

# Opening the door to opportunity

Reporting on the Economic Contribution  
of Indigenous Peoples in Alberta

November 2021



ATB

MNP

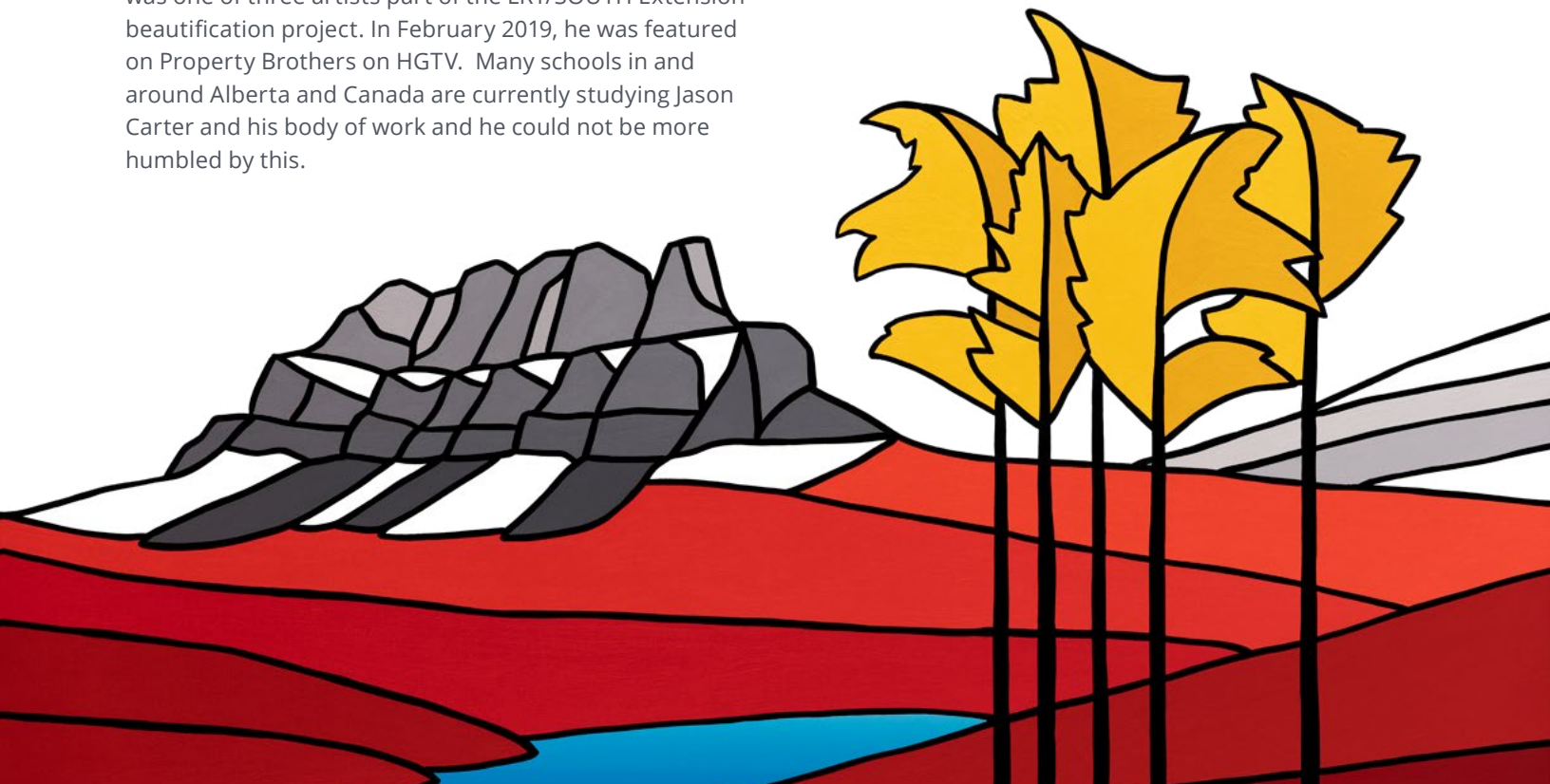
# We are proud to display Jason Carter's artwork through this report.

Jason Carter is a Indigenous sculptor, painter, illustrator and public artist from Little Red River Cree Nation. He grew up in Edmonton and is a graduate of both NAIT and MacEwan University (where he was recently awarded a Distinguished Alumni in 2017) and was the only Alberta artist to have his own solo show featuring Alberta at the 2010 Vancouver Olympics. He has major permanent installations in both the Calgary & Edmonton International Airports; both sculpture and canvas in many public places (NAC, AFA, YWCA Calgary, Travel Alberta, Wood Buffalo Region, Stantec, Banff Caribou Properties, Canada Goose) and private collections globally.

Jason has illustrated 5 children's books and created & installed The World Of Boo for the Art Gallery of Alberta in 2015. He created permanent murals for the Amiskwaskahegan (Beaver Hills Park) in Edmonton and was one of three artists part of the LRT/SOUTH Extension beautification project. In February 2019, he was featured on Property Brothers on HGTV. Many schools in and around Alberta and Canada are currently studying Jason Carter and his body of work and he could not be more humbled by this.

In 2019, Jason was commissioned by the Museum of Aboriginal Peoples' Art and Artifacts of Canada to create a 2 x 79" x 29" & 58" x 29" painting permanently installed in the museum's entrance, as well that same year, he installed 'Dancing Bears' into the new YW Calgary Hub Family Facility in Calgary.

Jason Carter is currently represented by The Bearclaw Gallery in Edmonton and The Town Square Gallery in Oakville Ontario and in 2012, opened his own gallery with partner Bridget Ryan and created The Carter-Ryan Gallery in Canmore and in 2017 opened the Carter-Ryan in Banff, Alberta. Jason paints and/or carves, or thinks about it, at least seven days a week.



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# Foreword

Indigenous Peoples are integral to the future economic prosperity of Alberta. The current economic impact of Indigenous Peoples in Alberta is significant, however Alberta will not be able to reach its maximum potential without growing stronger together.

To move forward together it is important that there is an understanding of where we are and what the opportunities are. Until now, a comprehensive assessment of the economic footprint of Indigenous Peoples in Alberta was not available. ATB and MNP partnered to produce such a report out of a shared desire to support our clients and our communities in advancing reconciliation by fostering a wider understanding of how Indigenous Peoples in Alberta contribute to the economy. The report is intended to be an important tool for identifying the potential opportunities, countering myths and misconceptions and developing pragmatic solutions to lessen the disparity.

An example of the potential opportunity is the average income of an Indigenous person in Alberta is \$44,232 compared to \$63,853 for the non Indigenous population. Closing the gap in income could increase household spending in Alberta by between **\$2.5 billion** and **\$3 billion** annually.\*\* This would support between **11,500 and 14,000 jobs** and generate **annual tax revenues of between \$500 million and \$600 million**.

Examples of how closing the gap would benefit all Albertans include increasing Indigenous participation in the labour market and in regional economic development. Labour market projections published by the Government of Alberta suggest that Alberta is expecting to face a shortage of skilled workers. Between 2021 and 2028 job openings requiring post-secondary education were projected to exceed job seekers by over 2,000 annually.<sup>1</sup> The Indigenous population is significantly younger and investments in education and training that provide Indigenous students with the skills to fill these occupations could help to fill the gaps.

Inclusion of Indigenous communities in regional economic development to create opportunities in rural and remote regions would support economic resiliency within these areas as we adapt to changes brought about by the COVID-19 pandemic and the climate emergency. Indigenous communities have a deep understanding of their traditional territories that can contribute to sustainable social and economic development that benefits everyone.

It was also clear from our conversations with Indigenous representatives that to create healthy, vibrant Indigenous communities in which members are full participants in the economy requires transformative change. A key component of that change is a commitment to self-determination and nation-to-nation engagement on development.

“...We all need to come together so we can share, so we can grow, and then we can uplift one another, because that’s what reconciliation is about.”

*Expression of reconciliation offered by Samantha Crowe, representing Feathers of Hope, at the Truth and Reconciliation Alberta National Event as reported in Honoring the Truth, Reconciling for the Future. Summary of the Final Report of the Truth and Reconciliation Commission of Canada. 2015 p. 291*

<sup>1</sup> Government of Alberta, Alberta’s Occupational Outlook, 2019 to 2028  
\*\*Estimates are based on population counts and gaps in average income by age group from the 2016 Census for Aboriginal and non-Aboriginal identity.

Specifically, achieving full participation in Alberta's economy for Indigenous Peoples involves access to capital, financial self-determination, investments in education, health, infrastructure and nurturing relationships between Indigenous and non-Indigenous Albertans based on mutual respect and a shared desire to create a prosperous Alberta now and in the future. We hope this report is a step towards fostering a shared understanding of the economic impact Indigenous Peoples have been having—and will continue to have—on Alberta's economic prosperity.

MNP and ATB would like to thank all the First Nations, the Métis Settlements General Council, the Métis Nation of Alberta and Inuit for their contributions to this report and the Alberta Economy.

“Indigenous People are deeply involved and an integral part of local economies. We share a deep connection with our ancestral homelands and our traditional territories. We are therefore always conscious of steps we can take to improve our immediate surroundings. Indigenous entrepreneurs take this to heart and are the economic engines of our local communities and of society as well. We've always been involved in our economies, and trade was a way of life since time immemorial, long before the settlers came to trade their goods with us. While this report looks at, and makes important commentary on the financial contributions of Indigenous Peoples to Alberta's Economy, it cannot capture that which is immeasurable and contributes, our cultures and traditions which inform and enrich life for all peoples here in Alberta.”

Marlene Poitras  
Regional Chief  
AFN Alberta Region

“Since the 1700s, Métis People were integral to the economic growth of Alberta through the fur trade and we continue to be a growing force today. This report not only highlights the income and employment disparity between Indigenous and non-Indigenous Peoples but also how closing this gap will undoubtedly benefit all Albertans. Métis Settlements General Council is committed to increasing our self determination and growth of our regional economies. “

Herb Lehr  
President MSGC

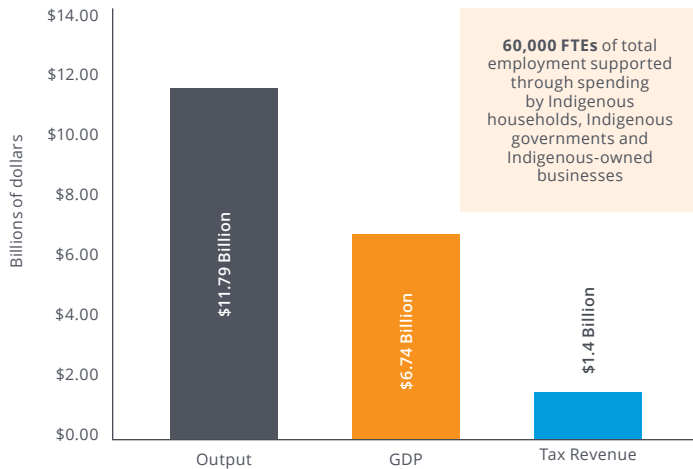
“The Métis Nation of Alberta (MNA) and all its affiliate organizations make significant economic contributions towards the economy in Alberta. Our contributions are made in the economic development, housing, education and cultural spheres. In the spirit of reconciliation, we anticipate that the readers, and all levels of government, recognize these contributions, and the continued importance of the work we do to close the income and employment gaps between Indigenous and non-Indigenous Peoples to all Albertans. “

Audrey Poitras  
President Métis Nation of Alberta

# 1 Executive Summary

To understand the size of the Indigenous economy in Alberta and the many pathways through which Indigenous Peoples contribute to the Alberta economy, ATB Financial and MNP partnered to undertake this study. Here is what we discovered:

## What was the size of the Indigenous economy in Alberta in 2019?



The GDP generated by the Indigenous economy was equivalent to approximately **two percent of Alberta's total GDP in 2019.**

The employment generated by the spending of Indigenous households, Indigenous governments and Indigenous-owned businesses was equivalent to 88 percent of the employment in Alberta's tourism industry in 2019.

## Key Facts

**1. Indigenous Peoples are the fastest growing population in Alberta** – this is due to a combination of natural growth (e.g., increased life expectancy, high fertility rates) and increased self-identification.<sup>2</sup>

**2. Indigenous People pay taxes** – while there are a number of tax exemptions for income earned by First Nations through entities based on reserve lands or for specific purchases, the vast majority of income and purchases made by Indigenous Peoples in Alberta is subject to the same taxation as income and purchases by non-Indigenous People.

**3. The majority of Indigenous household income is generated through employment** – approximately 90 percent of income for Indigenous households comes from employment and the majority of employment income is generated through employment at non-Indigenous businesses and organizations.

**4. Indigenous People have lower incomes than other Albertans** – the average income of the Indigenous population was approximately 69 percent of the average income in Alberta.

**5. Less than one percent of businesses in Alberta are Indigenous-owned** – in 2019 there were approximately 544,000 businesses in Alberta and fewer than 3,100 were estimated to be Indigenous-owned.

## The Opportunity

Our findings show that closing the gap in employment and income for Indigenous Peoples would make a significant contribution to the long-term growth and prosperity of Alberta. To achieve this involves increasing Indigenous participation in the labour market, increasing Indigenous entrepreneurship and supporting the growth of Indigenous-owned businesses.

<sup>2</sup> Statistics Canada. *First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations*. Catalogue no. 89-659-x2018001. Released March 20, 2018.

What makes the Indigenous population in Alberta such a vibrant economic opportunity for businesses in the province?

Population = 313,000 | Household income = \$7.5 billion

## 2 Introduction

### 2.1 Background and Purpose

Indigenous Peoples in Alberta include First Nations, Métis Settlements and communities and a small Inuit population. Indigenous People are located throughout the province, on reserves, settlements and urban areas and play an increasingly important role in the social and economic fabric of Alberta.

