

Nick Falvo











Poverty Amongst Plenty

Waiting for the Yukon Government to Adopt a Poverty Reduction Strategy

Nick Falvo

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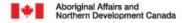




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Abstract

Poverty is bad for the economy, leads to higher health care costs and takes a serious toll on human lives. Most Canadian jurisdictions have developed poverty reduction strategies in the past decade, but Yukon has not. This policy report will provide an overview of poverty indicators in Yukon. It will discuss child apprehensions, housing, land development and homelessness. The report will then provide an overview of the Yukon Child Benefit, social assistance and Yukon seniors' benefits. This will be followed by a consideration of education, literacy, early child education, child care and at-risk youth. Yukon's fiscal situation will then be discussed, followed by a look at initial steps taken by the Yukon Government towards the development of a poverty reduction strategy. The report concludes with five recommendations for the Yukon Government.

Keywords

Poverty, housing, homeless, Yukon, Whitehorse

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Executive Summary

Poverty, in addition to taking its toll on human lives, has a negative impact on the economy. When fewer people are gainfully employed, the tax base suffers. And when large amounts of people are low-income, health care costs can rise. In short, there are advantages for all when poverty is reduced, and in the past decade, most Canadian jurisdictions have indeed developed "poverty reduction strategies." But Yukon has yet to implement one, and that is the inspiration of this report.

When it comes to poverty, Yukon presents both challenge and opportunity. The cost of both building and operating housing in Canada's North is greater than in southern Canada. And in Whitehorse — where three-quarters of the territory's residents reside — the average house price has increased by 80 percent in the past six years (even after adjusting for inflation). As of March 2012, the vacancy rate on rental units in Whitehorse was a mere 1.3 percent (one of the lowest in Canada). Yukon also has a lower high-school graduation rate than the rest of Canada.

On the positive side, Yukon on the whole has experienced prosperity in the past decade. In the seven-year period preceding the recent recession, the number of high-income earners swelled. During that time, the number of individuals in Yukon earning more than \$250,000 annually more than quadrupled. And while the rest of Canada struggled through the recession, Yukon's economy roared ahead, growing more than 11 percent between 2008 and 2010. Along with Alberta, Yukon has no public debt.

This policy report provides a broad overview of poverty-related indicators for Yukon. It briefly discusses the economic costs of poverty, poverty-reduction initiatives in other Canadian jurisdictions, as well as basic demographic and cost-of-living information pertaining to Yukon. The situation of lone-parent households and factors leading to child apprehensions are then considered, followed by a look at housing in Yukon. Impending challenges — including declining federal funding — and recent initiatives relating to social housing will then be considered, followed by a section on land development. The report will also highlight challenges with respect to accessing social housing in Yukon.

Conditions at Whitehorse's only emergency shelter will be discussed, followed by a section on income assistance that includes a look at the Yukon Child Benefit, Yukon's 'claw back' of the National Child Benefit Supplement for households on social assistance, changes to social assistance in recent years, and Yukon seniors' benefits. This will be followed by a section on education and literacy that will consider early child development, child care, high-school graduation rates and youth. Yukon's fiscal situation, as well as past initiatives with respect to the development of a poverty-reduction strategy, will then be discussed.

The report ends with five policy recommendations for the Yukon Government. The Yukon Government has made no apparent movement on the 'poverty reduction file' in over a year. This should change. The Yukon Government should implement a poverty reduction strategy by January 2013 at the latest. The strategy, once developed, should be overseen by a Poverty Reduction Secretariat that would be arms-length from government. To show that it is serious about the strategy, the Yukon Government should ensure that the Secretariat is headed by a person who is well-respected by local stakeholders and who has at least the status of a Deputy Minister.

The Yukon Government should also capitalize on the success of some of its data collection efforts in recent years; it should continue to collaborate with the Yukon Bureau of Statistics to monitor outcomes. The Yukon Government should also develop cost-effective housing options for marginalized populations, including both women fleeing violence and chronically homeless individuals. Finally, the Yukon Government should remind the federal government that poverty alleviation requires a partnership amongst all levels of government, especially in light of declining federal funding for social housing.

1 Introduction¹

While there is no single definition of "poverty," it usually implies low income, which is known to be associated with poorer health outcomes (Marmot, 2002). Poverty costs taxpayers dearly, mostly because of lost productivity and added health care costs (Laurie, 2008). Needless to say, it also takes its toll on human lives. All of these factors together have led many Canadian jurisdictions to adopt "poverty reduction strategies." Since 2004, six Canadian provinces and one territory have done so, most with supporting legislation. Yukon, however, still lacks such an approach.

This policy report is part of the Social Economy Research Network of Northern Canada (SERNNoCa) initiative. SERNNoCa has four themes, is funded by the Social Sciences and Humanities Research Council, and is coordinated by the Northern Research Institute (Yukon College). The present report falls under SERNNoCa's "The State and the Social Economy in the North" research theme.

The report seeks to provide a general overview of many—but not all—poverty-related indicators in Yukon. It makes use of valuable information previously compiled by the Yukon Bureau of Statistics (YBS), most notably Dimensions of Social Inclusion and Exclusion in Yukon, 2010. In light of the uniqueness—and relatively high cost—of housing in Canada's North (Webster, 2006; Zanasi, 2007), the present overview will include a strong focus on affordable housing, a task made possible in part due to YBS data. Key informants also pointed to several documents which provide insight into poverty (and inequality) in the Yukon, including three reports by the Office of the Auditor General of Canada, two reports by the Conference Board of Canada, and unpublished analysis of personal tax data compiled by Armine Yalnizyan. The report was not able to gauge Yukon's "poverty rate" in the conventional way, as Yukon lacks both a "low income cut-off" and a Market Basket Measure (I1).2

This report will also discuss steps taken towards the creation of a Yukon Government (YG) Social Inclusion and Poverty Reduction Strategy and will make policy recommendations with the goal of reducing poverty and promoting social inclusion³ in Yukon.

The report will not attempt to offer a precise definition of poverty, nor will it provide an assessment of the federal government's poverty-alleviating efforts. That said, it should be noted that the federal role vis-à-vis poverty is extremely important, examples of which include—but are not limited to—monetary policy (Smithin, 2003), tax credits, the Canada Social Transfer, seniors benefits, child benefits, unemployment insurance, social housing and funding for homelessness programs. Relatively recent federal initiatives with direct relevance to poverty include the introduction of the Universal Child Care Benefit in 2006, the Working Income Tax Benefit (introduced in 2007 and enhanced in 2009), a modest extension of eligibility for Employment Insurance benefits in 2009, as well as 'stimulus' funding for social housing and infrastructure.⁴

This report will not assess poverty-reduction initiatives undertaken by First Nations governments in Yukon. That said some First Nations governments have made informal efforts

^{1.} Much of the material in this report comes from key informant interviews. As indicated in Appendix 4, each key informant has been coded to preserve confidentiality (i.e. I1, I2, I3, etc.).

^{2.} For more on the definition of a low income cut-off, see: http://www.statcan.gc.ca/pub/75f0002m/2009002/s2-eng.htm. For more on the Market Basket Measure, see: http://www.statcan.gc.ca/pub/75f0002m/2010005/mbm-mpc-eng.htm.

^{3.} According to the Yukon Government web site: "A socially inclusive society is defined as one where all people feel valued, their differences are respected, and their basic needs are met so they can live in dignity." See: http://www.abetteryukon.ca/whatis.php

^{4.} For more on the role of the federal government vis-à-vis poverty reduction, see: Battle and Torjman, 2009; Hay, 2009; and Hoeppner, 2010.

that could generally be seen in the context of poverty reduction (or at least community development). For example, there are community lunches and dinners, while some communities have hot lunch programs in schools and "meals on wheels" for Elders (I23b). Finally, many Yukon First Nations have child care programs that are very highly regarded, and this will be discussed later in the report.

Due to space limitations, the report does not discuss *all* poverty-related indicators, or all components of what might be found in an 'ideal' poverty-reduction strategy. For example, the report does not provide details on current job-search programs, job training or skills development initiatives in Yukon. These could and should be the subject of future social-policy analysis.

This report begins by providing a general overview of poverty-reductions strategies in other Canadian jurisdictions, followed by a brief look at some of the economic costs of poverty. It then provides some basic information about Yukon, an overview of poverty indicators in Yukon, briefly raises the issue of child

apprehensions, and then looks at housing (both private and subsidized), land development and homelessness. The report's section on income assistance will provide an overview of the Yukon Child Benefit, social assistance (SA) in Yukon and Yukon seniors' benefits. This will be followed by a consideration of education, literacy, early child education, child care and atrisk youth. The paper will then provide some information about Yukon's fiscal situation, which will be followed by a look at initiatives already taken by YG towards developing a strategy. The paper will conclude by offering five policy recommendations for the Yukon Government.

