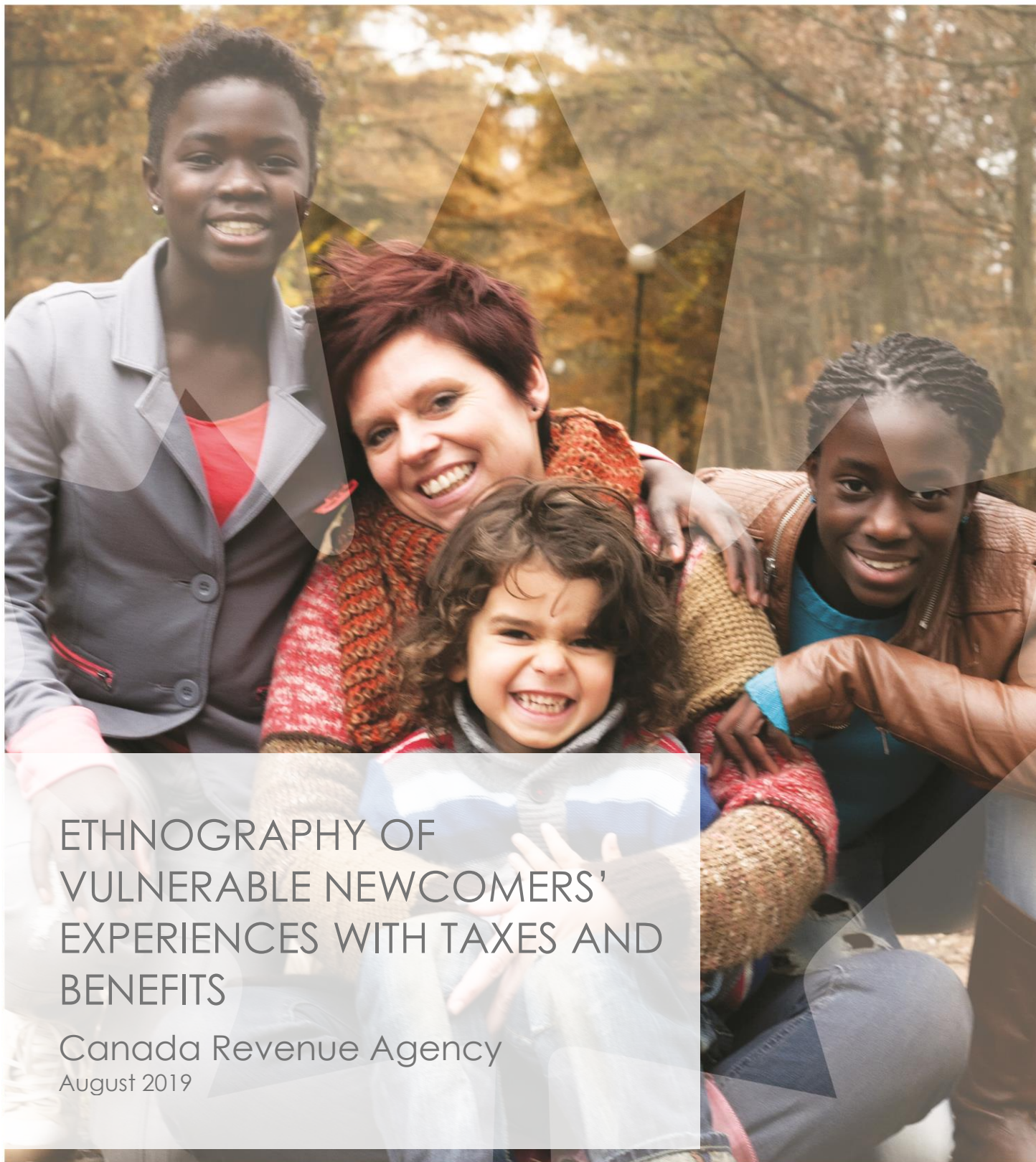




Canada Revenue  
Agency

Agence du revenu  
du Canada



# ETHNOGRAPHY OF VULNERABLE NEWCOMERS' EXPERIENCES WITH TAXES AND BENEFITS

Canada Revenue Agency  
August 2019

ISBN 978-0-660-31999-5

Rv4-135/2019E-PDF

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# LIST OF ACRONYMS AND ABBREVIATIONS

**ABSL:** Accelerated Business Solutions Lab

**BVOR:** Blended visa office-referred refugees

**CCB:** Canada Child Benefit

**CRA:** Canada Revenue Agency

**CVITP:** Community Volunteer Income Tax Program

**DRC:** Democratic Republic of the Congo

**GAR:** Government-assisted refugee

**IRCC:** Immigration, Refugees and Citizenship Canada

**PSR:** Privately sponsored refugee

**UNHCR:** United Nations High Commissioner for Refugees

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# 1. EXECUTIVE SUMMARY

This report presents the findings of an ethnographic research project undertaken by researchers at the Accelerated Business Solutions Lab (ABSL) at the Canada Revenue Agency (CRA). It is the second of a series of ethnographic reports on the experiences of vulnerable populations. The objective of this study is to develop the CRA's understanding of newcomers' experiences as they first encounter the Canadian tax and benefit system. These findings illuminate potential directions for improving tax and benefit information and services available for newcomers.

CRA researchers (Amanda Joy and Amy Wilson) undertook ethnographic fieldwork between March and May 2018. In addition to participant observation within settlement organizations in the Ottawa area, a total of 57 people were interviewed, including 48 newcomers, five settlement workers, two Community Volunteer Income Tax Program (CVITP) volunteers, and two members of a private refugee sponsorship group. The majority of the newcomers interviewed were refugees from conflict areas, primarily Syria and the Democratic Republic of the Congo (DRC).

This report finds that newcomers may struggle to integrate in Canada due to a range of factors, including language barriers, unemployment, stresses related to relocation, and culture shock. Managing taxes and benefits is one of many new administrative responsibilities that newcomers may struggle with. None of the newcomers interviewed for this study were experienced with filing personal income tax returns, or with receiving tax benefits, prior to migrating to Canada. Although some had had negative experience with tax administrations in the past, many articulated support for taxation on principle and appreciation for the benefits they receive through it. However, many participants reported that the administrative tasks required to file taxes and receive benefits were unfamiliar and sometimes difficult for them to adapt to.

Language barriers contribute to many newcomers' struggles in interacting with the CRA, both over the phone and online. Participants also reported low levels of computer literacy, making online services inaccessible to them. Instead of contacting the Agency, they reported taking their tax and benefit questions to trusted intermediaries, such as settlement workers and sponsorship groups.

Ethnography is a qualitative research approach that entails collecting detailed, specific data about real people and their everyday lives. It uses small-scale investigations to search for the underlying meanings and patterns behind people's actions. This methodology relies heavily on immersion in the field, participant observation, and semi-structured interviewing. These methods allow the researcher to gain access to the "insider" perspective.

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## 2. INTRODUCTION AND RESEARCH OBJECTIVES

A key priority of the CRA is to ensure that vulnerable individuals are able to navigate the tax system and access benefits to which they are entitled. Refugees and other low-income newcomers are among the most vulnerable individuals in Canada, facing challenges such as unemployment, language barriers, cultural differences, and mental health difficulties.<sup>1</sup> The CRA has an important role in helping these individuals to make the transition to life in Canada by administering certain benefit programs upon which many newcomers rely, and by teaching them about future tax obligations.

Adjusting to life in Canada can be challenging, but support from Immigration, Refugees and Citizenship Canada (IRCC), settlement organizations, and private sponsorship groups plays an invaluable role in helping newcomers to adapt. One important aspect of this adjustment is becoming familiar with and adapting to the administrative tasks required of Canadians, including interactions with government programs and services. Many newcomers arrive in Canada from countries where citizens are not required to file an income tax return and that don't have benefits programs administered through the tax system, so this can be a difficult transition. This study seeks to improve the CRA's understanding of the experiences of vulnerable newcomers and how they adapt to the Canadian tax and benefit system.

This study has three key objectives:

- to develop insight into the experiences of newcomers as they first encounter the Canadian tax and benefit system
- to better understand how newcomers obtain and interpret tax-related information and how readily they are able to manage their tax affairs and access the benefits to which they are entitled
- to identify potential directions for improvement to tax-related information and services available for newcomers

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<sup>1</sup> Collins Galts and Ciarán Patrick (2016). [Refugee Mental Health: How Canada Supports the World's Most Vulnerable in their Transition to Becoming Canadian](#). University of Ottawa Journal of Medicine. 6(2): 30 – 32.

