



Alternatives North

Northwest Territories Poverty Report Card, 2020

Prepared by Alternatives North

November 2020

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Executive Summary

Poverty is defined by the Government of Canada as “the condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society.¹”

Alternatives North produced this first Northwest Territories (NWT) poverty report card. Alternatives North is an NWT partner in the national Campaign 2000 that produces annual report cards. Like Campaign 2000, Alternatives North works with its partners in the NWT No Place For Poverty coalition to hold governments to account for ending poverty.

The Governments of Canada and the NWT collectively monitor 36 similar and different indicators of poverty. Statistics Canada and the NWT Bureau of Statistics collect data on these indicators and are the main sources of information used in this report card. No original research was undertaken for this report card. The data presented show the complexity of using a single indicator to name and identify poverty. Poverty is complicated and it is experienced in different ways depending on the intersection of such factors as gender, race, and place of residence.

The NWT poverty report card endeavours to contextualize poverty within the realities of the COVID-19 pandemic and the territory’s geo-political and economic history and present day circumstances.

The resources necessary for a basic living standard and full participation in society are influenced by where people live.

- About 69% of the NWT’s population live in Yellowknife, Hay River, Fort Smith, and Inuvik. The remaining 31% live in 29 smaller NWT communities. Most (84%) of the population of these smaller communities are Indigenous people compared to about 40% of the people living in the four larger centres.
- Compared to larger centres, most small NWT communities have less access to health, education, social, and protective services and economic opportunities. Inequities in access to services and socio-economic opportunities undermine basic living standards and participation in society.

Lack of economic diversity contributes to ‘have and have not’ families and communities.

- Natural resources and public sector services shape the NWT economy. These sectors offer the highest paying and most secure jobs which are mainly based in the larger centres.
- To allow for a decent standard of living, each parent in a family of four would have to earn \$23.95 in Yellowknife, \$24.75 in Hay River and \$23.78 in Inuvik working 37.5 hours per week. No comparative data are available for small communities.
- The small percentage of workers earning the minimum wage of \$13.46/hr. and the 16% of NWT workers earning less than \$20/hr. tend to work in sales and service and struggle

to achieve and maintain basic living standards. Low income workers have been most severely impacted by the COVID-19 pandemic.

- The COVID-19 pandemic has highlighted structural inequities within the NWT economy related to job access, stability, and value.

One-quarter of all NWT children and half of children in lone parent families in smaller communities live in poverty.

- The low-income (after tax) measure (LIM)¹ is the most commonly used calculation of the adequacy of resources for a basic standard of living, even though it is incomplete for the NWT. It shows that 16.7% of all NWT families and 28.9% of all families in small communities have low income. It also shows that 42.1% of lone parent families in the NWT and 49.5% of these families in small communities have low income. Without access to government transfers such as income support and the Canada child benefit, the depth of poverty would be greater for more NWT children.
- In 2019, 24.3% NWT children younger than 15 years of age lived in households having difficulty meeting financial needs.

Within the NWT's small population, income inequities create big gaps and cause at least one in five households to have insufficient financial resources for a basic living standard.

- Half of NWT tax filers have less than \$50,000 in after tax income; about one-third have between \$50,000 and \$99,999; and 13% have \$100,000 or more after tax income.
- About one-fifth of tax filers have less than \$15,000 in income and one-third of them live in smaller communities.
- In 2018, the median after-tax family income was \$70,540 but \$127,000 for couple families, \$44,990 for lone-parent families, and \$36,900 for people not in either of these two types of families (e.g., single people or people living with other family members). Almost half of the 1,470 families reporting annual income of less than \$30,000 live in smaller communities. More than half (57.2%) of the 7,560 families with annual income of more than \$75,000 live in Yellowknife.
- 13.6% of NWT people 65 years of age and older are low income and 7% of people in this age group live in households that have difficulty meeting financial needs. No current data are available for low-income people living with disability but in 2014 most people living with disability in the NWT lived in households with less than \$50,000 in income.
- One in five NWT households has difficulty making ends meet in terms of covering transportation, housing, food, clothing and other necessary expenses.
- The GNWT's Market Basket Measure (MBM) and Alternative North's living wage calculations offer other perspectives on income inequities in larger communities, the challenges maintaining a basic living standard, and the depth of income shortfall that

¹ Low Income Measure (LIM) is the relative differences in income levels widely used to report on child and family poverty. It defines families in low income as those having an adjusted family income of 50% of the median, where 'adjusted' indicates that household needs are taken into account.

traps people in poverty. These calculations suggest that poverty is more wide-spread and deeper than the LIM after-tax data show.

One in four households in small communities and a rising number in Yellowknife worry about being able to afford food.

- In 2014, 21.7% of NWT households often or sometimes worried about running out of food before having money to buy more. Almost 40% of these households were in smaller communities. In 2018, almost one in four (23.1%) NWT households worried about having money to buy food and 37% were in smaller communities.
- Between 2014 and 2018, the number of Yellowknife households worried about affording food rose from 14% to 16.7%.
- Food insecurity is reflected in use of in-school food programs, food banks, soup kitchens, and community luncheons. Current data on these food programs are scarce.
- Fishing and hunting are counter-measures to food insecurity, particularly for people living in smaller communities. More than one-third of households in these communities harvest 75% or more of the fish or meat they consume. The ability to mitigate food insecurity with country foods is threatened by climate breakdown.

The state of housing repair and overcrowding are driving the housing crisis in small NWT communities.

- Unmet housing needs and chronic homelessness exist in every NWT community. Housing tenure and household size are associated with these problems.
- In 2016, 10.5% of NWT households faced issues of suitability often manifested in overcrowding; 18.1% had adequacy issues or homes in need of repair; and 12.4% had affordability problems. Adequacy and suitability were pressing issues for three in ten Indigenous households.
- More than one in four (42.7%) of the 14,760 dwellings in the NWT had at least one affordability, suitability, or adequacy housing problem in 2018. This compares to 32% in 2009. Over the past decade, affordability problems doubled in Yellowknife from 14% to 29% and adequacy issues doubled to 10.5%. 2019 living wage calculations estimated the annual shelter costs for a family of four in Yellowknife at \$24,185.
- Smaller communities are experiencing a housing crisis. For example, in 2018 79% of households on the Hay River Dene Reserve (Katlodeeche) (pop. 331) identified a housing problem and in Deline (pop. 576) 90% of households and 81% of households in Wekweètì (pop. 132) had at least one housing problem.
- In 2019, 2,076 households (14%) reported that a member of their family had experienced significant financial difficulties in the previous 12 months due to an increase in rent or mortgage payments. Renters (63%) were more likely than homeowners to face housing insecurity.

- In 2019, 1,311 of the NWT population 15 or more years of age mainly in smaller communities said they were on a waitlist for subsidized housing.
- Small and larger NWT communities are struggling to find adequate and suitable emergency and temporary shelters, and to permanently house homeless and precariously housed people. But data on the extent of homelessness in the NWT are limited.

Poverty contributes to serious wellness issues particularly evident among Indigenous people in the NWT.

- The NWT has deep colonial roots, a long history of marginalizing Indigenous people, and generations of people trapped in poverty.
- Poverty contributes to inordinately high rates of crime, violence, substance abuse, and hospitalization due to mental health in the NWT.
- Adults in the NWT have a stronger sense of community and belonging than Canadians as a whole. Along with improving formal education levels, these three factors are counter-measures to the debilitating effects of poverty.

Eight Recommendations

1. After seven years, it is time to assess the Government of the NWT's poverty reduction strategies to correct measures that are not working and to use responses to the pandemic to make things better post-COVID.
2. Poverty is experienced in different ways depending on intersecting racial and gender identities and where people live. The GNWT needs to regularly review data collection and outputs to inform responses to changing demographic and socio-economic conditions.
3. Long-term solutions are needed to break the constraints within the NWT economy that drive people into and trap them in poverty. A basic guaranteed income, a living wage and economic restructuring are steps that can upend deep-rooted inequities in the NWT.
4. All parties, including public and Indigenous governments, have a role to play in prioritizing assistance to lone parent families and children. Efforts should build on successful anti-poverty initiatives targeting lone-parent families. These include wrap-around services similar to the Housing First model, family literacy programs, and community-run social enterprises that build relationships and intentionally target poverty reduction.
5. Continued work is needed to expand living wage and MBM calculations for all types of households and communities in the NWT to fully understand the state of poverty and better inform advocacy, public policy, and programs and services.
6. An immediate commitment to tackling food insecurity in the short and longer term is required by all levels and types of governments. Governments of Canada and the NWT responses to the food crisis highlighted by the COVID-19 pandemic are starting points.

7. It is urgent that all types and levels of government and non-government organizations come together to take immediate action to overcome housing problems throughout the NWT. The GNWT's commitment of funding to leverage federal housing funds is a start.
8. All levels and types of governments must bring forth the 94 Truth and Reconciliation Calls to Action and the 231 Calls to Justice from the Murdered and Missing Indigenous Women and Girls Inquiry to inform steps to improve health and wellness conditions throughout the NWT.

About the Northwest Territories (NWT) Poverty Report Card

Poverty is defined by the Government of Canada as “the condition of a person who is deprived of the resources, means, choices and power necessary to acquire and maintain a basic level of living standards and to facilitate integration and participation in society.”²

Poverty is an injustice. It undermines the individual and collective human right to safety, security, and equality. Both the governments of Canada and the Northwest Territories (NWT) have strategies to reduce poverty. Both governments monitor indicators of poverty. The Government of Canada monitors 12 indicators and the Government of the Northwest Territories (GNWT) monitors 24 indicators of poverty. The GNWT’s indicators are grouped under the six themes shown in the adjacent graphic. No evaluations have yet been completed to show the effects of these poverty reduction strategies.

Campaign 2000 is a coalition of labour and social justice organizations³ that leads public education and advocacy campaigns to hold governments to account for ending poverty. One accountability tool used by Campaign 2000 and its coalition partners is the poverty report card. Alternatives North is an NWT partner in Campaign 2000 and produced this first NWT poverty report card.



