

**ANNUAL COST BURDEN FOR THE FIRST NATIONS OF ONTARIO
OF INTEGRATING THE PROVINCIAL SALES TAX (PST) INTO THE
HARMONIZED SALES TAX (HST)**

**Dr. Fred Lazar
Schulich School of Business
York University**

April 7, 2010

**Prepared for
The Indian Associations Coordinating Committee of Canada Inc.
(Chiefs of Ontario)**

TABLE OF CONTENTS

LIST OF TABLES

EXECUTIVE SUMMARY

1 INTRODUCTION

- 1.1 The Problem: Administration of the HST
- 1.2 Exchange of Letters
- 1.3 Potential Costs for First Nations in Ontario

2 FROM PST TO HST

- 2.1 Changes
- 2.2 Revenue Estimates
- 2.3 Statistical Relationships

3 ECONOMIC GAPS

- 3.1 Aggregate
- 3.2 Sample of First Nations

4 ESTIMATING THE AGGREGATE TAX BURDEN FOR FIRST NATIONS OF THE HST

- 4.1 Aggregate Costs
- 4.2 Individual First Nations

5 CONCLUSIONS

APPENDIX

LIST OF TABLES

- 1: PSB Rebates for Ontario's Portion of the HST
- 2: PST Revenue Outlook (\$ Billions)
- 3: PST as a Percentage of Personal Consumption, 2008-09 to 2011-12
- 4: Adjusted PST as a Percentage of Personal Consumption, 2008-09 to 2011-12
- 5: Labor Force Participation Rates, Unemployment Rates and Employment Rates in Ontario (%), 2005
- 6: Labor Force Participation Rates, Unemployment Rates and Employment Rates of Registered Indians Relative to Non-Aboriginal Population in Ontario (%), 2005
- 7: Income Comparisons in Ontario (\$), 2005
- 8: Income Comparisons of Registered Indians Relative to Non-Aboriginal Population in Ontario (%), 2005
- 9: Sources of Income and Prevalence of Low Income in Ontario, 2005 (%)
- 10: Total Personal Expenditures, Personal Income and Personal Disposable Income, Ontario, 2005-2008 (\$ billions)
- 11: Estimates of the Potential Costs of the HST for First Nations in Ontario (\$ Millions)
- 12: 2010 Population Adjusted Estimates of the Potential Costs of the HST for First Nations in Ontario (\$ Millions)
- 13: Estimates of the Potential Total Costs of the HST for First Nations in Ontario in 10 Years' Time, Various Annual Growth Rates in Aggregate Income (\$ Millions)
- A: Labor Market Indicators and Income Characteristics, First Nations in Ontario, 2005
- B: First Nations for which there are no February 2010 Population Estimates
- C: Registered Population as of 2007, First Nations in Ontario
- D: Estimates of the Potential Costs of the HST Based on the Adjusted Low Estimates in Table 12, First Nations in Ontario (\$000s)
- E: Estimates of the Potential Costs of the HST Based on the Adjusted High Estimates in Table 12, First Nations in Ontario (\$000s)

EXECUTIVE SUMMARY

On July 1 of this year the Provincial Sales Tax (PST) will be combined with the federal Goods and Services Tax (GST) to create a Harmonized Sales Tax (HST) for Ontario.

According to the Government of Canada, the HST will not apply to goods bought on a reserve by “Indians, Indian bands, and unincorporated band-empowered entities”. Goods bought off a reserve by “Indians, Indian bands, and unincorporated band-empowered entities” will be subject to the HST, unless the goods are delivered to a reserve by the vendor or the vendor’s agent. To buy goods or services without paying the HST, First Nations’ citizens will have to show off-reserve vendors proof that they are registered under the *Indian Act*, and the goods are delivered to the reserve by a vendor or vendor’s agent.

It would seem as if the transition to the HST should not have presented any problems for First Nations’ citizens across Ontario. Under the current administration of the PST in Ontario, First Nations’ citizens are exempt from the PST for off-reserve purchases which they self deliver to a reserve. Since the HST will be administered by the Federal Government under the same rules as the GST, such purchases will no longer qualify for an immediate point-of-sale (POS) tax exemption. Instead, First Nations’ citizens will have to pay the provincial portion of the HST, as they do currently with the GST.

Herein lies the problem with the move towards the HST and federal administration of this tax. ***Unless, the Government of Ontario allows for the current administrative practice and continuation of the tax exemption for off-reserve purchases, the First Nations will be faced with significant new sales taxes.***

I have estimated the ***potential annual burden for all First Nations in Ontario to start in the range of \$85 million to \$121 million.***

As incomes and expenditures continue to increase over the years, these annual costs will increase as well. For example, if the aggregate incomes of First Nations’ citizens across Ontario increase by 3.5% each year, in 10 years’ time, the tax burden could range between \$120 and \$200 million, and the burden would only continue to increase each year.

Let’s put the costs for the first fiscal year of the HST into context.

There is an ***income gap between First Nations’ citizens and everyone else in Ontario of at least \$2.1 billion.*** This gap represents the aggregate income deficiency for First Nations in the province. The new HST tax burden is approximately 5% of this gap, thus exacerbating the relative income position of First Nations in Ontario.

On the other hand, the Government of Ontario stands to reap a windfall of \$2.8 billion in 2010-11 and \$4 billion in 2011-12 in additional tax revenues from the HST because of its application to a larger number of goods and services than the present PST. On top of this,

the province is in line to receive \$3 billion on July 1, 2010 and \$1.3 billion on July 1, 2011 from the Federal Government.

The *costs for First Nations represent about 2.8% of the Government of Ontario's windfall HST revenues (\$4 billion) and 0.5% (one-half of one percent) of their projected share of the HST revenues (\$22 billion) in 2011-12; and about 0.1% (one-tenth of one percent) of the Government of Ontario's projected total revenues* for the current fiscal year.

There is an *obvious and simple solution* to the HST and the problems it will create for First Nations in Ontario. The *Government of Ontario could continue to allow POS rebates to First Nations' citizens*. Off reserve vendors in Ontario could continue the existing practice of keeping records of such sales and submitting them to the Ontario Minister of Revenue, who would in turn provide the aggregate data to his federal counterpart in order to settle HST accounts between Ottawa and Ontario.

Despite the position of the Federal Government, there is *no obvious problem for accurately measuring the impact of a POS exemption for all First Nations' citizens on the Government of Ontario's PST revenues*. Ontario has proposed to provide targeted relief from the 8% Ontario component of the HST by providing POS rebates on a wide range of products and services. The Government of Ontario has pointed out that purchasers will not be required to take any steps in order to take advantage of the POS rebates. Where a person purchases a designated item at a retail establishment, the retailer will automatically provide the purchaser with the POS rebate, crediting the Ontario component of the HST and only collect the 5% federal component of the HST on that item. Also, there will be no requirement for the retailer to indicate the POS rebate on its invoices or to indicate the POS rebate amounts credited to the purchaser in its HST return.

Thus, if there are going to be POS rebates as proposed by the Government of Ontario, there *do not appear to be any technical or cost problems for vendors to continue with POS rebates for First Nations' citizens*. More importantly, there will not be any data problems since the vendors will continue to keep records of the rebates.

The Canadian and Ontario Governments entered into a Comprehensive Integrated Tax Coordination Agreement (CITCA). The *CITCA enables Ontario to provide point-of-sale rebates for the Ontario component of the HST for up to 5% of the estimated GST base in Ontario*.

The aggregate expected benefits for consumers of the proposed POS rebates has been estimated by the Government of Ontario at about \$655 million annually, or about 2.9% of the projected gross provincial revenues in fiscal 2011-12. This is well below the 5% threshold in the CITCA, leaving *ample room for the continuation of the POS exemption for First Nations*.

First Nations' peoples should not be subject to an income tax or its GST substitute since ***economic development is critical to reduce and eventually eliminate the large income gaps*** that exist between the First Nations' citizens and non-Aboriginal people. Every policy tool must be available and properly used if First Nations are to ever achieve economic equality and real economic independence.

It makes no sense from an economic perspective, nor should it from a political perspective, to try ***to raise tax rates for First Nations' people, many of whom fall below low-income cutoff levels***, when tax incentives continue to be integral to the federal and provincial governments' policies to make the country and Ontario more competitive and wealthier.

1 INTRODUCTION

1.1 The Problem: Administration of the HST

As of July 1, 2010, the Provincial Sales Tax (PST) will be combined with the federal Goods and Services Tax (GST) to create a Harmonized Sales Tax (HST) for Ontario. The provincial portion of the HST will be 8% and the federal portion will be 5%, for a combined HST rate of 13%.

According to the Government of Canada, the HST will not apply to goods bought on a reserve by “Indians, Indian bands, and unincorporated band-empowered entities”. Goods bought off a reserve by “Indians, Indian bands, and unincorporated band-empowered entities” will be subject to the HST, unless the goods are delivered to a reserve by the vendor or the vendor’s agent. To buy goods or services without paying the HST, First Nations’ citizens will have to show off-reserve vendors proof that they are registered under the *Indian Act*, and the goods will have to be delivered to the reserve by a vendor or a vendor’s agent.

The Government of Canada pointed out: “The exemption under section 87 of the *Indian Act* does not apply when an Indian, an Indian band, or a band-empowered entity buyer takes possession of goods off a reserve and self-delivers the goods to the reserve. However, we may waive the delivery requirement for qualifying remote stores that deal mainly with customers who are Indians, Indian bands, and band-empowered entities.”

Further, according to the interpretation of section 87, incorporated band-empowered entities are not entitled to tax relief on goods bought on a reserve or delivered to a reserve unless the goods are purchased for band management activities. Indian bands or band-empowered entities will pay the tax on off-reserve purchases of transportation, short-term accommodation, meals and entertainment. However, a general rebate application can be filed to recover the HST paid on these purchases when acquired for band management activities or for real property located on reserve.

