

Income Security

Breaking Down the Barriers of Poverty



Promoting Self Reliance



Northwest
Territories

July 2007

Minister's Message



People of the Northwest Territories want to be in control of their lives, to make decisions on matters of importance to them and their families. They want to set goals and to acquire and develop the education, skills, and attitudes they need to fulfill their aspirations. These are all important parts of being self-reliant.

Self-Reliance is key to the success of our territory. The people of the Northwest Territories, our government and non-government organizations have worked hard over the past four years to address the issues that are preventing northerners from achieving self-reliance. This paper outlines a new philosophy and the vision we have for breaking down the barriers to self-reliance, and eliminating poverty in the Northwest Territories.

Poverty is difficult to escape. As this paper lays out, it is not just an issue of money. In order to eliminate poverty, our governments, agencies and communities will need to work together to align the supports and services needed by individuals to succeed. This work will take some time, but the philosophy outlined in this paper, and the changes to our system that will follow represent an important step for our government, but one that we believe is worth taking.

I would like to thank the many individuals, non-government and government organizations that have contributed to the income security review process. I hope your involvement has given you a sense of ownership over our new model and the changes to programmes and services that will result.

A handwritten signature in black ink that reads "Charles Dent". The signature is written in a cursive, flowing style.

Charles Dent
Minister of Education, Culture and Employment

Table of Contents

Introduction	2
Vision for the Northwest Territories	3
Guiding Principles	4
Poverty	4
Income Measures	4
Groups most Vulnerable to Poverty	5
GNWT Income Security Programmes	6
Key Direction – Income Security Review	7
Next Steps – Income Security Reform	9
Evaluation	12
Appendix A – Income Security Policy Framework	13
Appendix B – Income Measures	20
i. Market Basket Measure (MBM)	
ii. Low Income Cut-Off (LICO)	
iii. Low Income Measure (LIM)	
Appendix C – Low-Income Measure (LIM) Tables	22
Appendix D – Education, Culture and Employment Programmes	27
Appendix E – Other GNWT Departments’ Social Programmes	34
Appendix F – Programme Statistics by Department	37

INTRODUCTION

Poverty is a concern across Canada, especially where children are affected. The inability of people to meet their basic needs, to fully participate in economic and social opportunities available to them, and become self-reliant are all key concerns. Poverty affects individuals, families and communities.

But what is poverty? In Canada, there is no agreement on what constitutes the best measure of poverty, or even what an official poverty line might be. Nonetheless it is widely recognized that poverty does exist, and constitutes a problem that demands attention. Statistics Canada has developed three statistical measures of low income that are accepted by some provinces as measures of poverty:

1. The Market Basket Measure (MBM)
2. The Low Income Cut-off (LICO)
3. The Low Income Measure (LIM)¹

Over the years, extensive research has identified both the factors that contribute to poverty and which demographic groups are most subject to poverty. Prolonged poverty creates dependence on both government and non-governmental organization (NGO) support systems that promote learned helplessness over time. The resulting long-term poverty only draws attention to the social and economic exclusion of those affected to the detriment of society as a whole. Exclusion can be both the cause and consequence of poverty.

Although often regarded as requiring only a simple solution, efforts to reduce poverty will not be successful if limited to addressing Income Security issues. Poverty is more than a money issue. Research has found direct links between poverty, poor health, lower educational levels, employment access and retention, child welfare and child care issues, inadequate housing, anti-social behaviours, and criminal activity that requires legal intervention. The complex nature of poverty requires a multi-dimensional approach. The government and non-governmental sectors need to work together to develop an innovative network of coordinated programmes and services to include health and wellness, as well as skill and knowledge development. The integration of programmes and services will support, direct and encourage individuals to become self-reliant and realize their full potential as contributing members of society.

The Government of the Northwest Territories (GNWT) is committed to reducing the incidence and impact of poverty on its residents. The GNWT recognizes that its policies and programmes must focus on key outcomes that reduce poverty. While this paper acknowledges the wider issues associated with poverty, as a first step, our intent is to focus on recent and ongoing efforts to address poverty through Income Security programming for individuals and families.

¹ See Appendix B.

Starting in 2004, a thorough review of Income Security programmes that directly affect the lives of Northerners living in poverty was conducted. Following on from this, the GNWT developed a policy framework, the *Income Security Policy Framework for Personal Self-Reliance*, to guide planning and redesign of income security programming (Appendix A).

Income Security refers to the grouping of programmes that help individuals and families meet their financial needs. The purpose of these programmes is to address cost of living issues, compensate for low income, maintain family income where an income earner returns to school, becomes unemployed, or retires, and provide support to those who, because of a disability or illness, are unable to earn an income.

The Policy Framework establishes a common philosophical basis for Income Security programmes, allowing for greater consistency in the design, administration and delivery of programmes. The Policy Framework states

The GNWT will design and deliver programmes in a consistent and coherent manner so as to help ensure that individuals in greatest need are able to meet their basic requirements for food, shelter and clothing and are in a position to participate in community life. Programmes should also support work towards greater self-reliance and self-sufficiency.

This commitment encompasses collaboration between government service providers and interested community organizations as well as an emphasis on client centred service delivery.

VISION FOR THE NORTHWEST TERRITORIES

The Government of the Northwest Territories has identified a vision of what its income security system should look like in the future. The vision states:

Individuals and their families, regardless of the needs or circumstances they present, are to be treated with respect and dignity. Residents will be given opportunities to become as self-reliant as individual capacity allows, to participate fully in community life, and to share in the opportunities available to them in their communities.

GUIDING PRINCIPLES

In working to achieve its vision for Income Security, the GNWT has identified a number of guiding principles for Income Security in the Northwest Territories (NWT). These are to:

- Encourage self-reliance through linking developmental programmes with financial benefits;
- Ensure all clients are treated with respect and dignity when accessing Income Security programmes;
- Establish a coherent policy direction;
- Target benefits to those most in need of government support; and
- Target programmes to fit in with government initiatives.

POVERTY

Poverty is complex and hard to define. Most social researchers agree that poverty refers not only to a lack of financial resources, but also to the resulting inability of individuals to participate fully in social and economic activities. Income levels are generally the focus of poverty interventions, but access to adequate and affordable housing, essential goods and services, health and wellness, education and community participation also have to be considered.

It is generally agreed that income is the most useful indicator of poverty, particularly when measured over time. However, there is no consensus on how to define or measure “low income.” Governments and other organizations continue to debate whether to use absolute measures such as the Market Basket Measure (MBM), or more relative ones such as Statistics Canada’s Low-Income Cut Offs (LICO) and Low Income Measure (LIM) that determine the poverty line at a given percentage of median income. These measures are detailed in Appendix B and outlined below as regards relevance for the NWT.

INCOME MEASURES

Many individuals and organizations want to know how low income is measured in their community or province/territory, as well as what is being measured. In other words, people need tools to measure low income, however imprecise, to help them make informed decisions. In addition to income information about individuals, families and households, Statistics Canada also produces three statistical measures of low income, often referred to as measures of poverty, referred to above.

Statistics Canada rightly insists that these measures are not poverty lines but, rather, measures of low income. Nevertheless, they are widely used as poverty lines by individuals and groups. The Northwest Territories is not included in the

collection of data and cross-Canada comparisons for the MBM and LICO. However, the NWT is included in the collection of data for LIM.