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The project was undertaken by the CRA's ABSL in collaboration with the Agency's Assessment, Benefit, and Service Branch. The research involved the use of ethnographic methods, such as in-depth interviewing and participant observation. The field research was undertaken between March and May 2018, to coincide with the tax filing season, and took place in settlement organizations and CVITP clinics in Ottawa. The CVITP is a partnership between the CRA and community organizations to provide free tax preparation services for individuals and families who have simple tax situations and modest incomes, which puts the CVITP into contact with a diverse range of vulnerable population groups.

The methodology section of this report explains in further detail the ethnographic research method, including how and where participants were recruited, how interviews were conducted, how language barriers were navigated, and how concerns relating to privacy and consent were managed. The following section presents background information on Canada's immigration programs with an emphasis on the recent expansion of immigration quotas.

The study's key findings are divided into four themes. The first theme describes the research participants and their backgrounds, including their countries of origins, demographic details, and their experiences of migration to Canada. The second theme draws from both the research data and literature on migration to describe the life experiences of vulnerable newcomers living in Canada, with a focus on culture shock, mental health, language barriers, and struggles to find employment. The third theme illustrates some reasons why newcomers may struggle to manage their taxes and benefits by examining the intersection of cultural differences and administrative practices. The fourth theme discusses newcomers' understanding of taxation, their tax filing practices, their experiences with the Canada Child Benefit (CCB), and communications between them and the CRA.

## 3. METHODOLOGY

### 3.1 The Ethnographic Method

Ethnography is a qualitative research methodology used in the social sciences, particularly by anthropologists, to study the social and cultural worlds of certain communities. Researchers immerse themselves for an extended period of time in the community being studied, observing and interacting with research participants in their own contexts, in order to come as close as possible to the research subject's real experiences and perspectives. This form of immersion is known as participant observation, because the researcher embeds themselves in the community in a dual role, both participating in the activities and routines of the community, as well as making observations and taking detailed notes. Ethnographic research methods may also include semi-structured interviews, audio recordings,

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photography, videography, document analysis, and other techniques. Research notes and interview transcriptions are qualitatively analyzed through a process called coding, which involves identifying patterns within the most relevant parts of the dataset and pulling out themes that can be used to answer the research questions.

As researchers embed themselves in the community, they pay specific attention to how their presence as researchers and their perspectives as outsiders are shaping the events and relationships that unfold. In order to do this, ethnographers try to maintain an awareness of their own subjective position, and the effect that their presence may have on the research site and its existing social dynamics. While achieving a complete insider perspective is considered impossible, ethnographers nonetheless try to get as close as possible to a firsthand understanding of participants' lives.

These methods help ethnographers to uncover the meanings and significance behind patterns of behaviour, revealing deep insight into individuals' perceptions and practices. Other qualitative methods, such as surveys and focus groups, possess strengths of their own, but rarely capture as many fine-grained naturalistic details as ethnographic research. Ethnographic methodology has now been adopted by other academic disciplines and is increasingly being used in government and the private sector as a method for uncovering detailed information that is contextually situated.

The CRA initially piloted the use of ethnographic methods in 2016 when it collaborated with researchers from the University of Toronto to undertake a project exploring the barriers to tax compliance for small business owners in Toronto's Kensington Market. In 2017, the ABSL conducted a second ethnographic study led by its own ethnographers, focusing on [the homeless and housing-insecure population and their experiences with accessing benefits administered through the tax system](#). These projects have demonstrated the effectiveness of ethnographic research for providing insight into taxpayers' perspectives and behaviours, and have assisted the CRA's efforts to improve services to these populations.

## 3.2 Research Process

Researchers from the CRA (Amanda Joy and Amy Wilson) conducted this study using a combination of participant observation and interviewing. Interviews ranged from brief exchanges to lengthy, in-depth conversations, ranging from five minutes to over an hour. The interview style was flexible and conversational, following a list of questions reflecting the objectives of the study, but adapted to the particular circumstances of the interview and allowing for deviation in order to follow interesting and spontaneous lines of inquiry. Some of these interviews were audio recorded, with the consent of the participant, and handwritten notes were taken for others. Participant observation was also completed in CVITP clinics and social services organizations that serve newcomer populations, allowing researchers to spend time interacting informally with participants while observing the social dynamics and practices within these spaces.

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Approximately two thirds of the interviews required the assistance of interpreters to translate between English and the participant's spoken language. Workers at settlement organizations provided input on their clientele during the planning stages of the project, identifying the most commonly spoken languages among potential research participants.

Four CRA employees volunteered to act as interpreters for this project, although none of them were professionally trained in interpretation. They provided assistance with interviews in French, Arabic, Spanish and Swahili. Additionally, settlement agency staff assisted with interpretation in several cases, for French, Arabic, Kirundi and Kinyarwanda (spoken in East-Central Africa). Although these volunteers generously donated their time and provided valuable support to the project, it is important to note that they are not perfect substitutes for professional interpreters, who have a skillset that includes not only fluency in multiple languages, but also a familiarity with both cultures. They are also skilled in active and engaged listening; picking up on and relaying nuances and idioms in speech; and comprehending and relaying messages without omissions, additions or distortions. During fieldwork the researchers found that sometimes the volunteer interpreters did not fully translate responses or seemed to add their own personal interpretation, which has the potential to affect the quality of the data collected. In order to avoid the loss or alteration of valuable data, researchers sometimes asked interpreters to elaborate further on the participant's answer and to refrain from adding their points of view.

Some of the interviews for this project touched on emotionally difficult topics, particularly for refugees who had fled war and other violent situations and may have lost their homes or family members. Settlement workers who had helped with participant recruitment advised the researchers that their clients might cry or become distraught. Indeed, despite the researchers focusing their questions on matters related to taxes, some of the interviewees disclosed stories of loss and hardship. The researchers took care to approach these matters with sensitivity and remind participants that they were not obligated to answer any questions or disclose anything that made them uncomfortable. There were also settlement workers nearby in all interview contexts, who could be called upon in case the participant needed further support.

Recruitment for this study began in January 2018 when the project team began reaching out to settlement organizations from across the city of Ottawa. Research was ultimately carried out with the four organizations that agreed to participate—three that were hosting CVITP clinics and one that was not:

**1 – A multi-service community centre in a low-income area of Ottawa** that offers services for community members including employment assistance, counselling, a food bank and parenting support, as well as a newcomer settlement program. This organization runs a CVITP clinic, which is set up as a drop-off and pick-up service. The researchers were invited to attend and conduct interviews with individuals who were going to the centre to pick up their documents on a particular date. The participants at this clinic were primarily Arabic, Swahili and Kinyarwanda speakers. An Arabic speaker from the CRA attended the clinic to

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provide interpretation, and a settlement worker at the centre assisted with Kirundi and Kinyarwanda.

**2 – A settlement organization in the south end of Ottawa** that offers a variety of settlement, orientation, recreation and employment services to newcomers in need. They offer two all-day CVITP clinics during the tax filing season, each with five or six volunteers, and researchers attended both. The environment during the clinics was busy and crowded, and the waiting room was full for most of the day. A CRA employee accompanied the researchers to interpret in both Arabic and French and a caseworker at the settlement organization assisted with Arabic for one interview as well.

**3 – A settlement organization located in the west end of Ottawa** that offers settlement services including language classes, housing and employment assistance, social integration support, and youth programming. It hosts CVITP clinics one evening per week during the tax filing season, with approximately 12 volunteers, speaking many different languages, filing tax returns at the same time in different offices and rooms around their centre. Researchers attended three clinic dates and interviewed clients with the assistance of Spanish- and Arabic-speaking CRA employees, some before the client's tax appointment and some after.

**4 – A newcomer services organization located in downtown Ottawa** that offers a range of settlement services. This organization did not host a CVITP clinic during the research period in 2018, but had in previous years. Staff members explained that they stopped hosting clinics due to lack of time and resources. However, they did host orientation workshops for newcomers on tax issues, as well as other topics of concern to their clients. Researchers attended three of these workshops: one general orientation session, one tax workshop, and one question and answer session with a police officer. Participants were recruited through these workshops with the assistance of facilitators and interviews took place either during the workshop in an adjoining room, or immediately after. An Arabic speaker from the CRA assisted with interviews during one workshop, and a Swahili speaker assisted with the other two.

