# REPORT ON SENIORS ACCESS

TO GOVERNMENT OF NORTHWEST TERRITORIES PROGRAMS AND SERVICES

# RAPPORT SUR L'ACCÈS DES PERSONNES ÂGÉES

AUX PROGRAMMES ET SERVICES DU GOUVERNEMENT DES TERRITOIRES DU NORD-OUEST

LE PRÉSENT DOCUMENT CONTIENT UN RÉSUMÉ EN FRANÇAIS

July 2019 | Juillet 2019



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# Minister's Message



As the Minister Responsible for Seniors, I am pleased to present the Government of the Northwest Territories' (GNWT) Report on Seniors' Access to Programs and Services.

In November 2017, I committed our government to work with the NWT Senior's Society to provide information on how seniors in the Northwest Territories access available programs and services in 2017. This report provides a snapshot of the senior population of the NWT, as well as context around how they accessed GNWT programs and services in 2017-2018.

Our seniors and elders hold a unique place in our communities: they are our mentors and caregivers, and the

wealth of knowledge and wisdom are a benefit to all NWT residents. The GNWT is committed to ensuring effective programs and services to support residents as they age, so that we can make sure that they remain valuable members of our communities for a long time.

The work done to prepare this report, along with the ongoing work of the NWT Bureau of Statistics, provides a foundation for the future planning and evaluation of program and service delivery for NWT seniors. By identifying trends such as regional differences in program and service delivery, our government will be able to do a better job moving forward of evaluating our effectiveness and ensuring that all NWT residents have equitable access to the supports they need as they age.

Honorable Glen Abernethy Minister Responsible for Seniors

# **Executive Summary**

This report provides demographic data about Northwest Territories' (NWT) residents age 60 years and older and shows that the senior population of the NWT has grown significantly over the past 15 years, and will continue to grow well into the future. In 2003, the total number of NWT seniors was 2,787 and is projected to increase to 9,383 by 2035—a trend that holds across all five regions of the NWT.

While senior-specific programs do exist (e.g. NWT Seniors Supplementary Benefit and the Senior Home Heating Subsidy), the GNWT generally designs programs and services based on specific needs, regardless of the demographic. In total, the Government of the Northwest Territories (GNWT) offers 16 programs and services that are identified as being designed for, or accessed by, seniors in the following categories:

- Health and Wellness
- Housing;
- Income Assistance;
- Law and Victim Services (senior abuse); and
- Community Services.

While the report is unable to draw definitive conclusions about whether or not GNWT programs designed for, or accessed by, seniors are underutilized or meeting needs, it confirms that GNWT programs and services are consistent with offerings in similar jurisdictions and illustrates some clear differences in how programs and services are accessed across regions. Data from the report also suggests that Single Window Service Centres may play an important role in how seniors access GNWT programs and services.

Along with *Seniors in the NWT*, a summary of older NWT residents of the NWT conducted by the NWT Bureau of Statistics, this report provides a snapshot of the senior population and context around how they accessed GNWT programs and services in 2017-2018. Taken together, these reports serve as important benchmarks that can be used in order to develop indicators to measure the GNWT's performance in the future.

# Résumé

Ce rapport fournit les données démographiques sur les résidents des Territoires du Nord-Ouest (TNO) âgés de 60 ans et plus et indique que le nombre de personnes âgées aux NTO a connu une hausse importante au cours des 15 dernières années, et que cette hausse se poursuivra au cours des prochaines années. En 2003, le nombre total de personnes âgées aux TNO était de 2 787 et on prévoit une augmentation jusqu'à 9 383 d'ici 2035, une tendance observée dans les cinq régions des TNO.

Bien qu'il existe des programmes conçus pour les personnes âgées (p. ex. Prestation de retraite supplémentaire pour les personnes âgées et Subvention au chauffage résidentiel pour les personnes âgées des TNO), le GTNO conçoit généralement les programmes et les services en fonction des besoins particuliers, sans tenir compte de la démographie. En tout, le GTNO offre 16 programmes et services conçus pour les personnes âgées ou utilisés par celles-ci dans les catégories suivantes :

- Santé et bien-être
- Logement
- Aide au revenu
- Droit et services aux victimes (personnes âgées victimes de mauvais traitements)
- Services communautaires

Bien que le rapport ne soit pas en mesure de tirer des conclusions à savoir si les programmes du GTNO conçus pour les personnes âgées ou utilisés par celles-ci sont sous-utilisés ou répondent aux besoins, il confirme que les programmes et les services du GTNO correspondent aux programmes et services offerts dans les autres administrations. De plus, il met en lumière certaines différences manifestes concernant l'accès aux programmes et aux services dans les différentes régions. Les données du rapport indiquent également que les Centres de services à guichet unique peuvent jouer un rôle important dans la façon dont les personnes âgées accèdent aux programmes et services du GTNO.

S'ajoutant au document *Les personnes âgées aux TNO*, une étude sur les personnes âgées ténoises menée par le Bureau de la statistique des TNO, ce rapport offre un aperçu des personnes âgées et de la façon dont elles ont accédé aux programmes et aux services du GTNO en 2017-2018. Ensemble, ces rapports constituent une référence importante qui peut être utilisée pour élaborer des indicateurs de mesure du rendement du GTNO à l'avenir.

# Introduction

The Government of the Northwest Territories (GNWT) is committed to ensuring effective programs and services to support the residents of the NWT as they age. In November 2017, Minister Glen Abernethy, the Minister Responsible for Seniors committed to working in partnership with the NWT Seniors' Society to provide information on how seniors in the Northwest Territories access available programs and services.

This report uses available data from departments and agencies, and builds on existing research, such as the NWT Bureau of Stats summary older residents of the NWT, to build a greater understanding of how seniors access available programs and services in the NWT. Towards this objective, this report provides greater context and insight of program utilization by seniors and to identify potential information gaps to guide future work to improve program and service delivery. Specifically, this report summarizes:

- a catalogue of major programs and services available to seniors;
- how often programs and services are accessed by NWT seniors;
- regional differences in access;
- potential gaps in existing programs and services;
   and
- how programs and services for seniors in the NWT compare to similar jurisdictions.

The approach to develop this report was informed by a scope statement (see Appendix A) developed by the NWT Seniors' Society and the GNWT. The Project Working Group collected data from July 2018 until January 2019, including:

- demographic data from the NWT Bureau of Statistics, including Seniors in the NWT, a summary of older residents of the NWT;
- information from the NWT Seniors' Society's Seniors' Information Line, a toll-free service that provides seniors with information and help accessing programs and services; and
- information from various GNWT departments and agencies<sup>1</sup> concerning GNWT programs and services designed for, or accessed by, seniors.

The Project Working Group also scanned other provincial/territorial programs and services designed for, or accessed by, seniors. The following provinces/territories were included in the scan:

- Alberta (AB)
- New Brunswick (NB):
- Nova Scotia (NS);
- Nunavut (NU);
- Prince Edward Island (PEI);
- Saskatchewan(SK); and
- Yukon (YT).

These jurisdictions were selected based on their similarity in population and demographics. The scan also included Alberta (AB), based on its proximity to the NWT.

# **Challenges and limitations**

While this report helps to set the context of how programs and services are currently being accessed by seniors in the Northwest Territories, it should not be viewed as a "report card" on how well these programs and services are being delivered by the GNWT. Some of the challenges to consider when reviewing this report include:

- Absence of common indicators. The GNWT does not have a shared approach to data collection and analysis across all departments and agencies. For example, some departments were unable to provide data on program and service access and/or spending across the two key indicators used throughout this report—by region and by age (60 years and older).
- Changes to format or scope of programs and services. The Project Working Group analyzed data provided by departments and agencies for program and service delivery since 2010. However, this raw data did not take into account any changes to the format or scope of these programs since 2010. For this reason, the report may not reflect significant changes in programs and services, such as budget increases/decreases and availability of programs and services at a regional level). The data collected for the 2017-18 year was the only data that was consistent across all the programs we examined and therefore the data used in the charts presented.

<sup>&</sup>lt;sup>1</sup> Information was collected from the Departments of: Education, Culture and Employment (ECE), Executive and Indigenous Affairs (EIA), Health and Social Services (HSS); Justice; Municipal and Community Affairs; and the Northwest Territories Housing Corporation.

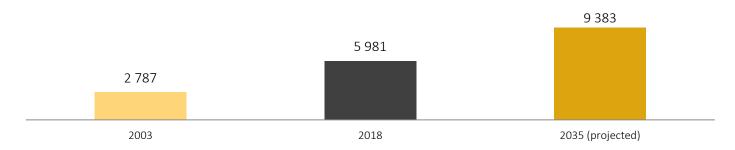
# **Demographics**

There is no definitive age category for "seniors" across the programs and services offered by the GNWT.

Unless otherwise noted in the text, all uses of the term "senior" in this report refer to individuals who are 60 years and older.

Similar to other jurisdictions Canada, **Figure 1** illustrates that the overall population of seniors in the NWT is growing. In 2003, the total number of NWT seniors was 2,787 (NWT population 42,600) and is projected to increase to 9,383 by 2035 (NWT population estimate 46,026). In other words, the senior population increased by 115% between 2003 and 2018 (NWT population 44,541), and is projected to increase by an additional 58.3% by 2035.

