

Living Wage

2022

Fort Smith, Hay River, Inuvik, Yellowknife
Northwest Territories



Alternatives North

February 2022



Alternatives North

Alternatives North is an NWT social justice coalition based in Yellowknife. Members include churches, labour unions, environmental organizations, women and family advocates, anti-poverty groups, and individuals with an interest in our work.

We are a leader in efforts to reduce and eliminate poverty. We helped to bring the No Place for Poverty coalition to life in December 2009. The coalition supported the creation of the GNWT strategic framework on poverty (*Building on the Strengths of Northerners*) tabled in June 2013 and the NWT Anti-poverty Action Plan tabled in June 2015.

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Acronyms

This report uses these acronyms. They appear here in alphabetical order.

CLWF	Canadian Living Wage Framework
GNWT	Government of the Northwest Territories
NIHB	Non-insured Health Benefits
NWTMHB	NWT Métis Health Benefits
PSAC	Public Service Alliance Canada
SHS	Survey of Household Spending, Stats Canada, 2019
VCC	Vibrant Communities Canada (they developed the CLWF)

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Background and Intro

In 2015, Alternatives North contracted a report to calculate the living wage for Yellowknife¹. Two years later they partnered with Vibrant Communities Canada (VCC) to fund a 2017 update. In 2019, they produced a third report that compared living wages for Yellowknife, Hay River, and Inuvik².

This 2022 report updates the living wage for Yellowknife, Hay River, and Inuvik, and adds Fort Smith.

The Canadian Living Wage Framework (CLWF) guides the calculations for all four reports. VCC formally released the CLWF in May 2013 with an update in 2014.

The two equations below are the basis for calculating living wage³. The process involves calculating each part of the equation so it balances.

Annual expenses = Before-tax employment income + Government transfers – Taxes

Living wage = Before-tax employment income ÷ hours of paid work/year⁴

The CLWF uses a bare-bones budget for annual expenses, based on actual costs in each community wherever possible. Expenses include child care and health care costs.

In the NWT, the ethnicity of household members affects how we calculate household costs. Indigenous households have access to free child care through Aboriginal Head Start. They also have extended health and dental benefits through Non-Insured Health Benefits (NIHB) or NWT Métis Health Benefits (NWTMHB).

¹ GNWT Anti-Poverty Fund supported this work.

² Support for the 2019 report came from PSAC Social Justice Fund, PSAC NWT Area Council, and RC Diocese of Mackenzie-Fort Smith.

³ These equations are a simplified representation. Many aspects of government transfers and taxes depend on income levels. Income, taxes, government transfers, and living wage are interdependent and linked.

⁴ 2019 and 2022 reports use a 37.5-hour work week. 2015 and 2017 reports used a 40-hour work week.

NWT Aboriginal Head Start⁵

Aboriginal Head Start provides culturally-appropriate early childhood programs for First Nations, Inuit, and Métis children and their families. Northern programs typically focus on six key areas: Indigenous culture and language, education and school readiness, health promotion, nutrition, social support, and parental involvement. Indigenous Services Canada funds the program.

NWT Métis Health Benefits (NWTMHB)⁶

Through the NWTMHB, registered Métis residents have access to a range of benefits not covered by hospital and medical care insurance. The program includes prescription drug, dental, vision, medical supply and equipment, and medical travel. Alberta Blue Cross administers these benefits on behalf of the GNWT.

Non-Insured Health Benefits (NIHB)⁷

Through the NIHB, registered First Nations and recognized Inuit residents have access to a range of medical items and services that people need, that other programs don't cover. The benefits of this national program are similar to those of Métis Health Benefits

Indigenous people are part of the population of each of the four communities in this study⁸.

- Inuvik: 65%
- Fort Smith: 59%
- Hay River: 46%
- Yellowknife: 24%

As the majority in Inuvik and Fort Smith is Indigenous, we assume those households have access to Aboriginal Head Start and extended health benefits, which directly affect how we calculate child care and health care expenses for each household in those two communities.




⁵ <https://www.canada.ca/en/services/health/publications/aboriginal-health/school-readiness.html>

⁶ <https://www.hss.gov.nt.ca/en/services/supplementary-health-benefits/metis-health-benefits>

⁷ <https://www.sac-isc.gc.ca/eng/1572537161086/1572537234517>

⁸ NWT Bureau of Statistics 2019 population statistics. Ndilo and Dettah are not included as part of Yellowknife.

