



Income Security Programs

2024-2025 Annual Report

March 2026

Programmes de la sécurité du revenu

Rapport annuel 2024-2025

Mars 2026

Le présent document contient la traduction française du sommaire.

K'áhshó got'jne xədə k'é hederı ʔedjhtl'é yerınıwę nı dé dúle.
Dene Kədə

ʔerıhtl'ıs Dēne Sųtıné yatı t'a huts'elkēr xa beyáyatı theʔą ʔat'e, nuwe ts'ēn yóftı.
Dēne Sųtıné

Edı gondı dehgáh got'je zhaté k'éé edatf'éh enahddhę nıde naxets'é edahfı.
Dene Zhaté

Jii gwandak izhii ginjik vat'atr'ijáhch'uu zhit yinothtan jı', diits'át ginohkhii.
Dinjii Zhu' Ginjik

Uvanittuaq ilitchurisukupku Inuvialuktun, ququaqluta.
Inuvialuktun

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Inuktitut

Hapkua titiqqat pijumagupkit Inuinnaqtun, uvaptinnut hivajarlutit.
Inuinnaqtun

kīspin ki nitawihtīn ē nīhīyawihk ōma ācimōwin, tipwāsinān.
nēhiyawēwin

Tłıchq yatı k'èè. Dı wegodı newq dè, gots'ó gonede.
Tłıchq

Indigenous Languages
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Table of Contents

Executive Summary.....	1
Sommaire	2
Introduction	3
Purpose	3
Vision and Guiding Principles	3
Service Standards	4
Income Security Programs	6
Income Assistance	6
Income Assistance for Seniors and Persons with Disabilities.....	8
Income Assistance Programs – Audits and Appeals.....	9
Student Financial Assistance	10
Senior Home Heating Subsidy	16
Other Income Security Programs	18
Income Security Programs Division Overview	20
Division Structure	20
Roles and Responsibilities	20
Employee Training.....	21
Workplace Safety	23
Conclusion.....	24
Contact Information.....	24

Executive Summary

The 2024-2025 Income Security Programs Annual Report is intended to provide transparency and accountability on program operations and client services. It also highlights the progress made during the 2024-2025 fiscal year.

Highlights from the 2024-2025 fiscal year include:

- Implemented a redesigned Income Assistance program that aligns with the social and economic needs of Northwest Territories (NWT) residents. In July 2024, the Government of the Northwest Territories introduced two distinct Income Assistance programs to assist residents with different needs:
 - a month-to-month Income Assistance program, and
 - an annual Income Assistance for Seniors and Persons with Disabilities program.
- Increased the Income Assistance program's earned income exemption, allowing applicants to gain work experience while retaining a greater portion of their income.
- Increased the Income Assistance program's unearned income exemption up to \$350 per household per month.
- Enhanced the Senior Home Heating Subsidy rates for the 2024-2025 fiscal year, increasing the monthly subsidy between \$85 to \$175 per month depending on community, to help seniors address the rising heating costs.

In 2024-2025, the Department of Education, Culture and Employment provided the following:

- Nearly \$40 million in Income Assistance benefits to 3,273 recipients. As the Income Assistance for Seniors and Persons with Disabilities program was launched in July 2024, this includes those recipients.
- Over \$24 million in Student Financial Assistance loans and grants to 1,413 recipients.
- Over \$2 million in Senior Home Heating Subsidy benefits to 436 recipients.
- Over \$3 million in Northwest Territories Senior Citizen Supplementary Benefits to 1,441 recipients.
- Over \$2 million in Northwest Territories Child Benefits to 1,866 recipients.

Sommaire

Le rapport annuel 2024-2025 sur les Programmes de la sécurité du revenu vise à s'assurer que les activités des programmes et les services aux clients sont transparents et responsables. Il fait également état des progrès réalisés au cours de l'exercice financier 2024-2025.

Voici les faits les plus marquants de 2024-2025 :

- Mise en œuvre d'un programme d'aide au revenu repensé, adapté aux réalités sociales et économiques des résidents des Territoires du Nord-Ouest (TNO). En juillet 2024, le gouvernement des Territoires du Nord-Ouest (GTNO) a lancé deux programmes distincts d'aide au revenu pour répondre à des besoins différents :
 - un programme d'aide au revenu mensuel;
 - un programme d'aide au revenu annuel pour les personnes âgées et les personnes handicapées.
- Augmentation de l'exemption de revenu gagné du programme d'aide au revenu, permettant aux bénéficiaires d'acquérir de l'expérience de travail tout en conservant une plus grande part de leurs revenus.
- Augmentation de l'exemption de revenu non gagné du programme d'aide au revenu jusqu'à 350 \$ par ménage par mois.
- Augmentation des taux de la Subvention au chauffage résidentiel pour les personnes âgées pour l'exercice 2024-2025, avec une hausse mensuelle variant de 85 \$ à 175 \$ selon la collectivité, afin d'aider les bénéficiaires à faire face à l'augmentation des coûts de chauffage.