Under the current administration of the PST in Ontario, First Nations’ citizens are exempt from the PST for off-reserve purchases which they self deliver to a reserve. Since the HST will be administered by the Federal Government under the same rules as the GST, such purchases will no longer qualify for an immediate point-of-sale (POS) tax exemption. Instead, First Nations’ citizens will have to pay the provincial portion of the HST as they currently do for the GST.

Herein lies the problem with the move towards the HST and federal administration. **Unless the Government of Ontario allows for the current administrative practice and continuation of the tax exemption for off-reserve purchases, the First Nations will be faced with significant new sales taxes. The Federal Government will interpret the section 87 exemption more restrictively than has the Government of Ontario.**

1.2 Exchange of Letters

There is an obvious and simple solution to the HST and the problems it will create for First Nations in Ontario. **The Government of Ontario could continue to allow POS rebates to First Nations' citizens.** The Government of Ontario appears, at times, to favor continuing the current exemption for off-reserve purchases by "status Indians" regardless of whether the purchases are delivered to a reserve by a vendor or his/her agent. The Federal Minister of Finance, on the other hand, prefers the more restrictive interpretation of section 87 which would limit exemptions from the HST only for those purchases on reserve, and the off-reserve purchases which are delivered to a reserve by a vendor or the vendor's agent. This interpretation has been used since the GST originally went into effect, and the Federal Government wants this strict interpretation to apply to the HST in Ontario. **The Federal Government wants Ontario to abandon its more liberal interpretation and adopt this more strict interpretation with respect to the PST/HST. This is part of the Federal Government's strategy to increasingly limit tax exemption for First Nations across Canada.**

In the November 4, 2009 letter sent by the Federal Minister of Finance, James Flaherty, to the Ontario Ministers of Finance and Revenue, Flaherty stated:

"While the Memorandum of Agreement between Canada and Ontario allows Ontario to designate limited point-of-sale rebates for the provincial portion of the HST, these are subject to data availabilities and definitions used in the Canadian System of National Accounts or other mutually agreed upon data sources, definitions and methodologies. In that regard, it is not clear that information regarding personal expenditures by status Indians could be accurately collected or produced. I am also concerned with amending federal legislation to provide for a point-of-sale rebate that is inconsistent with the scope and intent of the *Indian Act*."

Of course, this is **nonsensical**. Off reserve vendors in Ontario could continue the existing practice of keeping records of such sales, and submitting them to the Ontario Minister of Revenue, who would in turn provide the aggregate data to his federal counterpart in order to settle HST accounts between Ottawa and Ontario. But the Federal Government wants to tighten the tax exemptions for First Nations under section 87.

The Prime Minister's letter of February 1, 2010 to the Premier of Ontario essentially reiterated the Finance Minister's position:

"The Government of Canada respects Ontario's autonomy to make policy decisions in its jurisdiction. This includes decisions with respect to the provincial portion of the HST, as long as these are consistent with the Comprehensive Integrated Tax Coordination Agreement (CITCA). The Agreement allows Ontario to introduce rebates under specified conditions, including that they can be supported by sufficient data. I understand that Ontario's current approach would be difficult to accurately measure for the purpose of determining its impact on provincial revenues. This

could in turn affect the Government of Canada's ability to make accurate HST payments to provinces. Should you wish to continue the exemption, I would encourage your officials to develop administrative options for addressing these measurement issues that are consistent with the terms of the CITCA.”

There is no obvious problem for accurately measuring the impact of a POS exemption for all First Nations' citizens on the Government of Ontario's PST revenues. Both the Finance Minister's letter and that of the Prime Minister provide the Government of Ontario with a cover (data availability) for not addressing the problem facing First Nations. In Economics, we have a saying: “**talk is cheap**”. The Government of Ontario can make all the promises it wants, or at least it wants you to hear. At the end of the day, **actions matter!** Since Ontario intends to offer POS rebates for a number of products, **there do not appear to be any technical or cost problems** for vendors to continue with POS rebates for First Nations' citizens.

1.3 Potential Costs for First Nations in Ontario

Assuming the Government of Ontario does nothing prior to and following the July 1, 2010 start date for the HST, what might be the tax burden on First Nations in Ontario? Answering this question will be the primary focus of this report.

A very **basic methodology for estimating the tax burden** for all First Nations in Ontario is to apply the First Nations' share of the total population in the province (approximately 1.4%) to the Government of Ontario's projected PST revenues, excluding PST paid by companies, for the fiscal year 2011-12 (\$17.0 billion). This yields a preliminary estimate of \$238 million. But average incomes for First Nations are much lower than they are for the non-Aboriginal population in Ontario. According to the 2006 census data, average after-tax incomes for registered Indians (on and off reserves) in Ontario were 68% of the comparable incomes for all non-Aboriginals in Ontario. Hence, the basic estimate should be reduced to \$162 million (68% of \$238 million). Of course, tax exemptions will be allowed for on reserve purchases and off-reserve purchases delivered to reserves by vendors or their agents. Assuming these purchases account for 30% to 50% of all purchases subject to the PST/HST, the new **estimates range between \$81 and \$113 million** (50% to 70% of \$162 million).

This range provides a rough estimate of the potential fiscal burden that will be imposed on all First Nations' citizens in Ontario if the HST goes into effect without any changes in the administrative practices. **A potential loss of \$100 million** from the transition to the HST and the adoption of the GST administrative process **will increase the income gap, and diminish the economic development prospects for First Nations, making it more difficult to reduce the economic gaps.**

2 FROM PST TO HST

2.1 Changes

As announced in the 2009 Ontario Budget, the Provincial Sales Tax (PST) will be combined with the federal Goods and Services Tax (GST) to create a federally administered Harmonized Sales Tax (HST) for Ontario, effective July 1, 2010. The provincial portion of the HST will be 8% and the federal portion will be 5%. The HST will generally use the same rules and tax base as the GST, and the HST will be administered by the Canada Revenue Agency and the Canada Border Services Agency at no cost to the Province.

The Government of Canada will provide the Government of Ontario with a total of \$4.3 billion in transitional payments: \$3 billion upon implementation of the HST in Ontario on July 1, 2010, and \$1.3 billion on July 1, 2011, to promote economic growth and support the transition to the new value-added tax.

On November 9, 2009, the Canadian and Ontario Governments entered into a Comprehensive Integrated Tax Coordination Agreement (CITCA), facilitating a sales tax system with a single administration. This agreement was based on the Memorandum of Agreement signed by Canada and Ontario in March 2009.

The CITCA enables Ontario to:

- **Provide point-of-sale rebates for the Ontario component of the HST for up to 5% of the estimated PST base in Ontario;**
- Phase in full input tax credits for certain businesses, for a transitional period of up to eight years; and
- Establish provincial rebate rates and thresholds for new housing, public service bodies, including charities and qualifying non-profit organizations.

The **CITCA also requires Ontario to remain a party to the Agreement for a period of at least five years** from the implementation date. Ontario must maintain its existing 8% for at least two years.

The HST will not be charged on the following items that are currently not subject to the PST: basic groceries; prescription drugs; certain medical devices; child care; residential rents; municipal public transit; most health and education services; legal aid; most financial services; tutoring; and music lessons.

In addition, as announced in the 2009 Budget, **Ontario proposes** to provide targeted relief from the 8% Ontario component of the HST on many items “important to Ontario families” by **providing POS rebates on a wide range of products and services.**

The point-of-sale rebate of the Ontario component of the HST will be available to purchasers at retail establishments located in Ontario, as well as on Internet purchases of the designated items. Further, the POS rebates will be available on supplies of designated

items made at any point in the distribution chain, including supplies made by producers, wholesalers and distributors. In other words, the POS rebate of the Ontario component of the HST will be available on any supply of a designated item where the Ontario component of the HST applies. In addition, persons importing a designated item into Ontario, or bringing a designated item into Ontario from another province, will not be required to pay the Ontario component of the HST.

The list of designated items eligible for POS rebates includes the following:

- Books – the POS rebate for books is expected to provide a benefit to consumers of approximately \$125 million per year;
- Children’s clothing, including costumes or clothing such as sports protective equipment – the POS rebate for children’s clothing is expected to provide a benefit of approximately \$150 million per year;
- Children’s footwear, including skates, rollerblades, ski-boots, footwear that have cleats, or similar footwear – this POS rebate is expected to provide a benefit of approximately \$35 million per year;
- Children’s car seats and children’s car booster seats that are restraint systems – this POS rebate is expected to provide a benefit to consumers of approximately \$5 million per year;
- Feminine hygiene products – this is expected to provide a benefit of approximately \$15 million per year;
- Qualifying prepared food and beverages that are ready for immediate consumption if the total price for all qualifying items purchased, excluding HST, is not more than \$4.00 – expected benefit to consumers of approximately \$260 million per year; and
- Additional POS rebates are proposed for print newspapers – the rebate for newspapers is expected to provide a benefit to consumers of approximately \$65 million per year.

The **aggregate expected benefits for consumers** – reduction in their PST payments – **should be about \$655 million annually, or about 2.9% of the projected gross provincial revenues** in fiscal 2011-12. This is still well below the 5% threshold in the CITCA.

The Government of Ontario has pointed out that purchasers will not be required to take any steps in order to take advantage of the POS rebates. Where a person purchases a designated item at a retail establishment, the retailer will automatically provide the purchaser with the POS rebate, crediting the Ontario component of the HST and only collect the 5% federal component of the HST on that item. Also, **there will be no requirement for the retailer to indicate the POS rebate on its invoices or to indicate the POS rebate amounts credited to the purchaser in its HST return. The CRA will administer these POS rebates on behalf of the Province of Ontario.**

Keep this in mind whenever the issue of the feasibility of continuing the present POS tax exemption for the PST for off-reserve purchases by First Nations’ citizens arises. **There**

does not seem to be a data problem or any other administrative problem with the POS rebates for the items designated by the Government of Ontario.

