

## Financial Security

### 2019 NWT Community Survey

#### Overview

In 2018, 2,999 NWT households, reported they had difficulties making ends meet in terms of transportation, housing, food, clothing and other necessary expenses. This translates to a prevalence rate of just over 20%, or one in five NWT households. The number of individuals living in these household was 9,352, of which 24% were children under 15, and 7% were seniors 65 years and older.

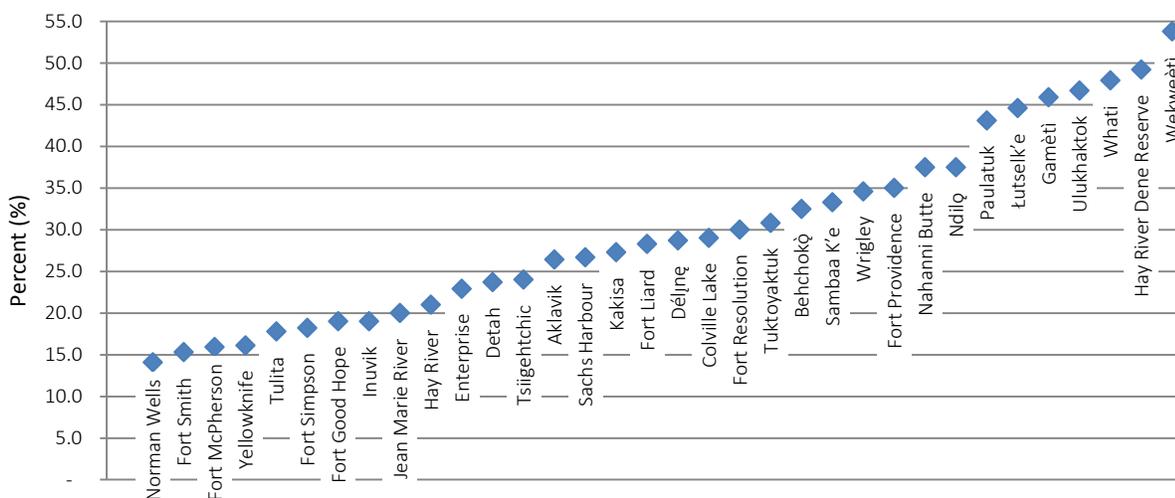
The share of the households with financial

difficulties ranged from 14% in Norman Wells to 54% in Wekweètì. In general, the prevalence of households having difficulty making ends meet tended to be higher in the smaller communities within each region.

**Table 1. Persons in Households With Difficulty Meeting Financial Needs, Northwest Territories, 2018**

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

**Figure 1: Percentage of Households that had Difficulties Meeting Household Financial Needs Northwest Territories, 2018**



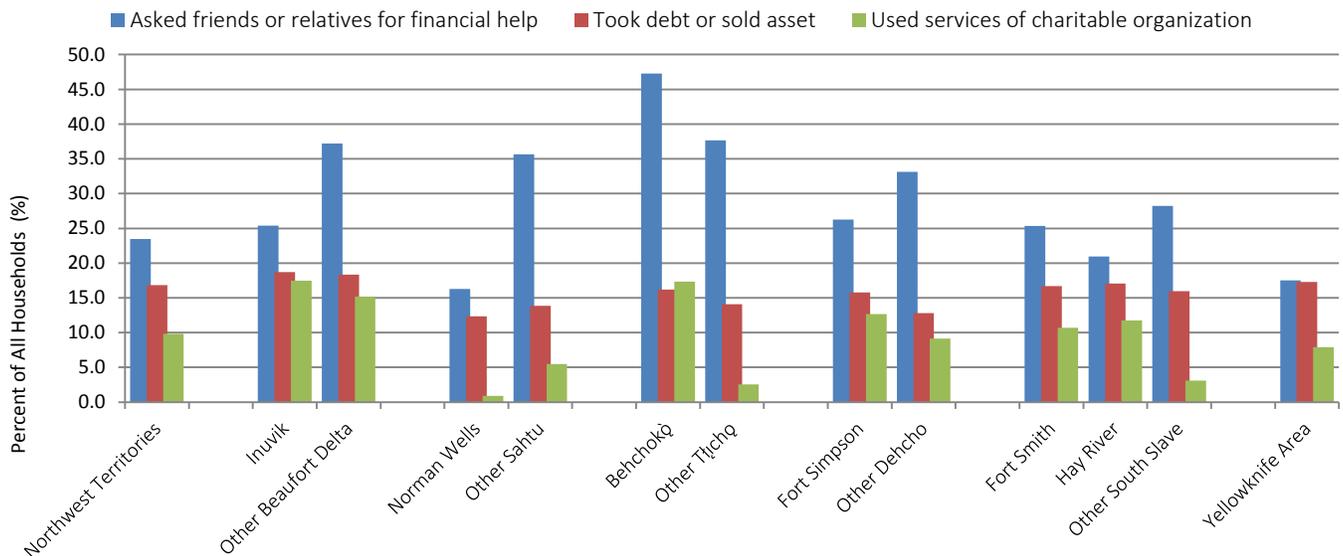
Among households that reported difficulty making ends meet, 61% also reported that in the previous 12 months they had often or sometimes worried about having money for food, while 31% stated they experienced financial difficulties due to rent or mortgage increases.