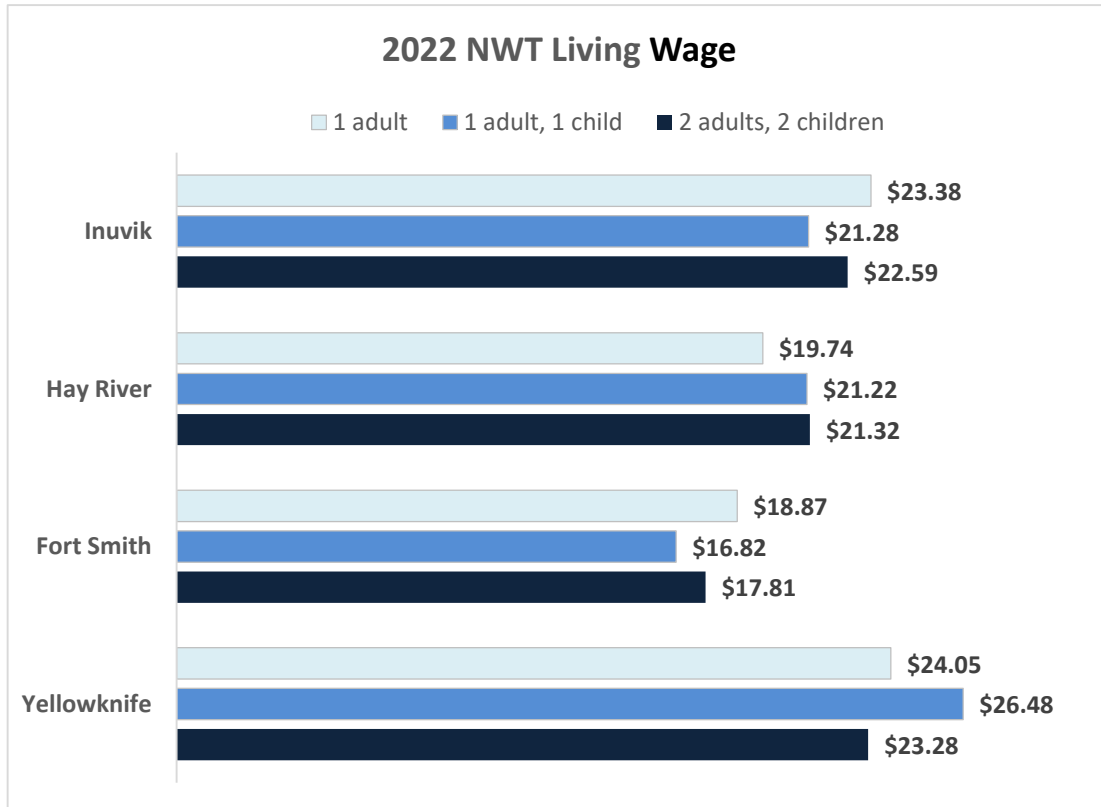
The main reference household for the CLWF is two adults and two children. The CLWF also recommends including other types of households for comparison. For each of the four communities, this report considers three types of households.

NWT Reference Households ⁹	
 2 adults, 2 children	<ul style="list-style-type: none"> • Adult 34 years old and adult 36 years old, each works fulltime. • Child 3 years old in fulltime childcare. • Child 7 years old in school.
 1 adult, 1 child	<ul style="list-style-type: none"> • Adult 31 years old, works fulltime. • Child 3 years old in fulltime childcare.
 1 adult	<ul style="list-style-type: none"> • Adult 25 years old, works fulltime.

⁹ Based on 2016 Census data, these represent typical households. In Yellowknife and Inuvik, couple families most often have two children. In Hay River, couple families with one child are slightly more common. In all three communities, single parents most often have one child.

Summary of Results: Living Wage 2022 NWT

The 2022 calculations for living wage in the NWT compare the three types of households in the four communities.










The highest and lowest living wage is for the 1 adult, 1 child household: \$26.48 in Yellowknife and \$16.82 in Fort Smith. Yellowknife has the highest and Fort Smith has the lowest rate for all three households.

The range for each type of household among the four communities is \$5.47 (2 adults, 2 children), \$9.66 (1 adult, 1 child), and \$5.18 (1 adult).

The living wage for the 2 adults, 2 children household applies to both adults.

This table summarizes the amounts assigned to each part of the equation, for each type of household in the four communities. See the section ‘Calculating the Living Wage’ for details. Note that for the 2 adult, 2 children household, annual expenses are for the household and the living wage is for each adult (two wages per household).