The contributions of Indigenous Peoples extend beyond the boundaries of reserve or settlement lands and it has become clear that the interests of Indigenous Peoples and the future prosperity of Albertans are aligned.

The study used publicly available information to develop quantitative estimates of the economic footprint of Indigenous Peoples in Alberta in 2019. These estimates are intended to provide a starting point for understanding both the overall magnitude of the Indigenous economy in Alberta and how increasing the participation of Indigenous Peoples in Alberta's economy through reconciliation and self-determination will benefit all Albertans.

### 2.2 Approach

Undertaking the study involved the following activities:

- Collecting data and information from publicly available sources and through interviews with representatives from Indigenous communities.
- Developing estimates of the number of Indigenous Peoples and the number of Indigenous-owned businesses in Alberta.

- Developing estimates of the economic contributions of Indigenous governments, households, and businesses.
- Preparing two case studies illustrating how Indigenous communities contribute to the prosperity of Alberta.

### 2.3 Structure of the Report

The remainder of the report is organized as follows:

- Section 3 describes the methodology and approach used in the study.
- Section 4 provides an overview of the Indigenous economy in Alberta.
- Section 5 provides estimates of the contributions of Indigenous Peoples in Alberta.

### 2.4 Limitations

We have relied upon the completeness, accuracy and fair presentation of all information and data obtained from public sources, believed to be reliable. The accuracy and reliability of the findings and opinions expressed in the presentation are conditional upon the completeness, accuracy and fair presentation of the information underlying them.

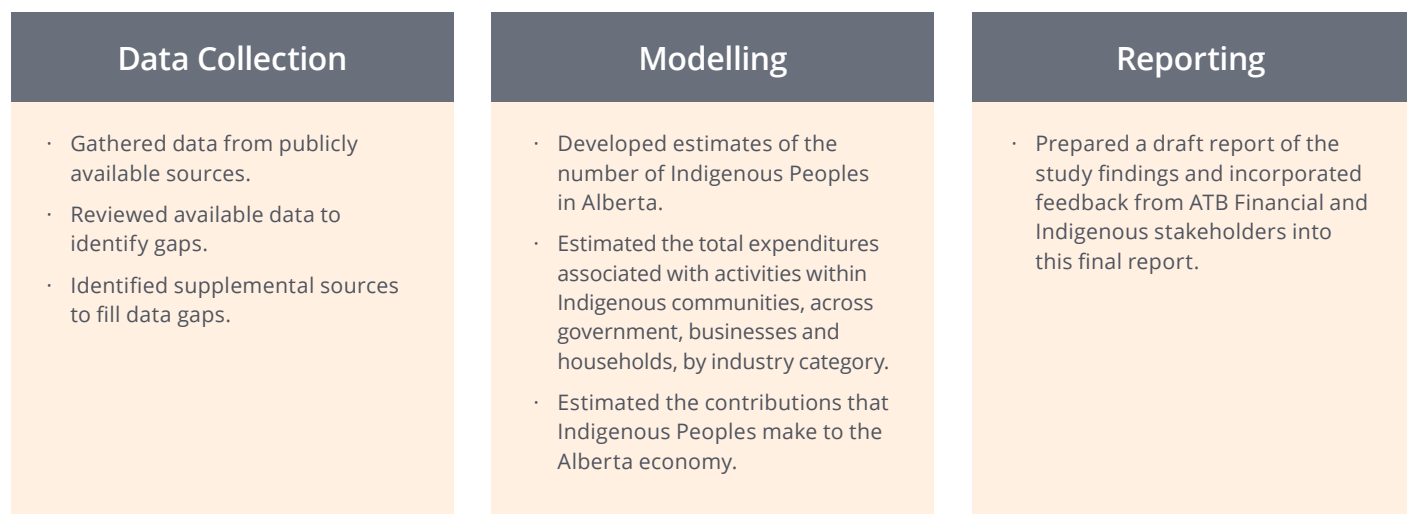
The findings and opinions expressed in the presentation constitute judgments as of the date of the presentation, and are subject to change without notice. MNP and ATB are under no obligation to advise of any change brought to its attention which would alter those findings or opinions.



## 3 Methodology

Figure 1 provides a high-level overview of the approach used to undertake the study.

**Figure 1: Overview of Approach**



### 3.1 Data Sources

Data used in the study were collected through a combination of primary and secondary research.

The secondary sources used included the following:

- First Nation financial statements, published under the First Nations Financial Transparency Act
- Canada Revenue Agency
- Statistics Canada
- Alberta Government
- Canadian Council for Aboriginal Business (“CCAB”)
- Innovation, Science and Economic Development Canada
- Indigenous Services Canada
- Northeastern Alberta Aboriginal Business Association (“NAABA”)
- Métis Nation of Alberta (“MNA”)
- Métis Settlements General Council (“MSGC”)
- Alberta Assembly of First Nations

Interviews with representatives from Indigenous organizations were used to fill gaps in the publicly available data and gather information for the case studies.

### Indigenous Terminology

**First Nations** – One of the Indigenous Peoples of Canada as defined in Section 35 of the *Constitution Act, 1982*. This refers to Indigenous Peoples who are neither Métis or Inuit. It includes both status (e.g., are recognized under the *Indian Act*) and non-status Indians (e.g., either have lost their status or have not had their status recognized).

**Inuit** – Also one of the Indigenous Peoples of Canada as defined in Section 35 of the *Constitution Act, 1982*. This refers to Indigenous Peoples from areas of northern Canada, including Nunavut, the Northwest Territories and parts of Ontario, Quebec and Labrador.

**Métis** – Also one of the Indigenous Peoples of Canada as defined in Section 35 of the *Constitution Act, 1982*. This refers to those who are of mixed Indigenous and European ancestry and who self-identify as Métis, are a member of a present-day Métis community and have ties to a historic Métis community. Alberta is the only province in Canada with land-based Métis Settlements.

**Band** – Refers to the basic unit of government for a First Nation subject to the *Indian Act*. Bands are generally led by an elected Chief and Council, as well as Hereditary Chiefs in some cases; and can have a custom or standard electoral code. A First Nation Band provides local services to their community and manages their reserve lands.

**Reserve** – Land set aside by the federal government for the use and occupancy of a First Nation or Band. Some Nations in Alberta may have one or several reserves.

Source: Indigenous Services Canada and Alberta Government



# 4 Overview of Indigenous Communities in Alberta

## Indigenous Connection to the Land

Indigenous cultures have a strong connection to the land. This arises from the view that there is an interconnected relationship between people, living things and non-living things. Indigenous worldviews see humans as caretakers of the land, with survival being linked to how people interact with everything around them.

### Figure 2: Treaty Map of Alberta

Source: Government of Alberta.  
Accessed October 28, 2021.  
(Available here: <https://www.alberta.ca/indigenous-community-data.aspx>)



Indigenous Peoples of Alberta are comprised of First Nations, Métis and Inuit. There are three main Treaty areas in Alberta which cover the First Nations.<sup>3</sup> Within these Treaty areas, Alberta First Nations have defined traditional territories which overlap and intersect; within those territories are typically the Nations reserve land. The Treaty 8 area in Alberta covers the northern region of the province and includes 24 First Nations. The main groups of Indigenous Peoples in Treaty 8 are the Cree, Dene Tha', Danezaa and Denesuline.<sup>4</sup> The Treaty 6 area covers parts of central Alberta and includes 16 First Nations. The main groups of Indigenous Peoples in Treaty 6 are the Denesuliné, Cree, Nakota Sioux and Saulteaux.<sup>5</sup> The Treaty 7 area covers southern Alberta and includes five First Nations, the Stoney Nakota, Tsuu T'ina and the Blackfoot confederacy.<sup>6</sup>

Métis in Alberta are categorized into distinct groups, the MNA, the MSGC and the Alberta Métis Federation. The MSGC is responsible for the eight Métis Settlements that are a recognized land base in the province. The MNA has a regional governance system which covers the entire province of Alberta. Within these regions, there are “locals” which represent the rights holders and bring local issues to their regional presidents to carry forward to the Provincial Council. Six Métis communities recently broke from the MNA to form the Alberta Métis Federation and have a “Local” based governance structure without reporting to the Provincial Council.

3 Indigenous Services Canada. (Available here: <https://www.sac-isc.gc.ca/eng/1100100-020667/1614279204239>)

4 Government of Alberta. Accessed September 9, 2021. (Available here: <https://open.alberta.ca/publications/first-nations-reserves-and-Metis-settlements-map#summary>)

5 Ibid

6 Ibid

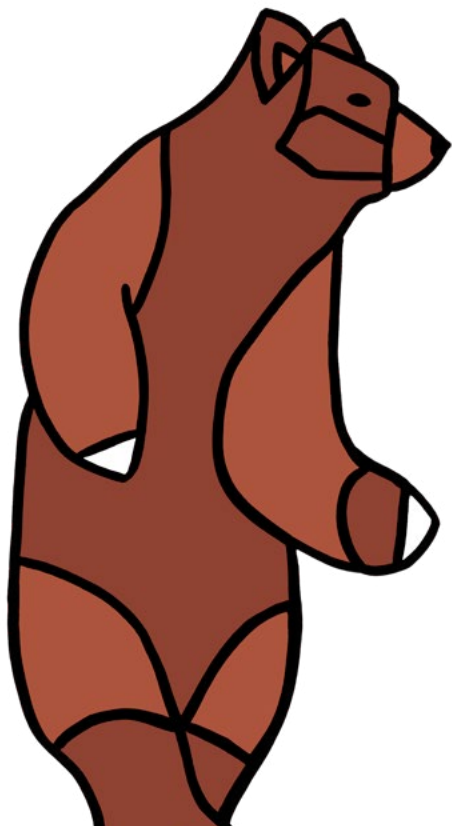
The MNA has defined six regional zones. MNA Regions 1, 5, and 6 cover northern Alberta, Regions 2 and 4 cover Central Alberta and Region 3 covers the southern part of Alberta.

Inuit do not have a land base within the province.

In addition to these groups, there are some First Nations which were involuntarily enfranchised, which is a legal process whereby a person or group's Indian status under the Indian Act is terminated (i.e., Michel First Nation, Papaschase and Aseniwuche Winewak Nation). Many of the members of these Nations have regained their Indian Act status but lack a defined Band structure to represent their interests.

The majority of First Nations are located in rural areas. Communities in rural areas account for approximately 70 percent of the on-reserve population.

As shown in Table 1, there were an estimated 313,000 Indigenous Peoples in Alberta in 2019, which represented approximately 7 percent of the total population of the province. The Indigenous population in Alberta consists of First Nations people (56 percent)<sup>7</sup>, Métis (43 percent) and other, including Inuit (1 percent). Approximately 43 percent of First Nations individuals in Alberta live on-reserve (74,000).



## Indigenous Identity

Identity comes from connection. Recognition of Indigenous identity requires both self-identification and acceptance by the community with which an individual self-identifies.

**Table 1: Indigenous Population in Alberta in 2019<sup>8</sup>**

Indigenous Identity	Population	(%)
First Nations	174,000	56%
<i>On-reserve</i>	74,000	24%
<i>Off-reserve</i>	100,000	32%
Métis	135,000	43%
Other	4,000	1%
<b>Total</b>	<b>313,000</b>	<b>100%</b>

Indigenous Peoples are the fastest growing population in Alberta. This growth is due to a combination of natural growth (e.g., increased life expectancy and births) and increased self-identification.<sup>9</sup> To illustrate these trends population changes over the period 2006 to 2019 for Little Red River Cree Nation are compared with changes in the Alberta population as a whole (see Population Trends text box).

<sup>7</sup> This includes registered First Nations living on- and off-reserve as well as individuals self-identifying as Indigenous.

<sup>8</sup> First Nations on-reserve population estimates are from Indigenous and Northern Affairs Canada First Nations Profiles and all other estimates are derived from the working age population reported in the Government of Alberta's 2019 Alberta labour force profiles for Indigenous Peoples living off-reserve.

<sup>9</sup> Statistics Canada. First Nations People, Métis and Inuit in Canada: Diverse and Growing Populations. Catalogue no. 89-659-x2018001. Released March 20, 2018.