Information on LIM data is provided in Appendix C. As noted, information is also available on NWT household income. The table below describes the percentage of households with less than \$30,000 household income by selected characteristics for 2004. This information shows that some 15.2% of NWT households have less than \$30,000 total income. The table also shows groups where there is a greater percentage of households under \$30,000. For example, some 4.6% of households in Yellowknife are below this level compared with 13.8% in the regional centers of Hay River, Inuvik and Fort Smith and 31.7% of households in smaller NWT communities.

Other information in the table indicates that households with Seniors are much more likely to have lower income, as are smaller households. Households with a housing problem are also more likely to have lower income levels.

Percentage of Households with Less than \$30,000 Income, by Selected Characteristics

All Households	15.2		
Beaufort-Delta	27.2	One Person	31.9
Sahtu	24.7	Two or Three Persons	13.2
Deh Cho	24.5	Four or Five Persons	8.9
South Slave	15.8	Six or More Persons	9.4
North Slave	36.5		
Yellowknife	4.6	Household with Senior	39.9
		Household without Senior	10.8
Yellowknife	4.6		
Hay River, Inuvik, Fort Smith	13.8	Households with Housing Problem	25.1
Rest of Communities	31.7	Households without Housing Problem	11.3

GROUPS MOST VULNERABLE TO POVERTY

It is important to consider which groups of people are most likely to live with low-income and social deprivation in the NWT. Those most vulnerable to long-term poverty include Seniors, persons with disabilities, families led by single mothers and single people in general. Individuals who fall into more than one of these categories are at even greater risk of living in poverty.

Seniors

Social programmes should help Seniors achieve a lifestyle that is healthy, safe and active. Older men and women are equally vulnerable to poverty. Poverty levels for individuals aged 65 and over have improved because of federal programmes, such as Old Age Security and the Canada Pension Plan. The reasons so many people aged 55 to 64 are affected by poverty are hard to pinpoint. Possible reasons could include lower education levels, work history and particularly type of work, declining health as well as marital break-ups. However,

it remains unclear which of these factors best explains the high poverty rate for this age group.

Persons with Disabilities

Social programmes for persons with disabilities should consider the long-term nature of living with a disability and/or the associated higher daily living costs. Programmes currently in place provide supplemental benefits to cover the daily living needs for a person with a profound and prolonged disability. However, it is those persons with work limiting disabilities, rather than those with profound and prolonged disabilities, who are most affected by poverty.

Families, Single Parents and Single Persons

Because of the life-long implications of growing up in poverty, most previous federal, provincial and territorial government efforts have focused on families with children. However, the high number of single people living in poverty points to the need for solutions that also address poverty for this population group. Social programmes should be designed to assist all who are at risk of falling into poverty.

GNWT INCOME SECURITY PROGRAMMES²

The GNWT has many programmes in place that help individuals and families meet their financial needs. The Government spends approximately \$100 million dollars annually on Income Security programmes and services through a variety of delivery systems by a range of government departments.

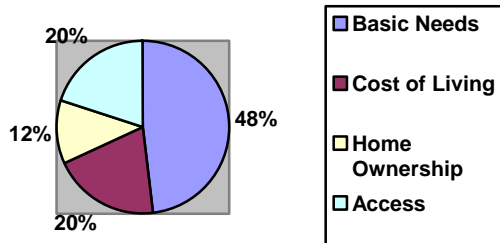
Programmes can be grouped into distinct categories depending on whether they seek to meet basic needs, address the cost of living, encourage home ownership, and/or ensure access to basic programmes and services for low-income NWT residents.

1. Basic needs programmes: Provide basic assistance needed for food, clothing and shelter.
2. Cost of living programmes: Help to address the higher cost of living in the North.
3. Home ownership programmes: Provide assistance to obtain and maintain a home.

² For a complete listing of ECE programs, see Appendix C. Appendix D provides information on the social programs of other GNWT departments.

4. Access programmes: Facilitate access to basic health, education or legal-advice programmes and services.

Approximately half or 48% of all Income Security expenditures is spent on programmes that provide for basic needs; 20% is spent to mitigate the cost of living; 12% on home ownership programmes and another 20% is spent on programmes that provide access to health, legal and education programmes and services.



KEY DIRECTION – INCOME SECURITY REVIEW

Income Security programmes are part of a social safety net that goes beyond providing financial support. . A safety net comprises a set of programmes, benefits, and supports designed to ensure that people do not lack the basic necessities of life – shelter, food, physical safety, health and a minimum income level. A social safety net may go even further by ensuring that people have the means to change the very circumstances that put them at risk. Job training, childcare and child support services are safety net programmes that help people move toward self-reliance.

In order to identify gaps in its own social safety net, the GNWT has compared the range of supports it currently provides with the goals that are to be achieved through an Income Security Review process. The Department of Education, Culture and Employment (ECE) led the development of an Income Security Policy Framework and reviewed all GNWT Income Security programmes and subsidies to ensure they continue to meet public needs.

In September 2005, the GNWT approved the *Income Security Policy Framework for Personal Self Reliance* (Appendix A). The goal of the Policy Framework is to guide the development of a comprehensive system of GNWT Income Security programmes that are fair, equitable, needs based, effective, fiscally responsible and transparent. Taken together, the objectives of these programmes will be to ensure that NWT residents have an adequate level of income that supports them in meeting their basic needs, participating in community life and developing self-reliance.

The Policy Framework will guide a system of Income Security programmes that includes but is not limited to:

<ul style="list-style-type: none"> • Income Assistance • Public Housing Rental Subsidy • Student Financial Assistance • Cost of Living Tax Credit • Contributing Assistance for Repairs and Enhancements • Supplementary Health Benefits • Territorial Power Subsidy • Child Care User Subsidy • NWT Worker Supplement 	<ul style="list-style-type: none"> • Legal Aid • NWT Child Benefit • Senior Supplementary Benefit • Homeownership Entry Level Programme • Providing Assistance for Territorial Homeownership • Senior Home Heating Subsidy • Senior Citizens and Disabled Persons Property Tax Relief
---	--

The Policy Framework also enables the GNWT to:

- Clarify its values and goals as they link to strategic and fiscal priorities;
- Ensure that common principles, goals and objectives are reflected in the range of GNWT income security programmes;
- Allow for the flexibility required by each department and programme;
- Recognize that self-reliance is best promoted through a combination of financial assistance and support programmes and services;
- Promote consistency and transparency across programmes and departments;
- Facilitate inter-departmental cooperation and coordination; and
- Ensure that government-spending priorities are based on measurable evidence and that they are equitable.

All subsidy programmes have now been reviewed, individually and as a group, to see how they fit into the Policy Framework. The examination looked at whether programmes encourage self-reliance, follow a logical policy direction, target those most in need of government services, fit in with government initiatives, respect diversity and treat people with respect and dignity.

An NWT-wide Income Security consultation was conducted to find out if these subsidy programmes actually help people become self-reliant. The consultation did not focus on what might be lacking in individual programmes, but rather on how programmes affect peoples' lives, especially when it comes to achieving self-reliance. In April 2006, *Community Voices*, a public report of comments received during the consultation process, was published.

