get an answer is also very important. Participants who said they have experienced discrimination at some point in their life noted that they prefer to speak to someone face-to-face so that they could better sense their level of compassion and authenticity.

“You have to look into their eyes to see what’s in their heart.” – Ontario, On-reserve

“I think they should send information kits to everyone in the mail with pamphlets about the various benefits/credits. I would keep it to refer to later, and if I had any questions, I would call them to get more information. It would also be handy to share if someone I knew qualified for a credit/benefit and if I thought they might need the information.” – Quebec, Remote

“There are a lot of elders who don’t use the internet. CRA should have a representative, or liaison, to help the elders. More dedicated individuals to help the people who do not have access to the internet. More direct connect there. Go on reserve and share that information. There are people there that don’t have access to the information available to them because of that access. CRA needs to make it a little easier.” – Atlantic Canada, Remote



## My Account

When it comes to the CRA's My Account service, three in ten (31%) respondents are very satisfied (19%) or somewhat satisfied (12%). A similar proportion (29%) are neither satisfied nor dissatisfied, while 14% are very or somewhat dissatisfied. One-quarter (26%) did not provide a rating.

Fewer respondents (17%) who are First Nations are very satisfied with My Account, compared to those who are Métis (23%) or Inuk/Inuit (22%).

Exhibit B4: Q32. What is your overall level of satisfaction with the following CRA services? Please use a scale from 1-10, where 1 means you are completely dissatisfied and 10 means you are completely satisfied. My Account.

Base: All respondents (n=1,742).

| Column %                  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                           |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)     | 19%   | 17%                 | 23%   | 22%          | 18%                   | 16%         | 19%               | 19%   |
|                           | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| Somewhat satisfied (7)    | 12%   | 12%                 | 11%   | 12%          | 11%                   | 13%         | 12%               | 12%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)             | 29%   | 27%                 | 32%   | 36%          | 25%                   | 28%         | 24%               | 29%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat dissatisfied (4) | 6%    | 5%                  | 7%    | 12%          | 5%                    | 5%          | 10%               | 6%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very dissatisfied (1-3)   | 8%    | 8%                  | 10%   | 5%           | 9%                    | 7%          | 15%               | 8%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                     | 26%   | 31%                 | 17%   | 14%          | 32%                   | 31%         | 20%               | 26%   |
|                           | -     | C D                 | -     | -            | -                     | -           | -                 | -     |
| Sample size               | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label              | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Satisfaction with My Account is correlated with income. Households with income of \$80,000 or higher have the highest reported satisfaction (36% providing ratings of 8-10), while households with income under \$40,000 have the lowest reported satisfaction (15%). Two in ten (21%) of households with income between \$40,000 and \$80,000 are very satisfied with CRA's My Account.
- Respondents living in Quebec were the most likely to report being very dissatisfied (14%) with CRA's My Account.

Roughly half of respondents (53%) have registered with the CRA's My Account. Three in ten respondents (31%) say they have not and 16% are not sure. Respondents who are First Nations are less likely to be registered for the CRA's My Account (48%) than those who are Métis (62%) or Inuk/Inuit (61%).

Exhibit B5: Q27. Have you registered with the CRA's My Account online service?

Base: All respondents (n=1,742).

| Column %     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|              |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Yes          | 53%   | 48%                 | 62%   | 61%          | 45%                   | 49%         | 58%               | 53%   |
|              | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| No           | 31%   | 34%                 | 26%   | 23%          | 39%                   | 33%         | 23%               | 32%   |
|              | -     | C                   | -     | -            | F                     | -           | -                 | G     |
| DK/NR        | 16%   | 18%                 | 13%   | 16%          | 16%                   | 19%         | 19%               | 15%   |
|              | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Nearly six in ten (58%) of respondents 54 years or younger say they have registered with CRA's My Account, compared to 37% of respondents 55 years or older.
- Uptake of CRA's My Account is correlated with income. Households with income of \$80,000 or higher have the highest reported uptake (80%), while households with income under \$40,000 have the lowest reported uptake (47%). Over half (58%) of households with income between \$40,000 and \$80,000 have registered with My Account.
- Two-thirds (68%) of those who are registered with CRA's My Account online service reported having filed taxes this year.
- Of those who rated their experience filing taxes as easy, four in five (79%) said they were registered for CRA My Account (compared with 29% of those who rated their experience filing taxes as difficult).

Reasons for not registering for My Account are varied. Nearly half of respondents (45%) who have not registered with the CRA’s My Account say they do not feel the need to. Other common reasons are the perception that it is too difficult to register (30%), concerns over privacy or security (25%), as well as a lack of awareness (21%). Barriers that will be difficult to overcome are challenges using a computer or poor Internet connection, which are the reasons listed for 15% and 13% of respondents respectively.

Over half (53%) of respondents who are Métis and have not registered for My Account say they do not need to, compared to two in five who are First Nations (43%) or Inuk/Inuit (40%).

Exhibit B6: Q28. Is there a particular reason you have not registered with the CRA's My Account online service? Select all that apply. Base: Those not registered with the CRA's My Account (n=543).

| Column %                                     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Don't feel the need to                       | 45%   | 43%                 | 53%   | 40%          | 41%                   | 44%         | 43%               | 45%   |
|  | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| It seems too difficult                       | 30%   | 32%                 | 28%   | 23%          | 30%                   | 33%         | 27%               | 30%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Concerned about the privacy or security risk | 25%   | 26%                 | 25%   | 21%          | 19%                   | 29%         | 38%               | 24%   |
|  | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| Unaware of the service                       | 21%   | 21%                 | 22%   | 18%          | 21%                   | 21%         | 22%               | 21%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Difficulty using a computer                  | 15%   | 15%                 | 15%   | 16%          | 20%                   | 12%         | 17%               | 15%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| No or unstable Internet connection           | 13%   | 15%                 | 9%    | 10%          | 22%                   | 11%         | 4%                | 13%   |
|  | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Other reason (various responses)             | 2%    | 2%                  | 2%    | 5%           | 1%                    | 3%          | 4%                | 2%    |
|  | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| DK/NR  | 4%    | 4%                  | 5%    | 5%           | 1%                    | 3%          | 4%                | 4%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                                  | 543   | 383                 | 142   | 18*          | 133                   | 247         | 23*               | 510   |
| Column label                                 | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- Nearly one-quarter (23%) of respondents 55 years or older say they have not registered for My Account due to their difficulty using a computer, compared to 11% of respondents 54 years or younger who share that barrier.
- Half (50%) of male respondents and two in five (41%) female respondents who say they have not registered for CRA’s My Account reported that they did not feel the need to do so. Additionally, a quarter (25%) of female respondents reported being unaware of the service, compared with 16% of male respondents.
- Among those who reported not being registered for CRA’s My Account, those living in Atlantic Canada and Ontario were the most likely to say that they were unaware of the service (36% and 31% respectively). At 57% of respondents, those living in Manitoba and Saskatchewan were the most likely to respond that they do not feel the need to register for My Account.

## Qualitative insights

Among the digital services presented in the discussion, several participants had experience with My Account and expressed mixed views. Those who were most critical tended to cite the process for getting the account set up and the requirement to receive a security code by mail, which was described as an unnecessary and unwelcome delay. Some others, however, had positive experiences with My Account – even if they agreed with the mail stage being undesirable. Being able to sign-in using their online banking was appreciated by those who knew about it and had used it. Once using it, the experiences were typically positive, with users appreciating the ability to see notifications and monitor processes.

“I got locked out of my account and have been for three years. It seems like a lost cause at this point.” – Atlantic Canada, Off-reserve

“I have used My Account. It's super helpful to have access to this information.” – Quebec, Remote

### Telephone service

When it comes to satisfaction with the CRA’s telephone service, more respondents are very or somewhat dissatisfied (26%) than very or somewhat satisfied (24%). Furthermore, one-third (34%) say they are neither satisfied nor dissatisfied, while another 16% were not able to give a rating.

Half (48%) of respondents who are Inuk/Inuit say they are neither satisfied nor dissatisfied, and fewer (5%) say they are very dissatisfied than those who are Métis (15%) or First Nations (17%). Self-employed respondents are more likely to express high dissatisfaction (27%) than those who have other employment (15%).

Exhibit B7: Q29. What is your overall level of satisfaction with the following CRA services? Please use a scale from 1-10, where 1 means you are completely dissatisfied and 10 means you are completely satisfied. Telephone.  
Base: All respondents (n=1,742).

| Column %                  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                           |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)     | 15%   | 14%                 | 15%   | 26%          | 19%                   | 12%         | 22%               | 15%   |
|                           | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Somewhat satisfied (7)    | 9%    | 8%                  | 10%   | 8%           | 9%                    | 8%          | 4%                | 9%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Neither (5-6)             | 34%   | 33%                 | 33%   | 48%          | 32%                   | 34%         | 26%               | 35%   |
|                           | -     | -                   | -     | B C          | -                     | -           | -                 | -     |
| Somewhat dissatisfied (4) | 10%   | 11%                 | 10%   | 6%           | 10%                   | 11%         | 6%                | 11%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very dissatisfied (1-3)   | 16%   | 17%                 | 15%   | 5%           | 16%                   | 18%         | 27%               | 15%   |
|                           | -     | D                   | D     | -            | -                     | -           | H                 | -     |
| DK/NR                     | 16%   | 16%                 | 17%   | 7%           | 15%                   | 16%         | 15%               | 16%   |
|                           | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| Sample size               | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label              | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- One in ten (9%) of respondents 55 years or older say they are very satisfied with CRA’s telephone services, compared to 17% of respondents 54 years or younger.
- Satisfaction with CRA’s telephone services is correlated with income. Households with income of \$80,000 or higher report high satisfaction (27%), while households with income under \$40,000 have the lowest reported satisfaction (12%). Sixteen percent (16%) of households with income between \$40,000 and \$80,000 are very satisfied with CRA’s telephone services.
- At one in five (22%), those living in Atlantic Canada were the most likely to report being very satisfied with CRA’s telephone services. The most likely to report being very dissatisfied were those living in Quebec (21%), Alberta, Nunavut and the Northwest Territories (22%).

To assess the effectiveness of the telephone service at resolving an individual’s reason for using it, those who said they called the CRA in the past year were asked if their question or issue was answered. Three quarters of respondents (76%) who called the CRA in the past year say their issue or question was resolved by doing so. One-fifth (21%) say it was not. One’s Indigenous identity, location of residence, or employment status do not have a significant impact on whether the CRA was able to answer the caller’s question by phone.

Exhibit B8: Q21. You stated that you contacted the CRA by phone in the last 12 months. During your most recent call, was your question or issue answered?

Base: Those who contacted the CRA in the past year by phone (n=460).

| Column %     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|              |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Yes          | 76%   | 73%                 | 77%   | 86%          | 74%                   | 73%         | 74%               | 75%   |
|              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| No           | 21%   | 24%                 | 17%   | 11%          | 23%                   | 26%         | 26%               | 21%   |
|              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR        | 3%    | 2%                  | 5%    | 4%           | 3%                    | 2%          | 0%                | 4%    |
|              | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Sample size  | 460   | 278                 | 159   | 23           | 86                    | 188         | 32                | 419   |
| Column label | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Three in ten (31%) respondents 55 years or older say their question was not answered by the CRA, compared to 19% of respondents 54 years or younger.
- Respondents with household income under \$40,000 are more likely to say their question was not answered (26%), compared to respondents with higher reported income.
- Those living in Atlantic Canada and Quebec were significantly more likely to report that their question was not answered (37%) than those living elsewhere.

### Qualitative insights

There were many participants who had contacted the CRA by telephone and many of these experiences were described as time-consuming, frustrating, and futile. The long call times were due to lengthy times on hold, but also due to being transferred – often multiple times – to the supposedly right person to answer the question. That made the process frustrating. Some specifically commented that it seemed that the CRA

representatives with whom they spoke were not expert enough to answer their questions, which only exacerbated a sense that the tax filing process is exceedingly complicated. One participant noted that the representatives seemed to only have available to them what is listed on the website and did not have subject matter expertise.

A few mentioned sensing negative reactions or sighs from CRA call centre staff upon hearing the caller was Indigenous, though there was a sense this was not as prevalent today as it was years ago.

“After waiting however long on the phone, I just gave up.” – British Columbia and the Territories, Self-employed

“They were not very helpful. When I called, they couldn't help me access the previous year's tax forms. They recommended I go to a tax filing service in order to do the previous year's taxes which means I have to pay to file a return that I don't have to file because I worked on the reserve that year.” – Atlantic Canada, Remote

“Like anything in government, you get a run around. It seems like you get passed on three or four times. Half the time your call gets dropped. It's like there's nobody there.” – Prairies, On-reserve

The experience using the CRA's telephone service could be expressed as more frustrating given how vital it is. Like other participants, those in remote communities shared the common concerns, such as long wait times, being transferred to multiple representatives, and having the sense that they were being discriminated against. However, where other participants often had access to other options (like digital or in-person services), participants in remote communities consistently said that digital services are not accessible to them and one participant noted that telephone services are not necessarily consistent either, and included delays in speech over the phone line, which added another layer of frustration in attempting to resolve their issue when calling the CRA.

### Tax pages on Canada.ca

One-quarter (24%) of respondents say they are very satisfied (14%) or somewhat satisfied (10%) with the tax pages on the Canada.ca website. One-third (34%) of respondents have a neutral assessment, and one-fifth (20%) are very or somewhat dissatisfied. Twice as many respondents who are self-employed say they are very dissatisfied (22%) than respondents who have other employment (11%).

Exhibit B9: Q30. What is your overall level of satisfaction with the following CRA services? Please use a scale from 1-10, where 1 means you are completely dissatisfied and 10 means you are completely satisfied. Canada.ca tax-related web pages.

Base: All respondents (n=1,742).

| Column %                  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                           |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)     | 14%   | 13%                 | 15%   | 24%          | 15%                   | 12%         | 22%               | 14%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat satisfied (7)    | 10%   | 10%                 | 9%    | 13%          | 9%                    | 11%         | 4%                | 10%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Neither (5-6)             | 34%   | 33%                 | 37%   | 32%          | 30%                   | 34%         | 26%               | 35%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat dissatisfied (4) | 8%    | 8%                  | 9%    | 7%           | 7%                    | 9%          | 10%               | 8%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very dissatisfied (1-3)   | 12%   | 12%                 | 14%   | 7%           | 13%                   | 11%         | 22%               | 11%   |
|                           | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| DK/NR                     | 21%   | 24%                 | 16%   | 16%          | 26%                   | 23%         | 16%               | 21%   |
|                           | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Sample size               | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label              | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Satisfaction with the tax pages on Canada.ca is correlated with income. Households with income of \$80,000 or higher reported high satisfaction (28%), while households with income under \$40,000 have the lowest reported satisfaction (10%). Seventeen percent (17%) of households with income between \$40,000 and \$80,000 are satisfied with the tax pages on Canada.ca.

Usage of the tax pages on Canada.ca is similar to that of My Account. Half of respondents (49%) have visited the tax pages on the Canada.ca website to search for information, while 42% say they have not.

Exhibit B10: Q22. Have you ever visited the tax pages on the Canada.ca website to search for information on tax-related matters?

Base: All respondents (n=1,742).

| Column %     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|              |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Yes          | 49%   | 49%                 | 48%   | 52%          | 48%                   | 50%         | 48%               | 49%   |
|              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| No           | 42%   | 42%                 | 43%   | 46%          | 43%                   | 42%         | 39%               | 43%   |
|              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR        | 9%    | 9%                  | 9%    | 3%           | 9%                    | 8%          | 13%               | 8%    |
|              | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| Sample size  | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Over half (54%) of respondents 54 years or younger have visited the tax pages on Canada.ca, compared to one-third (33%) of respondents 55 years or older.
- Usage of the tax pages on Canada.ca is correlated with income. Households with income of \$80,000 or higher have the highest reported visitation (68%), while households with income under \$40,000 have the lowest reported usage (44%). Over half (55%) of households with income between \$40,000 and \$80,000 have visited the tax pages on the Canada.ca website.
- Respondents from Quebec were more likely to visit the tax pages on Canada.ca (61%) than those living elsewhere in other regions.



To assess the effectiveness of the taxes pages at resolving an individual’s reason for accessing them, those who said they visited the website for the tax pages were asked if they were able to find the information they needed to answer their question or issue when they did so. Most respondents (89%) who visited the tax pages on the Canada.ca website say their questions were answered either partially (60%) or fully (29%). Only 10% of respondents say none of their questions were answered.

Respondents who are Inuk/Inuit or who live on-reserve are less likely to say that none of their questions were answered by visiting the tax pages on Canada.ca (2% and 5%, respectively).

Exhibit B11: Q23. Did the information you found on the tax pages of the Canada.ca website answer any questions you may have had?

Base: Those who visited the tax pages on the Canada.ca website (n=861).

| Column %                      | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                               |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Answered all of my questions  | 29%   | 31%                 | 26%   | 32%          | 34%                   | 29%         | 28%               | 29%   |
|                               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Answered some of my questions | 60%   | 59%                 | 61%   | 66%          | 59%                   | 60%         | 63%               | 60%   |
|                               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Answered none of my questions | 10%   | 9%                  | 12%   | 2%           | 5%                    | 10%         | 6%                | 9%    |
|                               | -     | D                   | D     | -            | -                     | E           | -                 | -     |
| DK/NR                         | 1%    | 1%                  | 1%    | 0%           | 3%                    | 1%          | 2%                | 1%    |
|                               | -     | D                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                   | 861   | 554                 | 270   | 37           | 166                   | 377         | 48*               | 799   |
| Column label                  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

As with the barriers to registering for My Account, over half of respondents (55%) who have never visited the tax pages on the Canada.ca website say they did not need to. Over one-fifth (22%) of respondents say they prefer to use other methods. Access is a barrier for a segment of respondents as well. Some respondents say they could not find the pages (15%), that they have trouble using a computer (15%), or that they have general Internet access issues (14%).

Lacking a need to is a more significant reason for not visiting the tax pages on Canada.ca website for respondents who are self-employed (70%) or who live off-reserve (58%). Respondents who are First Nations are more likely to express difficulty using a computer (17%) as well as having a poor Internet connection (15%).

Exhibit B12: Q26. Is there a particular reason you have not visited the tax pages of the Canada.ca website? Select all that apply. Base: Those who have never visited the tax pages on the Canada.ca website (n=734).

| Column %                                    | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Did not need to                             | 55%   | 54%                 | 56%   | 47%          | 46%                   | 58%         | 70%               | 54%   |
|   | -     | -                   | -     | -            | -                     | E           | H                 | -     |
| Prefer to use other methods                 | 22%   | 24%                 | 20%   | 21%          | 25%                   | 23%         | 16%               | 23%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Couldn't find the pages                     | 15%   | 14%                 | 16%   | 14%          | 19%                   | 12%         | 8%                | 15%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Difficulty using a computer                 | 15%   | 17%                 | 11%   | 14%          | 22%                   | 15%         | 15%               | 14%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| No Internet or unstable Internet connection | 14%   | 15%                 | 10%   | 31%          | 20%                   | 12%         | 10%               | 14%   |
|   | -     | C                   | -     | -            | F                     | -           | -                 | -     |
| Other                                       | 1%    | 1%                  | 1%    | 0%           | 3%                    | 1%          | 0%                | 2%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| DK/NR                                       | 8%    | 6%                  | 11%   | 3%           | 3%                    | 8%          | 8%                | 7%    |
|   | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| Sample size                                 | 734   | 472                 | 234   | 28*          | 149                   | 320         | 39*               | 684   |
| Column label                                | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- Male respondents who reported never having visited the tax pages on the Canada.ca website were more likely to respond that they preferred using other methods (26%) than female respondents (18%).