Printed in Poverty Indicators – Northwest Territories
www.statsnwt.ca

For more than a decade, Alternatives North has worked to reduce poverty in the NWT.⁴ Like Campaign 2000, Alternatives North works with its partners in the NWT No Place For Poverty coalition to hold governments to account for ending poverty. Alternatives North was instrumental in bringing the GNWT to its first anti-poverty strategy in 2013. The GNWT is now implementing the third territorial plan to reduce poverty, *Working Together II – An Action Plan to Reduce Poverty in the NWT 2019-2022* (August 2019). The current plan follows:

- *Building on the Strengths of Northerners: A Strategic Framework toward the Elimination of Poverty in the NWT* (June 2013).
- *GNWT Anti-Poverty Action Plan Building on the Strengths of Northerners 2014/15-2015/16* (October 2013).
- *Working Together – An Action Plan to Reduce and Eliminate Poverty in the NWT* (June 2015).

This report card was made possible through Alternative North’s membership in Campaign 2000, social justice funding from the Public Service Alliance of Canada (PSAC), and input from No

Place for Poverty coalition colleagues. By issuing this first NWT poverty report card, Alternatives North hopes to bolster the work of Campaign 2000, No Place for Poverty colleagues, the youth-led Just Recovery for the NWT campaign,⁵ and others seeking to hold governments to account for poverty reduction.

This report card relies on data prepared by the GNWT Bureau of Statistics and Statistics Canada. The data are mainly presented by three types of communities – Yellowknife, the capital city; the regional centres of Hay River, Inuvik, and Fort Smith, and 29 smaller communities with populations of less than 100, between 100 and 500, and less than 2,000 people. The characteristics and circumstances of people living in larger centres are different than in smaller communities. But poverty is present in all NWT communities whether identifiable or not through available data. To help uncover hidden poverty, this report card also includes information from media and published reports as well as anecdotal statements from No Place for Poverty colleagues. No original or primary research was conducted in the production of this report card.

Even though the NWT has had few COVID-19 cases so far, the territory has not been immune to negative economic and social impacts from the pandemic. Families and individuals living with and at risk of poverty are most vulnerable to the stresses and negative impacts of the pandemic. Media and anecdotal statements help to identify and understand these impacts.

"Indigenous people, racialized people, people with disabilities, older people living alone or in institutions, or people with low wage employment or no employment tend to be more disproportionately impacted (by COVID-19)... We want everybody to pay attention to that." *Charles Dent, chair, N.W.T. Human Rights Commission*
<https://www.cbc.ca/news/canada/north/charles-dent-covid-19-nwt-human-rights-1.5506742>

Recommendation

The COVID-19 pandemic has altered our society and illuminated the injustices of poverty. After seven years, it is time to assess the GNWT's poverty reduction strategies to correct measures that are not working and to use responses to the pandemic to make things better post-COVID. It is critical that individuals and families living with poverty be involved in designing and informing the assessment and that appropriate and complete data be available. At the time of the assessment, the question should be asked whether a strategy or plan in addition to policies and legislation would be more effective approaches to poverty reduction.

Where People Live Influences Access to the Resources Necessary for a Basic Living Standard and Full Participation in Society.

The NWT has 0.13% of the Canadian population. The small population is spread over the third largest land and inland water mass in Canada, after Nunavut and Quebec. The NWT is the historic and present-day homelands of the Dene and Metis in the sub-Arctic, and Inuvialuit and Inuit in the Arctic regions. Indigenous people comprise slightly more than half of the total population. The NWT is also home to people who have relocated from southern Canada and

elsewhere in the world. Since 1981, 3,505 people 15 or more years of age who are or have been landed immigrants or permanent residents, have come to the NWT. Visible minorities make up 7.3% of the NWT population. Filipino people are one-third of the 3,050 people who identified as a visible minority in the 2016 Canada Census. The NWT's diverse population is reflected in part by the territory's 11 official languages, nine of which are Indigenous languages.

The NWT encompasses four modern treaties between Canada and Indigenous peoples in the Inuvialuit, Gwich'in, Sahtu, and Tlicho regions, and two historic treaty regions – Akaitcho (Treaty 8) and Dehcho (Treaty 8 and Treaty 11). Elements of modern and historic treaty relationships and systems are reflected throughout the NWT including in the conditions of poverty. Colonial practices and attitudes from the NWT's history have deep roots and wide impacts. The vestiges of colonialism are a particular burden carried by residential school survivors throughout the territory and the country. The NWT has the highest per capita number of residential school survivors in Canada.⁶

Governance and administration functions are organized by five geo-political regions and 33 communities.² Yellowknife, the capital and only city in the NWT, has 46% of the territory's population, three regional centres - Hay River, Fort Smith and Inuvik - have 23%, and 29 smaller communities have 31%. Indigenous people are half of the NWT population but 84% of the populations of smaller communities. Nearly one-quarter (24.4%) of Yellowknife residents are Indigenous people who come from all NWT regions and from southern Canada. As such, the city's population is not homogeneous to the extent that it is in smaller NWT communities.

Number and Percentage of Indigenous and Non-Indigenous People, NWT 2018

	Indigenous	Non-Indigenous
Northwest Territories	22,369 (50.2%)	22,172 (49.8%)
Yellowknife	5,037 (24.4%)	15,570 (75.6%)
Hay River, Fort Smith, Inuvik	5,650 (56%)	4,419 (44%)
Smaller Communities	11,682 (84%)	2,183 (16%)

Source: Prepared by the GNWT Bureau of Statistics, published in *2019 Summary of Community Statistics*.

Notes: Smaller communities in the following five geo-political regions are:

Beaufort-Delta: Aklavik, Fort McPherson, Paulatuk, Sachs Harbour, Tsiigehtchic, Tuktoyaktuk, Ulukhaktok.

Sahtu: Colville Lake, Déljine, Fort Good Hope, Norman Wells, Tulita.

Deh Cho: Fort Liard, Fort Providence, Fort Simpson, Hay River Reserve, Jean Marie River, Nahanni Butte, Sambaa K'e, Wrigley.

South Slave: Enterprise, Fort Resolution, Kakisa, Łutselk'e.

Tłı̨chų: Behchokò, Gamètì, Wekweètì, Whatì, Dettah.

² The NWT has 34 communities if Ndilo, one of two Yellowknives Dene First Nation communities, is considered a distinct community. Since data for Ndilo are frequently rolled up with that of Dettah or Yellowknife, it is not considered a distinct community in this report card.

Most small NWT communities have few health, education, social, or protective services. They “operate in a mixed economy consisting of domestic, traditional (e.g., trapping, hunting, fishing, arts and crafts, etc.) and wage earning activities.”⁷ Uneven distribution of populations and access to services and economic opportunities contribute to the conditions of poverty. As an example, internet access and connectivity are uneven and inequitable throughout the territory. In 2014, nearly half of the households in the Dehcho and Tlicho regions lacked internet access. While no recent data are published, internet access seems to have improved but the cost of getting online is prohibitive for many households. Inequities in services and socio-economic opportunities undermine basic living standards and participation in society and are reasons that the GNWT initiated and maintained an aggressive response to the COVID-19 pandemic.

“Many northerners have developed a healthy reliance on the internet during the COVID-19 pandemic – working from home alongside kids playing video games and bingeing Netflix. On a good day, the internet speed in Yellowknife would shock most southerners, not to mention the monthly bill. Drive a few hours on a winter road to a remote community and the situation considerably worsens. The public cry for quality telecommunication without breaking the bank is evident.”

<https://www.aptnnews.ca/national-news/northwestel-makes-internet-access-more-affordable-in-n-w-t-but-not-for-everyone/>

“We have to do everything possible to slow the introduction of COVID-19 into the North... Even though we have hospitals in the regional centres, just a couple cases could overwhelm their capacity.”

<https://www.cbc.ca/news/canada/north/health-emergency-covid-nwt-1.5501801>

Compared to smaller communities, the four largest centres, particularly Yellowknife, have visible populations of racialized people. Among the 12 main groups of visible minorities in the NWT listed in the 2016 Canada Census, about 38% identified as South/Southeast or West Asian, Chinese, Japanese or Korean while the remainder are Filipino, Black, Latin American, Arab, or from other visible minorities. Due in part to the small number and distribution of racialized people, data about the living circumstances of these populations are limited. But racialized populations elsewhere in Canada are known to suffer from precarious income and housing conditions that undermine living standards and access to services and supports to participate in society. One in five racialized families in Canada lives in poverty.⁸

Throughout the NWT, almost an equal portion of the population identify as male or female. Data on transgender, non-binary, and gender non-conforming identities among the NWT population are incomplete. In Canada, these populations are particularly vulnerable to the conditions of poverty. For example, the rate of violent victimization of women who identify as bisexual or homosexual is more than 3.5 times that of women who identify as heterosexual.⁹

Recommendation

The GNWT Bureau of Statistics maintains and publishes excellent data to improve understanding of socio-economic conditions in the NWT. But there is a need to regularly review data collection and outputs to reflect changing demographics and socio-economic conditions. For

“Access to free, high-speed Internet is a necessity in normal times, and especially in times of isolation. It is paramount to health, safety and remaining connected in a vast, remote region, yet costs remain high and the speed and quality is low. **The GNWT must immediately ensure that all people have access to quality, affordable Internet and work to provide a long-term public option.**” <https://www.justrecoverynwt.com/>

example, current data on internet access and connectivity would better inform responses to ensure equitable access to this critical service. Similarly, the COVID-19 pandemic and greater recognition that poverty is experienced in different ways depending on intersecting racial and gender identities and where people live have highlighted this need.

Lack of Economic Diversity Contributes to ‘Have and Have Not’ Families and Communities.

The economic structure of a jurisdiction can force people into poverty and trap them there. Structural issues can impact access to jobs, job stability, and the material or societal value given to various jobs. This is the situation in the NWT.

The structure of the NWT’s economy is shaped by natural resources and public sector services. Extractive industries and government including health and education services, make up 55% of the NWT’s GDP. These sectors offer the highest paying and most secure jobs which are mainly in Yellowknife and regional centres.

The minimum hourly wage in the NWT is \$13.46. This is:

- less than half (47%) of the average hourly wage (\$28.84) paid in the NWT in 2017, and
- slightly more than half (56%) of the living wage³ needed to cover expenses in the NWT’s largest communities. More specifically, in order to allow for a decent standard of living, each parent in a family of four would have to earn \$23.95/hr. in Yellowknife, \$24.75/hr. in Hay River and \$23.78/hr. in Inuvik working 37.5 hours per week.