Finally, a word about language: the word "Aboriginal" is used in several parts of the report, most notably when referencing poverty indicators gathered by other researchers who used it as a broad category when collecting and reporting on data. The present author does recognizes that the term "First Nations"—of which there are 14 in Yukon—is usually more recognized, accepted and appreciated in Yukon (I23a).

Poverty Reduction Strategies

Many Canadian jurisdictions have developed poverty reductions strategies over the past decade. Others have indicated that they will work to develop one (NCW, 2011: 71). At the time this report was written, seven jurisdictions had "at least made a start" on implementing a comprehensive, poverty reduction strategy. In chronological order, they are Quebec (2004), Newfoundland and Labrador (2006), Nova Scotia (2008), Ontario (2008), New Brunswick (2009), Manitoba (2009) and Nunavut (2012). Four of the seven have safeguarded their commitments with actual legislation. According to Rainer, "these plans vary enormously in breadth, depth, delivery and impact ... (2012)."

Table 1

Poverty Reduction Strategies		
Year of Implementation	Jurisdiction	Legislation
2004	Quebec	Yes
2006	Newfoundland and Labrador	No
2008	Nova Scotia	No
2008	Ontario	Yes
2009	New Brunswick	Yes
2009	Manitoba	Yes
2012	Nunavut	No

Sources: Nunavut, 2012; Rainer, 2012.

The Economic Cost of Poverty

Some observers, no doubt, wonder if governments can afford to implement poverty reduction strategies. But it may be more worthwhile to ask if governments can afford not to. A 2008 analysis by independent economist Nathan Laurie estimates the economic costs of poverty to residents of Ontario. Laurie finds that, on an annual basis, poverty costs Ontario residents approximately \$35 billion, equivalent to more than one-third of annual provincial-government spending, or approximately six percent of the province's Gross Domestic Product (GDP). Put differently, poverty costs every resident of Ontario approximately \$2,500 per year. The lion's share of this cost is due to lost productivity (including lost tax revenue) brought about by fewer people working, and the added health care costs required to care for low-income persons—who, as indicated above, tend to have poorer health outcomes. A smaller amount is due to poverty-related crime and the cost of social assistance (Laurie, 2008). Laurie's findings are illustrated in Table 2 below.

Table 2

Estimated Economic Cost of Poverty: The Case of Ontario		
Annual Cost of Poverty to All Residents	\$35 billion	
Expressed as % of Provincial Budget	36%	
Expressed as % of GDP	6%	
Cost Per Resident of Ontario	\$2,500/year	

Source: Laurie, 2008.

Laurie's model has since been applied to most of Canada's provinces, yielding comparable findings. Using versions of Laurie's methodology, MacEwen and Saulnier have calculated that poverty costs Nova Scotia between 5 and 7 percent of its GDP (MacEwen & Saulnier, 2010), and that it costs New Brunswick 7 percent of its GDP (MacEwen & Saulnier, 2011); MacEwen estimates that it costs Prince Edward Island between 5 and 7 percent of its GDP (MacEwen, 2011); Ivanova estimates that it costs British Columbia between 4.1 and 4.7 percent of its GDP (Ivanova, 2011); Briggs and Lee have found that poverty costs Alberta 4 percent of its GDP (Briggs & Lee, 2012); and, most recently, Barayandema and Fréchet have estimated it to cost Quebec between 5.8 and 6.3 percent of its GDP (Barayandema & Fréchet, 2012).

What is more, Lightman, Mitchell and Wilson find that Canadians in the lowest quintile (i.e. the poorest 20 percent of Canadians) experience "disability days"—that is, days when they were forced to reduce their activities or stay in bed due to illness or injury"—at significantly higher rates than the other quintiles, including almost double the rate of even the second quintile (2008: 10).

This is not to suggest that economic costs of poverty are the only drawbacks of poverty, but rather that it may be misguided to suggest that it is 'expensive' to reduce poverty. And it is in this context that various actors in Yukon—inside and outside of government—have taken steps towards developing and implementing a Strategy.

Yukon: Important Indicators

Yukon has a population of 35,800, roughly three-quarters of which live in Whitehorse. According to the 2006 Census, 25.9% of Yukon's population identifies as Aboriginal (YBS, 2012b).

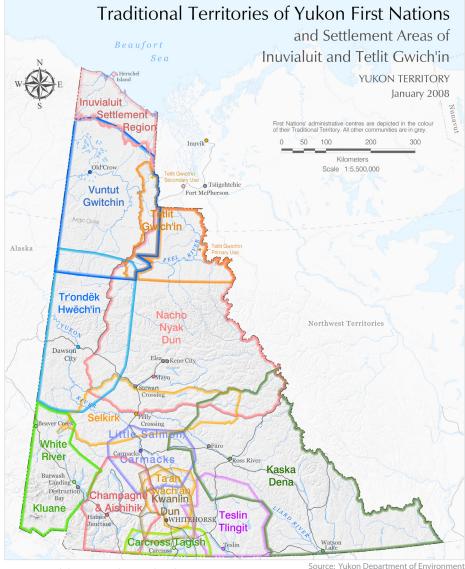
Two major sources of employment in Yukon are government and natural resources. Of Yukon's 17,500 "employed" persons, just over 5.000 work for YG, another 600 work for the federal government, and 500 work for municipal governments. In terms of the dollar value of production, copper and gold are currently Yukon's most important natural resources (YBS, 2012b).

Eleven of 14 Yukon First Nations have signed land claims and self-government agreements (Irlbacher-Fox & Mills, 2009: 238; McArthur, 2009: 196). Liard First Nation, Ross River Dena Council and White River First Nation do not have such agreements in place; they remain subject to the Indian Act (Irlbacher-Fox and Mills, 2009: 238).5

Yukon's territorial government now has "most of the powers" of a Canadian province (McArthur, 2009: 188). It receives transfers via the Canada Health Transfer and the Canada Social Transfer just like Canada's other northern territories and provinces. That said, own-source revenue (i.e. revenue raised by the Yukon Government through economic development and internal sources, rather than transfers from other levels of government) funds just 15 percent of all expenditures by YG, making it more "dependent on federal transfers" than a Canadian province (McArthur, 2009: 207). Yukon's largest single transfer from the federal government is the Territorial Formula Financing (TFF) transfer (McArthur, 2009: 208). In 2011/12, it provided YG with \$705 million in revenue, representing approximately 64 percent of Yukon's total revenue (Cooke, 2012: 38).



Map 2



5. Phrased differently, 11 First Nations in Yukon are self-governing, and three are Indian Act bands (I23a).

For each First Nation that has such agreements in place,

agreements and First Nations governments replace the *Indian Act* and band governments [...]. First Nations governments have the authority of municipalities, with many of the powers of provinces and territories [...]. First Nations have authority over [...] social services, regardless of residency [...]. First Nations governments have direct taxation powers over citizens on settlement lands [...] (McArthur, 2009: 212-213).

Each agreement is quite different, leading Irlbacher-Fox and Mills to note "a marked difference in each First Nation's success in capitalizing on governance, social and economic opportunities" (Irlbacher-Fox & Mills, 2009: 239). McArthur argues that the fiscal agreement contained in all of the agreements

bears no relationship to the cost of services but is rather arbitrarily set at current expenditures on the services. These expenditures are, without doubt, well below the costs of their comparable services or needs-driven services (2009: 227).

Irlbacher-Fox and Mills echo this point, citing findings from a 10-year review of the first four agreements. The review was commissioned by the federal government, YG and the Council of Yukon First Nations. Completed in 2007, it

concluded that funding levels for Yukon First Nations are inadequate, and this has slowed their legislative

development, limited their ability to meet obligations and forced them to focus too closely on fundraising instead of implementation...(2009: 247).

A comprehensive review of social indicators in Yukon was recently undertaken by the Yukon Bureau of Statistics. Entitled *Dimensions of Social Inclusion and Exclusion in Yukon, 2010*, it compiled statistics from existing sources, as well as results from a survey of 927 Yukon residents over the age of 18. Some of the review's findings are presented below.