### Charlie the Chatbot

A plurality of respondents (26%) say they are neither satisfied nor dissatisfied with the CRA's Chatbot feature, and nearly half (46%) did not provide an assessment. The remaining respondents are divided, with 13% reporting being very or somewhat satisfied and 16% reporting being very or somewhat dissatisfied.

More respondents who live on-reserve are very satisfied with the Chatbot feature than those who live off-reserve (10% and 4%, respectively). Conversely, one-fifth (19%) of self-employed respondents say they are very dissatisfied, compared to 10% of respondents with other employment.

Exhibit B13: Q31. What is your overall level of satisfaction with the following CRA services? Please use a scale from 1-10, where 1 means you are completely dissatisfied and 10 means you are completely satisfied. Chatbot.

Base: All respondents (n=1,742).

| Column %                  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                           |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Very satisfied (8-10)     | 7%    | 6%                  | 8%    | 12%          | 10%                   | 4%          | 7%                | 7%    |
|                           | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Somewhat satisfied (7)    | 6%    | 7%                  | 5%    | 6%           | 8%                    | 6%          | 2%                | 7%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)             | 26%   | 25%                 | 27%   | 30%          | 23%                   | 26%         | 21%               | 26%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat dissatisfied (4) | 5%    | 5%                  | 4%    | 5%           | 6%                    | 5%          | 7%                | 5%    |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Very dissatisfied (1-3)   | 11%   | 11%                 | 10%   | 12%          | 10%                   | 11%         | 19%               | 10%   |
|                           | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| DK/NR                     | 46%   | 47%                 | 45%   | 35%          | 43%                   | 48%         | 44%               | 46%   |
|                           | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size               | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label              | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Satisfaction with Charlie the Chatbot is correlated with income. Households with income of \$80,000 or higher indicate high satisfaction (17%), while households with income under \$40,000 have the lowest reported satisfaction (5%). Nearly one in ten (8%) of households with income between \$40,000 and \$80,000 are very satisfied with Charlie the Chatbot.
- Dissatisfaction with the chatbot feature is highest in Atlantic Canada (17%) and Quebec (15%), while respondents in British Columbia and the Yukon have the lowest reported usage with half (47%) saying that they have never used this service.

Unlike My Account or the tax pages on Canada.ca, the majority of respondents (60%) say they have not used the Chatbot feature on the CRA website, whereas one-third (33%) say they have. Respondents who are First Nations or live on-reserve are the most likely to have used the Chatbot feature on the CRA website (35% and 44%, respectively).

Exhibit B14: Q24. Have you ever used the Chatbot feature, Charlie, on the CRA website?  
Base: Those who had visited the tax pages of the Canada.ca website (n=861).

| Column %     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|              |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Yes          | 33%   | 35%                 | 27%   | 31%          | 44%                   | 31%         | 27%               | 33%   |
|              | -     | C                   | -     | -            | F                     | -           | -                 | -     |
| No           | 60%   | 57%                 | 65%   | 61%          | 47%                   | 62%         | 62%               | 59%   |
|              | -     | -                   | B     | -            | -                     | E           | -                 | -     |
| DK/NR        | 8%    | 8%                  | 8%    | 8%           | 9%                    | 7%          | 11%               | 8%    |
|              | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 861   | 554                 | 270   | 37*          | 166                   | 377         | 48*               | 799   |
| Column label | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- One-third (34%) of respondents 54 years or younger have used Charlie the Chatbot, compared to nearly one-quarter (23%) of respondents 55 years or older.
- Male respondents were more likely to have used the Chatbot feature than female respondents (36% and 30% respectively).

Similar to the proportion of respondents who said their question or issue was resolved when they called the CRA, approximately three quarters of respondents (78%) who used the Chatbot feature on the CRA website say their questions were answered, partially (51%) or fully (27%). One-fifth (20%) of respondents say none of their questions were answered.

Exhibit B15: Q25. Did the Chatbot help answer any questions you may have had?  
Base: Those who have used the chatbot feature on the CRA website (n=278).

| Column %                      | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                               |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Answered all of my questions  | 27%   | 27%                 | 27%   | 42%          | 32%                   | 21%         | 22%               | 27%   |
|                               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Answered some of my questions | 51%   | 52%                 | 48%   | 58%          | 56%                   | 52%         | 55%               | 52%   |
|                               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Answered none of my questions | 20%   | 20%                 | 23%   | 0%           | 13%                   | 25%         | 23%               | 20%   |
|                               | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| DK/NR                         | 1%    | 1%                  | 3%    | 0%           | 0%                    | 2%          | 0%                | 1%    |
|                               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                   | 278   | 195                 | 73    | 10*          | 73                    | 117         | 13*               | 263   |
| Column label                  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

## Section C: Experiences with benefits and credits

Survey respondents were asked a series of questions about their awareness, usage and experience with a variety of benefits and credits, including the Canada Child Benefit (CCB), Disability Tax Credit (DTC), and the emergency COVID-19 benefits.

It is important to note that no questions were asked to validate eligibility status for any benefits or credits, so we cannot be sure how many respondents were eligible and did not apply.

### Usage and experience with common benefits and credits

The majority of respondents have not applied for the DTC (64%) or the CCB (52%). Two in five respondents (41%) have applied for the CCB, including some who applied and experienced difficulties (16%). Fewer respondents (28%) have applied for the DTC, with over half of those who have applied and (17%) experiencing difficulties.

Exhibit C1: Q37-38. Which of the following best describes your experiences with each of the following benefits or credits?

Base: All respondents (n=1,742).

| Row %                 | Applied without experiencing any difficulties | Applied, but encountered difficulties | Have not applied | DK/NR |
|-----------------------|---|---------------------------------------|------------------|-------|
| Canada Child Benefit  | 25%   | 16%                                   | 52%              | 8%    |
| Disability Tax Credit | 11%   | 17%                                   | 64%              | 8%    |

### Qualitative insights

Even if it did not immediately come to mind for some, all qualitative participants were aware of at least one credit or benefit administered by the CRA. Some mistakenly named benefits not administered by the CRA, such as the trillium benefit. The GST/HST credit and CCB were the two most commonly identified when prompted, but a fair number of participants were aware of one of the others tested. Few had heard of the DTC, Canada Workers Benefit and Canada Training Benefit.

For those who were aware of a particular benefit or credit, the tendency seemed to be that they heard about it from their tax filing process, either from the person helping them or from having completed the forms themselves.

*“I knew about most because I use TurboTax and they ask all these questions.” – Ontario, Self-employed*

Most had experience claiming or receiving at least one credit or benefit. Of those who have, the money is important to them. Some described it as helping with expenses like extra-curricular activities for their children. Some described it as being more vital, ensuring they can afford to put food on the table.

*“It’s extremely important. In a few months, this will be my only source of income.” – Quebec, Remote*

“Literally use it to feed my family. Important enough to put food on my table.”  
– Atlantic Canada, Remote

“First Nations people should get all these credits or programs, off-reserve or on-reserve, because these programs are offered by CRA. No right to touch our credits.” – Quebec, Self-employed

### The Canada Child Benefit

Fully half (52%) of respondents say they have not applied for the CCB. One-quarter (25%) of respondents say they applied and experience no difficulties, and 16% say they applied and experienced some challenges. Respondents who are Inuk/Inuit are more likely to have applied for the CCB without challenge (41%) and less likely to have not applied (29%). Those who live on-reserve are also more likely to say they applied without difficulty (28%) than those who live off-reserve (20%).

Exhibit C2: Q37. Which of the following best describes your experiences with each of the following benefits or credits? Canada Child Benefit.

Base: All respondents (n=1,742).

| Column %                                      | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Applied without experiencing any difficulties | 25%   | 23%                 | 27%   | 41%          | 28%                   | 20%         | 32%               | 24%   |
|   | -     | -                   | -     | B C          | F                     | -           | -                 | -     |
| Applied, but encountered difficulties         | 16%   | 17%                 | 13%   | 20%          | 18%                   | 17%         | 16%               | 16%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Have not applied                              | 52%   | 53%                 | 54%   | 29%          | 45%                   | 57%         | 43%               | 53%   |
|   | -     | D                   | D     | -            | -                     | E           | -                 | -     |
| DK/NR   | 8%    | 8%                  | 7%    | 10%          | 9%                    | 7%          | 9%                | 7%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                                   | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Seven in ten respondents 55 years or older have not applied for the CCB (71%), compared to 45% of respondents 54 years or younger.
- A majority (63%) of respondents with household income under \$40,000 have not applied for the CCB, compared to four in ten respondents with household income between \$40,000 and just under \$80,000 (41%) and \$80,000 or higher (38%).
- Among those with a child under the age of 18 years old, half (47%) said they had applied for the CCB without difficulties, three in ten (29%) said they applied but encountered difficulties, and one in five (20%) said that they had not applied.
- Over half (54%) of respondents who reported being separated, divorced, or widowed say they had not applied for the CCB, this compared with two in five (43%) married or common-law respondents who said the same.

The table below shows the uptake of the CCB among both those who have children and those who do not. Among those respondents who say they do have children in their care, one-fifth (20%) say they have not applied for the CCB. Nearly half (47%) say they have applied without difficulty, and one-third (29%) say they experienced difficulties when they applied.

Exhibit C3: Q37. Which of the following best describes your experiences with each of the following benefits or credits? Canada Child Benefit. Crosstab by D59. Do you currently have or over the past few years have you had any children under 18 years in your care?

Base: All respondents (n=1,742).

| Column %                                      | Have children | Do not have children | DK/NR |
|---|---------------|----------------------|-------|
| Applied without experiencing any difficulties | 47%           | 10%                  | 15%   |
|   | B C           | -                    | -     |
| Applied, but encountered difficulties         | 29%           | 6%                   | 18%   |
|   | B             | -                    | B     |
| Have not applied                              | 20%           | 76%                  | 26%   |
|   | -             | A C                  | -     |
| DK/NR   | 5%            | 8%                   | 41%   |
|   | -             | A                    | A B   |
| Sample size                                   | 701           | 987                  | 54    |
| Column label                                  | A             | B                    | C     |

Among those who experienced difficulties when applying for the CCB, the most common challenges were understanding the process (40%) and securing the required documents (37%). Three in ten respondents (28%) say they were told they did not qualify or were too burdened by the cost of securing the documents. Other common reasons include taxes not being filed up to date (17%) or frequent primary caregiver changes (16%).

Exhibit C4: Q39. Which of the following, if any, did you experience, when applying the following tax benefits/credits? The Canada Child Benefit.

Base: Those who applied and experienced difficulties (n=275).

| Column %   | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Difficulty understanding the application process               | 40%   | 43%                 | 34%   | 32%          | 47%                   | 42%         | 31%               | 41%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Unable to obtain the required documents                        | 37%   | 42%                 | 29%   | 13%          | 40%                   | 43%         | 31%               | 37%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Was told/did not believe I/my family qualified                 | 28%   | 30%                 | 21%   | 39%          | 28%                   | 32%         | 12%               | 29%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| The cost of obtaining the documentation outweighs the benefits | 28%   | 30%                 | 22%   | 25%          | 35%                   | 29%         | 20%               | 28%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Taxes are not filed up to date                                 | 17%   | 17%                 | 18%   | 19%          | 19%                   | 17%         | 37%               | 16%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Frequent changes of primary caregiver                          | 16%   | 18%                 | 10%   | 29%          | 18%                   | 17%         | 39%               | 15%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other  | 1%    | 1%                  | 1%    | 0%           | 0%                    | 2%          | 0%                | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| None of the above  | 3%    | 3%                  | 5%    | 0%           | 0%                    | 3%          | 6%                | 3%    |
|  | -     | -                   | -     | -            | -                     | E           | -                 | -     |

|              |     |     |    |     |    |     |     |     |
|--------------|-----|-----|----|-----|----|-----|-----|-----|
| DK/NR        | 4%  | 2%  | 9% | 9%  | 3% | 1%  | 0%  | 4%  |
|              | -   | -   | -  | -   | -  | -   | -   | -   |
| Sample size  | 275 | 192 | 68 | 15* | 64 | 125 | 16* | 255 |
| Column label | A   | B   | C  | D   | E  | F   | G   | H   |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

### Qualitative insights

Most participants had at least some level of awareness of the CCB. While not verified, it also appeared that among those who would qualify, most were receiving the benefit. A handful of participants noted that they did not receive this benefit as their taxes were not up to date. Those who volunteered that they received the CCB said it was very important to them, and unlike the application processes for the DTC or the emergency benefits which had consistent experiences among participants (detailed in following sections), the application process for the CCB was varied.

“The Child Tax credit was a nightmare. GST seems automatic. So horrible for one and nothing hard for the other.” – Ontario, Remote

“I had to redo an application for my kids because I didn’t know I had to reapply every time I did my taxes. I called, but it was not explained well.” – Quebec, Off-reserve

“[CCB is] hyper-important.” – Quebec, Self-employed



### The Disability Tax Credit

The majority (64%) of respondents have not applied for the DTC. Nearly three in ten (28%) respondents have applied for the credit, 17% of all respondents applied with difficulty and 11% applied without any difficulty. Two in five (40%) respondents who are Inuk/Inuit say they have applied for the DTC, most (29% of all respondents) without difficulties. Respondents who are self-employed or who live on-reserve are also more likely to have applied for the DTC (40% and 35%, respectively).

Exhibit C5: Q38. Which of the following best describes your experiences with each of the following benefits or credits? Disability Tax Credit.

Base: All respondents (n=1,742).

| Column %                                      | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Applied without experiencing any difficulties | 11%   | 11%                 | 10%   | 29%          | 16%                   | 8%          | 23%               | 11%   |
|   | -     | -                   | -     | B C          | F                     | -           | H                 | -     |
| Applied, but encountered difficulties         | 17%   | 18%                 | 15%   | 11%          | 19%                   | 17%         | 17%               | 16%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Have not applied                              | 64%   | 63%                 | 65%   | 56%          | 57%                   | 66%         | 44%               | 65%   |
|   | -     | -                   | -     | -            | -                     | E           | -                 | G     |
| DK/NR   | 8%    | 8%                  | 10%   | 4%           | 7%                    | 8%          | 16%               | 7%    |
|   | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| Sample size                                   | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- One in five (20%) respondents with household income under \$40,000 have applied for the DTC but encountered difficulties, compared to 13% with household income between \$40,000 and just under \$80,000 and 14% of respondents with household income of \$80,000 or higher.

Among those who experienced difficulties when applying for the DTC, the most common challenges surrounded dealing with medical practitioners. A plurality of respondents say that finding the correct practitioner to complete the required form (43%), or accessing a medical practitioner to complete forms (36%), was a challenge. A similar number found the process difficult to understand (36%). One-quarter say they were not able to secure the documentation (26%) or were told they do not qualify (25%). One in five or fewer thought the cost to obtain the documentation would outweigh the benefits (20%), were unable to apply because their taxes were not up to date (18%), or felt the credit was worthless as they had tax-exempt status (15%).

Challenges getting the correct practitioner to fill out the required forms or in obtaining the necessary documents are especially present for respondents who are First Nations (49% and 30%, respectively) and those who live off-reserve (56% and 35%, respectively).

Exhibit C6: Q40. Which of the following, if any, did you experience, when applying the following tax benefits/credits? The Disability Tax Credit.

Base: Those who applied and experienced difficulties (n=289).

| Column %   | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Difficulty getting the correct practitioner to fill out the required forms (e.g., T2201) | 43%   | 49%                 | 29%   | 45%          | 36%                   | 56%         | 42%               | 43%   |
|  | -     | C                   | -     | -            | -                     | E           | -                 | -     |
| Difficulty accessing a medical practitioner to complete forms                            | 36%   | 38%                 | 32%   | 23%          | 41%                   | 37%         | 30%               | 36%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Difficulty understanding the application process   | 36%   | 40%                 | 30%   | 12%          | 35%                   | 44%         | 47%               | 35%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Unable to obtain the required documents  | 26%   | 30%                 | 19%   | 10%          | 21%                   | 35%         | 24%               | 27%   |
|  | -     | C                   | -     | -            | -                     | E           | -                 | -     |
| Was told/did not believe I/my family qualified   | 25%   | 22%                 | 32%   | 11%          | 22%                   | 23%         | 11%               | 25%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| The cost of obtaining the documentation outweighs the benefits                           | 20%   | 22%                 | 16%   | 22%          | 29%                   | 19%         | 18%               | 19%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Taxes are not filed up to date   | 18%   | 18%                 | 18%   | 11%          | 20%                   | 17%         | 24%               | 17%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Belief that applying for credits is worthless due to tax-exempt status                   | 15%   | 13%                 | 19%   | 23%          | 19%                   | 9%          | 11%               | 15%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other  | 2%    | 2%                  | 2%    | 0%           | 0%                    | 4%          | 12%               | 2%    |
|  | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| None of the above  | 2%    | 1%                  | 2%    | 0%           | 2%                    | 1%          | 5%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR  | 2%    | 3%                  | 2%    | 0%           | 3%                    | 2%          | 6%                | 2%    |
|  | -     | --                  | -     | -            | -                     | -           | -                 | -     |
| Sample size  | 289   | 197                 | 83    | 9*           | 63                    | 131         | 17*               | 265   |
| Column label   | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- Respondents 55 years or older are more likely to say getting the correct practitioner to fill out the required forms and difficulty obtaining the required documents as barriers (59% and 35%, respectively), whereas respondents 54 years or younger are more likely to say they were told or believed they did not qualify (28%).
- Obtaining the required documents was less significant a barrier for respondents with household income of \$80,000 or higher (7%), compared to respondents with household income \$40,000-\$79,999 (27%) and under \$40,000 (31%).
- Respondents from Quebec were significantly less likely (6%) than those from other regions to report difficulty getting the correct practitioner to fill out the required forms.
- Half (52%) of married or common law respondents identified the difficulty of getting the correct practitioner to fill out the required forms was a barrier, compared with 29% of single respondents and 22% of those who are separated, divorced, or widowed.

## Qualitative insights

The experience of applying for and receiving the more common credits was described as fairly simple, but in the case of the DTC, several volunteered that the process for that particular credit is much more challenging. We also sensed that female participants appeared to be more knowledgeable than males. Most of those who indicated knowledge of, or experience with, the DTC were female.

Many participants who were learning of the DTC for the first time questioned why this credit was not automatically given to individuals who were on permanent disability as their source of income. That confusion was incongruent with the idea that the CRA wanted qualified individuals to receive applicable benefits or credits, as these participants felt that the CRA could identify these individuals.

There were many unprompted opinions expressed about the DTC which led more naturally to the question about the lower uptake of the credit among Indigenous communities. Most were not surprised to hear that the uptake is lower among Indigenous communities and offered a variety of perspectives on why that might be the case. More than anything, participants blamed the lack of awareness and the application process for being prohibitively demanding. There were also criticisms for having to re-apply periodically as the credit expires – something which seemed irrational and begged questions about the CRA's motive or mistrust of recipients.

The requirements for medical professionals to complete forms may have been the most commonly cited barrier, with some saying that even if the health care professionals are both supportive and efficient – which is not always the case – it may be the case that accessing health care professionals in the first place may be a bigger challenge for Indigenous populations. They explained that it can be prohibitively difficult and/or expensive, if travel is required, to access health care professionals. This was particularly acute for those in remote communities when traveling some distance is often required.