As well, the 2009 Budget announced that Ontario's Public Service Bodies (PSB) will be able to claim proportional rebates of the provincial portion of the HST they pay for inputs used to provide exempt supplies (see Table 1).

Table 1: PSB Rebates for Ontario's Portion of the HST

Public Service Body	Rebate (%)
Charities and Qualifying Non-Profit Organizations	82
Municipalities	78
Universities and Colleges	78
School Boards	93
Hospitals	87

The proposed PSB rebates are intended to keep each PSB sector fiscally neutral relative to the PST it currently pays. As a result, the aggregate tax burden for each sector will remain unchanged after the transition to the HST. If the rebates can be managed for these organizations, then why can the current system of tax exemption for First Nations not be managed as well?

The province did admit that moving to the HST will cause some purchases to cost more because some goods and services that were not subject to the PST will become subject to the provincial portion of the HST for the first time. **The following will now be subject to the PST/HST:**

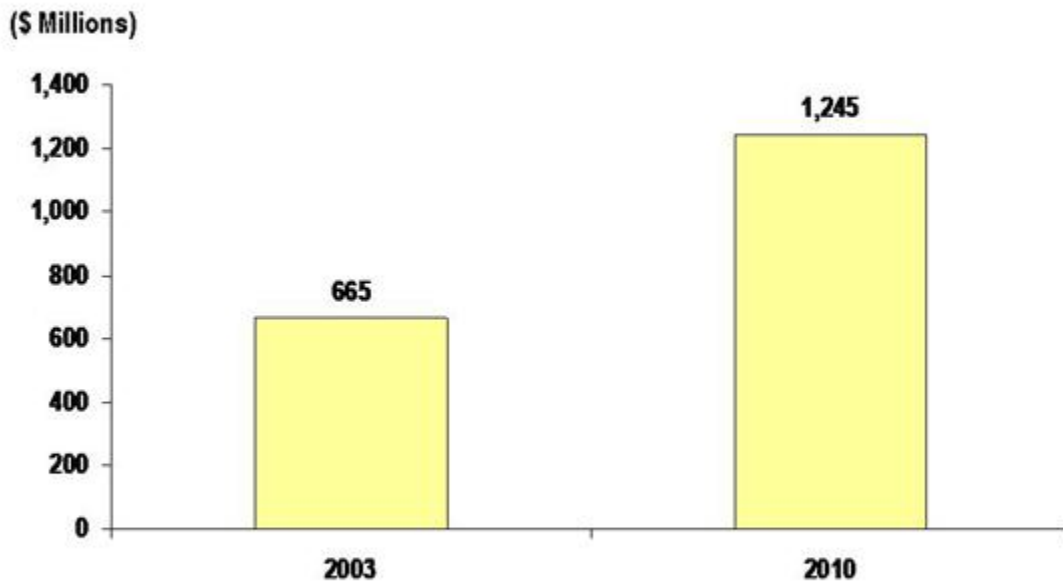
- **Electricity**
- **Gasoline**
- **Heating Fuels**
- **Internet Access Fees**
- **Personal Services (e.g., Hairstyling)**
- **Professional Services (e.g., Legal, Accounting and Real Estate Fees and Commissions)**
- **Tobacco.**

TD Economics pointed out in their September 18, 2009 report that "the tax burden will shift from businesses to consumers, who will now pay the flat HST on a broader array of goods and services than before, and the effective tax rate on consumption will increase by 1.5 percentage points in Ontario".

To mitigate the effect on consumers, the 2009 Budget proposed \$10.6 billion over three

Ontario Property Tax Relief, 2003 vs. 2010

Chart 5



Notes: The estimate for 2003 represents the property tax component of the Ontario Property and Sales Tax Credits. The estimate for 2010 represents the proposed new Ontario Property Tax Credit and the 2010 Senior Homeowners' Property Tax Grant.
Source: Ontario Ministry of Finance.

years in permanent and temporary tax relief for consumers. To help smooth the transition to the HST, eligible Ontario residents 18 years of age or over, or who have a spouse or common-law partner, or live with their child will receive transition benefit payments in June 2010, December 2010 and June 2011. Eligible families (including single parents) with adjusted family net incomes of \$160,000 or less will get three payments totaling \$1,000. Eligible single individuals with net incomes of \$80,000 or less will get three payments totaling \$300. But to qualify, an eligible family or individual will have to file a tax return. This requirement likely will exclude many eligible First Nations' individuals and families from receiving any of this benefit, a benefit which will be available for only three years. Thereafter, everyone in Ontario will face higher taxes under the HST.

The Government of Ontario has introduced other tax reductions to try to cushion the effects of a higher PST. Effective January 1, 2010, the tax rate on the first tax bracket will be cut by one percentage point, from 6.05 per cent to 5.05 per cent, providing more than \$1.1 billion to Ontarians in broadly based PIT cuts in 2010–11. This tax cut will only help off-reserve First Nations' citizens, and only those who are currently not tax exempt under section 87.

Two new tax credits – the Ontario Sales Tax Credit and the Ontario Property Tax Credit – will replace the existing combined property and sales tax credits starting with the 2010 tax year. The new credits will be refundable and are designed to provide sales and

property tax relief to low- to middle-income tax filers. In 2011–12, more than \$1.1 billion in additional sales and property tax relief will be provided through the new credits.

Ernie Lightman and Andrew Mitchell, in their study for the Canadian Centre for Policy Alternatives, **noted:** “Low income families and individuals, **many members of First Nations and others who do not tend to file tax returns will be significantly worse off as they will derive no benefit from the credits or the PIT cuts.**”

So Ontario will be providing approximately \$15 billion in tax assistance over the next three fiscal years. Very little of this will benefit First Nations. Indeed, the First Nations’ share of these tax benefits likely will be very much smaller than their 1.4% share of the total provincial population, despite their lower average incomes and higher rates of unemployment. The people who will need the most help will end up receiving the least help.

2.2 Revenue Estimates

The Ontario Ministry of Finance presented in its *Economic and Fiscal Outlook* the retail sales tax revenues the province expected from the new HST arrangement. The estimates are presented in Table 2.

Table 2: PST Revenue Outlook (\$ Billions)

	2009-10	2010-11	2011-12
Gross Projected Retail Sales Tax (PST)	17.6	4.7	-
Gross Projected New Sales Tax		16.3	22.9
New Sales Tax Measures		(1.7)	(2.2)
Temporary Restriction of Input Tax Credits for Businesses		(0.9)	(1.3)
Net PST Revenues	17.5	18.4	19.3
PST Revenue Growth (%)	0.5	4.6	5.3
Nominal Consumption Growth (%)	0.1	3.3	4.1

The following stand out.

- Excluding the new tax credits, PST revenues are expected to increase from \$17.6 billion in 2009-10 to \$21.0 billion in 2010-11 (19.3% increase) to \$22.9 billion in 2011-12 (an additional 9% increase).
- These increases far exceed the expected growth in nominal consumer spending in the province (3.3% and 4.1% in 2010-11 and 2011-12 respectively), and the expected nominal growth in aggregate GDP (3.6% and 4.7% in 2010 and 2011 respectively).

This provides a good indication of the expanded scope of the PST under the HST rules. If the PST revenues were to increase at the same rate of growth as consumer spending, the resulting tax revenues would be only \$18.2 billion in 2010-11 and \$18.9 billion in 2011-

12. Thus, the Government of Ontario stands to reap a windfall of \$2.8 billion in 2010-11 and \$4 billion in 2011-12. On top of this, the province is in line to receive \$3 billion on July 1, 2010 and \$1.3 billion on July 1, 2011 from the Federal Government. Of course, the Government of Ontario can pretend to be generous by providing the various tax breaks during the next three years. Even after factoring the costs of these tax breaks, the province will still be ahead.

Does the province really need the additional \$100 million or so from First Nations?

2.3 Statistical Relationships

In order to estimate the tax cost implications for First Nations in Ontario, it will be useful to examine a number of relationships between PST revenues and consumer spending in the province. I start with the estimates provided by the Ontario Ministry of Finance for aggregate consumer spending in the province for 2008-09 and the expected nominal growth rates for consumer spending for 2009-10, 2010-11 and 2011-12, and the Ministry’s projections for gross PST revenues. The values are presented in Table 3.

Table 3: PST as a Percentage of Personal Consumption, 2008-09 to 2011-12

	2008-09	2009-10	2010-11	2011-12
Nominal Consumption Growth (%)		0.1	3.3	4.1
Personal Consumption (\$ billions)	348.4	348.8	360.3	375.0
PST Revenues (\$ billions)	17.3	17.1	21.0	22.9
PST Revenues/Personal Consumption (%)	5.0	4.9	5.8	6.1

The provincial sales tax is not collected entirely from the expenditures made by consumers. Firms pay part of the tax. The Ministry of Finance highlighted the following as a major reason for moving towards the HST:

“Right now the PST is charged on many purchases made by businesses in manufacturing goods and providing services. It penalizes business by taxing them at every step in the production, distribution and retail processes – making it a tax on a tax. Roughly \$4.5 billion in embedded sales tax is hidden in the cost of doing business in Ontario. It drives up costs to consumers and places Ontario’s businesses at a competitive disadvantage.”

The \$4.5 billion estimate is approximately 26% of the total PST revenues in 2008-09. Assuming the gross PST paid by companies continues to average 26% going forward, the adjusted gross PST paid on expenditures made by consumers and the adjusted consumer PST revenues as a percentage of personal consumption in the province are as follows (Table 4):

Table 4: Adjusted PST as a Percentage of Personal Consumption, 2008-09 to 2011-12

	2008-09	2009-10	2010-11	2011-12
Adjusted PST Revenues (\$ billions)	12.8	12.7	15.5	16.9
PST Revenues/Personal Consumption (%)	3.7%	3.6	4.3	4.5
Consumer Expenditures Subject to PST (%)	46%	45	54	56

There are two important observations in Table 4.