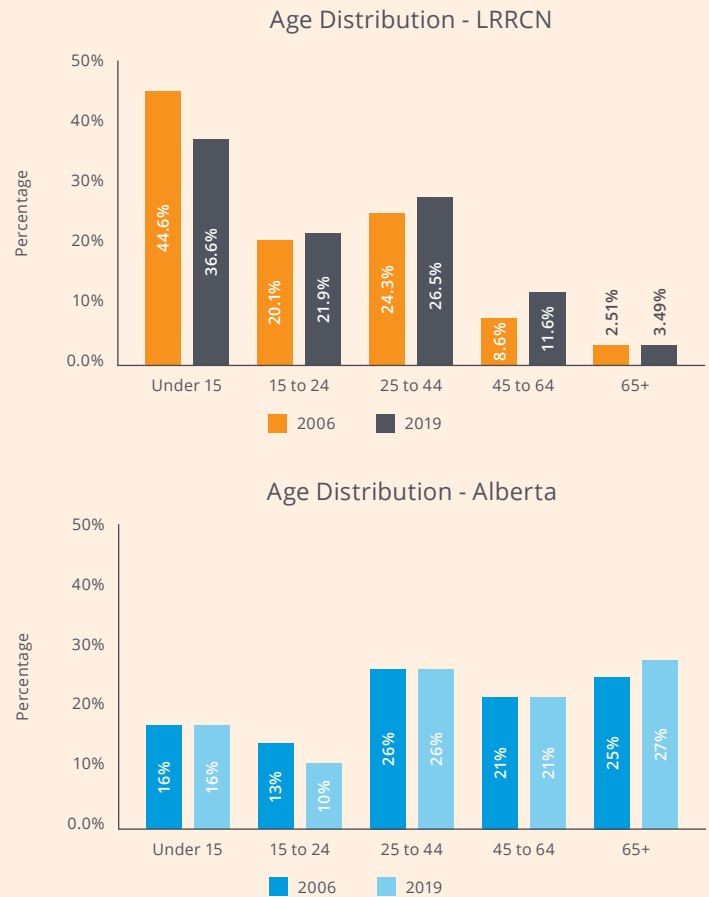
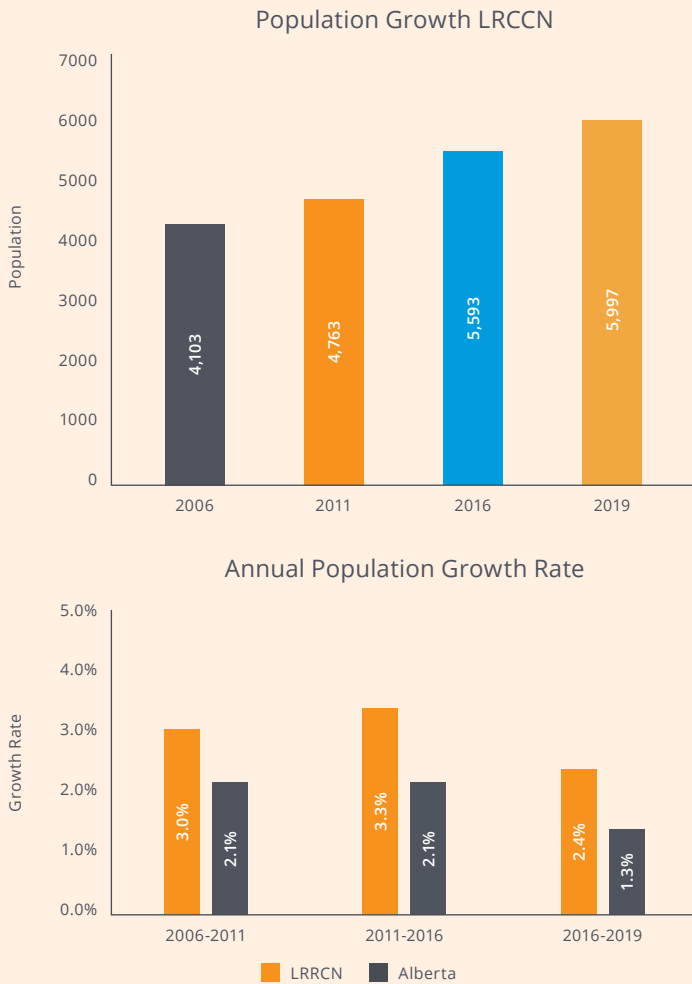
# Population Trends

## Little Red River Cree Nation

Little Red River Cree Nation (“LRRCN”) is comprised of three communities in Northern Alberta. Between 2006 and 2019 its population grew from approximately 4,100 to almost 6,000 (Figure A). Annual growth rates were above 3 percent between 2006 and 2016, but declined to 2.4 percent between 2016 and 2019. These growth rates were a full percentage point higher than population growth rates in Alberta overall.

**Figure A: Population Growth, 2006 to 2019**

**Figure B: Age Distribution, 2006 to 2019**



Over the same period the percentage of LRRCN’s population under 15 declined from 45 percent to 36 percent, while the percentage of the population aged 15 to 64 grew from 53 percent to 61 percent, and the percentage of the population aged 65 and over grew from 2.5 percent to 3.5 percent (Figure B). In contrast, the percentage of the population under 15 in Alberta as a whole was relatively stable, while the percentage of the population aged 15 to 64 declined from 60 percent to 57 percent and the population aged 65 and over increased from 25 percent to 27 percent.

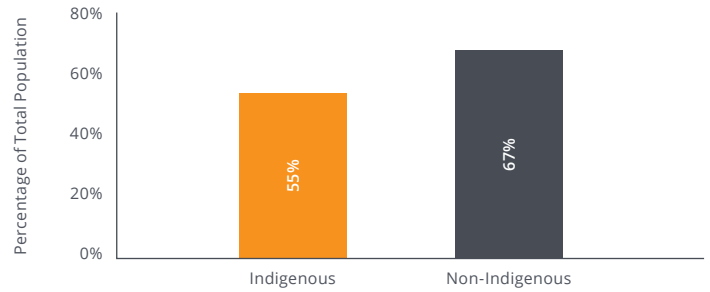
As shown in Figure 3, approximately 71 percent of the Indigenous population in Alberta was estimated to be of working-age (over age 15) and approximately 65 percent of the working age population was either employed or seeking employment. Compared with the non-Indigenous population, the Indigenous population is relatively younger and has a lower rate of participation in the labour force.

Source: LRRCN registered population (e.g., those with status) and Government of Alberta Population by Age and Sex

**Figure 3: Working Age Population and Participation Rate, 2019<sup>10</sup>**



**Figure 4: Employment Rate, 2019<sup>11</sup>**



The employment rate for Indigenous People in Alberta was estimated to be approximately 55 percent in 2019 (Figure 4). This was 12 percentage points below that of the non-Indigenous population. The employment rate for First Nations individuals on-reserve was estimated to be less than 40 percent which was significantly below the 61 percent employment rate for Indigenous Peoples living off-reserve.<sup>12</sup>

10 Estimates were calculated based on information from the 2019 Alberta Labour Force profiles for Indigenous Peoples Living Off-reserve published by the Government of Alberta and the 2016 Census. For Indigenous Peoples living off-reserve the percentage of the population of working age and the participation rate were consistent between the two sources. Data for the on-reserve population age distribution were only available from the 2016 Census.

11 Employment rates for Indigenous Peoples were calculated based on an on-reserve employment rate of 34 percent for First Nations living on-reserve and an employment rate of 61 percent for Indigenous Peoples living off-reserve. Off-reserve employment rates were from the 2019 Alberta Labour Force profiles for Indigenous Peoples Living Off-reserve published by the Government of Alberta and were consistent with off-reserve employment rates reported in the 2016 Census. No data were available for on-reserve employment rates in 2019 so rates reported in the 2016 Census were used to estimate the on-reserve employment rate.

12 All expenditures were adjusted to reflect 2019 dollars.



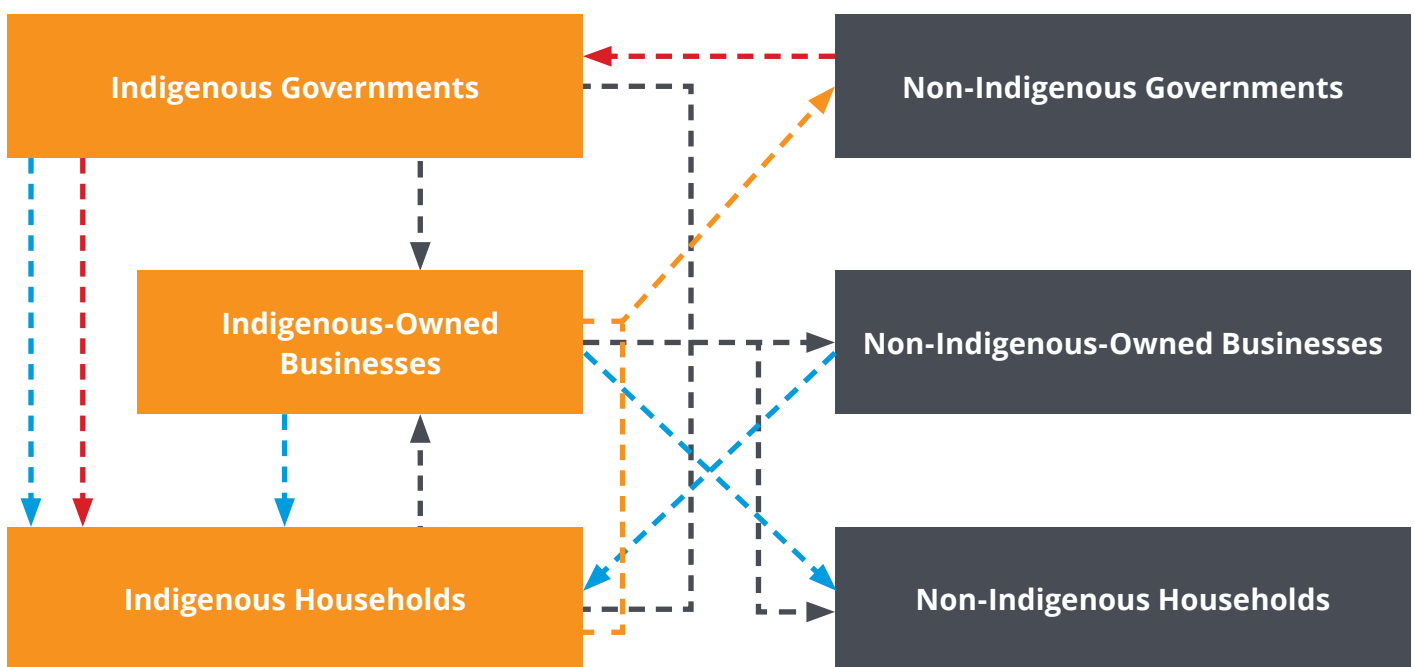
# 5 Economic Contributions of Indigenous Peoples in Alberta

## 5.1 Overview

The economic contributions of Indigenous Peoples arise from the spending by Indigenous governments, Indigenous-owned businesses and Indigenous households. As shown in Figure 5, this spending contributes to the economies of both Indigenous and non-Indigenous communities. For an Indigenous community, economic

impacts are realized through the spending that stays within the community. For non-Indigenous communities, economic impacts are realized through spending by Indigenous governments, Indigenous-owned businesses and Indigenous households that takes place outside of Indigenous communities, through the employment of non-Indigenous People and the purchase of goods and services from non-Indigenous suppliers and businesses.

Figure 5: Spending Flows in the Indigenous Economy



### Legend

- > Spending on goods and services
- > Spending on wages and Salaries
- > Spending on transfers (transfer payments, social assistance)
- > Spending on taxes

Detailed studies of the spending habits and locations of First Nations communities have been carried out by MNP and other organizations. In general, the majority of spending by First Nations governments and households takes place at non-Indigenous businesses and most suppliers to Indigenous-owned businesses are not Indigenous-owned. Past studies estimate that between 65 percent and 85 percent of First Nations government and household spending takes place outside of First Nations communities.

## 5.2 Economic Impact Analysis

Economic impacts are generally viewed as being restricted to quantitative, well-established measures of economic activity. The most commonly used of these measures are output, GDP, employment, and government tax revenue:

- **Output** - is the total gross value of goods and services produced by a given organization, industry or project, measured by the price paid to the producer. This is the broadest measure of economic activity.
- **GDP** - the “value added” to the economy (the unduplicated total value of goods and services).
- **Employment** - the number of additional jobs created, measured as full-time equivalents (FTEs).
- **Labour income** - income that is received by households from the production of goods and services that is available for spending on goods and services.
- **Government tax revenue** - the total amount of tax revenues generated for different levels of government

Economic impacts may be estimated at the direct, indirect, and induced levels:

- **Direct impacts** are changes that occur in “front-end” businesses that would initially receive expenditures and operating revenue as a direct consequence of the operations and activities of an organization.
- **Indirect impacts** arise from changes in activity for suppliers of the “front-end” businesses.
- **Induced impacts** arise from shifts in spending on goods and services as a consequence of changes to the payroll of the directly and indirectly affected businesses.

To assess the economic impacts of the Indigenous economy in Alberta, MNP followed an input-output methodology using provincial industry multipliers published by Statistics Canada. Input-output modeling is a widely used and accepted approach, making it recognizable by many different stakeholders and audiences. The structure of the approach also facilitates easy comparisons between reported results for different industries and projects.

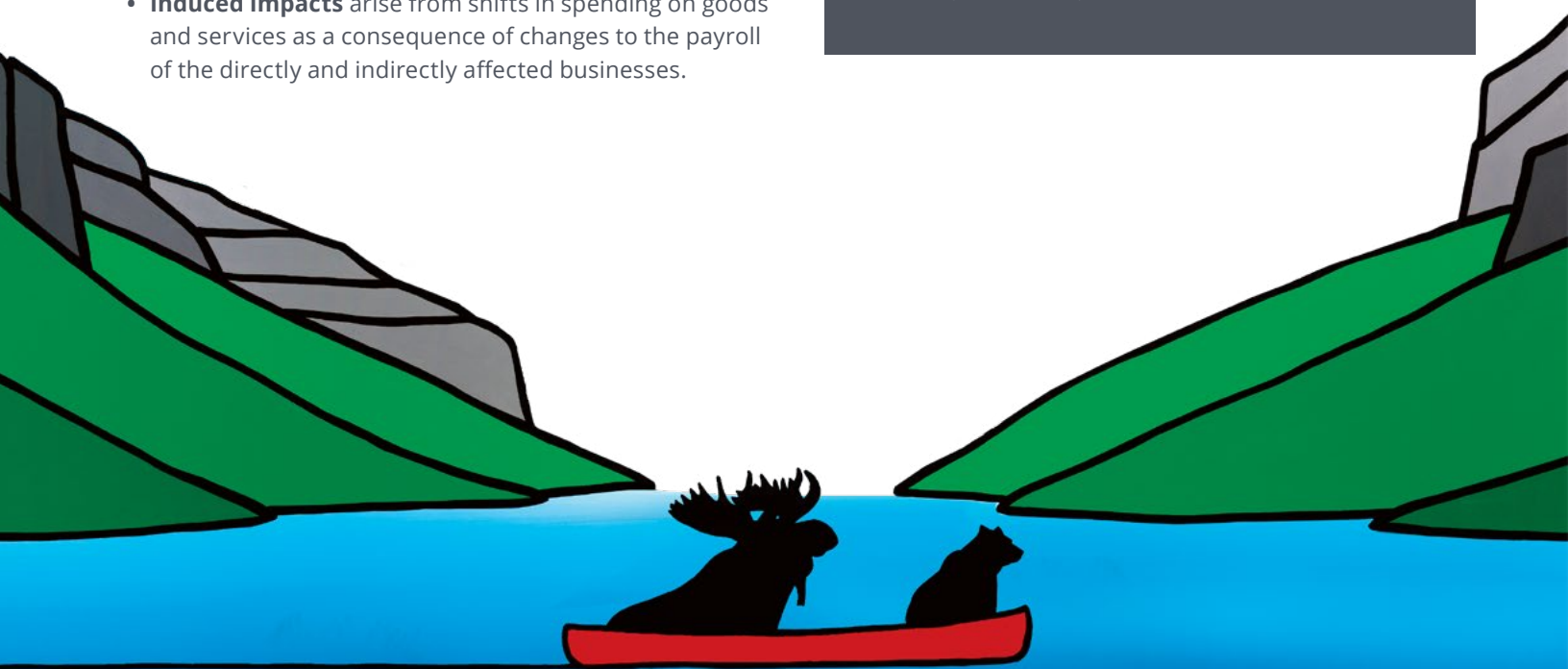
For a detailed description of MNP’s economic impact methodology, please refer to Appendix A.