Themes emerging from the consultation process reflect the values that northerners want to see in the Income Security system. They also mirror the guiding principles of this system, which are:

- **Accessibility:** Programmes or information on programmes are readily available in all communities;
- **Transparency:** Programmes are simple, understandable and accountable;

- **Adequacy:** Benefits provide for basic needs;
- **Dignity/Respect:** Interaction is carried out in a manner that is respectful and focuses on the client;
- **Self-Reliance:** Programmes and benefits support the goals of each client.
- **Fairness:** Different benefits that create a more equal playing field; and
- **Control:** Programmes allow clients and communities to make decisions regarding their lives.

Programmes with the goal of promoting self-reliance must support recipients in making productive decisions. In this regard, NWT communities have expressed a desire to ensure that Income Security programmes support community aspirations as well as individual ones.

A guiding principle for programming is that self-reliance is achieved in a way that is unique to the individual. Thus, an individual's level of self-reliance is determined by his or her age, life circumstances, ability, education, training and skill level. Supports should be targeted to the particularities of each client group. Ultimately a successful outcome is dependent upon the delivery of both financial support programmes and those that provide opportunities for further development

NEXT STEPS – INCOME SECURITY REFORM

The Income Security Reform process will facilitate the integration of financial support and more development oriented programmes. This process is the first of many steps in meeting the GNWT's commitment to reducing poverty in the NWT and ensuring everyone has an opportunity to become self-reliant.

Programme Rationalization and Coordination

The Income Security Model, developed in April 2007, establishes a coordinated GNWT approach with clear and consistent objectives for delivering social programmes. The Model will help create more cohesion and consistency across Income Security programmes that were historically developed at different times to meet different needs. The Model includes an integrated system of programme supports that promotes inter-departmental collaboration. It also ensures that the guiding principles of the *Income Security Policy Framework for Personal Self Reliance* are adhered to. Indeed, a collaborative approach is the only way to ensure a common standard can be achieved for programme accessibility, transparency and adequacy, as well as respect and fairness in service delivery.

Over time, a coordinated approach will also help to address the multi-faceted nature of poverty. Financial support programmes alone cannot bear the full burden of alleviating poverty. Only ever greater levels of inter-departmental collaboration in programme and service development and delivery will ensure the maximum benefits for Northerners. Some examples of existing collaborative efforts in the NWT include

- The Disability Action Plan Working Group:

Mandate: developing an interdisciplinary and multi-dimensional framework to guide the development of effective programmes and services and promote the full inclusion of persons with disabilities throughout the NWT.

Partners: GNWT Departments of Health and Social Services, Education, Culture and Employment, and Municipal and Community Affairs; the NWT Housing Corporation; the NWT Council for Persons with Disabilities; Yellowknife Association for Community Living; and the YWCA of Yellowknife.

- The Coalition Against Family Violence:

Mandate: a peaceful, equitable society where all NWT residents are valued, respected, safe and free from the abuse of power and inequalities in intimate, family or dependent relationships.

Partners: Status of Women Council of the NWT; Salvation Army; Yellowknife YWCA; GNWT Departments of Justice, Health & Social Services, and Education, Culture & Employment; Yellowknife Victims Services; RCMP; Yellowknife Education District No. 1; Justice Canada; Yellowknife Health & Social Services Authority; Yellowknife's Dene First Nation; Legal Services Board; Women and Children's Healing and Recovery Programme; NWT Seniors Society; Centre for Northern Families; Native Women's Association of the NWT; and the Yellowknife Housing Authority .

- The Yellowknife Homelessness Coalition:

Mandate: to provide a seamless continuum of housing and support services for marginalized individuals and families living in or moving to the City of Yellowknife.

Partners: representatives from federal, territorial and municipal governments and Yellowknife Non-Governmental Organizations including: John Howard Society; RCMP; Centre for Northern Families; NWT Council for Persons with Disabilities; Side Door Youth Centre; Human Resources and Skills Development Canada; North Slave Correctional Centre; Salvation Army; GNWT Departments of Justice, Health and Social Services, and Education, Culture and Employment; NWT Housing Corporation; City of Yellowknife; St. Patrick's Parish; Yellowknife Housing Authority; YWCA; and Canada Mortgage and Housing Corporation.

These existing partnerships serve as examples of how community based organizations and government can work together to address social issues. These initiatives bring together different perspectives, knowledge, skills and abilities to tackle issues pertaining to poverty and social exclusion.

Included as part of Income Security Reform, are changes being implemented to support a coordinated approach in the delivery of social programmes. At the forefront is a client-focused method of service delivery that will ensure programmes provide the necessary supports and referrals toward achieving full citizenship, inclusion and participation in the labour market by individuals. Furthermore, the development of a single point of entry for application to and/or information on Income Security programmes will provide easy access for all residents. In this way, Northerners will be able to apply for the specific services they need simply and conveniently. Streamlining through case management and a single point of access will provide clients with more opportunities to participate in wellness programmes, education and training opportunities and employment.

The GNWT offers a wide range of programmes that assist in breaking down the barriers of poverty and moving toward self-reliance.³ The Government will ensure all those programmes demonstrate consistency, fairness and transparency in delivery. Public monies are to be spent on those people most in need and in ways that promote self-reliance.

Increasing Investments in Poverty Reduction

The GNWT has approved increased financial investments to implement the first phase of improved supports as per the Income Security Model. As a result, the Income Assistance Programme administered by the Department of Education, Culture and Employment will be providing higher levels of support to clients from September 1, 2007. Increased investments under the Model are based on the premise that adequate benefits should be provided that help with the cost of goods and services required for daily living, are sensitive to community cost of living differences, and provide incentives whereby individuals, where capable, are better off working than relying on Income Assistance.

Specifically, individual food allowances will be increased to help support the purchase of nutritious food and clothing allowances will be also be increased. Seniors and persons with disabilities will be provided with additional supports to assist with incidental expenses. Single persons will be eligible for greater assistance toward shelter. At the same time, implementation of higher benefit levels will require a more consistent treatment of client income and income exemptions. As a result, all income will be counted as income for the purpose of assessing need and benefits. At the same time however, some income will be eligible for exemption as a means of supporting clients in moving toward greater self-reliance. Specific details on programme changes are being released in early August 2007.

³ See Appendices C and D for more information.

The GNWT plans to introduce further changes to Income Security programmes in the coming years to ensure they operate in a manner consistent with the Income Security Model. It is expected that the Public Housing Rental Subsidy programme will be the next programme identified for renewal.

EVALUATION

In order to track progress and make necessary changes on an ongoing basis, the GNWT requires a process for measuring success. The GNWT Income Security Model emphasizes the importance of tracking the progress of individual clients as well as client groups to ensure greater self-reliance is achieved and outcomes are met. Such tracking further ensures transparency and accountability in the delivery of programmes and provision of benefits.

Processes already in place, including the regular evaluation and monitoring of programmes and the reporting of outcomes in departmental annual reports, will form a part of how we measure success. Departments will also work together to document successful initiatives.