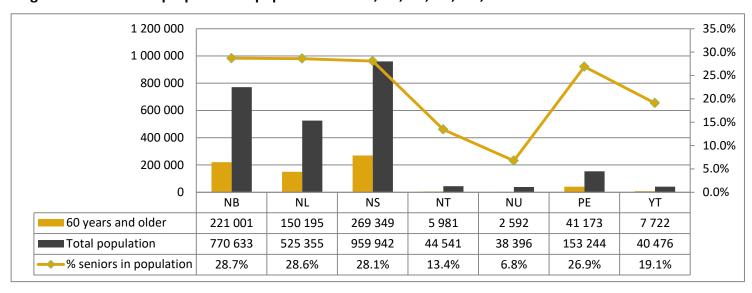
Figure 1: NWT Seniors, actual and projected population (2003, 2018, 2035)



As a proportion of the overall population, the number of seniors is less in the NWT (13.4%) than Canada—23.8%<sup>2</sup>.

Within the group of provinces and territories included in the jurisdictional scan (Figure 2), the NWT has the second-smallest senior population by percentage (13.4%) and total number of residents (44,541). While these differences could be attributed to outmigration for lifestyle preferences (e.g. warmer climates) or a desire to be closer to extended family, further investigation is required to better understand this difference and help the GNWT better understand how it can support its residents as they age.

Figure 2: Seniors as a proportion of population for NB, NL, NS, NT, NU, PE and YT



<sup>&</sup>lt;sup>2</sup> Statistics Canada. <u>Table 17-10-0005-01 Population estimates on July 1st, by age and sex</u>

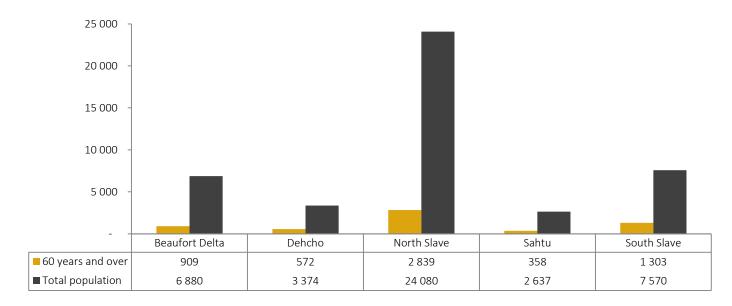
However, the NWT, like all of Canada, is facing an aging population. **Figure 3** illustrates that the NWT's population of seniors will grow at a much faster rate than the overall population (58.5% for seniors versus 3.33% overall population between 2018 and 2035), mirroring the overall Canadian population pattern. By 2035, 20.3% of the NWT population is projected to be 60 years or older, growing at a faster rate than the overall population, as well as working age residents (15-59).

50 000 45 000 40 000 35 000 30 000 25 000 20 000 15 000 10 000 5 000 2005 2010 2015 2020 2025 2030 2035 Overall Population 43 400 43 285 44 237 44 923 45 282 45 524 46 026 Seniors (over 60) 7 897 3 090 3 913 5 085 6 165 8 736 9 383 Working Age (15-59) 29 957 30 110 30 067 28 885 27 961 27 720 28 025 Overall Population ■ Seniors (over 60) ■ Working Age (15-59)

Figure 3: Growth of seniors vs. overall and working age populations (2005 – 2035)

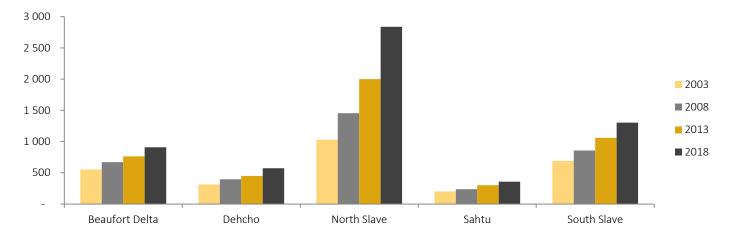
As shown in **Figure 4**, the Sahtu had the smallest number of seniors in total (358), and as a proportion of the overall NWT population (5.9%) in 2018. The South Slave has the highest proportion of seniors in the NWT at 17.2%, while the North Slave Region has the highest number of seniors in the NWT at 2,839 or 47.5% of all NWT seniors.

Figure 4: Seniors and Overall Population, by region (2018)



**Figure 5** shows that the population of seniors in each region of the NWT increased significantly between 2003 and 2018. The Beaufort Delta experienced the smallest growth, from 552 seniors in 2003 to 909 in 2018 (64.7%) while the North Slave saw the greatest increase, from 1,029 seniors in 2003 to 2,839 in 2018, an increase of 175.9%.

Figure 5: Seniors by region (2003, 2008, 2013 and 2018)



# **GNWT Programs and Services for Seniors**

In October 2018, the NWT Seniors' Society reviewed calls to the Seniors' Information Line between 2009-2018. This information line provides service to seniors who are looking for more information about programs focused towards seniors. Although this information does not identify the specific questions asked by seniors, it does provide the best available data reflecting the areas concerns for NWT seniors during this period. As such, four clear areas of concern for NWT seniors have been identified:

#### 1. Health and Wellness (295 calls)

- a. Extended Health Care Benefits (149)
- b. Long-term care and continuing care (93)
- **c.** Home and community care (53)

#### 2. Housing (219)

- a. Housing request (78)
- b. Contributing assistance for repairs and enhancement (41)
- c. Housing affordability (27)
- d. Home heating program (73)

#### 3. Income Support (127)

- a. Old Age Security (54)
- b. Canada Pension Plan (38)
- c. Guaranteed Income Supplement (35)

#### 4. Senior abuse (127)

- a. Suspected cases (82)
- b. Known cases (45)

#### 5. Referrals to local resources (88)

A summary of the NWT Seniors' Society's review of this information is available in Appendix B.

In total, 17 GNWT programs and services<sup>3</sup> were identified as being designed for, or accessed by seniors (senior-specific programs and services are listed below in **bold**).

In order to align this report with the key concerns identified by the Seniors Information Line, programs and services designed for, or accessed by seniors have been divided into the following categories:

- Health and Wellness
  - Extended Health Benefits
  - Home and Community Care Services
  - **Long Term Care**
- Housing
  - Contributing Assistance for Repairs and Enhancements (CARE)
  - o Fuel Tank Replacement Initiative
  - o Public Housing
  - Securing Assistance for Emergencies (SAFE)
  - Senior Citizens' and Disabled Persons'
     Property Tax Relief
  - o Senior Home Heating Subsidy
  - Seniors Ageing-in-Place Retrofits
- Income Assistance
  - o Income Assistance Program
  - NWT Seniors Supplementary Benefit
- Law and Victim Services (senior abuse)
  - o Legal Aid Outreach
  - o Public Guardian Office
  - o Public Trustee
  - o Victim Services
- Community Services<sup>4</sup>
  - Senior's Information Handbook
  - Single Window Service Centres

Generally speaking, the GNWT does not design programs and services to target specific segments of the population. Rather, GNWT programs and services are based on specific needs, regardless of demographic/age (e.g. Victim Services).

<sup>&</sup>lt;sup>3</sup> The scope of this report is limited to those programs and services offered directly to residents by the GNWT and contracted agencies (this also includes the NWTHC). It does not include programs and services offered by non-profit organizations that receive funding or support from the GNWT.

<sup>4</sup> While not identified as a key concern of seniors, the "Community Services" category includes important resources used by seniors to access programs and services: the Single Window Service Centres and the Seniors' Information Handbook.

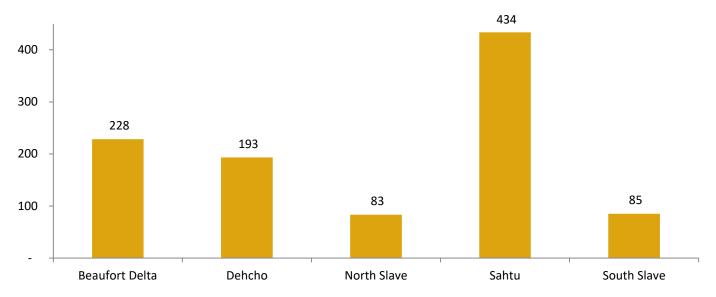
# **NWT Senior Access to Programs and Services**

According to data collected for this report, the seventeen GNWT programs and services described in the previous section were accessed by seniors more than 11,000 times in the 2017-2018 fiscal year.

Figure 6 shows the territorial access rate for these programs and services per 100 seniors<sup>5</sup>. The rate of access per 100 seniors was significantly higher in the Sahtu than in any other region of the NWT (90% greater than the next highest rate, 228 in the Beaufort Delta). As documented further in this report, seniors in the Sahtu region use the Single Window Service Centres at a much high rate than other regions, which greatly increases the access rate per 100 seniors for that region.

The North Slave, despite having the largest number of seniors by total number (2,839) and by proportion of regional population (47.5%), had lowest access rate for programs and services at 83. By breaking down the access rate per 100 seniors further in this report, users can see what services are being accessed most frequently in each region.

Figure 6: Senior access to programs and services per 100 seniors, by region (2017-2018)

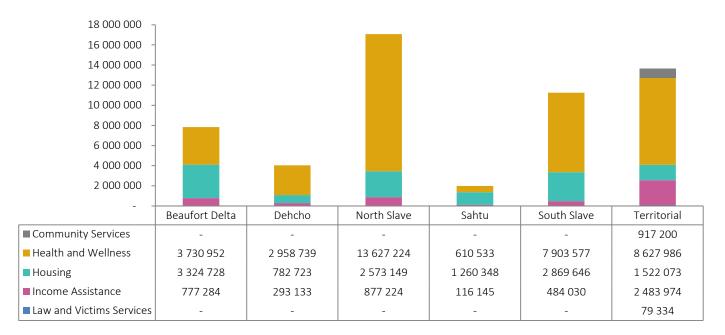


<sup>&</sup>lt;sup>5</sup> The data reviewed for this report did not consistently identify how many times individuals accessed each program and service. While it can be assumed that certain programs and services, such as the Fuel Tank Replacement Initiative, were only accessed once per individual, the same cannot be said definitively for all programs and services.