“Probably because they aren't being told about it. They aren't receiving the information. It's marginalization, right?” – Ontario, Off-reserve

“DTC is a nightmare to apply for. You need to have a really good doctor. It's not something you can do on your own.” – Ontario, Self-employed

“[DTC] is complicated and it expires. It's a shame that it runs out and you need to reapply. If you're disabled, then you're disabled.” – Ontario, Off-reserve

Several participants also conjectured that there was a negative connotation [and stigma associated with] around using the term “disabled” in the Indigenous community. As one participant in British Columbia noted, “Up here people are discouraged from declaring they have a disability. We work to be, what we call a ‘whole person.’ That is, identify yourself as capable.” And one participant in a remote community cited the role prejudice plays for Indigenous Peoples needing to overcome a stereotype of being perceived as ‘disabled.’ They said, “I think some people think we're all disabled. The word has a negative connotation or a prejudice. When people see you, they already

think you are disabled because you talk slower. We're insecure. You're always labelled.”

### Usage and experience with COVID-19 benefits

While one-third (33%) of respondents say that the pandemic has not affected their abilities to file their taxes, access tax benefits, or receive services, the same proportion of respondents (33%) say that the fear of getting sick (themselves or others) has prevented them from obtaining in-person services. Roughly one-fifth say they did not have the free time to travel to a location (20%), services became inaccessible when they moved online (19%) or they were unable to get transportation (18%).

Respondents who live off-reserve were less impacted by the pandemic than those who live on-reserve, with one-third (33%) indicating that the pandemic did not impact their ability to file their taxes, access benefits or receive services (compared to 26%). Compared to those who live off-reserve, respondents who live on-reserve were more likely to say that the pandemic restricted their time to travel to a location (26% versus 17%) and that they were unable to access transportation (23% versus 15%). Those who are self-employed also were more likely to say that they did not have the free time to travel to a location (29%).

Compared to respondents who are Métis, those who are First Nations had a greater fear of getting themselves or others sick, which prevented them from accessing in-person services (37% compared to 27%).

Exhibit C7: Q41. How has the COVID-19 pandemic affected your ability to file your taxes, access tax benefits, or receive services or assistance related to filing your taxes? Select all that apply.

Base: All respondents (n=1,742).

| Column %  | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| The fear or anxiety of getting sick/getting someone else sick prevented you from obtaining in-person services | 33%   | 37%                 | 27%   | 31%          | 35%                   | 38%         | 28%               | 34%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Did not have free time to travel to a location  | 20%   | 20%                 | 18%   | 23%          | 26%                   | 17%         | 29%               | 19%   |
|   | -     | -                   | -     | -            | F                     | -           | H                 | -     |
| Services have been moved online, and you can no longer access them  | 19%   | 19%                 | 20%   | 19%          | 22%                   | 18%         | 22%               | 18%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Unable to get transportation to and from locations  | 18%   | 18%                 | 17%   | 27%          | 23%                   | 15%         | 19%               | 18%   |
|   | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Other   | 1%    | 1%                  | 1%    | 0%           | 0%                    | 1%          | 3%                | 1%    |
|   | -     | D                   | D     | -            | -                     | E           | -                 | -     |
| It has not affected your abilities  | 33%   | 30%                 | 39%   | 27%          | 26%                   | 33%         | 27%               | 34%   |
|   | -     | -                   | B     | -            | -                     | E           | -                 | -     |
| DK/NR   | 5%    | 5%                  | 5%    | 4%           | 5%                    | 5%          | 5%                | 5%    |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size   | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Fear or anxiety and losing access to services when they moved online were impacts of the pandemic for 37% and 24% of respondents 55 years or older, respectively, and were less common among respondents 54 years or younger.
- Respondents with household income of \$80,000 or higher are more likely to say that the pandemic did not affect their ability to file their taxes, access tax benefits, or receive services (45%) than respondents with lower reported household income.
- One-third (32%) of those living in Ontario said that they were impacted by services being moved online and being unable to access them. The inability to access transportation to and from locations was identified as another impact of the pandemic by over one in five respondents in Quebec (24%), Ontario (23%), and British Columbia and the Yukon (21%).

Half or more of respondents are aware of each of the pandemic emergency benefits. The Canada Emergency Response Benefit (CERB) had the largest proportion of respondents who applied (54%), followed by the Canada Recovery Benefit (CRB) (31%). Fewer than one-fifth applied for the Canada Recovery Sickness Benefit (CRSB; 17%), the Canada Recovery Caregiving Benefit (CRCB; 14%) or the Canada Emergency Student Benefit (CESB; 11%). With all the benefits except CERB, there were similar proportions of respondents who were unaware of them as those who were aware but who did not apply for them. In contrast, there were significantly more respondents who were aware of the CERB but did not apply for it (27%) than those who were unaware of the benefit (11%).

Exhibit C8: Q42-46. For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely.

Base: All respondents (n=1,742).

| Row %                              | I applied for it | I did not apply for it, but was aware of it | I was unaware of it | DK/NR |
|------------------------------------|------------------|---|---------------------|-------|
| Emergency Response Benefit (CERB)  | 54%              | 27%   | 11%                 | 8%    |
| Recovery Benefit (CRB)             | 31%              | 32%   | 26%                 | 12%   |
| Recovery Sickness Benefit (CRSB)   | 17%              | 35%   | 36%                 | 12%   |
| Recovery Caregiving Benefit (CRCB) | 14%              | 36%   | 38%                 | 12%   |
| Emergency Student Benefit (CESB)   | 11%              | 40%   | 36%                 | 13%   |

### Qualitative insights

Many had accessed COVID-19 benefits and felt the application process was extremely easy and efficient. However, the emergency benefits regularly conjured personal experiences or stories of individuals who knowingly or unknowingly claimed benefits for which they were not entitled and now were required to pay them back. While the impression was not unanimous, many believed that the CRA or the Government of Canada (often it was unclear at which doorstep this responsibility lied) should not have made it so easy for individuals to put themselves in this significant financial burden.

A handful of participants in the on-reserve groups noted that these benefits had a negative impact in their communities. Their impression was that these benefits provided more income to individuals than they would normally receive, and that the income was used to fuel substance-use disorders.

“It was actually one of the easiest things I’ve applied for.” – Ontario, On-reserve

“I thought it was very vague as to who could apply and who couldn’t at first. Once they formalized the application, it was a little more clear. There was a lot of confusion and there are a lot of people who have to pay back.” – Atlantic Canada, Remote

### Canada Emergency Response Benefit

Fewer respondents who are Métis applied for the CERB (48%), though most who did not were aware of it (35%).

Exhibit C9: Q42. For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely. Canada Emergency Response Benefit.

Base: All respondents (n=1,742).

| Column %                                    | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| I applied for it                            | 54%   | 57%                 | 48%   | 55%          | 54%                   | 59%         | 45%               | 55%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| I did not apply for it, but was aware of it | 27%   | 24%                 | 35%   | 24%          | 25%                   | 23%         | 21%               | 27%   |
|   | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| I was unaware of it                         | 11%   | 12%                 | 9%    | 15%          | 13%                   | 11%         | 17%               | 11%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                       | 8%    | 8%                  | 8%    | 6%           | 9%                    | 7%          | 17%               | 7%    |
|   | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| Sample size                                 | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Uptake of CERB is lower among respondents who have a reported household income of \$80,000 or higher (33%).
- Respondents living in Atlantic Canada and Quebec were the most likely to say that they were unaware of CERB (20% and 15% respectively).

### Canada Recovery Benefit

Respondents who are Métis were not more likely to have applied for the CRB, though a greater proportion were aware of the benefit but did not apply (38%) compared to respondents who are First Nations (28%) or Inuk/Inuit (28%). That also resulted in fewer who were unaware of the benefit (21%) compared to respondents who are First Nations (28%) or Inuk/Inuit (27%). Compared to those who are not self-employed, fewer self-employed respondents were aware of CRB but did not apply for it (16% versus 32%).

Exhibit C10: Q44. For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely. Canada Recovery Benefit.

Base: All respondents (n=1,742).

| Column %                                    | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| I applied for it                            | 31%   | 31%                 | 30%   | 40%          | 31%                   | 31%         | 33%               | 31%   |
|   | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| I did not apply for it, but was aware of it | 32%   | 28%                 | 38%   | 28%          | 28%                   | 28%         | 16%               | 32%   |
|   | -     | -                   | B     | -            | -                     | -           | -                 | G     |
| I was unaware of it                         | 26%   | 28%                 | 21%   | 27%          | 28%                   | 29%         | 28%               | 26%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                       | 12%   | 13%                 | 11%   | 6%           | 12%                   | 12%         | 23%               | 11%   |
|   | -     | D                   | -     | -            | -                     | -           | H                 | -     |
| Sample size                                 | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Uptake of CRB is lower among respondents who have a reported household income of \$80,000 or higher (23%).
- Over a quarter of respondents living in Manitoba and Saskatchewan (27%), Alberta, Nunavut and the Northwest Territories (32%), and British Columbia and the Yukon (33%), reported that they were unaware of the CRB.
- Respondents who filed their taxes online were more likely to say that they applied for the CRB than those who filed by mail (34% compared with 22%).



### Canada Recovery Sickness Benefit

Nearly twice as many respondents who are Inuk/Inuit applied for the CRSB (30%) as those who are First Nations (16%) or Métis (17%). Those who live on-reserve were also more likely to have applied for the CRSB (23%) as those who live off-reserve (14%). Awareness of CRSB was lower among those who live off-reserve (41% say they were unaware of it), compared to those who live on-reserve (33%).

Exhibit C11: Q45. For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely. Canada Recovery Sickness Benefit.

Base: All respondents (n=1,742).

| Column %                                    | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| I applied for it                            | 17%   | 16%                 | 17%   | 30%          | 23%                   | 14%         | 18%               | 17%   |
|   | -     | -                   | -     | B C          | F                     | -           | -                 | -     |
| I did not apply for it, but was aware of it | 35%   | 33%                 | 39%   | 32%          | 32%                   | 33%         | 29%               | 35%   |
|   | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| I was unaware of it                         | 36%   | 38%                 | 33%   | 30%          | 33%                   | 41%         | 29%               | 37%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                       | 12%   | 13%                 | 11%   | 7%           | 12%                   | 13%         | 24%               | 11%   |
|   | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| Sample size                                 | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Two in five respondents living in Manitoba and Saskatchewan (41%), Alberta, Nunavut and the Northwest Territories (42%), and British Columbia and the Yukon (40%), reported that they were unaware of the CRSB.



### Canada Recovery Caregiving Benefit

Awareness of the CRCB is lower among respondents who are First Nations, with 41% who say they were unaware of the benefit, compared to one-third of those who are Métis (33%) or Inuk/Inuit (32%). When it comes to location of residence, those who live on-reserve are twice as likely to have applied for the CRCB (20%) as those who live off-reserve (11%).

Exhibit C12: Q46. For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely. Canada Recovery Caregiving Benefit.

Base: All respondents (n=1,742).

| Column %                                    | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| I applied for it                            | 14%   | 14%                 | 14%   | 23%          | 20%                   | 11%         | 11%               | 14%   |
|   | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| I did not apply for it, but was aware of it | 36%   | 33%                 | 42%   | 39%          | 31%                   | 33%         | 38%               | 36%   |
|   | -     | -                   | B     | -            | -                     | -           | -                 | -     |
| I was unaware of it                         | 38%   | 41%                 | 33%   | 32%          | 38%                   | 42%         | 33%               | 38%   |
|   | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                       | 12%   | 13%                 | 12%   | 6%           | 11%                   | 14%         | 19%               | 11%   |
|   | -     | D                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                                 | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Awareness of the CRCB is correlated with income. Households with income of \$80,000 or higher have the highest reported awareness (27% unaware), while households with income under \$40,000 have the lowest awareness levels (41% unaware). Over one-third (36%) of respondents with household income between \$40,000 and \$80,000 say they were unaware of the CRCB.
- Two in five respondents living in Manitoba and Saskatchewan (42%), Alberta, Nunavut and the Northwest Territories (45%), and British Columbia and the Yukon (42%), reported that they were unaware of the CRCB.

### Canada Emergency Student Benefit

While uptake of the CESB was low among the target groups, those who live on-reserve and those who are not self-employed are more likely to have applied for it (13% and 11%, respectively).

Exhibit C13: Q43. For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely. Canada Emergency Student Benefit.

Base: All respondents (n=1,742).

| Column %                                    | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|   |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| I applied for it                            | 11%   | 10%                 | 11%   | 14%          | 13%                   | 8%          | 5%                | 11%   |
|   | -     | -                   | -     | -            | F                     | -           | -                 | G     |
| I did not apply for it, but was aware of it | 40%   | 37%                 | 44%   | 52%          | 36%                   | 38%         | 43%               | 40%   |
|   | -     | -                   | B     | B            | -                     | -           | -                 | -     |
| I was unaware of it                         | 36%   | 38%                 | 34%   | 24%          | 37%                   | 39%         | 30%               | 37%   |
|   | -     | D                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                       | 13%   | 14%                 | 12%   | 11%          | 13%                   | 14%         | 22%               | 12%   |
|   | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| Sample size                                 | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label                                | A     | B                   | C     | D            | E                     | F           | G                 | H     |

There are no other demographic differences.

To understand the impact the perception of personal qualification had on uptake of the emergency benefits, respondents who were aware of an emergency benefit but did not apply for it were asked if they believe they would have qualified for it. One-fifth or fewer of respondents believe they would have qualified for the pandemic benefit if they had applied for it.

Due to the limited sample size for this question, any differences by Indigenous identity, location of residence, or employment status are not statistically significant.

Exhibit C14: Q47. As far as you know, would you have qualified for any of the following?

Base: Those aware of the pandemic benefit but did not apply for it (n=469-695).

| Column %                           | Total   | Indigenous identity |         |              | Location of residence |             | Employment status |         |
|------------------------------------|---------|---------------------|---------|--------------|-----------------------|-------------|-------------------|---------|
|                                    |         | First Nations       | Métis   | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other   |
| Emergency Response Benefit (CERB)  | 22%     | 22%                 | 23%     | 18%          | 30%                   | 18%         | 24%               | 22%     |
|                                    | -       | -                   | -       | -            | -                     | -           | -                 | -       |
| Recovery Benefit (CRB)             | 21%     | 21%                 | 17%     | 48%          | 23%                   | 21%         | 18%               | 20%     |
|                                    | -       | -                   | -       | -            | -                     | -           | -                 | -       |
| Recovery Sickness Benefit (CRSB)   | 13%     | 14%                 | 12%     | 11%          | 19%                   | 12%         | 23%               | 12%     |
|                                    | -       | -                   | -       | -            | -                     | -           | -                 | -       |
| Recovery Caregiving Benefit (CRCB) | 12%     | 11%                 | 10%     | 37%          | 13%                   | 11%         | 19%               | 12%     |
|                                    | -       | -                   | -       | -            | -                     | -           | -                 | -       |
| Emergency Student Benefit (CESB)   | 8%      | 8%                  | 9%      | 13%          | 11%                   | 6%          | 14%               | 8%      |
|                                    | -       | -                   | -       | -            | -                     | -           | -                 | -       |
| Sample size                        | 469-695 | 261-481             | 192-243 | 16-34*       | 85-125                | 170-287     | 16-43*            | 438-644 |
| Column label                       | A       | B                   | C       | D            | E                     | F           | G                 | H       |

\*Caution should be exercised when interpreting the results due to the small sample size.

Other demographic differences:

- Respondents under the age of 55 years are more likely than those 55 years and older to believe they would have qualified for each of the COVID-19 benefits for which they were aware but did not apply.

Respondents' reasons for not applying for the emergency benefits were similar for each of the benefits tested.

One in ten respondents (10%) say they did not apply for the CERB because they did not want to owe the government money. The remaining respondents say they did not need it (8%), were working (8%), or did not think they would qualify (7%).

Exhibit C15: Q48. Is there a particular reason why you did not apply for the following benefits? Canada Emergency Response Benefit.

Base: Those who say they would have qualified for the pandemic benefit if they had applied for it (n=105).

| Column %                                 | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Do not want to be in debt/owe the gov't  | 10%   | 9%                  | 14%   | 0%           | 4%                    | 12%         | 19%               | 10%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Didn't need it                           | 8%    | 7%                  | 11%   | 0%           | 0%                    | 12%         | 0%                | 9%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Working                                  | 8%    | 7%                  | 9%    | 0%           | 4%                    | 10%         | 0%                | 8%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't/Didn't think I'd qualify           | 7%    | 5%                  | 7%    | 44%          | 4%                    | 6%          | 0%                | 8%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't know how to/scared to do it myself | 3%    | 5%                  | 0%    | 0%           | 8%                    | 3%          | 0%                | 3%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Wasn't aware of it at the time           | 1%    | 2%                  | 0%    | 0%           | 4%                    | 0%          | 0%                | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Scam/don't trust/heard bad stories       | 1%    | 2%                  | 0%    | 0%           | 4%                    | 0%          | 0%                | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Eligible for other benefit(s)            | 1%    | 2%                  | 0%    | 0%           | 0%                    | 3%          | 0%                | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other                                    | 7%    | 5%                  | 9%    | 0%           | 8%                    | 3%          | 40%               | 4%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NA                                    | 54%   | 57%                 | 50%   | 56%          | 65%                   | 51%         | 41%               | 54%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                              | 105   | 58                  | 44*   | 3*           | 26*                   | 32*         | 58*               | 97    |
| Column label                             | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

As with the CERB, those who did not apply for the CESB most commonly believed they did not need it (8%) or would not qualify (8%). Slightly fewer said that they were not aware of it at the time (5%), felt the process was too complicated (3%), or received other benefits instead (3%).

Exhibit C16: Q48. Is there a particular reason why you did not apply for the following benefits? Canada Emergency Student Benefit. Base: Those who say they would have qualified for the pandemic benefit if they had applied for it (n=58).

| Column %                                     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Didn't need it                               | 8%    | 9%                  | 10%   | 0%           | 7%                    | 11%         | 0%                | 9%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't/Didn't think I'd qualify               | 8%    | 6%                  | 0%    | 47%          | 0%                    | 12%         | 17%               | 7%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Wasn't aware of it at the time               | 5%    | 6%                  | 5%    | 0%           | 7%                    | 6%          | 0%                | 6%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Complicated process                          | 3%    | 6%                  | 0%    | 0%           | 7%                    | 6%          | 0%                | 4%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Eligible for other benefit(s)                | 3%    | 0%                  | 10%   | 0%           | 0%                    | 0%          | 0%                | 4%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't have time to                           | 2%    | 3%                  | 0%    | 0%           | 7%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Do not want to be in debt/owe the gov't/scam | 2%    | 0%                  | 5%    | 0%           | 0%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other  | 2%    | 0%                  | 4%    | 0%           | 0%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NA  | 67%   | 70%                 | 66%   | 53%          | 71%                   | 66%         | 83%               | 65%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                                  | 58    | 33*                 | 20*   | 5*           | 14*                   | 17*         | 6*                | 51    |
| Column label                                 | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

One in ten respondents (9%) say they did not apply for the CRB because they did not need it. The remaining respondents who offered a reason say they were working (6%) or did not think they would qualify (5%). Four percent (4%) felt the process was too complicated or had heard bad stories about the CRB and did not trust it (3%).

Exhibit C17: Q48. Is there a particular reason why you did not apply for the following benefits? Canada Recovery Benefit.