	Living wage	Annual expenses	=	Before-tax employment income	+	Government transfers	-	Taxes
Yellowknife								
	\$23.28 (each adult)	\$87,754	=	\$90,792	+	\$8,036	-	\$11,056
	\$26.48	\$60,465	=	\$51,636	+	\$12,030	-	\$3,199
	\$24.05	\$40,312	=	\$46,898	+	\$253	-	\$6,833
Fort Smith								
	\$17.81 (each adult)	\$73,621	=	\$69,459	+	\$10,920	-	\$6,751
	\$16.82	\$45,534	=	\$32,799	+	\$13,065	-	\$319
	\$18.87	\$32,757	=	\$36,797	+	\$664	-	\$4,702
Hay River								
	\$21.32 (each adult)	\$82,737	=	\$83,148	+	\$8,696	-	\$9,100
	\$21.22	\$52,798	=	\$41,379	+	\$12,915	-	\$1,489
	\$19.74	\$34,494	=	\$38,493	+	\$664	-	\$4,656

	Living wage	Annual expenses	=	Before-tax employment income	+	Government transfers	-	Taxes
Inuvik								
	\$22.59 (each adult)	\$83,581	=	\$88,101	+	\$7,859	-	\$12,379
	\$21.28	\$52,328	=	\$41,496	+	\$12,764	-	\$1,932
	\$23.38	\$39,014	=	\$45,591	+	\$319	-	\$6,885

It is important to remember that we assumed Inuvik and Fort Smith households are Indigenous, which reduces their child care and health care expenses. If this was not the case, these expenses would be much higher, as would the living wage.

Calculating the Living Wage

This section gives details of how to calculate each part of the equation.

Annual expenses = Before-tax employment income + Government transfers – Taxes











Annual Expenses

The CLWF reflects conservative spending. This table shows included and excluded expenses.

Included expenses	Excluded expenses
✓ Food	× Special dietary needs
✓ Shelter (rental housing)	× Owning a home
✓ Clothing & footwear	× Credit card, loan or other debt/interest payments
✓ Transportation	× Savings for retirement
✓ Other household expenses:	× RRSP, RESP, or RDSP contributions
Allowance for children over six	× Hobbies
Bank fees	× Pet ownership
Household operation	× Parking
Maintenance	× Alcohol or tobacco costs
Furnishings	× Personal life or disability insurance
Equipment	× Financial help to family members
Laundry	× Costs of caring for a disabled, seriously ill, or elderly family member
Personal care items	
✓ Child care	
✓ Health care	
✓ Social inclusion:	
Adult education	
Recreation	
Entertainment	
Holidays	
✓ Contingency funds	

Each of the included expenses is based on research and data related to actual costs in each community.

Summary of Annual Expenses¹⁰

	Yellowknife			Fort Smith			Hay River			Inuvik		
												
Food	\$12,860	\$6,093	\$4,816	\$15,277	\$7,238	\$5,721	\$16,203	\$7,677	\$6,068	\$20,396	\$9,663	\$7,638
Clothes & footwear	\$3,400	\$2,404	\$1,700	\$3,678	\$2,601	\$1,839	\$3,539	\$2,502	\$1,769	\$4,094	\$2,895	\$2,047
Shelter	\$24,869	\$21,463	\$18,595	\$18,360	\$14,966	\$13,025	\$18,360	\$14,966	\$13,025	\$24,221	\$18,583	\$16,255
Transport	\$5,596	\$1,900	\$1,900	\$5,547	\$1,500	\$1,500	\$5,547	\$1,500	\$1,500	\$6,378	\$1,500	\$1,500
Household expenses	\$5,551	\$3,583	\$2,752	\$6,004	\$3,876	\$2,976	\$5,778	\$3,729	\$2,864	\$6,684	\$4,314	\$3,313
Child care	\$17,740	\$12,000	\$0	\$13,045	\$6,500	\$0	\$16,500	\$11,400	\$0	\$8,260	\$6,360	\$0
Health care	\$5,781	\$3,186	\$2,345	\$556	\$393	\$278	\$5,802	\$3,201	\$2,355	\$619	\$437	\$309
Social inclusion	\$8,465	\$7,849	\$6,401	\$8,483	\$7,199	\$6,003	\$7,811	\$6,231	\$5,432	\$9,541	\$6,979	\$6,198
Emergency	\$3,492	\$1,986	\$1,804	\$2,672	\$1,262	\$1,415	\$3,198	\$1,592	\$1,481	\$3,389	\$1,596	\$1,754
Total	\$87,754	\$60,464	\$40,313	\$73,622	\$45,535	\$32,757	\$82,738	\$52,798	\$34,494	\$83,582	\$52,327	\$39,014

¹⁰ See Appendix A for more details and sources.

Shelter is the biggest expense for each household and each community. Shelter costs are highest in Yellowknife. Food and child care are among the top three expenses for all households with children. Lower child care costs in Inuvik and Fort Smith stem from access to the Aboriginal Head Start preschool program and no-cost options for after-school activities.

Health care costs are a significant expense in Yellowknife and Hay River. Lower health care costs in Inuvik and Fort Smith stem from access to NIHB or NWTMHB.













Comparing health care expenses to past living wage reports, we note that insurance premiums for dental and health have increased a lot in the last four years.