# **Cost of Programs and Services used by NWT Seniors**

**Figure 7** shows that the total cost to deliver the programs and services identified in this report across the NWT in 2017-2018 was more than \$55.8 million, and is broken down by regional expenditures as well as territory-wide costs.

Figure 7: Spending on programs and services accessed by seniors, by region (2017-2018)

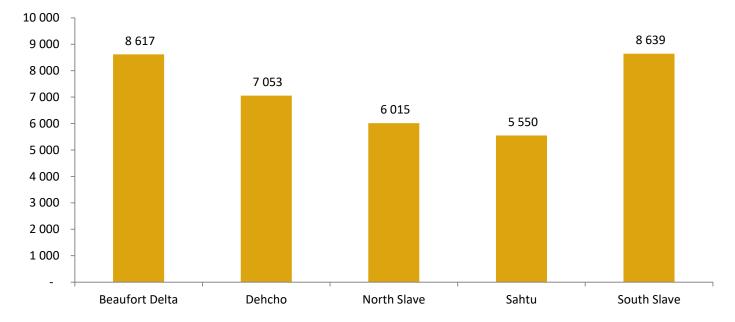


Costs for Extended Health Benefits, the NWT Senior's Supplement, the Senior Home Heating Subsidy and Single Window Services Centres are shown in the **Territorial** column (region-specific cost data was not available for these programs). In addition, Legal Aid Outreach, Public Trustee and Victim Services are also excluded from regional and territorial costs. These services are available to all NWT residents and the cost to deliver these services to seniors only could not be determined.

The North Slave accounts for the highest proportion of spending. Despite low access rates noted in Figure 6, spending on these programs and services accounted for close to \$17 million in the North Slave — which was the highest total by region and accounted for close to 30% of all spending in the NWT.

As shown in **Figure 8**, the South Slave (\$8,639) also accounts for the highest average amount per senior for each of the programs and services identified in this report (averages exclude Extended Health Benefits and NWT Senior's Supplement). The Sahtu (\$5,550), the most remote region in the NWT, has the lowest average amount per senior.

Figure 8: Average amount spent per senior by region (2017-2018)



# **Health and Wellness Programs and Services**

For the purpose of this report, health and wellness programs specific to seniors include Extended Health Benefits, Long-term Care and Continuing Care, and Home and Community Care.

Figure 9 illustrates the access rate for Health and Wellness programs and services per 100 seniors:

Figure 9: Access to Health and Wellness programs and services per 100 seniors, by region (2017-2018)

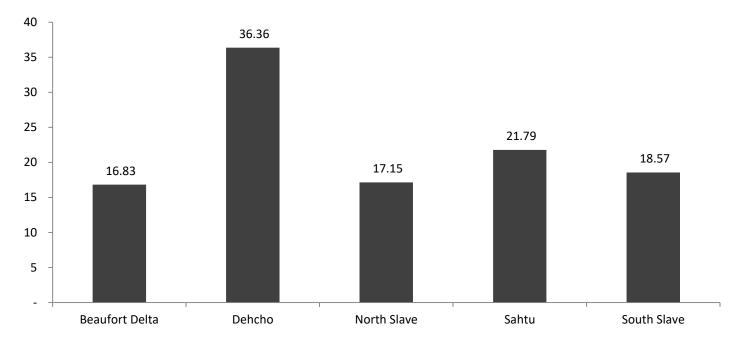
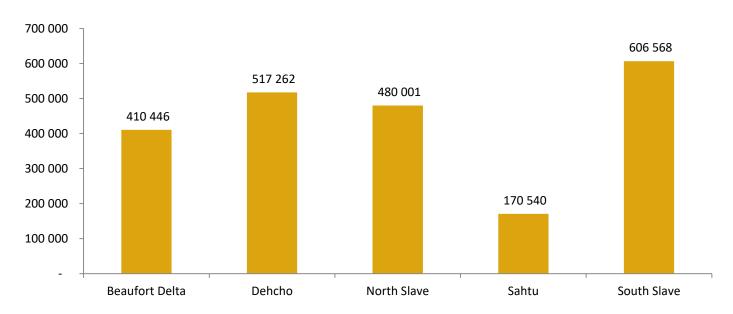


Figure 10 speaks to the average amount of money spent per 100 seniors by region:

Figure 10: Spending on Health and Wellness programs and services per 100 seniors, by region (2017-2018)



The data shows that the Dehcho has the largest uptake in this area at a rate of 36.36 instances per 100 seniors, while the Beaufort-Delta had the smallest access rate for programs and services (16.83). The South Slave has the largest cost per 100 seniors at \$606,568; the Sahtu has the smallest cost at \$170,540. It is important to note that the long-term care facility in Norman Wells did not open until August 27, 2018, which was subsequent to the 2017-18 fiscal year.

### Health and Wellness programs and services designed specifically for seniors

#### 1. Extended Health Benefits Program

The **Extended Health Benefits Program** provides non-indigenous and Métis residents of the Northwest Territories who are 60 years of age and over access to a range of benefits not covered by hospital and medical care insurance. It also provides benefits to non-indigenous and Métis residents under the age of 60 under the Specified Disease Conditions Program. Comparable coverage for seniors is provided to Indigenous Métis residents of the NWT through the Métis Health Benefits Program and provided to First Nations and Inuit residents of the NWT through Indigenous Services Canada's Non-Insured Health Benefits (NIHB) program. Seniors receive coverage for eligible prescription drugs, dental services, vision care, medical supplies and equipment. They also receive benefits related to medical travel such as meals, accommodation, travel and ambulance services.

2,916

\$8.628 million

Number of times
Seniors Accessed Extended Health Benefits
NWT-wide

Extended Health Benefits (senior specific)

NWT-wide cost

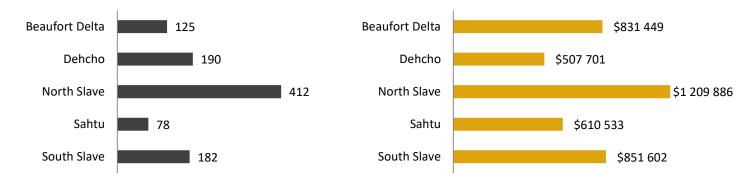
#### 2. Home and Community Care Services (Home Care)

Home Care provides individuals with nursing care and support for personal care and daily living activities when the elderly are no longer able to perform these activities on their own. These services help people to stay in their own homes rather than go to a hospital or long term care facility when they need help with daily living activities because of age, disability, injury, or illness.

The costs to provide this service range from \$2,672/senior in the Dehcho to \$7,827/senior in the Sahtu. Services are provided through the local Health and Social Services Authority or the Community Health Centre.

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	North Slave (412)	Sahtu (78)
Total cost	North Slave (\$1,209,886)	Dehcho (\$507,701)
Cost per client	Sahtu (\$7,827)	Dehcho (\$2,672)

Figure 11: Home Care Access, by region (2017-2018) Figure 12: Home Care Cost, by region (2017-2018)



#### 3. Long Term Care

**Long Term Care** is a home-like facility that provides care for people who no longer are able to live independently or who require onsite nursing care, 24-hour supervision, or personal support. Long Term Care facilities are government-funded.

Long Term Care in the NWT is provided by the Regional Health and Social Services Authorities. There are currently ten Long Term Care Facilities in the NWT:

- Jimmy Erasmus Senior's Home (Behchoko)6: 18 beds
- Fort Simpson Elders' Care Home: 17 beds
- Northern Lights Special Care Home (Fort Smith): 26 beds
- H.H. Williams Long Term Care Unit and Woodland Manor (Hay River): 25 beds
- Inuvik Regional Hospital Long Term Care Unit: 22 beds
- Sahtú Dene Nechá Kộ Long Term Care Facility (Norman Wells)7: 18 beds
- Aven Manor (Yellowknife): 28 beds
- Territorial Dementia Facility (Yellowknife): 25 beds
- Stanton Territorial Hospital Extended Care Unit (Yellowknife): 12 beds

The proposed 2020-2021 Capital Estimates include funding for the construction of a 48-bed long-term care facility in Hay River and planning and construction of a 48-bed long-term care facility in Inuvik. The proposed 2020-21 Capital Estimates also include planning and construction for a 72-bed long-term care facility in Yellowknife (to be located in the former Stanton Hospital) and a 48-bed long-term care facility in Fort Simpson in 2023-2024.

The Sahtú Dene Nechá Kộ Long Term Care Facility in Norman Wells opened on August 27, 2018; operational costs were not incurred until the 2018-2019 fiscal year. As such, the Norman Wells data is not reflected in the summary results presented below.

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	North Slave (75)	Dehcho (18)
Total cost	North Slave (\$12,417,338)	Dehcho (\$2,451,037)
Cost per client	North Slave (\$165,565)	Beaufort Delta (\$103,554)

<sup>6</sup> Total number of beds identified in this section does not include beds designated for respite care.