Cost of Living

Aggravating poverty for some is Yukon's high cost of living. This is especially challenging for the community of Old Crow, where the cost of most goods and services is more than double the cost in Whitehorse. Fruits and vegetables in Old Crow cost three-and-a-half times as much as in Whitehorse (Westfall, 2010b: 38). This is illustrated in Table 3 below, which presents results of the Community



Spatial Price Index survey, which "compares the prices of a set list of goods and services in Whitehorse to prices in other Yukon communities" (Westfall, 2010b: 38).

Table 3

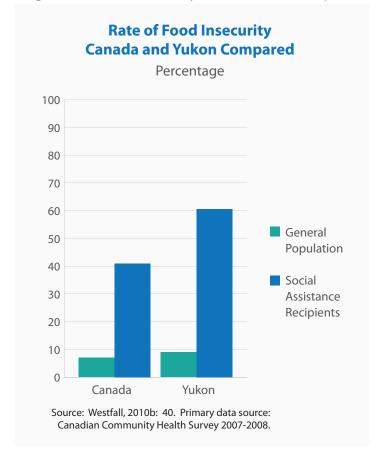
	Community Spatial Price Index, April 2010 (Whitehorse = 100)							
	Carmacks	Dawson City	Faro	Haines Junction	Mayo	Teslin	Watson Lake	Old Crow
Total Survey Items	112.0	118.2	118.3	117.9	122.2	112.7	112.0	218.2
Meat	103.7	100.3	116.8	104.1	110.6	125.0	108.9	173.9
Dairy/Eggs	113.2	114.4	109.2	125.2	119.7	107.2	123.3	193.8
Fruit/ Vegetables	132.1	123.5	135.6	132.7	145.1	118.2	118.0	349.3
Bread/ Cereal	103.0	135.4	112.8	136.1	125.0	124.6	103.0	194.9
Other Foods	118.1	118.5	121.5	130.5	133.6	114.2	121.2	207.3
Household Operations	102.1	117.0	112.9	109.0	114.4	100.6	103.4	181.6
Health & Personal Care	128.8	145.6	136.1	123.8	148.4	145.9	120.0	133.2
Gasoline	107.2	117.6	N/A	106.2	114.8	99.7	103.0	N/A
Cigarettes	110.2	103.2	103.9	110.6	110.4	108.2	126.3	N/A

Source: Westfall, 2010b: 39. Table is a reproduction of Westfall's. Emphasis is added. Original data source: YBS Community spatial index, April 2010.

Prices in Old Crow are considerably higher because it is Yukon's only 'fly-in' community. That is, there is no road access, meaning that food and other consumer products are taken to Old Crow almost exclusively by air (I5b).

The high cost of fruit and vegetables is reason for concern, especially for households on social assistance. The Canadian Community Health Survey has found that the rate of food insecurity⁶ - which measures "the extent to which households can afford to purchase the quantity, quality and variety of food they need (Westfall, 2010b: 40) - for Yukon's total population is almost identical to the national average. However, food insecurity for Yukon's social assistance recipients is vastly greater than for SA recipients in the rest of Canada. Across Canada, approximately 41 percent of SA recipients are "food insecure." But in Yukon, the figure is almost 61 percent (Westfall, 2010b: 40).

Figure 1. Rate of Food Insecurity: Canada and Yukon Compared



Adults and adolescents in food insecure households have a higher prevalence of nutrient inadequacy (Kirkpatrick & Tarasuk, 2008), and poor nutrition predisposes individuals to various health problems, including hypertension, diabetes and some forms of cancer (Tarasuk, 2009).

It should be noted, however, that by placing too much emphasis on consumer prices, one risks underestimating wellbeing in some communities. The figures presented above do not fully capture the importance of country food — i.e. hunting for game, gathering berries and fishing. Nor do they capture the role played by traditional sharing networks.7

Lone-Parent Households

Using Statistics Canada's Low-Income Cut-Off (LICO) measure, lone-parent families are—by a considerable margin—those households in Yukon most likely to experience "severe poverty."8 A household is deemed to fall below the LICO when, compared with households in the same jurisdiction, it spends at least 20 percent more of its after-tax income "on food, clothing or shelter than the average family of the same size (Westfall, 2010b: 14)." In brief, this means that, compared with other households of the same size in Yukon, a substantial number of lone-parent families in Yukon have to budget in a significantly different way.

Put differently, when one thinks about social exclusion, LICO offers an opportunity to determine what percentage of households in each category is indeed socially excluded. When one considers data from the 2006 Census, it appears that all categories of households (i.e. "economic families") feature some socially-excluded households; for most categories, the figure is less than 5 percent. But for lone-parent households, it is roughly 10 percent (Westfall, 2010b: 14). This is illustrated in Table 4 on the following page.

^{6.} The Canadian Community Health Survey uses a "10-Item Adult Food Security Scale" and an "8-Item Child Food Security Scale" to measure food security. For more information on their survey methodology, see The Canadian Community Health Survey, Cycle 2.2, Nutrition (2004)--A Guide to Accessing and Interpreting the Data <www.hc-sc.gc.ca/fn-an/surveill/nutrition/commun/cchs_focus-volet_escc-eng.php>.

^{7.} For a brief overview of the mixed economy in Canada's North, see pp. 42-46 of Abele, 2008.

As mentioned earlier, a LICO calculation has never been done for Yukon. Rather, Westfall uses the LICO calculated for other Canadian communities with fewer than 30,000 people (Westfall, 2010b: 14).

Table 4

Yukon Households Living Below the LICO				
TOTAL HOUSEHOLDS		ECONOMIC FAMILIES IN LOW INCOME		
		Number	Percent	
Total — All economic families	8,300	360	4.3	
Couple economic families	6,510	205	3.1	
Couples only	2,900	105	3.6	
Couples with children	3,300	100	3.0	
Couples with other relatives	305	10	3.3	
Lone-parent economic families	1,620	150	9.3	
Male lone-parent families	390	35	9.0	
Female lone-parent families	1,100	115	10.5	
Other economic families	170	0	0.0	

Source: Westfall, 2010b: 14. Table is a reproduction and is based on data derived from the 2006 Census. Emphasis added.

One could infer from the above that the degree of economic exclusion of lone-parent households in Yukon is roughly triple the rate for other household types.

Yukon's lone-parent households are twice as likely to live in overcrowded housing compared to the rest of Yukon's population. In fact, lone-parent households are even more likely to live in overcrowded housing than households that rely on social assistance (Westfall, 2010b: 42). This is especially problematic in light of implications that inadequate housing can have for child abuse (Hrenchuk & Bopp, 2007; Chau, et al, 2009; Tonmyr, et al., 2012; I26). As a result of a lack of affordable housing, some women are forced to manage high levels of violence in their relationships. Multiple key informants interviewed for this report noted that women in Yukon often receive shelter in exchange for sexual exploitation (I3; I24; I25; I26). 9

As the Auditor General of Canada (OAG) noted in a February 2010 report on the Yukon Housing Corporation:

The one-bedroom wait list in Whitehorse gives priority to victims of violence, but because of the shortage of units, these applicants can wait for over a year before securing accommodations (OAG, 2010: 24).

Kaushee's Place, located in Whitehorse, offers transitional housing for women in crisis. Some women come with children, and some without. The facility includes five self-contained apartments that are always full, and another 15-18 beds in nine rooms. This is the only facility of its kind in Whitehorse; there are similar facilities in Dawson City and Watson Lake. While a typical length of stay at Kaushee's was once 18 days, it is now 40 days, due largely to a lack of affordable housing in Yukon. Women under the influence of drugs or alcohol are not permitted to come to Kaushee's, but telephone support is offered to them. No data is kept on who gets turned away from Kaushee's, how often this happens, or where 'turnaways' go (I3).

Kaushee's continues to work towards the construction of a second location. The new 10-unit apartment building known as Betty's Haven would allow women to stay up to 18 months. During their stay, staff would work with women on tenant responsibilities, knowledge of their rights, education, court support and other appointments, cooking on a budget, housing and safety. With the added space, they hope to offer a "wet room" in their current facility for women who have been assaulted and are under the influence of drugs or alcohol (I3).

^{9.} For a look at housing and homelessness through a gender lens, see Hrenchuk and Bopp, 2007.

Child Apprehensions

Poverty among lone-parent households can potentially have implications for child apprehensions, especially since Yukon has no emergency shelters for homeless families (I6). Whitehorse parents recently surveyed (in a non-random sample) who had household incomes of less than \$20,000 were almost five times as likely than higher-income parents to report that their children under the age of 18 do not live with them (Westfall, 2010a: 19). Correlation does not imply causation, but these figures are worthy of attention.¹⁰ If poverty in Yukon is indeed contributing to child apprehensions, this is a subject that merits further dialogue and research.