### Tax Exemptions

There are a number of tax exemptions that apply to First Nations individuals and businesses. In general, income earned by individuals with Indian status through entities based on reserve lands are exempt from taxes, as are goods and services purchased on-reserve for personal use by individuals with Indian status or by the Administration.

These exemptions do not apply to Métis or Inuit or to First Nations individuals living and working off-reserve. **Consequently, the majority of Indigenous Peoples do pay taxes.**

Source: Government of Canada. *Information on the tax exemption under section 87 of the Indian Act.* Available here: <https://www.canada.ca/en/revenue-agency/services/indigenous-peoples/information-indians.html#hdng2-1> (Accessed April 16, 2021).



## 5.3 Economic Contributions of Indigenous Governments

Indigenous government spending in Alberta is the spending by First Nation Administrations (“Administration”), the MSGC and the MNA. The primary sources of funding for Indigenous governments include the following:

- Indigenous Services Canada.
- Own-source Revenue (investment income, interest income, rent payments, etc).
- First Nations Development Fund.
- Health Canada.
- Canada Mortgage and Housing Corporation.
- Tribal Council Funding.
- Other Federal and Provincial Government Grants.

The activities and associated spending by Indigenous governments include the following six broad categories:

- 1. Community development.** This may include investments in physical infrastructure (such as new roads and bridges), housing (including housing construction and renovations), waste management (including recycling and landfills), internet connectivity, community and recreational amenity buildings, and government operations.
- 2. Health.** This may include investments in homecare and community care programs, community-based healing initiatives, prevention programs, health services integration initiatives and substance abuse programs.

**3. Education.** This may include investments in post-secondary school education, elementary and secondary education programs, apprenticeship and trades programs, and industry-specific training (such as training of Indigenous healthcare professionals).

**4. Economic development.** This may include Indigenous business development programs, Indigenous economic development programs, employment support programs, financial lending programs and Indigenous skills training.

**5. Cultural development.** This may include Indigenous language projects, Indigenous broadcasting and communications, and Indigenous cultural celebrations.

**6. Social assistance.** This includes income assistance payments to on-reserve households.

This spending includes salaries and benefits to Indigenous government employees and employees of related entities.

To estimate total spending by Indigenous governments we used reported expenditures from First Nations’ financial statements published through the First Nations Financial Transparency Act<sup>12</sup>, financial statements provided by the Métis settlements and financial statements provided by the MNA. Financial statements were not available for two First Nations and only partial information was available for four of the Métis settlements.

As shown in Table 2, in 2019, spending by Indigenous governments in Alberta was estimated to be approximately \$1.8 billion, of which \$520 million was paid to households as wages, salaries and benefits and \$140 million was paid to households through social assistance payments. The remaining \$1.14 billion was spent on goods and services.

**Table 2: Estimated Spending by Indigenous Governments in Alberta, 2019<sup>13</sup>**

	Total Spending	Wages, Salaries and Benefits	Social Assistance Payments
<b>Total Expenditures (\$ millions)</b>	<b>\$1,800</b>	<b>\$520</b>	<b>\$140</b>

Table 3 displays the estimated direct and indirect economic impacts of spending by Indigenous governments in 2019. Indigenous governments’ spending of \$1.8 billion was estimated to have generated approximately \$800 million in direct GDP, \$670 million of indirect GDP, \$7 million in direct taxes and \$110 million of indirect taxes for all three levels of government. There was estimated to be approximately 10,100 FTEs of direct employment created at Indigenous governments and an additional 8,900 FTEs of indirect employment at suppliers supported by the spending of Indigenous governments. The majority of the indirect impacts both in terms of employment and spending accrue to non-Indigenous owned businesses.

<sup>13</sup> This includes complete expenditures for four of the eight Métis settlements and the MNA. The remaining four Métis settlements only include partial financial information. As a result, the estimates understate the total expenditures of Indigenous governments in Alberta.

In addition to the direct and indirect impacts, Indigenous governments generate induced impacts through the wages and salaries paid to households and through the wages and salaries paid by their suppliers to households. In 2019 Indigenous governments paid \$520 million in wages and salaries to their employees and an additional \$480 million in wages and salaries was estimated to be paid by their suppliers as a result of spending by Indigenous governments. The impacts of spending on wages and salaries is included in the household impacts reported in section 5.5.

**Table 3: Estimated Direct and Indirect Economic Impacts of Indigenous Government Spending in Alberta, 2019**

	Output (millions)	GDP (millions)	Labour Income	Employment (FTEs)	Total Tax Revenues (millions)
Direct	\$1,800	\$800	\$520	10,100	\$7
Indirect	\$1,130	\$670	\$480	8,900	\$110
<b>Total</b>	<b>\$2,930</b>	<b>\$1,470</b>	<b>\$1,000</b>	<b>19,000</b>	<b>\$117</b>

## 5.4 Economic Contributions of Indigenous-owned Businesses

Indigenous-owned businesses are located both on- and off-reserve and are involved in nearly every sector of the Alberta economy. In 2019 there were estimated to be more than 1,700 Indigenous-owned businesses located on-reserve, approximately 80 percent of which did not have employees.<sup>14,15</sup> An additional 1,350 Indigenous-owned businesses were estimated to be located off-reserve.<sup>16</sup>

Table 4 compares the estimated distribution of Indigenous-owned businesses by sector in Alberta with the total distribution of businesses by industry sector in Alberta. The sectors with the highest percentage of Indigenous-owned business are Construction (22 percent), Professional, Scientific and Technical Services (20 percent), and Mining, Quarrying and Oil and Gas Extraction (15 percent). Compared with the overall distribution of businesses in Alberta Indigenous-owned businesses are more likely to be involved in goods-producing industries such as construction and resource extraction, and less likely to be involved in service-producing industries or agriculture.



14 Statistics Canada. *A Profile of Businesses in Indigenous Communities in Canada*. Catalogue no. 18-001-X. Released August 28, 2019. Note this estimate only includes businesses included in the Statistics Canada Business Register.

15 CCAB Aboriginal Business Survey, 2016.

16 Please note that the estimates reported here are based on counts of businesses on-reserve from the Statistics Canada Business Register and Indigenous-owned businesses included on Government of Canada procurement lists, CCAB lists, and NAABA lists. On-reserve businesses with less than \$30,000 in revenue would not be included in the Business Register counts and off-reserve Indigenous-owned businesses that were not on one of the lists would be excluded from the counts. Consequently, these estimates are incomplete and likely underestimate the footprint of Indigenous-owned businesses in Alberta.



**Table 4: Industry Sector Distribution of Indigenous-Owned Businesses and All Businesses in Alberta, by Sector, 2019**

Sector	Distribution of Indigenous-Owned Businesses	Distribution of Businesses — Alberta Total
Construction	22%	11%
Professional, scientific and technical services	20%	13%
Mining, quarrying, and oil and gas extraction	15%	2%
Administrative and support, waste management and remediation services	5%	4%
Transportation and warehousing	5%	6%
Management of companies and enterprises	5%	1%
Retail trade	4%	5%
Wholesale trade	3%	2%
Real estate and rental and leasing	3%	14%
Manufacturing	3%	2%
Other services (except public administration)	3%	7%
Agriculture	2%	7%
Forestry	2%	0%
Accommodation and food services	1%	3%
Information and cultural industries	1%	1%
Health care and social assistance	1%	6%
Utilities	1%	0%
Finance and insurance	1%	5%
Educational services	1%	1%

Source: Government of Canada, NAABA, CCAB, MNP

Indigenous-owned businesses generate economic impacts through spending on wages and salaries for employees as well as through spending on suppliers throughout the province of Alberta. Indigenous-owned businesses, and their associated economic impacts, occur both on- and off-reserve.

To estimate revenues for Indigenous-owned businesses located on-reserve we used on-reserve business revenue data from a study by Statistics Canada. To estimate off-

reserve Indigenous-owned business revenues we used lists of Indigenous-owned businesses from the Government of Canada, MNP, CCAB and NAABA, as well as data from Innovation, Science and Economic Development Canada.

As shown in Table 5, total revenues generated by Indigenous-owned businesses in 2019 were approximately \$2.3 billion, of which approximately 56 percent (\$1.3 billion) were estimated to be generated on-reserve.

**Table 5: Estimated Revenues of Indigenous-Owned Businesses in Alberta, 2019**

	On-Reserve	Off-Reserve	Total
Revenues (\$ millions)	\$1,300	\$1,000	\$2,300
Percentage (%)	56%	44%	100%

Table 6 displays the estimated direct and indirect economic impacts attributable to spending by Indigenous-owned businesses in 2019. Indigenous-owned businesses' spending of \$2.3 billion was estimated to have generated approximately \$1.27 billion in direct GDP, \$500 million of indirect GDP, \$110 million in direct taxes and \$90 million of indirect taxes for all three levels of government. There was estimated to be approximately 11,000 FTEs of direct employment created at Indigenous-owned businesses and an additional 4,000 FTEs of indirect employment at suppliers supported by the spending of Indigenous-owned businesses. The majority of the indirect impacts both in terms of employment and spending accrue to non-Indigenous owned businesses.

In addition to the direct and indirect impacts, Indigenous-owned businesses generate induced impacts through the wages and salaries paid to households and through the wages and salaries paid by their suppliers to households. In 2019 Indigenous-owned businesses were estimated to have paid \$820 million in wages and salaries to their employees and an additional \$290 million in wages was estimated to be paid by their suppliers as a result of spending by Indigenous-owned businesses. The impacts of spending on wages and salaries by Indigenous-owned businesses and their suppliers are included in the household impacts reported in section 5.5.

**Table 6: Estimated Direct and Indirect Economic Impacts of Indigenous-Owned Business Spending in Alberta, 2019**

	Output (millions)	GDP (millions)	Labour Income	Employment (FTEs)	Total Tax Revenues (millions)
Direct	\$2,300	\$1,270	\$820	11,000	\$110
Indirect	\$930	\$500	\$290	4,000	\$90
<b>Total</b>	<b>\$3,230</b>	<b>\$1,770</b>	<b>\$1,110</b>	<b>15,000</b>	<b>\$200</b>

## 5.5 Economic Contributions of Households

The economic contributions of households in the Indigenous economy includes spending by Indigenous households, as well as the spending by non-Indigenous households of employment income received as a result of spending by Indigenous governments and Indigenous-owned businesses.

Spending by Indigenous households is supported by employment income, government transfers (e.g., social assistance payments and Canada Pension Plan income) and other sources (e.g., private pensions, savings etc). Estimates of household income in the Indigenous economy were developed based on labour income generated by Indigenous governments and Indigenous-owned business,

income reported to the Canada Revenue Agency on-reserve, employment information for Indigenous Peoples living off-reserve from the Statistics Canada's labour force survey, and information on government transfers from Statistics Canada.

As shown in Table 7, household income in the Indigenous economy was estimated to be approximately \$7.5 billion in 2019. Almost 80 percent of income was estimated to be generated by wages and salaries paid to Indigenous households by non-Indigenous organizations. Wages and salaries paid by Indigenous governments accounted for seven percent of household income, wages and salaries paid by Indigenous-owned businesses accounted for six percent of household income and the remainder of household income came from other sources.

**Table 7: Household Income in the Indigenous Economy by Source, 2019**

Sector	Total (millions)	Percentage of Income
Wages and Salaries paid to Indigenous Households by non-Indigenous Organizations	\$5,870	78%
Wages and Salaries paid by Indigenous Governments	\$520	7%
Wages and Salaries paid by Indigenous-owned Businesses	\$410	6%
Other Sources of Income to Indigenous Households	\$700	9%
<b>Total</b>	<b>\$7,500</b>	<b>100%</b>

Household spending occurs primarily off-reserve, generating economic impacts throughout the province of Alberta.

**Table 8: Household Spending Distribution, by Category**

Spending Category	Spending Distribution
Shelter	22%
Food expenditures	11%
Transportation	14%
Household Operations	6%
Water, fuel and electricity for principal accommodation	3%
Health care	3%
Recreation	5%
Income taxes	17%
Other	19%
<b>Total</b>	<b>100%</b>

As shown in Table 9, spending by Indigenous households in Alberta was estimated to have generated approximately \$3.1 billion in total GDP and \$970 million in total tax revenues for all three levels of government. Indigenous household spending supported \$1.28 billion in total labour income and approximately 23,000 FTES of employment. The spending of employment income received by non-Indigenous households as a result of spending by Indigenous governments and Indigenous-owned businesses in Alberta was estimated to have generated approximately \$380 million in total GDP and approximately \$115 million in total tax revenues for all three levels of government. In addition, this spending supported approximately \$150 million in total labour income and 3,000 FTEs of total employment.