<sup>7</sup> Sahtú Dene Nechá Kộ Long Term Care Facility opened on August 27, 2018.

Figure 13: Long Term Care Access, by region (2017-2018)

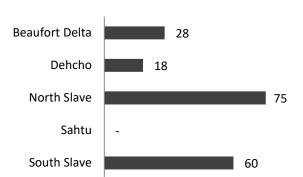
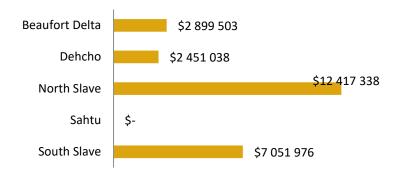


Figure 14: Long Term Care Cost, by region (2017-2018)



### Comparison to other jurisdictions

All of the researched jurisdictions offer programs and services related to home care, long-term care and supplementary or extended health care benefits (in most cases, only extended health care benefits are senior specific).

The Government of Alberta offers additional support through its **Special Needs Assistance Program**. This program offers financial assistance to low-income seniors to cover the cost for appliances and personal supports. The NWT offers similar services under the Supplementary Health Benefits program.

The additional programming from the Government of Saskatchewan includes the **Personal Care Home Benefit**, which provides seniors with monthly financial assistance to help cover the cost of living in a licenced personal care home. The Personal Care Home Benefit is not duplicated in any other jurisdiction.

Services offered to NWT seniors under **Extended Health Benefits (EHB)** that are not offered by the other reviewed provinces and territories include dental care and medical travel benefits. NWT EHB also funds other services, such as drug benefits, medical equipment hearing aids, and vision care, at a higher rate than the other jurisdictions.

# **Housing Programs and Services**

For the purpose of this report, housing programs with costs specific to seniors include Seniors Ageing-in-Place Retrofits, Seniors Home Heating Subsidy, Senior Citizens and Disabled Persons' Property Tax Relief, Public Housing, Contributing Assistance for Repairs and Enhancements (CARE), the Fuel Tank Replacement Initiative (FTRI) and Securing Assistance for Emergencies (SAFE).

The Sahtu, despite having the lowest number of seniors in the NWT (358), has the highest access rate per 100 seniors (43.30) in the area of Housing. Conversely, the North Slave has the lowest access rate for Housing programs and services (12.72) despite having the largest population of seniors (2,839).

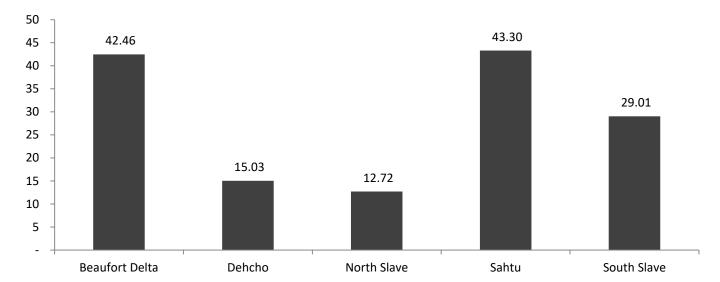


Figure 15: Senior access to Housing programs and services per 100 seniors, by region (2017-2018)

The amount spent per 100 seniors on Housing programs and services is much lower in Dehcho (\$136,840) and North Slave (\$90,636) than in the other three regions. Much of the higher cost per 100 seniors is a result of the costs related to Public Housing in the Beaufort Delta, Sahtu and South Slave.

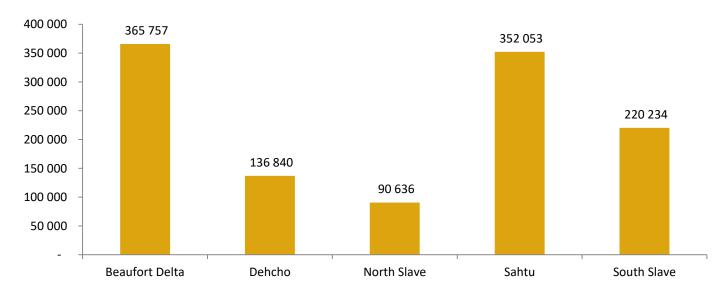


Figure 16: Spending on Housing programs and services per 100 seniors, by region (2017-2018)

# Housing programs and services designed specifically for seniors

#### 4. Seniors Aging in Place Retrofits

**Seniors Aging in Place Retrofits** is a homeownership renovation program that focuses on energy-efficient retrofits for seniors. The objective is to improve the sustainability of seniors to remain in their home community and age in place by implementing energy-saving retrofits that lower utility costs for seniors or other repairs that will improve the sustainability of the home

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	North Slave (30)	Dehcho, South Slave (4 each)
Total cost	North Slave (\$152,711)	South Slave (\$31,837)
Cost per client	Dehcho (\$12,087)	North Slave (\$5,090)

Figure 17: Seniors Aging in Place Retrofits Access, by region (2017-2018)

Figure 18: Seniors Aging in Place Retrofits Cost, by region (2017-2018)



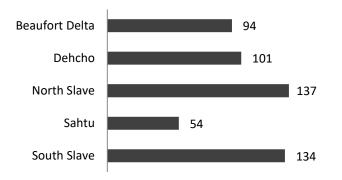
### 5. Senior Home Heating Subsidy

The **Senior Home Heating Subsidy** provides financial assistance to low-to-modest income seniors to help with the cost of heating their homes, depending on household income and the community in which they live.

<u>Highlights</u>		
	Highest	Lowest*
Total number of uses	North Slave (137)	Sahtu (54)
Total cost	N/A	N/A
Cost per use	N/A	N/A

<sup>\*</sup> Regional cost data was not available

Figure 19: Senior Home Heating Subsidy usage, by region (2017-2018)



\$1.522 million

Senior Home Heating Subsidy
NWT-wide cost

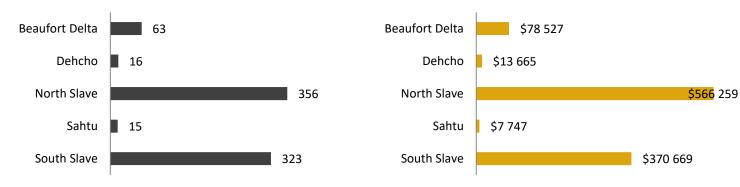
#### 6. Senior Citizens' and Disabled Persons' Property Tax Relief

**Senior Citizens' and Disabled Persons' Property Tax Relief** is a program that helps seniors and people with disabilities who own property in Municipal Taxation Areas pay less or no property tax. Taxes are lowered depending on the type of property owned or occupied. The program must be applied for annually. Due to how data is collected for this program, the total number of applications and the costs reported include those with disabilities, who may not be seniors.

<u>Highlights</u>		
	Highest	Lowest
Total number of applications	North Slave (356)	Sahtu (15)
Total cost	North Slave (\$566,259)	Sahtu (\$7,747)
Cost per application	North Slave (\$1,591)	Sahtu (\$516)

Figure 20: Senior Citizens' and Disabled Persons' Property Tax Relief applications, by region (2017-2018)

Figure 21: Senior Citizens' and Disabled Persons' Property Tax Relief costs, by region (2017-2018)



### Other programs and services accessed by seniors

#### 7. Contributing Assistance for Repairs and Enhancements (CARE)

CARE assists existing homeowners in making necessary repairs to their home to ensure a safe and healthy residence and to increase the remaining economic life of their home. Additional assistance is available for improving the accessibility of dwellings for persons with disabilities. Assistance of up to \$100,000 is provided in the form of a forgivable loan to subsidize the cost of preventative maintenance checks, repairs and renovations for their existing home. The forgiveness period is dependent on the amount of assistance being provided. A co-pay may be required depending on household income.

<u>Highlights</u>		
	Highest	Lowest
Total number of uses	South Slave (103)	Dehcho (24)
Total cost	South Slave (\$381,356)	Beaufort Delta (\$60,719)
Cost per use	Sahtu (\$4,278)	Beaufort Delta (\$1,084)

Figure 22: CARE usage, by region (2017-2018)

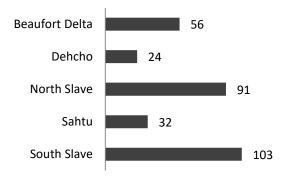
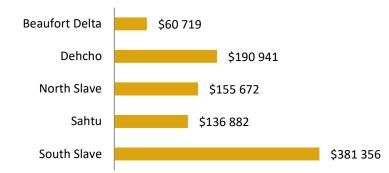


Figure 23: CARE costs, by region (2017-2018)



#### 8. Public Housing

The Northwest Territories Housing Corporation (NWTHC) **Public Housing** program provides income-based assistance for residents of more than 2,400 Public Housing units located in thirty (30) NWT communities. Housing services are delivered to residents by community partners (Local Housing Organizations) through Partnership Agreements with the NWTHC, and include financial administration, tenant relations, and operations and maintenance.