## Handling of Day-To-Day Expenses

Households were asked about specific counter measures used to meet day-to-day expenses when short of money. In 2018, almost one in four NWT households sometimes or often asked friends or relative for financial help when they were short of money for day-to-day expenses. Just under 17% took on debt or sold an asset, while 10% used services of charitable organizations. When using a specific counter measure, the majority of households were sometimes using them rather than often using them.

In both regional centres and smaller communities households were more likely to ask for financial help from friends or relatives to meet day-to-day expenses. The exception was Yellowknife Area where individuals were equally likely to ask for help or take on debt or sell an asset. Taking on debt or selling an asset to handle day-to-day expenses was fairly consistent across regions.

Figure 2: Handling of Day-to-Day Expenses When Short of Money  
Northwest Territories, 2018



Households that had difficulty making ends meet were more likely to use these counter measures when short of money; 56% asked friends or relatives for financial help, 42% took on debt or sold an asset, while 27% used services of charitable organizations. These households often took more than one action to meet day-to-day expenses with 42% reporting at least 2 of the 3 actions.

## Food (In)Security

Household were asked if they were sometimes or often worried about having enough money for food in the previous 12 months. Since this is only one aspect of food security, these results should not be compared to other food security data that might incorporate additional facets such as availability and quality of food.

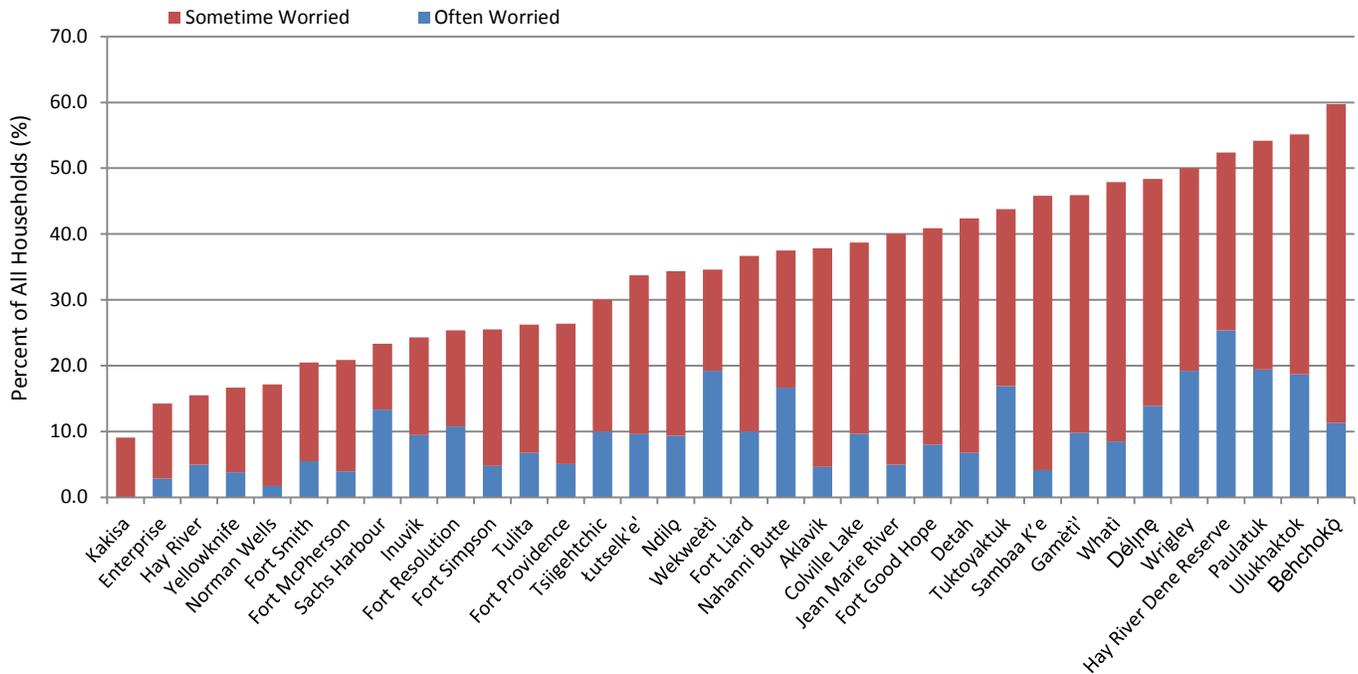
Across the NWT, 3,407 households (23%) reported they were often or sometimes worried about having enough money for food in the previous 12 months. Many of these households also stated they had difficulty making ends meet, with 12.5% reporting both food insecurity and general financial insecurity.