En 2024-2025, le ministère de l'Éducation, de la Culture et de la Formation a accordé :

- Près de 40 millions \$ en aide au revenu à 3 273 bénéficiaires; ce total comprend les bénéficiaires du programme d'aide au revenu pour les personnes âgées et les personnes handicapées lancé en juillet 2024.
- Plus de 24 millions de dollars en aide financière aux étudiants (prêts et bourses) à 1 413 bénéficiaires;
- Près de 2 millions de dollars en Subvention au chauffage résidentiel pour les personnes âgées à 436 bénéficiaires;
- Plus de 3 millions de dollars en prestations de retraite supplémentaires pour les personnes âgées des TNO à 1 441 bénéficiaires;
- Plus de 2 millions de dollars en prestations pour enfants des TNO à 1 866 bénéficiaires.

Introduction

Purpose

Income Security Programs include the following:

- Income Assistance Programs
 - Income Assistance
 - Income Assistance for Seniors and Persons with Disabilities
- Senior Home Heating Subsidy
- Student Financial Assistance
- NWT Child Benefit
- NWT Senior Citizen Supplementary Benefit

This annual report outlines each Income Security Program and provides an overview, including statistics on caseloads and expenditures over the previous five fiscal years.

Significant program accomplishments are highlighted and future initiatives are outlined. Other pertinent program information discussed includes audit and compliance and appeals.

The organizational structure of the Income Security Programs Division is provided and outlines the roles and responsibilities of the different units. Staffing statistics are included, and information is given on workplace safety and training initiatives.

Vision and Guiding Principles

Vision

Individuals and their families will be treated with respect and dignity and be provided with the financial resources, based on need and capability, to participate in community life and to share in the opportunities available throughout the NWT.

Guiding Principles

- Provide culturally safe and integrated services to help people navigate the broader system of community supports and services
- Respect an individual's perspectives and treat them with dignity
- Ensure communications are provided in a clear and concise manner and are easy to understand
- Provide benefits to those in need

Service Standards

While delivering quality service in the NWT is the primary focus, it is also important to maintain residents' confidence and trust in the integrity of the administration and delivery of Income Security programming. Service standards ensure that each person receives the right service(s) and benefit(s) at the right time and for the intended purpose. Service standards are displayed in each Regional and Community Service Centre.

Service standards for Income Security Programs were updated in 2024-2025 and are regularly reviewed.

Income Assistance Service Standards

Income Assistance guarantee we will:

- Provide courteous, quality service and answer all questions.
- Treat everyone with dignity and respect.
- Protect personal information and correct personal information if there has been an error or omission.
- Only use personal information for the purpose of determining program eligibility.
- Welcome a friend, family member, or advocate to attend meetings with clients.

We will achieve this by:

- Providing a response (verbal or written) to your application within three business days of verifying all of the required documents.
 - If approved, we will issue the payment within two business days. This does not include time for the bank to process the payment.
- Returning telephone and e-mail messages within two business days.
- Assisting with filing an appeal if a client does not agree with a decision; and
- Conducting periodic customer satisfaction surveys to ensure optimum service.

Student Financial Assistance Service Standards

Student Financial Assistance guarantees we will:

- Provide courteous, quality service and answer all questions.
- Treat everyone with dignity and respect.
- Ensure information on all available programs and services is provided.
- Protect personal information and correct personal information if there has been an error or omission.
- Only use personal information for the purpose of determining program eligibility.

We will achieve this by:

- Seeing clients within 10 minutes of an appointment.
- Returning telephone and email messages within two business days.
- Providing a written response to an on-time application for benefits within 25 business days of receipt.
- Processing applications within 10 business days after receipt of the last required document, but not before the first day of classes.
- Depositing monthly living allowances by or on the first day of every month, even if it is a weekend or holiday.
- Providing a detailed statement of loan accounts, outstanding principal of the loans, the interest rate, the advances and principal payments upon request.
- Performing audits on files to ensure the information provided is correct and current.
- Conducting periodic customer satisfaction surveys to ensure optimum service.

If a client feels that the service standards were not met, they are encouraged to complete a Client Concern Form.

Income Security Programs

Income Assistance

Program Overview

The Income Assistance program is a month-to-month program available to NWT residents who are aged 19 and over. The Income Assistance program provides financial assistance to help northerners pay for basic needs, such as shelter, utilities, and food. The amount of money an individual receives depends on their income, community and family size.

The Income Assistance program further assists clients in returning to the labour force by providing benefits for education and training costs, childcare expenses and record suspension application fees. Clients can also receive assistance with security deposits needed to occupy a rental unit.

Table 1 summarizes the total number of distinct cases and total expenditures for the Income Assistance program over the past five fiscal years. Each distinct case includes a single individual or a family (parent(s) and child(ren)).

Table 1: Number of Distinct Cases and Expenditures

Fiscal Year	Total Number of Distinct Cases	Expenditures
2020-2021	3,198	\$32,038,449
2021-2022	2,774	\$27,337,589
2022-2023	3,255	\$31,644,695
2023-2024	3,171	\$32,562,939
2024-2025*	2,949	\$19,733,866

* The decline in the number of cases in 2024-2025 is due to the launch of the new Income Assistance for Seniors and Persons with Disabilities program. Some clients initially receiving Income Assistance would have transitioned to the new program.