**Table 9: Estimated Total Economic Impacts of Household Spending in the Indigenous Economy in Alberta, 2019**

	Output (millions)	GDP (millions)	Labour Income	Employment (FTEs)	Total Tax Revenues (millions)
Spending by Indigenous Households	\$5,020	\$3,120	\$1,280	23,000	\$970
<b>Spending by Non-Indigenous Households</b>					
<i>Induced from Indigenous Government Spending</i>	\$240	\$150	\$60	1,000	\$45
<i>Induced from Indigenous-owned Business Spending</i>	\$370	\$230	\$90	2,000	\$70
<b>Total</b>	<b>\$5,630</b>	<b>\$3,500</b>	<b>\$1,430</b>	<b>26,000</b>	<b>\$1,085</b>

## 5.6 Total Economic Contributions of Alberta's Indigenous Communities

The economic contributions of Indigenous Peoples in Alberta arise from the spending of Indigenous Governments, Indigenous-owned businesses, and Indigenous households. Table 10 displays the total

economic contributions of each component of the Indigenous economy in Alberta in 2019. In total, spending by Indigenous governments, Indigenous-owned businesses and Indigenous households generated output of \$11.79 billion, total GDP of \$6.74 billion, and total tax revenues of \$1.4 billion for all three levels of government. The total employment supported by Indigenous spending was approximately 60,000 FTEs.

**Table 10: Estimated Total Economic Impacts of Alberta's Indigenous Economy, 2019**

	Output (millions)	GDP (millions)	Labour Income	Employment* (FTEs)	Total Tax Revenues (millions)
Indigenous Governments	\$2,930	\$1,470	\$1,000	19,000	\$117
Indigenous-Owned Businesses	\$3,230	\$1,770	\$1,110	15,000	\$200
<b>Household Spending**</b>					
<i>Indigenous</i>	\$5,020	\$3,120	\$1,280	23,000	\$970
<i>Non-Indigenous</i>	\$610	\$380	\$150	3,000	\$115
<b>Total</b>	<b>\$11,790</b>	<b>\$6,740</b>	<b>\$3,530</b>	<b>60,000</b>	<b>\$1,402</b>

\*Employment is the direct, indirect and induced employment generated by the spending of Indigenous governments, Indigenous-owned businesses and Indigenous households. It does not include total employment of Indigenous Peoples at non-Indigenous businesses or organizations.

\*\*Indigenous household impacts include the impacts of spending by all Indigenous households in Alberta regardless of the income source. The impacts of spending of non-Indigenous households are the induced impacts that arise from employment income received as a result of spending by Indigenous governments and Indigenous-owned businesses.

## 5.7 Comparisons

To provide perspective on the size of the Indigenous economy in Alberta, the contributions of Indigenous communities and businesses and the potential opportunity, we compared the Indigenous economy with key metrics for Alberta.

### Total Alberta Economy and Alberta's Agricultural Sector

The Indigenous economy was estimated to have generated total GDP of approximately \$6.74 billion in 2019, which is equivalent to approximately 2 percent of total Alberta GDP in 2019 (\$347 billion) and similar to the total direct GDP generated by Alberta's agricultural sector in 2019.<sup>17,18</sup>

### Employment

Total employment among the Indigenous population in Alberta was estimated to be approximately 123,000, which is equivalent to approximately 89 percent of the total direct employment of Alberta's energy sector in 2018 (138,372 jobs).<sup>19</sup>

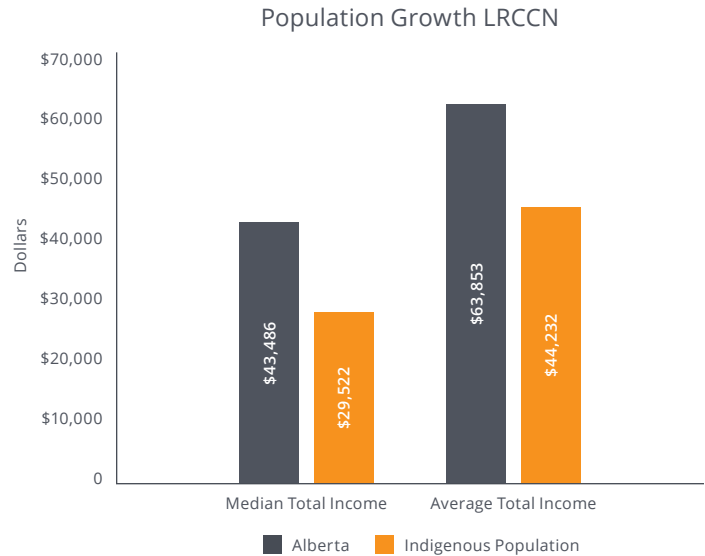
Employment generated through the spending of Indigenous governments, businesses and households was estimated to be approximately 60,000. This was roughly equivalent to 88 percent of the employment of Alberta's tourism sector (68,000) in 2019.<sup>20</sup>

### Income

To compare the income of the Indigenous population in Alberta with the income of the non-Indigenous population we used data from the 2016 Census, the most recent data available (Figure 6). The average income of the Indigenous population was approximately 69 percent of the average income of the non-Indigenous population in Alberta. Similarly, the median income of the Indigenous population was 68 percent of the median income of the non-Indigenous population in Alberta.



Figure 6: Total Income, 2016<sup>21</sup>



### Business Activity

To understand how the level of entrepreneurship in the Indigenous economy compares with that in the non-Indigenous economy we compared the number of businesses per 1,000 population. In Alberta there were approximately 544,000 businesses in 2019.<sup>22</sup> Of these, less than one percent were estimated to be Indigenous-owned. This suggests that the number of businesses per 1,000 population in the Indigenous economy was less than 10, while the number of businesses per 1,000 population in the non-Indigenous economy was more than 100.

A 2019 profile of businesses in First Nation communities found that businesses in First Nation communities in Alberta tended to be younger, and those with employees had higher exit rates compared with businesses in non-Indigenous communities.<sup>23</sup>

17 Statistics Canada. Table: 36-10-0222-01. Gross domestic product, expenditure-based, provincial and territorial, annual (x 1,000,000)

18 Statistics Canada. Table: 36-10-0402-02. Gross domestic product (GDP) at basic prices, by industry, provinces and territories, growth rates (x 1,000,000)

19 Natural Resources Canada. Available here: <https://www.nrcan.gc.ca/science-data/data-analysis/energy-data-analysis/energy-facts/energy-and-economy/20062#L6>

20 Tourism Alberta. Alberta Tourism Industry Dashboard. Available here: <https://industry.travelalberta.com/visitor-market-insight/tourism-indicators/alberta-tourism-indicators>

21 Statistics Canada. 2018. Alberta [Province] (table). Aboriginal Population Profile. 2016 Census. Statistics Canada Catalogue no. 98-510-X2016001. Ottawa. Released July 18, 2018.

22 Statistics Canada. Table 33-10-0223-01 Canadian Business Counts, without employees, December 2019 and Table 33-10-0222-01 Canadian Business Counts, with employees, December 2019.

23 Haaris Jafri and Alessandro Alasia. A Profile of Businesses in Indigenous Communities in Canada. Statistics Canada Catalogue no. 18-001-X. Released August 28, 2019.

## 6 Summary

Indigenous Peoples make a significant contribution to the Alberta economy. This contribution arises through the spending of Indigenous governments, Indigenous-owned businesses and Indigenous households which creates employment both within Indigenous communities and in non-Indigenous communities. The Indigenous economy also generates substantial tax revenues for the Government of Alberta, the federal government and municipal governments throughout the province. Yet Indigenous Peoples have lower rates of employment, lower income levels than other Albertans and there are lower levels of business activity within the Indigenous economy than in the non-Indigenous economy. Closing the gap in employment and income for Indigenous Peoples involves increasing Indigenous participation in the labour market, increasing Indigenous entrepreneurship and supporting the growth of Indigenous-owned businesses.

### Indigenous Worldviews

Society operates in a state of relatedness. Everything and everyone is related. There is a belief that people, objects and the environment are all connected.

Many Indigenous People reside in rural and remote communities throughout the province. These communities are often adjacent to or in-close-proximity to non-Indigenous communities. Growing the Indigenous economy in these regions would contribute to the continued vibrancy of rural areas and the overall long-term prosperity of Alberta.

### Economic Impact of Closing the Gap — An Illustration

Every billion dollars of household spending was estimated to support approximately 4,600 jobs in Alberta and generate \$200 million in tax revenues for all three levels of government.\* Closing the gap in income between the Indigenous and non-Indigenous population could increase household spending in Alberta by between **\$2.5 billion** and **\$3 billion** annually.\*\* This would support between **11,500** and **14,000 jobs** and generate **annual tax revenues of between \$500 million and \$600 million.**

\*Impacts are based on Statistics Canada's 2017 Provincial Input-Output multipliers for Alberta

\*\*Estimates are based on population counts and gaps in average income by age group from the 2016 Census for Aboriginal and non-Aboriginal identity.

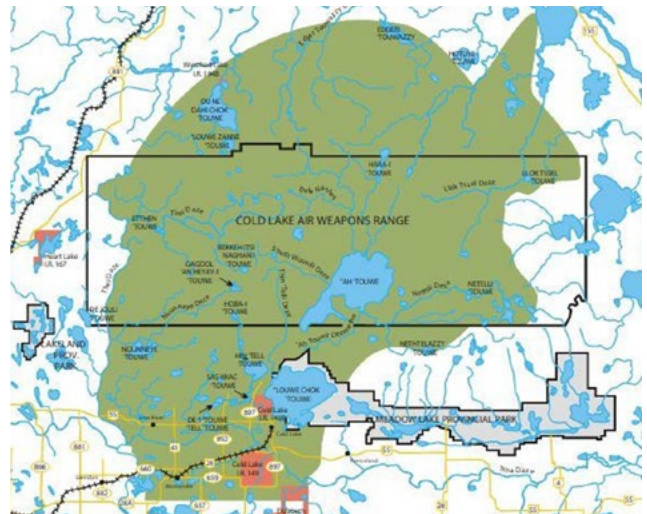


## 7 Case Studies

### Cold Lake First Nations

#### About Cold Lake First Nations

Cold Lake First Nations (“CLFN”) is a Dene Nation located near Cold Lake in Alberta, which is roughly 300 kilometers northeast of Edmonton. As of 2021, there were 3,000 CLFN registered members with approximately 1,300 (44 percent) living on CLFN reserves and an additional 60 members living on other reserves.<sup>24</sup> CLFN has a diverse economy with businesses in oilfield services, catering, security, healthcare, accommodation, transportation, and construction. Revenue generated by these businesses, along with spending by the CLFN Administration and households (on- and off-reserve), contribute to the overall economy in the region.



Source: Cold Lake First Nations

#### Spending in 2019

\$72.9 million

#### CLFN-Owned Businesses

CLFN members own and operate businesses within and outside CLFN reserves, and form partnerships with businesses located off-reserve. These businesses and partnerships contribute directly to the local economy by employing individuals from both within CLFN reserves and the surrounding communities, as well as purchasing goods and services from other businesses in the region. In 2019, CLFN-owned businesses were estimated to have generated approximately \$72.9 million in total revenue,<sup>25</sup> of which, over 80 percent was spent on employees and suppliers located outside CLFN reserves.<sup>26</sup>

#### Spending in 2019

\$22.9 million

#### CLFN Administration

The CLFN Administration is responsible for providing services related to community development, healthcare and community care programs, education, economic development and cultural development. In 2019 spending by the CLFN Administration on its various activities and programs was approximately \$22.9 million.<sup>27</sup> Of this, approximately 73 percent was spent outside CLFN reserves.<sup>28</sup> Spending by CLFN Administration both on- and off-reserve generates positive economic impacts through the employment of community members and direct expenditures on goods and services.

<sup>24</sup> Indigenous and Northern Affairs Canada – Registered Population, Cold Lake First Nations. Available here: [https://fnppn.aandc-aandc.gc.ca/fnp/Main/Search/FNRegPopulation.aspx?BAND\\_NUMBER=464&lang=eng](https://fnppn.aandc-aandc.gc.ca/fnp/Main/Search/FNRegPopulation.aspx?BAND_NUMBER=464&lang=eng) (Accessed: July 29, 2021)

<sup>25</sup> Estimates are based on information provided by CLFN in 2017 and assume a 2% rate of inflation per annum

<sup>26</sup> Based on information provided by CLFN in 2017, approximately 79 percent of all wages and salaries from CLFN-owned businesses were estimated to accrue to non-CLFN members living off-reserve, the remaining business expenditure on all other goods and services is assumed to occur outside CLFN reserves.

<sup>27</sup> Cold Lake First Nations – Consolidated Financial Statements. March 31, 2020.

<sup>28</sup> Based on information provided by CLFN in 2017.

## Spending in 2019

\$58.8 million

## CLFN Household Spending

In 2019 CLFN household income was estimated to be approximately \$58.8 million.<sup>29</sup> Households living on-reserve accounted for approximately \$18.2 million (31 percent) of income, most of which was estimated to be generated by wages and salaries paid by the CLFN Administration and CLFN-owned businesses. Households living off-reserve accounted for approximately \$40.6 million (69 percent) of income, the majority of which was generated from employment. CLFN households spend their income on shelter, transportation, food, clothing, recreation and a range of other goods and services. Approximately 95 percent of spending by CLFN households living on-reserve was estimated to be for goods and services provided outside CLFN reserves, benefitting the surrounding communities.<sup>30</sup> Spending by households living off-reserve would have occurred in communities throughout Alberta.