While the greatest proportion of NWT employees earn \$20 to \$39.99/hr., about 16% of workers earn less than \$20.00/hr. and a small percentage earn a minimum wage. Workers earning less than \$20 tend to:

- Work in sales and service.
- Be Indigenous people.

“The economic fundamentals for the Northwest Territories weren’t particularly strong before the (COVID-19) pandemic. Its \$5-billion GDP is driven by its three diamond mines and government. Its budding tourism industry, which relies heavily on tourists from Asia, has been shut down. Its tax base is small — about 75 per cent of the government’s revenue comes from Ottawa.”
<https://www.cbc.ca/news/canada/north/covid-economy-northwest-territories-1.5536350>

“Approaching a thousand full-time and part-time jobs have been lost this year in the NWT’s tourism sector alone.”
<https://cabinradio.ca/46906/news/economy/hundreds-of-tourism-jobs-lost-this-year-nwt-operators-say/>

³ The living wage is calculated for a family of four, including two working parents, one child in fulltime childcare, and one child in elementary school. Since two-thirds of Inuvik’s population is Indigenous, that living wage is calculated for Indigenous persons who are eligible for programs non-Indigenous families cannot access. The calculations use the methodology of the Canadian Living Wage Framework. The bare-bones budget includes shelter, food, clothing, transportation, childcare, healthcare services and supplies, and a small emergency fund. The budget does not include paying debts, saving money, helping other family members financially or owning a pet, among other things.” <https://anotheralt.files.wordpress.com/2019/03/final-2019-03-06-media-release-yellowknife-hay-river-inuvik-living-wages-released.pdf>

- Live outside of Yellowknife.
- Be younger people living with their parents.
- Struggle to achieve and maintain basic living standards.

In the NWT, eight in ten jobs lost during the COVID-19 shut-down in 2020 were in the service sector.¹⁰

“The Northwest Territories lost approximately 4,000 jobs this year due to COVID-19.... [T]here was widespread loss across sectors, particularly in construction, hotels and restaurants. Grocery stores, which were deemed essential services, saw an increase in employment..... The size of the government sector also acted as an economic stabilizer, since the almost 8,000 people employed in the public sector continued to work from home and had their wages and salaries continue uninterrupted and without reduction.”
<https://www.cbc.ca/news/canada/north/nwt-fiscal-update-covid-19-1.5768065>

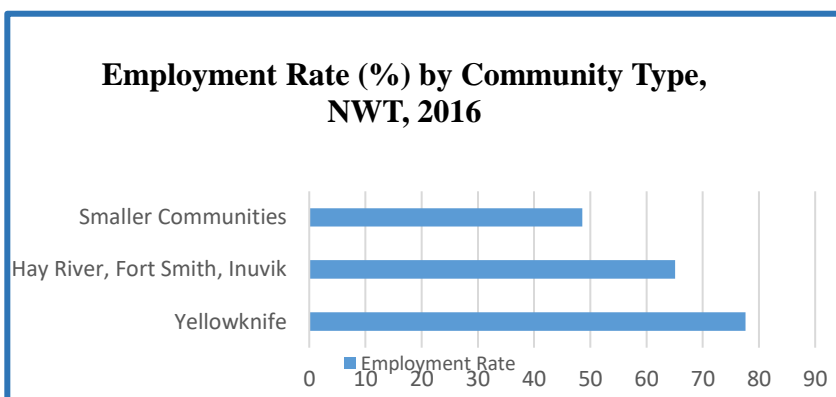
Between 2015 and 2020, employment and participation rates declined due to the COVID-19 pandemic and decreases in public and private sector jobs in the goods producing and services sectors. Fewer jobs may account for the increasing number of people not in the labour force.

NWT Labour Force Activity, September 2015, 2017 and 2020

Year	Pop. 15+ years	Labour Force	Employed persons	Unemployed	Not in labour force	Participation rate %	Unemployment rate %	Employment rate %
Sept. 2020	32,600	22,700	20,600	2,100	9,800	69.6	9.3	63.2
Sept. 2017	32,300	23,300	21,700	1,600	9,000	72.1	6.9	67.2
Sept. 2015	31,800	24,300	22,200	2,100	7,500	76.4	8.6	69.8

Source: NWT Bureau of Statistics https://www.statsnwt.ca/labour-income/labour-force-activity/Monthly/Sept2020_NewStats%20LFS.pdf
 Employment rates measure the number of people who have a job in the wage economy as a percentage of the working age population. The unemployment rate is calculated as the percentage of the labour force without wage employment. The participation rate is the percentage of the population 15+ that is in the wage economy.

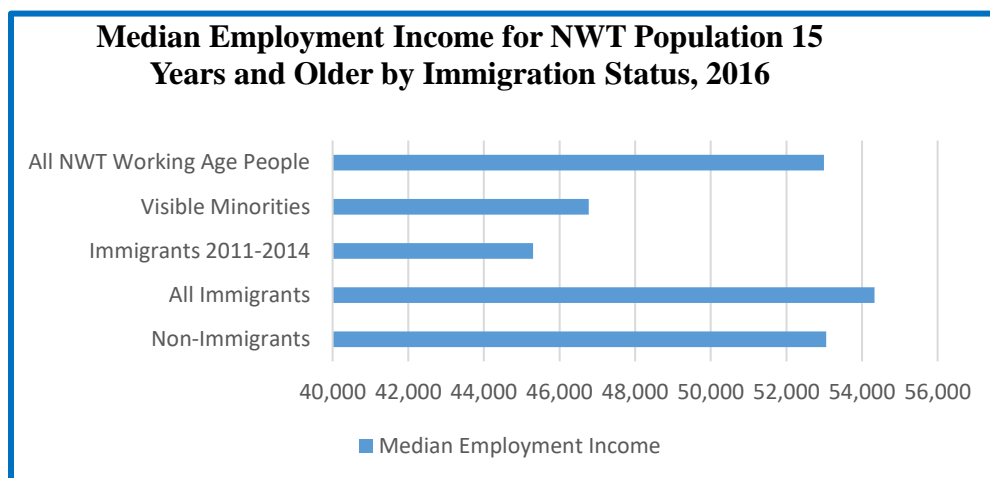
Compared to regional centres and smaller communities, Yellowknife has the highest rate of employment in the NWT. The low number of people with a job in the wage economy is a widespread concern in smaller NWT communities.



Source: NWT Community Surveys & Statistics Canada Census

In the NWT, labour force participation (82.2%) and employment (79.5%) rates among immigrants to Canada are higher than the territorial rate. Visible minorities in the NWT also have higher than average rates of labour force participation (84.4%) and employment

(81.3%). Most immigrants in the NWT over the past decade report employment income which is higher overall than the territorial median employment income. But the median employment income of more recent immigrants (between 2011- 2014) and of visible minorities is lower than that of non-immigrants and the territorial median employment income.



Source: Statistics Canada-2016 Census prepared by the GNWT Bureau of Statistics.

Immigrants are persons who are or who have at one time been landed immigrants or permanent residents.

The COVID-19 pandemic has highlighted disparities within the NWT’s economy within larger communities, between smaller communities and larger centres, and between people and households earning higher and lower wages. These disparities have long been documented along with efforts intended to redistribute wealth and eliminate inequities. But structural inequities related to job access, stability, and value have changed very little over the decades.

Recommendation

The COVID-19 pandemic has exacerbated inequities embedded in the NWT’s economic structure. These inequities penalize some while rewarding others. Responses from the Governments of Canada and the NWT have endeavoured to mitigate some of these inequities in the short term. Topping up hourly wages¹¹ to \$18/hour is an example. But long-term solutions are needed to break the constraints of the NWT economy that drive people into and trap them in poverty. A basic guaranteed income and a living wage are two steps that can upend deep-rooted inequities in the NWT. A third measure is economic restructuring to engage all NWT communities in the economy and more evenly distribute investment and employment opportunities.

“The Government of Nunavut plans to explore the possibility of introducing a guaranteed living wage or basic income as one way to ensure all residents have enough to live on.”

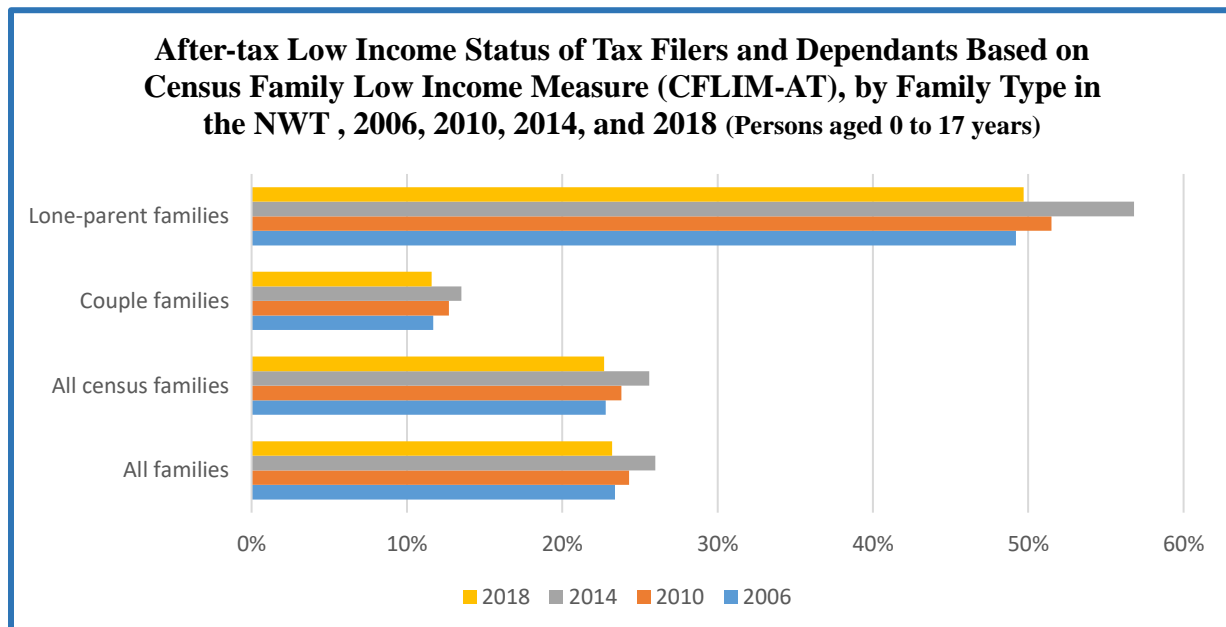
<https://nunatsiq.com/stories/article/nunavut-government-to-look-at-feasibility-of-a-guaranteed-basic-income/>