Table 2 summarizes the types of income that clients reported in their assessments over the past 2 fiscal years. The numbers are based on distinct clients, and the type of income reported may vary each month they applied.

Table 2: Income Assistance Program Income Type

Fiscal Year	Earned Income	Unearned Income
2023-2024	983	2,810
2024-2025*	864	2,505

* The decline in types of income from the prior year is likely due to the launch of the new Income Assistance for Seniors and Persons with Disabilities program.

Additionally, 1,225 clients applied for benefits and were issued a refusal for one or more months during the 2024-2025 fiscal year for the following reasons:

- Budget Surplus (income higher than their needs)
- False or Misleading Statements
- Left the NWT/Incarcerated
- Did not provide the required information to complete an assessment
- Did not use all financial resources

This is a decrease of 17.79% of clients receiving a refusal from 2023-2024.

Program Highlights

In July 2024, the following enhancements were made to the Income Assistance program:

- Intended for adults 19 – 59
- Basic benefits are informed by the Northern Market Basket Measure
- Increased Income Exemptions:
 - Earned Income Exemption: \$500 plus 25% per applicant with earned income.
 - Unearned Income Exemption: \$350 per household, per month.
- No longer requires applicants to be in a Productive Choice, nor will applicants be penalized based on employment status or readiness.
- Shortened refusal periods to reduce the financial hardship for applicants.
 - First time refusals were reduced from 60 days to one month;
 - Repeat refusals were reduced from 90 days to two months.
- Adult children (aged 19-21), residing with their parents can opt to stay on their parents' application as a Mature Dependant.

Income Assistance for Seniors and Persons with Disabilities

Program Overview

The Income Assistance for Seniors and Persons with Disabilities program was launched on July 1, 2024 and is an annual program that provides financial assistance to help seniors (aged 60+) and individuals with permanent and long-term disabilities pay for basic needs, such as shelter, utilities, and food. The amount of money an individual receives depends on their income, community and family size.

Table 3 summarizes the total number of distinct cases and total expenditures for Income Assistance for Seniors and Persons with Disabilities since July 1, 2024.

Table 3: Number of Distinct Cases and Expenditures

Fiscal Year	Total Number of Distinct Cases	Expenditures
2024-2025	1,376	\$20,271,495

With the program launching in July 2024, some clients continued to receive benefits through the month-to-month Income Assistance program during the transition period, which means they are counted in both programs.

Additionally, 194 clients applied for benefits and were issued a refusal for the 2025-2026 fiscal year due to:

- Budget surplus (income higher than their needs)
- Did not provide the required information to complete an assessment

Ineligible seniors may have accessed benefits under the Senior Home Heating Subsidy, and ineligible persons with disabilities may have accessed benefits under the Income Assistance program.

Program Highlights

The Income Assistance for Seniors and Persons with Disabilities program:

- An annual program that covers the application period of July 1 through June 30
- Basic benefits are informed by the Northern Market Basket Measure
- Is based on the individual’s Canada Revenue Agency – Notice of Assessment
- Provides Income Exemptions for the following:
 - Income Assistance received from previous calendar year.
 - Senior Home Heating Subsidy received from previous calendar year.
 - Canada Pension Plan Disability Benefits.
 - Income Exemption up to \$6,000 per applicant with income.

Eligible individuals will have actual monthly utility costs covered and may be eligible to receive a monthly payment and access to additional support for needs as they arise.

As of March 2025, applicants under the Income Assistance for Seniors and Persons with Disabilities program are not required to be on the public or low-cost housing waitlist to receive a shelter benefit.

Income Assistance Programs – Audits and Appeals

Compliance Audits

Compliance audits ensure staff are delivering Income Assistance programs consistent with the applicable legislation and policies, and to protect the integrity of Income Security Programs.

Audits are completed each year based on the previous year's assessments, legislation and policies. In 2024-2025, nine compliance audits were completed¹.

Appeals

Income Assistance and Income Assistance for Seniors and Persons with Disabilities applicants have the right to appeal decisions made regarding their eligibility and level of benefits. This right provides applicants with the opportunity to verify they are receiving the appropriate benefits, and that front-line staff are assessing them in accordance with program legislation.

There are two levels of appeal under the *Social Assistance Act*:

1. The Social Assistance Appeal Committee (the Committee); and
2. The Social Assistance Appeal Board (the Board).

The role of the Committee and the Board members is to ensure the legislation has been properly applied.

There are six regional committees with a total of 19 members that hear both Income Assistance appeals for the applicants in their Region. There are five members on the Board. When a decision made by the Committee is appealed, it goes to the Board.

An applicant has seven days to appeal a decision in writing to the Registrar of Appeals who coordinates the appeal hearing. First level appeal hearings to the Committee must be heard, and a decision rendered within 30 days of the filing of an application to appeal. Second level appeals to the Board have 45 days from the filing to be completed.

Figures 1 and 2 identify the number of appeals heard by the Committee and the Board by Region.