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	Beaufort Delta (318)	Dehcho (46)
Total cost	Beaufort Delta (\$3,195,411)	Dehcho (\$462,229)
Cost per client	All regions (\$10,048)	

Figure 24: Public Housing usage, by region (2017-2018)

Beaufort Delta

Dehcho

46

North Slave

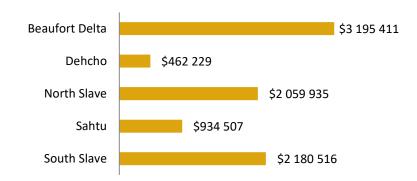
Sahtu

93

South Slave

217

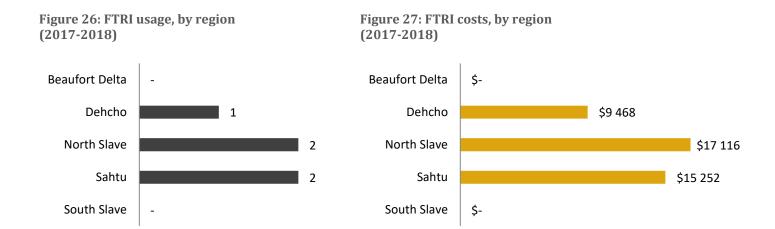
Figure 25: Public Housing costs, by region (2017-2018)



#### 9. The Fuel Tank Replacement Initiative (FTRI)

**FTRI** assists homeowners in covering the costs of replacing aging above ground fuel tanks that do not meet current standards or are in poor condition, through a one-time forgivable loan. Up to \$10,000 is available to all residents who have lived in the NWT for three years, have lived in their home for at least one year, and are over 19 years old.

<u>Highlights</u>		
	Highest	Lowest
Total number of uses	North Slave and Sahtu (2)	Dehcho (1)
Total cost	North Slave (\$17,115)	Dehcho (\$9,468)
Cost per use	Dehcho (\$9,468)	Sahtu (\$7,626)



#### **10.**Securing Assistance for Emergencies (SAFE)

**SAFE** is an emergency repair program that is available year-round for situations like freeze-ups and furnace failures. The program targets low and modest income homeowners, including seniors on fixed incomes. Up to \$10,000 in assistance is available for emergency repairs in the form of a short-term forgivable loan.

<u>Highlights</u>		
	Highest	Lowest
Total number of uses	South Slave (54)	Dehcho (11)
Total cost	South Slave (\$275,937)	Beaufort Delta (\$68,598)
Cost per use	Dehcho (\$6,521)	South Slave (\$5,110)

Figure 28: SAFE usage, by region (2017-2018)

Figure 29: SAFE cost, by region (2017-2018)



### Comparison to other jurisdictions

Each of the provincial and territorial governments reviewed for this report provide programs for residents in the areas of public housing, property tax relief and tenant/landlord services that can be accessed by seniors.

NU, AB, SK, NB and PEI offer programs and/or financial support to seniors and/or low income residents with home repairs/renovations/year maintenance in order to enable seniors to stay in their homes longer and to address accessibility issues. The Northwest Territories and Nunavut are the only jurisdictions that provide home heating and/or fuel subsidy programs for seniors. Eligibility in both territories is based on income of the senior.

In Saskatchewan, **Life Lease Housing for Seniors** is a program available in select communities that offers moderate-income seniors with the opportunity to live in an affordable apartment-style home, in exchange for a deposit and a monthly occupancy fee.

# **Community Services**

For the purpose of this report, community services programs include the Seniors' Information Handbook and the Single Window Service Centres.

Figure 30 shows that the Sahtu has the highest access rate for Single Window Service Centres at close to 340 visits per 100 seniors while the South Slave has the lowest at 19.03. This difference may be attributed, in part, to the relative lack of Single Window Service Centres in South Slave Communities—there are Single Window Service Centres in 3 of 7 South Slave Communities, the lowest of all regions.

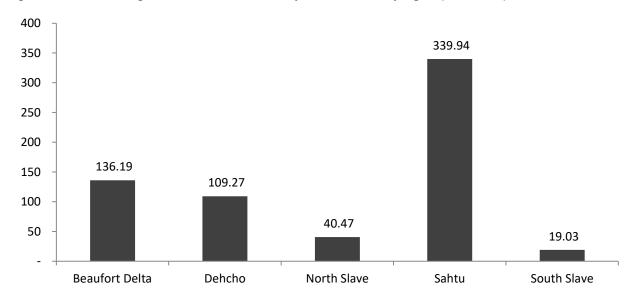


Figure 30: Access to Single Window Service Centres per 100 seniors, by region (2017-2018)

# Community services designed specifically for seniors

#### 11. Senior's Information Handbook

The **Senior's Information Handbook** provides a comprehensive list of programs and services for seniors and their caregivers in the Northwest Territories. It includes programs and services provided by the GNWT, Government of Canada, Indigenous and municipal governments, and non-government organizations.

The Handbook (<a href="https://www.hss.gov.nt.ca/sites/hss/files/seniors information handbook.pdf">https://www.hss.gov.nt.ca/sites/hss/files/seniors information handbook.pdf</a>) is currently in its 6<sup>th</sup> edition (last published in 2017).

### Other community services accessed by seniors

#### 12. Single Window Service Centres (SWSC)

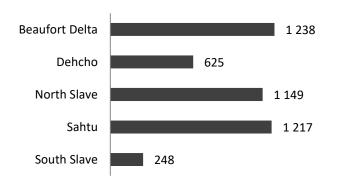
Single Window Service Centres (SWSC) help NWT residents in small and remote communities access all GNWT programs and services. There are currently SWSCs in 22 NWT communities<sup>8</sup>, 15 of which also provide residents with access to select Government of Canada programs and services, including: Apprenticeship Grants, Canada Pension Plan, Employment Insurance, Guaranteed Income Supplement, Old Age Security, the Social Insurance Number program, and the Wage Earner Protection Program.

Each office is staffed with a Government Service Officer, many of whom speak an Indigenous language. Each office is open four days a week (Mon, Tues, Wed, and Fri) from 1:00 PM – 5:00 PM. On Thursdays, Government Service Officers visit seniors in their homes to provide additional support.

<u>Highlights</u>		
	Highest	Lowest
Total number of uses	Beaufort Delta (1,217)	South Slave (248)
Total cost*	N/A	N/A
Cost per use*	N/A	N/A

<sup>\*</sup> Regional cost data was not available

Figure 31: Single Window Service Centre usage, by region (2017-2018)



\$917,200

Single Window Service Centres

NWT-wide cost

<sup>&</sup>lt;sup>8</sup> A 23<sup>rd</sup> SWSC will is scheduled to open in the Dehcho in the 2019-2020 fiscal year.

# Comparison to other jurisdictions

All seven jurisdictions reviewed offer a Seniors' Information Handbook that serves as a one-stop shop for seniors and/or their caregivers to access information about programs and services.

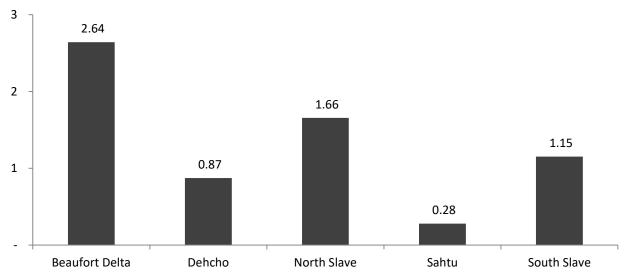
The NWT is the only jurisdiction in Canada to offer Single Window Service Centres. While not exclusive to seniors, SWSCs prioritize access to programs and services for seniors—even making home visits to ensure that seniors who may have mobility or transportation concerns are able to access support.

#### **Law and Victim Services**

For the purpose of this report, Law and Victim Services programs include Legal Aid Outreach, Office of the Public Guardian, the Public Trustee and Victim Services.

Figure 32 shows the number of seniors who accessed law and victim services by region.

Figure 32: Access to Law and Victim Services programs and services per 100 seniors, by region (2017-2018)



Access rates for Law and Victim Services are much lower than reported rates for other programs and services identified in this report. Given that senior abuse was identified as a key concern in the review of calls to the Senior's Information Line, this data suggests that there is a significant gap in seniors' ability or willingness to access support from Victim's Services.

# Law and Victim Services programs and services specifically designed for seniors

There are no programs or services in this category that are specifically designed for seniors.

# Other law and victim services accessed by seniors

#### 13.Legal Aid Outreach

The Legal Aid Commission offers a **free outreach program** to individuals to provide limited, confidential legal information or advice (they do not provide legal representation in court). The program provides assistance with a number of issues that impact seniors, including: Disability, Canada Pension Plan, EI and Income Support Claims and Appeals; Wills and estate advice; Mental health and guardianship reviews; and Senior abuse.

#### **Highlights**

Regional usage and cost data for Legal Aid Outreach were not available.

**52** 

Number of times
Seniors Accessed Legal Aid Outreach
NWT-wide

#### 14.Office of the Public Guardian

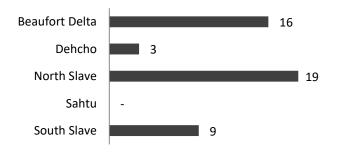
The **Office of the Public Guardian** helps family members or close friends become legal guardians of individuals 18 years of age and older, who are unable to make decisions about their personal or health care.

The Public Guardian can become the guardian for the individual if the individual has no family members or friends who are willing, suitable or able to act as guardians.

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	North Slave (19)	Sahtu (0)
Total cost*	N/A	N/A
Cost per client	N/A	N/A

<sup>\*</sup> Regional cost data was not available

Figure 33: Office of the Public Guardian usage, by region (2017-2018)



\$79,334

Office of the Public Guardian

NWT-wide cost

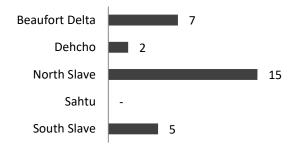
#### 15. Public Trustee

The **Public Trustee** manages estates of deceased people and also for those that have become incapable of handling their financial affairs.