Income from Government Transfers and Child Support

These include:

- Canada Child Benefit (CCB): non-taxable benefits to low-income families with children. In 2018, the federal government started to index the CCB to inflation.
- NWT Cost of Living Offset (NWT COLO): non-taxable, not indexed to inflation.
- NWT Child Benefit (NWT CB): non-taxable, not indexed to inflation.
- Goods and Services Tax (GST) Credit
- Child Support

Annual Income from Government Transfers and Child Support

	Yellowknife			Fort Smith			Hay River			Inuvik		
												
Canada Child Benefit	\$7,075	\$6,020	\$0	\$9,300	\$6,833	\$0	\$7,511	\$6,738	\$0	\$6,958	\$6,615	\$0
GST Credit	\$0	\$613	\$45	\$34	\$613	\$456	\$0	\$613	\$456	\$0	\$613	\$111
Child Support	\$0	\$4,356	\$0	\$0	\$4,356	\$0	\$0	\$4,356	\$0	\$0	\$4,356	\$0
NWT Child Benefit¹¹	\$65	\$593	\$0	\$691	\$815	\$0	\$289	\$760	\$0	\$5	\$731	\$0
NWT COLO¹²	\$896	\$448	\$208	\$896	\$448	\$208	\$896	\$448	\$208	\$896	\$448	\$208
Total	\$8,036	\$12,030	\$253	\$10,921	\$13,065	\$664	\$8,696	\$12,915	\$664	\$7,859	\$12,763	\$ 319













¹¹ The NWT Child Benefit decreases as employment income increases, so it is lowest where it appears to be needed most (i.e. Inuvik).

¹² COLO = cost of living offset

Annual Taxes and Employment Deductions

Taxes are based on federal and NWT income tax rates, formulas, and credits. The formulas are based on the most recent information available from NWT and federal government websites, as of November 2021.

This table shows taxes and employment deductions that apply to each type of household in each community. Numbers in brackets are negative and show a refund.













	Yellowknife			Fort Smith			Hay River			Inuvik		
												
EI Premiums	\$1,435	\$816	\$741	\$1,097	\$518	\$581	\$1,314	\$654	\$608	\$1,392	\$656	\$720
CPP	\$4,567	\$2,623	\$2,365	\$3,404	\$1,597	\$1,815	\$4,150	\$2,064	\$1,907	\$4,420	\$2,071	\$2,294
Federal Income Tax	\$4,274	\$104	\$2,888	\$2,083	(\$1,305)	\$1,838	\$3,187	(\$650)	\$1,720	\$5,378	(\$244)	\$3,005
NWT Income Tax	\$781	(\$344)	\$839	\$167	(\$491)	\$468	\$449	(\$579)	\$420	\$1,189	(\$550)	\$866
Total net payment	\$11,057	\$3,199	\$6,833	\$6,751	\$319	\$4,702	\$9,100	\$1,489	\$4,655	\$12,379	\$1,933	\$6,885

Before-tax Employment Income and Disposable Income

Once we know the amount for annual expenses, government transfers/child support, and taxes/deductions, we calculate the before-tax employment income so that the equation balances.

$$\text{Annual expenses} = \text{Before-tax employment income} + \text{Government transfers} - \text{Taxes}$$







This table shows before-tax employment income and total disposable income. Total disposable income is the money a household has to spend. It varies by several thousand dollars when comparing the same household type in each community.







	Yellowknife			Fort Smith			Hay River			Inuvik		
												
Before-tax employment income	\$90,792	\$51,636	\$46,898	\$69,459	\$32,799	\$36,797	\$83,148	\$41,379	\$38,493	\$88,101	\$41,496	\$45,591
Total disposable income	\$87,771	\$60,467	\$40,318	\$73,628	\$45,545	\$32,758	\$82,743	\$52,806	\$34,501	\$83,581	\$52,328	\$39,025

Discussion

This report provides valuable information on affordable living in NWT communities. As of February 2022, the NWT minimum wage is \$15.20/hour. Living wage calculations show this amount falls far short of what NWT workers must earn to pay their basic living expenses.

In 2022, the difference between minimum wage and living wage varies quite a lot, depending on location and type of household.

	Yellowknife			Fort Smith		
						
Living wage	\$23.28	\$26.48	\$24.05	\$17.81	\$16.82	\$18.87
Minimum wage	(\$15.20)	(\$15.20)	(\$15.20)	(\$15.20)	(\$15.20)	(\$15.20)
Difference/hour	\$8.08	\$11.28	\$8.85	\$2.61	\$1.62	\$3.67

	Hay River			Inuvik		
						
Living wage	\$21.32	\$21.22	\$19.74	\$22.59	\$21.28	\$23.38
Minimum wage	(\$15.20)	(\$15.20)	(\$15.20)	(\$15.20)	(\$15.20)	(\$15.20)
Difference	\$6.12	\$6.02	\$4.54	\$7.39	\$6.08	\$8.18

In all communities, living wage can translate into benefits for workers, families, employers, governments, business, and communities / society at large. For workers, a living wage can ease the stress of meeting / not meeting basic expenses. It can help avoid the need to have more than one job and allow more time for family and community.