¹ Communities that were scheduled for an audit in 2024-2025 were: Fort Resolution; Hay River (includes Kát'odeeche and Enterprise); Behchokò, Yellowknife (includes Lutselk'e, Dettah, N'Dilo); Fort Simpson (includes Wrigley, Trout Lake, Jean Marie River and Nahanni Butte); Tulita; Deline; Tuktoyaktuk; and Paulatuk

Figure 1: Social Assistance Appeal Committee Hearings

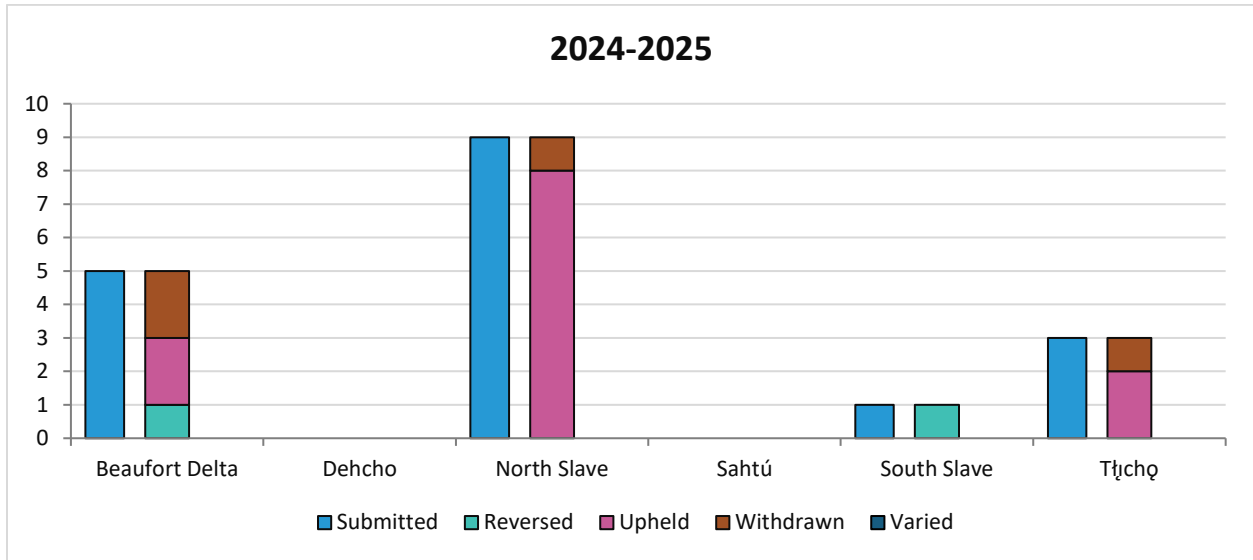
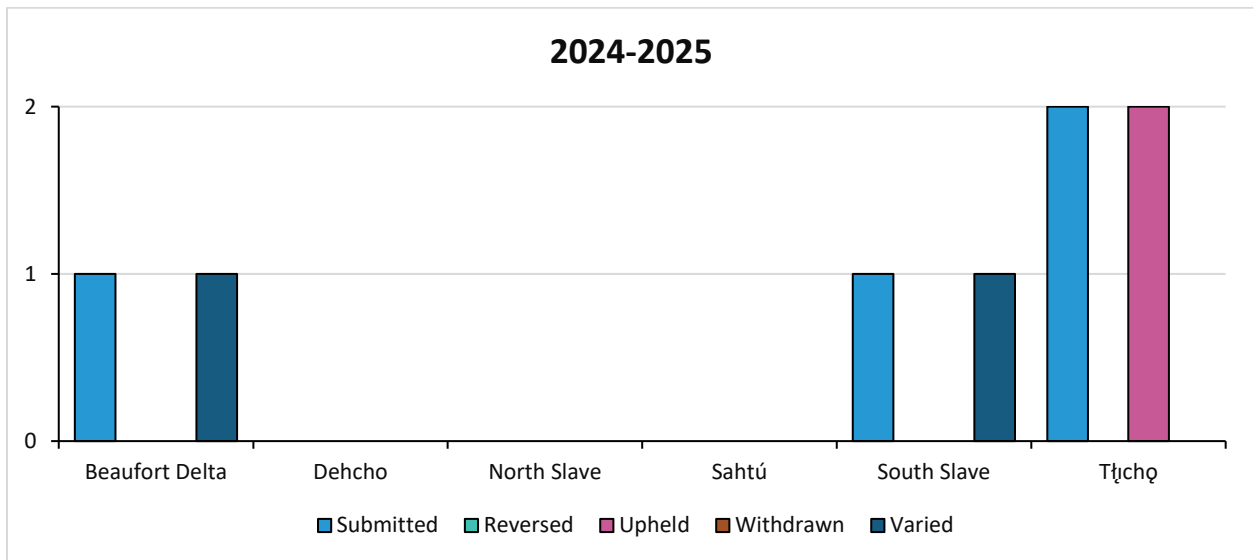


Figure 2: Social Assistance Appeal Board Hearings



Student Financial Assistance

Program Overview

The Student Financial Assistance program assists NWT residents in pursuing a post-secondary education through a combination of grants and loans. Student Financial Assistance benefits assist with the costs of tuition, books, travel and living expenses. Additional grants are also available to students with permanent disabilities.