Base: Those who say they would have qualified for the pandemic benefit if they had applied for it (n=108).

| Column %                                     | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Didn't need it                               | 9%    | 10%                 | 11%   | 0%           | 14%                   | 9%          | 34%               | 10%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Working                                      | 6%    | 3%                  | 14%   | 0%           | 5%                    | 2%          | 0%                | 7%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't/Didn't think I'd qualify               | 5%    | 9%                  | 0%    | 0%           | 9%                    | 9%          | 0%                | 6%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Complicated process                          | 4%    | 3%                  | 3%    | 9%           | 0%                    | 5%          | 0%                | 4%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Scam/don't trust/heard bad stories           | 3%    | 4%                  | 3%    | 0%           | 5%                    | 4%          | 32%               | 3%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Eligible for other benefit(s)                | 3%    | 1%                  | 3%    | 14%          | 0%                    | 2%          | 0%                | 3%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Do not want to be in debt/owe the gov't/scam | 2%    | 2%                  | 3%    | 0%           | 0%                    | 2%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't know how to/scared to do it myself     | 2%    | 1%                  | 3%    | 0%           | 5%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't have time to                           | 1%    | 2%                  | 0%    | 0%           | 0%                    | 3%          | 0%                | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Wasn't aware of it at the time               | 1%    | 0%                  | 3%    | 0%           | 0%                    | 0%          | 0%                | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other  | 2%    | 4%                  | 0%    | 0%           | 5%                    | 3%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR  | 62%   | 61%                 | 59%   | 76%          | 59%                   | 61%         | 34%               | 58%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                                  | 108   | 67                  | 33*   | 8*           | 22*                   | 44*         | 3*                | 96    |
| Column label                                 | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

The most common reasons respondents did not apply for the CRSB were that they did not get sick (8%), did not think they would qualify (8%), or felt they did not need it (6%). Slightly fewer said they applied for it but never heard back or felt the process was too complicated (4% each).

Exhibit C18: Q48. Is there a particular reason why you did not apply for the following benefits? Canada Recovery Sickness Benefit.

Base: Those who say they would have qualified for the pandemic benefit if they had applied for it (n=79).

| Column %                         | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|----------------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                                  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Didn't get sick                  | 8%    | 2%                  | 12%   | 68%          | 0%                    | 4%          | 0%                | 9%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't/Didn't think I'd qualify   | 8%    | 10%                 | 4%    | 0%           | 9%                    | 11%         | 0%                | 9%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Didn't need it                   | 6%    | 2%                  | 15%   | 0%           | 5%                    | 0%          | 0%                | 7%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Never heard back after I applied | 4%    | 4%                  | 4%    | 0%           | 0%                    | 7%          | 16%               | 3%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Complicated process              | 4%    | 6%                  | 0%    | 0%           | 5%                    | 7%          | 0%                | 4%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Working                          | 3%    | 2%                  | 4%    | 0%           | 0%                    | 4%          | 0%                | 3%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Eligible for other benefit(s)    | 1%    | 0%                  | 4%    | 0%           | 0%                    | 0%          | 0%                | 1%    |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other                            | 11%   | 14%                 | 4%    | 0%           | 15%                   | 15%         | 0%                | 12%   |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                            | 57%   | 60%                 | 54%   | 32%          | 65%                   | 54%         | 84%               | 51%   |
|                                  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                      | 79    | 50*                 | 26*   | 3*           | 20*                   | 28*         | 5*                | 67    |
| Column label                     | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

Among the respondents who did not apply for the CRCB, the most common reason was not needing it (11%). Significantly fewer did not trust it or heard bad stories (5%), did not know how to apply (4%), or did not want to owe the government money (4%).

Exhibit C19: Q48. Is there a particular reason why you did not apply for the following benefits?  
Canada Recovery Caregiving Benefit.

Base: Those who say they would have qualified for the pandemic benefit if they had applied for it (n=77).

| Column %                                 | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|--|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|  |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Didn't need it                           | 11%   | 9%                  | 4%    | 29%          | 6%                    | 11%         | 0%                | 13%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Scam/don't trust/heard bad stories       | 5%    | 5%                  | 8%    | 0%           | 6%                    | 4%          | 0%                | 6%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't know how to/scared to do it myself | 4%    | 2%                  | 4%    | 9%           | 6%                    | 0%          | 0%                | 5%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Do not want to be in debt/owe the gov't  | 4%    | 5%                  | 4%    | 0%           | 6%                    | 4%          | 0%                | 5%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Complicated process                      | 3%    | 0%                  | 9%    | 0%           | 0%                    | 0%          | 0%                | 3%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Never heard back after I applied         | 2%    | 4%                  | 0%    | 0%           | 0%                    | 7%          | 13%               | 1%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Eligible for other benefit(s)            | 2%    | 2%                  | 4%    | 0%           | 0%                    | 3%          | 0%                | 3%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't have time to                       | 1%    | 0%                  | 4%    | 0%           | 0%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Wasn't aware of it at the time           | 1%    | 2%                  | 0%    | 0%           | 6%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Working                                  | 1%    | 2%                  | 0%    | 0%           | 0%                    | 4%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Don't/Didn't think I'd qualify           | 1%    | 0%                  | 4%    | 0%           | 0%                    | 0%          | 0%                | 2%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Other                                    | 4%    | 5%                  | 0%    | 9%           | 12%                   | 0%          | 0%                | 5%    |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| DK/NR                                    | 61%   | 65%                 | 56%   | 53%          | 58%                   | 68%         | 86%               | 54%   |
|  | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size                              | 77    | 45*                 | 23*   | 9*           | 17*                   | 28*         | 8*                | 63    |
| Column label                             | A     | B                   | C     | D            | E                     | F           | G                 | H     |

\*Caution should be exercised when interpreting the results due to the small sample size.

There are no other demographic differences.

## Section D: Impressions of CRA and impact of trust

At the onset of the survey, respondents were asked to provide their rating of the CRA's overall performance using a 10-point scale, where they were told 1 meant 'terrible' and 10 meant 'excellent.' Following that, they were asked to say how much they agreed or disagreed with three statements that served to assess respondents' trust in the CRA.

### Overall impression of CRA

The majority (65%) of respondents say they have a neutral impression of the CRA's overall performance (providing a rating of 4-7 out of 10), with the remaining proportions being split between feeling the CRA's performance is strong (17% providing a rating of 8-10) and poor (16% providing a rating of 1-3).

A favourable impression is more likely to come from respondents who are Inuk/Inuit (28% providing a rating of 8-10), whereas those who are First Nations are the most likely to say that the CRA's overall performance is poor (17% providing a rating of 1-3). Compared to those who live off-reserve, those who live on-reserve have a more favourable assessment of the CRA's overall performance; that is, 20% of respondents who live on-reserve give the CRA a strong rating, compared to 13% among those who live off-reserve. Those who live off-reserve are more likely to give the CRA a neutral rating (at 68%). Conversely, respondents who are self-employed are more likely to give the CRA a poor rating (at 24%), compared to those with other employment (15%).

Exhibit D1: Q7. How would you rate the overall performance of the CRA? Please use a scale from 1 to 10, where 1 means 'terrible' and 10 means 'excellent'.

Base: All respondents (n=1,742).

| Column %      | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|---------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|               |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| High (8-10)   | 17%   | 15%                 | 18%   | 28%          | 20%                   | 13%         | 14%               | 17%   |
|               | -     | -                   | -     | B            | F                     | -           | -                 | -     |
| Neutral (4-7) | 65%   | 65%                 | 65%   | 67%          | 59%                   | 68%         | 60%               | 66%   |
|               | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| Poor (1-3)    | 16%   | 17%                 | 14%   | 4%           | 18%                   | 17%         | 24%               | 15%   |
|               | -     | C D                 | D     | -            | -                     | -           | H                 | -     |
| DK/NR         | 3%    | 2%                  | 3%    | 1%           | 2%                    | 2%          | 2%                | 3%    |
|               | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Sample size   | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label  | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- More respondents 54 years or younger give the CRA high performance ratings than those 55 years or older (19% and 11%, respectively, whereas respondents 55 years or older are more likely to rating the CRA neutrally (72%) than those 54 years or younger (63%).
- Assessment of the overall performance of the CRA is correlated with income. Households with income of \$80,000 or higher give the highest performance ratings (29% give a high rating), while households with income under \$40,000 give the lowest performance ratings (13%). One-fifth (20%) of respondents with household income between \$40,000 and \$80,000 give the CRA a high rating for its performance overall.



- At a quarter (25%) of those living in Alberta, Nunavut or the Northwest Territories, respondents in this region were the most likely to rate the overall performance of the CRA as poor.
- One in five (21%) respondents who filed their taxes online rated the overall performance of the CRA as high, compared with 16% of those who filed by mail who said the same.
- Those who did not receive help filing their taxes were significantly more likely to rate the overall performance of the CRA as high when compared with those who did receive help (31% and 15%, respectively). Two in five (39%) who used a Northern Service Centre, however, rated the CRA's performance as high.
- One in five (21%) respondents who did not apply for any emergency response benefits rated the overall performance of the CRA as high, compared with 15% of those who applied for at least one.

### Qualitative insights

Asked what the CRA does or what its purpose is, few offered an unaided response that clearly aligned with how the CRA would describe its own role. Many responses indicated a degree of assumption that the CRA plays more roles than it does with some mentioning, for example, that it provides the funding for federal programs and services. As well, some described the CRA as being responsible for collecting revenue for the government. That said, after then being provided with the definition of the CRA's role, no participant expressed surprise or objection.

“Make sure everybody files their taxes? I don't know what they do.” – Ontario, Self-employed

“Wealth redistribution system.” – British Columbia and the Territories, Self-employed

“To collect taxes, keep track of the taxes that come in and make sure the money goes to the right Department. No fraud, policed appropriately.” – Atlantic Canada, Remote

Asked to rate their impression of CRA on a 10-point scale for the sake of discussion, ratings ranged widely. The earlier discussion gathering impressions of Canada's tax system and of filing income tax had already elicited many impressions about the CRA and this part of the discussion further crystalized them.

As shown below, the average impression of the CRA was neutral, which included participants who viewed the CRA positively and negatively. More participants from the self-employed groups expressed negative assessments, as well as participants in Western Canada (including the Prairies) and the Territories.

“Every time I've ever had to deal with the CRA, it's never been a positive experience.” – Atlantic Canada, Off-reserve

“[Neutral] because there has been some positive but a few extremely negative experiences, such as proving my children live with me.” – Ontario, Remote

For some, the CRA receives modestly positive ratings for being an authority to be respected and playing a necessary, if not particularly pleasant, role. A handful of participants made the positive connection between taxes and the social services available in Canada and understood that CRA played a role in that.

However, many offered impressions that were neutral to negative, and the sentiment was driven by a sense that the CRA has interests that do not align with the interests of taxpayers.

The CRA was often described as trying to make sure revenue is collected and driven by an assumption that people are trying to get away with not paying their fair share. Some went further, suggesting that the way the CRA behaves and communicates leaves them with the impression that the CRA is deliberately making it harder for people to receive credits and benefits to which they are entitled.

“I always feel that I am in fear that I have done something wrong or that they are going to declare that I have done something wrong when I haven't. Their job is tax collector -- get the money. That's what it feels like to me.” – Ontario, Remote

“They like to take more and give less.” – Atlantic Canada, Remote

Asked what the CRA could do differently, the most common suggestions included: make the process simpler for the user; improve the telephone service, use language that is less technical; hire more Indigenous Peoples, including agents who travel for in-person visits in communities; raise awareness of benefits and credits and encourage application; and, to make the application process simpler (that is, some complained about the secure application process requiring proof that is not always easy for the applicant to obtain).

“Hire interpreters. Go to communities, talk with, and help people. That's the only way. Use a Grade 2 or 3 education reading level for the website. Hire more Indigenous people.” – British Columbia and the Territories, Self-employed

“They could do emails back to give answers to the questions. Everybody has email! Dedicated phone lines would help with the wait time. If you had more employees, the wait time would be cut down.” – Atlantic Canada, Remote

Many participants in the self-employed groups felt that the CRA made filing more difficult than it needed to be, including auditing, and a few participants noted that the CRA should already have all the information required to assess an individual's income without requiring that information be resubmitted through tax filing.

It should be noted that a small number of participants seemed to conflate their tax preparer with the CRA and some confused interactions with other Government of Canada departments for dealings with the CRA. For example, one talked about seeking information about EI benefits as an example of their interactions with the CRA.

And finally, some participants, especially those who live on-reserve, wondered about the relationship between their Band council and the CRA (or the Government of

Canada more broadly). They explained that they have reached out to their Band to seek clarification and information to access government services but have found that on occasion, the Band seems to act as a gate keeper. This seems to have coloured their impression of the CRA.

## Trust in the CRA

Approximately four in ten respondents hold neutral impressions of the CRA across the three key attribute statements presented to them. One-fifth (20%) of respondents strongly agree that the CRA works for the benefit of Canadians. However, half as many (11%) strongly agree that it works for the benefit of Indigenous Peoples in Canada. Seventeen percent (17%) of respondents strongly agree that the people at the CRA are trustworthy.

Exhibit D3: Q8-10. For each of the following, please indicate whether you agree or disagree using a scale of 1 to 10, where 1 means 'completely disagree' and 10 means 'completely agree'. Base: All respondents (n=1,742).

| Row %   | Strongly Agree (8-10) | Somewhat agree (7) | Neither (5-6) | Somewhat disagree (4) | Strongly Disagree (1-3) | DK/NR |
|---|-----------------------|--------------------|---------------|-----------------------|-------------------------|-------|
| The CRA works for the benefit of Canadians                    | 20%                   | 16%                | 42%           | 10%                   | 12%                     | 1%    |
| I feel that the people at the CRA are trustworthy             | 17%                   | 10%                | 43%           | 12%                   | 16%                     | 2%    |
| The CRA works for the benefit of Indigenous Peoples in Canada | 11%                   | 9%                 | 42%           | 13%                   | 23%                     | 2%    |

Combining those who expressed a soft agreement or disagreement with the statement, nearly seven in ten respondents (68%) neither agree nor disagree that the CRA works for the benefit of Canadians (providing a rating between 4-7). Among those who hold a stronger position, nearly twice as many strongly agree that the CRA does work for the benefit of Canadians (20%) as those who strongly disagree (12%).

Echoing the lower overall performance rating, self-employed respondents are more likely to strongly disagree that the CRA works for the benefit of Canadians (21% compared to 11% among respondents with other employment). Conversely, one-quarter (25%) of respondents who live on-reserve strongly agree that the CRA works for the benefit of Canadians, compared to fewer (19%) who live off-reserve.

Exhibit D4: Q8. For each of the following, please indicate whether you agree or disagree using a scale of 1 to 10, where 1 means 'completely disagree' and 10 means 'completely agree'. The CRA works for the benefit of Canadians.

Base: All respondents (n=1,742).

| Column %                | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                         |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Strongly agree (8-10)   | 20%   | 21%                 | 19%   | 26%          | 25%                   | 19%         | 17%               | 20%   |
|                         | -     | -                   | -     | -            | F                     | -           | -                 | -     |
| Somewhat agree (7)      | 16%   | 16%                 | 14%   | 17%          | 15%                   | 17%         | 14%               | 16%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)           | 42%   | 42%                 | 42%   | 45%          | 40%                   | 42%         | 37%               | 42%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Somewhat disagree (4)   | 10%   | 10%                 | 11%   | 4%           | 10%                   | 10%         | 10%               | 10%   |
|                         | -     | -                   | D     | -            | -                     | -           | -                 | -     |
| Strongly disagree (1-3) | 12%   | 11%                 | 14%   | 8%           | 9%                    | 11%         | 21%               | 11%   |
|                         | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| DK/NR                   | 1%    | 1%                  | 1%    | 0%           | 0%                    | 1%          | 0%                | 1%    |
|                         | -     | D                   | D     | -            | -                     | -           | -                 | G     |
| Sample size             | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label            | A     | B                   | C     | D            | E                     | F           | G                 | H     |

There are no other demographic differences.

### Qualitative insights

There was a sense that participants do not feel that the CRA is their partner in helping them ensure they are both paying their fair share of taxes and receiving all of the credits and benefits for which they qualify. The relationship is adversarial rather than mutually supportive. There was a common perception that the CRA has urgency and tenacity when seeking taxes that are due but is unlikely to apply the same sense of urgency when an individual is entitled to a benefit or credit they had not applied for.

**“They’re only out to get theirs. I don’t get the sense they are looking out for people.” – Ontario, Off-reserve**

That said, when it comes to payment of overdue taxes, a handful of participants noted that the CRA is willing to work with individuals to determine a payment plan that works for both.

What the combined qualitative results suggest is that participants feel the CRA makes the system so complicated that technical experts are required to help one complete their tax filings; seems to assume the worst of the individual and lacks compassion; and, offers inadequate communications channels (i.e., complex website, automated telephone service, and requirement for a mailed code to create My Account).

In survey results, combining those who expressed a soft agreement or soft disagreement with the statement, two-thirds (65%) neither agree nor disagree that the CRA is trustworthy (ratings of 4-7). Among those who hold a stronger position, impressions are decidedly split; 17% strongly agree that the CRA is trustworthy and 16% strongly believe it is not.

Mirroring the previous result, self-employed respondents are more likely to disagree that the CRA is trustworthy (26% compared to 15% among respondents with other employment). Conversely, respondents who are Inuk/Inuit are the most likely to say the CRA is trustworthy (29%).

Exhibit D5: Q10. For each of the following, please indicate whether you agree or disagree using a scale of 1 to 10, where 1 means 'completely disagree' and 10 means 'completely agree'. I feel that the people at the CRA are trustworthy.

Base: All respondents (n=1,742).

| Column %                | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                         |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Strongly agree (8-10)   | 17%   | 16%                 | 17%   | 29%          | 18%                   | 16%         | 15%               | 17%   |
|                         | -     | -                   | -     | B            | -                     | -           | -                 | -     |
| Somewhat agree (7)      | 10%   | 9%                  | 12%   | 11%          | 9%                    | 10%         | 13%               | 10%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)           | 43%   | 43%                 | 43%   | 38%          | 41%                   | 44%         | 28%               | 44%   |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | G     |
| Somewhat disagree (4)   | 12%   | 13%                 | 9%    | 14%          | 13%                   | 14%         | 16%               | 12%   |
|                         | -     | C                   | -     | -            | -                     | -           | -                 | -     |
| Strongly disagree (1-3) | 16%   | 16%                 | 18%   | 8%           | 18%                   | 15%         | 26%               | 15%   |
|                         | -     | D                   | D     | -            | -                     | -           | H                 | -     |
| DK/NR                   | 2%    | 2%                  | 2%    | 0%           | 2%                    | 1%          | 2%                | 1%    |
|                         | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| Sample size             | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label            | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Respondents 54 years or younger are more likely to strongly agree that the CRA is trustworthy (19%), whereas those 55 years or older are more likely to neither agree nor disagree with the statement (50%).
- Agreement that the CRA is trustworthy is correlated with income. Households with income of \$80,000 or higher have the highest level of strong agreement (33%), while households with income under \$40,000 have the lowest level of strong agreement (13%). One-fifth (18%) of respondents with household income between \$40,000 and \$80,000 strongly agree the CRA is trustworthy.
- One in five (19%) male respondents strongly agreed that the CRA is trustworthy, compared with 15% of female respondents.
- Respondents living in Alberta, Nunavut and the Northwest Territories (21%), as well as those in British Columbia and the Yukon (23%), were the most likely to strongly disagree that the CRA was trustworthy.
- One in five (22%) respondents who filed their taxes online strongly agreed that the CRA is trustworthy, compared with 14% who filed by mail.
- Over one-third (36%) of respondents who used a Northern Service Centre strongly agreed that the CRA is trustworthy, compared to 16% among those who have not.

## Qualitative insights

When asked to rate their level of trust in the federal government and separately, in the CRA, participants gave a lower rating to the federal government than the CRA. That being said, the CRA's trust ratings were still not positive.

Nearly all participants rated their trust in the CRA higher than or equal to that of the federal government. It appeared that while some participants rating of the CRA was impacted by the halo effect of the Government of Canada, some provided a rating based on their individual experiences with the CRA.