- PST revenues are much less than 8% of personal consumption in the province. Not all goods and services purchased by consumers are subject to the PST. A large number of items are exempt from this tax. According to the **2008-09** data, **only 46% (3.7%/8.0%) of consumer expenditures are subject to the PST.**
- The percentage increases by almost 25% (from 3.6% to 4.5%) between 2009-10, the last fiscal year with the old PST regime, and 2011-12, the first full fiscal year under the HST. This indicates that the scope of coverage under the HST increases significantly. Many new items will be subject to the PST/HST. According to the **2011-12** data, **56% (4.5%/8.0%) of all consumer expenditures will be subject to the PST/HST.**

3 ECONOMIC GAPS

3.1 Aggregate

Before I proceed to estimate the tax cost implications for First Nations in Ontario of the move to the HST and the accompanying change in the administrative process, it is important to compare the economic position of First Nations to the non-Aboriginal population in Ontario. The following comparisons are based on data contained in the 2006 Census.

INAC uses the CWB (**Community Well-Being Index**) for such comparisons. The CWB is a composite index which includes four facets of well-being. Based on an adaptation of the United Nations' Human Development Index (HDI), this index **incorporates indicators of education, labor force activity, income, and housing**.

The CWB includes two indicators for education. The first, which is a proxy for literacy, is the proportion of the population, aged 15 years and older, who have a grade nine or higher education. The second indicator "high school plus" measures the proportion of the population, aged 20 and older, who have achieved at least a high school education.

Labor force activity is also comprised of two measures: labor force participation among those 20 years of age and over, and the employed proportion of the total labor force aged 15 and over.

The housing component of the CWB includes two indicators. The first, housing quantity, is measured as the proportion of the population living in dwellings with no more than one person per room. The second, housing quality, is measured as the proportion of the population reporting that their dwellings did not need major repairs.

Income is defined as income per capita. Statistics Canada typically reports average income as total income over the total population, 15 years of age and over, who report having some income over this population. This approach effectively overestimates income for the Aboriginal population, given its lower average age and the higher proportion of Aboriginal people reporting no income.

It is well known that although Canada is among the top countries in which to live according to the United Nations' Human Development Index, Inuit and **on-reserve First Nations' citizens are ranked below many developing nations**. Many First Nations and Inuit communities face housing shortages, as well as rates of unemployment, dependence on social assistance and youth suicide that are higher than the national averages. Indeed, the United Nations Committee on Economic, Social and Cultural Rights has observed that there has been little or no progress in the alleviation of social and economic deprivation among the Aboriginal peoples.

Substantial economic gaps exist.

I will focus only on labor force activity and income. Tables 5 and 6 provide comparisons for labor force participation rates, unemployment rates and employment rates. Tables 7 and 8 provide comparisons for average incomes, average employment incomes and after-tax incomes. Table 9 shows a comparison of the sources of income and the prevalence of low incomes.

Table 5: Labor Force Participation Rates, Unemployment Rates and Employment Rates in Ontario (%), 2005

	Non-Aboriginal Population	Registered Indians: Total	Registered Indians: On Reserve	Registered Indians: Off Reserve
Participation Rate	67.1	61.2	55.9	64.1
Unemployment Rate	6.3	14.1	18.3	12.1
Employment Rate	62.9	52.6	45.7	56.3

Tables 5 and 6 make it clear that **on-reserve First Nations’ citizens fare poorest in the labor market.**

The participation rate is defined as the proportion of the population 15 years of age and older who are engaged in labor market activities. The participation rates for First Nations’ citizens are lower than for the non-Aboriginal population in Ontario. The participation rate is lowest for on-reserve First Nations’ citizens, 83% of the rate for the non-Aboriginal population.

Unemployment rates are higher for the First Nations’ citizens, almost three times higher for those on reserve as compared to the non-Aboriginal population. First Nations’ citizens off reserve fare somewhat better in the labor market than those on reserve, with their participation rates equal to 96% of the rate for non-Aboriginals, and their unemployment rate just less than twice the level for the non-Aboriginals. The somewhat better labor market performance for the off-reserve First Nations’ citizens reflect the more numerous and more attractive employment opportunities.

Table 6: Labor Force Participation Rates, Unemployment Rates and Employment Rates of Registered Indians Relative to Non-Aboriginal Population in Ontario (%), 2005

	Registered Indians: Total	Registered Indians: On Reserve	Registered Indians: Off Reserve
Participation Rate	91.2	83.3	95.5
Unemployment Rate	223.8	290.5	192.1
Employment Rate	83.6	72.7	89.5

A relatively lower participation rate goes hand-in-hand with higher unemployment rates. High unemployment rates tend to discourage active labor force participation and this leads to lower labor force participation rates. **The unemployment rates for First Nations' citizens, both on and off reserve, do not measure the so-called hidden unemployed** – those individuals who have dropped out of the labor force altogether because they could not find any jobs. **If one includes the hidden unemployed, the unemployment rate for on reserve First Nations' workers would have been 29.5% in 2005.**

The employment rate is the product of the participation rate and one minus the unemployment rate. The combinations of lower participation rates and higher unemployment rates lead to much lower employment rates for First Nations' workers, both on and off reserve. The employment rate for the on-reserve labor force is 27% below the employment rate for the non-Aboriginal labor force.

Not surprisingly, **poor labor force status translates into equally poor income status** (Tables 7 and 8). **The average pre-tax income of First Nations' citizens was 61% of the corresponding income for all non-Aboriginals in Ontario in 2005, or just under \$15,000 per person with income. The average pre-tax income of on reserve First Nations' citizens was 44% of the corresponding income for all non-Aboriginals in Ontario in 2005, or just over \$21,000 per person with income.**

If the income gaps were eliminated, the aggregate income of all First Nations' citizens in Ontario would have been \$1.3 billion larger in 2005, or about \$1.5 billion in 2009. So does it make any sense to impose an additional tax burden on First Nations when an enormous income gap continues to exist?

Table 7: Income Comparisons in Ontario (\$), 2005

	Non-Aboriginal Population	Registered Indians: Total	Registered Indians: On Reserve	Registered Indians: Off Reserve
Avg. Income	38,318	23,455	17,063	26,867
Avg. Employment Income	39,588	26,032	19,437	29,112
Full-time, Full-year	55,626	39,389	30,632	43,199
Part-time, Part-year	22,895	15,837	12,265	17,383
Avg. Investment Income	4,493	1,791		
Avg. Government Transfers	5,946	5,927		
Avg. Taxes Paid	10,432	6,513		
Avg. After-Tax Income	31,161	21,083		

In all market income categories, First Nations' citizens fared much worse than the non-Aboriginal population, with the on reserve citizens doing the worst. Even if all on reserve workers were to have full-time, full-year jobs, their incomes would still be 45% less than non-Aboriginals in the province. So **not only are there fewer jobs available on reserve, and among these jobs there are fewer full-time, full-year jobs than are available to the non-Aboriginal population, but the full-time, full-year jobs on reserve pay much less.** The incomes of on reserve First Nations' citizens suffer because of:

- higher unemployment rates (almost three times higher than for non-Aboriginals);
- fewer participants in the labor market (participation rate 17% lower than for non-Aboriginals);
- fewer full-time, full-year workers (42.4% compared to 52.8% for non-Aboriginals); and
- lower average incomes for full-time, full-year jobs (45% lower) and part-time, part-year jobs (46% lower).

The incomes for off reserve First Nations' citizens suffer for the same reasons, but not to the same extent. Their average incomes are only 30% below the levels for the non-Aboriginals (compared to 55% less for the on reserve citizens). The off reserve citizens fare much better, primarily because of the better opportunities offered off reserve. But they still face obstacles as reflected in their higher unemployment rates, lower

participation rates, lower proportion in full-time, full-year jobs and the lower incomes in full-time, full-year jobs than the non-Aboriginal population.

Table 8: Income Comparisons of Registered Indians Relative to Non-Aboriginal Population in Ontario (%), 2005

	Registered Indians: Total	Registered Indians: On Reserve	Registered Indians: Off Reserve
Avg. Income	61.2	44.5	70.1
Avg. Employment Income	65.8	49.1	73.5
Full-time, Full-year	71.0	55.1	77.7
Part-time, Part-year	69.2	53.6	75.9
Avg. Investment Income	39.9		
Avg. Government Transfers	99.7		
Avg. Taxes Paid	62.4		
Avg. After-Tax Income	67.7		

Not surprisingly, the **on reserve First Nations' citizens are more dependent on government transfers** (particularly OAS, GIS, EI and other transfers) **than is the non-Aboriginal population**. While the total population derives over 90% of its total income from employment, investment and pension (employer sponsored pensions, RRSPs and private savings) incomes, on reserve citizens obtain only 73% of their income from these sources. Investment and pension income account for almost 11% of the total income of the total population, but less than 2% for First Nations' citizens on reserve. This reflects the much lower incomes and the much poorer ability to save.

Table 9: Sources of Income and Prevalence of Low Income in Ontario, 2005 (%)

	Total Population	Registered Indians: Total	Registered Indians: On Reserve
% of Total Income			
Market Income	90.2	80.4	73.3
Employment Income	77.4	75.3	70.7

Investment Income	4.1	0.8	0.3
Pension Income	6.8	3.1	1.6
Government Transfers	9.8	19.6	26.7
OAS & GIS	2.6	3.0	5.3
CPP/QPP	3.2	2.6	1.8
EI Benefits	1.0	4.3	8.0
Child Benefits	1.0	2.1	2.8
Other	2.0	7.6	8.7
Prevalence of Low Income: Persons in Economic Families			
Before Tax	12.0	25.7	
After Tax	8.9	19.3	
Prevalence of Low Income: Persons Not in Economic Families			
Before Tax	34.1	53.0	
After Tax	27.0	44.4	

The prevalence of low incomes is much higher for First Nations than for the total population. The current tax systems at both the federal and provincial levels are structured to reduce the prevalence of low income on an after-tax basis. It only makes sense that tax immunity should be expanded further to assist First Nations. Subjecting them to additional PST makes no sense.