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	North Slave (15)	Sahtu (0)
Total cost*	N/A	N/A
Cost per client	N/A	N/A

<sup>\*</sup> Cost data was not available

Figure 34: Public Trustee usage, by region (2017-2018)



Costs for the Public Trustee Office were not available

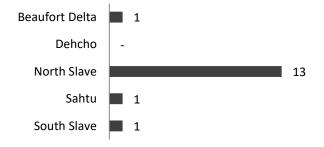
#### **16.Victim Services**

There are eight **Victim Services** programs (at least one in each region) that offer services to victims that can assist residents in dealing with the emotional and physical consequences of crime, and the associated justice processes. As noted in at the beginning of the section on Law and Victim Services, the data suggests that a gap may exist in seniors' ability to access Victim Services.

<u>Highlights</u>		
	Highest	Lowest
Total number of clients	North Slave (13)	Beaufort Delta, Sahtu, South Slave (1)
Total cost*	N/A	N/A
Cost per client	N/A	N/A

<sup>\*</sup> Regional cost data was not available

Figure 35: Victim Services usage, by region (2017-2018)



# Costs for Victim Services were not available

# **Comparison to other jurisdictions**

All seven (7) jurisdictions offer public trustee or public guardian services to all residents. These services seem to vary between jurisdictions covering everything from will preparation to estate management.

All of the scanned jurisdictions offer programs and/or services in the areas of victim services. In addition, five of the selected provinces and territories offer some type of legal aid or legal information service (the exceptions are Prince Edward Island and Saskatchewan).

#### **Income Assistance**

Figure 36 shows the number of senior clients that accessed income assistance programs, per 100 seniors, by region in 2017-2018. Seniors in the Beaufort Delta accessed this program 50.94 times for every 100 seniors, while the North Slave had the lowest access rate at 24.02.

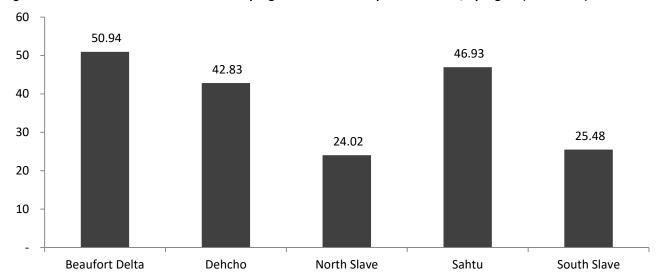


Figure 36: Access to NWT income assistance programs and services per 100 seniors, by region (2017-2018)

#### Income assistance programs and services designed for seniors

#### 17.NWT Senior Citizen Supplementary Benefit

The **NWT Senior Citizen Supplementary Benefit (SCSB)** provides financial assistance to help low income NWT Seniors to pay for living costs. The program provides a monthly cash payment to low-income Seniors who are receiving the Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) or the Spouse's Allowance (SA) from the Federal Government.

Figure 37: NWT Senior Citizen Supplementary Benefit usage, by region (2017-2018)



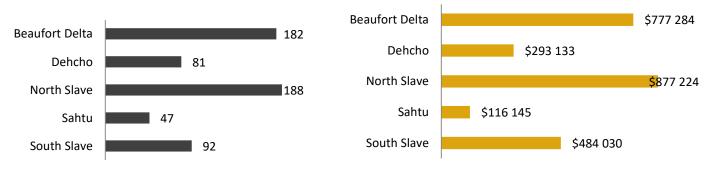
### Other income assistance programs and services accessed by seniors

### **18.Income Assistance Program**

The **Income Assistance Program** provides Financial Assistance to Northerners to help meet basic and enhanced needs. The program encourages and supports greater self-reliance to improve the quality of lives.

The program provides a set amount for food, shelter, and utilities, and enhanced needs such as incidentals, clothing, and allowances for seniors and persons with disabilities, child care, furniture, and educational assistance, depending on household income, size of family and community.

Figure 38: Income Assistance Clients, by region Figure 39: Income Assistance cost, by region (2017-2018) (2017-2018)



### **Comparison to other jurisdictions**

All of the reviewed jurisdictions provide income assistance programs for residents and some form of supplementary income benefit for low income seniors.

Additional programming from the Government of Saskatchewan includes the **Seniors Low-Income Plan**, which offers financial assistance to low-income seniors to help them meet their basic needs. Nunavut (*Senior Citizen Supplementary Benefit*), Alberta (*Seniors Benefit Program*), and New Brunswick (*Low-Income Seniors Benefit*) all offer programs similar to the SK Seniors Low-Income Plan.

## **Observations**

# Are any of the GNWT programs and services designed for or accessed by seniors underutilized?

Generally speaking, GNWT programs and services are not designed with a specific utilization target in mind. Rather, programs and services are developed to meet an identified need.

For this reason, it is difficult to draw any definitive conclusions about whether or not GNWT programs designed for, or accessed by, seniors are underutilized without a clear understanding of the need for these programs. While some programs and services appear to have low usage (or usage varies widely from region to region), the key question is whether or not all of the seniors who require the service are accessing it. Further investigation is needed in order to determine whether low access rates are a result of programs that are not needed by seniors, or if it is a result of another factor, such as a lack of awareness for these programs or perhaps other barriers preventing access.

According to the data provided by departments, programs and services designed specifically with seniors in mind are generally well-subscribed:

- the NWT Senior Citizen Supplementary
   Benefit was accessed by 1,300 seniors;
- Home and Community Care Services were accessed by 987 seniors; and
- the Senior Home Heating Subsidy was accessed 520 times.

The way that the GNWT collects data for programs also contributes to the difficulty of drawing conclusions about program access. Regional usage and cost data was not available for two relatively large programs: the Extended Health Benefits for Seniors Program and the NWT Senior Citizen Supplementary Benefit. Other programs accessed by seniors also varied in the data available for analysis. Some programs had data available on usage but not cost, while other programs had no data available for analysis. Inconsistent data collection on how seniors interact with GNWT programs prevented a clearer picture.

However, there is important context that can be taken from this report. Using the data provided, the GNWT will be able ask the right questions to develop clearer performance indicators and actively measure the GNWT's performance in delivering programs and services for seniors.

# Are there any regional differences in the uptake of programs and services?

According to the available data, the North Slave (83) and South Slave (85) have the lowest average access rates per 100 seniors for the GNWT programs and services reviewed in this report, despite having the largest populations of seniors in the NWT (2,839 in the North Slave; 1,303 in the South Slave).

However, a closer look at the data shows a slightly different picture: either the North Slave or South Slave accounted for the highest number of uses for 13 out of 15 programs and services where regional usage data was provided. Both regions ranked first or second based on usage, in 8 out of 15 programs.

The availability of access to a Single Window Service Centre likely plays a role in these comparatively low access rates. It is possible that the lack of Single Window Service Centres in the South Slave, where only three of seven communities have centres has a significant impact on the overall access rates. While there is greater coverage in the North Slave, the sole community without a Single Window Service Centre in the region is Yellowknife. The vast majority of the region's senior population are located in Yellowknife and do not access this service.

More investigation is needed to gain a clearer understanding of the role that Single Window Service Centres play in how seniors access GNWT programs and services. It would be helpful to know how often seniors use the Single Window Service Centres as gateways to other programs and services, as well as what kinds of supports seniors seek from Single Window Service Centres which are not addressed by existing GNWT programs and services.

In terms of the cost to deliver programs and services across the NWT, the total amounts spent by region tend to correspond with the proportion of seniors in the population: Figure 40: Comparing regional senior population with the cost to deliver programs and services

Region	2017-2018 Population (ranked highest to lowest)	2017-2018 Total cost to deliver programs and services (ranked highest to lowest)	2017-2018 Average amount spent per senior (ranked highest to lowest)
North Slave	1	1	4
South Slave	2	2	1
Beaufort Delta	3	3	2
Dehcho	4	4	3
Sahtu	5	5	5

The fact that the Sahtu (\$5,550) has the lowest amount spent per senior and overall (\$1,987,026 in the Sahtu) could be attributed to two possible reasons:

- Seniors are unable to fully access programs and services in these regions (the Sahtu has no all season roads it the region); or
- Programs and services in this region are delivered more efficiently.

Determining the reasons for lower amounts spent per senior in these regions could lend important insight into how program and service delivery for seniors could be optimized in the future.

# Are there any gaps in existing programs and services?

The GNWT has programs and services in place to address the four main concerns identified in the review of the Seniors

Information Line. While this seems to suggest that the GNWT does a good job of aligning its programs and services to meet the needs of NWT seniors, it is important to determine whether:

- (a) these programs and services adequately address the needs of seniors; and
- (b) whether or not all seniors throughout the NWT have access to services.

There are, however, some potential gaps in access to existing programs and services based on the data analyzed:

- In 2017-18, no one of the Beaufort Delta accessed the Seniors Aging in Place Retrofits.
- There are only 8 **Victim Services** programs in the NWT. While there is at least one program per region, there is an absence of community-based support in many communities.
- There was low uptake for certain programs that provide funding to seniors rather than a direct service. For example, there were no applications from seniors for the **Fuel Tank Replacement**Initiative from the Beaufort Delta or the South Slave. In theory, such programs should be equally available to all NWT residents—regardless of the region they live in. It is possible that there is a gap in seniors' awareness of the program, leading to the low uptake.