A total of 57 individuals were interviewed for this study, 48 of whom are low-income and vulnerable newcomers. In addition to the newcomers, five staff members at settlement agencies were interviewed, as well as two individuals who volunteer at CVITP clinics serving newcomer populations. Finally, researchers reached out to an Ottawa organization that coordinates private sponsorship groups and were able to interview two members of an Ottawa-based refugee sponsorship group.

### 3.3 Privacy and Consent

At the beginning of each interview, research participants were briefed on the purpose of the research and how their privacy would be protected. Participants were then asked for their consent to include the information they would provide in the interview in this report.

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Participants were asked to read and sign a consent form, available in English, French, Arabic, Spanish, and Swahili, indicating that they understood the purpose of the interview and consented to being included in the study. Participants were informed that their identity would be kept confidential and that the project team would not be collecting any of their personally identifying information, in accordance with the Privacy Act. Participants were also informed that they could withdraw their information from the study if they chose, until the end of the research collection period. For this report, all participants have been given pseudonyms in order to protect their privacy, and some personal details have been withheld.

## 4. BACKGROUND ON VULNERABLE NEWCOMERS

The Government of Canada has been expanding its immigration quotas to address the impacts of Canada's aging population, support economic growth, and uphold humanitarian commitments in response to the global refugee crisis.<sup>2</sup> Newcomers arrive through many different immigration programs, including family class migrants, economic migrants and refugees. Refugees come through one of three programs: government-assisted (GAR), in which the government of Canada provides support for the first year of residence in Canada; private sponsorship (PSR), in which a group of citizens or a community group provides support for the first year; and the blended visa office-referred program (BVOR), in which the first year of support is split between the federal government and a private sponsorship group. The newcomers interviewed for this research primarily came through refugee programs, so this report emphasizes the experiences of these types of newcomers.<sup>3</sup>

Much of the increase in incoming migrants to Canada is from economic and family class immigration categories, but there has also been a significant increase in refugees in recent years. There were 47,600 refugees admitted to Canada in 2016—the largest number since 1978. The immigration target for 2018 is set at 310,000 and increasing to 340,000 in 2020, with refugees comprising approximately 14% of that number in both years. See Table 1 for more detail on targets for the key immigration categories from 2018 to 2020.

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<sup>2</sup> Immigration, Refugees and Citizenship Canada (2017). News Release: [Growing Canada's Economic Future](#).

<sup>3</sup> Approximately 13% of the participants were family class migrants or part of the federal skilled worker program.

Table 1: Canadian Immigration Targets, 2018 – 2020<sup>4</sup>

Immigration Category	2018 Target	2019 Target	2020 Target
<b>Economic</b>	177,500	191,600	195,800
<b>Family</b>	86,000	88,500	91,000
<b>Refugee and Protected Persons</b>	43,000	45,650	48,700
<b>Humanitarian and Other<sup>5</sup></b>	3,500	4,250	4,500
<b>Total</b>	310,000	330,000	340,000

Source: IRCC

Typically refugees are identified and referred by the United Nations High Commissioner for Refugees (UNHCR) or another international humanitarian organization, and then matched with the Canadian government to arrange their immigration application and transportation logistics. Other individuals arrive directly to Canada if they are facing persecution in their country of origin and request asylum in Canada at a Canadian Port of Entry or any inland Canada Border Services Agency or IRCC office. If the claim is determined to be eligible, it will be referred to the Refugee Protection Division of the Immigration and Refugee Board of Canada for a hearing that will determine whether or not the individual is accepted for asylum.

When a newcomer arrives through an immigration program, they are given permanent residency, which is a status granted to non-citizens allowing them to live, work and study in Canada without time restrictions. This gives them most of the rights and responsibilities of

<sup>4</sup> Immigration, Refugees and Citizenship Canada (2019). Notice – [Supplementary Information 2018-2020 Immigration Levels Plan](#).

<sup>5</sup> Includes admissions of persons selected on humanitarian and compassionate grounds, for reasons of public policy, and in the permit holder class.

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Canadian citizens, including eligibility to access benefits administered through the tax system. After five years of permanent residency, individuals may apply for Canadian citizenship, which allows them to hold a Canadian passport and vote in Canadian elections. To be eligible to apply for citizenship, the individual must have been present in Canada for at least three of the past five years, must demonstrate a certain level of either English or French, must have filed a personal income tax return if required to do so, and individuals between 18 and 54 must pass a citizenship test.

The top countries of origin for refugees to Canada in the past several years are Syria, Eritrea, Iraq, the DRC and Afghanistan. The participants for this study come from 13 different countries, with the greatest numbers coming from Syria and DRC (see Section 5.1 of this report for further detail on the participants' demographics). Both of these countries have experienced intense conflict in recent years. As of 2018, 4.5 million Congolese have been internally displaced and more than 600,000 have fled the country.<sup>6</sup> In Syria, the ongoing civil war has resulted in approximately 6.3 million people internally displaced, and over 5.6 million refugees as of July 2018.<sup>7</sup>

The individuals who were interviewed for this study have in many cases fled their homes only to endure further struggles when they arrived as refugees in neighbouring countries. According to an IRCC report<sup>8</sup> on the Syrian resettlement program:

Conditions in asylum countries vary but overall are quite poor. Iraq, Jordan and Turkey are the only three countries that have formal refugee camps; however, the majority of Syrian refugees (85 percent) live in non-camp environments such as urban centers or makeshift dwellings. Syrian refugees resettled to Canada will come primarily from asylum countries such as Jordan and Lebanon where local integration is not possible due to the overwhelming number of refugees residing in those countries.

According to the UNHCR, the current refugee crisis is the worst on record, with an unprecedented 68.5 million displaced people around the world.<sup>9</sup> Developed countries, such as Canada, are supporting international humanitarian efforts, from financially supporting aid and development assistance to increasing the number of refugees it welcomes annually from 2016 to 2020. However, welcoming refugees to Canada is only the beginning in terms of helping to improve refugees' lives—they also require support and settlement services in order to integrate and thrive. In Canada, tax administration plays a

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<sup>6</sup> Central Intelligence Agency (2019). [The World Factbook – Demographic Republic of the Congo](#).

<sup>7</sup> Central Intelligence Agency (2019). [The World Factbook – Syria](#).

<sup>8</sup> Citizenship and Immigration Canada (2015). [Population Profile: Syrian Refugees](#).

<sup>9</sup> United Nations High Commissioner for Refugees (2018). [Figures at a Glance](#).

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significant role in this effort, by administrating the benefits that many refugees depend on to support themselves and their families.

## 5. FINDINGS

### 5.1 The Research Participants

Of the 57 individuals who were interviewed for this study, 48 are low-income and vulnerable newcomers. Of the remaining nine, five are settlement workers, two are CVITP volunteers and two are members of a private sponsorship group. All recently arrived refugees are considered to be vulnerable persons for the purposes of this study, because Canada prioritizes the most vulnerable for refugee settlement<sup>10</sup>, and because refugees face particular challenges to integration<sup>11</sup>. Forty-one out of 48 (85%) of the newcomer participants arrived as refugees: 31 as GARs, 8 as PSRs, and 2 on blended visas. Of the remaining seven newcomers, two did not arrive through a refugee program, but were waiting for their asylum claims to be processed at the time of the research; one came as a family class migrant; three were economic class immigrants, all of whom had incomes low enough to qualify for the CVITP clinics; and one had Canadian citizenship but had lived his entire life in Venezuela before returning to Canada a year prior and applying for family-class status for his wife and children.<sup>12</sup>

The participants for this study came to Canada from 13 different countries. The greatest number of newcomers arrived from Syria (16), DRC (11), and Iraq (7). See Table 2.

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<sup>10</sup> Sandra Elergsma (2015). [Resettling Refugees: Canada's Humanitarian Commitments](#).

<sup>11</sup> Immigration, Refugees and Citizenship Canada (2016). [Evaluation of the Resettlement Programs \(GAR, PSR, BVOR and RAP\)](#).

<sup>12</sup> One additional person was interviewed but was excluded from the study because he had been in Canada for 18 years. He is not included in the 57 research participants.