“They are a department of the government. They abide by the same guidelines and mandate. They are more frightening because they can tell you owe 20,000 dollars.” – British Columbia and the Territories, Remote

“I make a distinction. CRA applies what the government wants and I am very satisfied with them. But in terms of the government, as I get older, I get more disappointed. I lose more trust every year.” – Quebec, Off-reserve

“I trust them with the money, but I don't trust them that much.” – Atlantic Canada, Off-reserve

“Don't have too much faith, not sure that's trust. I don't have any control. Our say really isn't heard. I don't have any choice. The CRA being directly linked to our government. I can vote, but that's about it. But it's not going to change for me” – Prairies, Remote

“I don't believe in this agency or government. Colonial system all from the same school.” – Quebec, Self-employed

Many participants acknowledged that their limited degree of trust in the CRA does impact their interactions with CRA. Some described being afraid of dealing with CRA, having a reluctance to interact, being stressed when dealing with CRA and procrastinating.

“It's hard to trust when the government is writing the loopholes.” – Ontario, Self-employed

“They tell you things to shut you up.” – Ontario, On-reserve

“When you owe them, they are on you. But if they owe you, then there's no rush. Lack of accountability leads to lack of trust.” – Atlantic Canada, Off-reserve

Mirroring the level of agreement that the CRA is trustworthy, nearly two-thirds of survey respondents (64%) neither agree nor disagree that the CRA works for the benefit of Indigenous Peoples in Canada (providing ratings of 4-7). However, among those who do hold an opinion either way, twice as many strongly disagree with the statement (23%) as strongly agree (11%). One-quarter (26%) of Inuk/Inuit respondents strongly believe that the CRA works for the

benefits of Indigenous Peoples, while one-third (32%) of self-employed respondents strongly disagree that they do.

Exhibit D7: Q9. For each of the following, please indicate whether you agree or disagree using a scale of 1 to 10, where 1 means 'completely disagree' and 10 means 'completely agree'. The CRA works for the benefit of Indigenous Peoples in Canada.

Base: All respondents (n=1,742).

| Column %                | Total | Indigenous identity |       |              | Location of residence |             | Employment status |       |
|-------------------------|-------|---------------------|-------|--------------|-----------------------|-------------|-------------------|-------|
|                         |       | First Nations       | Métis | Inuk (Inuit) | On-reserve            | Off-reserve | Self-employed     | Other |
| Strongly agree (8-10)   | 11%   | 10%                 | 11%   | 26%          | 15%                   | 8%          | 9%                | 11%   |
|                         | -     | -                   | -     | B C          | F                     | -           | -                 | -     |
| Somewhat agree (7)      | 9%    | 8%                  | 9%    | 12%          | 9%                    | 8%          | 8%                | 9%    |
|                         | -     | -                   | -     | -            | -                     | -           | -                 | -     |
| Neither (5-6)           | 42%   | 43%                 | 40%   | 38%          | 38%                   | 45%         | 37%               | 42%   |
|                         | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| Somewhat disagree (4)   | 13%   | 13%                 | 14%   | 7%           | 10%                   | 15%         | 12%               | 13%   |
|                         | -     | -                   | -     | -            | -                     | E           | -                 | -     |
| Strongly disagree (1-3) | 23%   | 23%                 | 23%   | 16%          | 26%                   | 22%         | 32%               | 22%   |
|                         | -     | -                   | -     | -            | -                     | -           | H                 | -     |
| DK/NR                   | 2%    | 2%                  | 3%    | 0%           | 2%                    | 1%          | 2%                | 2%    |
|                         | -     | D                   | D     | -            | -                     | -           | -                 | -     |
| Sample size             | 1742  | 1122                | 553   | 67           | 346                   | 755         | 100               | 1610  |
| Column label            | A     | B                   | C     | D            | E                     | F           | G                 | H     |

Other demographic differences:

- Respondents 54 years or younger are more likely to strongly agree that the CRA works for the benefit of Indigenous Peoples (13%), whereas those 55 years or older are more likely to neither agree nor disagree with the statement (48%).
- Agreement that the CRA works for the benefit of Indigenous Peoples is correlated with income. Households with income of \$80,000 or higher have the highest level of agreement (20% providing strong agreement), while households with income under \$40,000 have the lowest level of agreement (9%). Thirteen percent (13%) of respondents with household income between \$40,000 and \$80,000 strongly agree the CRA works for the benefit of Indigenous Peoples in Canada.
- One-third of respondents living in Alberta, Nunavut and the Northwest Territories (31%), as well as those living in British Columbia and the Yukon (32%), strongly disagreed that the CRA works for the benefit of Indigenous Peoples in Canada.
- Over one-third (35%) of respondents who used a Northern Service Centre strongly agreed that the CRA works for the benefit of Indigenous Peoples in Canada, compared to 10% among those who have not.

### Qualitative insights

Trust was clearly one of the more fundamental factors limiting participants' perspectives on how well the CRA is serving their needs, or the needs of Indigenous Peoples more broadly.

With the level of importance that financial matters play, the amount of money sometimes at stake, the power that the CRA is seen as holding over participants, the impenetrable



complexity of the tax system, and the sense of urgency all combined together, participants expressed a sense of vulnerability in their interactions with the CRA. When a person feels vulnerable, trust is often strained. To the CRA's credit, they were often described as being trustworthy in their handling of sensitive or personal information and operating a broad system that is secure.

In terms of whether the CRA's services are equally available to all Canadians including First Nations, Métis, and Inuk/Inuit peoples, while some indicated that there was inequality, others felt that CRA services were the same for all. Those who felt services were not equal often mentioned the geographic distance to any sort of physical presence of the CRA. Some did indicate that the lack of service or documentation in any Indigenous language is a barrier, especially for elders.

“One thing that would be helpful is to deal with just one person. If you have a relationship with a person, you can develop trust. But dealing with a different person every time is impersonal, even though it is very personal for the person who is calling. If a file is open by a person, maybe assign one person to be the one to solve it.” – Ontario, Remote

“I think they have come a long way but there is a lot they need to do to help rural/remote people [not just First Nations]. I think having somebody local there to help do a lot of this stuff would be great because it is a barrier to people. Many haven't even gotten their SIN numbers yet. They just need someone to show them how to apply for these benefits. They don't know what is included or are not even aware of them. Having a government employee on site to assist would be very helpful. I think they also could advertise more about the benefits/credits and advertise locally.” – Atlantic Canada, Remote

“I think it's important that you are asking these questions. That helps. It's probably a big help just to do that. A lot of the trust issues are not about the CRA. When you fix the big problem, a lot of the other trust issues go away. Missing and murdered women and children, clean water, etc.” – Atlantic Canada, Remote

Asked what the CRA can do to help improve their level of trust in them, some were unsure that was possible while others offered a variety of suggestions. As mentioned earlier, one of the more common suggestions was that the CRA simplify the forms and processes so that individuals are not forced to cede control of their tax filing to a third party. A few also suggested that trust between the CRA and Indigenous Peoples could be improved by involving trusted intermediaries such as elders, Band councils, and Indigenous consultancies or support groups. Most participants agreed that building stronger relationships was necessary.

“Partner with communities. Get more staff into communities, even permanently. And when they come here, they should use Indigenous consultants.” – British Columbia and the Territories, Self-employed

“It would be better to develop a better relationship together. Doing consultations like this is good. Talk to our Band about how to adapt the services.” – Quebec, On-reserve



Although some felt it was not necessary, there were certainly others who felt that a dedicated telephone line for Indigenous Peoples seeking information or answers would be beneficial. In some groups, a participant mentioned this would be particularly advantageous if the person was Indigenous themselves or at least was expert in the full breadth of (sometimes unique) challenges faced by Indigenous tax filers. Having dedicated services was more widely accepted among participants in the on-reserve groups and among participants in Western Canada and the Territories.

“If it’s a dedicated line, it should be an Indigenous person doing it.” – Ontario, On-reserve

“A unique line for people in unique situations, in technology challenged areas.” – British Columbia and the Territories, Remote

As noted, several qualitative participants volunteered experiencing stigma or racism based on being Indigenous. The stigma described was often due to a misunderstanding – often laced with racism – over what tax-exemption means. Some participants felt that the CRA should champion re-educating the public and their staff.

“I remember them being quite rude and dismissive. They were racist. As soon as I mentioned where I lived, I could hear the tone of their voice change; loud sighs, and then they gave up and would transfer me to someone else.” – Atlantic Canada, Remote

“There has to be an authentic feel that they do understand that there is a unique set of challenges. There is all kinds of talk. The talk needs to be backed up. When you’re looking in somebody’s face, you know what they’re trying to do.” – British Columbia and the Territories, Remote

## Conclusions

To the extent that the purpose of this research is to understand Indigenous experience with tax filing and how the CRA's information resources, communication strategies, and experiences with tax filing can impact Indigenous filing rates and benefit uptake, the findings demonstrate that the CRA is regarded warily by Indigenous respondents and participants.

The CRA is generally given credit for being accurate, capable, and adequately securing the sensitive personal information with which it is entrusted. There are also those who appreciate the help they have received from agents over the telephone or who have appreciated their use of My Account. However, for many, there are clearly relationship issues between themselves and the CRA and/or between Indigenous Peoples and the CRA more broadly.

Both the quantitative and qualitative components of the research project gathered data on how the level of satisfaction with services may be improved, but much of the data suggests that improvements in any specific area will not be nearly as impactful without first improving on the relationship between Indigenous Peoples and the CRA. The single most important aspect influencing the relationship is oversimplified as "trust." Reflective of this, one of the key drivers of favourability towards the CRA was trust that it is working for the benefit of Indigenous Peoples.

Fortunately, the study also identified a variety of factors that are driving perceptions of trust as well as revealing valuable insights as to how to improve the level of trust in CRA.

Before delving into the various findings on how the relationship can be improved, it should be noted, as qualitative participants often explicitly did, that some of the barriers limiting trust in the CRA are not about the CRA's actions specifically, but more due to a more fundamental inability to place much trust in any element of the federal government. Thus, there is a limit to the level of trust, and relatedly, favourability, that the CRA will be able to achieve. Additionally, that the CRA is tasked with ensuring the right taxes are paid and collected represents another sort of inherent limitation to the overall favourability that could be achieved.

Further, there are many who report experiencing discrimination while navigating their tax situations. Participants reflected on moments where it was mischaracterized whether Indigenous Peoples paid taxes; on processes that reminded them of or reinforced discriminatory policies; and of occasions in which CRA staff appeared to be treating Indigenous clients less favourably or empathetically.

This research demonstrated that people take their relationship with the CRA seriously and that many respect the role they see it as playing. Interactions with the CRA are nonetheless perceived as causing tension, with the stakes being seen as high by many. Exacerbating the issue is the perceived complexity of filing one's taxes, as well as the information and guidance provided by the CRA. Together the high stakes and perceived complexity of filing taxes were seen by many as both sufficient motivators to seek help from a third party, as well as a barrier for some competing to complete their taxes on time or regularly.

The more skeptical among the participants adopt a decidedly more pessimistic view of the CRA, framing it as an adversary bent on maximizing the revenue it collects rather than a helpful force seeking to ensure that people are not paying more than they need to. There is a perceived

incongruence between the CRA giving and taking; that is, the CRA is seen as quick to seek payment but is not known to let individuals know they may be entitled to benefits for which they have not applied. The fact that there are complications unique to Indigenous filers also tend to contribute to the notion that there is, at best, a more cumbersome process for Indigenous filers and, at worst, discrimination inherent in the process.

The survey demonstrated that those who complete their filings on their own hold more favourable views of the CRA and its relationship with Indigenous Peoples. The qualitative component, for its part, uncovered a sense of frustration that the language, process, and requirements all seem to be geared towards preventing the filer from being able to file without help. As a result, one simple conclusion is that improving the ability for Indigenous Peoples to file independently can likely open up the opportunity for some to feel better about their relationship with CRA. One way that the CRA could enable more people to file independently would be to mitigate barriers to communicating with the CRA, namely by improving individuals' experiences with the existing telephone service.

Among the specific actions that participants indicated as being potentially helpful along these lines were the simplification and tailoring of materials to the unique Indigenous context. This, it was noted, would enable more individuals to complete their own tax filings. Being able to file independently with confidence may reduce the sense of vulnerability to the CRA and dependence on third parties. It may also serve to reduce the worry about cost, mitigate frustrations with the perceived complexity of the process, and increase the sense that the CRA is working for the benefit of Indigenous Peoples, that the CRA is trustworthy and, in-turn, that the CRA is performing well.

For those who would still need assistance in filing, providing free expert service would seem to be welcome, but the empirical evidence suggests that even those who access this may be somewhat polarized in their impressions of the CRA and whether it is working for the benefit of Indigenous Peoples. This suggests that enabling self-sufficiency, or at least the sense that one could file on their own if they so desired, is more important to building trust and performance ratings than finding other solutions upon which they would still be dependent.

For this to work, it would seem there would need to be changes in information, forms, and processes, but also outreach and communications to Indigenous Peoples specifically. In particular, it is important that this outreach acknowledges the unique challenges faced by Indigenous Peoples when trying to file their taxes. This could not only provide the context for announcing new forms, processes or resources were available, it could also help build the relationship between Indigenous Peoples and the CRA.

Beyond demonstrating a commitment to improving the relationship with Indigenous Peoples and improving their service offerings, this study revealed three ways in which directly involving Indigenous Peoples could contribute. The first is by employing Indigenous Peoples within the CRA in order to help improve the services offered. The second is by arranging for Indigenous intermediaries to help Indigenous tax filers either complete their taxes or discover how to do so independently. And finally, by working with Indigenous communities to help the CRA better understand Indigenous contexts in order to be able to consistently demonstrate genuine empathy for Indigenous clients and better communicate with each other.

In summary, although there is rarely joy measured from filing, let alone paying, one's taxes, Indigenous respondents and participants shared a wealth of data and insights for how the CRA could improve a relationship that most regard as important, if strained. Many qualitative discussions ended with some participants hopeful for improvement, indicating that efforts to this end would be both noted and appreciated.

## Appendix A: Quantitative methodology report

### Survey methodology

Earnscliffe Strategy Group's overall approach for this study was to conduct an online survey of a minimum of 1,700 Indigenous Peoples in Canada using an online panel sample. A detailed discussion of the approach used to complete this research is presented below.

### Questionnaire design

The questionnaire for this study was designed by Earnscliffe, in collaboration with the Canada Revenue Agency, and provided for fielding to Decision Point. The survey was offered to respondents in both English and French and completed based on their preferences. All questions were mandatory.

### Sample design and selection

The sampling plan for the study was designed by Earnscliffe in collaboration with Canada Revenue Agency, and the sample was drawn by Decision Point based on Earnscliffe's instructions. The surveys were completed using Decision Point's opt-in online research panel. Digital fingerprinting was used to help ensure that no respondent took the online survey more than once.

A total of 1,742 cases were collected as the sample of the Indigenous population in Canada. The tables below show the targets set and the final sample distribution.

| Indigenous Identity | Target distribution | Final sample |
|---------------------|---------------------|--------------|
| First Nations       | 64%                 | 64%          |
| Métis               | 32%                 | 32%          |
| Inuit               | 4%                  | 4%           |

| Location of residence | Target distribution | Final sample |
|-----------------------|---------------------|--------------|
| On-reserve            | 31%                 | 31%          |
| Off-reserve           | 69%                 | 67%          |
| Other                 | 0%                  | 2%           |

| Gender | Target distribution | Final sample |
|--------|---------------------|--------------|
| Female | 52%                 | 52%          |
| Male   | 48%                 | 48%          |
| Other  | 0%                  | 2%           |

| Age   | Target distribution | Final sample |
|-------|---------------------|--------------|
| 18-34 | 38%                 | 39%          |
| 35-54 | 36%                 | 36%          |
| 55+   | 25%                 | 25%          |

| Region   | Target distribution | Final sample |
|----------|---------------------|--------------|
| AC       | 8%                  | 8%           |
| QC       | 12%                 | 12%          |
| ON       | 23%                 | 24%          |
| MB/SK/AB | 37%                 | 37%          |
| BC       | 16%                 | 17%          |
| TE       | 3%                  | 3%           |

## Data Collection

The online survey was completed by 1,742, including the following:

| Audience              | Sample size |
|-----------------------|-------------|
| Indigenous identity   |             |
| First Nations         | 1,122       |
| Métis                 | 553         |
| Inuk (Inuit)          | 67          |
| Location of residence |             |
| On-reserve            | 346         |
| Off-reserve           | 755         |
| Employment status     |             |
| Self-employed         | 100         |
| Other                 | 1,610       |

The online survey was conducted in English and French from May 30 to July 1, 2022 and took an average of 12 minutes to complete. The survey was undertaken by Decision Point using their proprietary online panel. The survey was completed by telephone for 42 respondents.

## Weighting

In addition to setting quotas, the data weighted based on age, gender and region, to reflect the Indigenous population in Canada, as reported by Statistics Canada.

## Quality Controls

Decision Point's panel is actively monitored for quality through a number of approaches (digital fingerprinting, in-survey quality measures, incentive redemption requirements, etc.) to ensure that responses are only collected from legitimate Canadian panel members.

## Results

### Final dispositions

A total of 5,308 individuals entered the online survey, of which 1,742 qualified as valid and completed the survey. The response rate for this survey was 23.2%.

Total entered survey: 5,308

Completed: 1,742

Not qualified/screen out: 2,292

Over quota: 648

Suspend/drop-off: 626

Unresolved (U): 14,896

Email invitation bounce-backs: 2

Email invitations unanswered: 14,894

In-scope non-responding (IS): 626

Qualified respondent break-off: 626

In-scope responding (R): 4,682

Completed surveys disqualified – quota filled: 648

Completed surveys disqualified – other reasons: 2,292

Completed surveys – valid: 1,742

Response rate =  $R/(U+IS+R)$ : 23.2%

### Nonresponse

Respondents for the online survey were selected from among those who have volunteered to participate in online surveys by joining an online opt-in panel. The notion of nonresponse is more complex than for random probability studies that begin with a sample universe that can, at least theoretically, include the entire population being studied. In such cases, nonresponse can occur at a number of points before being invited to participate in this particular survey, let alone in deciding to answer any particular question within the survey.

### Margin of error

Respondents for the online survey were selected from among those who have volunteered or registered to participate in online surveys. Because the sample is based on those who initially self-selected for participation in the panel, no estimates of sampling error can be calculated. The results of such surveys cannot be described as statistically projectable to the target population. The treatment here of the non-probability sample is aligned with the Standards for the Conduct of Government of Canada Public Opinion Research - Online Surveys.

## Appendix B: Qualitative methodology report

### Methodology

To begin, we conducted eleven online focus groups with Indigenous Peoples across Canada from September 20 to 26, 2022. For each group, eight participants were recruited. Participants were designated to groups based on the language, the province or territory in which they resided, whether they live on- or off-reserve (if they were First Nations), and their employment status (that is, self-employed or other employment). Each group was 90 minutes in length.