The basic principle of the program is that the cost of a post-secondary education is a shared responsibility and is intended to supplement a student's own resources.

Student Financial Assistance provides a variety of grants and loans to NWT residents attending full-time post-secondary education. The types of benefits that are available are dependent upon the student category. The table below outlines the program benefit types based on student category:

	Northern Indigenous	Northern Schooled	Northern Resident
Basic Grant	✓	✓	x
Supplementary Grant	✓	x	x
Remissible Loan	or ✓	✓	✓
Repayable Loan	✓	✓	✓
Grant for Students with Disabilities	✓	✓	✓

Upon completion of their studies, students are not required to repay the grant funding received through Student Financial Assistance.

Northern Schooled students are eligible for a semester of the Basic Grant for completing any grades one through 12 in the NWT.

Both the Supplementary Grant and the Remissible Loan help pay for a student's living expenses, in addition to grants for tuition, book and travel costs. Northern Indigenous students are able to choose whether they want the grant or the loan. Remissible loans were expanded for all NWT residents. Upon completion of post-secondary studies, students can have their Remissible Loan forgiven if they reside in the NWT.

Table 4 summarizes the total number of students who received Student Financial Assistance and total expenditures for the program over the past five fiscal years.

Table 4: Students receiving Student Financial Assistance

Fiscal Year	Number of Students	Expenditures
2020-2021	1,176	\$15,072,387
2021-2022	1,341	\$17,357,678
2022-2023	1,233	\$17,184,538
2023-2024	1,279	\$21,094,961
2024-2025	1,416	\$23,777,058

Loan Repayment

The Student Financial Assistance program offers loan repayment incentives to students who received an NWT student loan and have completed full-time studies. Loan repayment incentives play an essential role in alleviating student debt and encouraging students to return to the NWT upon completion of their studies. Loan repayment incentives include loan forgiveness on remissible loans and 0% interest.

Student Financial Assistance Statistics

Table 5 identifies the top 10 institutions that students accessing Student Financial Assistance in 2024-2025 attended. The table shows that Aurora College is the institution with the most Student Financial Assistance recipients.

Table 5: Top 10 Institutions

Institution	Number of Students
Aurora College	256
University Of Alberta	120
University Of British Columbia	71
University Of Calgary	58
Mount Royal University	56
MacEwan University	43
University Of Victoria	42
Northern Alberta Institute of Technology (NAIT)	39
Vancouver Island University	39
Southern Alberta Institute of Technology (SAIT)	37

Table 6 identifies the top 10 programs that students accessed in 2024-2025. This table shows that the Bachelor of Arts is the program with the most Student Financial Assistance recipients.

Table 6: Top 10 Programs

Program	Number of Students
Bachelor of Arts	100
Business Administration	90
Bachelor of Science	70
Nursing	65
Education	42
Psychology	39
Early Childhood Education	33
Commerce	31
Engineering	27
Social Work	24

Note: In addition, 110 students accessed a course reimbursement program.

Tables 7 a, b, c, and d outline students who accessed Student Financial Assistance in 2024-2025 by region, gender, ethnicity, age and program education level.

Table 7a: Student Breakdown by Region

Region	Total Number of Students
Beaufort Delta	156
Dehcho	42
North Slave	967
Sahtú	61
South Slave	190

Table 7b: Student Breakdown by Gender

Gender	Total Number of Students
Female	926
Male	477
Non-Binary	11
Not Declared	2

Table 7c: Student Breakdown by Ethnicity

Ethnicity	Total Number of Students
Dene	368
Inuit	105
Métis	84
Non-Indigenous	859

Table 7d: Student Breakdown by Age

Age	Total Number of Students
16 - 19	168
20 - 24	607
25 - 29	229
30 - 39	263
40 - 49	95
50 - 59	44
60 and older	10

Table 7e: Student Breakdown by Education Level

Education Level	Total Number of Students
Certificate	121
License	8
Diploma	322
Undergraduate	671
Masters	64

PHD	18
Unknown/Not Specified*	212

*Unknown/Not Specified is attributed to students of post-secondary institutions not completing the application fully, or to data entry errors.

Appeals

All Student Financial Assistance recipients have the right to appeal decisions made regarding their eligibility and level of benefits. This right provides clients with the opportunity to verify they are receiving the appropriate benefits, and that front-line staff are assessing them in accordance with program legislation.