Table 2: Research participants by country of origin

Country of Origin	Participants
Syria	16
DRC	11
Iraq	7
Afghanistan	2
Burundi	2
Haiti	2
Venezuela	2
Algeria	1
Colombia	1
Iran	1
Jordan	1
Nepal	1
Somalia	1
<b>TOTAL</b>	<b>48</b>

Twenty-six of the 48 newcomers interviewed were women and the majority were young adults in their 20s or 30s (34). Only one person was under the age of 20, one over the age of 60, and none of the participants were over the age of 65. Thirty-one of them were parents to children under age 18, with an average of 2.4 children each. Some of the interviewees also had adult children and grandchildren, some of whom migrated with them, but the majority were young families.

The aim of the project was to focus on newcomers, defined here as having migrated in the past five years. However, there were three individuals who were interviewed who had been in Canada for between 5 and 10 years. The recruitment process did not include a careful eligibility screening because of the busy environments in which it took place, mostly in tax clinic waiting rooms and workshops. Individuals who were using the settlement organizations' tax preparation and orientation services were presumed to meet the criteria for the project in terms of being vulnerable newcomers, as the organizations that were

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chosen serve migrant communities and the tax clinics follow CVITP guidelines for income.<sup>13</sup> Interviews with the three individuals who had been in Canada for between 5 and 10 years were included in the data because their experiences were similar to those who had been in Canada for less time.

In addition to speaking with newcomers, the researchers conducted interviews with five settlement workers: three volunteers at CVITP clinics hosted by settlement agencies, and two members of a private sponsorship group. All of the settlement workers who were interviewed were very familiar with the needs of vulnerable newcomers and the difficulties they encounter after arrival in Canada, as all of them had worked in newcomer services for at least five years. Additionally, four out of the five were first-generation Canadians themselves. The CVITP volunteers were interviewed about their experiences with filing taxes for newcomers, to learn more about what kind of challenges their clients experience in relation to taxes and benefits. Finally, two members of a private sponsorship group provided their experiences with assisting the refugee family they had sponsored with their finances.

## 5.2 The Newcomer Experience

### 5.2.1 Culture Shock and Mental Health

Newcomers to Canada must adjust to a new and unfamiliar environment, which can produce great discomfort, stress, anxiety and other difficult emotions. This experience is referred to as “culture shock.” Anthropologist Cora Du Bois defined culture shock as “a syndrome precipitated by the anxiety that results from losing all your familiar cues.”<sup>14</sup> Being dislocated from one’s culture can be a profoundly disorienting experience: one encounters differences in unexpected places, social expectations may be unclear and confusing, and everyday tasks like navigating the public transit system or paying a bill may be challenging and stressful. For some people culture shock leads to depression, isolation or fatigue.<sup>15</sup>

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<sup>13</sup> Eligibility requirements for the CVITP vary depending on the community organization, but the program’s suggested income level for the 2018 clinics was less than \$30,000 per year for an individual, \$40,000 for a couple, and an additional \$2,500 for each dependant. A simple tax situation means that the individual’s income is derived from direct sources such as employment, social assistance or pension, and they are not self-employed, do not have capital gains or losses, are not filing for bankruptcy, and are not filing for a deceased person.

<sup>14</sup> Cited in Golde, Peggy (1986). *Women in the Field: Anthropological Experiences*. Berkeley: University of California Press.

<sup>15</sup> Ibid.

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Nizar and Imad, Syrian brothers in their early 20s who had arrived in Canada as GARs after spending four years in a Jordanian refugee camp, explained their difficulties with transitioning to life in Canada. After being asked if there was anything they felt they didn't understand about the Canadian tax and benefit system, one brother replied that, after residing in Canada for seven months:

Life in general we did not really absorb yet. There's many things that we need to absorb. Because here the life is totally different from where we come from. The culture is different, the society is different.<sup>16</sup>

They expressed that their difficulties stemmed from adaptation to a new and unfamiliar lifestyle, as well as language difficulties; in fact, neither brother was literate even in their native Arabic. Although they found Canadians welcoming, they said that they were having trouble integrating into Canadian society and were more comfortable interacting with the other Arabic speakers in their English language school.

Culture shock shapes newcomers' perceptions of life in Canada, including their interactions with bureaucratic processes such as filing taxes. Nizar and Imad expressed some anxiety and confusion with the tax system. For example, they wanted to know why their employer deducted taxes from their paycheque if the system is meant to help low-income people like themselves. They seemed uncertain and distrustful when the researcher and interpreter gave a brief explanation of how Canada's progressive taxation system works and told them they would likely get some money back after they filed their taxes. The feeling of being lost extends to their experience of trying to grasp the tax system: things do not work in a way that is coherent to them and they are slow to trust government representatives.

On top of the difficulties associated with culture shock, newcomers and refugees in particular may have experienced trauma in their home country and during the process of resettlement. The psychological distress related to the circumstances of their departure, and the process of migration can have lasting effects on a newcomer's well-being. A 2016 report published by the Mental Health Commission of Canada identifies refugees as a high-risk group for complex mental health problems, including increased risk of post-traumatic stress disorder and depression.<sup>17</sup> A longitudinal study conducted by IRCC in 2012 indicated

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<sup>16</sup> Direct quotes from participants are transcribed here verbatim, except where it was necessary to omit information for privacy reasons or trim quotes for conciseness. Some quotes, like this one, reflect the interpreter's translation of the participant's words.

<sup>17</sup> Branka Agic, Kwame McKenzie, Andrew Tuck and Michael Antwi (2016). [Supporting the Mental Health of Refugees to Canada](#). Mental Health Commission of Canada.

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that refugees report higher levels of emotional problems than other newcomer groups and have a distinct set of mental health needs.<sup>18</sup>

The newcomers interviewed for this project arrived in Canada from difficult and in some cases devastating conditions. Some of the individuals who were interviewed arrived from refugee camps where they had lived for years without basic necessities. Others had lived through wars that claimed the lives of their family members; researchers spoke with people who have lost their parents, spouses and children. Many saw their homes and communities destroyed. Some have experienced chronic hunger, persecution based on their religion or ethnicity, terrorist attacks, violence, and sexual assault. All of them have left behind people, places, and possessions that are familiar to them and that help to make their lives meaningful: their friends and family members; homes they had worked for years to own; land that had been in their families for generations; all but a few of their possessions.

Bitá is a soft-spoken woman from Iran in her early 60s who has been living in Canada for approximately five years. She is a widow and came to Canada as a refugee after being persecuted in Iran for her Baha'i faith. She described the hardships she had endured, from fleeing Iran to Turkey, living there with an uncertain status for two years, processing her application to Canada through UNHCR, and then arriving in Mississauga, Ontario, where she struggled to find an affordable place to live. When asked how she first learned about her Canadian tax obligations, she responded:

I cannot remember because I have a lot of stress at that time. But it was a long time, two years... my position is not good. [Not] good that time because I change my life, everything, I come alone. I never think about [taxes]. I only, my emotion is different at that time. I can only remember some things. Maybe they talked with me [about taxes], but I cannot remember.

Here she reflects upon her precarious and vulnerable situation during this transition period, and the memory lapses she experienced, which are common among those suffering from post-traumatic stress disorder. These difficulties prevented her from retaining the information she was given at her initial orientation to Canada. When she later arrived in Ottawa, Bitá faced further hardship; for example she had to stay in a shelter for an extended period of time, prior to receiving subsidized housing through the City of Ottawa. At the end of the interview, Bitá expressed a desire to find a job in early childhood education, as she had done in Iran.

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<sup>18</sup> Anne-Marie Robert and Tara Gilkinson (2012). [Mental Health and well-being of recent immigrants in Canada: Evidence from the Longitudinal Survey of Immigrants to Canada](#). Citizenship and Immigration Canada.

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### 5.2.2 Language Barriers

One of the biggest challenges for vulnerable newcomers is that many are unable to communicate in an official language when they arrive. This is particularly true for refugees. Among refugees resettled between 2010 and 2014, only 26% of GARs reported knowing at least one official language, compared to 38% of PSRs.<sup>19</sup> A 2016 IRCC report on the Syrian resettlement program found language to be a significant integration barrier for Syrian refugees, with 83% of adult GARs self-reporting that they did not speak either official language.<sup>20</sup> GARs represent the majority of incoming refugees and also the group least likely to speak English or French.