Eliminating the existing income gaps could produce sizable benefits for both the First Nations' citizens and all people living in Ontario. The gap estimates do not include the additional savings that would result from lower health care costs, lower social assistance payments and lower costs for justice and correctional services.

The lack of development and economic opportunities on reserves has pushed many of the more highly educated, and possibly more of the risk takers off the reserves, in search of better prospects elsewhere. **The loss of many of the “brightest and the best” erodes the human capital and dynamism of the First Nations’ communities, encouraging others to leave as well. This produces a vicious cycle that threatens the long-term viability of these communities.**

3.2 Sample of First Nations

Table A in the Appendix summarizes labor market and income data for many First Nations in Ontario. The data are derived from the 2006 Census.

Participation rates ranged from a low of 36.3% (Eabametoong First Nation) to 80% (Mississaugas of Scugog Island). **Of the 99 First Nations with participation rates**

recorded, 55 of them had participation rates less than 60%, and 82 had participation rates less than 67.1% (the average for non-Aboriginals in Ontario).

Unemployment rates ranged from a low of 4.2% (Muskrat Dam Lake) to a high of 42.9% (Pay Plat). **Of the 95 First Nations with reported unemployment rates, 35 had unemployment rates in excess of 20%. Only one had an unemployment rate less than 6.3% (the rate for non-Aboriginals).**

Average incomes ranged between \$8,645 (Grassy Narrows) and \$36,300 (Mnjikaning First Nation). Even the Mnjikaning First Nation did not exceed the average total income for all non-Aboriginals in Ontario. **Of the 61 First Nations with reported income, 30 had average incomes of less than \$19,150 (50% of the average for all non-Aboriginals).**

The dependence on government transfers ranged from 11.9% of total income (Mnjikaning First Nation) to 43.6% (Mishkeegamang). **Of the 61 First Nations with reported income, 31 derived 25% or more of their total income from government transfers.**

4 ESTIMATING THE AGGREGATE TAX BURDEN FOR FIRST NATIONS OF THE HST

4.1 Aggregate Costs

I start with the aggregate income estimates in the 2006 Census. The aggregate income for the total population in Ontario in 2005 was \$355.8 billion. The aggregate incomes for First Nations' citizens on reserve and off reserve were \$500.9 million and \$1,478 million respectively.

In 2005, total personal income in Ontario was \$419.3 billion as measured and reported in the National Accounts of Ontario. This implies that the Census estimates were too low, by 16% to be exact. Therefore, the income estimates for First Nations should be adjusted upwards by 16%, assuming the same degree of under-reporting, although I suspect that the actual degree of under-reporting for First Nations is greater than 16%. This in turn suggests that the resulting estimates of the costs for First Nations in Ontario might be too low. Unfortunately, I do not have any data to determine the extent of the underestimation.

The adjusted aggregate incomes for First Nations' citizens on reserve and off reserve are now \$596 million and \$1,760 million respectively for 2005.

Personal income in Ontario has increased by 14.2% between 2005 and 2009 to \$479 billion in 2009. Total personal income is projected to increase an additional 3.6% in 2010 and 4.2% in 2011, for a total increase of 23.2% since 2005. Assuming that First Nations' incomes have increased at the same rate over this period of time, then the adjusted aggregate incomes in 2011 for First Nations' citizens on reserve and off reserve might be \$735 million and \$2,169 million respectively.

The 2006 Census estimated the total number of on reserve First Nations' citizens in Ontario at 46,415, and the total number off reserve at 77,180. According to INAC data, there were 83,510 on reserve First Nations' citizens in Ontario as of the end of 2007, and 87,337 off reserve as of the end of 2007. These population estimates are 80% larger than the 2006 Census estimates for on reserve First Nations' citizens and 13% larger for the off reserve population. As a result, the preceding aggregate income estimates for on reserve and off reserve First Nations' citizens are adjusted further – by 80% for the aggregate on reserve incomes (to \$1.3 billion), and 13% for the aggregate off reserve incomes (to \$2.4 billion).

The possible under-reporting of the population also could result in an under-estimate of the income gaps discussed above. Adjusting the income gaps for the under-reporting of the population, results in a gap of \$1.8 billion in 2005 – \$1.1 billion for the on reserve population, and \$712 million for the off reserve population – and a gap of \$2.1 billion in 2010.

Consumer expenditures differ from personal income. In 2008, total consumer expenditures were 72% of total personal income in the province (see Table 10). Consumer expenditures are much smaller than personal income because personal income

is measured on a pre-tax basis, and not all after-tax income is spent – some is saved. After-tax income (personal disposable income) was 77% of personal income, implying an average overall tax rate of 23%. Consumer expenditures totaled 93% of personal disposable income, implying a savings rate of 7% in 2008 (see Table 10).

Table 10: Total Personal Expenditures, Personal Income and Personal Disposable Income, Ontario, 2005-2008 (\$ billions)

	2005	2006	2007	2008
Personal Expenditures	\$304	318	334	348
Personal Income	419	442	464	482
Personal Disposable Income	320	340	355	372
Disposable Income/Income (%)	76%	77	76	77
Expenditures/Disposable Income (%)	95%	94	94	93

The overall tax rate for First Nations’ citizens, especially those on reserve should be much lower than 23%. I assume that for on reserve citizens the tax rate is 5% and for off reserve citizens it is 20%. Further, I assume that on reserve citizens do not save out of their disposable income – they are too poor to do so; while the off reserve citizens save 2% of their disposable income. These assumptions result in estimates of personal expenditures in 2011 for First Nations’ citizens on reserve and off reserve of \$1.2 billion and \$1.9 billion respectively.

According to the data presented in Table 4, **at the present time only 46% of consumer expenditures are subject to the PST. With the change to the HST, 56% of all consumer expenditures will be subject to the PST/HST in Ontario.** Applying the 56% rate to the personal expenditures of the First Nations’ citizens yields expenditures potentially subject to the PST/HST of \$702 million for on reserve and \$1,076 million for off reserve.

Not all expenditures will be made off reserve, and some that will be made off reserve will be delivered by the vendors or their agents to the reserves. Thus, not all of these estimated personal expenditures will be subject to the PST. Assuming that between 30% and 60% of expenditures by on reserve First Nations’ citizens will be made off reserve and be self delivered, thus subject to the PST; and between 75% and 95% of the expenditures of the off reserve citizens will be subject to the PST, the resulting estimates of the costs of the change from the current PST and its administrative process to the HST and its process are summarized in Table 11.

Table 11: Estimates of the Potential Costs of the HST for First Nations in Ontario (\$ Millions)

	% Subject to PST	Total Costs
On Reserve	30%	\$16.9
	60%	33.7
Off Reserve	75%	64.5

	95%	81.8
Total	Low	81.4
	High	115.5

The potential costs for all First Nations for the first full year of the HST could range between \$81 million and \$116 million. Most of the tax burden will be borne by the off reserve citizens (between 70% and 80%).

One further adjustment is required. I also have INAC data for the on and off reserve First Nations' populations in Ontario as of February 2010. However, data for 2010 were missing for 22 First Nations (see Table B for a list of the First Nations for which the 2010 data were missing). Comparing data for the other 116 First Nations for which population data are available as of the end of 2007 and February 2010, I found the First Nations' on and off reserve populations increased by 4.4% and 4.6% respectively. Adjusting the tax cost estimates reported in Table 11, **the low estimate is more likely to be \$85.1 million, and the high estimate \$120.7 million** (see Table 12).

Table 12: 2010 Population Adjusted Estimates of the Potential Costs of the HST for First Nations in Ontario (\$ Millions)

	% Subject to PST	Total Costs
On Reserve	30%	\$17.6
	60%	35.2
Off Reserve	75%	67.5
	95%	85.5
Total	Low	85.1
	High	120.7

As noted above, it is possible that First Nations' citizens under-reported their aggregate income by relatively more than did the non-Aboriginal population in the 2006 Census. **If the additional under-reporting was 10%, then the cost estimates in Table 12 should be 10% greater. The low estimate could be \$93.6 million; the high estimate \$132.8 million.**

4.2 Individual First Nations

Table C in the Appendix presents the on and off reserve populations for each First Nation in Ontario as of the end of 2007. If I make the simple assumption that each First Nation's share of the total costs as reported in Table 12 is equal to its share of the respective on and off reserve populations, the resulting tax costs for the low cost and high cost estimates in Table 12 are included in Tables D and E respectively.

The low cost estimates range from \$28,000 (McDowell Lake) to \$4.8 million (Mohawks of the Bay of Quinte). The high cost estimates range from \$39,000 (McDowell Lake) to \$6.4 million (Mohawks of the Bay of Quinte).

However, this assumption presumes that average incomes are equal across all First Nations. The data in Table A make it clear that this is not the case. Thus, **the estimates in Tables D and E over-state the potential costs for those First Nations whose average incomes are below the average for all First Nations in Ontario, and under-state the costs for those First Nations whose average incomes are above.**

Furthermore, the assumption incorporated into Tables D and E presumes that the percentage of personal expenditures subject to the PST under the new administrative process will be the same for the on reserve populations of each First Nation. However, the percentages are likely to vary because of the geographic locations of each reserve, their proximity to off reserve service centers, and the habits of the First Nations' citizens on each reserve with respect to self delivery.

Consequently, **the estimates presented in Tables D and E should be viewed as a rough guide to the potential costs of the new PST/HST regime.**

5 CONCLUSIONS

Unless the Government of Ontario maintains the current administrative practice for tax exemption for off-reserve purchases, the First Nations in Ontario will incur a significant sales tax burden.