Schedule and composition of the focus groups

| Group #                      | Audience                         | Region/Language      | Time                                 | Number of participants |
|------------------------------|----------------------------------|----------------------|--------------------------------------|------------------------|
| Tuesday, September 20, 2022  |                                  |                      |                                      |                        |
| 1                            | Indigenous Peoples Off-reserve   | Atlantic Canada (EN) | 5:00 pm ET / 6:00 pm AT / 6:30 pm NT | 7                      |
| 2                            | First Nations On-reserve         | Prairies (EN)        | 7:00 pm ET / 6:00 pm CT 5:00 pm MT   | 6                      |
| Wednesday September 21, 2022 |                                  |                      |                                      |                        |
| 3                            | First Nations On-reserve         | Quebec (FR)          | 6:00 pm ET                           | 5                      |
| 4                            | Indigenous Peoples Self-employed | Ontario (EN)         | 6:00 pm ET                           | 6                      |
| 5                            | First Nations On-reserve         | BC/Territories (EN)  | 8:00 pm ET / 5:00 pm PT              | 3                      |
| 6                            | Indigenous Peoples Self-employed | BC/Territories (EN)  | 8:00 pm ET / 5:00 pm PT              | 7                      |
| Thursday September 22, 2022  |                                  |                      |                                      |                        |
| 7                            | Indigenous Peoples Off-reserve   | Quebec (FR)          | 5:00 pm ET                           | 6                      |
| 8                            | First Nations On-reserve         | Ontario (EN)         | 5:00 pm ET                           | 4                      |
| 9                            | Indigenous Peoples Self-employed | Prairies (EN)        | 7:00 pm ET / 6:00 pm CT 5:00 pm MT   | 8                      |
| Monday September 26, 2022    |                                  |                      |                                      |                        |
| 10                           | Indigenous Peoples Off-reserve   | Ontario (EN)         | 5:00 pm ET                           | 7                      |
| 11                           | Indigenous Peoples Self-employed | Quebec (FR)          | 7:00 pm ET                           | 8                      |

We also conducted 10 in-depth interviews with Indigenous Peoples in Canada, who live in remote areas where lack of access to technology would preclude them from participating in the focus groups. Two interviews were conducted in each Atlantic Canada (specifically Nova Scotia), Quebec, Ontario, the Prairies (specifically Saskatchewan) and British Columbia or the Territories (specifically Nunavut). These interviews were conducted by telephone in either official language of the participants choice. Interviews were conducted between September 20 and October 17, 2022 and were each 30 minutes in length.



## Recruitment

Participants were recruited using a five-minute screening questionnaire (included in Appendix D).

The screener contained a series of standard screening questions to ensure participants qualified based on their Indigenous identity, location of residence and employment status, ensuring a good mix of other demographics such as education, household income, etc.

Our fieldwork subcontractor, Decision Point, relied on their proprietary panel and database of Indigenous Peoples in Canada. In addition to these sources, respondents from the online survey who were interested in participating in follow-up reach were also recruited. Decision Point reached out to prospective participants first via email and follows-up with telephone calls to pre-qualify respondents.

Decision Point's qualitative research panel includes approximately 7500 Indigenous members, as well as referrals and social media for hard-to-reach segments. Potential group participants are recruited to Decision Point's database via mixed mode: telephone survey, online, referral, social media and print advertising.

Decision Point understands the nuances of qualitative recruiting and the importance of locating qualified, interested respondents. Their recruiting is undertaken in strict accordance with the Standards for the Conduct of Government of Canada Public Opinion Research – Qualitative Research.

Reminder calls were made prior to the groups to confirm participants' intention to attend and to encourage higher rates of participation. As well, all participants received a cash honorarium at the end of the group discussion or interview (\$200 for focus group participants and \$100 for interview participants).

## Moderation

We relied on two qualified moderators. Given the timeline for the project, using two moderators allowed us to conduct all of the focus groups over the course of one week (4 nights).

Both moderators attended the kick-off night of focus groups. This ensured that both were aware of the flow of the focus groups and were involved in any conversation about potential changes to the discussion guide or flow of conversation for each subsequent night.

In our experience, there is value in using multiple moderators (within reason) as it ensures that no single moderator develops early conclusions. Each moderator takes notes and summarizes their groups after each night. The moderators each provide a debrief on their groups including the functionality of the discussion guide; any issues relating to recruiting, turnout, or technology; and key findings including noting instances where they were unique and where they were similar to previous sessions. Together, they discuss the findings both on an ongoing basis in order to allow for probing of areas that require further investigation in subsequent groups, and before the final results are reported.

## A note about interpreting qualitative research results

It is important to note, when reading the qualitative findings, that qualitative research is a form of scientific, social, policy, and public opinion research. Focus group or interview research is designed to elicit the full range of ideas, attitudes, experiences, and opinions of a selected sample of participants on a defined topic. Because of the small numbers involved, the participants cannot be expected to be thoroughly representative in a statistical sense of the larger population from which they are drawn, and findings cannot reliably be generalized beyond their number.

## Glossary of terms

The following is a glossary of terms used throughout the report to impart the qualitative findings. These phrases are used when groups of participants share a specific point of view. Unless otherwise stated, it should not be taken to mean that the rest of participants disagreed with the point; rather others either did not comment or did not have a strong opinion on the question.

### Glossary of qualitative terms

| Generalization       | Interpretation   |
|----------------------|--|
| Few                  | Few is used when less than 10% of participants have responded with similar answers.  |
| Several              | Several is used when fewer than 20% of the participants responded with similar answers.  |
| Some                 | Some is used when more than 20% but significantly fewer than 50% of participants with similar answers.   |
| Many                 | Many is used when nearly 50% of participants responded with similar answers.   |
| Majority/Plurality   | Majority or plurality are used when more than 50% but fewer than 75% of the participants responded with similar answers.   |
| Most                 | Most is used when more than 75% of the participants responded with similar answers.  |
| Vast majority        | Vast majority is used when nearly all participants responded with similar answers, but several had differing views.  |
| Unanimous/Almost all | Unanimous or almost all are used when all participants gave similar answers or when the vast majority of participants gave similar answers and the remaining few declined to comment on the issue in question. |

## Appendix C: Survey questionnaire

### Introduction

Welcome and thank you for your participation in this study. Earnscliffe Strategy Group, in collaboration with Decision Point, has been hired to administer an online survey on behalf of the Canada Revenue Agency (CRA) to explore issues related to doing your taxes.

Click here if you wish to verify the authenticity of this survey [online: link to cric registration. Telephone: provide registration number]. You may also find a list of all CRA research currently underway by searching “CRA public opinion research” online. If you have any questions regarding this survey, please contact Michael Way at Michael.Way@cra-arc.gc.ca.

[telephone] Before beginning, I would like to acknowledge that I am joining you today from [if calling from Decision Point’s Toronto office] the traditional territory of the Wendat, the Anishnaabeg, Haudenosaunee, Métis, and the Mississaugas of the Credit First Nation.

[note for phone interviewers: if calling outside Toronto, use the following resource to determine appropriate territory/treaty to reference: <https://www.whose.land/en/#>]

[online] Earnscliffe honours and recognizes the Indigenous Peoples as the original custodians, since time immemorial, of the land on which we stand and serve our communities. Our research practice is located on the traditional unceded territory of the Algonquin Anishinaabe nation. Given that we are conducting this survey virtually, we also want to acknowledge the lands on which you are gathered and invite you to take a moment of silence to have a thought for the territory in which you find yourself.

The survey takes about 15 minutes to complete and is voluntary and completely confidential.

Your participation in this survey is completely voluntary and your responses will be kept entirely anonymous. We would like your help and feedback, and any information you provide will be administered in accordance with the Privacy Act and other applicable privacy laws. Your decision on whether or not to participate will not affect any dealings you may have with the Government of Canada nor with the Canada Revenue Agency. Do you wish to continue?

Yes

No

### Screening

1. Are you an Indigenous person, that is, First Nations (Status or non-Status) (North American Indian), Métis, or Inuk (Inuit)?

|                          |   |
|--------------------------|---|
| Yes                      | 1 |
| No [thank and terminate] | 2 |

2. Are you First Nations (North American Indian), Métis, or Inuk (Inuit)?

|                                       |   |
|---------------------------------------|---|
| First Nations (North American Indian) | 1 |
| Métis                                 | 2 |

|   |    |
|---|----|
| Inuk (Inuit)  | 3  |
| None of the above [thank and terminate]                           |    |
| 3. [only first nations] Do you live...                            |    |
| On-reserve  | 1  |
| Off-reserve   | 2  |
| Other   | 3  |
| Don't know/Prefer not to say [thank and terminate]                | 9  |
| 4. What is your gender?   |    |
| Male  | 1  |
| Female  | 2  |
| Other, please specify (e.g., transgender, non-binary): [open end] | 3  |
| 5. In what year were you born?                                    |    |
| [insert year. If younger than 18 years terminate]                 |    |
| 6. Which province or territory do you live in?                    |    |
| Newfoundland and Labrador   | 1  |
| Nova Scotia   | 2  |
| Prince Edward Island  | 3  |
| New Brunswick   | 4  |
| Quebec  | 5  |
| Ontario   | 6  |
| Manitoba  | 7  |
| Saskatchewan  | 8  |
| Alberta   | 9  |
| British Columbia  | 10 |
| Yukon   | 11 |
| Nunavut   | 12 |
| Northwest Territories   | 13 |
| Prefer not to say [thank & terminate]                             | 99 |

Thank you, let's begin the survey.

## Introduction overall perceptions of the CRA

The Canada Revenue Agency is the agency of the federal government responsible for such things as:

[in Manitoba, Saskatchewan, Alberta, British Columbia, Yukon, Northwest Territories and Nunavut]: the collection of income tax, administration of the GST (or goods and services tax), and the Canada child benefit program

[in Quebec]: the collection of federal income tax and the Canada child benefit program

[in Atlantic provinces, Ontario]: the collection of federal income tax, administration of the GST/HST, and the Canada child benefit program

Throughout this survey, we will refer to the Canada Revenue Agency as the CRA.

Please remember that these questions are for research purposes only. Your answers are appreciated and will help us improve Canadians’ filing experiences with the CRA.

7. How would you rate the overall performance of the CRA? Please use a scale from 1 to 10, where 1 means “terrible” and 10 means “excellent.”

|                   |    |
|-------------------|----|
| Terrible          | 1  |
|                   | 2  |
|                   | 3  |
|                   | 4  |
| Fair/average      | 5  |
|                   | 6  |
|                   | 7  |
|                   | 8  |
|                   | 9  |
| Excellent         | 10 |
| Prefer not to say | 88 |
| Don’t know        | 99 |

For each of the following, please indicate whether you agree or disagree using a scale of 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” [randomize]

- 8. The CRA works for the benefit of Canadians
- 9. The CRA works for the benefit of Indigenous Peoples in Canada
- 10. I feel that the people at the CRA are trustworthy

|                            |    |
|----------------------------|----|
| Completely disagree        | 1  |
|                            | 2  |
|                            | 3  |
|                            | 4  |
| Neither agree nor disagree | 5  |
|                            | 6  |
|                            | 7  |
|                            | 8  |
|                            | 9  |
| Completely agree           | 10 |
| Prefer not to say          | 88 |
| Don’t know                 | 99 |

## Overall tax filing

|  |    |
|--|----|
| 11. Have you filed your [Quebec only: federal] income taxes in the past year?  |    |
| Yes  | 1  |
| No   | 2  |
| Prefer not to say  | 88 |
| Don't know   | 99 |
| 12. [if no] When was the last time you filed your taxes?   |    |
| 2-4 years ago  | 1  |
| 5+ years   | 2  |
| Never filed taxes  | 3  |
| Prefer not to say  | 88 |
| Don't know   | 99 |
| 13. [if file taxes] How do you file your taxes?  |    |
| Online   | 1  |
| By mail/paper  | 2  |
| Prefer not to say  | 88 |
| Don't know   | 99 |
| 14. [if file taxes] Did you prepare your last tax return on your own, or did you receive help from someone else? If you used a tax software, that is considered preparing on your own. |    |
| Prepared on my own   | 1  |
| Received help  | 2  |
| Prefer not to say  | 88 |
| Don't know   | 99 |
| 15. [if received help] Who helped you file your taxes? [randomize, select all that apply]  |    |
| A member of your family  | 1  |
| Accountant/bookkeeper  | 2  |
| Tax preparer/discounter (e.g., H&R Block)  | 3  |
| Free tax clinic (i.e., Community Volunteer Income Tax Program)   | 5  |
| Northern Services Centre   | 6  |
| Other (specify)  | 7  |
| Prefer not to say  | 88 |
| Don't know   | 99 |
| 16. Have you used the T90 form, <i>Income Exempt from Tax Under the Indian Act</i> ?   |    |
| Yes  | 1  |
| No   | 2  |
| Prefer not to say  | 88 |
| Don't know   | 99 |

17. [if no, have not used t90] Is there a particular reason you have not used the T90 form? Select all that apply. [randomize]

|                                      |    |
|--------------------------------------|----|
| Unaware of the form and its uses     | 1  |
| Not applicable to your tax situation | 2  |
| Too complicated to fill out          | 3  |
| Other (specify)                      | 4  |
| Prefer not to say                    | 88 |
| Don't know                           | 99 |

18. [if yes, used t90] How easy or difficult was it to understand and fill out the T90 form? Please use a scale from 1 to 10, where 1 means very difficult and 10 means very easy.

|                            |    |
|----------------------------|----|
| Very difficult             | 1  |
|                            | 2  |
|                            | 3  |
|                            | 4  |
| Neither easy nor difficult | 5  |
|                            | 6  |
|                            | 7  |
|                            | 8  |
|                            | 9  |
| Very difficult             | 10 |
| Prefer not to say          | 88 |
| Don't know                 | 99 |

## Contacts with the CRA

19. Other than sending in personal tax returns, in which of the following ways have you contacted the CRA in the last 12 months? Select all that apply. [randomize]

|  |    |
|--|----|
| Online   | 1  |
| By telephone                                       | 2  |
| By fax   | 3  |
| By mail  | 4  |
| In person  | 5  |
| Other  | 6  |
| I have not contacted the CRA in the last 12 months | 7  |
| Prefer not to say                                  | 88 |
| Don't know   | 99 |

20. [if contacted the cra] What was your reason for contacting the CRA? Select all that apply. [randomize]

|                                   |   |
|-----------------------------------|---|
| Personal income tax               | 1 |
| To ask about benefits             | 2 |
| Authorizing a representative      | 3 |
| Deferred income and savings plans | 4 |
| Excise taxes, duties and levies   | 5 |
| Estate or trust tax               | 6 |

|   |    |
|---|----|
| COVID-19-related emergency benefits and subsidies       | 7  |
| To ask about information sent to you by the CRA         | 8  |
| To make a payment owing on your taxes                   | 9  |
| To try to solve a problem you had with the CRA          | 10 |
| To submit documents that the CRA had requested          | 11 |
| To ask about Section 87, as stated under the Indian Act | 12 |
| Prefer not to say                                       | 88 |
| Don't know  | 99 |

21. [if contacted the cra and did so by phone] You stated that you contacted the CRA by phone in the last 12 months. During your most recent call, was your question or issue answered?

|                   |    |
|-------------------|----|
| Yes               | 1  |
| No                | 2  |
| Prefer not to say | 88 |
| Don't know        | 99 |

22. Have you ever visited the tax pages of the Canada.ca website to search for information on tax-related matters?

|                   |    |
|-------------------|----|
| Yes               | 1  |
| No                | 2  |
| Prefer not to say | 88 |
| Don't know        | 99 |

23. [if visited the tax pages] Did the information you found on the tax pages of the Canada.ca website answer any questions you may have had?

|                               |    |
|-------------------------------|----|
| Answered all of my questions  | 1  |
| Answered some of my questions | 2  |
| Answered none of my questions | 3  |
| Prefer not to say             | 88 |
| Don't know                    | 99 |

24. [if visited tax pages] Have you ever used the Chatbot feature, Charlie, on the CRA website?

|                   |    |
|-------------------|----|
| Yes               | 1  |
| No                | 2  |
| Prefer not to say | 88 |
| Don't know        | 99 |

25. [if used chatbot] Did the Chatbot help answer any questions you may have had?

|                               |    |
|-------------------------------|----|
| Answered all of my questions  | 1  |
| Answered some of my questions | 2  |
| Answered none of my questions | 3  |
| Prefer not to say             | 88 |
| Don't know                    | 99 |



26. [if never visited tax pages] Is there a particular reason you have not visited the tax pages of the Canada.ca website? Select all that apply. [randomize].

|   |    |
|---|----|
| Difficulty using a computer                 | 1  |
| No Internet or unstable Internet connection | 2  |
| Couldn't find the pages                     | 3  |
| Did not need to                             | 4  |
| Prefer to use other methods                 | 5  |
| Other (specify)                             | 6  |
| Prefer not to say                           | 88 |
| Don't know                                  | 99 |

27. Have you registered with the CRA's My Account online service?

|                   |    |
|-------------------|----|
| Yes               | 1  |
| No                | 2  |
| Prefer not to say | 88 |
| Don't know        | 99 |

28. [if not registered] Is there a particular reason you have not registered with the CRA's My Account online service? Select all that apply. [randomize]

|  |    |
|--|----|
| Unaware of the service                       | 1  |
| Difficulty using a computer                  | 2  |
| No or unstable Internet connection           | 3  |
| Concerned about the privacy or security risk | 4  |
| It seems too difficult                       | 5  |
| Don't feel the need to                       | 6  |
| Other (specify)                              | 7  |
| Prefer not to say                            | 88 |
| Don't know                                   | 99 |

What is your overall level of satisfaction with the following CRA services? Please use a scale from 1-10, where 1 means you are completely dissatisfied and 10 means you are completely satisfied. [randomize]

29. Telephone

30. Canada.ca tax-related web pages

31. Chatbot

32. My Account

|                              |   |
|------------------------------|---|
| Have never used this service | 0 |
| Completely dissatisfied      | 1 |
|                              | 2 |
|                              | 3 |
|                              | 4 |
| Neither                      | 5 |
|                              | 6 |
|                              | 7 |

|                      |    |
|----------------------|----|
|                      | 8  |
|                      | 9  |
| Completely satisfied | 10 |
| Prefer not to say    | 88 |
| Don't know           | 99 |

## Barriers to tax filing

33. On a scale from 1 to 10, where 1 means very difficult and 10 means very easy, how easy or difficult is it for you to file your taxes?

|                   |    |
|-------------------|----|
| Very difficult    | 1  |
|                   | 2  |
|                   | 3  |
|                   | 4  |
| Neither           | 5  |
|                   | 6  |
|                   | 7  |
|                   | 8  |
|                   | 9  |
| Very easy         | 10 |
| Prefer not to say | 88 |
| Don't know        | 99 |

34. Do you face any of the following challenges when it comes to filing your taxes? Select all that apply. [randomize]

|  |    |
|--|----|
| Limited access to resources and materials (i.e., computers, paper tax packages, Internet, tax slips) | 1  |
| Documents are not available in an Indigenous language  | 2  |
| It is too expensive  | 3  |
| The thought or process of filing taxes is overwhelming   | 4  |
| Discomfort dealing with the government   | 5  |
| Other (specify)  | 6  |
| I had no challenges  | 77 |
| Prefer not to say  | 88 |
| Don't know   | 99 |

35. If the CRA provided services, written documentation, and communications in an Indigenous language that you speak or read, would that make filing your taxes and accessing services easier?

|                   |    |
|-------------------|----|
| Yes               | 1  |
| No                | 2  |
| Not applicable    | 3  |
| Prefer not to say | 88 |
| Don't know        | 99 |

36. [if yes] What Indigenous languages do you speak and/or read? [open end]

|                   |    |
|-------------------|----|
| Prefer not to say | 88 |
| Don't know        | 99 |

## Benefits and credits

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC.

The Canada child benefit (CCB) is administered by the CRA. It is a tax-free monthly payment made to eligible families to help with the cost of raising children under 18 years of age. The CCB may include the child disability benefit and any related provincial and territorial programs.