BACKGROUND

The Government of the Northwest Territories (GNWT) administers 17 different income security programmes and services through 7 departments. Different governments have introduced the subsidies over time to serve many purposes. This has produced many inconsistencies with regard to policies, eligibility criteria and tests, definitions, cut-off levels and reporting and accountability requirements. These differences have emerged in spite of all the programmes endeavoring to address income shortcomings in low-and moderate income families and in spite of there often being considerable overlap in the different programmes' client groups.

The result is a complex web of programmes and services with multiple entry points for clients who are often required to visit several government departments, completing separate application forms, giving the same information time and again, in many instances for similar benefits. Because these programmes were developed at different times for different purposes, little thought was given to programme coordination, developing common eligibility criteria, or to selecting the most efficient delivery system. Appendix A sets out the income security programmes and services currently offered by the GNWT, and illustrates the differences within these programmes.

The complexity and inconsistent nature of existing programmes makes it difficult to determine the degree to which they are effective and raises significant questions with respect to their transparency and accountability. The GNWT faces a need to establish clear and consistent objectives and criteria for providing financial and other support services and to ensure these programmes are targeted to those individuals, families and communities that can demonstrate need.

PURPOSE

This paper introduces a comprehensive policy framework designed to create a common philosophical base for income security programmes and for greater consistency in the administration and delivery of those programmes.⁴ A framework will serve as a compass providing direction, shaping the development of policy and influencing the design and operation of programmes.

⁴ Income security refers to the group of programs that help individuals and families meet their financial needs. Their purpose is to address the cost of living, compensate for low income, maintain family income when the income earner returns to school, becomes unemployed, or retires, and provide support to those who, because of a disability or illness, are unable to earn an income.

The result of implementing a comprehensive policy framework will be that Northwest Territories (NWT) residents can apply for the benefits they need simply and conveniently across programmes utilizing a common definition of determining need; demonstrate consistency, fairness and transparency across programmes. It will also give government assurance that the money it spends on income security programmes is going to the people who need it most in ways that encourage self-reliance.

A. The Context for an Income Security Policy Framework for Personal Self-Reliance

An Income Security Policy Framework for Personal Self-Reliance will support the vision and goals of the 15th Legislative Assembly that focuses on self-reliance and shared responsibility. For most persons self-reliance is not achieved through a cash payment at the end of an application process. Self-reliance is built on the programmes and services offered across departments that support and improve a persons marketable skill, or circumstance. The value of income security programmes in achieving self-reliance is the financial and programme supports they offer people. Linking educational and social support programmes and services to Income Security supports will clearly provide the opportunities for people to achieve self-reliance to their individual capacity.

Articulating a clear vision, goals and principles, the Income Security Policy Framework for Personal Self-Reliance will encourage and facilitate consistency across GNWT subsidy programmes, align programme efforts with the government's fiscal situation, help the GNWT to accommodate Aboriginal land claim agreements and self-government arrangements, and enhance programme effectiveness and accountability.

The current and improving strength of the territorial economy provides a good opportunity for the GNWT to revisit its various economic and social development programmes and services. Essential outcomes will be rationalization of income security policies, establishment of clear and consistent objectives and criteria for providing financial and other support services and ensuring that programmes are targeted to those individuals, families and communities that can demonstrate need.

B. An Income Security Policy Framework for Personal Self-Reliance – Key Elements

Consideration needs to be given to the key elements of the policy framework as outlined below to ensure they align with the vision of the 15th Legislative Assembly and the vision for income security in the NWT.

VISION

The vision provides a broad picture of what the GNWT wants its income security system to look like in the future. The vision states:

Individuals and their families, regardless of differences in needs and circumstance, will be treated with respect and dignity, have opportunities to become as self reliant as individual capacity allows, to fully participate in community life and to share in the opportunities available in their communities.

GOAL

The goal of the Income Security Policy Framework for Personal Self-Reliance is to guide a system of income support programmes within the GNWT, that work effectively to fulfill the above vision. Within this framework, programmes will be fair, equitable, needs based, fiscally responsible, transparent and effective.

Together the programmes ensure that territorial residents have an adequate level of income that supports them in meeting their basic needs, enables them to participate in community life and supports participation in programmes that strive to develop self-reliance.

In order to meet this vision and goal, the Policy Framework sets out a policy statement, scope and principles that express the beliefs and values that form the basis of income support programmes. Objectives in turn direct the outcomes by describing how concrete meaning is given to the principles.

POLICY STATEMENT

The GNWT will design and deliver programmes in a consistent and coherent manner so as to help ensure that individuals in greatest need are able to meet their basic requirements for food, shelter and clothing and are in a position to participate in community life. Programmes should also support work towards greater self-reliance and self-sufficiency.

SCOPE

The Policy Framework will guide a system of income support programmes including but not limited to those in Appendix B, namely:

<ul style="list-style-type: none"> • Public Housing • Student Financial Assistance • Income Assistance • Cost of Living Tax Credit • Independent Housing • Supplementary Health Benefits • Territorial Power Subsidy • Rent Supplement • Legal Aid 	<ul style="list-style-type: none"> • NWT Child Benefit • Senior Supplementary Benefit • Expanded Down Payment Assistance • Senior Citizen Home Repair • Emergency Repair • Child care Subsidy • Senior Home Heating Subsidy • Senior Citizens and Disabled Persons Property Tax Relief
--	--

Principles, Objectives and Outcomes

Principles	Objectives	Outcomes
<p>Individuals should be responsible for meeting their own income security. Their families, communities and governments, however, share a responsibility for providing assistance when the individuals cannot adequately provide for their own basic needs.</p>	<p><i>Promote self-reliance both at an individual and community level.</i></p> <p><i>Ensure individuals have the opportunity to achieve financial independence and to move from dependency to self-sufficiency.</i></p>	<ul style="list-style-type: none"> • Design programmes that encourage people to be financially self-sufficient through skill development, education, employment and other productive activities including wellness options. • Families and communities will be encouraged to help those who cannot be entirely self-sufficient or independent. • The GNWT will partner with families, communities, businesses and other governments to assist individuals regain their self-sufficiency by providing them with productive opportunities.
<p>Individuals should be treated with respect and dignity</p>	<p><i>Ensure programmes reflect cultural aspirations of individuals and community</i></p> <p><i>Ensure Individual client aspirations to becoming self-reliant are supported</i></p>	<ul style="list-style-type: none"> • Programmes will support individuals accessing traditional opportunities. • Programmes will respond to individual need. • Programmes will be designed and delivered with the least intrusive application and access possible. • Programmes will be delivered as close to the home community as possible.
<p>Programmes should treat all applicants in a fair and equitable manner.</p>	<p><i>All people are treated fairly by testing for financial need.</i></p>	<ul style="list-style-type: none"> • Eligibility and benefit levels in the different programmes will be determined through a common, transparent and rational needs-based formula. • Eligibility and benefits will be determined by financial need, not upon considerations unrelated to need alone such as age, gender, or other consideration.