Two studies have been done in Toronto looking at the role of housing with respect to children in care. Results of both studies indicate that the state of the family's housing was a factor in one in five cases in which a child was temporarily admitted into care. Results from the Toronto research also indicate that, in one in 10 cases, housing status delayed the return home of a child from care (Chau, et al, 2009).

More recently, a meta-analysis was conducted in which 37 peer-reviewed articles on child abuse and neglect in Canada were assessed. The primary data source for each article was

the Canadian Incidence Study of Reported Child Abuse and Neglect (CIS)—a surveillance tool that

collects data in all Canadian provinces and territories on children 15 years and under who have been reported to child welfare agencies due to alleged maltreatment. Information is collected on the characteristics of the maltreatment, the child, the child's caregivers, and the household in which they live (Tonmyr, et al., 2012: 103).

Results of the meta-analysis — published in the Canadian Journal of Public Health — indicate that "unstable and unsafe housing" was one of four principle factors associated with "substantiation"¹¹ or placement into care (Tonmyr, et al., 2012: 110)."

According to an official source, YG does not track the number (or proportion) of child apprehensions that take place due in whole or in part to poverty-related factors, such as inadequate housing. That said, approximately two-thirds of Yukon children in care are from Yukon First Nation households. There were 198 Yukon children in care in 2010/11, down from 295 in 2003/04 (Paradis, 2012).

^{10.} For more on this, see Hrenchuk and Bopp, 2007.

^{11.} According to the CIS-2008 Guidebook: "An allegation of maltreatment is considered substantiated if the balance of evidence indicates that abuse or neglect has occurred." See: http://www.phac-aspc.gc.ca/cm-vee/csca-ecve/2008/cis-eci-16-eng.php

3 Housing in Yukon¹²

It is well-known that housing is not affordable for a great many households throughout Canada. This applies in particular — though not exclusively — to households receiving social assistance benefits and to those working low-wage jobs (Falvo, 2007; Pomeroy, 2007). It is simply not profitable for a private contractor to build housing that a low-income household can reasonably afford, without very significant government support — that is, considerably more support than SA benefits levels typically provide a household. In the case of SA recipients in Yukon, for example, a single adult without dependents typically receives less than \$500 a month towards housing (I16).

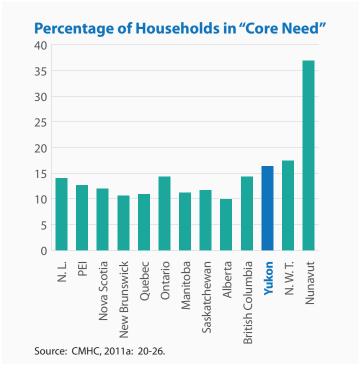
In Whitehorse today, it costs approximately \$250 per square foot to build new housing. In rural Yukon, the figure is in the \$250-\$300 range. And in Old Crow, it may be as high as \$500 (117). Thus, assuming a 1,000-square-foot size, it costs between \$250,000 and \$500,000 in construction costs alone to build a new, modest-sized housing unit in Yukon. These figures do not include the cost of land. Nor do they include the cost of operating a unit — i.e. the cost of fuel, power, water and repairs.

The cost of purchasing a private home in Whitehorse has risen very quickly in recent years. Even after adjusting for inflation, the average house price in Whitehorse increased by 80 percent in the six-year period between fourth-quarter 2005 and fourth-quarter 2011 (YBS, 2012c: 4). Average rent in Whitehorse has not seen the same scale of increase as has the average house price. For example, average rent on "all units" in Whitehorse increased by just six percent between December 2001 and December 2011, after adjusting for inflation (YBS, 2011b). Median rent for all housing units surveyed in Whitehorse, as of March 2012, was \$825 (YBS, 2012d).

Apartment vacancy rates in Whitehorse have been very low in recent years. A 'healthy vacancy rate' is generally considered to be in the 3-4 percent range. Yet, as of March 2012, the vacancy rate for Whitehorse was 1.3 percent (YBS, 2012d). The last time Whitehorse's vacancy rate was above 3 percent was first-quarter 2008 (YBS, 2011a: 2).

Canada Mortgage and Housing Corporation (CMHC) considers a household to be in "core housing need" if, out of necessity, it is either paying more than 30 percent of after-tax income on housing, living in housing that requires major repairs (according to residents)¹⁴ or living in housing that does not provide sufficient space. Though core housing need is lower in Yukon than in the other territories, it is higher than in every Canadian province (CMHC, 2011a), as illustrated in Figure 2 below.

Figure 2. Households in "Core Need"



^{12.} For a nuanced consideration of the link between housing and poverty, see Pomeroy and Evans, 2008. And for a detailed overview of affordable housing in Whitehorse, see Appendix D in YAPC, 2011.

^{13.} Author's calculations, based on data from YBS 2011b and using the Bank of Canada Inflation Calculator. YBS survey data only consider "buildings with four or more units." The increase in average rent in Whitehorse varies with unit size; for a one-bedroom unit, average inflation-adjusted rent during this same 10-year period was 33 percent.

^{14.} Major repairs include those required to address defective plumbing, faulty electrical wiring, and structural problems associated with walls, floors and ceilings (CMHC, 2011b: 91).



Housing in downtown Whitehorse



Old Crow

Across Canada, 13 percent of all households currently live in core housing need, but 20 percent of Aboriginal households live in core housing need. In Yukon, the corresponding figures are 16 and 25 percent respectively (Westfall, 2010b: 42), and this is illustrated in Table 5 below.

Table 5

Percentage of Households in Core Housing Need		
All Hollscholds		Aboriginal Households
Yukon	16	25
Canada	13	20

Sources: Westfall, 2010b: 42. Primary data was compiled by CMHC using 2006 Census data.

Not surprisingly, there is an inverse relationship between a household's income level and the likelihood that it requires major repairs to its housing unit. This is illustrated in Table 6 below.

Table 6

Yukon Households in Need of Major Housing Repairs			
Household's Before-Tax Annual Income	Number of Households	Percentage	
<\$30,000	616	25	
\$30,000 - \$59,999	407	11	
\$60,000 - \$89,999	243	6	
\$90,000 +	163	3	

Source: Westfall 2010b: 139. Percentages are rounded to the nearest one. Primary data source: YBS, Yukon Social Inclusion Household Survey, 2010. SA recipients in Yukon are more than three times more likely to live in housing requiring major repairs than are households that do not rely on SA (Westfall, 2010b: 139). Likewise, more than half of all Yukon households whose income includes SA pay more than 30 percent of before-tax income on housing. By contrast, the figure for Yukon households for whom SA is not a source of income is just over 11 percent (Westfall, 2010b: 142).¹⁵ Households outside of Whitehorse are almost twice as likely to live in housing requiring major repairs as households in Whitehorse. This is illustrated in Table 7 below.

Table 7

Yukon Households in Need of Major Housing Repairs		
Location Number of Households Percentage		
Whitehorse	1,509	8.5
Outside Whitehorse	979	15.3

Source: Westfall 2010b: 139. Primary data source: YBS, Yukon Social Inclusion Household Survey, 2010.

Households in Whitehorse are considerably more likely than those in the rest of Yukon to be paying more than 30 percent of before-tax income on housing: the figure for Whitehorse is just over 16 percent, and the figure for outside of Whitehorse is just under 10 percent (Westfall, 2010b: 142).

In brief, Yukon residents living outside of Whitehorse are more inclined to need their housing fixed, while people living in Whitehorse are more likely to live in housing that causes a major strain on their household budget.

^{15.} Primary data source: YBS, Yukon Social Inclusion Household Survey, 2010.

Yukon Housing Corporation

The Yukon Housing Corporation is a territorial crown corporation established in 1972.

The Corporation provides social housing to low income tenants; lends money to Yukoners to become home owners, repair their homes, or improve the energy efficiency of their homes; and assists seniors and people with disabilities to meet accessibility needs. The intent of the lending programs is to provide financing that is not available through lending institutions or the Canada Mortgage and Housing Corporation (CMHC). The Yukon Housing Corporation also provides staff housing to meet the needs of some Government of Yukon employees outside of Whitehorse (OAG, 2010: 1).

The Housing Corporation administers housing to individuals regardless of status; but in the case of "declared First Nations persons"—who represent approximately 35 percent of all Housing Corporation tenants—the Housing Corporation invoices Aboriginal Affairs and Northern Development Canada (AANDC) for the costs, as per an operating agreement. In the case of First Nations that have settled land-claims agreements, housing is administered by First Nations (with federal funding). In the case of non-settled First Nations, housing is owned and operated by AANDC, with some CMHC involvement (I17).