**Renewable Energy Partnership** – Cenovus Energy Inc. entered a partnership with Elemental Energy Inc. and CLFN to purchase solar-powered electricity and the associated emissions offsets. Through the 15-year power purchase agreement, electricity production is anticipated to begin in 2023 and is anticipated to add approximately 150 megawatts of renewable energy to Alberta’s electricity grid.<sup>31</sup> CLFN will have an ownership stake in the project and gain long-term economic benefits while contributing to sustainable renewable energy development.<sup>32</sup>



**Primco Dene Group of Companies** – Primco Dene is a CLFN Band-owned group of businesses. They operate companies in industries including oilfield services, catering, janitorial, maintenance, and medicine, with over 700 employees from the surrounding area. Primco Dene began in 1999 with roughly 50 employees and has grown substantially in the past twenty plus years by partnering with multi-billion-dollar companies such as Cenovus and Imperial Oil and developing franchise partnerships with multinational brands.<sup>33</sup> Primco Dene provides employment opportunities and financial autonomy to CLFN members and has contributed \$18,000 to the University of Alberta’s Indigenous Community Relations Program.<sup>34</sup> The President and CEO, James Blackman, is a Dene from CLFN who co-founded Primco Dene Catering Corp. and Seven Lakes Oilfield Services.



29 Cold Lake First Nations – Consolidated Financial Statements. March 31, 2020 and MNP estimates.

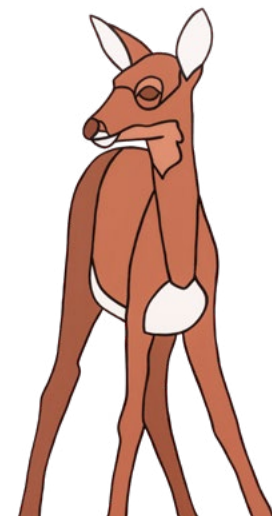
30 Based on data provided by CLFN 2017.

31 Cenovus Energy, Cenovus to Buy Renewable Power from Cold Lake First Nations, Elemental Energy Partnership. July 2021. Available here: <https://www.cenovus.com/news/news-releases/2021/2021-07-22-Cenovus-to-buy-renewable-power-from-Cold-Lake-First-Nations-Elemental-Energy-partnership.html> (Accessed: July 30, 2021)

32 Ibid.

33 Primco Dene Group of Companies, About. Available here: <https://primcodene.com/about/> (Accessed: July 30, 2021)

34 Ibid.





**Casino Dene** – One of the largest CLFN-owned businesses, in terms of annual revenue, is Casino Dene, a casino located on the CLFN reserve lands. It has been in business since 2007 and has 250 slot machines and 10 table games. Revenue generated from gaming terminals (slot machines) at Casino Dene are distributed to a variety of organizations including Dene Ts'edi Society (15 percent), Alberta Lottery Fund (30 percent), Alberta First Nation Development Fund – Indigenous Relations (40 percent) with Casino Dene retaining the remaining 15 percent.<sup>35</sup> Through these organizations, Casino Dene contributes funding for activities such as housing debt retirement, daycare, medical subsidy, elders and special needs meals on wheels, elder utilities, and repairs and upgrades to the Administration Office.<sup>36</sup>



## Métis Nation of Alberta

### Métis in Alberta

The Métis are a distinct Indigenous group with its own language, culture and history. The Métis Nation began from the unions of European fur traders and First Nations women in the 18th century.<sup>37</sup> After many years, and a process of ethnogenesis, the Métis Nation was born. Since then, Métis have played an important role in Canada's history.

In Alberta there are more than 114,000 people who self-identify as Métis and the Métis have a recognized land base. Approximately 5,000 people live on eight Métis Settlements in northern Alberta that were uniquely established by provincial legislation and cover a land base of 1.25 million acres.<sup>38</sup>

**Métis** is a person who self-identifies as Métis, is distinct from other Aboriginal Peoples, is of historic Métis Nation ancestry and is accepted by the Métis Nation.

\*Métis Nation of Alberta. Citizenship Applications. <https://albertametis.com/applytoday/guidelines-and-requirement/> (accessed August 12, 2021).

The Métis Settlements General Council is the central governing body for the Métis Settlements, while the Métis Nation of Alberta (MNA)<sup>39</sup> represents Métis within the province and facilitates and promotes the advancement of Métis people through self-reliance, self-determination, and self-management.

### MNA Administration, Programs, and Services

In addition to advocating for the rights of Métis people at the provincial and federal level, the MNA and its administrative departments provide a range of programs and services to support Métis families and communities in Alberta. These programs include culture, education, housing, health services, youth programs and children and family services. Two examples of the types of investments the MNA has made through these programs are:

**Investments in Housing** - Since 1982, Métis Urban Housing Corporation (MUHC) has provided housing to low and moderate income Métis families.<sup>40</sup> It has 505 units in 14 urban centers, and offers subsidized rent for low-to-moderate income Indigenous families. MUHC has completed over 300 renovations and many ongoing renovation projects since 2015.

Since 2007, Métis Capital Housing Corporation (MCHC), MCHC has operated 354 units in 5 Alberta urban centers.<sup>41</sup> The MCHC's main focus is its Affordable Rents Program, under which homes are rented for 20 percent less than market value. Since 2015, MCHC has completed over 150 home renovations along with many ongoing renovations.

35 Cold Lake First Nations, 2019 Annual Report. Available here: <https://clfns.com/wp-content/uploads/2020/10/CLFN-Annual-Report-2020.pdf> (Accessed: July 30, 2021)

36 Ibid.

37 Métis Nation of Alberta. History. Available here: <https://albertametis.com/metis-in-alberta/history/> (Accessed August 6, 2021).

38 The Settlements include: Buffalo Lake, 50 km southwest of Lac La Biche; East Prairie, 40 km southeast of High Prairie; Elizabeth, 30 km south of Cold Lake; Fishing Lake, 93 km south of Cold Lake; Gift Lake, 40 km northeast of High Prairie; Kikino, 40 km south of Lac La Biche; Paddle Prairie, 77 km south of High Level; Peavine, 56 km north of High Prairie. Source: Métis Settlements and First Nations in Alberta Community Profiles. <https://open.alberta.ca/dataset/d3004449-9668-4d02-bb88-f57d381a6965/resource/6de74e9a-84df-4689-8dc2-0fff2c9bf9e3/download/metissettlementfirstnationscommunityprofiles.pdf>, accessed August 6, 2021.

39, 40 Métis Nation of Alberta. Who We Are. <https://albertametis.com/who-we-are/>, accessed August 6, 2021.

41 Ibid.

## MNA's self-government agreement

On June 27, 2019, the MNA and the Government of Canada signed the Métis Government Recognition and Self-Government Agreement (MGRSA).<sup>\*</sup> This moment was monumental, as it marked the very first self-government agreement between Canada and a Métis government. It means that the country now acknowledges the MNA's inherent right – protected by the constitution – to govern themselves.

\*Métis Nation of Alberta. Who We Are. <https://albertametis.com/who-we-are/> (accessed August 6, 2021).

**Investments in Education** – Through the Rupertsland Institute (RLI) the MNA delivers education, training and research mandates. As part of its education mandate, RLI develops classroom resources that teach about Métis people culture and contributions; provides lesson plans for use in teaching Métis content and provides professional development programs for educators.<sup>42</sup> These supports are intended to enhance Métis education self-determination and improve educational outcomes for Métis students.

## Métis Development Inc. Activities

Apeetogosan (Métis) Development Inc. (AMDI) offers financial services and support to help Métis entrepreneurs attain economic self-sufficiency.<sup>43</sup> These services include small business loans, access to small business grants (MEAP), support service programs, and business advisory services (through Pinnacle Business Services). Since 1988, AMDI has helped in the creation of over 1,200 Métis owned businesses throughout Alberta.<sup>44</sup>

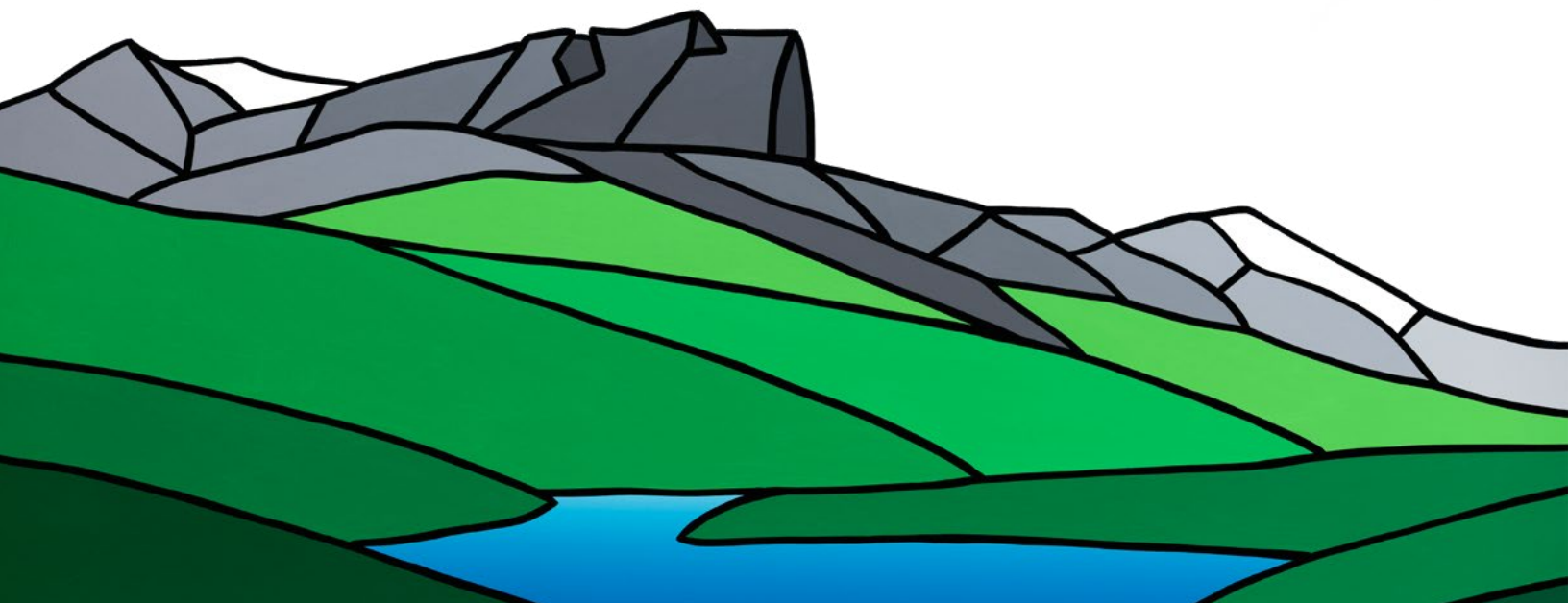
## Métis Crossing: A Place of Pride

As the first major Métis cultural destination in Alberta, Métis Crossing is a top destination for learning about Alberta Métis culture and history. Métis Crossing sits on 688 acres of land and includes 5 river lot titles from the region's original Métis settlers in the late 1800s. This land creates the ideal backdrop to engage and excite visitors through individual and guided cultural interpretive experiences that explore:

- Métis culture: past, present and future,
- Pride and respect of Métis,
- Family reconnection and reconciliation,
- Sacredness of place and,
- Empathy and acknowledgement.

43 Apeetogosan (Métis) Development Inc. & Pinnacle Business Services Ltd. <https://apeetogosan.com/> (accessed August 6, 2021).

44 Métis Nation of Alberta Annual Report. [https://albertametis.com/app/uploads/2021/07/AGA-Report-2019-Web\\_Compressed.pdf](https://albertametis.com/app/uploads/2021/07/AGA-Report-2019-Web_Compressed.pdf)



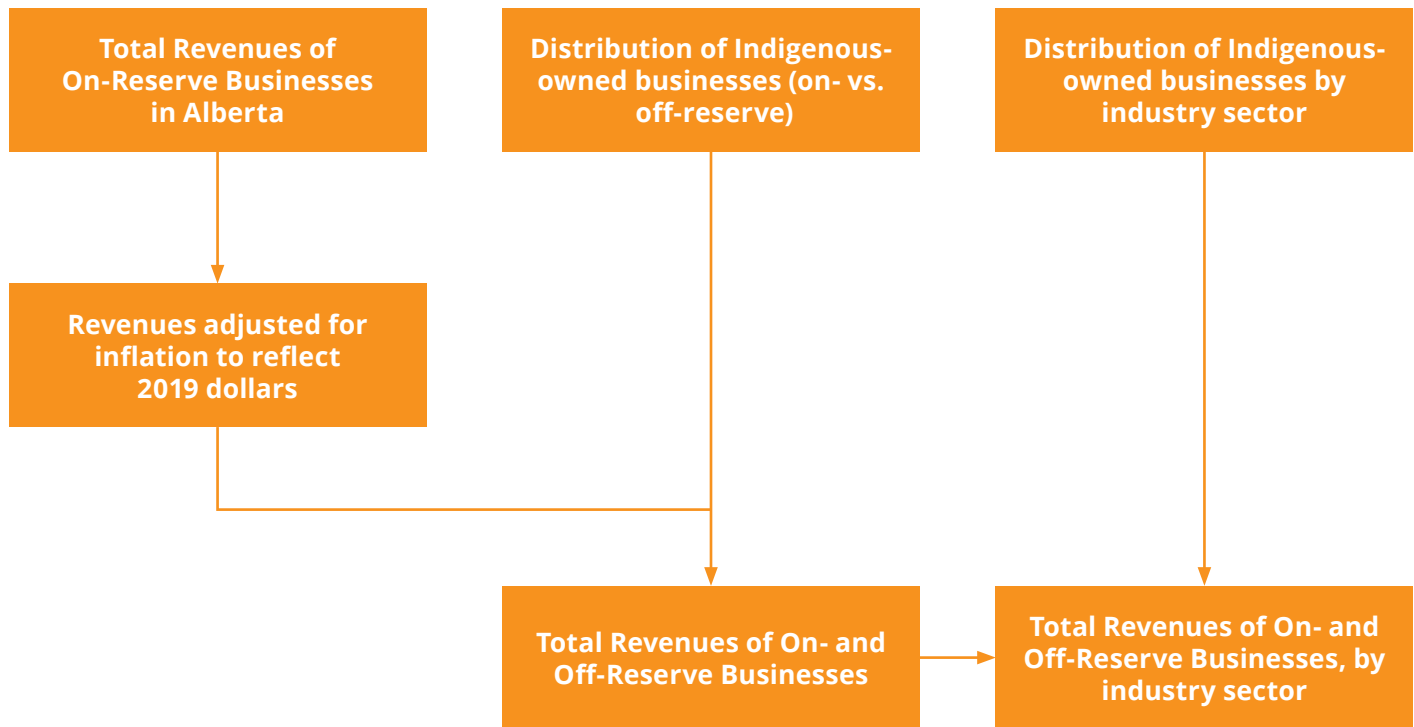
## 8 Appendices

### 8.1 Appendix A - Indigenous Spending Estimation Methodology

The following sections provide a detailed explanation of MNP's approach to estimating Indigenous spending for Indigenous-owned businesses and Indigenous households.