Principles	Objectives	Outcomes
<p>Programme benefit levels should be adequate to help meet basic needs.</p> <p>Programmes should operate in an efficient manner.</p> <p>Programmes should be effective, accountable and fiscally responsible.</p>	<p><i>Define adequacy on the basis of reasonable expectations and standards.</i></p> <p><i>Simplify the delivery of programmes while maintaining appropriate accountability.</i></p> <p><i>Build public confidence in the income security system.</i></p>	<ul style="list-style-type: none"> • In determining need, all sources of other income available to applicants will be considered. All income will be treated as income for the purpose of determining eligibility and benefit levels. • Benefits will be targeted primarily to those with the greatest need. • Programmes will use a common, rational and evidence-based approach for defining adequacy. • The definition of adequacy will consider basic living needs, the goal of social inclusion and the supports required to become self-sufficient. It will also consider regional differences in the cost of living. • Benefit adequacy will be reviewed on a regular basis. • The process for determining eligibility and benefits will be as simple and transparent as possible. Programme information will be readily available, in a plain language format. • Programmes will use a common approach and process for determining eligibility and benefits, wherever possible. • To the greatest extent possible, the programmes will be co-located at the community level. • The programmes will be characterized by cooperation and collaboration. • The programmes will be based upon the best available data, evidence and analysis. Monitoring, evaluation and reporting will be vital operational elements. • Personal and programme accountability will be fundamental to the system. • Programmes will share information while respecting client privacy and confidentiality, and cooperate and collaborate whenever possible.

Objectives, Indicators and Initiatives

The programmes operated within this framework will work to achieve the following objectives, with stated indicators, by pursuing the most appropriate strategic initiatives.

Objectives and Indicators	Strategic Initiatives
<p>Reduce the incidence and impact of poverty in the NWT.</p> <p>Indicators</p> <ul style="list-style-type: none"> • Caseload size in income security programmes • Poverty rate and depth of poverty data • Benefit rates adjustments based upon an objective assessment of need • Percentage of continuing caseload involved in productive activities that will establish self-reliance 	<p><i>Integration</i></p> <ul style="list-style-type: none"> • Promote economic development and employment initiatives at the territorial, regional and community levels • Create working partnerships between income security and economic development departments, to secure self-sufficiency opportunities for low-income residents and those receiving income security benefits <p><i>Consultation</i></p> <ul style="list-style-type: none"> • Involve programme staff in working groups focusing on economic and employment development initiatives • Seek advice from the public and interest groups on client needs and responsibility for strengthening low-income families <p><i>Training</i></p> <ul style="list-style-type: none"> • Provide and/or encourage the educational upgrading and skills training that income security recipients require if they are to participate in the economic and employment opportunities emerging in the NWT <p><i>Wellness</i></p> <ul style="list-style-type: none"> • Support those who access treatment or other wellness activities including family counselling and child care. <p><i>Monitoring & Benefits</i></p> <ul style="list-style-type: none"> • Monitor and adjust benefit rates on a regular basis relative to the cost of living in the NWT, by community • Adjust benefit rates on a regular basis – perhaps according to an established formula – so as to ensure that the level of need of income security recipients does not increase <p><i>Research</i></p> <ul style="list-style-type: none"> • GNWT to prepare an annual, inter-departmental report on poverty and income security, as a benchmark for measuring progress • Emphasis on monitoring, reporting and evaluation

Objectives and Indicators	Strategic Initiatives
<p>Provide assistance to residents of the NWT in the most efficient and effective manner possible.</p> <p>Indicators</p> <ul style="list-style-type: none"> • Collaborative efforts across programmes • Common eligibility criteria, application processes, tests of need and benefits 	<p><i>Integration</i></p> <ul style="list-style-type: none"> • Co-locate offices so as to ensure that residents in need of support can access the full range of programmes for which they are eligible or from which they can benefit • Develop a holistic inter-departmental/agency approach to meeting the needs of low-income families • This will include consolidation of income support and public housing subsidies initially then other income support programmes over time <p><i>Research</i></p> <ul style="list-style-type: none"> • Explore the potential for determining eligibility on the basis of an income rather than a needs test, with the goal of simplifying and expediting the application process without sacrificing accountability • Explore the potential for a common application form that preserves and respects client privacy as appropriate • Explore the potential for a common test of either demonstrated need or income for eligibility purposes <p><i>Reallocation</i></p> <ul style="list-style-type: none"> • Redirect administrative savings to client benefits, so as to give them a greater stake in bringing about changes designed to improve programme efficiencies • Redirect programme resources to those demonstrating most need
<p>Provide assistance in a manner that is fair, equitable and transparent and that respects and supports community traditions, culture and values.</p> <p>Indicators</p> <ul style="list-style-type: none"> • Fewer enquiries about programme policies and programme decisions • Fewer complaints • Greater level of community input 	<p><i>Integration</i></p> <ul style="list-style-type: none"> • Explore the potential for developing a common evidence-based inter-departmental/agency approach for defining adequacy • Develop a common programme manual using a plain language format <p><i>Research</i></p> <ul style="list-style-type: none"> • Explore the potential for developing a common inter-departmental/agency approach for defining need and for determining eligibility <p><i>Consultation</i></p> <ul style="list-style-type: none"> • Consult with community group and inter-departmental committees to advise on client, community, policy and programme issues • Prepare community or regional reports to support local development initiatives and to measure progress

APPENDIX B - Income Measures

i. Market Basket Measure (MBM)

The Market Basket Measure (MBM) attempts to calculate the amount of income a household needs, defined not just in bare subsistence terms, but also in terms of what is supposedly needed to approach "creditable" community norms.

The MBM will directly include rental costs based on an average of rents for two and three-bedroom apartments, food costs sufficient to ensure a nutritious diet, clothing and footwear costs, and transportation costs. There will also be an allowance for other items, such as recreation and entertainment. The MBM line will be compared to an MBM disposable income, defined as after-tax income, minus alimony payments, childcare expenses, payroll taxes and health expenses.

There are benefits and drawbacks to this measurement tool. One of the benefits is that it is based on the actual cost of a basket of goods and services that "average" citizens consume. It is an absolute measure that defines a minimum acceptable standard of living. MBM is sensitive to geographic differences in living costs, particularly rent.

The drawbacks of the MBM involve the need to subjectively decide what should be included (e.g., haircut, bus passes, etc.). The measure varies based on what is included. MBM includes charity items, such as food banks and free dental services, which reduce monetary costs and the absolute measure. As well, almost all market basket approaches use disposable income, which can detract from other issues, such as income inequality.

ii. Low Income Cut-Off (LICO)

The Low Income Cut-off (LICO) is the most commonly used tool in Canada. It measures low-income households through the use of a cut-off line. The LICO line is calculated by adding 20 percentage points to the percentage of income spent by an average equivalent household on food, clothing and shelter. The reasoning is that a low-income household is one that spends a much higher percentage of its income than an average equivalent household on the necessities of life -- food, shelter and clothing. Thus, a low-income household has much lower absolute and relative "discretionary" income than the norm.

The benefits of using the LICO are its reliability and clarity. LICOs have been released annually since the 1960s, and it is now provided as before- and after-tax measures. LICOs do a very good job of reflecting changes in the economic cycle.

The drawbacks of LICOs are that they are difficult to explain. The actual percentage added to the average expenditure, as well as the decision of what should be included, is arbitrary. LICOs are relative and based on a fixed percentage of average levels of consumption, which measures low incomes in relation to all incomes in Canada. However, they do not take into account variations in housing costs between major urban centers. All cities greater than 500,000 have the same cut-offs.

iii. Low Income Measure (LIM)

The Low Income Measure (LIM) defines low income as one that is much worse off than average. It is calculated by drawing at one-half the median income of an equivalent household. LIMs are based on a median level of income, which measures low incomes in relation to all incomes.