Mortgage Assistance Program

The Housing Corporation spends approximately \$7 million per year on its mortgage assistance program. No federal funding supports this program. The program is mostly for first-time home owners or "bank ineligible clients" (including persons who have declared bankruptcy in the past). Mortgages are offered at market rate and must be paid by the home owner. But there is a low down payment required — e.g. less than 5 percent of the value of the home. By contrast, outside the program it would be typical for a bank to require a 10 percent down payment. According to a senior official with the Housing Corporation, this program has a lower default rate than private banks (117).

Home Repair Program

For roughly the past two decades, the Housing Corporation has offered a home-repair program, providing eligible home owners with forgivable loans at 2.4 percent interest. A homeowner can only get it once for each home they own, and loans are typically in the \$32,000 - \$35,000 range. They are also partially forgivable, meaning that some low-income homeowners can get up to a \$32,000 grant. Technical advice is offered through the program, including advice on which repairs should be undertaken. Advice is also offered on how to deal with contractors. Fewer than half of applicants are successful. This program costs the Housing Corporation between \$2.5 million and \$3 million per year. The federal government does not provide funding towards the program (I17).

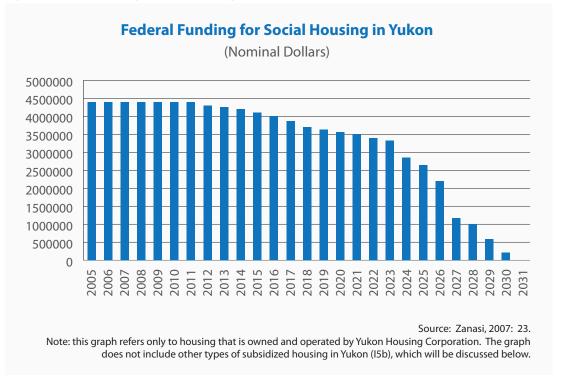
Social Housing

To be eligible for social housing administered by the Housing Corporation, an individual must have lived in Yukon for at least one year, must not owe money to the Corporation, and must have gross household income below a certain threshold—between \$39,000 and \$55,000 in Whitehorse, and between \$48,500 and \$63,500 in the communities (OAG, 2010: 7). Most Housing Corporation tenants are charged no more than 25 percent of their gross monthly income for rent (I17).

Like other territorial housing corporations, the Yukon Housing Corporation receives funding from CMHC to operate its social housing units. This funding covers the operation and maintenance of each unit, including the cost of fuel, power and water. The funding flows in accordance with time-limited operating agreements, most of which were signed several decades ago (Zanasi, 2007: 1). Roughly half of the government subsidy needed to cover each unit is covered by YG, while the other half comes from CMHC. As Figure 3 on the following page makes clear, this funding will soon run out. As things currently stand, there will be no federal operating subsidies at all by 2031, and there is no sustainable plan in place to keep current social housing units operational after federal funding runs out.

^{16.} The modest amount of rent paid by tenants helps keep the housing operational, but (as indicated above) in and of itself it is not sufficient.

Figure 3. Federal Funding for Social Housing in Yukon.



Proportionately, Canada's three territories already spend substantially more on housing than Canadian provinces. There are multiple reasons for this. First, with a colder climate, operating costs for social housing are greater in the North than in the rest of Canada. Second, the cost of building is often higher in the North, especially outside of regional centres (Falvo, 2011). Third, due to the climate, buildings "deteriorate faster" in the North than in southern Canada (Zanasi, 2007).

Canada's three territories spend an average of 7 percent of their budgets on housing. By contrast, the average province spends 0.7 percent of its budget on housing. In this regard, Yukon's housing spending, which represents 1.7 percent of its territorial spending, would appear to resemble the housing spending of a typical Canadian province more than that of a northern territory. Likewise, per capita spending in Yukon is substantially less than the other territories, but more than the average Canadian province (Zanasi, 2007.

Other Subsidized Housing

According to the Auditor General of Canada:

In the Yukon, First Nations who have entered into Final and Self Government Agreements with the Government of Canada are responsible for their own housing. [AANDC] and the CMHC are working with the remaining First Nations to ensure that those First Nation citizens who reside on land set aside for future self-government have access to adequate and affordable housing. CMHC is responsible for providing new housing units and renovations for several First Nations. Grey Mountain Housing Society, a not-forprofit organization, provides social housing in Whitehorse for First Nations tenants, and it is supported through CMHC funding (OAG, 2010: 5).

Approximately 10 percent of all rental housing in Yukon, representing roughly 500 housing units, is funded by the federal government's "on reserve" housing program, even though Yukon has no reserves per se.17 Tenants in "on reserve" housing pay no rent. In Ross River, for example, where there has been no land claims settlement, virtually all housing is "on reserve" housing (I5b).

The abovementioned Grey Mountain Housing operates approximately 70 units of housing, and a similar type of non-

^{17.} Some people still refer to this as "band housing."

profit housing has also been offered in Watson Lake (I5b). Many First Nations in Yukon also have their own housing programs independent of CMHC. This varies from one community to the next (I5b).

Recent Initiatives

The federal government's Affordable Housing Initiative, which began in 2001, provides Yukon with \$1 million a year in capital funding for housing. But in light of the fact that it costs the Housing Corporation approximately \$300,000 to build a new unit of social housing, this does not make much of a dent in total capital need (I17).

Yukon also received a total of \$50 million in capital funding from the Housing Trust Funds originally created as a result of the now-famous Layton/Martin 'budget deal.' YG allocated \$32.5 million of this to First Nations governments for housing. While the other \$17.5 million has yet to be spent (I17), it has been suggested that \$4.5 million of it may fund Kaushee's Place new building (I18), which was referred to above.

Federal stimulus funding announced in the 2009 federal budget provided \$52 million in federal (capital) funding to Yukon for social housing. YG contributed an additional \$8 million in capital funding towards this effort, which has resulted in major repairs being undertaken to 300 social housing units across Yukon. This partnership has also resulted in the creation of between 110 and 120 net new units of social housing; included in this is Whitehorse Affordable Family Housing—also known as the "Nisutlin Project"—which consists of 31 units of social housing for single-parent households. This includes some onsite support and a community room (I17).

Land Development

To be perfectly succinct, it is the opinion of the Land Development community that Whitehorse lacks sufficient serviced land or land in reserve to meet the economic growth expectations which are being projected by various organizations and economic think tanks in and outside of the Yukon.

—Proceedings from a workshop entitled "Easing the Housing Crisis: Land Availability and Policies as Barriers to the Yukon's Economic Growth," held in Whitehorse on 10 May 2011 (DPRA, 2011: 3).

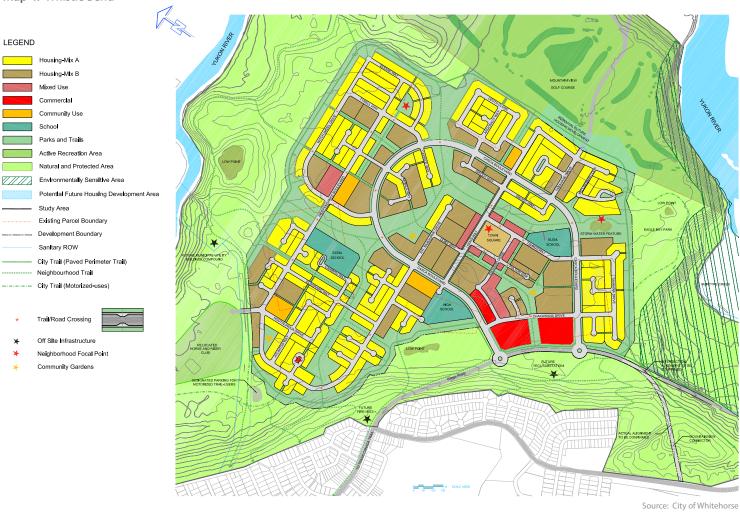
Land development in Whitehorse has not kept pace with population growth since at least 2008 (I15), and an important reason for this is the slow rate at which land has been made available for purchase (I5). There are several reasons for this slow pace. First — as mentioned above — over the past three decades, there have been many land claim agreements with Yukon First Nations. The federal government, as land owner, froze the land base while these negotiations took place. This "interim protection" arrangement stipulated that most areas could not be developed. Specific parcels of land were thereby protected on an interim basis, as claims were negotiated. Second, the City of Whitehorse faced neighbourhood resistance when attempting to develop the limited amount of land that was not protected in this fashion. While some subdivisions were developed during this period, many that could have been were not (I12).