Of the 48 newcomers interviewed for this project, 15 (31%) were able to speak an official language well enough to complete an interview and 33 (69%) required an interpreter. It is important to note that language acquisition can be a lengthy process and many participants may not be adequately described as a “speaker” or “non-speaker”. For example, some of the participants who opted to use an interpreter had some level of English ability, but felt more comfortable with an interpreter when having a more complex conversation. Likewise, some of the individuals who were interviewed without an interpreter were not fluent in an official language, and interview questions were repeated using simpler words in order to accommodate their language ability. The Canadian Language Benchmark provides a more nuanced assessment of language proficiency, using a system of 12 levels divided into three stages to define a person’s language ability. Although data on language level among incoming refugees is not collected for statistical purposes, a 2016 IRCC report focused on the Syrian refugee program found an average language benchmark level of 2.6 among its participants, which is considered low. The same report highlights that, although refugees are offered free language training, waiting lists for classes are in some cases several months long particularly at the lower levels, which can pose an impediment to integration.<sup>21</sup>

Language is a significant issue in accessing employment, as well as in navigating ordinary tasks and in feeling at home in one’s environment. Many participants mentioned daily struggles related to language barriers, from simple matters like reading a menu or deciphering packaging at the grocery store, to helping their children with their homework and understanding medical, legal, banking, and insurance documents. Language barriers are also a factor in accessing tax and benefit information and undertaking other administrative tasks.

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<sup>19</sup> Immigration, Refugees and Citizenship Canada (2016). [Evaluation of the Resettlement Programs \(GAR, PSR, BVOR and RAP\)](#).

<sup>20</sup> Immigration, Refugees and Citizenship Canada (2016). [Rapid Impact Evaluation of the Syrian Refugee Initiative](#).

<sup>21</sup> Ibid.

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### 5.2.3 Employment

Language barriers pose a problem for access to any type of employment, but particularly in fields that require considerable written or verbal communication, or that require a more advanced language level. In a survey of GARs who arrived between 2002 and 2012, 79% did not find employment prior to the end of their one-year government support, and the primary reason cited (41%) was the need for further language training.<sup>22</sup> However, language is only one aspect of the struggle for newcomers looking for work.

A common problem cited by participants of this study is that employers may prefer to hire people who have Canadian work experience on their resumes. Samir arrived in Canada from Algeria, with his wife and two children, as part of the federal skilled worker program. He had been in Canada for almost a year at the time of the interview and still did not have a job, in spite of migrating on the basis of his professional qualifications. At 35, he has a university degree and 10 years of experience working in banking with a specialization in risk management. He is fluent in both English and French and comes across as friendly, outgoing and positive. He explained the difficulty he was having in finding a job in Ottawa after completing a 4-month training program for newcomers:

I applied for a lot of jobs and they don't put in their description that they need Canadian experience. There is nobody who tells you that. So I received a couple of phone calls but most of them are "how long have you been in Canada? What is your status?"...they didn't give me any interview, so I dressed myself in my best suit and I go in to see a branch manager on Rideau Street to say "hello, I am looking for a job". (laughs) So he received me and asked a couple of questions and he said your resume doesn't fit what they want... I need to start somewhere so I put myself with [a local community organization] and they got me a mentor with [a Canadian bank] branch manager and she got me a finance placement. But also if she didn't use her network to get me the placement I would never get the call. I am sure because in the interview my manager said I would never call you if it wasn't for my network. So I understand that most of the jobs aren't on the internet and are got by networking... [the placement] finishes in late April and after that I am going to do some volunteering to get this Canadian experience.

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<sup>22</sup> Immigration, Refugees and Citizenship Canada (2016). [Evaluation of the Resettlement Programs \(GAR, PSR, BVOR and RAP\)](#).

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Similarly, Yasser is a 54-year-old Syrian who worked for 25 years in infectious disease control and was a professor in Public Health at a Syrian university, and he was struggling to find employment in Canada. After pursuing work in his field and being repeatedly turned away due to lack of Canadian experience, he has found himself still at home feeling frustrated. Other research participants who have professional qualifications from overseas have resorted to working as dishwashers or Uber drivers. According to one settlement worker:

[There are] medical doctors driving Ubers and meanwhile there is a doctor shortage... You hear "lack of doctors, lack of doctors," and we have doctors driving Ubers and cabs. We in the immigrant community, we have this joke: in Canada we have the most educated cab drivers and bus drivers and pizza deliverers... It's a waste. It's a waste here and it's a waste wherever that person came from.

Of the 48 newcomers who were interviewed for this report, only 12 had paid employment at the time of the interview. Nineteen were in their first year and receiving either government or private sponsorship support, 11 were receiving social assistance from the provincial government, and nine had other income sources (e.g., savings, student loans, disability support).<sup>23</sup> For those refugees who do not find adequate employment by the end of their first year, when their GAR and private sponsorship supports run out, it is most common to transition to social assistance. This corresponds with the findings of a 2016 evaluation of resettlement programs, conducted by IRCC, which found that approximately 69% of GARs and 31% of PSRs were still reliant upon social assistance two years after admission to Canada, down to 39% and 28% respectively after 10 years.<sup>24</sup>

### 5.3 Adaptation to Administrative Requirements

Taxes and benefits are just one aspect of a broader field of unfamiliar administrative responsibilities that a newcomer must face. Upon arrival in Canada, newcomers must manage their immigration documents, obtain social insurance numbers for their family, enrol their children in school, set up a bank account, get a phone, and register for language classes. They must apply for both provincial health care coverage and the Interim Federal Health Program, which covers their basic services for the first three months and extended coverage for their first one to two years in Canada. They may require health documents such as medical certificates and vaccination records. Some will be looking for

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<sup>23</sup> Some individuals had more than one income source and are therefore counted twice. For example, some may be receiving sponsorship support and also have employment income.

<sup>24</sup> Immigration, Refugees and Citizenship Canada (2016). [Evaluation of the Resettlement Programs \(GAR, PSR, BVOR and RAP\)](#).

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housing and jobs. GARs and some other newcomers must organize the repayment of the loan that the Canadian government provides for their travel expenses. They may require a driver's licence, a car, and auto insurance. They may be asked for credit scores or references from previous employers or landlords, which they may not be able to acquire. For refugees these tasks are assisted by either a settlement worker or a private sponsorship group, and there are newcomer organizations available for other newcomers in need as well. However, the administrative burden can be considerable, particularly for individuals who are navigating these systems across linguistic and cultural barriers. Many refugees in particular are inexperienced with the kinds of applications, paperwork, processing times, and document retention required for these tasks. Some of the individuals who were interviewed for this study had never even registered the birth of their children with the government in their country of origin. As one settlement worker explained:

A lot of people are coming from an experience that they have never dealt with government offices. And if they did, it was a bad experience. So that by itself is a challenge. A lot of people, when they get a letter from the government, whether it's Canada or Ontario or the city, they're scared. Like this morning they're here, (whispering) "What is this letter?" You know? ...The concept of consent is perhaps the most difficult one to explain to somebody who's not coming from this part of the world... It also takes time for them to understand why the person at Revenue Canada or Citizenship and Immigration will not talk to me on their behalf without having a signed consent there. It's like... "but I told you to call them, and I'm here." Yes, but you cannot communicate with them, you cannot identify yourself. It's so hard for somebody to understand, to make them understand.

This is one example of how cultural difference comes up against administrative responsibilities: for some newcomers, the notion that they would be unable to have a caseworker communicate on their behalf over the phone is difficult to understand, particularly if the person is sitting directly beside them. Most Canadians are accustomed to the notion that their personal information is sensitive and private, and that identity verification is a necessary part of interacting with the government and many other institutions. Canadians tend to value security and are cautious so as to mitigate the potential risks of identity theft and fraud, even if those risks are remote. This may be unfamiliar for people from other cultures which may lean more toward flexibility and adaptability to different circumstances. Whereas a Canadian approach is to create protocols that are applied universally so as to be consistent, for some newcomers it may appear illogical to prioritize being systematic over being adaptable to an individual's unique circumstances.

Similarly, Canadian culture tends to be what anthropologist Edward Hall calls "monochronic," in that Canadians tend to emphasize scheduling, planning and promptness; to expect that tasks will be followed through to completion; and to be

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concerned with privacy and private property. Hall contrasts this with “polychronic” cultures, which interpret schedules and planning as flexible, tend to value human relationships over material things, and which expect that tasks will get done in their own time rather than on a rigid deadline.<sup>25</sup> While this distinction can oversimplify the nuances of cultural difference, and newcomers to Canada come from many different regions with their own cultural particularities, this is a useful set of concepts for understanding why Canada's norms and expectations related to administrative tasks may be a difficult transition for some newcomers.