“The NWT has the lowest minimum wage of all the territories, at \$13.46/hour. No one should be expected to live on this in the North, where the living wage is \$23.95/hour. In addition, many don't have access to paid sick leave, compromising their health & others' if they have to show up to work to pay their bills. **The GNWT must raise the minimum wage to be in line with the living wage, and legislate two weeks of paid sick leave for all.**” <https://www.justrecoverynwt.com/>

“Income inequality in the NWT is one of the highest in the country. Too many residents have to deal with paternalistic, bureaucratic income support programs to meet their basic needs. One of the Calls for Justice from the National Inquiry on MMIWG2S, a GLI would establish an income floor below which no one in the NWT would be permitted to fall. In conjunction with other social programs, a GLI would open up new possibilities for those who wish to spend more time caring for loved ones, on the land, growing food, or creating art. **We call on the GNWT to implement a Guaranteed Liveable Income.**” <https://www.justrecoverynwt.com/>

One-Quarter of All NWT Children and Half of Children in Lone Parent Families in Smaller NWT Communities Live in Poverty.

Throughout the NWT, two-thirds of residents are between 15 and 59 years of age, and one-fifth are 14 years of age or younger. Children are particularly vulnerable to the conditions and effects of poverty, effects that can last a lifetime. In Canada one in five children live in poverty.¹² As shown in the graphic below, at least one in four children in the NWT live in poverty, a rate that has not changed much in the last decade. More children in lone parent families and more Indigenous than non-Indigenous children live in poverty in the NWT.



Source: Statistics Canada. Table 11-10-0018-01 <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801> DOI: <https://doi.org/10.25318/1110001801-eng>

Relative to other family structures, the NWT has more lone parent families than other Canadian jurisdictions and a greater proportion of children 0-14 years of age living in lone parent families. Lone parent families are a significant characteristic of families in smaller NWT communities. In 2016, one in five lone parent families in the NWT had less than \$30,000 in annual income.¹³ This makes them particularly vulnerable to conditions that undermine basic living standards and participation in society.

Given that NWT communities with less than 100 tax filers are not included, the low-income measure (LIM)⁴ after tax provides an incomplete picture of poverty in the territory. Still, the LIM after tax measure is the most widely used method of identifying low income families. It shows that:

- 16.7% of all NWT families and 42.1% of lone parent families have low income.
- 28.9% of all families in small communities have low income.
- 49.5% of lone parent families in small communities have low income.

Percent of NWT Couple and Lone Parent Families in Low Income (After Tax) by Community Type, 2017						
	Total # of Families			% of Families in Low Income		
	All	Couple	Lone Parent	All	Couple	Lone Parent
Northwest Territories	11,420	8,710	2,710	16.7	8.8	42.1
<i>Community Type</i>						
Yellowknife	5,490	4,640	850	9.1	4.5	34.1
Hay River, Fort Smith, Inuvik	2,680	1,930	750	17.5	8.8	40.0
Smaller Communities	3,250	2,140	1,110	28.9	18.2	49.5

Source: Statistics Canada, T1 Family File, prepared by NWT Bureau of Statistics.

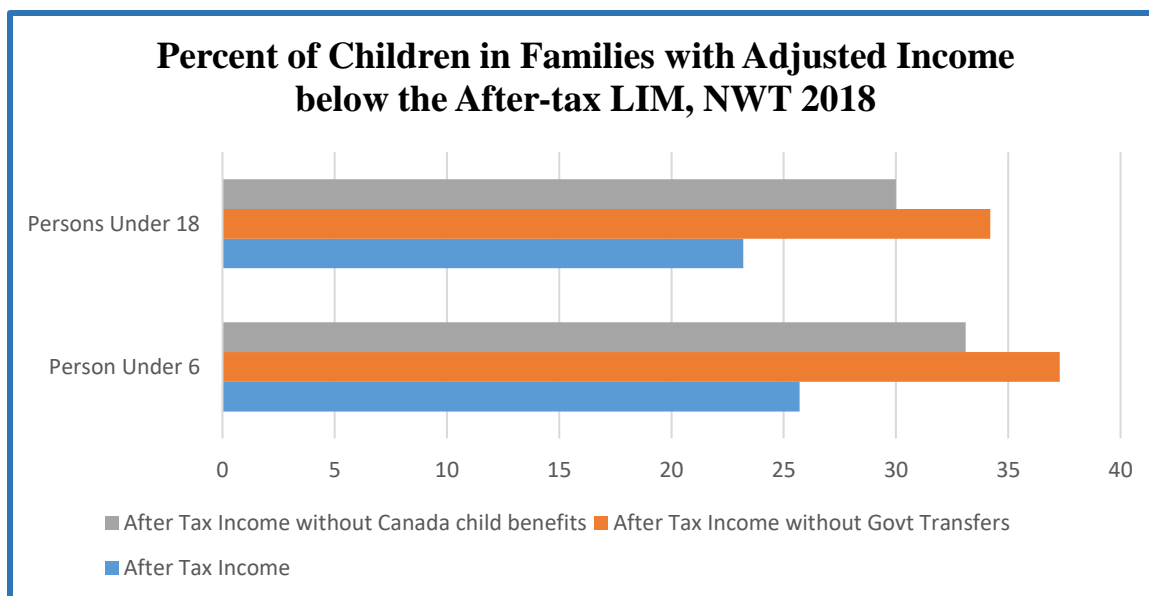
Data are only available for communities with 100 tax filers or more

Data are suppressed for some small communities, and to permit consistency and comparability.

Smaller communities are: Aklavik, Fort McPherson, Ulukhaktok, Tuktoyaktuk, Déljine, Fort Good Hope, Norman Wells, Tulita, Fort Liard, Fort Providence, Fort Simpson, Fort Resolution, Fort Smith, Łutselk'e, Behchokò, Gamètì and Whatì.

In 2019, 24.3% NWT children younger than 15 years of age lived in households having difficulty meeting financial needs.¹⁴ As shown in the graphic below, government transfers such as income support and the Canada child benefit have a significant impact on children living in low income families. Without this social safety net, the depth of poverty would be greater for as many as 12% more NWT children.

⁴ Low Income Measure (LIM) is the relative differences in income levels widely used to report on child and family poverty. It defines families in low income as those having an adjusted family income of 50% of the median, where 'adjusted' indicates that household needs are taken into account.



Source: Statistics Canada, Income Statistics Division, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation

Living in conditions of poverty are among the reasons for children in the NWT being brought into care or receiving services. The number of children in the NWT receiving services continues to rise.

NWT Children Receiving Services Per 1,000, Children 18 years and under (3-year average), Selected Years 2007 – 2016		Northwest Territories
	2016	83.6
	2013	82.4
	2010	82.2
	2007	78.3

Source: Department of Health and Social Services, GNWT; NWT Bureau of Statistics, GNWT population estimates.
 Notes: Count of children receiving services by last status in the year. “Status” refers to the arrangement under which services are provided. The major division is between voluntary status (e.g., Voluntary Service Agreement) and Court-Ordered status (e.g., Temporary Custody Order).

Recommendation

The NWT is no place for poverty. A coalition of labour and social justice organizations in the NWT are working to eradicate it. All parties including public and Indigenous governments have a role to play in prioritizing assistance to lone parent families and children so they can achieve and maintain basic living standards and fully participate in their communities and broader society. Given the intersection of circumstances trapping children and their families in poverty, assistance may look different in every community. Efforts should build on

interventions that are working now as well as suggestions offered by persons with the lived experience of poverty. Examples of successful anti-poverty initiatives targeting lone-parent families might include housing with wrap-around services similar to the Housing First model, family literacy programs, and community-run social enterprises that build relationships and intentionally target poverty reduction.

Within the NWT’s Small Population, Income Inequities Create Big Gaps and Cause At Least One in Five Households to Have Insufficient Financial Resources for a Basic Living Standard.

“A significant percentage of single female parents remain in poverty, but the monthly Canada Child Benefit may be a key reason for it dropping from 37 to 26 per cent between 2016 and 2018. The federal government said in 2018 that about 65 per cent of families receiving the maximum Canada Child Benefit amounts are single parents, of whom 90 per cent are single mothers. Under the tax program, the maximum amount a family can receive annually is \$6,639 per child. Between 2016 and 2018, the poverty rate had also dropped 2.8 per cent for children and two per cent for those 18 to 64.”

<https://ipolitics.ca/2020/02/25/what-the-latest-poverty-figures-show-about-who-is-poor-in-canada/>

Personal income in the NWT is comprised of wage employment (83.6%), government transfers such as employment insurance and social assistance (about 10%), and other income sources (7.3%).¹⁵ Government transfers are almost 18% of personal income in smaller NWT communities. In 2017, 57% of the 1,925 (monthly average number) income assistance cases were in smaller NWT communities.

NWT Tax Filers and Dependants with Income by After-Tax Income, NWT, 2018				
	Northwest Territories		Yellowknife	
	No.	%	No.	%
Total persons with after-tax income	31,410	100.0	15,330	100.0
Under \$5,000	2,510	8.0	860	5.6
\$5,000 to \$9,999	1,860	5.9	660	4.3
\$10,000 to \$14,999	1,930	6.1	670	4.4
\$15,000 to \$19,999	1,960	6.2	700	4.6
\$20,000 to \$24,999	2,050	6.5	740	4.8
\$25,000 to \$34,999	2,990	9.5	1,230	8.0
\$35,000 to \$49,999	3,680	11.7	1,820	11.9
\$50,000 to \$74,999	5,440	17.3	3,150	20.5
\$75,000 to \$99,999	4,860	15.5	2,960	19.3
\$100,000 to \$149,999	3,510	11.2	2,120	13.8
\$150,000 to \$199,999	420	1.3	280	1.8
\$200,000 to \$249,999	100	0.3	60	0.4
\$250,000 and over	100	0.3	80	0.5
<i>Median after-tax income</i>	<i>44,520</i>		<i>57,830</i>	

Statistics Canada. Table 11-10-0050-01 Tax filers and dependants with income by after-tax income, prepared by NWT Bureau of Statistics. Median is the middle number in a group of numbers.