For employers, a living wage can help increase employee retention and decrease expenses to recruit and train new workers. For government, a living wage can mean that people rely less on social supports and contribute more in taxes. This reduces fiscal strain and can help make more money available

for other programs and services that people need. For business, consumers with more money to spend can increase their sales.

The patterns of expenses, government transfers, and taxes are different for the 2022 living wage calculations than for those in the 2019 report. But some features are similar. For example, shelter is still the top expense for all households. For households with children, the CCB continues to offer the greatest government transfer.

Living wage calculations are based on certain assumptions about types of households and conservative spending. In reality, items excluded from the list of expenses can have important impacts on quality of life. For example:

- Pay off debt, or save for / finance larger purchases.
- Plan and save for retirement.
- Participate fully in hobbies, sports, social / cultural programs, and other community activities.

Many NWT households have other / higher expenses they cannot avoid. For example:

- More than one child in fulltime daycare.
- Allergies or conditions that create the need for a special diet.
- Aids to help with disabilities.





Other factors also affect some households / communities.

- In some communities, fulltime work is hard to find. A limited number of available jobs means less earning potential.
- 1 adult, 1 child households that receive child support may not get their payments regularly or at all.
- Some workers get employer benefits such as health and dental plans, and vacation allowances.

In summary, the 2022 NWT living wage is a conservative estimate of the pay per hour that people need, to make ends meet, when they have fulltime work and no employer benefits.

Appendix A: Calculating Individual Annual Expenses

This appendix gives details about the source info for each expense.

 Food		Yellowknife	Fort Smith	Hay River	Inuvik
		\$12,860	\$15,277	\$16,203	\$20,396
		\$6,093	\$7,238	\$7,677	\$9,663
		\$4,816	\$5,721	\$6,068	\$7,638





Notes re food expenses.

- Food costs are based on 2019 Market Basket Measure (MBM) data¹³ for Yellowknife and cost differences for the other communities.
- Food values from the Consumer Price Index¹⁴ adjust all data to more current estimates.
- Data for different types of NWT households is not available. Weekly food basket costs for different ages and genders are available for Edmonton for the end of 2019¹⁵. For a four-person family in 2019, Yellowknife costs were 6.9% higher than Edmonton. We assumed that other households vary by the same percent.

¹³ See Construction of a Northern Market Basket Measure of poverty for Yukon and the Northwest Territories (statcan.gc.ca).

¹⁴ Individual ages in the 2 adults, 2 children household is slightly different for the calculations of the MBM than for the living wage. We assume the impact of this difference is insignificant.





¹⁵ Most recent Edmonton weekly food basket costing found online at af-edmonton-nutritious-food-basket-prices-2019-12.pdf (alberta.ca)

 Clothing & Footwear		Yellowknife	Fort Smith	Hay River	Inuvik
		\$3,400	\$3,678	\$3,539	\$4,094
		\$2,404	\$2,601	\$2,502	\$2,895
		\$1,700	\$1,839	\$1,769	\$2,047

Notes re clothing and footwear expenses.

- Clothing and footwear expenses for the four-person household in Yellowknife are based on the 2019 MBM¹⁶.
- Statistics Canada’s scaling factor is applied to adjust for household size, for 1 adult, 1 child and 1 adult households in Yellowknife.
- Community cost differentials are applied to estimate expenses for other communities.
- Consumer Price Index values specific to clothing and footwear values are applied to adjust all data to more current estimates.

¹⁶ The age of individuals that represent a four-person family for the MBM calculations is slightly different than those used to calculate the Living Wage. We assume the impact of this difference is insignificant.

		Yellowknife	Fort Smith	Hay River	Inuvik
 Shelter		\$24,869	\$18,360	\$18,360	\$24,221
		\$21,463	\$14,966	\$14,966	\$18,583
		\$18,595	\$13,025	\$13,025	\$16,255

Shelter expenses are based on these assumptions.

- 2 adults, 2 children household rents a three-bedroom apartment.
- 1 adult, 1 child household rents a two-bedroom apartment.
- 1 adult household rents a one-bedroom apartment.
- Each household buys tenant insurance.

Notes re shelter expenses.