As an example, one member of a private refugee sponsorship group expressed a concern that the refugee family she helped to sponsor tended to ignore important mail they received. Because the family did not speak English or French, they had established a system with the sponsorship group where they would contact a particular group member for help with mail that had arrived, and then any documents that needed to be kept would be sorted into a small filing box. However, as the group member describes here, the system did not always work:

Matthew [another group member] used to get frustrated because he'd go around and there were all these unopened letters from you know, banks and things like that, just sort of stuffed in the folder. And he [the father] hadn't said “Matthew I've got a letter, I think you should come and read it and tell me if it's important or not.” It's like he didn't really understand how to do things this way, what was official and what wasn't or what might be urgent, but I think he sort of picked it up after a while.

The examples in this section illustrate that newcomers often do not engage with their administrative responsibilities in the manner expected of them, as a result of different cultural approach to tasks and timelines.

## 5.4 Engagement with the Canadian Tax and Benefit System

### 5.4.1 Understanding Taxes and Benefits

None of the newcomers interviewed for this study had ever filed an income tax return prior to their arrival in Canada. In some of their countries of origin, income taxes are only paid by those who are wealthy or own land or businesses, while in other cases taxes are deducted by employers through a pay as you earn system and individuals are not required to file a return. In countries that suffer from government corruption, tax collection may not be a

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<sup>25</sup> Edward T. Hall (2000). Monochronic and Polychronic Time. In Larry A. Samovar, Richard E. Porter (Eds.), *Intercultural Communication: a reader*, 9th edition. (pp. 280-286). Wadsworth Publishing Company.

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transparent process enacted through routine procedures, but may take place in a less regimented manner with little confidence from the public. One settlement worker explained that, for some of his clients, their only experience with tax collection prior to arrival in Canada was that occasionally a government official would knock on their door demanding a sum of money, and it was doubtful how much of that amount would actually make it to the tax administration. Others lived for many years in refugee camps, where they would not have interacted with a tax administration. The notion of filing a tax return is therefore a new concept for some newcomers, and one which could be met with a degree of skepticism by those with previous negative experiences or preconceived notions.

In interviews, participants were asked whether or not they had learned about the Canadian tax and benefit system prior to arrival, and only a handful of them had. They had either learned about it as part of an information session they attended, hosted by the organization that organized their refugee claim, or through their own online investigation. Most learned about taxes for the first time after they had arrived in Canada, whether through their private sponsorship group, through materials provided by IRCC, or through a settlement organization. Given the variety of ways that newcomers first learn about taxation, it is not surprising that there appears to be inconsistency in their understanding of tax and benefit information.

Despite the difficulties they sometimes face, many of the interviewees expressed an understanding of the principles behind tax collection and sincere appreciation for the Canadian tax and benefit system. In the case of GARs, many have an understanding that Canadian tax revenue is supporting their family for the first year of their residence and potentially beyond, and for those with children, the CCB often represents a significant portion of their income. In interviews participants expressed gratitude for the support systems, financed through taxation, that have allowed them to begin a new chapter of their lives in safety, to have access to medical care, and to send their children to school. For example, Amena, a 21-year-old woman from Syria who had been in Canada for a little over a year and was working two jobs while taking English classes part time, explained that although she was new to tax collection, she understood and appreciated the tax system:

I like it here because somebody is poor, and somebody is rich, the money is going from the rich to the poor. That's good. That's help every people. I like it. People help each other here. That's good... I like Canada, I like it.

Amena discusses taxes as something that helps her make meaning of her new Canadian identity, and also expresses her appreciation of what she interprets as Canadian values of sharing and mutual support. An Iraqi mother of two explained that prior to moving to Canada, her only experience of taxation was when her parents purchased a house. When asked if she had ever paid tax on her income before, she replied:

No income tax, this is a very new thing like we don't used to it. And even when we buy something we should pay tax and in the beginning we were

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angry. We say, "oh it's all going, all money go." But when you look around it's come back to you again by schools. Like you see there is improvement everywhere. So it come to you, at least there is something here on reality happen.

Even though income and sales tax were new for her and she was initially frustrated with them, she came to appreciate that tax collection pays for things like schools and infrastructure, which give Canadians a good quality of life. Many participants also explained that they agreed with taxation on principle, as a levelling mechanism for social inequality and a way of improving the lives of everyone. One 42-year-old Syrian man with five children explained that although they do not have a comparable income tax system in Syria, he is familiar with the idea of giving a percentage of one's income for the common good because of the Islamic practice of zakat. He described zakat as a religious practice in which a person gives a percentage of their income toward those in need in their community. He went on to describe both the Canadian tax and benefit system and zakat as a form of solidarity, which he says in Arabic roughly translates to "putting one's shoulders together"—that is, a sense of egalitarianism and a commitment to helping one another.

#### 5.4.2 Tax Filing Experiences

Most of the newcomers who were interviewed for this research were recruited at CVITP clinics operated by settlement organizations, either while they were waiting to file their taxes or immediately after filing. The only newcomers who were not interviewed on the day they were filing taxes were 16 individuals who were recruited at orientation sessions hosted by settlement organizations. These were mostly very recently arrived refugees who had been in Canada for less than a year and had not yet filed an income tax return at the time of the interview.

According to feedback on the tax filing process, some newcomers experience confusion regarding which documents are needed, and what the purpose of tax slips is and where they are acquired. One CVITP clinic organizer at a settlement organization explained that their clients frequently bring the wrong documents to their tax filing appointment, or are sometimes missing essential documents, despite the organization providing them with a checklist of what to bring. In fact, they said that clients sometimes call their office to request their T4 or T5007<sup>26</sup> slips and the staff have to explain that these slips come from an employer or from the government. Other clients have come to the office with the wrong

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<sup>26</sup> The T5007 is issued to individuals who have received federal or provincial social assistance or supplements such as the Guaranteed Income Supplement.

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documents and have shown the volunteers checklists they received from other organizations containing incorrect or outdated information.

For some of their clients it is difficult to acquire the documents they need, in particular rent receipts and T4 slips from employers. Low-income newcomers may not be familiar with all of the rules of employment and tenancy in Canada, and may not even understand that they are working “under the table” or living in an illegal apartment, until they cannot get the tax documents they require. They are particularly vulnerable to being taken advantage of if they cannot speak or read an official language in order to navigate the systems in place to protect tenants and employees.

Once a newcomer has received the documents they required to file their taxes, there is still the challenge of understanding them. For example, during a workshop on taxes hosted by a settlement organization, one refugee raised his hand to tell the facilitator, in Arabic, that a tax slip he had received did not have his income on it. The facilitator looked at it to confirm, and pointed out that his income was indeed listed. The man had not interpreted this number as his income amount because it did not have a dollar sign in front of it.

Those who were interviewed at tax clinics were, for the most part, satisfied with their filing experiences. Because they were filing at clinics operated by settlement organizations, which tend to try to recruit volunteers who speak a variety of languages, most were able to file their taxes by interacting in the language of their choice. Overall they were appreciative of the CVITP clinic services, and the process of filing their returns was smooth as long as they had the correct documents with them. However, some newcomers encountered issues that the CRA had to resolve. One such issue was discrepancies in identification documents, often in the spelling of names or in dates of birth, that became obstacles to filing taxes and completing other administrative tasks. Problems with name spelling are common among some newcomers because there is no official transliteration between Arabic and Roman alphabets, resulting in identification documents with different name spellings. These errors can potentially cause delays in the processing of important documents and applications, including an income tax return.

### **5.4.3 Getting and Keeping the Canada Child Benefit**

Newcomers who arrive with permanent resident status are entitled to work upon entry to Canada and have the same tax filing obligations as other Canadians. They are also eligible for the same benefits and credits, including the CCB, the Goods and Services Tax/Harmonized Sales Tax credit, and the Working Income Tax Benefit. One of the first things a family usually does upon arrival to Canada, with the assistance of their settlement worker or their private sponsor group, is apply for the CCB for any children under age 18.

For families with children, the CCB can constitute a significant portion of their income. For low-income families, the CCB for 2018 amounts to up to \$6,496 for children under the age of 6 and \$5,481 for children age 6 to 17, in addition to any provincial or territorial child tax

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benefit. A newcomer family with four children, two under 6 and two 6 or over, could receive up to \$23,954 per year through the CCB. For low-income families, the CCB may be relied upon to cover basic expenses like food, clothing and transportation.