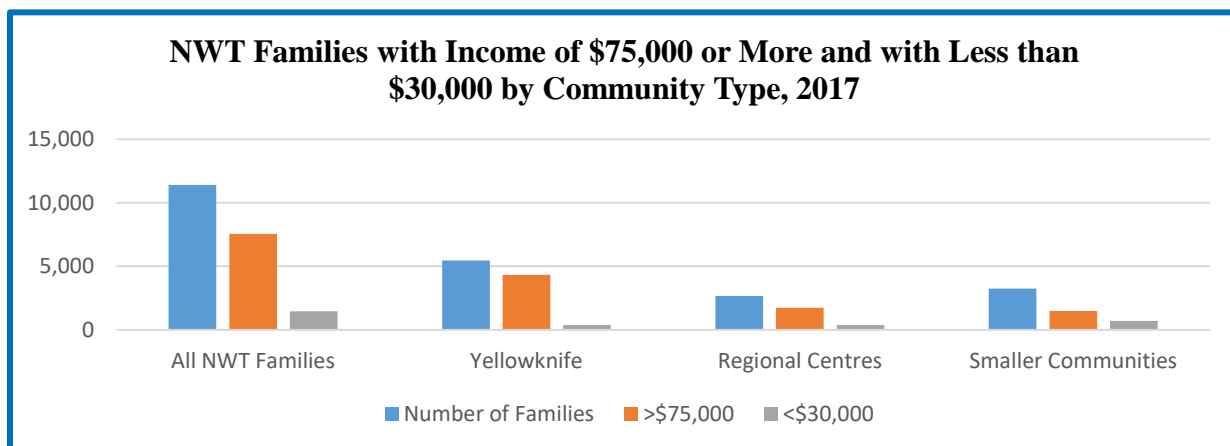
NWT tax filer data in the table above show a wide spread in incomes with a disturbingly higher percentage of lower income earners. This results in disparities in living standards.

- Half of tax filers have less than \$50,000 after tax income and about one-third of these tax filers have less than \$25,000 in income.
- About one-third have between \$50,000 and \$99,999 after tax income.
- 13% have \$100,000 or more after tax income.

The distribution of income in Yellowknife generally has a similar pattern as that of the NWT.

Income disparities are evident among different types of families. The median⁵ after-tax family income in the NWT in 2018 was \$70,540 with:

- The highest median after-tax family income (\$127,000) reported for couple families;
- The median after-tax income for lone-parent families reported at \$44,990; and
- \$36,900 the median after-tax income for persons not in census families.⁶



Source: Statistics Canada, T1 Family File, prepared by NWT Bureau of Statistics.

Data are available only for communities with 100 tax filers or more.

Data are suppressed for some small communities, and to permit consistency and comparability.

Smaller communities are: Aklavik, Fort McPherson, Ulukhaktok, Tuktoyaktuk, Délj̄ne, Fort Good Hope, Norman Wells, Tulita, Fort Liard, Fort Providence, Fort Simpson, Fort Resolution, Fort Smith, Łutselk'e, Behchokò, Gamètì and Whatì.

The number of families and individuals with lower and higher incomes creates disparities within NWT communities.

- 1,470 families report annual income of less than \$30,000. Almost half of these families live in smaller communities.

⁵ Median income is the value where half the population has an income above that amount and the other half of the population has an income below that amount.

⁶ Statistics Canada defines a “person not in census families is an individual who is not part of a census family (couple family or lone-parent family). Persons not in census families may live with their married children or with their children who have children of their own. They may be living with a family to whom they are related or unrelated. They may also be living alone or with other non-family persons.”

- Comparatively, 7,560 families report annual income of more than \$75,000 and more than half of them (57.2%) live in Yellowknife.
- 6,510 people or about one-fifth (20.9%) of individual tax filers in the NWT report less than \$15,000 in income. Among these individual tax filers about one-third live in smaller NWT communities and one-fifth in regional centres.

Age and ability are factors in income inequities. As shown in the table below, 31.1% of individuals in the NWT not in lone parent or couple families were considered low income and 43.8% of these people lived in smaller communities. Older adults, particularly single people, are especially vulnerable to the debilitating effects of poverty. Among older adults in the NWT the median income for those 65 years and older drops to about half that of 55 to 64 year old people.¹⁶ In the NWT, 13.6% of people 65 years of age and older are low income and 7% of people in this age group live in households that have difficulty meeting financial needs.¹⁷

Number and Percentage of NWT Persons in Low Income (After Tax) by Age, Family Status, and Community Type, 2017

	All Persons in Low Income	By Age of Persons in Low Income			By Family Type of Persons in Low Income			
		0-17 Years	18-64 Years	65 Years & Over	All Families	Couple Families	Lone Parent Families	Non Families
Northwest Territories	8,080	2,700	4,940	450	5,800	2,650	3,150	2,280
	19.0	24.4	17.6	13.6	16.5	9.5	43.6	31.1
Community Type								
Yellowknife	2,380	720	1,510	150	1,450	630	820	930
	11.9	14.8	10.8	12.2	8.9	4.5	36.1	25.0
Hay River, Fort Smith, Inuvik	1,920	640	1,160	120	1,390	560	830	540
	19.5	25.4	18.2	12.5	17.2	9.1	42.8	30.7
Smaller Communities	3,780	1,340	2,260	180	2,960	1,460	1,500	810
	30.1	36.6	29.0	16.2	27.6	18.9	49.8	43.8

Source: Statistics Canada, T1 Family File, prepared by NWT Bureau of Statistics.

Data are available only for communities with 100 taxfilers or more. Data are suppressed for some communities and to permit consistency and comparability across years. Smaller communities are: Aklavik, Fort McPherson, Ulukhaktok, Tuktoyaktuk, Déline, Fort Good Hope, Norman Wells, Tulita, Fort Liard, Fort Providence, Fort Simpson, Fort Resolution, Fort Smith, Łutselk'e, Behchokò, Gamètì and Whatì.

It is estimated that 14.6% of Canadians with a disability were at risk of falling into poverty and 23.2% were living in poverty in 2014.¹⁸ An estimated 20% of NWT adults live with disability,¹⁹ a rate that doubled in the last decade. While no current data are available, in 2014 most people living with disability in the NWT lived in households with less than \$50,000 in income.

The GNWT's Market Basket Measure⁷ (MBM) and Alternative North's living wage calculations offer other perspectives on income inequities and the challenges to maintaining basic living standards. The MBM is calculated for a family of four in Yellowknife, the three regional centres (Inuvik, Hay River and Fort Smith), and two other communities (Norman Wells and Fort Simpson). The resources required for a modest basket of goods necessary for a basic standard of living highlight the realities that:

- The families with less than \$30,000 in income are in deep poverty. For example, in Inuvik at least 13% of these families have little more than one-third of the financial resources needed to achieve a basic living standard.
- With living costs ranging from almost \$60,000 to over \$80,000 even those families with \$75,000 or slightly more income live precariously close to not being able to afford to cover expenses. This is particularly true for families living in Norman Wells where \$81,310 is required to afford a modest, basket of goods.

2017 Market Basket Measure (MBM), Percentage of Families of Four with Less than \$30,000 Income and More than \$75,000 Income for Select NWT Communities

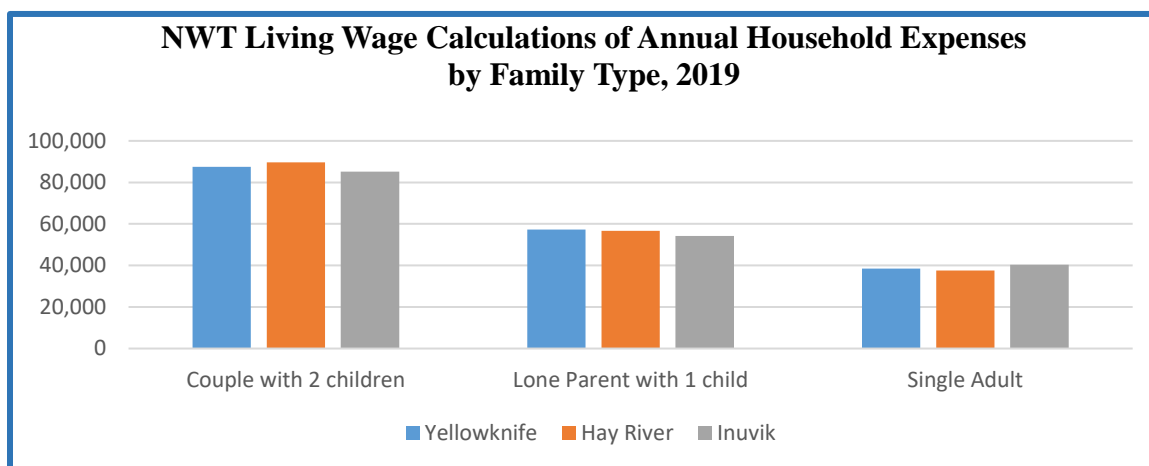
Communities	MBM Value	% < 30,000	% >\$75,000
Fort Simpson	\$68,000	18.5	59.8
Fort Smith	\$60,253	11.1	77.8
Hay River	\$64,186	16.2	59.5
Inuvik	\$74,666	13.2	64.7
Norman Wells	\$81,310	12.0	70.4
Yellowknife	\$59,386	6.9	78.9

Source: GNWT Bureau of Statistics https://www.statsnwt.ca/prices-expenditures/market_basket_measure/

Living wage calculations²⁰ show annual expenses for a basic standard of living in Yellowknife and two regional centres, Hay River, and Inuvik for three types of households. These expenses range from \$37,570 for a single person household to \$89,605 for a four-person household in Hay River. Like the MBM, living wage calculations mean that more NWT individuals and families than what is shown by the low-income after-tax measure, lack adequate financial resources for a

⁷ The MBM is an absolute measure of material deprivation and is recognized in law in the *Poverty Reduction Act* (2019) as the official poverty line in Canada. It looks at a basket of basic goods for a family of four - two adults (aged 25 to 49) and two children (aged 9 and 13) - based on the cost of a fixed basket of goods that represents a modest, basic standard of living. Costs are calculated for food, clothing and footwear, transportation, shelter, and other expenses. The MBM is produced for various Canadian geographic regions excluding the NWT. However, the Government of Canada is beginning consultations with northerners about the MBM. At the same time, the GNWT continues to develop a northern MBM to reflect the realities of northern life. The NWT MBM is very much a work in progress. Currently data for regional centres adjusts the clothing portion of the national basket to better represent life in the NWT and research continues related to other goods in the basket.

basic standard of living. Living wage and MBM calculations underscore the depth of income shortfall that individuals and families experience that traps them in poverty.