- RBC online insurance quote estimates annual tenant insurance for \$1 million legal liability and \$50,000, \$40,000, and \$40,000 in contents for each type of household in each community.
- Yellowknife, October 2020, CMHC survey data¹⁷ show average rent was \$2,050/month for a three-bedroom unit, \$1,769/month for a two-bedroom unit, and \$1,530/month for a one-bedroom unit.
- In most cases rental rates include heat and water, but not electricity.¹⁸ CMHC data may underestimate the average cost of rent in Yellowknife.
- Inuvik: Estimates based on informal surveys (online searches and phoning some landlords) of typical rental costs: \$1,996/month for a three-bedroom unit, \$1,529/month for a two-bedroom unit, and \$1,335 for a one-bedroom unit.
- Fort Smith and Hay River: Limited data available. The South Slave MBM shelter threshold (\$18,360) is used for the 2 adults, 2 children household. The difference between the South Slave and Yellowknife MBM is applied to Yellowknife CMHC rental rates to estimate costs for two-bedroom and one-bedroom units.





¹⁷ Canada Mortgage and Housing Corporation, Rental Market Survey: <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>

¹⁸ Based on a review of major property managers in Yellowknife for previous living wage reports.

		Yellowknife	Fort Smith	Hay River	Inuvik
 Transport		\$5,596	\$5,547	\$5,547	\$6,378
		\$1,900	\$1,500	\$1,500	\$1,500
		\$1,900	\$1,500	\$1,500	\$1,500

Notes re transport expenses.

- We assumed that the 2 adults, 2 children household in each community owns a vehicle. We considered that MBM-N estimates are reasonable: South Slave for Fort Smith and Hay River, and Beaufort Delta for Inuvik.
- Other two household types do not own a vehicle.
- Yellowknife: public transit @ \$75/month (\$900) + 50 taxi trips @ \$20/trip (\$1000)
- Inuvik, Fort Smith, and Hay River taxi: 150 trips @ \$10/trip (\$1500 per community).


 Other household expenses		Yellowknife	Fort Smith	Hay River	Inuvik
		\$5,551	\$6,004	\$5,778	\$6,684
		\$3,583	\$3,876	\$3,729	\$4,314
		\$2,752	\$2,976	\$2,864	\$3,313

Notes re other household expenses.

- Include allowance for children over six years, bank fees, household operation, maintenance, furnishings, equipment, laundry, personal care items.
- Allowance: \$40/month. Consistent with previous NWT living wage calculations.
- Bank fees: chequing account fees can be as low as \$10/month, with overdraft protection, by limiting transactions¹⁹.
- Laundry: \$3/wash and dry. 2 adults, 2 children household: three loads/week (\$936); 1 adult, 1 child household: two loads/week (\$624); 1 adult household: one load/week (\$312).
- Household operation, maintenance, furnishings, equipment: for Yellowknife, most recent Survey of Household Spending (SHS) data ²⁰, adjusted for inflation. For other communities, apply cost differentials to Yellowknife values.
- Personal care items: for Yellowknife, most recent SHS, adjusted for inflation. For other communities, apply cost differentials to Yellowknife values.

¹⁹ See www.ratehub.ca/chequing-accounts/accounts/personal

²⁰ Statistics Canada 2019

 Child care		Yellowknife	Fort Smith	Hay River	Inuvik
		\$17,740	\$13,045	\$16,500	\$8,260
		\$12,000	\$6,500	\$11,400	\$6,360
		\$0	\$0	\$0	\$0

Notes re child care expenses.

- Preschool children: fulltime child care.
- School-age children: part-time care after school and non-school days, summer camp.
- When on vacation, people still pay to keep their fulltime spot.

Yellowknife rates

- Licensed family day homes²¹: \$990 – \$1200/month for kids three years old; \$325 – \$440/month for after-school care; \$45 – \$50/day for non-school days.
- YWCA out-of-school care: \$280/first child, \$255/second child for school days; \$50/day for non-school days; \$380 for March break (two weeks).
- Yellowknife Daycare²²: \$995/month for kids three years old + \$100/year member fee.
- City Summer Day Camp: \$260/week for kids five years+; \$208 for short week²³.

Yellowknife expenses

- Child three years old: day care / home: 12 months @ \$1000/month (\$12,000).
- Child seven years old: after school \$2800; March break \$380; 20 other non-school days²⁴ \$1000; six weeks city day camp \$1560.

Fort Smith rates

- Fort Smith day care: preschool \$65/day, \$32.50/half day; school age after school \$20/day, \$80/week; school age full day \$80/day.
- Aboriginal Head Start: half day, free for eligible children.
- Summer camp (two weeks): sport camps \$150/week; town camp \$242.50.

²¹ Based on a random sample of licensed family day homes on a list from Department of Education, Culture and Employment, GNWT.

²² Retrieved from the Parent Handbook at Parent+Handbook+-20210401.pdf (squarespace.com).

²³ Based on 2021 value.