Which of the following best describes your experiences with each of the following benefits or credits? [rotate CCB and DTC]

37. Canada child Benefit

38. Disability Tax Credit

|   |    |
|---|----|
| Have not applied                              | 1  |
| Applied without experiencing any difficulties | 2  |
| Applied, but encountered difficulties         | 3  |
| Prefer not to say                             | 88 |
| Don't know                                    | 99 |

[if encountered difficulties] Which of the following, if any, did you experience, when applying the following tax benefits/credits? Select all that apply. [randomize]

39. [if applied, encountered difficulty] The Canada child Benefit

40. [if applied, encountered difficulty] The Disability Tax Credit

|   |    |
|---|----|
| Taxes are not filed up to date  | 1  |
| Unable to obtain the required documents   | 2  |
| [CCB only] Frequent changes of primary caregiver  | 3  |
| Difficulty understanding the application process  | 4  |
| [DTC only] Difficulty accessing a medical practitioner to complete forms                            | 5  |
| The cost of obtaining the documentation outweighs the benefits                                      | 6  |
| [DTC only] Belief that applying for credits is worthless due to tax-exempt status                   | 7  |
| [DTC only] Difficulty getting the correct practitioner to fill out the required forms (e.g., T2201) | 8  |
| Was told/did not believe I/my family qualified  | 9  |
| Other (specify)   | 10 |
| None of the above   | 77 |
| Prefer not to say   | 88 |
| Don't know  | 99 |

## Impact of COVID-19 and emergency response benefits

41. How has the COVID-19 pandemic affected your ability to file your taxes, access tax benefits, or receive services or assistance related to filing your taxes? Select all that apply. [randomize].

|   |    |
|---|----|
| Unable to get transportation to and from locations  | 1  |
| Did not have free time to travel to a location  | 2  |
| Services have been moved online, and you can no longer access them  | 3  |
| The fear or anxiety of getting sick/getting someone else sick prevented you from obtaining in-person services | 4  |
| Other (specify)   | 5  |
| [single select] It has not affected your abilities  | 6  |
| Prefer not to say   | 88 |
| Don't know  | 99 |

For each of the following COVID-19 pandemic emergency benefits, please indicate whether you applied for it, did not apply for it but were aware of it, or if you were unaware of it entirely.

42. The Canada Emergency Response Benefit (CERB)

43. The Canada Emergency Student Benefit (CESB)

44. The Canada Recovery Benefit (CRB)

45. The Canada Recovery Sickness Benefit (CRSB)

46. The Canada Recovery Caregiving Benefit (CRCB)

|   |    |
|---|----|
| I applied for it                            | 1  |
| I did not apply for it, but was aware of it | 2  |
| I was unaware of it                         | 3  |
| Prefer not to say                           | 88 |
| Don't know                                  | 99 |

47. [if did not apply for but aware of at least one benefit] As far as you know, would you have qualified for any of the following? [pipe in benefit(s) respondent aware of but did not apply for]

|                   |    |
|-------------------|----|
| Yes               | 1  |
| No                | 2  |
| Prefer not to say | 88 |
| Don't know        | 99 |

48. [if yes, eligible for one or more benefit but did not apply] Is there a particular reason why you did not apply for the following benefits? [pipe in benefits respondent was eligible but did not apply for] [open end]

|                   |    |
|-------------------|----|
| Prefer not to say | 88 |
| Don't know        | 99 |

## CRA outreach programs and simplified forms

Have you used any of the following services or forms? (Select all that apply) [randomize]

- 49. Community Volunteer Income Tax Program
- 50. Northern Service Centres
- 51. T1 Simplified Form, *Let Us Help You Get Your Benefits*

|                         |    |
|-------------------------|----|
| Used it                 | 1  |
| Aware but never used it | 2  |
| Unaware                 | 3  |
| Prefer not to say       | 88 |
| Don't know              | 99 |

What is your overall level of satisfaction with the following services or forms that you have used? Please use a scale from 1-10 where 1 means completely dissatisfied and 10 means completely satisfied. [randomize]

- 52. [if used] Community Volunteer Income Tax Program
- 53. [if used] Northern Service Centres
- 54. [if used] T1 Simplified Form, *Let Us Help You Get Your Benefits*

|                         |    |
|-------------------------|----|
| Completely dissatisfied | 1  |
|                         | 2  |
|                         | 3  |
|                         | 4  |
| Neither                 | 5  |
|                         | 6  |
|                         | 7  |
|                         | 8  |
|                         | 9  |
| Completely satisfied    | 10 |
| Prefer not to say       | 88 |
| Don't know              | 99 |

Why were you dissatisfied with the following services or forms? [randomize] [open end with precoded list]

- 55. [If q49<5] Community Volunteer Income Tax Program
- 56. [if q50<5] Northern Service Centres
- 57. [if q51<5] T1 Simplified Form, *Let Us Help You Get Your Benefits*

## Demographics

The following questions are for statistical analysis purposes only. They have to do with education, work and marital status. As with every question in this survey, if you are not comfortable answering these questions, you may select "Don't know/Prefer not to answer".

58. What is the highest level of schooling that you have completed?

|  |   |
|--|---|
| Grade 8 or less  | 1 |
| Some high school   | 2 |
| High school diploma or equivalent                                | 3 |
| Registered apprenticeship or other trades certificate or diploma | 4 |
| College, CEGEP or other non-university certificate or diploma    | 5 |
| University certificate or diploma below bachelor's level         | 6 |
| Bachelor's degree  | 7 |
| Post graduate degree above bachelor's level                      | 8 |
| [do not read] Prefer not to say                                  | 9 |

59. Do you currently have or over the past few years have you had any children under 18 years in your care?

|                   |   |
|-------------------|---|
| Yes               | 1 |
| No                | 2 |
| Prefer not to say | 9 |

60. Which of the following categories best describes your current employment situation?

|   |    |
|---|----|
| Working full-time, that is, 35 or more hours per week                           | 1  |
| Working part-time, that is, less than 35 hours per week                         | 2  |
| Self-employed   | 3  |
| Unemployed, but looking for work  | 4  |
| A student attending school full-time  | 5  |
| A student attending school part-time  | 6  |
| Retired   | 7  |
| Not in the workforce (full-time homemaker, unemployed and not looking for work) | 8  |
| Other   | 9  |
| Prefer not to answer  | 88 |
| Don't Know  | 99 |

61. Which of the following categories best describes your total household income for 2021? That is, the total income of all persons in your household combined, before taxes?

|                                   |    |
|-----------------------------------|----|
| Under \$20,000                    | 1  |
| \$20,000 to just under \$40,000   | 2  |
| \$40,000 to just under \$60,000   | 3  |
| \$60,000 to just under \$80,000   | 4  |
| \$80,000 to just under \$100,000  | 5  |
| \$100,000 to just under \$150,000 | 6  |
| \$150,000 to just under \$200,000 | 7  |
| \$200,000 and above               | 8  |
| Prefer not to say                 | 88 |
| Don't know                        | 99 |

62. Which of the following best describes your marital status?

|                   |    |
|-------------------|----|
| Single            | 1  |
| Living common-law | 2  |
| Married           | 3  |
| Separated         | 4  |
| Divorced          | 5  |
| Widowed           | 6  |
| Prefer not to say | 88 |

We may conduct follow-up research on the same topics covered in this survey. This would take the form of an online discussion group with a few other individuals. The focus groups would be approximately 90 minutes in length and participants would receive an honorarium as a thank-you for their time.

Participating in the next phase of research is completely voluntary. If you are interested, you will be required to provide your first name, last name and a contact telephone number and/or email to be screened for the research. Please note that this information will not be used for any analysis of your responses and will only be used if you are selected to be among those invited to participate in a subsequent qualitative phase of research.

63. Would you be interested in participating?

|               |   |
|---------------|---|
| Yes           | 1 |
| No [skip q61] | 2 |

64. [if yes] Thank you for your interest. Please provide the following contact information

[First name]  
 [last name]  
 [contact number]  
 [email]

This concludes the survey. Thank you very much for your thoughtful feedback. It is much appreciated.

[pre-test only add questions a thru j]

- A. Did you find any aspect of this survey difficult to understand? Y/N
- B. [if a=yes] Please describe what you found difficult to understand.
- C. Did you find the way of the any of the questions in this survey were asked made it difficult for you to provide your answer? Y/N
- D. [if c=yes] Please describe the problem with how the question was asked.
- E. Did you experience any difficulties with the language? Y/N
- F. [if e=yes] Please describe what difficulties you had with the language.
- G. Did you find any terms confusing? Y/N
- H. [if g=yes] Please describe what terms you found confusing.
- I. Did you encounter any other issues during the course of this survey that you would like us to be aware of? Y/N
- J. [if i=yes] What are they?

This concludes the survey. Thank you for your participation!



## Appendix D: Recruitment screener

### Focus Group Summary

- Recruit 8 participants per group for 6-8 to show.
- Groups are 90 minutes in length, interviews are 30 minutes in length.
- 11 groups and 10 in-depth interviews in total.
  - 4 groups will be conducted with First Nations living on-reserve (one in each of QC, ON, Prairies & BC/Territories)
  - 3 groups will be conducted with Indigenous Peoples living Off-reserve (one in each of AC, QC, ON)
  - 4 groups will be conducted with Indigenous Peoples who are self-employed (one in each of QC, ON, Prairies, BC/Territories)
  - 2 IDIs will be conducted with Indigenous Peoples in remote communities in each of the following: AC, QC, ON, Prairies, BC/Territories
- All groups/interviews with residents of Quebec will be conducted in French
- Incentives are \$200 for focus group participants and \$100 for interview participants

| Group #                      | Audience                         | Region/Language      | Time                                 |
|------------------------------|----------------------------------|----------------------|--------------------------------------|
| Monday September 19, 2022    |                                  |                      |                                      |
| 1                            | Indigenous Peoples Off-reserve   | Atlantic Canada (EN) | 5:00 pm ET / 6:00 pm AT / 6:30 pm NT |
| 2                            | First Nations On-reserve         | Prairies (EN)        | 7:00 pm ET / 6:00 pm CT 5:00 pm MT   |
| Wednesday September 21, 2022 |                                  |                      |                                      |
| 3                            | First Nations On-reserve         | Quebec (FR)          | 6:00 pm ET                           |
| 4                            | Indigenous Peoples Self-employed | Ontario (EN)         | 6:00 pm ET                           |
| 5                            | First Nations On-reserve         | BC/Territories (EN)  | 8:00 pm ET / 5:00 pm PT              |
| 6                            | Indigenous Peoples Self-employed | BC/Territories (EN)  | 8:00 pm ET / 5:00 pm PT              |
| Thursday September 22, 2022  |                                  |                      |                                      |
| 7                            | Indigenous Peoples Off-reserve   | Quebec (FR)          | 5:00 pm ET                           |
| 8                            | First Nations On-reserve         | Ontario (EN)         | 5:00 pm ET                           |
| 9                            | Indigenous Peoples Self-employed | Prairies (EN)        | 7:00 pm ET / 6:00 pm CT 5:00 pm MT   |
| Monday September 26, 2022    |                                  |                      |                                      |
| 10                           | Indigenous Peoples Off-reserve   | Ontario (EN)         | 5:00 pm ET                           |
| 11                           | Indigenous Peoples Self-employed | Quebec (FR)          | 7:00 pm ET                           |

### In-depth Interviews

Weeks of September 19 & 26, 2022

|   |        |              |
|---|--------|--------------|
| Respondent's name:                          |        | Interviewer: |
| Respondent's phone number:                  | (work) | Date:        |
| Respondent's phone number:                  | (cell) | Validated:   |
| Respondent's email:                         |        | Quality      |
| Sample source: panel random client referral |        | Central:     |
|   |        | On list:     |
|   |        | On quotas:   |

Hello/Bonjour, this is \_\_\_\_\_ calling on behalf of Earncliffe, a national public opinion research firm. We are organizing a series of discussions on issues of importance on behalf of the Government of Canada. Discussion participants will receive compensation for their time. May I continue?

Yes [continue]  
 No [thank and terminate]

[online] Earncliffe honours and recognizes the Indigenous Peoples as the original custodians, since time immemorial, of the land on which we stand and serve our communities. Our research practice is located on the traditional unceded territory of the Algonquin Anishinaabe nation. Given that we are reaching out to you virtually, we also want to acknowledge the lands on which you are gathered and invite you to take a moment of silence to have a thought for the territory in which you find yourself.

[telephone] Before beginning, I would like to acknowledge that I am joining you today from the traditional territory of the [\*insert as appropriate] Nation.

[\*note for phone interviewers: please use the following resource to determine appropriate territory/treaty to reference: <https://www.whose.land/en/#>]

Participation is voluntary. We are interested in hearing your opinions; no attempt will be made to sell you anything or change your point of view. The format will be either a 'round table' discussion or a telephone interview led by a research professional. All opinions expressed will remain anonymous and views will be grouped together to ensure no particular individual can be identified. I would like to ask you a few questions to see if you or someone in your household qualify to participate. This will take about three minutes. May I continue?

Yes [continue]  
 No [thank and terminate]

**Monitoring text:**

Read to all: “This call may be monitored or audio taped for quality control and evaluation purposes.

Additional clarification if needed:

To ensure that I (the interviewer) am reading the questions correctly and collecting your answers accurately;

To assess my (the interviewer) work for performance evaluation;

To ensure that the questionnaire is accurate/correct (i.e. evaluation of CATI programming and methodology – we’re asking the right questions to meet our clients’ research requirements – kind of like pre-testing)

If the call is audio taped, it is only for the purposes of playback to the interviewer for a performance evaluation immediately after the interview is conducted or it can be used by the Project Manager/client to evaluate the questionnaire if they are unavailable at the time of the interview – all audio tapes are destroyed after the evaluation.

1. Do you or does anyone in your immediate family or household work in any of the following areas?

|   | Yes | No |
|---|-----|----|
| A marketing research firm                                 | 1   | 2  |
| A magazine or newspaper, online or print                  | 1   | 2  |
| A radio or television station                             | 1   | 2  |
| A public relations company                                | 1   | 2  |
| An advertising agency or graphic design firm              | 1   | 2  |
| An online media company or as a blog writer               | 1   | 2  |
| The government, whether federal, provincial, or municipal | 1   | 2  |

If “yes” to any of the above, thank and terminate

2. Are you an Indigenous person, that is, First Nations (Status or non-Status), Métis, or Inuk (Inuit)?

|     |   |                     |
|-----|---|---------------------|
| Yes | 1 |                     |
| No  | 2 | thank and terminate |

3. Are you First Nations, Métis, or Inuk (Inuit)?

|                                       |   |  |
|---------------------------------------|---|--|
| First Nations (North American Indian) | 1 | ask q4; eligible for first nations       |
| Métis                                 | 2 | eligible for off-reserve & self-employed |
| Inuk (Inuit)                          | 3 | eligible for off-reserve & self-employed |
| None of the above                     | 9 | thank and terminate                      |

Please aim for a minimum of 1 Inuit person in groups that are not with First Nations on-reserve (groups 1, 4, 6, 7, 9, 10 and 11) and at least one of the ten interviews with an Inuit person from either BC, QC, or ATL.

4. [Only first nations] Do you live...

|             |   |  |
|-------------|---|--|
| On-reserve  | 1 | recruit for on-reserve/eligible or for self-employed |
| Off-reserve | 2 | eligible for off-reserve/self-employed               |
| Other       | 3 | eligible for off-reserve/self-employed               |
| DK/NR       | 9 | thank & terminate                                    |

5. Which of the following categories best describes your current employment situation?

|   |    |                           |
|---|----|---------------------------|
| Working full-time, that is, 35 or more hours per week                           | 1  |                           |
| Working part-time, that is, less than 35 hours per week                         | 2  |                           |
| Self-employed   | 3  | recruit for self-employed |
| Unemployed, but looking for work  | 4  |                           |
| A student attending school full-time  | 5  |                           |
| A student attending school part-time  | 6  |                           |
| Retired   | 7  |                           |
| Not in the workforce (full-time homemaker, unemployed and not looking for work) | 8  |                           |
| Other   | 9  |                           |
| DK/NR   | 10 |                           |

6. Aside from actually filing your taxes, when was the last time you contacted the Canada Revenue Agency (CRA) or used CRA services? (e.g., used the Community Volunteer Income Tax Program, visited Canada.ca website) [try to recruit a mix]

|                               |   |                 |
|-------------------------------|---|-----------------|
| Within the past six months    | 1 |                 |
| Between six months and a year | 2 |                 |
| 2-3 years                     | 3 |                 |
| 4+ years                      | 4 | max 3 per group |
| Never                         | 5 | max 1 per group |

7. Which of the following statements would you say most applies to you? [ensure good mix]

|   |   |                     |
|---|---|---------------------|
| 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, but not always  | 3 |                     |
| I always file my tax return                   | 4 | max 4 per group     |
| DK/NR   | 5 | thank and terminate |

8. In which province or territory do you live?

|                           |    |
|---------------------------|----|
| Newfoundland and Labrador | 1  |
| Nova Scotia               | 2  |
| New Brunswick             | 3  |
| Prince Edward Island      | 4  |
| Quebec                    | 5  |
| Ontario                   | 6  |
| Manitoba                  | 7  |
| Saskatchewan              | 8  |
| Alberta                   | 9  |
| British-Columbia          | 10 |
| Nunavut                   | 11 |
| Northwest Territories     | 12 |
| Yukon                     | 13 |

9. Which of the following age categories do you fall in to? Are you...? [ensure good mix]

|                |   |                     |
|----------------|---|---------------------|
| Under 18 years | 1 | thank and terminate |
| 18-24 years    | 2 |                     |
| 25-29 years    | 3 |                     |
| 30-34 years    | 4 |                     |
| 35-44 years    | 5 |                     |
| 45-54 years    | 6 |                     |
| 55-64 years    | 7 |                     |
| 65+ years      | 8 |                     |

10. Are you...? [ensure good mix]

|                       |   |
|-----------------------|---|
| Male gender           | 1 |
| Female gender         | 2 |
| Other gender identity | 3 |

11. Which of the following categories best describes the situation of the people living in your household? Please note that “a couple” refers to either a married or a “common-law” couple. Are the people living in your household...? [ensure good mix]

|  |   |
|--|---|
| A couple with no children living at home                               | 1 |
| A couple with at least one child under 18 living at home               | 2 |
| A single parent family with at least one child under 18 living at home | 3 |
| A non-family household, for example roommates                          | 4 |
| Lives alone  | 5 |
| Other (specify)  | 6 |
| Don't know/Prefer not to say   | 9 |

12. Which of the following categories best describes your total household income; that is, the total income of all persons in your household combined, before taxes? [read list] [ensure good mix]

|                              |   |                     |
|------------------------------|---|---------------------|
| Under \$20,000               | 1 |                     |
| \$20,000 to under \$40,000   | 2 |                     |
| \$40,000 to under \$60,000   | 3 |                     |
| \$60,000 to under \$80,000   | 4 |                     |
| \$80,000 to under \$100,000  | 5 |                     |
| \$100,000 to under \$150,000 | 6 |                     |
| \$150,000 or more            | 7 |                     |
| DK/NR                        | 9 | thank and terminate |

13. What is the highest level of schooling that you have completed? [ensure good mix]

|  |   |
|--|---|
| Grade 8 or less  | 1 |
| Some high school   | 2 |
| High school diploma or equivalent                                | 3 |
| Registered apprenticeship or other trades certificate or diploma | 4 |
| College, CEGEP or other non-university certificate or diploma    | 5 |
| University certificate or diploma below bachelor's level         | 6 |
| Bachelor's degree  | 7 |
| Post graduate degree above bachelor's level                      | 8 |
| DK/NR  | 9 |

14. How would you describe the area in which you live? [ensure good mix]

|  |   |
|--|---|
| Large urban population centre, that is, it has a population 100,000 or greater                     | 1 |
| Medium urban population centre, that is, it has a population of 30,000 to 99,999                   | 2 |
| Small urban population centre, that is, it has a population of 1,000 to 29,999                     | 3 |
| Rural area, that is, it has a population of less than 1,000  | 4 |
| Remote area, that is, it has a population of less than 1,000 and you are isolated from communities | 5 |
| Don't know/Prefer not to say   | 9 |

15. Have you participated in a discussion or focus group before? A discussion group brings together a few people in order to find out their opinion about a given subject.

|         |   |                                    |
|---------|---|------------------------------------|
| Yes     | 1 | max 2 per group, ask q16, q17, q18 |
| No      | 2 | skip to q19                        |
| DK / NR | 9 | thank and terminate                |

16. When was the last time you attended a discussion or focus group?

|                                 |   |                     |
|---------------------------------|---|---------------------|
| If within the last 6 months     | 1 | thank and terminate |
| If not within the last 6 months | 2 | continue            |
| DK / NR                         | 9 | thank and terminate |

17. How many of these sessions have you attended in the last five years?

|              |   |                     |
|--------------|---|---------------------|
| If 4 or less | 1 | continue            |
| If 5 or more | 2 | thank and terminate |
| DK / NR      | 9 | thank and terminate |

18. And what was/were the main topic(s) of discussion in those groups?

[if related to taxes, thank and terminate]

This research may require participating in a video call online.