Source: Alternatives North. *Northwest Territories 2019 Living Wage Yellowknife, Hay River and Inuvik*

In light of the various measures of income needed for a basic standard of living, it is not unexpected that “in 2018, 2,999 NWT households, reported they had difficulties making ends meet in terms of transportation, housing, food, clothing and other necessary expenses. This translates to a prevalence rate of just over 20%, or one in five NWT households.”²¹

This is not surprising given that almost 17% of households have low income and living costs throughout the NWT are much higher than in southern Canada. For example, compared to Edmonton, the cost differential is 20%-25% higher in Yellowknife, 75%-80% higher in Fort Good Hope, and 90%-95% higher in Ulukhaktok.²²

Persons in NWT Households with Difficulty Meeting Financial Needs, 2018

	Total Population		Difficulty Meeting Financial Needs (Making Ends Meet)	
	(#)	(%)	(#)	(%)
Total Population	44,130	100.0	9,352	100.0
Less than 15 Yrs.of Age	9,085	20.6	2,271	24.3
15 to 64 Yrs. of Age	31,611	71.6	6,431	68.8
65+ Yrs. of Age	3,434	7.8	650	7.0

Source: GNWT Bureau of Statistics 2019 NWT Community Survey published in Financial Security. https://www.statsnwt.ca/recent_surveys/2019NWTCommSurvey/Financial%20Security2019.pdf

Recommendation

The NWT does not do well when there are huge income gaps and disparities within and between our communities. But the different measures, whether LIM, MBM, or living wage, raise questions about the true state of the income gaps and disparities, and poverty in NWT communities. More work is needed to expand living wage and MBM calculations for all types of households and communities in the NWT. This work is urgently needed in order to fully understand the state of poverty and to better inform advocacy, public policy, and programs and services for those without or at risk of not having adequate resources for a basic living standard and to participate in society.

Financial stability

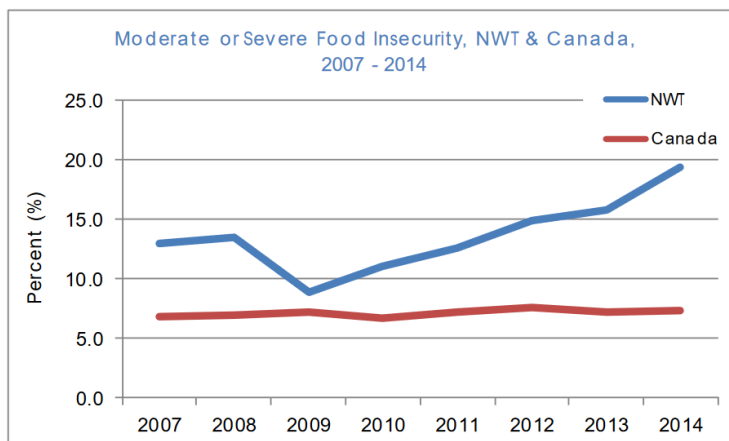
- A majority (52%) of LGBTQI2S households have been affected by lay-offs and reduced hours as a result of the COVID-19 pandemic. This compares to 43% of overall Canadian households. Members of the LGBTQI2S community who are Black, Indigenous, and People of Colour report the lowest levels of confidence in their current financial situation (60% compared to 72% nationally).⁴⁶
- Over one-third (36%) of Indigenous participants in a crowdsourced study by Statistics Canada reported that COVID-19 had a strong or moderate impact on their ability to meet financial obligations or essential needs, compared to 25% of non-Indigenous participants.⁴⁷
- The differences between most visible minority groups and White participants in the financial impact of COVID-19 remain large even after taking into consideration their differences in job loss, immigration status, pre-COVID-19 employment status, and other demographic characteristics.⁴⁸

Printed in Poverty Trends 2020. <https://cpj.ca/wp-content/uploads/2020/09/Poverty-Trends-2020.pdf>

One in Four Households in Small Communities and a Rising Number in Yellowknife Worry About Being Able to Afford Food.

“In 2014, about 22% of NWT households indicated that they often or sometimes worried that food would run out before they had money to buy more. At 19%, the proportion of NWT residents aged 12 and older with moderate or severe food shortage was almost three times that of Canada (7.3%).²³” The most recent data show that 8.7% of Canadian households reported food insecurity.²⁴ Food insecurity exists among one in four single-mother households in Canada.²⁵

While not directly comparable to other data on food security, the 2019 NWT Community Survey found that 3,407 households (23%) in the NWT were often or sometimes worried about having enough money for food in the previous 12 months. Many of these households also reported having difficulty making ends meet, with 12.5% reporting both food insecurity and general financial insecurity.



Source: Statistics Canada data published in NWT Bureau of Statistics Poverty Indicators-Northwest Territories.
Food insecure, moderate - These households had indication of compromise in quality and/or quantity of food consumed. Food insecure, severe - These households had indication of reduced food intake and disrupted eating patterns

Among NWT households that reported difficulty making ends meet, 61% also reported that in the previous 12 months they had often or sometimes worried about having money for food.

“A family of four in Kugluktuk like families in isolated communities throughout the north expect to pay \$2,000/month for groceries exclusive of hygiene and cleaning products. A box of baby diapers (\$60), toilet paper, Kleenex, soap and bleach might cost another \$800/month. To purchase fuel and supplies to go on the land to harvest food can be as much as \$2,000. This is why so many people are suffering.” *Janine Harvey, social justice advocate, formerly of Ulukhaktok*

Food security is particularly troublesome for people living in smaller NWT communities. In 2014, 21.7% of NWT households often or sometimes worried about running out of food before having money to buy more. Almost 40% of these households were in smaller communities. In 2018, almost one in four (23.1%) NWT households worried about having money to buy food with 37% of them in smaller communities. While the number of households in smaller communities worried about buying food fell slightly between 2014 and 2018, the number of Yellowknife households worried about affording food rose from 14% to 16.7%.

NWT Households Worried About Not Having Enough Money for Food by Community Type and Percentage, 2018

	Total Households	Yes	%	Often	%	Sometimes	%
Northwest Territories	14,760	3,407	23.1	887	6.0	2,520	17.1
Yellowknife	7,132	1,191	16.7	272	3.8	919	12.9
Inuvik, Hay River, Fort Smith	3,520	697	19.8	234	6.6	464	13.2
Smaller Communities	4,108	1,518	37.0	380	9.3	1,138	27.7

Source: NWT Bureau of Statistics. 2019 NWT Community Survey.

Food insecurity is reflected in the use of and need for in-school food programs, food banks, soup kitchens, and community luncheons as sources of daily nutrition. Current data are scarce on community-based food programs to counter food insecurity and the debilitating effects of food poverty on human health, and on participating in education and society in general. In Canada, more than one-third of food bank users in 2016 were children.²⁶

In 2018, the No Place for Poverty *NWT Poverty Update* reported that:

- “The Yellowknife Food Bank gave out 1,234 Family Baskets in 2017 from the Side Door Youth Resource Centre. In 2013 it gave out 901 baskets. Each basket contains \$25-\$30 of food. (YK Food Bank)

“School food programs need to have secure funding. Kids can’t learn when they are hungry. Kids may not go to school if they can’t bring food for lunch in part due to shame and in part due to fear of apprehension by Social Services.” *Janine Harvey, social justice advocate, formerly of Ulukhaktok*

“In normal times, the (Hay River) Soup Kitchen can seat about 20 people at a time. Now, it will be limited to eight to 10 people inside the building, and there will be extra volunteers to disinfect the seating area and the washroom.” <https://nnsi.com/hayriverhub/soup-kitchen-reopens-after-being-closed-since-march-due-to-concerns-over-covid-19/>

- The Yellowknife Farmers Market and the Yellowknife Food Charter Coalition recently reported that they served 192 meals at the Side Door and Centre for Northern Families, as part of a 12-week Thursday Supper Club. (Yellowknife Farmers Market)
- The Salvation Army has increased its distribution of food hampers by 187 per cent since 2014, to 2,284 last year.²⁷

“To help those facing social, economic and health impacts of the COVID-19 pandemic... The funds were distributed between 19 organizations across the N.W.T. That includes \$97,000 for Food First Foundation; \$8,400 for Yellowknife Education District No. 1; \$255,179 Yellowknife Salvation Army; the SideDoor Ministries also received \$20,000.”

<https://www.cbc.ca/news/canada/north/n-w-t-mp-mcleod-food-security-funding-1.5725319>

Sustainable harvesting activities such as fishing and hunting play a large role in the lives of people living in smaller communities. More than one-third of households in these communities harvest 75% or more of the fish or meat consumed. The ability to mitigate food insecurity with country foods is threatened by climate breakdown.

“Climate change is exacerbating food poverty, which is already high among Indigenous peoples due to historic discrimination.”