There are two levels of appeal under the *Student Financial Assistance Act*:

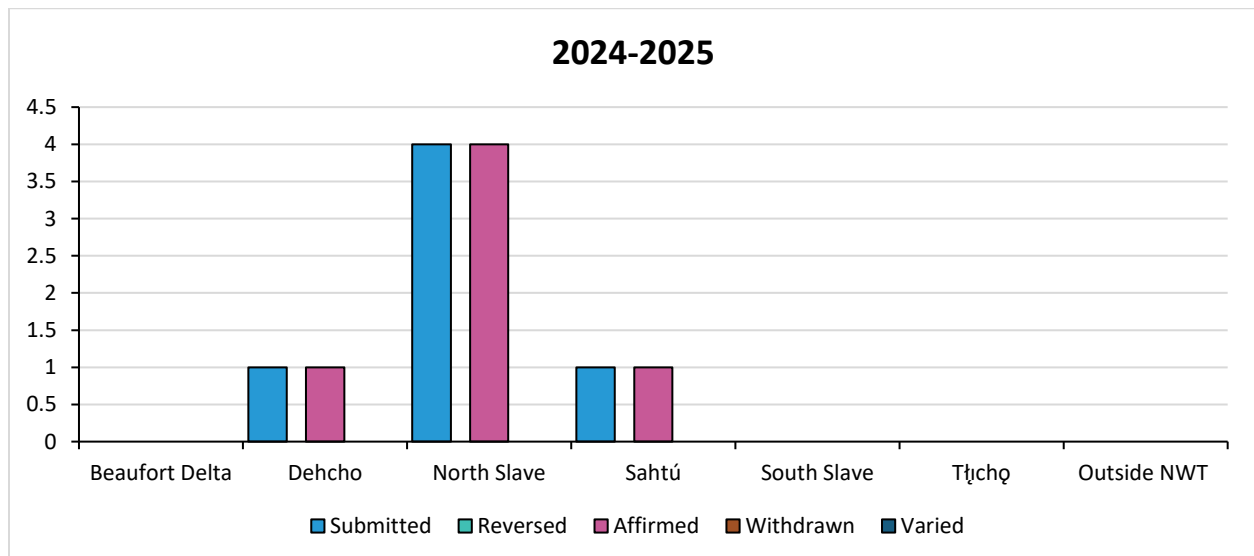
1. Internal Review Committee; and
2. Student Financial Assistance Appeal Board.

The role of the internal review committee and the Student Financial Assistance Appeal Board is to ensure the legislation has been properly applied.

Students have 30 calendar days to appeal a decision in writing to the Student Financial Assistance program office, which coordinates the internal review. First-level appeal hearings must be heard, and a decision rendered within 30 days of the filing of an application to appeal. Second-level appeals to the Student Financial Assistance Appeal Board have 45 days from the filing to be completed.

Figure 3 identifies the number of appeals heard by the internal review committee by region. There were no appeals to the Student Financial Assistance Board.

Figure 3: Internal Review Committee Appeal Hearings



Senior Home Heating Subsidy

Program Overview

The Senior Home Heating Subsidy provides financial assistance to low-to-modest income seniors, 60 years of age or older, to help with the cost of heating their homes. Eligible seniors receive a monthly subsidy from September through April. Providing a monthly subsidy allows seniors to budget their finances and prepare for any additional heating costs not covered by the subsidy.

Eligibility is based on the senior’s net household income from the previous calendar year (line 23600 of their Notice of Assessment from the Canada Revenue Agency) minus the annual subsidy rate for the senior’s community of residence and the Canada Pension Plan Disability benefits.

Table 8 summarizes the total number of distinct cases and total expenditures for the Senior Home Heating Subsidy over the past five fiscal years. Each distinct case includes a single individual or a family (senior and spouse).

Table 8: Clients receiving benefits from the Senior Home Heating Subsidy

Fiscal Year	Number of Distinct Cases	Expenditures
2020-2021	637	\$2,192,236
2021-2022	653	\$2,470,655
2022-2023	609	\$2,582,636
2023-2024	577	\$2,741,554
2024-2025*	435	\$2,073,441

* Some of the decline in the number of cases in 2024-2025 could be attributed to seniors qualifying for the new Income Assistance for Seniors and Persons with Disabilities program.

Program Highlights

In September 2024, the Senior Home Heating Subsidy provided an extra \$85 to \$175 per subsidy month for the 2024-2025 fiscal year. This increased funding was in response to the rising cost of living and to ensure seniors received up to 80% of the estimated 2024 fuel cost associated with heating a home.

Table 9 outlines the income thresholds and subsidy rates for each zone for the 2024-2025 subsidy year.

Table 9: 2024-2025 Zones, Subsidy Amount and Income Thresholds

	Zone 1	Zone 2	Zone 3
Income Threshold	\$56,000/year	\$64,000/year	\$73,000/year

Subsidy Amount	\$375/month	\$500/month	\$575/month
Additional Enhancement	\$85/month	\$60/month	\$175/month
Total Subsidy	\$460/month \$3,680/year	\$560/month \$4,480/year	\$750/month \$6,000/year

Additionally, the Senior Home Heating Subsidy increased the subsidy rate for Norman Wells from \$750 to \$1,455 for October 2024, November 2024 and December 2024. This was done in response to higher fuel costs caused by low water levels in the Sahtú and the cancellation of supply barges.

Audit and Compliance

Audit and Compliance standards ensure staff are delivering programs consistent with the applicable legislation and policies, and to protect the integrity of Income Security Programs.