One issue that newcomers sometimes encounter when managing their CCB is that, in families with both a mother and a father, the CCB is issued to the mother by default. Should the family have questions about their CCB, need to update their information, or need to respond to a review letter, it must be the mother who manages the benefit for the family, unless she authorizes the father to do so. This can be difficult for some families to accept if it contradicts their views of how responsibilities are divided between parents. For newcomers from some cultural contexts, their perception is that management of the family's finances is the father's role. A conversation with a settlement worker, who is herself a refugee from Somalia, illustrates how this can create friction between the newcomer and the CRA:

Settlement worker: It's a big deal, especially if the family is coming from [certain countries], if things are coming under the wife's name and that nobody will talk to the man.

Interviewer: Okay... how does that go?

SW: "But I am the husband, I am the husband. Those are my children and that's my wife." Yes, it is true, but this is this country and this is how things are set. And it also takes time and effort to explain to the newcomers.

I: Is that difficult for people to accept?

SW: Very much, very much. When Mr. So-and-so comes to you and asks a question... And you say, "Nobody will talk to you, bring your wife." A lot of men take that as a slap in the face. It's a big challenge.

On the other hand, for some newcomers the struggle may be proving that there is only one parent in the family. Refugees who have fled unsafe environments in particular may have been separated from their spouse, or may have a spouse who is deceased or missing. However, due to language barriers or cultural confusion, some newcomers indicate on official documents that they are married. If this happens, or if the applicant indicates that they are separated, the CRA will ask for the other parent's income information in order to determine the family's CCB amount. For example, one Colombian mother who was interviewed has a husband from whom she has been separated for many years, and whose whereabouts she does not know. She does not receive any financial support from him, but because she indicated on an application form that she is married, the CRA required her husband's income in order to determine her CCB amount. She was concerned that the process of correcting this problem would be lengthy and would delay the receipt of the family's CCB.

Some CCB recipients receive review letters from the CRA's Benefit Validation and Compliance Program requesting documentation to verify their eligibility for the benefit. The recipients may be asked to submit copies of each of the following: property tax bills or a letter from a landlord confirming residence for a given time period (rental receipts or a

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tenancy agreement are not accepted); information about the parents' marital status; a signed declaration; and specific eligibility letters which may include a letter from each child's school or daycare, or a letter from their family doctor for children who are not school age and not attending a daycare. These documents must be submitted within 45 days or the family's CCB payments will be stopped. Recipients are encouraged to contact the CRA if they need assistance, and since February 2018 the CRA has also been reaching out by telephone to recipients who did not respond to the initial contact letter prior to stopping benefits.

An experienced settlement worker at one organization was under the (mistaken) impression that newcomers are specifically targeted for CCB reviews. She describes the impacts of these reviews on her clients here:

My understanding is, they [the CRA] have a job to do, they have rules to follow. But there's also human need here. There are very vulnerable people here, okay? When I call and say, "Can you give them extension of time for these documents?" Some agents will say "Yes, I'll give them until four more weeks." Some will say, "No, this is the second time we're asking." Or "we have asked this three weeks ago." What they don't understand is, when they tell these parents to bring letters from the schools of their children, they may not understand, that principal or the people in that school. It might take them a while to find somebody who can explain to that school administration what these parents want. Even when that happens, they're not going to do that letter ASAP. They say "next week" or "we'll send it with the child two weeks later." But the landlord's not going to wait another two weeks for the rent... Somebody might get an eviction letter tomorrow, or next week, and that creates a lot of anxiety. It creates a lot of anxiety. It also gives them a bad record as a tenant.

The review process can place a significant burden on newcomer parents, who may not be able to communicate in an official language, may have several children to obtain documents for, and may have young children who did not attend school or see a doctor during the specified period. Because the CCB is so vital to the finances of many low-income newcomers, the risk of losing it or having it delayed as the parents attempt to collect the necessary documentation can create a great deal of stress. If their benefit is cut off because they do not meet the set deadline, this may pose an even greater obstacle to their overall stability and well-being. While this concern is not unique to newcomers, they may experience additional difficulties meeting requirements due to language and cultural barriers.

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#### 5.4.4 CRA Communications

Of the newcomers who were interviewed for this study, only one had ever personally called the CRA to ask a question or deal with a problem. Most reported that they would be more comfortable turning to someone they already knew, and who speaks their native language, such as their settlement worker or a friend or family member who has lived in Canada longer than they have. Those who were PSRs would prefer to turn to members of their private sponsorship group. Part of the reason they are hesitant to call the CRA directly is the language barrier. Even those who have been studying an official language and who were capable of conducting an interview in English reported that they find telephone communication to be more difficult, and prefer in-person communication because it allows for non-verbal communication cues. Communicating directly with someone who speaks their own language also helps them to gain a more thorough understanding of complex issues. Another consideration is that there is a relationship of trust with a settlement worker or a friend or family member. Newcomers may feel more at ease with someone with a similar background, which is helpful when navigating a potentially stressful situation.

Participants reported that if they did need to communicate with the CRA—to ask a question, to provide information, or to resolve a problem—quite often they would have a family member, settlement worker or private sponsor call on their behalf. In order for this person to access their information, the newcomer must first authorize them as a representative. This can be done over the phone, as long as the newcomer can speak and understand enough of an official language to get through the identity verification and provide consent. If they cannot do this, they must complete a form authorizing the representative and send it in, which takes weeks to process and may not be ideal if the matter is urgent. This process may delay the resolution of a problem that has significant financial consequences for the newcomer and their family.

The written communications that newcomers receive from the CRA, both in letter form and in CRA outreach materials, tend to be too complex for the newcomers who were interviewed for this study. Participants were asked what CRA materials they had encountered and many replied that they had received letters regarding their tax returns or benefits, but none reported seeing other printed CRA outreach materials targeted at newcomers. Only three responded that they had ever used the CRA website, whether because of a language barrier or because of low levels of computer literacy, and none had encountered the videos for newcomers on the CRA website.

The feedback that participants provided on the CRA's written materials was that, even for those who speak an official language, the content tends to be confusing and they require assistance to interpret it. Most turn to a trusted person for help when they receive a letter from the CRA, because official communications may contain unfamiliar vocabulary, be overly lengthy, or include account information that is difficult to interpret. They also seek assistance because they are not used to receiving official government correspondence, and its arrival in their mailbox may carry with it some stress or worry, for which they are seeking reassurance.

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For the few who are internet-savvy, or are learning computer skills, online resources relevant to newcomers are not provided at a basic, introductory level by the CRA. For example, when one conducts a search for “newcomers” on the “taxes” section of the Canada.ca website, the top result is pamphlet T4055, a 32-page document entitled [Newcomers to Canada](#)<sup>27</sup>, which covers a range of topics relating to tax filing; online services; and federal and provincial taxes, benefits and credits, including subtopics such as “unwinding a deemed disposition for returning residents.”<sup>28</sup> If a newcomer navigates their way to the Newcomers to Canada section of the CRA website, they will find this same information abbreviated and broken down into more accessible categories with links to the relevant webpages. However, the information provided still presumes that the reader will have some basic comprehension of what taxes are, why Canadians pay them, how they are collected, what benefits are, and so on (see Figure 1). The information on the website also contains many technical terms and refers to many programs and institutions that will be unfamiliar to newcomers. Although there are embedded links to refer the user to definitions of terms and links to programs and institutions, the result is that the user must navigate multiple webpages, each with its own set of potentially confusing terms.

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<sup>27</sup> Canada Revenue Agency (2018). [T4055 – Newcomers to Canada 2018](#).

<sup>28</sup> A sample paragraph from this section which is illustrative of its inaccessibility: “The election to unwind may result in the reduction or elimination of the tax owing for the gain from the previously reported deemed disposition of property on emigration. If you make this election, and you had previously elected to defer payment of the tax owing on the income from the deemed disposition, some or all of the security you may have provided may be returned to you.”

Figure 1: Newcomers to Canada section of the Taxes page of Canada.ca<sup>29</sup>

## Are you a resident of Canada?

You become a **resident of Canada for income tax purposes** when you establish significant [residential ties](#) in Canada. You usually establish these ties on the date you arrive in Canada.