<https://www.hrw.org/news/2020/10/21/interview-climate-crisis-hurts-harvest-first-nations>

“Human Rights Watch says wildlife habitat changes caused by melting ice and permafrost, more intense wildfires, warming water temperatures and increased precipitation are all reducing the amount of food available to Indigenous people in remote areas.” <https://www.cbc.ca/news/politics/human-rights-watch-report-climate-food-indigenous-1.5771262>

Households in the NWT Where 75% or More (Most or All) of the Meat or Fish Eaten in the Household was Obtained through Hunting or Fishing by Community Type, 2018

	Total Households	Most or All	%
Northwest Territories	14,760	1,857	12.6
Yellowknife	7,132	180	2.5
Regional Centres	3,520	255	7.2
Smaller Communities	4,108	1,422	34.6

Source: 2019 NWT Community Survey prepared by NWT Bureau of Statistics.

Recommendation

Poverty combined with climate breakdown threaten the human right to food throughout the NWT. An immediate commitment is required by all levels and types of governments to tackling this human rights violation in the short and longer term. Governments of Canada and the NWT’s short-term responses to the food crisis highlighted by the COVID-19 pandemic are starting points for tackling food insecurity in the NWT. Government responses to the COVID-19 pandemic have included investments in school food programs, food banks, soup kitchens, on-the land/traditional harvesting activities, and agricultural development and local food

production. But these short-term measures will not address pervasive and debilitating food insecurity throughout the NWT.

The State of Housing Repair and Overcrowding are Driving the Housing Crisis in Smaller NWT Communities.

In 2016, 12.7% of Canadians had unmet housing needs or were chronically homeless.²⁸ In the NWT, unmet housing needs and chronic homelessness exist in every community. In 2016,

- 10.5% of NWT households faced issues of suitability often manifested in overcrowding.
- 18.1% had adequacy issues or homes in need of repair.
- 12.4% had affordability problems.²⁹

Adequacy and suitability were pressing issues for three in ten Indigenous households.

More than half (54.1%) of NWT households own the residence they occupy. An NWT housing report based on the 2016 Census observed that housing problems tend to vary with tenure.³⁰ “In 2016, 16% of NWT rental households had affordability problems compared to 9% of owned households. Issues with suitability were also higher for renters (13%) versus owners (8.7%). Adequacy issues impacted both owned and rented dwellings in the NWT with approximately one in five owned dwellings (19.3%) and 16% of rentals requiring major repairs.”

NWT households are larger than the Canadian average. Household size contributes to adequacy issues.

Private Households by Type of Dwelling and Size, NWT and Canada, 2016				
Household Size	NWT #	NWT %	Canada #	Canada %
All	14,980	100	14,072,080	100
1 person	3,640	24.3	3,969,790	28.2
2 persons	4,305	28.7	4,834,605	34.4
3 persons	2,680	17.9	2,140,640	15.2
4 persons	2,425	16.2	1,946,275	13.8
5 or more persons	1,930	12.9	1,180,770	8.4
# of persons in private households	41,135		34,460,065	
Avg. # of persons in private households		2.7		2.4

Source: Statistics Canada, 2016 Census, prepared by NWT Bureau of Statistics.

“In 2019, about 29 per cent of housing units in Yellowknife were considered "not affordable." That number is more than double what it was 10 years earlier. The CMHC determined families in Yellowknife would need to earn \$60,680 a year to rent a one-bedroom apartment, \$69,760 to rent a two-bedroom apartment, \$86,333 to buy a condo, and \$103,194 to buy a home. The vacancy rate among social and affordable housing units in the capital was 2.1 per cent. In all, 10.6 per cent of the city's population is in "core housing need," compared to 15.4 per cent of people in the territory at large. Single parents were in the worst situation, while couples without children were in the best.” <https://www.cbc.ca/news/canada/north/cmhc-annual-housing-report-north-1.5779314>

More than four in ten (42.7%) of the 14,760 dwellings in the NWT had at least one affordability, suitability, or adequacy housing problem in 2018. This compares to 32% in 2009. Adequacy and suitability problems are driving housing problems but affordability issues are rising too. Over the past decade, affordability problems doubled in Yellowknife from 14% to 29% and adequacy issues doubled to 10.5% over that same period.

Housing Problems by Community Type, NWT, 2019									
	Total Households 100%	Housing Problem		Not Adequate		Not Affordable		Not Suitable	
		Total	%	Total	%	Total	%	Total	%
Northwest Territories	14,760	6,308	42.7	2,965	20.1	3,182	21.6	1,318	8.9
Yellowknife	7,132	2,888	40.5	746	10.5	2,090	29.3	468	6.6
Hay River, Fort Smith and Inuvik	3,520	1,285	36.5	630	17.9	623	17.7	220	6.2
Smaller communities	4,108	2,135	52.0	1,589	38.7	469	11.5	630	15.3

Source: NWT Bureau of Statistics. 2019 NWT Community Survey.

A house is considered to have a housing problem if it has an affordability, adequacy or suitability issue. Affordability problem means a household spends more than 30% of their income on shelter costs. Adequacy problem refers to the physical condition of the dwelling, i.e., if it is in need of major repairs. Suitability problem means there are not enough bedrooms for the number of people living in the household.

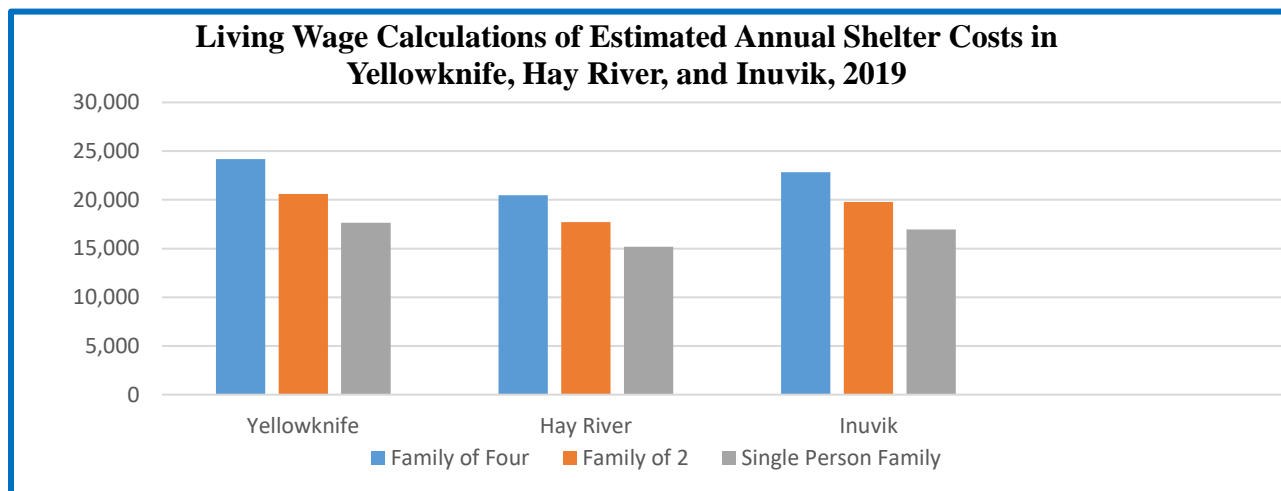
While housing problems are rising in larger centres, smaller communities are experiencing a housing crisis. For example, in 2018, 79% of households on the Hay River Dene Reserve (Katlodeeche) (pop. 331) identified a housing problem; in Deline (pop. 576) 90% of households had at least one housing problem; and 81% of households in Wekweètì (pop. 132) had at least one housing problem. This high level of need is the reason that more than half (52%) of NWT households in smaller communities reported a housing problem compared to 40.5% in Yellowknife and 36.5% of households in regional centres. Inadequate housing is a critical problem in smaller NWT communities.

“My community is like others. Two and sometimes three families are living in a single family unit. Overcrowding is driving social problems like violence and addictions. With only one renter (NWT Housing Corp.) and no housing units, let alone housing options to respond to a growing population, community people are in a housing emergency.” *Janine Harvey, social justice advocate, formerly of Ulukhaktok*

All segments of the population are impacted by housing problems but older adults are particularly effected in many NWT communities. “Among households with a senior housing maintainer, the proportion of houses with at least one housing problem ranged from 45% in Yellowknife area houses to 68% in the Tlicho region. Adequacy issues were most prevalent in the Dehcho (42%), Sahtu (45%) and the Tlicho (50%) regions for senior household maintainers while in Yellowknife it was affordability (37%).⁸”

⁸ Household maintainers are considered the people responsible for household payments, while a senior household maintainer is defined a household maintainer 65 years or older. <https://www.statsnwt.ca/Profiles/Seniors/2020%20NWT%20Seniors.pdf>

Housing affordability was highlighted in the *Northwest Territories 2019 Living Wage Yellowknife, Hay River and Inuvik*.³¹ In the living wage calculation, shelter is the largest single annual expense. Annual shelter costs for a family of four in Yellowknife are estimated at \$24,185.



Source: Alternatives North. *Northwest Territories 2019 Living Wage Yellowknife, Hay River and Inuvik*

Housing insecurity in the NWT was reported by 2,076 households (14%) in 2019. These households reported that a member of their family had experienced significant financial difficulties in the previous 12 months due to an increase in rent or mortgage payments. The majority (63%) of these households were renters rather than homeowners (37%). Affordability is an issue for 35% of these households, meaning they were spending more than 30% of the household income on shelter costs.

In 2019, 1,368 (9%) NWT households included at least one person who could not get their own accommodation. In some smaller communities such as Behchoko, 30% of households had individuals who could not get their own accommodation. Affordability was the main reason why individuals could not get their own accommodation in larger centres such as Yellowknife, Inuvik, and Hay River. Lack of available units was the main reason for an inability to secure housing in smaller NWT communities.³² In 2019, 1,311 of the NWT population 15 or more years of age mainly in smaller communities said they were on a waitlist for subsidized housing. Further and in spite of living in a home, 242 individuals said they were homeless at some point in the previous year.

In Canada, youth aged 16-24 years make up about 20% of the homeless population. About 40% of Canadian youth experiencing homelessness in 2017 identified as LGBTQ or Two Spirited.³³ More older adults or seniors in Canada are becoming homeless and using shelters. It is estimated that 4% of shelter users in Canada are older adults.³⁴ Data on homelessness in the NWT are weak.