In the past decade, as most Yukon land claims have been settled (including all of the ones directly affecting the City of Whitehorse), most of the land that had been set aside for "interim protection" ended up being absorbed into the land claims settlements. The Devolution Transfer Agreement (signed in 2003) that granted Yukon province-like powers, included jurisdictional control over the land base. Put differently, the federal government devolved jurisdiction over land development to YG (I12).

Today, the City of Whitehorse is responsible for planning developments within city limits (i.e. it determines the location and timing of developments). Once all of the permitting process is in place and once all public consultations are complete, YG then services the land (i.e. it does the surveying, does the road building, and creates the necessary infrastructure - i.e. builds sewers, facilitates running water and builds roads) (I12). Whitehorse has jurisdiction for land planning affecting approximately 90 percent of Yukon's population (I12). Outside of Whitehorse, YG owns and develops land (I5). Land is purchased by private individuals via lotteries (I15); housing is then built on the land and sold to home buyers (I5).

A subdivision known as Whistle Bend is currently being developed in Whitehorse. By fall 2012, Phase 1 of the development is expected to be complete. Phase 1 is expected to result in just over 400 new housing units. By the time all five phases are eventually complete, the subdivision could increase Whitehorse's total housing stock from its current 7,000 units to just over 10,000 units. As for the precise timing of each phase, YG (the developer) is taking a 'wait and see' approach, not wanting to 'oversupply' the housing market too quickly. Meanwhile,

Map 4. Whistle Bend



other private developments in Whitehorse are proceeding, including one for 18 Azure Road; the latter received final zoning approval in March 2012, and may result in the creation of 150 new "affordable units" in the \$250,000-\$275,000 range (I15b).

Accessing Social Housing

Even with the help of a social worker, it can take up to nine months for an individual to be placed onto the wait list for social housing administered by the Housing Corporation (I10). There are at least two reasons for this. First, the Housing Corporation has reduced the frequency with which it schedules new intake appointments for social housing units. At one time, intake appointments took place at the Housing Corporation on a daily basis. Intake appointments then started to take place twice a week. This was then reduced to one day a week, and now they are sporadic (I3). Second, once an application is initiated, there are multiple steps involved before an individual

is permanently placed on the wait list. After an application is sent to the Housing Corporation, the applicant must follow up — either by telephone or in person — and request an inperson intake appointment. That follow-up process itself is not straightforward in light of the abovementioned restrictions on office access. If an applicant's situation has changed (i.e. new contact information, new income source, etc.) from the time that the application form was submitted to the time of the in-person appointment, the updated documentation must be submitted to the Housing Corporation before the applicant can be placed on to the waiting list. Many potential applicants either eventually give up on the process, or do not bother applying (I10; I26b).

In a February 2010 report, the OAG raised concern vis-à-vis the wait list process, noting:

In some cases applicants had been removed from the list for failing to contact the Corporation once a month, as the Corporation's policy requires, to confirm that they are still in need of social housing. Approximately 25 percent of applicants on the wait list are receiving social assistance, but we found that the Corporation does not verify with the Government's Department of Health and Social Services whether these applicants still need housing before removing them from the list. (OAG, 2010: 22).

One point is quite clear from the above: when it comes to accessing social housing, the Housing Corporation puts a considerable amount of responsibility on the individual in need of the housing. In light of how vulnerable marginally-housed individuals often are — both in terms of chronic health conditions (Khandor & Mason, 2007) and their current housing status — such an approach seems questionable. It may be politically convenient for the Housing Corporation to be seen as having a short wait list, 18 but there seems to be a disingenuous quality to the above protocol; it appears designed to keep people off the wait list, rather than to help people get on.

Homelessness

A YG survey¹⁹ administered in the spring of 2010 identified more than 100 individuals in Whitehorse who reported being "homeless" (Westfall, 2010a: 11). Not surprisingly, survey respondents earning under \$20,000 per year were twice as likely to report being homeless than other survey respondents (Westfall, 2010a: 14); and Aboriginal persons were almost four times as likely as non-Aboriginal persons to identify as homeless (Westfall, 2010a: 13).

Whitehorse's only emergency shelter is run by the Salvation Army and operates as a drop-in during the day time. Each day, roughly 100 people come to the drop-in. Every year, roughly 250 different persons (i.e. "unique individuals") stay one night or more at the emergency shelter. Of those, approximately 30-40 "regulars" spend more than 30 nights of the year there (I9); at least 20 of these "regulars" have been living at the shelter quite consistently for at least the past five years. And in the past three years, there have been at least five deaths amongst those "regulars," all of whom had chronic health problems, and all of whom were heavy drinkers (I14).

Current conditions at the shelter are far from adequate. On a typical night, some of the shelter's residents sleep on a bed or mat. At the time of this writing, more than 15 people per night were forced to sleep in chairs, even after the purchase of additional mats in January 2012. Some residents place several chairs together and try to lie flat; in other cases, an individual will sit on a chair and hunch over on a table. Beds are first come, first served—thus, women are only allowed to sleep in a bed at the shelter if they are among the first 10 persons to arrive at the shelter; otherwise, they must sleep in the common area in the presence of men (19).

Moving residents of Whitehorse's emergency shelter into housing is "not a big part" of the Salvation Army's mandate. Though they have a caseworker on staff, fewer than 10 percent of their residents are ever referred to permanent housing. In fact, so few residents are referred to housing that no statistics are kept on such placements (I9). That said this phenomenon is not inevitable. According to one Salvation Army official:

We would happily provide housing for our clients if there were appropriate housing options in Whitehorse for our clientele. We would happily make rehousing them a larger part of our mandate, if such options existed (I9a).

Supported Housing

YG has exclusive jurisdiction over supportive and supported housing for persons with a mental health diagnosis, including for First Nations (I11b).

Roughly 40 persons with a mental health diagnosis in Whitehorse — and another 15 clients outside of Whitehorse — receive supported housing, meaning that they live in a housing unit²⁰ and receive social-work support from a worker (i.e. help with appointments, grocery shopping, paying bills, income support applications and referrals to other services). The support work in question is funded by YG at a cost of just over \$6,000 per year, per client (depending on the level of support).²¹ But to qualify for such supported housing, clients must be "compliant with medication" for a sustained period of time; this means they must be willing to follow the direction of a physician for many months (I2). Though this may strike

^{18.} The writer is not aware of publicly-available information indicating the current size of the wait list, a profile of who is on it, or how this has changed in recent years.

^{19.} Note: this was a targeted survey, with a non-random sample of respondents.

^{20.} Some of the units are social housing units, and some are private units (I2).

^{21.} The social work support is provided by the Mental Health Services Outreach Program (I2).

some readers as a logical prerequisite for housing, the issue of "compliance" is highly controversial. In fact, the Housing First model of providing housing for the homeless, which has received a considerable amount of positive attention from policy makers and academics in the past decade, requires no such compliance as a prerequisite for housing (Falvo, 2009).

Some recent progress has been made in terms of housing the 'hard to house.' In the near future, it is expected that the "Alexander Street Residence"22 may open, featuring 12 apartment units for persons with a mental health diagnosis and persons with cognitive challenges. There will be no formal stipulation that tenants be 'compliant with medication.' It is expected that there will be three housing support workers (i.e. for taking tenants to medical appointments) and one housing manager, as well as a security guard at night (I2; I16). The staff support in question will be employed by Challenge, a Whitehorse-based NGO. Funding will be provided by YG's Department of Health and Social Services, and the building will be owned by the Yukon Housing Corporation (I16).

First Nations Households

A common theme through this analysis thus far has been the living conditions of First Nations persons. Table 8 to the right summarizes some of the paper's findings as they related to this topic.

Table 8

Key Housing	Indicators in Y	ukon
Percentage of Households in Core Housing Need	General Population: 16	Aboriginal Population: 25
Percentage of Households in Housing in Need of Major Repairs	Non-Aboriginal: 7.6	Aboriginal: 19.0
Likelihood of Whitehorse Households Identifying as Homeless	4X Greater for those Self-Identifying as Aboriginal than for those not Self-Identifying as Aboriginal	
Likelihood Amongst Whitehorse Households that Children Under 18 No Longer Live with Parents	2X Greate Aboriginal Par "other respo	ents than

Sources: Core Housing Need: Westfall, 2010b: 42. Primary data was compiled by CMHC using 2006 Census data. Housing in Need of Major Repairs: Westfall, 2010b: 139. Primary data source: YBS, Yukon Social Inclusion Household Survey, 2010. Likelihood of Whitehorse Household Identifying as Homeless: Westfall, 2010a: 13. <u>Likelihood Amongst Whitehorse Households that Children Under</u> 18 No Longer Live with Parents: Westfall, 2010a: 19. As stated above, the Whitehorse data from Westfall 2010a comes from a targeted survey, with a non-random sample of respondents.