The estimated maximum costs for all First Nations in Ontario of the transition to the HST, and a simultaneous move from the provincial process for POS tax exemption to the GST process, range between \$85.1 million and \$120.7 million in the first full fiscal year; and the costs would rise thereafter in line with the increases in the incomes of First Nations' citizens.

Table 13: Estimates of the Potential Total Costs of the HST for First Nations in Ontario in 10 Years' Time, Various Annual Growth Rates in Aggregate Income (\$ Millions)

Annual Growth rates in Total First Nations Income	Low Estimates	High Estimates
2.5%	\$108.9	\$154.5
3.0%	114.3	162.2
3.5%	120.0	170.2
4.0%	125.9	178.6
5.0%	138.6	196.6

As can be seen in Table 13, the **annual costs could increase substantially, possibly reaching somewhere between \$150 and \$200 million by 2021-22.**

Does the province really need an additional \$100 million or more from First Nations, especially when the First Nations face an income gap in excess of \$2 billion?

On the one hand, The Government of Ontario's PST revenues are expected to increase 19.3% between 2009-10 and 2010-11, and 9% between 2010-11 and 2011-12. These increases far exceed the expected growth in nominal consumer spending in the province (3.3% and 4.1% in 2010-11 and 2011-12 respectively). If the PST revenues were to increase at the same rate of growth as consumer spending, the resulting tax revenues would only be \$18.2 billion in 2010-11 and \$18.9 billion in 2011-12. Thus, the **Government of Ontario stands to reap a windfall of \$2.8 billion in 2010-11 and \$4 billion in 2011-12.** On top of this, the province is in line to receive \$3 billion on July 1, 2010 and \$1.3 billion on July 1, 2011 from the Federal Government.

Compare these revenue gains of the province to the costs that could be imposed on First Nations. Moreover, the costs imposed on First Nations (high end estimates) represent 0.1% of the aggregate revenues of the Government of Ontario – they represent a rounding error for the province.

On the other hand, poor labor force status translates into equally poor income status for the First Nations. The average pre-tax income of First Nations' citizens was 61% of the corresponding income for all non-Aboriginals in Ontario in 2005. The average pre-tax income of on reserve First Nations' citizens was 44% of the corresponding income for all non-Aboriginals in Ontario in 2005. If the income gaps are eliminated, the aggregate income of all First Nations' citizens in Ontario would be \$2.1 billion higher in 2010.

Eliminating the existing income gaps could produce sizable benefits for both the First Nations' citizens and all people living in Ontario. So does it make any sense to impose an additional tax burden on First Nations when an enormous income gap continues to exist?

Despite the position of the Federal Government, **there is no obvious problem for accurately measuring the impact of a POS exemption for all First Nations' citizens on the Government of Ontario's PST revenues.** Since Ontario intends to offer POS rebates for a number of products, there does not appear to be any technical or cost problems for vendors to continue with POS rebates for First Nations' citizens. More importantly, there will not be any data problems since the vendors will continue to keep records of the rebates, and these records can be collected by the Government of Ontario to settle accounts with the Federal Government.

First Nations' people should not be subject to an income tax or its GST substitute since economic development is critical to reduce and eventually eliminate the large income gaps that exist between the First Nations peoples and non-Aboriginal people. Every policy tool must be available and properly used if First Nations are to ever achieve economic equality and real economic independence.

APPENDIX

Table A: Labor Market Indicators and Income Characteristics, First Nations in Ontario, 2005

First Nation	Participation Rate	Unemployment Rate	Average income	Composition of total income	
				Earnings	Gov't Transfers
Zhiibaahaasing					
Wunnumin	59.4%	15.8%	\$18,874	77.3%	22.0%
Wikwemikong	56.3%	16.6%	19,549	69.1%	27.9%
Whitesand	52.9%	27.8%			
Whitefish River	64.8%	11.4%	22,382	74.0%	22.3%
Whitefish Lake	54.0%	7.4%	19,402	66.6%	22.8%
Weenusk	43.8%	14.3%			
Webequie	36.6%	13.3%	15,072	58.9%	40.8%
Wasauksing First Nation	72.9%	17.1%	21,001	76.8%	19.8%
Wapekeka	57.8%	7.7%	8,826	75.0%	22.8%
Walpole Island	58.3%	16.7%	18,942	70.0%	26.2%
Wahnapiitei	77.8%	28.6%			
Wabigoon Lake	58.3%	21.4%			
Wabauskang	46.2%	33.3%			
Wabaseemoong	52.5%	20.8%	13,986	67.9%	30.1%
Thessalon	62.5%	30.0%			
Taykwa Tagamou Nation	75.0%	22.2%			
Stanjikoming First Nation	41.7%	NM			
Slate Falls	59.1%	18.2%			
Sheshegwaning	64.7%	18.2%			
Sheguiandah	61.9%	9.5%			
Shawanaga	75.0%	14.3%			
Serpent River	56.9%	27.6%	19,689	62.4%	30.6%
Seine River	55.6%	25.0%	16,362	66.0%	33.9%
Saugeen	71.0%	19.7%	16,973	68.8%	28.3%
Sandy Lake	46.9%	26.4%	16,219	74.4%	24.9%
Sagamok Anishnawbek	55.0%	26.8%	17,018	64.2%	32.5%
Sachigo Lake	66.0%	22.9%	20,866	70.9%	27.2%
Red Rock	70.6%	16.7%	25,165	73.4%	24.8%
Rainy River First nations	51.5%	11.8%	20,141	76.6%	22.3%
Poplar Hill	46.4%	23.1%	9,595	65.6%	35.3%
Ojibways of the Pic River First Nation	61.4%	14.3%	21,454	77.8%	16.7%
Pic Mobert	57.9%	31.8%			
Pays Plat	63.6%	42.9%			
Ojibways of Onigaming First Nation	59.2%	6.9%	19,463	69.8%	28.9%
Ochiichagwe'babigo'ining First Nation	61.9%	38.5%			
Northwest Angle	50.0%	12.5%			
North Spirit Lake	62.9%	18.2%	16,611	74.1%	25.0%
North Caribou Lake	67.7%	7.9%	19,628	73.1%	26.6%

Nipissing	55.7%	11.8%	25,042	65.6%	22.6%
Nicikousemenecaning	76.5%	15.4%			
Nibinamik First Nation	50.0%	9.1%	18,240	68.7%	31.7%
Neskantaga	36.4%	NM	19,214	69.6%	31.1%
Naotkamegwaning	57.3%	14.9%	14,438	75.9%	21.8%
Naicatchewenin	56.0%	14.3%			
Muskrat Dam Lake	75.0%	4.2%	29,646	79.9%	18.1%
Munsee-Delaware Nation	52.2%	16.7%			
Moravian	61.7%	16.2%	21,024	72.9%	22.9%
Moose Point	65.5%	10.5%			
Mnjikaning First Nation	75.0%	13.3%	36,300	85.0%	11.9%
Mississaugas of Scugog Island	80.0%	25.0%			
Mississauga	70.4%	23.7%	20,413	75.8%	21.0%
Mishkeegogamang	36.7%	13.6%	13,420	54.9%	43.6%
Mattagami	59.3%	25.0%			
Matachewan	66.7%	25.0%			
Marten Falls	48.0%	16.7%			
Magnetewan	72.7%	12.5%			
M'Chigeeng	65.0%	11.8%	17,924	66.0%	27.2%
Long Lake	54.9%	32.1%	17,290	67.7%	31.1%
Lac Seul	66.1%	16.2%	18,693	77.3%	21.9%
Lac La Croix	63.9%	13.0%	21,273	81.2%	20.7%
Kitchenuhmaykoosib Aaki	49.6%	11.9%	16,355	71.2%	28.7%
Kingfisher Lake	55.8%	6.9%	19,211	74.2%	25.4%
Kee-Way-Win	55.3%	28.6%	20,232	76.7%	22.1%
Kasabonika Lake	51.9%	9.5%	14,318	66.4%	33.8%
Henvey Inlet	50.0%	28.6%			
Grassy Narrows	53.6%	33.3%	8,645	68.5%	31.5%
Ginoogaming First Nation	60.0%	13.3%			
Garden River	65.7%	11.7%	21,092	70.2%	24.4%
Fort William	59.5%	19.2%	20,979	68.8%	24.4%
Eagle Lake	52.8%	21.1%			
Eabametoong First Nation	36.2%	30.4%	14,348	62.7%	36.7%
Dokis	66.7%	17.5%			
Deer Lake	47.0%	20.5%	14,529	77.7%	21.7%
Curve Lake First Nation	62.3%	12.5%	21,952	71.0%	21.6%
Couchiching	65.7%	10.8%	25,286	77.9%	17.4%
Constance Lake	50.0%	26.5%	18,240	77.6%	20.9%
Chippewas of the Thames First Nation	58.2%	10.9%	19,197	71.2%	24.4%
Chippewas of Nawash First nation	61.9%	17.3%	14,574	56.6%	36.4%
Chippewas of Kettle and Stony Point	64.2%	15.7%	20,610	68.1%	28.6%
Chapleau Cree	57.1%	NM			
Cat Lake	48.3%	21.4%	12,764	63.7%	37.3%
Brunswick House	54.5%	33.3%			
Biinjitiwaabik Zaaging					
Anishinaabek	52.2%	41.7%			
Big Grassy River	62.5%	NM			
Beausoleil	61.9%	25.0%	17,810	73.8%	25.6%

Bearskin Lake	66.1%	10.3%	22,223	77.8%	20.9%
Batchewana First Nation	62.9%	16.1%	19,485	71.0%	26.2%
Aundeck-Omni-Kaning	61.7%	24.1%	21,228	71.3%	24.9%
Aroland	57.8%	19.2%	17,380	69.5%	27.5%
Anishinabe of Wauzhushk Onigum	50.0%	20.8%	12,386	64.9%	29.2%
Anishnaabeg of Naongashiing	46.7%	28.6%			
Algonquins of Pikwakanagan	55.4%	12.9%	19,274	63.1%	32.4%
Alderville First Nation	67.1%	9.1%	27,429	74.2%	17.5%