Food insecurity among NWT communities ranged from 9% in Kakisa to 60% in Behchokò, with many of the households sometimes worried about having money for food rather than often worried.

Table 2. Food Insecurity Northwest Territories, 2018

	Total	
	(#)	(%)
All Households	14,760	100.0
Worried having money for food	3,407	23.1
Difficulty making ends meet	1,842	12.5
No difficulty making ends meet	1,565	10.6

Figure 3: Percentage of Household Worried about Money for Food Northwest Territories, 2018



## Housing (In)Security

Across the NWT, 2,076 households (14%) reported that a member of their family had experienced significant financial difficulties in the previous 12 months due to an increase in rent or mortgage payments. Regionally, Behchokò had the highest rate, followed by Beaufort Delta communities outside of Inuvik. Yellowknife Area was third with 16% of households (Figure 4).

Among the 2,076 households significantly affected by rent or mortgage increases, the majority (63%) were renters, while 37% were homeowners. Housing affordability was also an issue for 35% of these families, meaning they were spending more than 30% of the household income on housing costs.

At the time of the survey, 1,368 households included at least one person who could not get their own accommodation. This translates to 9% of all households across the NWT. At 30% Behchokò had the highest proportion of households with individuals that could not get their own accommodation. The rate was 17% or less for all other areas.

Affordability was the main reason why individuals could not get their own accommodation in many of the larger centres including Yellowknife, Inuvik and Hay River, while lack of available units was the dominant reason in many of the smaller communities.

Figure 4. Percent Households with Financial Difficulty Due to increases in Rent or Mortgage

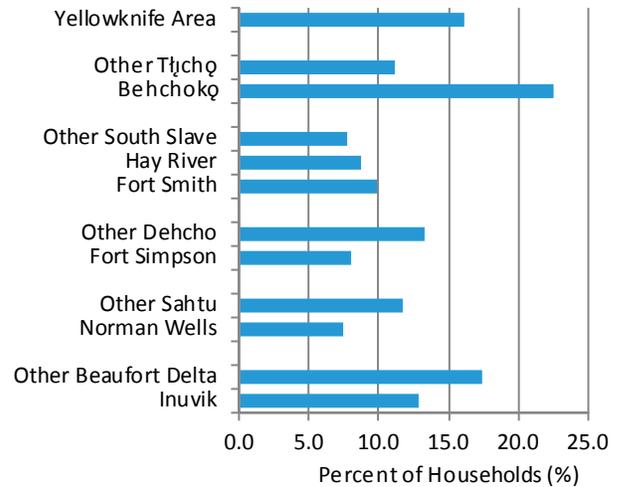
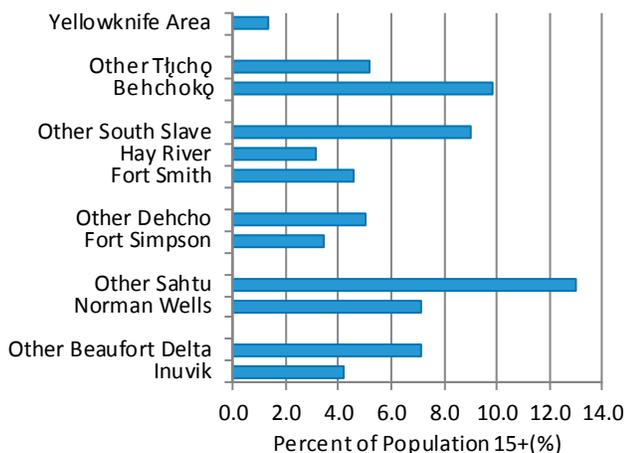


Figure 5. Percentage of Population 15+ on Waitlist for Subsidized Housing, 2019



At the time of the survey, 1,311 respondents 15 years of age and older said they were on a waitlist for subsidized housing. The Sahtu communities outside of Norman Wells, had the highest percentage of their population waiting for subsidized housing, followed by Behchokò (Figure 5).

Despite currently living in a home, 242 individuals said they were homeless at some point in the previous year.

For additional information on results from the 2019 NWT Community Survey, visit the NWT Bureau of Statistics website at [www.statsnwt.ca](http://www.statsnwt.ca) or call 1-888-STATSNT (1-888-762-8768). Releases on other topics such as volunteering and Indigenous languages are forthcoming.