According to the jurisdictional review, the GNWT, in general, offers the same types of programs that can be found in other jurisdictions. However, there may be important lessons to be learned from other jurisdictions concerning the specific successes and challenges experienced in delivering programs and services for seniors, particularly in cases involving remote communities.

## Conclusion

Along with *Seniors in the NWT*, a summary of older NWT residents of the NWT conducted by the NWT Bureau of Statistics, this report provides a snapshot of the senior population and context around how the elderly accessed GNWT programs and services in 2017-2018.

Seniors are the fastest growing segment of the NWT population. The number of residents over 60 has increased by 115% since 2003—and is projected increase an additional 58.3% by 2035 (during the same period, the overall number of working age residents in the NWT is projected to decline).

To date, the GNWT spending on programs and services have been keeping pace with population growth, and the GNWT continues to review its programs and services that are either available or specific to seniors. In its 2019-2020 budget, under community and wellness, the GNWT committed more money towards extended health care benefits, family violence shelters and affordable housing. Specifically, the GNWT committed \$2.014 million for seniors and long-term care, including support for the Sahtú Got'iné Regional Health and Social Services Centre and Sahtú Dene Nechá  $K_{\widetilde{Q}}^{\widetilde{Q}}$  Health Care Facility in Norman Wells and increases in Income Assistance disability and aged allowance rates.

The GNWT acknowledges shortcomings in its data collection methods in monitoring and evaluating program and service delivery to seniors. This will be an important area for improvement as programs continue to be monitored to ensure effectiveness. As our population continues to age, there will continue to be a need to re-assess program and service delivery to ensure long-term sustainable programs and services for seniors.

### **Appendix A**

### **Report on Seniors Programs and Services Scope Statement**

### **Purpose**

The Government of the Northwest Territories (GNWT) is committed to ensuring effective programs and services to support residents of the NWT as they age.

The purpose of this project is for the GNWT to gather data from 2011 onward to provide information related to programs and services designed for or accessed by seniors in the NWT as well as programs and services available to seniors in other jurisdictions. The data and information will be analyzed by the GNWT in an effort to identify which programs and services may be under-utilized, where there may be regional differences in uptake, and where there may be gaps in existing GNWT programs and services. The project may also reveal areas where there may be, for example, barriers to access or opportunities for the GNWT to use existing resources more effectively.

In addition, the NWT Seniors' Society will gather, analyze and identify concerns from data collected from its Seniors' Information Line and related to seniors' life experiences with GNWT programs and services.

### **Scope of Work**

This project includes the collection and analysis of data on several programs and services provided to seniors and, where appropriate, older adults in the NWT. In addition, an interjurisdictional review will be conducted to allow a comparison of the GNWT's programs and services with the suite, number and type of programs and services available to seniors elsewhere.

# **Appendix B**

**Analysis of Seniors' Information Line Audit** 



#### October 2018

### **Analysis of Senior Information Line data**

### **Background**

The number of calls to Seniors' Information Line for the last 10 years were reviewed and coded to a category of inquiry. Some categories were further divided to obtain a clearer account of what the caller was seeking. The number of inquiries for each final category were tabulated and reported in a chart. The numbers were then arranged on a graph to provide a visual indication of any possible trends. The information below offers an analysis of the data when there are observations to be made. Unconfirmed hypotheses for any change are offered for some categories.

### **Analysis**

### 1. Extended Health Benefits

No. of calls: 149

Analysis: This category remained consistently high in number of calls between 2009 and 2014. It has shown a decrease since then. This may be related to a better understanding of the program or a decrease in problem arising when dealing with the program.

### 2. Long Term Care and Continuing Care

No. of calls: 93

Analysis: Number of calls peaked in 2012 and remained high except for a decrease in 2017. The high rate suggests that older adults continue to require information or assistance in dealing with continuing/long term care.

### 3. Referral to Local Resources:

No. of calls: 88

Analysis: This category simply indicates the kind of assistance that is provided and general inquiries and did not require analysis.

### 4. Suspected Elder Abuse

No of calls: 82

Analysis: The number of calls was highest between 2011 and 2014 and stable for other years. The number of calls in this category is almost double the number in "known elder abuse" and provides a good description of the level of concern about this issue.

### 5. Housing Request

No. of calls: 78

Analysis: This item indicates seniors who called looking for a place to live in the North without any indication of needing assisted living or financial aid. The numbers fluctuate and there is no apparent trend.

### 6. Home Heating Program

No. of calls: 73

Analysis: The number of calls was stable between 2008 and 2011 but peaked in 2012 and 2014 and shows a decrease since. The decrease suggests the program may be better understood or that older adults have fewer problems dealing with the program.

### 7. Old Age Security

No. of calls: 54

Analysis: The number of calls on this issue peaked in 2011-2012. The reason for the peak is not known but decreased number of calls may be related to increased use of federal services to answer questions.

### 8. Home and Community Care

No. of calls: 53

Analysis: The numbers of calls were stable between 2008 and 2010. There was a decrease between 2011 and 2015, an increase in 2016 and a decrease in 2017. No apparent trend.

#### 9. Known Elder Abuse

No. of calls: 45

Analysis: The number of calls was fairly consistent between 2008 and 2016 except for a decrease in 2014 and 2017. There is no apparent trend but continuance of calls on this issue remains a concern.

#### 10. Contributing Assistance for Repairs and Enhancement

No. of calls: 41

Analysis: Numbers fluctuate and do not present any trend.

#### 11. Canadian Pension Plan

No. of calls: 38

Analysis: Number of calls is decreasing. The program may be better known and understood or federal services used when questions arise.

### 12. Guaranteed Income Supplement

No. of calls: 35

Analysis: Number of calls remains stable.

### 13. Housing Affordability

No. of calls: 27

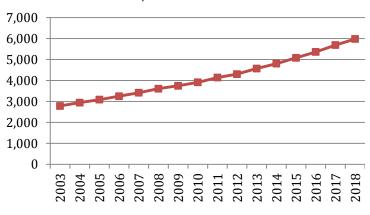
Number of calls peaked in 2012 but numbers remain generally low.

# **Appendix C**

**Seniors in the NWT (NWT Bureau of Statistics)** 

Between 2003 and 2018, the senior population in the NWT rose from 2,787 to 5,981.

### Number of Persons 60 years & older

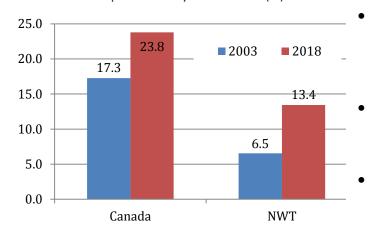


- The proportion of the NWT population 60 years and over increased by 115% between 2003 and 2018.
- In comparison, the total NWT population increased by 5% over the 15 year time period.

Source: NWT Bureau of Statistics Population Estimates

While the NWT mirrors the Canadian population pattern with increases in the proportion of seniors over time, the proportion of seniors in the NWT remains below that of Canada.

### Percent of Total Population 60 years & older (%)



Source: Statistics Canada; NWT Bureau of Statistics Population Estimates

- Between 2003 and 2018, the proportion of seniors increased such that approximately one in four Canadians is now 60 years of age or older.
- The proportion of seniors in the NWT also increased doubling between 2003 and 2018 to 13% of the total population.
- The proportion of seniors is projected to increase to 20% of the NWT population by 2035 (total = + 9,000 seniors).

### **EMPLOYMENT**

NWT seniors are more likely to be employed compared to Canada:

### 2016 Employment Rates

	Canada	NWT
15 yrs & older	60%	66%
55 – 64 yrs	61%	70%
65 – 74 yrs	20%	35%

Source: 2016 Census

• Employment rates in the NWT are higher than Canada for all age categories over the age of 35.

The other categories received less than 10 calls and have not been further analysed. They include:

• Food, shelter, protection

• Financial and planning

Parking permits

• Driver's licenses

• Travel, recreation and harvesting

• Referrals to local person

**Combination of Categories** 

**Housing:** If total of all calls related to housing was tabulated (housing affordability, home heating program and contributing assistance for repairs and enhancement), the total would be 141. This would make this category the second most common. This indicates that access and maintenance of housing is a continued priority for older adults and that consideration of its cost a major issue. The top category was Extended Health Benefits with 149 calls.

**Financial Programs:** If total of all calls related to finances was tabulated (Old Age Security, CPP and Guaranteed Income Supplement), the total would be 136 placing this category as third most often. This could indicate that concerns around possible source of income remain important and possibly reflect a concern about income stability.

**Elder Abuse:** If total of all calls related to elder abuse was tabulated (known and suspected elder abuse), the total would be 127, placing this issue as fourth most frequent issue. Any decline is a good step but this remains a significant issue for older adults in the NWT.

The NWT Seniors' Society would like to thank Stacie Bengts, our summer student for doing the tabulations and categorizing of calls.

Suzette Montreuil Executive Director NWT Seniors' Society

Jivetta Matzul

Attachment: Seniors Information Line Audit

There is no official age category defining a "senior". Within this summary about older residents of the Northwest Territories (NWT), how a senior is defined depends on the data source. The sections related to population, health & wellness, and language & traditional activities use age categories of 60 years and older, while data related to employment, income and housing consider those 55 years and over seniors.

### **POPULATION**

In 2018, there were 44,541 people in total living in the Northwest Territories (NWT) with males accounting for 51% of the population and females 49%. Indigenous (First Nation, Inuit and Métis) and Non-Indigenous have similar population counts at 22,369 and 22,172 respectively.