The main benefit of LIM is its simplicity. Based on an income line of one half of median income, it can be used for international comparisons. LIM captures the inequality dimension very well by defining low income as being much worse off than similar households.

The drawback of LIM is that the proportion of median income used (50%) is relative and arbitrary. It does not indicate if those below the LIM have sufficient income to meet their basic needs, and the measure does not vary with the business cycle or show change from year over year.

APPENDIX C – Low-Income Measure (LIM) Tables

Table 1: All Families and Non-Family Persons

Family Income: Incidence of Low Income
After-Tax Low Income Measures (LIM)
NWT: by selected geographic aggregation
2005

% in Low Income				
		Persons	Children Age 0-17	Persons Age 65 & Over
Northwest Territories				
		15.0	20.7	9.8
<i>Administrative Regions</i>				
Beaufort-Delta		21.1	26.2	..
Sahtu		16.1	20.8	..
Dehcho		22.0	28.4	..
South Slave		16.0	22.9	4.2
Tlicho		22.3	26.4	13.3
Yellowknife		9.8	14.4	8.3
<i>Community Type</i>				
Yellowknife		9.8	14.4	8.3
Hay River, Fort Smith, Inuvik		14.3	19.7	3.8
Other Communities		23.1	28.1	14.6
<i>Socio-Economic Agreement Communities</i>				
Yellowknife		9.8	14.4	8.3
Other Impacted Communities		24.0	28.7	11.8
Rest of the Communities		18.4	23.9	10.2
Source: Small Area Data Division, Statistics Canada				

Table 2: Couple and Lone-Parent Families

Family Income: Incidence of Low Income
 After-Tax Low Income Measures (LIM)
 NWT: by selected geographic aggregation
 2005

% in Low Income				
	Families	Persons	Children Age 0-17	Persons Age 65 & Over
Northwest Territories	14.1	14.0	20.7	8.3
<i>Administrative Regions</i>				
Beaufort-Delta	22.0	20.8	26.2	..
Sahtu	18.6	15.4	20.8	..
Dehcho	21.1	20.8	28.4	..
South Slave	15.4	15.2	22.9	6.9
Tlicho	25.0	21.7	26.4	18.2
Yellowknife	8.5	8.4	14.4	8.0
<i>Community Type</i>				
Yellowknife	8.5	8.4	14.4	8.0
Hay River, Fort Smith, Inuvik	13.6	13.4	19.7	6.5
Other Communities	23.5	22.1	28.1	9.6
<i>Socio-Economic Agreement Communities</i>				
Yellowknife	8.5	8.4	14.4	8.0
Other Impacted Communities	27.4	23.8	28.7	15.4
Rest of the Communities	17.8	17.4	23.9	7.1
Source: Small Area Data Division, Statistics Canada				

Table 3: Couple Families

Family Income: Incidence of Low Income
 After-Tax Low Income Measures (LIM)
 NWT: by selected geographic aggregation
 2005

% in Low Income				
	Families	Persons	Children Age 0-17	Persons Age 65 & Over
Northwest Territories	6.2	6.8	9.2	4.7
<i>Administrative Regions</i>				
Beaufort-Delta	8.8	12.1	17.2	..
Sahtu	..	4.0
Dehcho	15.1	15.5	19.3	..
South Slave	4.9	6.6	8.1	..
Tlicho	7.5	11.5	12.3	..
Yellowknife	3.1	3.4	4.8	..
<i>Community Type</i>				
Yellowknife	3.1	3.4	4.8	..
Hay River, Fort Smith, Inuvik	5.6	6.1	8.5	..
Other Communities	12.9	13.0	15.0	10.8
<i>Socio-Economic Agreement Communities</i>				
Yellowknife	3.1	3.4	4.8	..
Other Impacted Communities	7.0	12.0	11.8	..
Rest of the Communities	9.6	9.6	12.5	6.8
Source: Small Area Data Division, Statistics Canada				

Table 4: Lone-Parent Families

Family Income: Incidence of Low Income
 After-Tax Low Income Measures (LIM)
 NWT: by selected geographic aggregation
 2005

% in Low Income				
	Families	Persons	Children Age 0-17	Persons Age 65 & Over
Northwest Territories	36.8	38.5	45.8	22.07
<i>Administrative Regions</i>				
Beaufort-Delta	36.7	38.3	43.1	..
Sahtu	36.8	43.1	50.0	..
Dehcho	39.1	39.7	46.2	..
South Slave	37.3	38.4	48.1	..
Tlicho	40.0	44.0	54.3	..
Yellowknife	32.6	34.4	41.0	..
<i>Community Type</i>				
Yellowknife	32.6	34.4	41.0	..
Hay River, Fort Smith, Inuvik	32.9	34.3	41.3	..
Other Communities	43.0	44.5	53.1	35.07
<i>Socio-Economic Agreement Communities</i>				
Yellowknife	32.6	34.4	41.0	..
Other Impacted Communities	41.9	43.6	54.5	..
Rest of the Communities	38.3	39.6	46.8	31.03
Source: Small Area Data Division, Statistics Canada				

Table 5: Non-Family Persons

Family Income: Incidence of Low Income
 After-Tax Low Income Measures (LIM)
 NWT: by selected geographic aggregation
 2005

% in Low Income			
		Persons	Persons Age 65 & Over
Northwest Territories		21.0	12.0
<i>Administrative Regions</i>			
Beaufort-Delta		23.7	..
Sahtu		20.7	..
Dehcho		30.3	..
South Slave		20.8	..
Tlicho		29.2	..
Yellowknife		16.8	8.7
<i>Community Type</i>			
Yellowknife		16.8	8.7
Hay River, Fort Smith, Inuvik		20.0	..
Other Communities		30.9	23.3
<i>Socio-Economic Agreement Communities</i>			
Yellowknife		16.8	8.7
Other Impacted Communities		25.9	..
Rest of the Communities		25.4	14.6
Source: Small Area Data Division, Statistics Canada			

APPENDIX D – Education, Culture and Employment Programmes

ECE Income Security Programmes:

Income Assistance Programme (IA)

Objective: To help people make decisions about their future in order to maintain their independence or to become independent. The Income Assistance Programme helps individuals to assess their financial, personal and social needs. It also provides financial assistance to people in order for them to become independent. In many cases, the programme helps people make productive choices to gain independence.

This programme is available to residents of the Northwest Territories (NWT) who are at least 19 years of age and have a financial need. It is administered by ECE Regional Offices and community based Client Services Officers throughout the NWT.

Public Housing Rental Subsidy (PHRS)

Objective: To provide assistance with the cost of rent in public housing for low- and moderate-income residents of the NWT. The programme provides subsidies for public housing to individuals, families and senior citizens in need based on their household income.

This programme is available to applicants who have been assigned a public housing unit by a Local Housing Organization (LHO). Household income cannot exceed the Rental Income Threshold for their community. ECE administers PHRS in regional offices and through community based Client Services Officers throughout the NWT.