^{22.} The formal name of this facility could change, depending on its opening date and location.

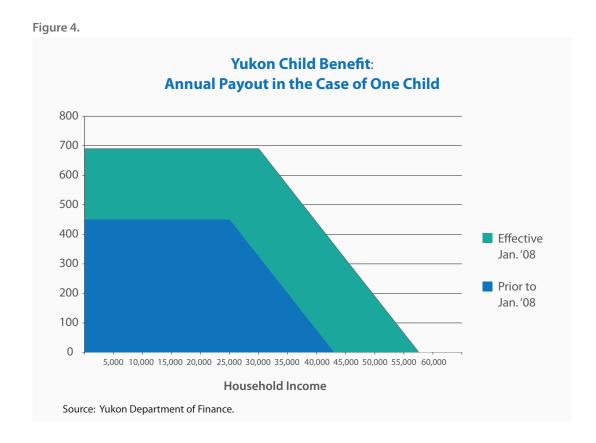
4 Income Assistance

Though Yukon has experienced strong economic growth over the past decade,²³ data from Statistics Canada reveals that there are not enough jobs for all individuals willing and able to work. As of late-September 2011, there were approximately 700 officially unemployed persons in Yukon, yet just 400 job vacancies (Statistics Canada, 2012). For this and many other reasons, there is a need for income assistance in Yukon, and that is the topic of the current section.

Yukon Child Benefit²⁴

The Yukon Child Benefit (YCB) began in 1999. It is funded by YG, but administered by Canada Revenue Agency. Since January 2008, it has provided low-income Yukon households with up to \$57.50 per month, per dependent child (I18). For households with annual incomes of \$30,000 or more, the value of the benefit is reduced by 2.5 percent of net family income in

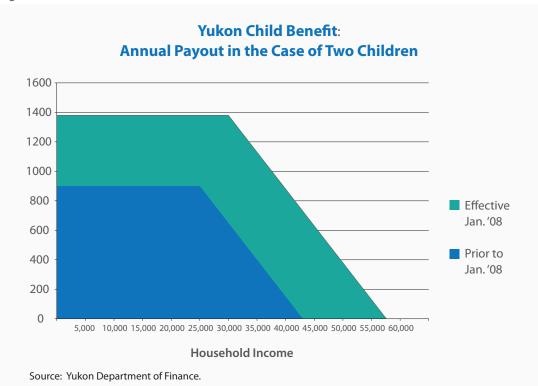
excess of that amount (in the case of one child) or by 5 percent of net family income in excess of that amount (in the case of households with more than one child [I18]). This 'escalator' component to the program is illustrated in Figures 4 and 5, which also illustrate the increased benefit levels effective January 2008.



^{23.} This will be discussed below.

^{24.} Information in this section has been provided by key informants and supplemented with information available at the web sites of both the Yukon Department of Finance and the Yukon Department of Health and Social Services.

Figure 5.



Every Yukon household is eligible for the YCB. In the case of the 10 First Nation governments that have tax-sharing agreements with YG, the latter bills the First Nation government after the fact. In the case of other First Nations, AANDC is billed. Thus, between 25 and 40 percent of the cost of YCB is, in effect, incurred by the federal government. The current annual value of the program is just under \$1.6 million (I18).

In the 2010-2011 "benefit year," comprising July through June, just under 2,500 children in approximately 1,500 households received the benefit. In two-thirds of cases, the payments went to single-parent households. Just over half of recipients received the full payments, and slightly fewer than half received partial payments (due to the aforementioned 'escalator'). Just over half of all recipient households had only one child; approximately one-third of recipient households had two children; 13 percent had three children; and 5 percent had three or more children (118).

Eligible Yukon residents receive the YCB each month along with their Canada Child Tax Benefit (CCTB) cheque. The YCB is not clawed back on SA recipients, and never has been. In other words, it is not considered income for the purpose of SA eligibility determination. Nor is the CCTB, which provides benefits to more than 80 percent of Canadian households with children (I11b).

However, the National Child Benefit (NCB) Supplement for lowincome households—which provides benefits to approximately 30 percent of Canadian households with children, 25 and which is worth as much as \$2,200 annually for one child (Hay, 2009: 13) — is and always has been clawed back from Yukon households on SA (I11b; Paradis, 2012; Stapleton, 2012). Ostensibly, YG does this in order to 'incentivize' work.' But Yukon does not have to do this. Canada's three territories currently claw back the NCB Supplement (Paradis, 2012; Stapleton, 2012), but none of the provinces fully claw it back (Stapleton, 2012). Clawing back the NCB Supplement from SA recipients is a dubious strategy when one considers that there are more unemployed persons in Yukon than there are job vacancies (Statistics Canada, 2012). Insofar as a real need exists to induce more parents receiving SA to find work, a more sensible approach might be to increase Yukon's minimum wage, which at \$9.27 an hour is currently the lowest in Canada.²⁶ Another might be to invest in more child care spaces, a topic that will be discussed later in the paper.

^{25.} For more on both the Canadian Child Tax Benefit and the NCB Supplement, see Warriner and Peach, 2007.

^{26.} For the hourly minimum wages for all Canadian provinces and territories, see: http://srv116.services.gc.ca/dimt-wid/sm-mw/rpt2.aspx?lang=eng&dec=5

Social Assistance (SA)

YG is responsible for administering and funding SA for most Yukon residents. First Nations with self-government agreements administer their own SA programs. In the case of First Nations without self-government agreements, SA is administered by AANDC. A reciprocal agreement ensures that if an individual receives SA in the 'wrong' office — e.g. a "status Indian" from Old Crow residing in Whitehorse — the appropriate level of government is eventually invoiced (I11b; I16).

In principle, settled First Nations administer SA for their beneficiaries, but they must follow YG's Social Assistance Act. And where AANDC administers social assistance, AANDC is also obliged to deliver assistance according to the Social Assistance Act (I11b).

There is a reciprocal agreement that has been signed between YG, AANDC and the settled FNs. According to the terms of the agreement, if YG makes changes to its SA system, it must consult with the other parties, even if there are no apparent cost implications. It is also expected that YG will consult with non-settled First Nations. In effect, YG has moral suasion when it comes to SA, and, in the past, this has resulted in the other parties increasing benefit levels in step with those being implemented by YG; settled First Nations and AANDC have matched past increases in SA benefit levels brought in by YG (I11b). That said there is some discrepancy. According to a government source, benefit levels for SA issued under Schedule A of the Social Assistance Act (i.e. for recipients who have been receiving benefits for fewer than six months) "are standard across the territory." But benefits issued under Schedule B (i.e. to recipients in receipt of benefits for more than six months) "are not issued in identical form by all three delivery agents (Paradis, 2012)."

Benefit levels also vary depending on the area of the Yukon in which one resides. Area 1 is Whitehorse (where benefits are lowest); Area 3 is Old Crow (where benefits are highest); and Area 2 is everywhere else (I11b).

Past Changes to Social Assistance in Yukon

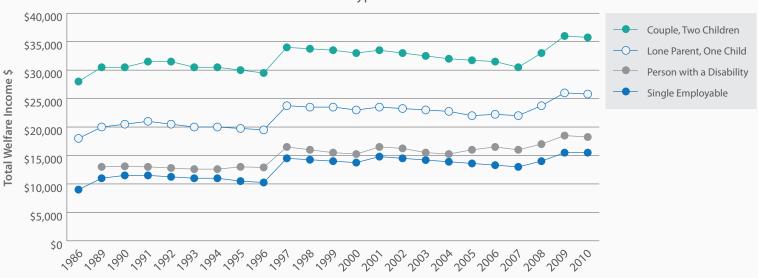
Beginning in the mid-1990s in Yukon, rules governing earned income by SA recipients began to be relaxed. Prior to that point, earned income was clawed back dollar for dollar. In effect, there was little financial motivation for a SA recipient to take on casual or part-time work while receiving benefits. One such change had to do with earnings exemptions for children in households where the household head was relying on SA. Beginning in the mid-1990s, rules were changed so that older children (of high school age, most notably) could earn income when working part time, and it would not be subject to a claw back (I11b).