19. Do you have access to a computer, smartphone or tablet with high-speed internet which will allow you to participate in an online discussion group?

|     |                                 |
|-----|---------------------------------|
| Yes | continue                        |
| No  | recruit for telephone interview |

20. [if yes] Does your computer/smartphone/tablet have a camera that will allow you to be visible to the moderator and other participants as part of an online discussion group?

|     |                                 |
|-----|---------------------------------|
| Yes | continue                        |
| No  | recruit for telephone interview |

21. [If yes] Do you have a personal email address that is currently active and available to you?

|     |                                 |
|-----|---------------------------------|
| Yes | continue, please record email   |
| No  | recruit for telephone interview |

### Invitation

22. Participants in discussion groups and interviews are asked to voice their opinions and thoughts. How comfortable are you in voicing your opinions in front of others? Are you...? (read list)

|                        |   |                                      |
|------------------------|---|--------------------------------------|
| Very comfortable       | 1 | minimum 4 per group/5 for interviews |
| Fairly comfortable     | 2 | continue                             |
| Comfortable            | 3 | continue                             |
| Not very comfortable   | 4 | thank and terminate                  |
| Not at all comfortable | 5 | thank and terminate                  |
| DK/NR                  | 9 | thank and terminate                  |

23. [focus groups] Sometimes participants are asked to read text, review images, or type out answers during the discussion. Is there any reason why you could not participate?

|       |   |                     |
|-------|---|---------------------|
| Yes   | 1 | ask q24             |
| No    | 2 | skip to q26         |
| DK/NR | 9 | thank and terminate |

24. Is there anything we could do to ensure that you can participate?

|       |   |                     |
|-------|---|---------------------|
| Yes   | 1 | ask q25             |
| No    | 2 | thank and terminate |
| DK/NR | 9 | thank and terminate |

25. What specifically? [open end]

[interviewer to note for potential one-on-one interview]

26. Based on your responses, it looks like you fit the criteria we are looking for.

[focus groups] I would like to invite you to participate in a small group discussion, called an online focus group, we are conducting at [time], on [date]

As you may know, focus groups are used to gather information on a particular subject matter. The discussion will consist of 6 to 8 people and will be very informal.

It will last up to 90 minutes and you will receive \$200.00 as a thank you for your time. Would you be willing to attend?

|                              |   |                     |
|------------------------------|---|---------------------|
| Yes                          | 1 | recruit             |
| No                           | 2 | thank and terminate |
| Don't know/Prefer not to say | 9 | thank and terminate |

[Interviews] I would like to invite you to participate in an in-depth interview, we are conducting at [time], on [date]

As you may know, interviews are used to gather information on a particular subject matter. The discussion will be led by a research professional and will be very informal.

It will last up to 30 minutes and you will receive \$100.00 as a thank you for your time. Would you be willing to attend?

|                              |   |                     |
|------------------------------|---|---------------------|
| Yes                          | 1 | recruit             |
| No                           | 2 | thank and terminate |
| Don't know/Prefer not to say | 9 | thank and terminate |

### Privacy questions

Now I have a few questions that relate to privacy, your personal information and the research process. We will need your consent on a few issues that enable us to conduct our research. As I run through these questions, please feel free to ask me any questions you would like clarified.



P1) First, we will be providing a list of respondents' first names and profiles (screener responses) to the moderator so that they can sign you into the group or interview. Do we have your permission to do this? I assure you it will be kept strictly confidential.

|     |   |           |
|-----|---|-----------|
| Yes | 1 | go to p2  |
| No  | 2 | go to p1a |

We need to provide the first names and background of the people attending the focus group or being interviewed because only the individuals invited are allowed in the session and this information is necessary for verification purposes. Please be assured that this information will be kept strictly confidential. Go to p1a

P1a) Now that I've explained this, do I have your permission to provide your first name and profile?

|     |   |                   |
|-----|---|-------------------|
| Yes | 1 | go to p2          |
| No  | 2 | thank & terminate |

P2) A recording of the group session or interview will be produced for research purposes. The recordings will be used by the research professional to assist in preparing a report on the research findings and may be used by the Government of Canada for internal reporting purposes.

Do you agree to be recorded for research and reporting purposes only?

|     |   |  |
|-----|---|--|
| Yes | 1 | thank & go to p3                       |
| No  | 2 | read respondent info below & go to p2a |

It is necessary for the research process for us to record the session as the researchers need this material to complete the report.

P2a) Now that I've explained this, do I have your permission for recording?

|     |   |                   |
|-----|---|-------------------|
| Yes | 1 | thank & go to p3  |
| No  | 2 | thank & terminate |

P3) [focus groups only] Employees from the Government of Canada may also be online to observe the groups.

Do you agree to be observed by Government of Canada employees?

|     |   |                          |
|-----|---|--------------------------|
| Yes | 1 | thank & go to invitation |
| No  | 2 | go to p3a                |

P3a) It is standard qualitative procedure to invite clients, in this case, Government of Canada employees, to observe the groups online. They will be there simply to hear your opinions firsthand although they may take their own notes and confer with the moderator on occasion to discuss whether there are any additional questions to ask the group.

Do you agree to be observed by Government of Canada employees?

Yes                    1        thank & go to invitation  
 No                    2        thank & terminate

### Invitation

Wonderful, you qualify to participate in one of our discussion sessions.

| Group #                      | Audience                         | Region/Language      | Time                                 |
|------------------------------|----------------------------------|----------------------|--------------------------------------|
| Monday September 19, 2022    |                                  |                      |                                      |
| 1                            | Indigenous Peoples Off-reserve   | Atlantic Canada (EN) | 5:00 pm ET / 6:00 pm AT / 6:30 pm NT |
| 2                            | First Nations On-reserve         | Prairies (EN)        | 7:00 pm ET / 6:00 pm CT / 5:00 pm MT |
| Wednesday September 21, 2022 |                                  |                      |                                      |
| 3                            | First Nations On-reserve         | Quebec (FR)          | 6:00 pm ET                           |
| 4                            | Indigenous Peoples Self-employed | Ontario (EN)         | 6:00 pm ET                           |
| 5                            | First Nations On-reserve         | BC/Territories (EN)  | 8:00 pm ET / 5:00 pm PT              |
| 6                            | Indigenous Peoples Self-employed | BC/Territories (EN)  | 8:00 pm ET / 5:00 pm PT              |
| Thursday September 22, 2022  |                                  |                      |                                      |
| 7                            | Indigenous Peoples Off-reserve   | Quebec (FR)          | 5:00 pm ET                           |
| 8                            | First Nations On-reserve         | Ontario (EN)         | 5:00 pm ET                           |
| 9                            | Indigenous Peoples Self-employed | Prairies (EN)        | 7:00 pm ET / 6:00 pm CT / 5:00 pm MT |
| Monday September 26, 2022    |                                  |                      |                                      |
| 10                           | Indigenous Peoples Off-reserve   | Ontario (EN)         | 5:00 pm ET                           |
| 11                           | Indigenous Peoples Self-employed | Quebec (FR)          | 7:00 pm ET                           |

[focus groups] Can I confirm your email address so that we can send you the link to the online discussion group? We ask that you login a few minutes early to be sure you are able to connect and to test your sound (speaker and microphone). If you require glasses for reading, please make sure you have them handy as well.

[all] As we are only inviting a small number of people, your participation is very important to us. If for some reason you are unable to attend, please call us so that we may get someone to replace you. You can reach us at [insert phone number] at our office. Please ask for [name]. Someone will call you in the days leading up to the discussion to remind you.

So that we can call you to remind you about the discussion group/interview or contact you should there be any changes, can you please confirm your name and contact information for me?

First name

Last Name

Email

Daytime phone number

Evening phone number

**If the respondent refuses to give his/her first or last name, email or phone number please assure them that this information will be kept strictly confidential in accordance with the privacy law and that it is used strictly to contact them to confirm their attendance and to inform them of any changes to the discussion group. If they still refuse, thank & terminate.**

## Appendix E: Discussion guide

### Introduction (10-minute section / 10 minutes total)

- Moderator introduces themselves (including pronouns) her/his/their role, the name of the firm the moderator works for, and the type of firm that employs them (i.e., an independent marketing research firm).
- Offers land acknowledgment and encourages participants to share which Indigenous traditional territory they are joining from.
  - I would like to acknowledge that I am joining from the traditional and unceded territory of the Algonquin Anishinaabe nation. I recognize that we are all joining from different places and encourage you to share the Indigenous traditional territory you are joining from as part of your introduction later.
- Confirm participants are comfortable with the platform and some of the specific settings such as: how to mute and unmute themselves; where the hand raise button is; and the chat box.
- As mentioned, when we invited you to participate in this discussion group/interview, we're conducting research on behalf of the Canada Revenue Agency (also known as the CRA). The purpose is to explore topics related to filing income taxes and the Canadian tax system. This work is important for the CRA because they will be using your feedback to improve their service to Indigenous clients.
- Role of moderator: to ask questions, make sure everyone has a chance to express themselves, keep track of the time, assures participants that moderator has no special interest in, or knowledge of, the issues discussed.
- Role of participants: speak openly and frankly about opinions, remember that there are no right or wrong answers and no need to agree with each other. [Emphasize that this is a safe space.]
- Results are confidential and reported all together/individuals are not identified/participation is voluntary. No personal identifiers will be reported to the CRA. [Emphasize anonymity. What they say here will not affect their personal tax or benefit situation.]
- The length of the session (1.5 hours) or interview (30 minutes).
- The presence of any observers, their role and purpose, and the means of observation (observers viewing and listening in remotely).
- The presence and purpose of any recording being made of the session.

#### [Moderator will go around the “table” and ask participants to introduce themselves.]

- Introduction of participants: To get started, let us introduce ourselves.
- As you know, my name is Stephanie. I am 50 years old and have been happily married for 25 years. I have two grown children and a sweet old chocolate lab named Beau. I have been in public opinion research for 25 years and have a passion for qualitative research and getting to meet and speak with interesting people like yourselves. My hobbies include running, hiking and paddleboarding.
- As you know, my name is Doug. I am 54 years old and the proud father of two adult sons. I got into public opinion research by accident 30 years ago and I have come to truly love finding out what people think about all kind of different topics and issues. One of my

favourite hobbies is newly found. It's called padel. If you haven't played before, it's sort of a cross between tennis and racquetball.

- Now let us go around the virtual room. Please tell us your first name, what you do during the day, your traditional territory (if comfortable sharing) and one of your favourite interests or hobbies.

## Experience filing taxes (20-minute section / 30 minutes total)

To begin, I would like to start off by understanding your initial thoughts on the topic of our discussion tonight, Canada's tax system and filing income taxes.

Before we begin, I want to acknowledge that for whatever reason, not everyone files their income taxes every year and while I understand you may or may not be comfortable discussing whether you do or don't. I want to remind you that this is a safe space and that there are no right or wrong answers.

For the next two questions, please feel free to respond verbally or to share your thoughts in the chat box.

- Overall, what are your impressions of Canada's tax system? What one or two words would you use to describe our system? Why do you say that?
- And, what one or two words come to mind when you think of filing your income taxes? Why do you say that?
- [Raise hand] Do you usually file your income taxes every year? [When participants answer questions below, depending on tone of group, moderator can remind participants for the purpose of this discussion, there are no right or wrong answers.]

For those who usually file their taxes every year (those who raised their hand):

- Do you usually complete your personal income tax returns on your own, with or without any help, or does someone else do this for you?

For those who get help:

- Why do you choose to go that route?
- How do you feel about the process? How well is this working for you?
- At what stage of the process do you get help? In other words, do they help with the whole process, or just certain stages? What parts confuse you?

For those who file independently:

- How do you go about filing your taxes (probe: online or paper)? Why do you do it that way?

For those who do not usually file their taxes every year:

- Are there particular reasons, that you're comfortable sharing, why you don't file income tax returns every year?
- Are there any specific challenges or obstacles preventing you from filing your taxes? Those who do file their taxes, are there challenges or obstacles that you faced while filing? If so, what are they?

- Has anyone else experienced any of these barriers?
  - If yes, how have you found any ways to overcome those barriers? Can you please share with the group?
- What could Canada Revenue Agency or the Government of Canada do to help you to file your taxes?

## Experiences interacting with the CRA related to tax assistance (20-minute section / 50 minutes total)

- Has there ever been a time where you needed tax assistance or information? When and why?

### Service channels

- Where did you go for that tax assistance or information? Why?
- Did you seek out information from multiple sources? If so which ones? (i.e., website, call center, tax clinic, family member, tax preparer etc.) why?

For those who have interacted with the CRA:

- To the best of your recollection, why did you reach out to the CRA?
- How did/do you get the information you are looking for? Describe the process you typically go through.
  - What channels did/do you go through? Probe: website, telephone, any others?
  - Is the information you found or were given usually helpful? Why or why not?
  - Are your issues or problems usually fully resolved?
- How satisfied are you with the current CRA services in place?
  - Do you think the CRA is doing enough to make sure that their services are equally available to all Canadians including First Nations, Métis, and Inuit Peoples? Why?
  - What can the CRA do differently, if anything, to better serve you or your community?
    - Probe if needed: Some things the CRA could do/offer include the following. What do you think of these ideas? Would they be helpful or not? Why or why not?
      - Dedicated telephone lines
      - Dedicated webpages
      - Having navigators to help with forms, etc.
- In general, do you prefer virtual or in-person services? Why? In this case, virtual means any services that are done online (self-service or with an agent/officer).
- Have you used any CRA digital services? Probe for: My Account, Charlie the Chatbot feature, and tax pages (such as Indigenous landing page) on Canada.ca
  - How would you describe your experience using these digital services?
  - Is there anything that could be improved? How so? Why?
- How likely are you to use digital services compared to interacting with the CRA on the phone or in person? Why?
- Do you think your family or community members use digital services? Why or why not?
  - Do you have a sense as to whether they have had similar experiences? Why do you feel that way?

- Having heard of the channels available to find information (webpages, telephone, tax clinics, etc.), are you more likely to try them out in the future? Why or why not?

### Outreach programs

- Is anyone aware of the programs that are available to assist people with filing their tax return? Which ones?
  - These programs include: free tax clinics, the Community Volunteer Income Tax Program, outreach or liaison officers
  - Has anyone ever used these? Why or why not?
- Has anyone interacted with outreach or liaison officers?
  - If yes:
    - What has been your experience doing so?
    - What did they help with?
    - Did they answer your specific questions or resolve your issue or problem?
- Are you aware of any CRA outreach initiatives in your or your family's community? Probe for Northern Service Centres (in the Territories)
  - If yes, can you please describe them?
  - Have you used them? Why or why not?
  - If yes, please tell me about your experience.
  - Do you think it's important to have the same liaison and outreach officer(s) help on multiple different occasions or would dealing with different ones be ok? Tell me why.
  - What can CRA do to continue to be more effective at outreach?

### Experiences with benefits and credits (10-minute section / 60 minutes total)

Now I would like to talk about some specific benefits and credits administered by the CRA.

- **[Raise hands]** Is anyone aware of federal tax credits and benefits administered by the CRA?
  - Which ones?
  - Any others?

**[Moderator to keep the focus of the conversation on the benefits listed in the following question.]**

- **[Poll]** Before today, which of the following benefits or credits were you aware of?
  - Canada Child Benefit (CCB)
  - Disability Tax Credit (DTC)
  - Northern Residents Deductions (NRD)
  - GST/HST credit
  - Canada Caregiver Credit
  - Canada Workers Benefit
  - Canada Training Credit
- Where did you hear about those? From whom?
- For those who are comfortable sharing, which benefits, or credits do you receive?
  - What do you use these benefits and credits for?
  - How important is it that you receive this benefit or credit? Why?

- [Focus on federal benefits and credits] What was your experience applying for and receiving them?
- There is lower uptake of the Disability Tax Credit (DTC) within Indigenous communities among those who would otherwise qualify for them.
  - Does this lower uptake surprise you? Why or why not?
  - Why do you think that's the case?
  - What does the term “disability” mean to you/your community?
  - How do you think the CRA could increase uptake of this credit?
  - Do you know that the DTC is a gateway for people with a disability to apply for other credits?
- Did anyone here apply for or receive COVID-19 benefits? [Raise hand] Why or why not?
  - What were your experiences with the application process?  
[Moderator to ensure the discussion is focused around the application process only.]
- How could the CRA communicate with you to let you know about these benefits and credits? What would be the best way for them to reach you?  
[Moderator to probe for specific suggestions]

### Impressions of CRA (15-minute section / 75 minutes total)

- We have been talking about the CRA in different ways over the course of the evening. As far as you know, what does the CRA do or what is its purpose?

Here is a brief overview of what the CRA does, just so everyone is on the same page:

The Canada Revenue Agency is the agency of the federal government responsible for such tasks as: the collection of income tax, administration of the GST/HST (or Goods and Services Tax), and federal benefits and credits. The CRA does not decide how much tax people have to pay. They only administer the tax system.

- [Poll] Using a scale from 1 to 10, where 1 is very negative and 10 is very positive, how would you describe your overall impression of the CRA, either from personal experience or based on what you have seen, read, or heard? Tell me why.
- Has anyone ever interacted with the CRA or its services, outside of filing your tax return, in the past few years? [Raise hands]
  - If not already described, how and why?
  - Did your interaction(s) with the CRA change your impression of the CRA?
  - Did it improve your impression or worsen it? Why?

### Trust (10-minute section / 85 minutes total)

- [Poll] Using a scale from 1 to 10, where 1 is none at all and 10 is complete, how much trust do you have in the federal government? [Moderator to mention no individual scores will be visible to others.]
- [Poll] And, using that same scale, how much trust do you have in the CRA?



[Moderator to display overall trust ratings for CRA on screen]

Let's discuss your trust ratings for the CRA.

- Why did you provide the rating you did?
- How, if at all, did your trust rating for the CRA differ from your trust rating for the federal government? Why?

For those with low trust ratings (1-6):

- Have you previously had negative experiences with the CRA that have contributed to a lack of trust that you would be comfortable sharing?
  - If yes, what happened?
  - How could the CRA have handled the situation better? What could they improve on?
- How, if at all, has this lack of trust impacted your behaviours or interactions with the CRA? Why?
- What types of action could the CRA take to help reinforce your trust and confidence in them?
- How can the CRA build trust with Indigenous Peoples? Why do you say that?

## Conclusion (5-minute section / 90 minutes total)

[Moderator to request additional questions are sent via the chat box directly to the moderator and probe on any additional areas of interest]

- This concludes what we needed to cover but I wanted to leave a little space for any final thoughts or comments that anyone wants to share before we conclude.
- It was my pleasure to meet and get to know you this evening.
- Provide instructions for incentive.
- Mention final report from the research will be available through Library and Archives in about 6 months.
- Thank you for talking with us and sharing your stories and experiences. You have provided us with a lot to think about.