Small and larger NWT communities are experiencing growing numbers of homeless people. While data are limited, a 2018 point in time survey in Yellowknife provides some insights into homelessness in the capital. The survey found:

- 338 homeless people in the City of which 42% were youth (up to 24 years old) and about 73% of these youth were children younger than 18 years.
- 75% of homeless people were experiencing chronic homelessness (e.g., experience homelessness for prolonged periods of time or have repeat episodes of homelessness).
- Indigenous people make up 90% of homeless people in the City.
- 68% of homeless persons had migrated from other NWT communities.³⁵

Yellowknife, regional centres, and some smaller communities are struggling to find adequate and suitable emergency and temporary shelters, and to permanently house homeless and precariously housed people. COVID-19 has exacerbated precarious housing circumstances.

Recommendation

Housing insecurity is at a crisis level in the NWT. The housing crisis has been exacerbated by the COVID-19 pandemic. The GNWT invested “\$5 million to create temporary housing for the homeless to self-isolate. This includes \$1.4 million for creating 36 units at Aspen Apartments and 25 units at the Arnica Inn. \$3.6 million will be used to set up 130 units outside of Yellowknife, and for renovations.”³⁶ There is also a \$60 million housing fund intended to address needs in NWT communities but few if any, of these funds have been accessed. It is urgent that all types and levels of government and non-government organizations come together to take immediate action to overcome housing problems throughout the NWT. The GNWT’s commitment of funding to leverage federal housing funds is a start.³⁷ In all housing initiatives, priority must be given to honouring the human right to housing among the NWT’s most vulnerable individuals and families.

Poverty Contributes to Serious Wellness Issues Particularly Evident Among Indigenous People in the NWT.

In a jurisdiction like the NWT with deep colonial roots and a long history of marginalizing Indigenous people, the stresses and effects of poverty can be intergenerational. As countless studies show, once people fall into poverty, it is difficult to climb out of it. Poverty negatively

“Almost two years after it was created, a \$60-million federal fund created to address the dire housing situation in the Northwest Territories remains untouched.”

<https://www.cbc.ca/news/canada/north/60m-n-w-t-housing-fund-remains-untouched-1.5781289>

Just Recovery NWT is calling for affordable housing for all. The youth-led coalition states that: “The NWT is in a housing crisis. Seeing that every person is sheltered in quality housing that meets their needs must be a top priority. Indigenous governments & organizations providing frontline services must be meaningfully consulted & in control of all housing initiatives in their communities. Investing in low-carbon housing is also an opportunity to create local jobs & lower emissions. The GNWT must work with Indigenous governments to ensure all residents have access to quality, affordable housing.”

<https://www.justrecoverynwt.com/>

affects health and well-being in very visible as well as invisible ways. It increases stress as a result of not being able to make ends meet, secure safe shelter, or access adequate, nutritious food. Individuals in households that experience food insecurity are more likely than others to report diabetes or other chronic health conditions. The stresses of poverty also influence the ability of individuals to make decisions about their health and to be positive players in family and community cohesion.

There are very serious health and wellness issues in all NWT communities but Indigenous populations in smaller communities tend to experience the worst of these conditions. Health and wellness conditions are enumerated by GNWT Health and Social Services.³⁸ Some of these conditions are:

- The overall crime and violent crime rates are more than seven times the national average. These rates are highest in smaller NWT communities although a recent report questions whether rates are high due to over-policing and reporting of crimes that otherwise wouldn't be reported.³⁹
- NWT women are victims of interpersonal violence at almost 10 times the national rate.
- 98% of women admitted to NWT shelters are Indigenous. The greatest number of women seeking shelter from violence tend to be 25-44 years of age.
- More than half of the women using shelters due to family violence reported suffering emotional/psychological abuse and one-third reported physical abuse.
- More people in the NWT (39.8%) are obese than in Canada as a whole (26.3%).
- Almost twice as many NWT people (33.4%) 15 or more years of age smoke tobacco than in Canada (17.4%).
- More (32%) NWT people 15 or more years of age are heavy drinkers than in Canada as a whole (19.1%).
- The NWT has a smaller (56.4%) percentage of people 15 or more years of age compared to Canada as a whole (71.6%) who rate their mental health as excellent or very good.
- The NWT has twice the rate of mental health hospitalizations as populations in western Canada. The main cause of the high rate of mental health hospitalizations was related to substance use, which is more than four times the western Canadian average.
- Chronic obstructive pulmonary disease (COPD) rates are higher in the NWT (14.5%) compared to Canada (9.6%) as are diabetes rates, 11.5% compared to 10.5% in Canada. The rates of diabetes have grown by more than 50% in the last 15 years, from 7.5% to 11.5%.

- 42.1% of NWT children at the age of five years are vulnerable to not achieving expected norms for school readiness, compared to the expected norm of 25.4% and the Canadian average of 27%.
- Access to child care is uneven throughout NWT communities.

Serious health and well-being issues contribute to NWT residents 15 or more years of age rating their health and well-being as slightly poorer than Canadians in general. Compared to all other NWT adults, middle-aged individuals 25-44 years, females, non-Indigenous people, and persons from households of \$80,000 or more income judge their overall health and mental health as very good or excellent.

“A \$1.9 million subsidy will aim to lower child care costs by a third for workers who are required to physically attend work. \$1.3 million of that will go toward a \$1,000 per month wage top-up for child care staff, to ensure they’re “adequately resourced to provide child care services, especially during non-regular hours,” a government news release said. A \$1.24-million subsidy will support early learning and child care programs that have closed due to COVID-19. This will help cover fixed costs like rent and utilities, allowing the provider to reopen when health risks are lower. A final \$665,000 will go to child care providers to support extra supplies, protective equipment and labour required to meet heightened cleaning efforts. The money comes as childcare service providers face a financial crunch stemming from COVID-19.”
<https://nns1.com/yellowknifer/nwt-essential-workers-childcare-gets-over-5-million/>

General Health Indicators for Individuals 15 Years and Older by Number and Percent, NWT and Canada, 2016

	NWT 2016	Canada 2016
NWT Individuals 15 Years and Older	33,540	29,493,742
Self-Perceived Health, Very Good or Excellent	18,345 (54.7%)	17,959,664 (60.9%)
Self-Perceived Mental Health, Very Good or Excellent	22,209 (66.2%)	20,387,923 (69.1%)
Life Satisfaction, Satisfied or Very Satisfied	29,692 (88.5%)	26,379,447 (89.4%)
Somewhat or Very Strong Sense of Community Belonging	25,976 (77.4%)	19,096,554 (64.7%)
Very Strong Sense of Community Belonging	8,552 (25.5%)	5,111,306 (17.3%)

Source: Statistics Canada, Canadian Community Health Survey (CCHS), prepared by NWT Bureau of Statistics.

Compared to other Canadians, adults in the NWT have a stronger sense of community and belonging. Six out of 10 NWT adults also volunteer with a group or organization. These attitudes and behaviours are indicators of social cohesion and resiliency, two factors that are strong counter-measures to poverty. Evidence of cohesion are also illustrated in the steps that households take to meet day-to-day expenses when short of money. “In 2018, almost one in four NWT households sometimes or often asked friends or relatives for financial help when they were short of money for day-to-day expenses. ... In both regional centres and smaller communities,

households were more likely to ask for financial help from friends or relatives to meet day-to-day expenses” than in Yellowknife.⁴⁰

NWT People 15 Years and Older Who Volunteered for Group or Organization, by Community Type, 2019						
	Persons 15 & Older	%	Volunteered in 2018			
			Yes	%	No	%
Total	35,046	100.0	13,561	38.7	21,485	61.3
Yellowknife	16,561	100.0	6,217	37.5	10,344	62.5
Inuvik, Hay River & Fort Smith	8,073	100.0	3,302	40.9	4,771	59.1
Rest of Communities	10,411	100.0	4,041	38.8	6,370	61.2

Source: NWT Bureau of Statistics. 2019 NWT Community Survey.

Formal education and literacy are also counter-measures to the debilitating effects of poverty. Despite challenges faced by children in the NWT, formal education levels continue to increase, rising from about 70% of persons 15 years or older having a high school diploma or more formal education in 2009 to almost 75% of this population in 2019. People in the NWT with the highest levels of formal education live in Yellowknife; are most often non-Indigenous; female; and in the 25-39 years of age group. Older people, particularly Indigenous people living in smaller NWT communities, have lower levels of formal education than others in the NWT, and are more likely to have experienced the negative effects of residential schools. In 2016, 67% of NWT working age people earning less than \$20/hour did not have post-secondary education.⁴¹

Literacy and numeracy skills are essential for individuals to fully participate in society, both economically and socially. People with higher levels of formal education demonstrate higher literacy and numeracy skills.⁴² Literacy is an indicator of poverty tracked by the Government of Canada. *Opportunity for All – Canada’s First Poverty Reduction Strategy* (2018) reported that 10.7% of 15-year-old Canadians had low literacy skills and 14.4% low numeracy skills in 2015.⁹

The *No Place for Poverty 2018 NWT Poverty Update* reported that:

- “Almost half of Canadian adults (aged 15 to 65) have literacy levels low enough to affect their activities at home, at work and in their community.
- Canadians with the lowest literacy levels are three times more likely to live in poverty than those with the highest literacy levels.
- New Canadians and Indigenous people are most likely to have low English literacy levels.”

⁹ Updated data on literacy levels are not expected until 2022-2023.

Recommendation

Poverty creates and exacerbates poor health and well-being. People in the NWT take counter-measures to mitigate the health and well-being stresses and impacts of poverty but the inequities between Indigenous and non-Indigenous peoples are a gap too wide for these counter measures to close. All levels and types of governments must bring forth the 94 Truth and Reconciliation Calls to Action and the 231 Calls to Justice from the Murdered and Missing Indigenous Women and Girls Inquiry to inform steps to improve health and wellness conditions throughout the NWT.

“Mental health and addictions touch the lives of many across the NWT. Everyone should have access to quality treatment options without having to leave their home community if they prefer to stay close to home. Programs should be community-led, trauma-informed and range between those based in Indigenous methods and Western ones, including on-the-land healing, cultural programming & counselling. Wellness initiatives, such as public spaces designed to foster connection to land, should be supported. **The GNWT must guarantee all NWT residents access to a range of culturally relevant mental health and addictions treatment options both in and away from their home communities.**”

<https://www.justrecoverynwt.com/>

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