#### Indigenous-Owned Businesses

Figure 7: Approach for Estimating Indigenous-Owned Business Revenues



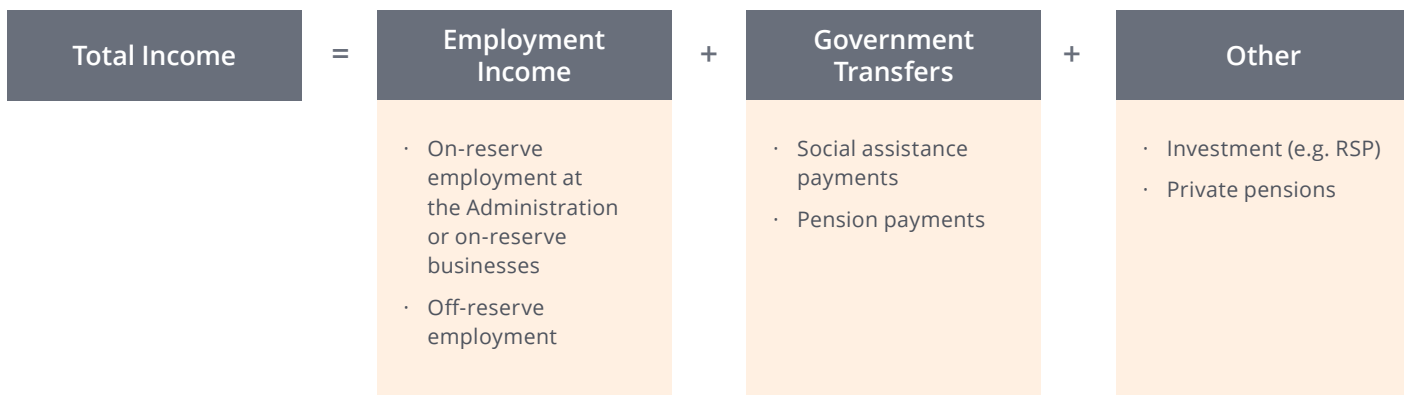
Statistics Canada data for on-reserve business revenues was used to estimate total on-reserve Indigenous business revenue in 2019. Off-reserve Indigenous-owned business revenue was estimated using lists of Indigenous-owned businesses compiled from the Government of Canada, MNP, CCAB and NAABA. These business lists provided the sectors along with revenues for approximately 10 percent of businesses. For businesses without revenues provided, revenues were estimated using sector averages from Innovation, Science and Economic Development Canada.

The majority of businesses on these lists were located off-reserve, and thus provided an estimate of total off-reserve Indigenous-owned business income. The total estimated off-reserve Indigenous-owned business income was cross-referenced with estimates from the CCAB Aboriginal Business Survey, which provided the distribution of Indigenous-owned businesses located on- and off-reserve. This confirmed the relative distribution of Indigenous-owned business income that is accrued on- vs off-reserve.

## Indigenous Households

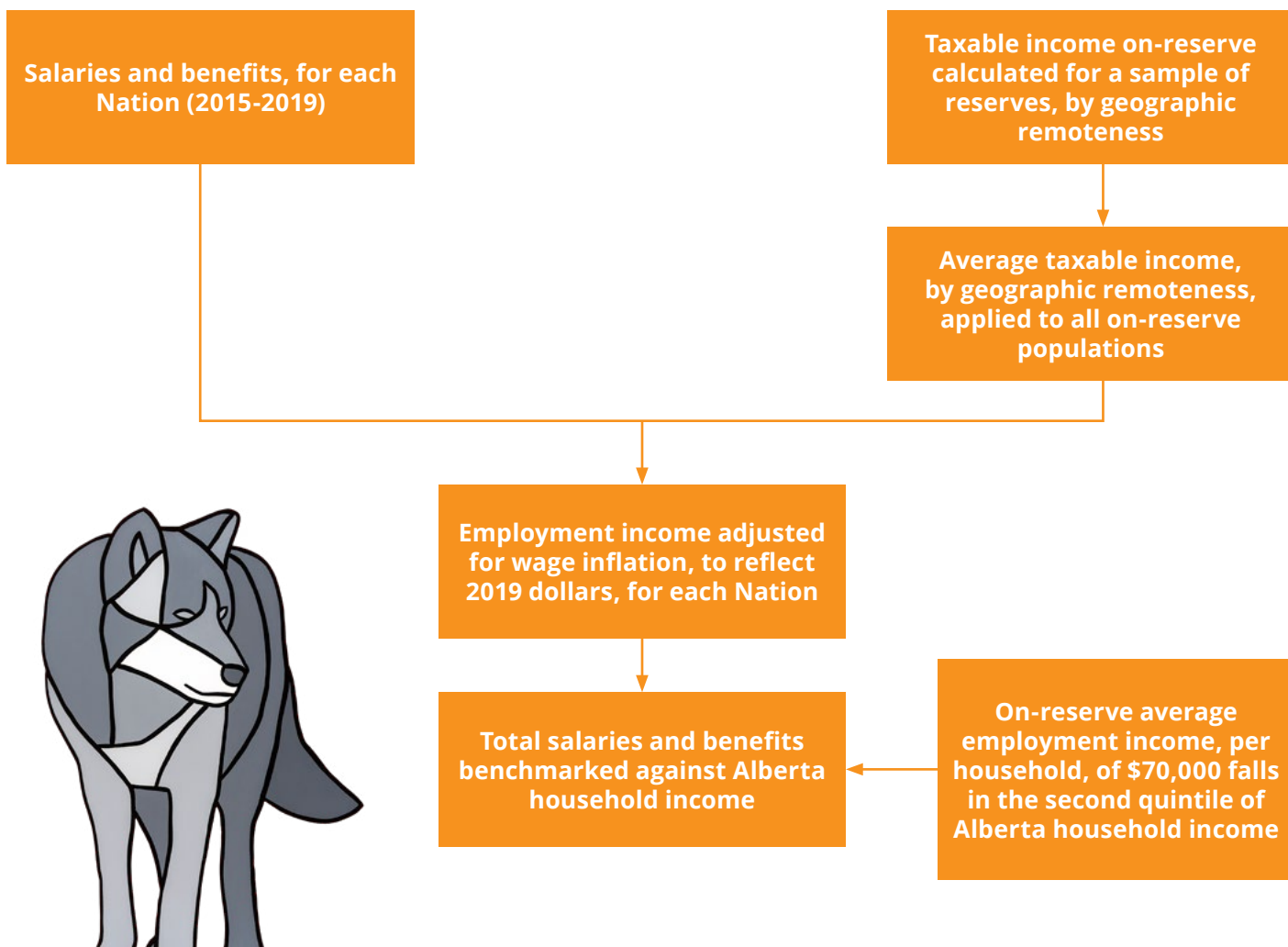
Spending by Indigenous households was estimated based on total income. As shown in Figure 8 total income was estimated as the sum of employment income, government transfers and other sources.

**Figure 8: Calculation of Total Income**



## Indigenous Households – Employment Income On-Reserve

**Figure 9: Approach for Estimating Employment Income for Individuals On-Reserve**



First Nations’ financial statements were used to estimate the total salaries and benefits paid to individuals living on-reserve and working for the Administration and related entities. For individuals living on-reserve who receive taxable income (e.g., employment income from non-Indigenous businesses), tax filing data for Indigenous communities from the Canada Revenue Agency was used to estimate the average taxable income per-person on-reserve, for each of the four geographic zones defined in the Band Classification Manual.<sup>45</sup>

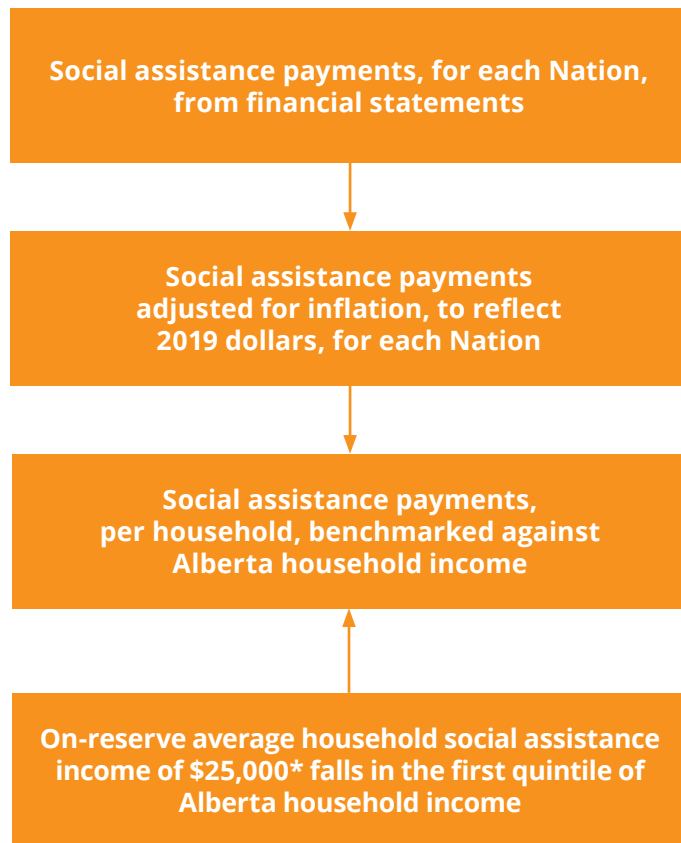
**Table 11: Average Taxable Income for Individuals Living On-Reserve, by Geographic Zone**

Geographic Zone	Average Taxable Income
Zone 1	\$7,450
Zone 2	\$7,071
Zone 3	N/A
Zone 4	\$5,763

Average taxable income per-person was applied to the number of individuals living on-reserve in each of the geographic zones. This total combined with all salaries and benefits paid to employees of the Administration and related entities was adjusted for inflation to reflect 2019 dollars and provided an estimate of the total employment income on-reserve. This equated to an average on-reserve household employment income of \$70,000<sup>46</sup>, which falls in the second quintile of total Alberta household income.

## Indigenous Households – Social Assistance Income On-Reserve

**Figure 10: Approach for Estimating Social Assistance Income for Individuals On-Reserve**



First Nations’ financial statements were used to estimate total social assistance payments to individuals living on-reserve. The total was adjusted for inflation to reflect 2019 dollars. Average household social assistance income was estimated to be \$25,000, which falls in the first quintile of total Alberta household income.<sup>47</sup>

45 The geographic zones are structured to measure the relative remoteness and access to services for First Nation communities. Zone 1 communities are located within 50 km of the nearest service centre and have year-round road access. Zone 2 communities are located between 50 km and 350 km of the nearest service centre and have year-round road access. Zone 3 communities are located more than 350 km from the nearest service centre and have year-round road access. Zone 4 communities do not have year-round road access to a service centre. More information is available here: <https://publications.gc.ca/collections/Collection/R22-1-2000E.pdf>

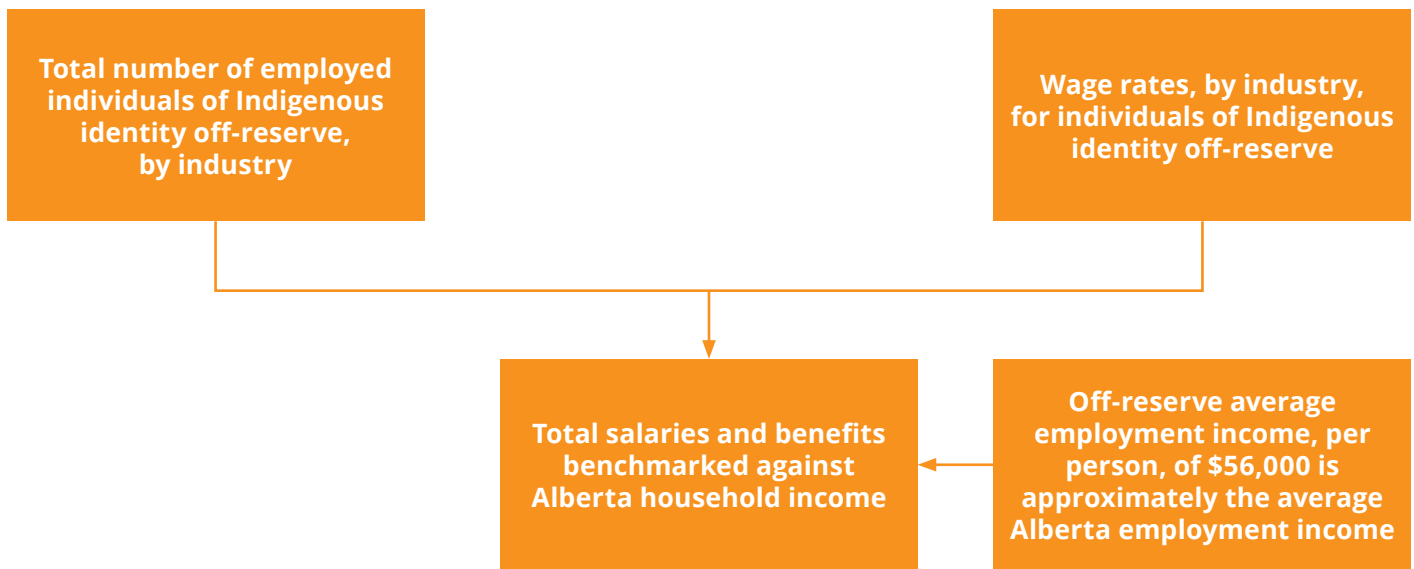
46 According to estimates from Statistics Canada approximately 30 percent of on-reserve households receive social assistance. It was also assumed that the average household size was 4.0.