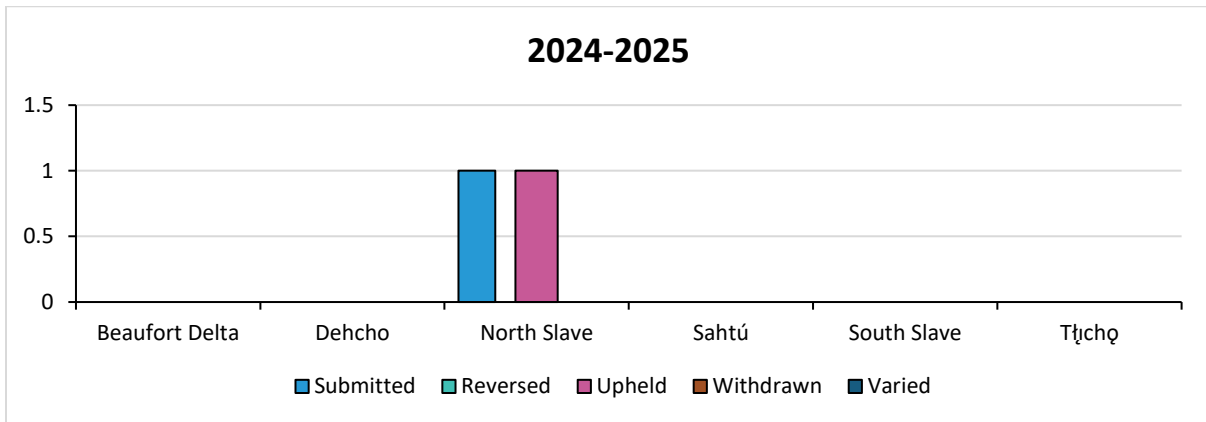
Audits are completed each year based on the previous year's assessments, legislation, regulations and policies. In 2024-2025, Compliance Audits were conducted in 9 communities.

Appeals

All Senior Home Heating Subsidy clients have the right to appeal decisions made regarding their eligibility and level of benefits. This right provides clients with the opportunity to verify they are receiving the appropriate benefits, and that front-line staff are assessing them in accordance with program policies.

Clients have 30 calendar days to appeal a decision in writing to the Registrar of Appeals. Appeals are heard through an internal appeal committee. Figure 5 identifies the number of appeals heard by the internal review committee.

Figure 5: Internal Review Appeal Hearings



Other Income Security Programs

The Income Security Programs Division has additional programs that are administered by the Government of Canada. This results in a consistent delivery system and application process for both federal and territorial benefits.

NWT Senior Citizen Supplementary Benefit

The NWT Senior Citizen Supplementary Benefit helps offset the high cost of living by providing financial assistance to NWT seniors. A monthly payment of \$196 is paid to low-income seniors who are receiving federal Old Age Security benefits and Guaranteed Income Support or Spousal Allowance.

Table 10 summarizes the number of seniors and total expenditures for the Senior Citizen Supplementary Benefit over the past five fiscal years.

Table 10: Senior Citizen Supplementary Benefit Statistics

Fiscal Year	Number of Distinct Cases	Expenditures
2020-2021	1,309	\$3,084,674
2021-2022	1,330	\$3,074,707
2022-2023	1,328	\$3,138,820
2023-2024	1,373	\$3,223,364
2024-2025	1,441	\$3,290,056

NWT Child Benefit

The NWT Child Benefit helps low-income families with the costs of raising children. Monthly benefits for eligible families are automatically included in the Canada Child Benefits received from the Government of Canada.

Table 11 summarizes the average number of clients and total expenditures for the NWT Child Benefit over the past five fiscal years.

Table 11: NWT Child Benefit

Fiscal Year	Number of Distinct Cases	Expenditures
2020-2021	2,102	\$2,414,431
2021-2022	2,200	\$2,256,725
2022-2023	2,200	\$2,172,216

Income Security Programs 2024-2025 Annual Report

2023-2024	1,841	\$2,026,253
2024-2025	1,866	\$1,983,537

Income Security Programs Division Overview

Division Structure

Below are the total number of positions within the Income Security Programs Division, which include the following employees:

- Director, Income Security Programs Division
- Administrative Assistant
- Manager, Income Security Programs
- Program Specialist (2)
- Program Trainer
- Manager, Divisional Financial Services
- Finance Officer, Revenue and Collections (3)
- Expenditure Officer
- Program Auditor (2)
- Investigation Specialist (1)
- Manager, Student Financial Assistance
- Student Case Officer (4)

Roles and Responsibilities

Headquarters

Divisional Policy and Planning Unit

The Policy and Planning Unit develops policy and conducts research and program analysis to improve Income Security programs. The unit provides strategic support to senior management, facilitates program development and provides guidance to regional program delivery teams.

The Policy and Planning Unit is responsible for the development of all territory-wide communications materials. The unit evaluates and reports on Income Security Programs and participates on multiple teams and committees, including federal/provincial/territorial groups.

Divisional Financial Services Unit

The Divisional Financial Services Unit is responsible for managing the finances of the Income Security Program division and providing comprehensive financial planning.