Table B: First Nations for which there are no February 2010 Population Estimates

Aamjiwnaang
Aroland
Aundeck-Omni-Kaning
Chapleau Cree First Nation
Chippewas of Mnjikaning First Nation
Chippewas of Nawash First Nation
Eagle Lake
Ginoogaming First Nation
Henvey Inlet First Nation
Missanabie Cree
Moose Cree First Nation
Oneida Nation of the Thames
Pays Plat
Rainy River First Nation
Saugeen
Serpent River
Shawanaga First Nation
Sheshegwaning
Wasauksing First Nation
Wahnapiatae
Wikwemikong
Zhiibaahaasing First Nation

Table C: Registered Population as of 2007, First Nations in Ontario

First Nation	On reserve + Crown lands	Off reserves	Total
Aamjiwnaang	908	1,093	2,001
Albany	2,459	1,488	3,947
Alderville First Nation	319	683	1,002
Algonquins of Pikwakanagan	409	1,556	1,965
Animbiigoo Zaagi'igan Anishinaabek	90	223	313
Anishinabe of Wauzhushk Onigum	308	304	612
Anishnaabeg of Naongashiing	169	186	355
Aroland	347	248	595
Attawapiskat	1,584	1,340	2,924

Aundeck-Omni-Kaning	337	392	729
Batchewana First Nation	646	1,660	2,306
Bay of Quinte Mohawk	296	362	658
Bearfoot Onondaga	227	308	535
Bearskin Lake	447	386	833
Beausoleil	598	1,175	1,773
Big Grassy	236	418	654
Biinjitiwaabik Zaaging Anishinaabek	333	340	673
Bingwi Neyaashi Anishinaabek	27	147	174
Brunswick House	174	460	634
Caldwell	0	261	261
Cat Lake	512	101	613
Chapleau Cree First Nation	60	339	399
Chapleau Ojibway			40
Chippewas of Georgina Island	189	499	688
Chippewas of Kettle and Stony Point	1,269	830	2,099
Chippewas of the Thames First Nation	829	1,505	2,334
Chippewas of Mnjikaning First Nation	654	895	1,549
Chippewas of Nawash First Nation	716	1,479	2,195
Constance Lake	753	721	1,474
Couchiching First Nation	633	1,344	1,977
Curve Lake	743	1,041	1,784
Deer Lake	902	170	1,072
Delaware	225	384	609
Dokis	186	788	974
Eabametoong First Nation	1,247	954	2,201
Eagle Lake	329	188	517
Flying Post	0	163	163
Fort Severn	496	125	621
Fort William	845	950	1,795
Garden River First Nation	1,093	1,105	2,198
Ginoogaming First Nation	180	598	778
Grassy Narrows First Nation	849	453	1,302
Gull Bay	318	737	1,055
Henvey Inlet First Nation	162	428	590
Hiawatha First Nation	201	240	441
Iskatewizaagegan #39 Independent First Nation	314	247	561
Kasabonika Lake	890	26	916
Kee-Way-Win	477	186	663
Kingfisher	448	31	479
Kitchenuhmaykoosib Inninuwug	915	426	1,341

Konadaha Seneca	192	311	503
Lac Des Mille Lacs			521
Lac La Croix	286	112	398
Lac Seul	804	2,008	2,812
Long Lake No.58 First Nation	428	812	1,240
Lower Cayuga	2,026	1,192	3,218
Lower Mohawk	1,888	1,762	3,650
M'Chigeeng First Nation	931	1,328	2,259
Magnetawan	75	150	225
Martin Falls	315	283	598
Matachewan	45	481	526
Mattagami	162	297	459
McDowell Lake	22	30	52
Michipicoten	56	695	751
Mishkeegogamang	906	544	1,540
Missanabie Cree			370
Mississauga	360	675	1,035
Mississauga's of Scugog Island First Nation	48	145	193
Mississaugas of the Credit	869	904	1,773
Mohawks of Akwesasne	8,604	2,003	10,607
Mohawks of the Bay of Quinte	2,212	5,594	7,706
Moose Cree First Nation	1,580	2,136	3,716
Moose Deer Point	152	303	455
Moravian of the Thames	577	553	1,130
Munsee-Delaware Nation	167	372	539
Muskrat Dam Lake	207	177	384
Naicatchewenin	251	112	363
Naotkamegwanning	661	427	1,088
Neskantaga First Nation	304	84	388
Nibinamik First Nation	317	100	417
Nicickousemenecaning	138	149	287
Niharondasa Seneca	147	201	348
Nipissing First Nation	878	1,276	2,154
North Caribou Lake	711	214	925
North Spirit Lake	417	33	450
Northwest Angle No.33	212	227	439
Northwest Angle No.37	169	168	337
Obashkaandagaang	166	106	272
Ochiichagwe'babigo'ining First Nation	141	191	332
Ojibway Nation of Saugeen	95	111	206
Ojibways of Onigaming First Nation	435	258	693

Ojibways of the Pic River First Nation	481	484	965
Oneida	708	1,106	1,814
Oneida Nation of the Thames	2,043	3,218	5,261
Onondaga Clear Sky	395	296	691
Pays Plat	75	129	204
Pic Mobert	320	484	804
Pikangikum	2,091	82	2,173
Poplar Hill	434	17	451
Rainy River First Nation	381	466	847
Red Rock	243	1,224	1,467
Sachigo Lake	495	274	769
Sagamok Anishnawbek	1,412	1,009	2,421
Sandy Lake	2,255	272	2,527
Saugeen	756	832	1,588
Serpent River	340	830	1,170
Seine River First Nation*	311	371	682
Shawanaga First Nation	168	367	535
Sheguiandah	153	167	320
Sheshegwaning	102	279	381
Shoal Lake No.40	270	264	534
Slate Falls Nation	161	61	222
Stanjikoming First Nation	95	38	133
Taykwa Tagamou Nation	113	230	343
Temagami First Nation	238	430	668
Thessalon	88	488	576
Tuscarora	950	1,002	1,952
Upper Cayuga	1,292	1,833	3,125
Upper Mohawk	2,605	2,820	5,425
Wabaseemoong Independent Nations	830	859	1,689
Wabauskang First Nation	115	140	255
Wabigoon Lake Ojibway Nation	175	357	532
Wahgoshig	131	139	270
Wahta Mohawk	168	505	673
Walker Mohawk	272	169	441
Walpole Island	2,146	1,963	4,109
Wapekeka	358	16	374
Wasauksing First Nation	379	676	1,055
Wawakapewin	39	13	52
Webequie	637	89	726
Weenusk	251	266	517
Wahnapiatae	45	346	391

Whitefish Lake	361	528	889
Whitefish River	380	726	1,106
Whitesand	327	750	1,077
Wikwemikong	3,067	4,037	7,104
Wunnumin	485	90	575
Zhiibaahaasing First Nation	66	88	154
Total	83,510	87,337	171,768

Table D: Estimates of the Potential Costs of the HST Based on the Low Estimates in Table 12, First Nations in Ontario (\$000s)

First Nation	On reserve + Crown lands	Off reserves	Total
Aamjiwnaang	\$191	\$845	\$1,036
Albany	518	1,150	1,668
Alderville First Nation	67	528	595
Algonquins of Pikwakanagan	86	1,203	1,289
Animbiigoo Zaagi'igan Anishinaabek	19	172	191
Anishinabe of Wauzhushk Onigum	65	235	300
Anishnaabeg of Naongashiing	36	144	179
Aroland	73	192	265
Attawapiskat	334	1,036	1,369
Aundeck-Omni-Kaning	71	303	374
Batchewana First Nation	136	1,283	1,419
Bay of Quinte Mohawk (Six Nations)	62	280	342
Bearfoot Onondaga (Six Nations)	48	238	286
Bearskin Lake	94	298	393
Beausoleil	126	908	1,034
Big Grassy	50	323	373
Biinjitiwaabik Zaaging Anishinaabek	70	263	333
Bingwi Neyaashi Anishinaabek	6	114	119
Brunswick House	37	356	392
Caldwell	0	202	202
Cat Lake	108	78	186
Chapleau Cree First Nation	13	262	275
Chapleau Ojibway	0	0	0
Chippewas of Georgina Island	40	386	425
Chippewas of Kettle and Stony Point	267	641	909
Chippewas of the Thames First Nation	175	1,163	1,338
Chippewas of Mnjikaning First Nation	138	692	830
Chippewas of Nawash First Nation	151	1,143	1,294

Constance Lake	159	557	716
Couchiching First Nation	133	1,039	1,172
Curve Lake	157	805	961
Deer Lake	190	131	321
Delaware (Six Nations)	47	297	344
Dokis	39	609	648
Eabametoong First Nation	263	737	1,000
Eagle Lake	69	145	215
Flying Post	0	126	126
Fort Severn	105	97	201
Fort William	178	734	912
Garden River First Nation	230	854	1,084
Ginoogaming First Nation	38	462	500
Grassy Narrows First Nation	179	350	529
Gull Bay	67	570	637
Henvey Inlet First Nation	34	331	365
Hiawatha First Nation	42	185	228
Iskatewizaagegan #39 Independent First Nation	66	191	257
Kasabonika Lake	188	20	208
Kee-Way-Win	101	144	244
Kingfisher	94	24	118
Kitchenuhmaykoosib Inninuwig	193	329	522
Konadaha Seneca (Six Nations)	40	240	281
Lac Des Mille Lacs	0	0	0
Lac La Croix	60	87	147
Lac Seul	169	1,552	1,721
Long Lake No.58 First Nation	90	628	718
Lower Cayuga (Six Nations)	427	921	1,348
Lower Mohawk (Six Nations)	398	1,362	1,760
M'Chigeeng First Nation	196	1,026	1,223
Magnetawan	16	116	132
Martin Falls	66	219	285
Matachewan	9	372	381
Mattagami	34	230	264
McDowell Lake	5	23	28
Michipicoten	12	537	549
Mishkeegogamang	191	420	611
Missanabie Cree	0	0	0
Mississauga	76	522	598
Mississauga's of Scugog Island First Nation	10	112	122
Mississaugas of the Credit	183	699	882