47 Ibid.



## Indigenous Households - Employment Income Off-Reserve

Figure 11: Approach to Estimating Employment Income for Individuals Off-Reserve

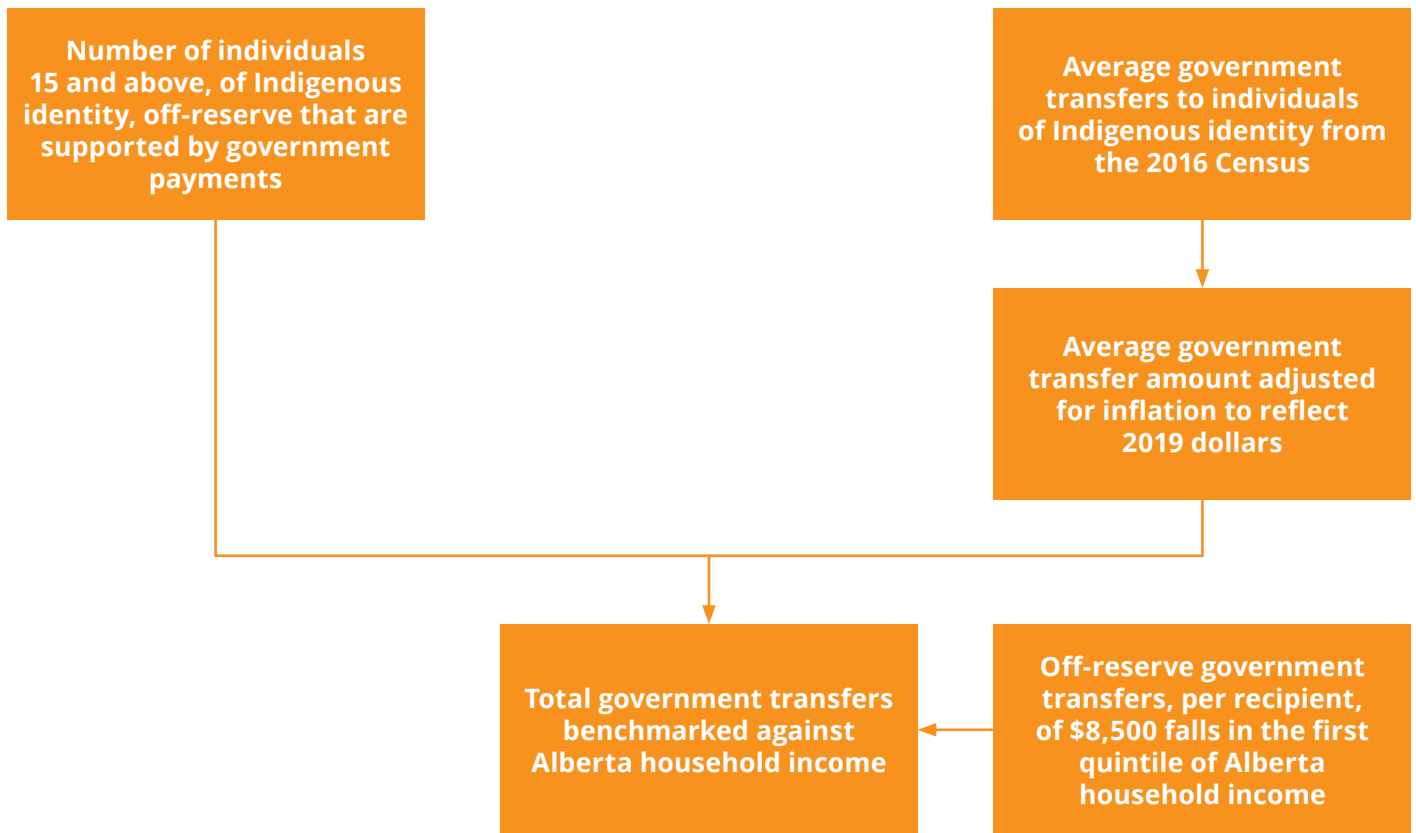


The Alberta Government's "2019 Alberta labour force profiles: Indigenous Peoples living off-reserve" provides estimates of the total off-reserve Indigenous employment, by industry, as well as average wage rates for off-reserve Indigenous individuals, by industry. Average employment income, per person, was estimated to be approximately \$56,000, which is consistent with the total Alberta average employment income.



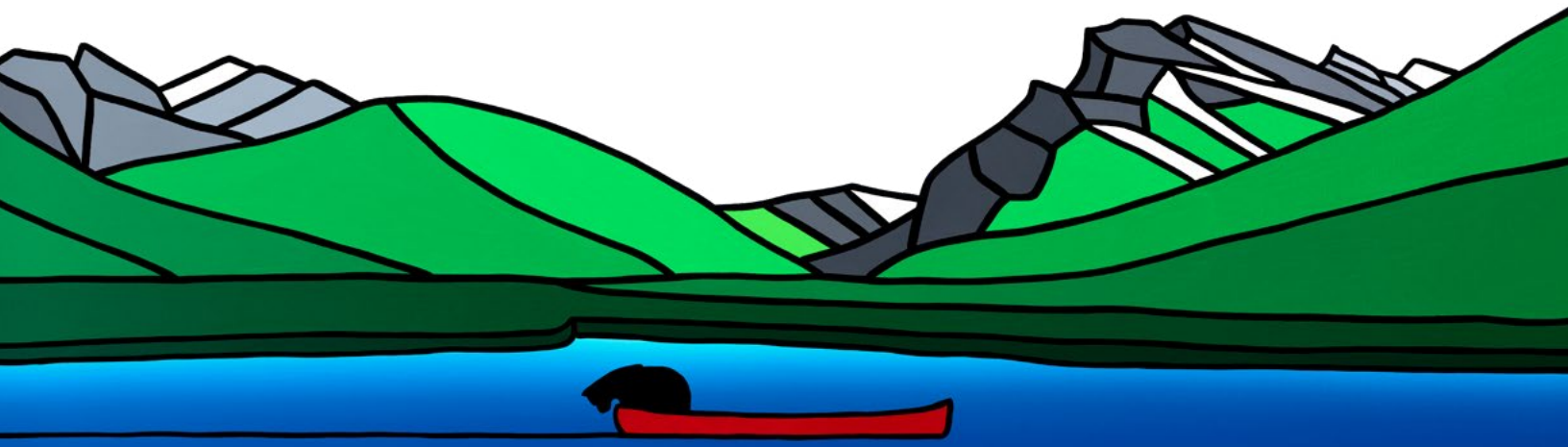
## Indigenous Households – Government Transfers Income Off-Reserve

Figure 12: Approach for Estimating Government Transfers for Individuals Off-Reserve



The Government of Alberta labour force profiles for Indigenous Peoples living off-reserve reported an employment rate of 61 percent for off-reserve individuals of Indigenous identity aged 15 and over. This was used to estimate the total number of individuals off-reserve aged 15 and over. All individuals not receiving employment income

were assumed to receive government transfers. The 2016 Census provided an estimate of average annual government transfers to Indigenous individuals, which was adjusted for inflation to reflect 2019 dollars. Average government transfers for individuals off-reserve was estimated to be \$8,500 per recipient, which falls in the first quintile of Alberta household income.



## 8.2 Appendix B - About MNP

For 60 years, MNP has proudly served and responded to the needs of clients in the public, private and not-for-profit sectors.



Today, MNP is the fifth largest Chartered Professional Accountancy and business consulting firm in Canada and is the only major accounting and business consulting firm with its head office located in Western Canada. MNP has 117 locations and 7,100 team members across the country.

### MNP's Consulting Services

MNP Consulting provides a broad range of business and advisory services to clients including:

- Strategy and Development Planning
- Stakeholder Engagement
- Performance Measurement
- Economic Analysis
- Research
- Data and Analytics
- Business Plans and Feasibility Studies
- Performance Improvement
- Financial Analysis

### MNP's Economic and Research Practice

Economic and industry studies are carried out by MNP's Economics and Research Practice. The Economics and Research Practice is one of the largest of its kind in Western Canada and consists of a team of dedicated professionals that have a successful track record assisting clients with a variety of financial and economic studies. The team's work has encompassed a wide range of programs, industries, company operations and policy initiatives, and has helped clients with decision-making, communication of economic and financial contributions, documentation of the value of initiatives and activities, and development of public policy.



## MNP's Indigenous Services Practice

MNP is Canada's leading national accounting, tax and consulting firm to Canada's Indigenous governments. We have a dedicated team of 300 professionals working with Indigenous nations in every province and territory and represent more than 250 Indigenous nations and over 800 clients.

MNP offers an integrated approach to working with all our clients in the assessment of their needs and in the development and implementation of practical and realistic solutions to address requirements. Our in-depth suite of business services combines industry expertise, market knowledge and professional insight with cultural awareness to identify opportunities to take you and your community, organization or business to the next level

### MNP Contacts

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## 8.3 Appendix C – About ATB

ATB is one of the largest financial institutions in Western Canada, and the 8th largest in Canada by assets.

 Provides personal, business, agriculture, corporate, and investment banking, as well as wealth management services to more than 800,000 customers in Alberta

 18% of consumers bank with ATB

 23% of business market share

 Maintains strict board guidance on managing interest rate risk in the course of managing a safe and sound financial institution

**280+**  
locations across Alberta

**\$45 billion**  
in credit provided to Albertans and Alberta businesses


**\$5.9 billion**  
in regulatory capital


**\$8.6 billion**  
in liquid assets


ATB generates income with the **utmost attention to managing risk**. ATB complies with top-tier global risk management regulatory guidance for capital and liquidity management, including those from OSFI (Office of the Superintendent of Financial Institutions), a Canadian banking regulator.

### Supporting business in Alberta

#### ATB banks:

  
33% of small and medium sized businesses

  
23% of Alberta business, the largest market share in the province

  
36% of farms, with ATB being the top-of-mind bank for agriculture



**Life sciences:** In the cannabis industry, ATB Capital Markets has top market share positions in Canada and the United States

**\$9 billion**  
The value of ATB's **real estate portfolio** in committed loans

**\$8 billion**  
The value of ATB's **energy portfolio (traditional and renewable)** in committed loans

**Cascade Power Project** is expected to be the largest and most efficient gas-fired power plant in Alberta

Suffield and Yellow Lake **solar projects** in southeast Alberta and a new solar power generation facility near Claresholm

ATB Financial is an Alberta-built financial institution that is a catalyst for economic growth in our province. Established in 1938 to help Albertans through tough economic times, we're focused on serving Albertans—from providing expert advice and supporting entrepreneurs to helping our clients create financial security and grow their wealth.

ATB Business combines the collective expertise of our product and sectors teams to deliver a differentiated experience for our business clients. Our team draws upon its deep industry knowledge, financial expertise and network of management teams and business leaders to serve as trusted partners—catalysts of growth and resilience in a changing economic landscape, supporting and advising our business clients as they grow their businesses in Alberta, and beyond.

### ATB Financial Economics and Insights

ATB's economics team examines the latest statistics on employment, trade, consumer spending, the energy industry and other economic drivers to provide insight into what is happening in Alberta and where our economy is heading.

ATB's Client Intelligence team has expertise in both qualitative and quantitative research and serves to bring the client voice to the table, identify pain-points and actionable insights to inform strategic decisions.

### Reconciliation and ATB Financial

ATB is committed to providing access to capital as well as recognizing and meeting the unique needs of Indigenous Peoples, communities and businesses.

For ATB, being in business for the greater good is about driving greater social impact, uplifting the economic wellbeing of Albertans and making banking work for Indigenous Peoples. We are committed to the prosperity and economic reconciliation of Indigenous Peoples in Alberta by creating meaningful relationships that enrich and support communities, citizens, and business through inclusive practices and service offerings.

ATB recognizes that Indigenous Peoples in Alberta are unique, and that the First Nation communities, Métis Settlements, Métis Nation of Alberta, urban Indigenous communities and service delivery organizations have their own unique legal, political, social, cultural and governance structures. We also recognize that we need to learn about the destructive impacts of colonialism, cultural genocide and forced assimilation, and the resulting impacts of intergenerational trauma. Our path towards reconciliation requires an essential shared understanding of truth throughout the organization.

As a commitment to the Indigenous Peoples in Alberta, ATB has taken direct action in creating an Indigenous financial services team that is able to honour and implement the Truth & Reconciliation Commission's (TRC) Call to Action #92. This team supports our organizational commitment to advancing prosperity, inclusion and economic reconciliation of Indigenous Peoples in Alberta by creating meaningful relationships that enrich and support communities, citizens, and businesses through inclusive initiatives and service offerings.

Visit [atb.com](https://atb.com) to read more about our reconciliation journey.