The Divisional Financial Services Unit administers Student Financial Assistance payments and travel authorizations as well as the forgiveness and repayment of Student Financial Assistance loans.

Through the Internal Audit function, the Divisional Financial Services Unit provides assurances that the Department of Education, Culture and Employment is fiscally responsible and ensures programs are delivered in accordance with current legislation, regulations, policies, procedures and guidelines. It also provides verification support services by obtaining confidential information about clients and ensuring the completeness and accuracy of applications of all Income Security Programs.

Student Financial Assistance Unit

The Student Financial Assistance Unit is responsible for administering the Student Financial Assistance program by completing assessments and issuing payments for post-secondary students.

On average, over 1,800 applications are processed each year, with two primary application intakes for programs starting in the fall and winter semesters. Student Case Officers provide program information sessions to parents and students and liaise with high schools, postsecondary institutions, and Indigenous Governments and organizations.

Regional Delivery

Income Security Programs - Regional Employees

Regional Employees are responsible for the delivery of both Income Assistance programs and the Senior Home Heating Subsidy. The five regions consist of a Regional Superintendent, a Regional Manager and Client Navigators who determine eligibility for all three programs. Client Navigators focus on program delivery through a client-centered approach and service management by helping clients navigate the broader system of community supports and services.

Communities that do not have a Client Navigator are able to access the Income Assistance programs and Senior Home Heating Subsidy through the itinerant Client Navigators who regularly travel into the regions or by telephone, fax or email.

Employee Training

Training is a key component to ensuring Income Security Programs are being delivered consistently and fairly across the NWT. The Department of Education, Culture and Employment will continue to provide ongoing training and professional development opportunities for employees.

Training Highlights

During the 2024-2025 fiscal year, a variety of Income Security Programs training sessions and opportunities took place.

1. Income Security Programs Statutory Training

Between April 2024 and March 2025, 21 staff members received Income Security Programs Statutory Training. All individuals successfully completed the training requirements.

Income Security Programs Statutory Training covers the following:

- Income Security Programs overview
 - Overview of Income Security Programs specific to the Department of Education, Culture and Employment
 - Code of Ethics for Income Security Programs employees
 - Client Navigator Resource and Procedures Manual
 - Income Security Program Verification Procedures Manual
- Income Assistance
 - Regulations, Policies and Procedures
 - Forms
 - Activities and scenarios
- Income Assistance for Seniors and Persons with Disabilities
 - Regulations, Policies and Procedures
 - Forms
 - Activities and scenarios
- Senior Home Heating Subsidy
 - Regulations, Policies and Procedures
 - Forms
- Case Management Application System
- How to write out effective Appeal Briefing Notes, Director's Approvals and Case Management Application System notes
- Government of the Northwest Territories Code of Conduct
- Client and Customer service

A final exam is administered on the last day of Statutory Training. Participants must pass the exam with a minimum of 70% in order to be designated a Social Welfare Officer, which enables an individual to deliver both Income Assistance programs and the Senior Home Heating Subsidy.

In cases where an individual does not pass the exam, an individual training plan is developed to address specific needs.

2. Appeal Committee & Board Training

In the 2024-2025 fiscal year, training was provided to the Student Financial Assistance Appeal Committee members. This took place in May 2024 and was tailored to the specific needs of the Committee members. It included an overview of:

- Membership Information
- Appeal Process and Responsibilities
- Role of Chairperson
- Writing Appeal Decisions
- Interpreting Legislation

- Income Assistance Regulations and Policy

3. Web-based Training and Information Sharing

The Department of Education, Culture and Employment provides web-based training to staff routinely. This includes training Client Navigators on new procedures and keeping Regional Superintendents and Regional Managers, Income Security Programs informed.

Staff also have access to a shared platform that houses all Income Security Programs documents and forms, training materials, and useful links.

Workplace Safety

The Department of Education, Culture and Employment is responsible for ensuring that employees work in a healthy and safe environment. Discussions with clients can be emotional and stressful. Additionally, Client Navigators located in small and remote communities often work in isolation.

In addition to training, several offices are equipped with security measures such as glass partitions, service windows, client interview rooms and alternate exit doors.

The Income Security Programs Division continues to monitor workplace safety to ensure a safe environment for all employees. Safety Guidelines that are specific to the Client Navigators position were developed and distributed in 2018-2019.

Conclusion

The Income Security Programs Division is dedicated to ensuring that residents have timely access to essential services. By enhancing policies, ensuring program compliance, providing training, and conducting evaluations, we aim to create a more transparent and accountable system.

The Income Security Programs Division continually refines policies, procedures, guidelines, and services to ensure the programs meet the needs of NWT residents.

In July 2024, the Department of Education, Culture and Employment launched a redesigned Income Assistance program, along with launching the new Income Assistance for Seniors and Persons with Disabilities program, to enhance supports for residents in financial need, reduce barriers and improve accessibility.

The Department of Education, Culture and Employment remains committed to delivering the highest quality programs and services to the residents of the NWT.

Contact Information

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