²⁴ Based on 2021 calendar information: Calendar | Yellowknife Education District (yk1.nt.ca)

Fort Smith expenses

- Child three years old: preschool, half time, 200 days (\$6500)
 - Child seven years old: after school \$3,360; March break \$800; 20 other non-school days \$1,600; summer camp \$785.
-

Hay River rates

- Licensed family day homes and day care²⁵: \$900/month for kids three years old, \$20/day for after school care.
 - Summer camp: \$600 for kids five years and older²⁶.
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Hay River expenses

- Child three years old: day home @ \$950/month (\$11,400).
 - Child seven years old: after school day home \$3,300; March break \$400; 20 other non-school days \$800; summer camp \$600.
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Inuvik rates

- Licensed family day home: \$900/month for children three years old.
 - Children First Centre²⁷: full-day preschool \$1170/month, half-day preschool \$530/month; school age, school out \$40/day; summer \$250/week.
Subsidized rates for families that qualify: income under \$90K if one child, under \$105 if two children: full-day preschool \$975; half-day preschool \$430; after school care \$375; school age, summer care \$850/month.
 - Aboriginal Head Start: half day, free for eligible children.
 - IRC Summer Literacy Camp: free for eligible children.
 - Town summer day camp: \$175/week for children 5 years and older; Inuvialuit Regional Corporation and Gwich'in Tribal Council sponsor some spots.
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Inuvik expenses

- Assume people do not need paid after-school programs, as there are free programs.
 - Child three years old: Aboriginal Head Start; half-day preschool \$6,460.
 - Child seven years old: March break \$400; 20 other non-school days \$800; four weeks summer camp \$700.
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²⁵ Based on a random sample of licensed family day homes on a list from Department of Education, Culture and Employment, GNWT.

²⁶ See <https://hayriver.com/wp-content/uploads/2021/05/Camp-Information-Summer-Heat-Sport-2021.pdf>

²⁷ All rates from the August 2020 Family Handbook.





 Health care		Yellowknife	Fort Smith	Hay River	Inuvik
		\$5,781	\$556	\$5,802	\$619
		\$3,186	\$393	\$3,201	\$437
		\$2,345	\$278	\$2,355	\$309

Notes re health care expenses.

- Assume most households in Inuvik and Fort Smith have non-insured health benefits (NIHB) for First Nations and Inuit or NWT Métis Health Benefits.
- All households have out-of-pocket expenses that health/dental plans don't cover. Yellowknife: \$515, \$363, \$257 for three types of households²⁸. For Fort Smith, Hay River, and Inuvik: Yellowknife costs scaled up based on community cost differentials.
- Hay River and Yellowknife: assume people buy private health and dental insurance. Premiums are based on an estimate from SunLife for their enhanced plan²⁹.
2 adults, 2 children household: \$4,716
1 adult, 1 child household: \$2,557
1 adult household: \$1,988
- Prescriptions, Yellowknife and Hay River: assume \$220/person/year with 80% coverage through insurance.
2 adults, 2 children household: \$176
1 adult, 1 child household: \$88
1 adult household: \$44
- Dental, Yellowknife and Hay River: assume spending to maximum coverage but not past that—80% to a maximum of \$750/person.
2 adults, 2 children household: \$600
1 adult, 1 child household: \$300
1 adult household: \$150

²⁸ Based on 2019 Survey of Household Spending for 2 adult, 2 children household, adjusted for inflation and for different households using Statistics Canada's household scaling formula.

²⁹ SunLife quotes were also used in 2015, 2017 and 2019 calculations. Each year the options and coverage are slightly different. Plan includes vision care. Reimburse 100% expenses up to \$220/two years. Assume not exceed this if use discount online glasses. Also 100% for paramedic services up to \$400/person/year.

 Social Inclusion		Yellowknife	Fort Smith	Hay River	Inuvik
		\$8,465	\$8,483	\$7,811	\$9,541
		\$7,849	\$7,199	\$6,231	\$6,979
		\$6,401	\$6,003	\$5,432	\$6,198

Notes re social inclusion expenses.

- Relate to spending on goods and services that allow people to participate more fully in society / community.
- Includes expenses for a cell phone for each adult, basic TV and Internet, adult education, recreation and entertainment, modest vacation, moderate spending on gifts.
- Assume each household takes a destination holiday and participates in various free local activities. For some households, this may include spending for cultural and on-the-land activities.

Cell phone and Internet rates³⁰

- Prices similar across communities.
- Most affordable plan (call, text, data): \$59/month + GST
- Intermediate package that supports streaming: \$80/month + GST

Adult education rates

- Assume one adult in each household takes two courses/year. Each course is four months long.
- Aurora College fees 2021-22³¹: \$365/course; technology fee \$100/term; part-time student fee \$10/term; books and materials \$300/course, assuming that students access some materials online.

Recreation and Entertainment rates

- For each type of household in each community:
 Netflix: \$180
 Computer with related costs: \$699

³⁰ Prices from November 2021.