Newcomers to Canada who have established residential ties with Canada may be:

- protected persons (including refugees) within the meaning of the [Immigration and Refugee Protection Act](#)
- people who have applied for or received permanent resident status from [Immigration, Refugees and Citizenship Canada](#)
- people who have received "approval-in-principle" from [Immigration, Refugees and Citizenship Canada](#) to stay in Canada

If you were a resident of Canada in an earlier year, and you are now a non-resident, you will be considered a resident of Canada for income tax purposes when you move back to Canada and re-establish your residential ties.

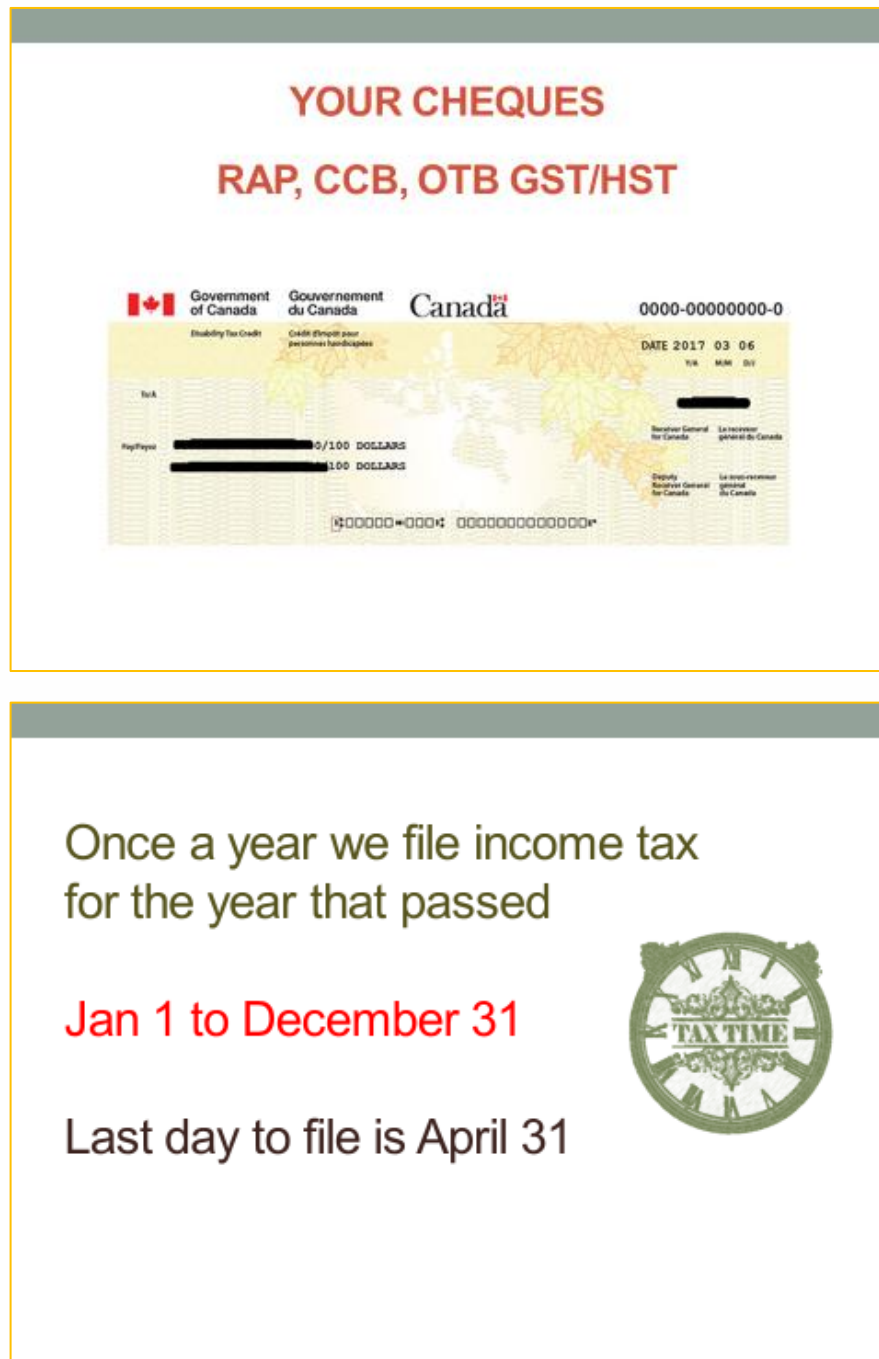
**As a newcomer to Canada, you will need a social insurance number (SIN).** For more information, visit [Service Canada](#).

The CRA newcomers page can be contrasted with the orientation materials that settlement organizations develop and deliver to their clients, as seen in Figure 2, which shows two slides from a tax workshop for newcomers.

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<sup>29</sup> Canada Revenue Agency (2019). [Newcomers to Canada \(immigrants and returning residents\)](#).

Figure 2: Example slides from settlement organization workshop



The materials on taxes created by settlement organizations contain information such as: who the Prime Minister of Canada is; what tax revenue is used for; what a paycheque looks like and the deductions they might find on theirs; what a T4 slip looks like; a list of free tax

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clinics and a warning against filing with certain disreputable companies; a description of the various documents they must bring with them when they file; a warning about scammers who pretend to be the CRA; and details about how to make sure their CCB is not cut off. Their materials rely heavily on images, and text is minimal, direct and uses simple vocabulary, although they were also found to contain some minor imprecisions, such as the due date to file (April 30, not April 31). Their contents overlap to some degree with what is produced by the CRA, but none of the online CRA materials for newcomers approach the subject at such a basic level.

Recent CRA outreach efforts have included strategies to support newcomers and other vulnerable Canadians and alleviate some of the concerns mentioned here. A 3-year Strategy for Reaching and Supporting Vulnerable Canadians has been developed to guide the activities of the CRA's outreach program and the CVITP with particular attention to vulnerable populations. Past efforts to make communications more accessible have also been expanded, including the development of tailored communication products and the translation of a newcomer factsheet into Arabic, Tagalog, Punjabi, and simplified Chinese. The Agency has also begun proactively reaching out to newcomers through direct mail campaigns such as in June 2017 when the CRA mailed letters to 3,500 newcomers who missed the filing deadline, urging them to file their return right away to ensure they continue to receive their CCB payments. Thereafter, approximately 60% of these individuals filed their tax returns. A 2016 study of CVITP and CRA outreach programs also found that 19% of eligible newcomers filed their taxes using CVITP tax clinics, which is the highest percentage of any vulnerable population served by CVITP. This indicates that, although the newcomers interviewed for this study reported struggling with CRA materials and communications, there are current efforts underway to improve outreach and services for this population.

## 6. CONCLUSION

The purpose of this study was to gain a better understanding of the needs and experiences of newcomers to Canada, as part of the CRA's efforts to ensure that all individuals residing in Canada are able to navigate the tax system and access the benefits to which they are entitled. By collaborating with settlement organizations that serve this population, researchers were able to conduct an ethnographic study which, although not necessarily representative of the total population, provided insight that may be useful in improving services and outreach to newcomers.

One of the key findings is that newcomers struggle to integrate due to a range of factors, including language barriers, unemployment and culture shock. Tax and benefit issues are one concern among many that newcomers must manage as they transition to life in Canada. Culture shock was found to intersect with each of these issues, as the process of adapting to a new culture affects many aspects of a newcomer's life. Cultural differences

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play a significant role in how the research participants approach their administrative responsibilities in Canada. Newcomers may not engage with administrative functions in the way that is expected, as culture shapes the way that one interprets issues such as timelines, planning, communication, and civic responsibility.

None of the newcomers interviewed for this research had ever filed a tax return or received a tax benefit prior to arriving in Canada. Although tax matters were unfamiliar to them, most participants grasped the concept and expressed their support and appreciation for the tax system. Many rely on benefits for their financial security, particularly the CCB, but sometimes encounter problems with accessing and maintaining it. Participants also reported that the methods of interacting with the CRA, such as the call centre and the website, are difficult for them to use. Not only do they face a language barrier, but many are not computer literate and the information as presented is often too complex for them as they lack a basis of understanding about taxes.

The findings of this study reflect the use of ethnographic research methods, which draw on the direct voices of participants to provide fresh perspectives on longstanding administrative challenges. In turn, these observations may point to potential directions for the CRA to improve its services and outreach to newcomers.