Seniors Home Heating Subsidy (SHHS)

Objective: To provide financial assistance to NWT Seniors, 60 years and over, who own and occupy their home in the NWT and meet a financial income test. SHHS is intended for low-income Seniors to help them with the cost of heating their homes during the winter months.

The programme allows eligible Seniors to purchase several kinds of home heating: wood, wood pellets, fuel oil, propane, natural gas, or electricity. ECE regional offices and community based Client Services Officers throughout the NWT administer the programme.

NWT Senior Citizen Supplementary Benefit (SCSB)

Objective: The NWT Senior Citizens Supplementary Benefit provides financial assistance to help NWT Seniors to pay for living costs. The programme provides a monthly cash payment to low-income Seniors.

The programme is available to eligible NWT Seniors who are receiving the Guaranteed Income Supplement (GIS) or the Spouse's Allowance (SA) from the Federal Government.

Child Care User Subsidy (CCUS)

Objective: The Child Care User Subsidy helps pay a portion of an individual or family's child care costs so that the individual or family members can attend school or work outside the home.

The programme is available to eligible low-income parents and administered by ECE Regional Offices and community based Client Services Officers throughout the NWT.

NWT Child Benefit Program / Territorial Worker's Supplement (TWS)

Objective: To provide low-income families with monthly cash payments under the NWT Child Benefit (NWTCB) programme. This also includes a benefit called the Territorial Workers Supplement (TWS).

The programme is available to eligible parents. Monthly benefits are attached to the National Child Benefit cheque received from the federal government.

NWT Student Financial Assistance (SFA)

Objective: To provide NWT students with financial assistance to attend accredited postsecondary institutions and programmes through a combination of loans, grants and scholarships, as well as other forms of funding that may also be available.

The programme is available to eligible students who are enrolled in an approved postsecondary programme or course as defined by NWT SFA.

Other ECE Programmes:

Apprenticeship & Occupation Certification

Objective: To support the training of northern residents in designated trades and occupations by establishing skill standards, registering and monitoring all apprentices and providing certification for persons meeting the set requirements.

The programme is available to all residents who are academically prepared for a given trade, who are motivated, and have relevant work experience. It is administered by ECE Regional Offices.

Building Essential Skills (BES)

Objective: To provide financial assistance to help qualified individuals access short-term training and educational opportunities (generally one year or less in duration) to obtain employment or certification

The programme is available to Employment Insurance (EI) eligible clients to enhance their ability to find employment. It is administered by ECE Regional Offices.

Employment Assistant Services (EAS)

Objective: To allow community groups to provide career and employment assistance targeted to particular local needs. EAS activities assist individuals in preparing for the workforce, as well as in finding and maintaining work.

The programme is available to community groups to address specific employment related needs. It is administered by ECE Regional Offices.

Local Labour Market Partnerships (LLMP)

Objective: To encourage and enable community partners, who identify, develop and implement labour force adjustment and human resource strategies. LLMP is a vehicle for developing innovative strategies to address local labour market needs.

The programme is available to community groups to address specific employment related needs. It is administered by ECE Regional Offices.

Self-Employment Option (SEO)

Objective: The Self-Employment Option provides assistance to unemployed individuals who have chosen to start their own business. The programme provides support for coaching and counselling, business plan development, transportation, short-term training and other eligible personal supports.

The programme is available to Employment Insurance (EI) eligible clients interested in starting their own business. It is administered by ECE Regional Offices.

Oil & Gas Training Fund

Objectives: To prepare Northerners for job opportunities in the local oil and gas sector, providing more advanced training to those seeking advancement within the oil and gas sector.

The programme is available to eligible clients interested in working in the Oil & Gas sector. It is administered by ECE Regional Offices.

Apprenticeship Training-on-the-Job (ATOJ)

Objective: To assist NWT businesses in employing and training apprentices in trades designated under the NWT Apprenticeship, Trade and Occupations Certification Act. It is a wage subsidy programme offered to help offset the costs of employing and training apprentices.

The programme is available to eligible employers who employ and train registered apprentices. It is administered by ECE Regional Offices.

Graduate Transition Program (GTP)

Objectives: To help recent postsecondary graduates find jobs related to their field of study, and help employers offset the costs of training a new graduate to a point where the graduate can become a confident and independent worker.

The programme is available to eligible employers who employ and train recent graduates. It is administered by ECE Regional Offices.

Training on the Job (TOJ)

Objective(s): To assist eligible participants in acquiring the management skills necessary to compete in the market, and to assist eligible participants in accessing long-term employment through the reduction of employment barriers that include lack of education, skills or experience.

The programme is available to eligible employers who employ and train northern residents. This training is intended to result in long-term employment within that organization. It is administered by ECE Regional Offices.

Youth Employment Program (YEP)

Objective(s): To facilitate student/youth transitions to employment by enabling students/youth to obtain the essential skills needed for the workplace, and to help employers offset costs of employing staff with little work experience.

The programme is available to eligible employers who employ students and youth. It is administered by ECE Regional Offices.

Community Literacy Projects Fund

Objective(s): To enhance literacy activities in the Northwest Territories by providing financial assistance for the development and delivery of local projects to help people increase their reading and writing skills and raise awareness of the importance of literacy in all NWT official languages.

The programme is available to community groups to address literacy needs. It is administered by ECE Regional Offices.

Community Skills for Work

Objective(s): To assist people, particularly Income Assistance clients, in developing marketable skills and experience. Projects achieve this by using a combination of work experience, basic education, life skills and career development training.

The programme is available to community groups and individuals to enhance the employability skills of Northerners. It is administered by ECE Regional Offices.

Literacy Programs and Support for Seniors

Objective(s): To provide financial assistance to community organizations to deliver literacy projects that support active, independent living for Seniors. Funding can be used to support projects such as peer tutoring, community learning groups, public awareness, literacy, health, and computer literacy.

The programme is available to community groups to address literacy needs for seniors. It is administered by ECE Regional Offices.

Workplace Education Program

Objective(s): To promote the development of a skilled northern workforce by providing employees with opportunities to access further basic skills education and training.

The programme is available to employers and community groups to address workplace essential skills needs. It is administered by ECE Regional Offices.

Cultural Enhancement and Oral Traditions

Objective(s): To financially assist NWT communities in carrying out cultural, heritage and/or oral tradition activities, and to preserve NWT culture, heritage and oral traditions for future generations.

The programme is available to those individuals or groups wanting to address cultural and/or oral tradition needs in the NWT. It is administered by ECE Regional Offices.

Early Childhood Program Contribution

Objective(s): To financially support childcare and early development programmes that help parents support the healthy development of their children. The Early Childhood Programme Contribution programme helps to maintain established licensed childcare programmes and encourages the development of qualified staff and quality programmes.

The programme is available to childcare and early childhood development groups to maintain established programmes. It is administered by ECE Regional Offices.

Healthy Children Initiative (HCI)

Objective(s): To promote and support cooperation among governments, community agencies and helping organizations to meet the needs of young children and their families, and to ensure the healthy development of babies, families and communities.

The programme is available to community groups to deliver initiatives that meet the objective of the HCI programme. It is administered by ECE Regional Offices.

Early Childhood Start-Up Funding

Objective(s): To provide funding to new childcare programmes to help offset the initial expenses associated with setting up a quality childcare facility, and to promote the development of quality licensed, non-profit childcare programmes in the Northwest Territories.