³¹ See <https://www.auroracollege.nt.ca/future-students/admissions/fees/>

- Children’s toys³²:
2 adult, 2 children household: \$308
1 adult, a child household: \$154
 - 12 restaurant meals for three types of households:³³
Yellowknife: \$960, \$480, \$300
Fort Smith: \$1,140, \$570, \$356
Hay River: \$1,210, \$605, \$378
Inuvik: \$1,523, \$762, \$476
 - Yellowknife recreation, flexi-pass³⁴ to rec facilities, for three households:
\$1430/family; \$658/adult + \$315/preschool age; \$658/adult.
 - Fort Smith recreation, all-in-one community rec centre/pool pass (4 X 3-month pass) for three households: \$1268; \$1034 (includes \$264/child); \$770.
 - Hay River recreation for three households:
Each adult participates in one town-offered fitness program: \$92/12 classes.
Public skating, 10/year for each person: \$2.75/11 years and under; \$4.00/12-18 years; \$6.00/adult; \$12/family.
Children participate in two sets of swimming lessons: \$63/session for preschool age; \$69.50/session for school age.
10-punch swim pass for each person: \$24.50/child up to 11 years; \$34.50/child 12 years+; \$34.50/adult; \$108/family.
 - Inuvik recreation for three households:
Fitness centre membership³⁵ for each adult: \$500/year
Free public skating for children.
Children participate in two sets of 10 swimming lessons: \$63/session for school age; \$73.50/session for preschool.
10-punch swim pass for each person: free for under 6 years, \$30/youth; \$60/adult; \$115/family.
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³² Costs for computers and children’s toys from 2019 SHS and adjusted for inflation.

³³ For Yellowknife, assume \$25/meal/adult and \$15/meal/child. For other communities, apply food cost differences.

³⁴ <http://www.yellowknife.ca/en/getting-active/admission-fees.asp> We assume households use the City’s payment plan option.

³⁵ <https://www.inuvik.ca/en/getting-active/Fitness-Centre.asp>

Vacation rates

- Yellowknife: assume each household takes a six-night trip to Edmonton.
2 adults, 2 children household: drive to Edmonton, expenses included in transport; low-cost hotel \$600; six restaurant meals³⁶ \$480; Telus World of Science³⁷ \$120
1 adult, 1 child household: airfare \$479/person; Sky shuttle \$36; hotel \$600; public transit³⁸ \$51.25 (\$10.25/day for 5 days); six restaurant meals \$240; Telus World of Science \$60
1 adult household: airfare \$479; Sky shuttle \$36; hotel \$480; public transit \$51.25 (\$10.25/day for 5 days); six restaurant meals \$150; hockey/football game \$60.
- Fort Smith and Hay River: assume each household takes a six-night car trip to Edmonton. Travel costs included in transport expenses.
2 adults, 2 children household: hotel \$600; six restaurant meals \$480; Telus World of Science \$120.
1 adult, 1 child household (travel with friends): hotel \$600; six restaurant meals \$240; Telus World of Science \$600.
1 adult household (travel with friends): hotel \$480; six restaurant meals \$150; hockey/football game \$60.
- Inuvik: assume each household takes a six-night car trip to Whitehorse. Travel costs included in transport expenses.
2 adults, 2 children household: hotel \$1,200; six restaurant meals \$480; movie/theatre outing \$75.
1 adult, 1 child household (travel with friends): hotel \$800; six restaurant meals \$240; movie/theatre outing \$40.
1 adult household (travel with friends): hotel \$800; six restaurant meals \$150; movie/theatre outing \$25.





Gifts

- Assume conservative spending (\$25/child, \$40/adult, \$15/birthday party gift).
- Total for gifts, for three households: \$580, \$310, \$200.
- Christmas gifts for three households (one/child, one/adult, one outside the household): \$170, \$65, \$40.
- Birthday gifts for three households (one/child, one/adult, one outside the household): \$170, \$65, \$40.
- Birthday party gifts for households with children (four parties): \$120, \$60.
- Other gifts: \$120 for each household.

³⁶ All vacation restaurant meals based on \$25/meal/adult and \$15/meal/child

³⁷ <https://telusworldofscienceedmonton.ca/tickets/>

³⁸ <http://www.edmonton.ca/transportation/ets/fares-ets.aspx> Children under 4 years ride for free.

 Emergency		Yellowknife	Fort Smith	Hay River	Inuvik
		\$3,492	\$2,672	\$3,198	\$3,389
		\$1,986	\$1,262	\$1,592	\$1,596
		\$1,804	\$1,415	\$1,481	\$1,754

Notes re emergency expenses

- Each household puts aside a small amount of their income each month.
- The total is based on two weeks of before-tax income.