Mohawks of Akwesasne	1,813	1,548	3,361
Mohawks of the Bay of Quinte	466	4,323	4,790
Moose Cree First Nation	333	1,651	1,984
Moose Deer Point	32	234	266
Moravian of the Thames	122	427	549
Munsee-Delaware Nation	35	288	323
Muskrat Dam Lake	44	137	180
Naicatchewenin	53	87	139
Naotkamegwaning	139	330	469
Neskantaga First Nation	64	65	129
Nibinamik First Nation	67	77	144
Nicickousemenecaning	29	115	144
Niharondasa Seneca (Six Nations)	31	155	186
Nipissing First Nation	185	986	1,171
North Caribou Lake	150	165	315
North Spirit Lake	88	26	113
Northwest Angle No.33	45	175	220
Northwest Angle No.37	36	130	165
Obashkaandagaang	35	82	117
Ochiichagwe'babigo'ining First Nation	30	148	177
Ojibway Nation of Saugeen	20	86	106
Ojibways of Onigaming First Nation	92	199	291
Ojibways of the Pic River First Nation	101	374	475
Oneida (Six Nations)	149	855	1,004
Oneida Nation of the Thames	431	2,487	2,918
Onondaga Clear Sky (Six Nations)	83	229	312
Pays Plat	16	100	116
Pic Mobert	67	374	442
Pikangikum	441	63	504
Poplar Hill	91	13	105
Rainy River First Nation	80	360	440
Red Rock	51	946	997
Sachigo Lake	104	212	316
Sagamok Anishnawbek	298	780	1,077
Sandy Lake	475	210	685
Saugeen	159	643	802
Serpent River	72	641	713
Seine River First Nation*	66	287	352
Shawanaga First Nation	35	284	319
Sheguiandah	32	129	161
Sheshegwaning	21	216	237

Shoal Lake No.40	57	204	261
Slate Falls Nation	34	47	81
Stanjikoming First Nation	20	29	49
Taykwa Tagamou Nation	24	178	202
Temagami First Nation	50	332	382
Thessalon	19	377	396
Tuscarora (Six Nations)	200	774	975
Upper Cayuga (Six Nations)	272	1,417	1,689
Upper Mohawk (Six Nations)	549	2,179	2,729
Wabaseemoong Independent Nations	175	664	839
Wabauskang First Nation	24	108	132
Wabigoon Lake Ojibway Nation	37	276	313
Wahgoshig	28	107	135
Wahta Mohawk	35	390	426
Walker Mohawk (Six Nations)	57	131	188
Walpole Island	452	1,517	1,969
Wapekeka	75	12	88
Wasauksing First Nation	80	522	602
Wawakapewin	8	10	18
Webequie	134	69	203
Weenusk	53	206	258
Wahnapiatae	9	267	277
Whitefish Lake	76	408	484
Whitefish River	80	561	641
Whitesand	69	580	649
Wikwemikong	646	3,120	3,766
Wunnumin	102	70	172
Zhiibaahaasing First Nation	14	68	82

Table E: Estimates of the Potential Costs of the HST Based on the High Estimates in Table 12, First Nations in Ontario (\$000s)

First Nation	On reserve + Crown lands	Off reserves	Total
Aamjiwnaang	\$383	\$1,070	\$1,453
Albany	1,036	1,457	2,493
Alderville First Nation	134	669	803
Algonquins of Pikwakanagan	172	1,523	1,696
Animbiigoo Zaagi'igan Anishinaabek	38	218	256
Anishinabe of Wauzhushk Onigum	130	298	427
Anishnaabeg of Naongashiing	71	182	253

Aroland	146	243	389
Attawapiskat	668	1,312	1,979
Aundeck-Omni-Kaning	142	384	526
Batchewana First Nation	272	1,625	1,897
Bay of Quinte Mohawk (Six Nations)	125	354	479
Bearfoot Onondaga (Six Nations)	96	302	397
Bearskin Lake	188	378	566
Beausoleil	252	1,150	1,402
Big Grassy	99	409	509
Biinjitiwaabik Zaaging Anishinaabek	140	333	473
Bingwi Neyaashi Anishinaabek	11	144	155
Brunswick House	73	450	524
Caldwell	0	256	256
Cat Lake	216	99	315
Chapleau Cree First Nation	25	332	357
Chapleau Ojibway	0	0	0
Chippewas of Georgina Island	80	489	568
Chippewas of Kettle and Stony Point	535	813	1,347
Chippewas of the Thames First Nation	349	1,473	1,823
Chippewas of Mnjikaning First Nation	276	876	1,152
Chippewas of Nawash First Nation	302	1,448	1,750
Constance Lake	317	706	1,023
Couchiching First Nation	267	1,316	1,583
Curve Lake	313	1,019	1,332
Deer Lake	380	166	547
Delaware (Six Nations)	95	376	471
Dokis	78	771	850
Eabametoong First Nation	526	934	1,460
Eagle Lake	139	184	323
Flying Post	0	160	160
Fort Severn	209	122	331
Fort William	356	930	1,286
Garden River First Nation	461	1,082	1,542
Ginoogaming First Nation	76	585	661
Grassy Narrows First Nation	358	443	801
Gull Bay	134	721	856
Henvey Inlet First Nation	68	419	487
Hiawatha First Nation	85	235	320
Iskatewizaagegan #39 Independent First Nation	132	242	374
Kasabonika Lake	375	25	401
Kee-Way-Win	201	182	383

Kingfisher	189	30	219
Kitchenuhmaykoosib Inninuwug	386	417	803
Konadaha Seneca (Six Nations)	81	304	385
Lac Des Mille Lacs	0	0	0
Lac La Croix	121	110	230
Lac Seul	339	1,966	2,305
Long Lake No.58 First Nation	180	795	975
Lower Cayuga (Six Nations)	854	1,167	2,021
Lower Mohawk (Six Nations)	796	1,725	2,521
M'Chigeeng First Nation	392	1,300	1,692
Magnetawan	32	147	178
Martin Falls	133	277	410
Matachewan	19	471	490
Mattagami	68	291	359
McDowell Lake	9	29	39
Michipicoten	24	680	704
Mishkeegogamang	382	533	914
Missanabie Cree	0	0	0
Mississauga	152	661	813
Mississauga's of Scugog Island First Nation	20	142	162
Mississaugas of the Credit	366	885	1,251
Mohawks of Akwesasne	3,627	1,961	5,588
Mohawks of the Bay of Quinte	932	5,476	6,409
Moose Cree First Nation	666	2,091	2,757
Moose Deer Point	64	297	361
Moravian of the Thames	243	541	785
Munsee-Delaware Nation	70	364	435
Muskrat Dam Lake	87	173	261
Naicatchewenin	106	110	215
Naotkamegwanning	279	418	697
Neskantaga First Nation	128	82	210
Nibinamik First Nation	134	98	232
Nicickousemenecaning	58	146	204
Niharondasa Seneca (Six Nations)	62	197	259
Nipissing First Nation	370	1,249	1,619
North Caribou Lake	300	209	509
North Spirit Lake	176	32	208
Northwest Angle No.33	89	222	312
Northwest Angle No.37	71	164	236
Obashkaandagaang	70	104	174
Ochiichagwe'babigo'ining First Nation	59	187	246

Ojibway Nation of Saugeen	40	109	149
Ojibways of Onigaming First Nation	183	253	436
Ojibways of the Pic River First Nation	203	474	677
Oneida (Six Nations)	298	1,083	1,381
Oneida Nation of the Thames	861	3,150	4,011
Onondaga Clear Sky (Six Nations)	166	290	456
Pays Plat	32	126	158
Pic Mobert	135	474	609
Pikangikum	881	80	962
Poplar Hill	183	17	200
Rainy River First Nation	161	456	617
Red Rock	102	1,198	1,301
Sachigo Lake	209	268	477
Sagamok Anishnawbek	595	988	1,583
Sandy Lake	950	266	1,217
Saugeen	319	815	1,133
Serpent River	143	813	956
Seine River First Nation*	131	363	494
Shawanaga First Nation	71	359	430
Sheguiandah	64	163	228
Sheshegwaning	43	273	316
Shoal Lake No.40	114	258	372
Slate Falls Nation	68	60	128
Stanjikoming First Nation	40	37	77
Taykwa Tagamou Nation	48	225	273
Temagami First Nation	100	421	521
Thessalon	37	478	515
Tuscarora (Six Nations)	400	981	1,381
Upper Cayuga (Six Nations)	545	1,794	2,339
Upper Mohawk (Six Nations)	1,098	2,761	3,859
Wabaseemoong Independent Nations	350	841	1,191
Wabauskang First Nation	48	137	186
Wabigoon Lake Ojibway Nation	74	349	423
Wahgoshig	55	136	191
Wahta Mohawk	71	494	565
Walker Mohawk (Six Nations)	115	165	280
Walpole Island	905	1,922	2,826
Wapekeka	151	16	167
Wasauksing First Nation	160	662	822
Wawakapewin	16	13	29
Webequie	268	87	356

Weenusk	106	260	366
Wahnapitae	19	339	358
Whitefish Lake	152	517	669
Whitefish River	160	711	871
Whitesand	138	734	872
Wikwemikong	1,293	3,952	5,245
Wunnumin	204	88	293
Zhiibaahaasing First Nation	28	86	114