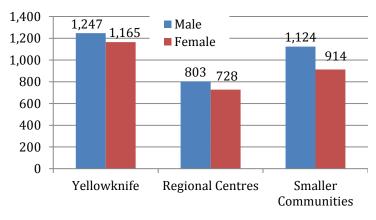
The 5,981 people 60 years and older make up 13% of the total NWT population. In the younger senior age groups, there are more Non-Indigenous than Indigenous persons. This pattern changes for people in their 70s however when the number of Indigenous NWT seniors is higher than that of Non-Indigenous.

	NWT		Indigenous		Non-Indigenous	
2018 Population	#	%	#	%	#	%
60 yrs & older	5,981	100.0	2,865	100.0	3,116	100.0
60 – 64 yrs	2,473	41.3	1,072	37.4	1,401	45.0
65 – 69 yrs	1,572	26.3	717	25.0	855	27.4
70 – 74 yrs	931	15.6	457	16.0	474	15.2
75 – 79 yrs	474	7.9	279	9.7	195	6.3
80 yrs & older	531	8.9	340	11.9	191	6.1

Source: NWT Bureau of Statistics Population Estimates

The proportion of males to females in the NWT widens for those 60 years and over with 53% of the senior population male and 47% female.

### 2018 Population 60 Years & Older



 There are more senior males than females in Yellowknife, the regional centres (Fort Smith, Hay River & Inuvik) and in the smaller NWT communities.

Source: NWT Bureau of Statistics Population Estimates

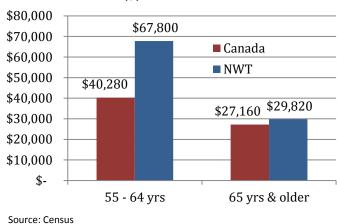
Employment rates and migration patterns in the NWT provide indications of why the proportion of NWT seniors is lower than that of Canada. Generally, people migrate to the NWT for employment opportunities with fewer remaining in the NWT upon the completion of their careers.

This migration pattern is evident when looking at the proportion of Indigenous and Non-Indigenous NWT seniors. There are higher numbers of Non-Indigenous in the senior "working age" population – between the ages of 60 - 74 – than Indigenous persons, but that pattern changes after the age of 75.

### **INCOME**

While median income in the NWT is higher than that of Canada, median income drops considerably for those 65 years and over.

### 2016 Median Income (\$)



 The gap between NWT and Canada median incomes was around \$2,000 for those 65 years and over compared to a +\$25,000 difference for 55 to 64 year olds.

A closer examination of the components of total income provides explanation of the income disparity between the NWT senior age groups.

Total income is comprised of various components such as employment income, government payments (such as Employment Insurance, Old Age Security, Canada Pension Plan, etc.), social assistance payments Registered Retirement Savings Plan Income, private pension plans and other forms of income.

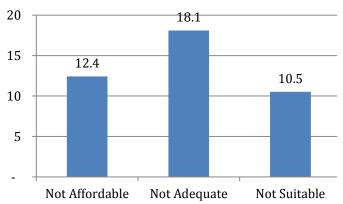
Higher proportions of 55 to 64 year olds work in the NWT than in Canada (see Employment Rates on previous page) with employment income accounting for 82% of total income for this age group in the NWT compared to 71% in Canada. The amount of total income comprised of social assistance payments is the same for both NWT and Canadians aged 55 to 64 at 1.1% of total income.

As the aging population leaves the workforce, and the NWT, the proportion of employment income decreases. For those 65 years and older, social assistance payments make up 2.2% of total income within the NWT compared to only 0.3% for Canada.

#### HOUSING

Just under one in five (18%) of all NWT households were living in dwellings that were inadequate while 12% of households had issues with affordability.

Percentage of NWT Households with Housing Issues (%)



Source: 2016 Census

- Affordability issues when shelter costs (like rent or mortgage payments, utilities, insurance etc.) are more than 30% of household income.
- Adequacy issues when houses require major repairs, or are without running water or an indoor toilet.
- Suitability issues when houses lack the suitable number of bedrooms

Analyzing housing issues by age of the household maintainer indicated differences between all NWT households and those led by seniors. Household maintainers are considered the people responsible for household payments, while a senior household maintainer is defined a household maintainer 55 years or older. Rates were similar for issues with affordability and adequacy, but only 7.8% of dwellings with senior household maintainers had suitability issues (compared to NWT 10.5%).

In the NWT, the percentage of households that require major repairs generally increases with the age of the household maintainer. The opposite trend is seen with the age of household maintainer and affordability – older seniors generally have fewer issues with affordability.

Age of Household	Total Hous	seholds	Not Adequate		Not Affor	Not Affordable	
Maintainer	#	%	#	%	#	%	
55 yrs & older	5,055	100.0	1,005	19.9	585	11.6	
55 – 64 yrs	3,030	100.0	600	19.8	370	12.2	
65 – 74 yrs	1,430	100.0	275	19.2	155	10.8	
75 – 84 yrs	465	100.0	95	20.4	50	10.8	
80 yrs & older	130	100.0	35	26.9	10	7.7	

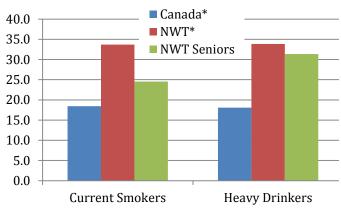
Source: 2016 Census

Among households with a senior housing maintainer, the proportion of houses with at least one housing problem ranged from 28% in Yellowknife area houses to 54% in the Tłicho. Adequacy issues were most prevalent in the Dehcho (35%), Sahtu (36%) and the Tłicho (40%) regions for senior household maintainers, while in Yellowknife it was affordability (15%).

#### **HEALTH & WELLNESS**

NWT residents 60 years and over have lower rates of smoking and heavy drinking than the NWT total population, but are more likely to be smokers and heavy drinkers compared to Canada.

### Percentage of Population, Selected Health Indicators (%)



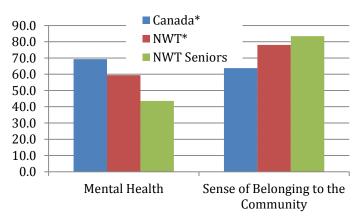
Source: 2014 Canadian Community Health Survey

- Close to 1 in 4 seniors in the NWT are daily or occasional smokers (25%) compared to 1 in 5 Canadians (18%).
- Compared to 18% of Canadians, 31% of NWT seniors are heavy drinkers – defined as consuming four or more drinks on one occasion at least once per month.

Only 41% of seniors in the NWT considered their health to be very good or excellent - 10 percentage points lower than the total NWT population. Physical inactivity is also more pronounced in the older population of the NWT - 64% of NWT residents 60 years and over were inactive compared to 49% of the seniors in Canada.

NWT seniors rise above the NWT average in their sense of belonging to the community.

### Percentage of Population, Selected Health Indicators (%)



Source: 2014 Canadian Community Health Survey

- Approximately 84% of NWT seniors feel a very or somewhat strong sense of belonging to their community.
- Less than half of seniors in the NWT consider their mental health to be very good or excellent.

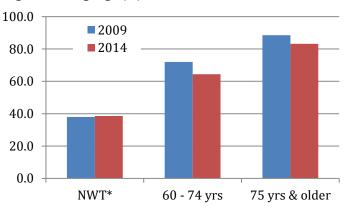
<sup>\*</sup>Population 15 years and over

<sup>\*</sup>Population 15 years and over

### LANGUAGE

The proportion of NWT Indigenous seniors able to speak an Indigenous language well enough to carry on a conversation dropped slightly between 2009 and 2014.

### Percentage of Indigenous Persons who Can Speak an Indigenous Language (%)



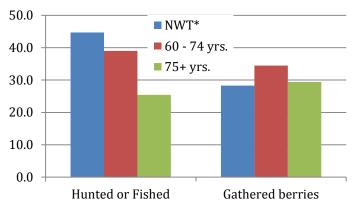
Source: 2009 & 2014 NWT Community Surveys

- The proportion of 60 to 74 year olds who were Indigenous language speakers decreased from 72% in 2009 to 64% in 2014.
- The proportion of Indigenous language speakers 15 years and older remained consistent between 2009 and 2014 (approximately 38%).
- Eight out of 10 NWT Indigenous people 75 years & older were able to speak an Indigenous language well enough to carry on a conversation.

### TRADITIONAL ACTIVITIES

Hunting and fishing declines as seniors age, but many seniors are engaged in berry picking in the NWT.

### Percentage of NWT Persons Participating in Selected Traditional Activities (%)



Source: 2014 NWT Community Survey

- Participation in hunting or fishing declines as people age, but seniors were more likely to gather berries than the NWT average.
- In 2014, 34% of 60 to 74 year olds had gathered berries in the previous year and 39% had hunted or fished.

Over half (55%) of 60 to 74 year olds in smaller communities had hunted or fished in the past year, compared to 26% in Yellowknife and 36% of seniors in that age range in Fort Simpson, Hay River or Inuvik. Almost 1 in 3 (28%) of those over the age of 75 in smaller communities hunted and fished.

<sup>\*</sup>Population 15 years and over

<sup>\*</sup>Population 15 years and over

### **NWT BUREAU OF STATISTICS**

Please contact the NWT Bureau of Statistics for more information on any of the topics provided in this summary.

Phone: (867) 767-9169

Toll-free: 1-888-STATSNT (1-888-782-8768)

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Website: <a href="mailto:www.statsnwt.ca">www.statsnwt.ca</a>

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