The programme is available to childcare and early development groups to establish childcare programmes. It is administered by ECE Regional Offices.

Schools North Apprenticeship Program (SNAP)

Objective(s): To provide new opportunities that can facilitate the school-to-work transition for secondary school students, and to make apprenticeship more appealing to young people as a viable and worthwhile career aspiration, one that may lead to an interesting and rewarding future.

The programme is available to secondary school students and employers seeking to be more involved in the Apprenticeship programme. It is administered by ECE Regional Offices.

APPENDIX E – Other GNWT Departments’ Social Programmes

Legal Aid

Host Department: Justice

Objective(s): To provide legal advice and representation for people who cannot afford to pay for such services. Applications for legal aid are reviewed for family, criminal (including youth) and civil matters. If an applicant meets the eligibility criteria, he or she receives legal aid to cover or reduce the legal costs. Funding comes from both the GNWT and the Government of Canada.

Seniors and Disabled Persons Property Tax Relief

Host Department: Municipal and Community Affairs

Objective: To exempt the eligible property of a senior citizen or disabled person residing in tax based and non-tax based communities from all or part of the taxes where the senior citizen or disabled person is the owner or part owner of the eligible property and ordinarily resides on it.

Contributing Assistance for Repairs and Enhancements (CARE)

Host Department: NWT Housing Corporation

Objective(s): To assist existing homeowners in making necessary repairs to their home to ensure a safe and healthy residence and to increase the useful economic life of their home. Financial assistance is provided in increments based on the applicant’s income, family size and the community Core Need Income Thresholds (CNIT). Additional assistance is available for improving the accessibility of dwellings for persons with disabilities.

Homeownership Entry Level Program (HELP)

Host Department: NWT Housing Corporation

Objective(s): To provide assistance to prospective first-time homebuyers. Clients who are not able to secure mortgage financing or are unsure of their responsibilities as homeowners are provided the opportunity of experiencing homeownership commitments before purchasing a home. Assistance is provided through a lease on a NWT HC home to the eligible applicant(s).

Providing Assistance for Territorial Homeownership (PATH)**Host Department:** NWT Housing Corporation

Objective(s): To allow clients the opportunity to become homeowners by assisting in the construction or purchase of a modest home. Clients obtain additional funding from an approved financial institution or other verifiable sources. Applicant(s) are required to successfully complete three prerequisite courses offered through the Solutions to Educate People programme (STEP) prior to approval for assistance. Assistance is provided in the form of a forgivable loan, with the forgiveness period of being dependent on the amount of assistance.

Solutions To Educate People (STEP)**Host Department:** NWT Housing Corporation

Objective(s): To provide education and counselling assistance consisting of four courses designed to prepare participants for the requirements of homeownership. STEP aims to increase homeownership applicants' financial skills, as well as their knowledge of the home purchase process and basic home maintenance repairs. Assistance is provided in the form of four courses, which are each 6.5 hours in length and delivered in each community.

Supplementary Health Benefits – Seniors Benefits**Host Department:** Health and Social Services

Objective(s): To ensure that seniors have access to a range of benefits not covered by hospital or medical insurance. The programme is available to people aged 60 years or older, registered with the NWT Health Care Plan, a permanent resident in the NWT and Non-Aboriginal. The programme provides varied coverage for dental, eyeglasses, medical supplies and equipment, medical transportation and prescription drugs.

Supplementary Health Benefits – Extended Health Benefits**Host Department:** Health and Social Services

Objective(s): To ensure that individuals with specified diseases have access to a range of benefits not covered by hospital or medical insurance. The programme is available to permanent residents with a specified disease that are registered with the NWT Health Care Plan. The programme provides varied coverage for medical supplies and equipment, medical transportation and prescription drugs.

Supplementary Health Benefits – Indigent Health Benefits**Host Department:** Health and Social Services

Objective(s): To ensure that individuals who are indigent have access to a range of benefits not covered by hospital or medical insurance. The programme provides varied coverage for dental, eyeglasses, medical supplies and equipment, medical transportation and prescription drugs.

Métis Health Benefits**Host Department:** Health and Social Services

Objective(s): To ensure that Métis individuals have access to a range of benefits not covered by hospital or medical insurance. The programme is available to residents of the NWT who are registered under the NWT Health Care Plan, and are descendents of the Chipewyan, Slavey, Gwich'in, Dogrib, Hare or Cree people, and have resided in or used and occupied the Mackenzie Basin on or before January 1, 1921, or is a Community acceptance Member, or is adopted as a minor. The programme provides varied coverage for dental, eyeglasses, medical supplies and equipment, medical transportation and prescription drugs.

Cost of Living Tax Credit**Host Department:** Finance

Objective(s): To reduce the taxes individuals have to pay. The programme is available to residents of the NWT through the tax system.

NWT Power Subsidy**Host Department:** NWT Power Corporation.

Objective(s): To reduce the amount that NWT residents have to pay for high electricity costs.

APPENDIX F – Programme Statistics by Departments

ECE Income Security Statistics

	2004-05	2005-06	2006-07
Cases per month on Income Assistance caseload ⁵	1,100	1,183	1,080
Seniors Home Heating Subsidy (SHHS) ⁶	471	508	456
Public Housing Rental Subsidy (PHRS)	N/A	N/A	2,334 ⁷
Seniors receiving the Senior Citizens' Supplementary Benefit ⁸	1,237	1,219	1,219
Child Care User Subsidy (CCUS) ⁹	96	90	92
Number of children benefiting from the NWT National Child Benefit ¹⁰	2,976	4,441	4,191

Number of students accessing SFA (by ethnicity and academic year)

	2004-05	2005-06	2006-07
Dene	430	439	444
Inuit	136	156	165
Métis	121	111	111
Other	777	753	758
Total	1,464	1,459	1,478

Justice Statistics

	2003-04	2004-05	2005-06
Legal Aid Applications Received	1,522	1,424	1,519 ¹¹

⁵ A "case" refers to a family unit, which is made up of one head of household and any number of dependents, where applicable. Refers to the number of cases in March of each year.

⁶ The number of Senior households that receive SHHS in each fiscal year.

⁷ Refers to the number of units.

⁸ The number of cases in March of each fiscal year.

⁹ The number of families accessing the CCUS in the fiscal year.

¹⁰ Source: federal government.

¹¹ In 2005-06, 1093 applications were approved and 426 denied. A total of 3,958 people were assisted under presumed eligibility.

MACA Statistics

	2003-04	2004-05	2005-06
Seniors and Disabled Persons Property Tax Relief ¹²	114	67	91

Health and Social Services Statistics

Number of Subscribers

	April 2004	April 2005	April 2006
Seniors Benefits	1,268	1,448	1,512
Extended Benefits	1,724	1,820	1,942
Métis Benefits	1,483	1,522	1,568

¹² Number of claimants by General Taxation Area.

Breaking Down the Barriers of Poverty – Income Security in the Northwest Territories

ISBN 978-0-7708-0166-3

Department of Education, Culture and Employment
Government of the Northwest Territories
Box 1320
Yellowknife, NWT
X1A 2L9

www.ece.gov.nt.ca

Toll Free: 1-866-973-7252