This relaxation of rules then accelerated in 2008 with the introduction of the more relaxed earnings-exemptions policies that are in place today. Even today, however, the rule allowing recipients to keep 50 percent of earned income stipulates a time limit: it only applies for 36 total months, after which point it is lowered to 25 percent. In other words, it is not to be used as a permanent wage subsidy (I11b). When YG completed its review of its SA system in 2008, the result was increased flexibility vis-à-vis earnings exemptions, increases in benefit levels and "annual indexing" of its benefit levels (NCW, 2010: 1). As can be seen from Figure 6 on the following page, since the mid 1980s, benefit levels for all household types have seen a significant increase in value, even after adjusting for inflation.

Figure 6. Total Annual Welfare Incomes in Yukon

Total Annual Welfare Incomes in Yukon

Dollar Type: Constant



Source: National Council of Welfare. Amounts are for Area 1 (i.e. Whitehorse) and include the Canada Child Tax Benefit and the Yukon Child Benefit.²⁷

Yukon Seniors Benefits

The Pioneer Utility Grant, initiated by YG, has been in existence for over a decade. Subject to a residency requirement, it provides a cash payment to Yukon residents aged 65 years and older, to assist with the cost of heating their principal residence. It is not income-tested, meaning that even higher-income earners are eligible for it. It applies irrespective of which Yukon community the applicant resides in. Its current value is approximately \$1,000 per year per recipient, and it is now indexed to inflation (I11c).

The Yukon Seniors Income Supplement (YSIS) is available to every Yukon resident who is eligible for federal Old Age Security (OAS) and Guaranteed Income Supplement (GIS) — i.e. lowincome seniors. The maximum YSIS amount recently doubled from \$100 to \$200 per month, but the amount one receives depends on household income. It applies to all Yukon residents (I11c), but is subject to a residency requirement. According to the YG web site:

This supplement is also provided to spouses (60-65 years of age) who are in receipt of the Spouses Allowance or Widowed Spouses Allowance. Individuals who are eligible for this program will automatically qualify when they apply for the federal pensions.

^{27.} For more on the methodology, see: http://www.ncw.gc.ca/l.3bd.2t.1ilshtml@-eng.jsp?lid=331&fid=31

5 Education and Literacy

Yukon's rate of post-secondary education attainment is higher than the Canadian average. Based on data from the 2006 Census, Westfall (2010b) notes:

In Yukon, 61 percent of adults aged 25 and older had an apprenticeship, trades, college or university certificate, diploma or degree, as compared with 56 percent of Canadians in the same age group (Westfall, 2010b: 15).

There is a similar story with respect to literacy in general:

The International Adult Literacy and Skills Survey conducted in 2003 found that Yukon had the highest average prose literacy scores of all the provinces and territories. On a five-point prose literacy scale, with level 1 at the bottom of the scale, level 3 is considered to be the threshold level for coping with modern societal skill demands. An estimated 67 percent of Yukon residents aged 16 and over were at level 3 or higher in prose literacy, as compared to 55 percent of all Canadians in the same age group. Similarly, 57 percent of Yukon residents aged 16 and over were at level 3 or higher for numeracy skills, as compared to about 45 percent of all Canadians (Westfall, 2010b: 16).

But there is much more to this than initially meets the eye. As is discussed below, the above indicators could change for the worse in coming years.

Early Child Development

The focus of early child development initiatives is pre-natal to kindergarten (ages 5-6). There is some ambiguity within YG as to whether this should fall in the realm of Education or Health and Social Services (I9).

There have been two major initiatives vis-à-vis early child development in Yukon in recent years. First, the Child Development Centre (CDC) was established with multiple funding sources, including YG. It provides diagnoses for special needs children, as well as specialized outreach and support for children throughout Yukon. The CDC has roughly one dozen

staff persons who both deliver programs in Whitehorse and go to every Yukon community at least once per month during the school year. Most of the services are delivered at the CDC's Whitehorse location, though it has offices in Watson Lake, at Kwanlin Dun (in Whitehorse), and in Dawson City (I19).

Second, there is the Family Services for Children with Disabilities (FSCD). Funded by YG, this started roughly three years ago. FSCD's main function is to assist families who have children with disabilities (i.e. autism, cerebral palsy) by providing both funding and expertise for respite, early intervention and referrals to supports. FSCD also coordinates contracts with service providers. They do referral and coordination of payment for services such Applied Behavioural Analysis (ABA) and speech pathology; some service providers are flown to Whitehorse from Vancouver to provide services not available by certified practitioners locally (I19).

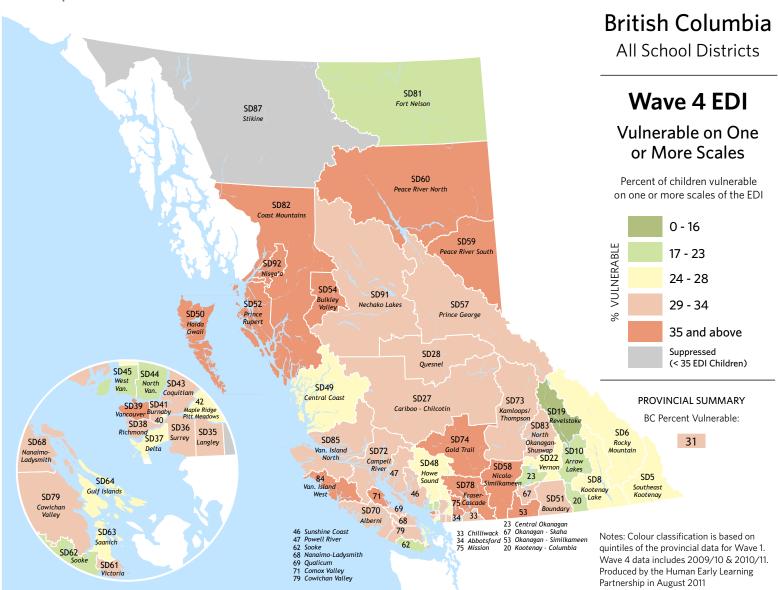
In spite of the above efforts, Yukon still struggles on early child development indicators. The Early Development Instrument (EDI), for instance, is a population-level measure of child development, developed by McMaster University researchers. It uses a questionnaire measuring children's development in kindergarten and employs a checklist which is completed by kindergarten teachers for each of their pupils midway through the school year. EDI methodology includes 104 questions designed to measure child developmental health in five categories, namely: 1) physical health and well-being; 2) social competence; 3) emotional maturity; 4) language and cognitive development; 5) and communications and general knowledge.²⁸

^{28.} For a general overview of the EDI, see: http://www.councilecd.ca/files/PanCanadianEDI_EDI_Mapping_Information.pdf. For scholarly analysis of the EDI, see Janus and Offord, 2007.

EDI maps use a five-colour scheme to illustrate vulnerability in a population of children. Dark green represents the "least vulnerable" neighbourhoods or regions; dark red represents the "most vulnerable." Typically, a geographical area has a mix of colours, as can be seen below in Map 5 for British Columbia. Results of a recent mapping exercise—which have not yet

been published—indicate that Yukon has considerably higher vulnerability levels than British Columbia.²⁹ These results suggest that early child development should be the subject of future research in Yukon. They also underline the importance for YG to continue to develop programming in this area.





Source: Human Early Learning Partnership (University of British Columbia).

^{29.} For more on Yukon's experience with EDI mapping, see the Yukon Department of Education's Annual Report for the 2010-2011 Academic Year. It can be accessed here: http://www.education.gov.yk.ca/pdf/Education_Annual_Report_2010-11_Academic_Year_-_web_version.pdf

Child Care

Strong government involvement in child care is important not only for children, but also for taxpayers — even in the short term. A recent economic analysis of Quebec's \$7-a-day daycare program estimates that the program has resulted in almost 70,000 mothers now engaged in gainful employment who would not be engaged in gainful employment without the program in place. Quebec's female employment rate is estimated to be almost four percentage points higher than if the program were not in place; and Quebec's overall employment is estimated to be almost two percentage points greater than if the program did not exist. What is more, while the direct cost of operating the program is equivalent to 0.7 percent of provincial GDP, the increased employment brought about because of the program contributes an amount equivalent to 1.7 percent of provincial GDP. Every \$100,000 in direct costs incurred by the provincial government brings back \$104,000 to provincial tax coffers, and \$43,000 to federal tax coffers. Thus, net of direct costs of operating the program, Quebec's \$7-a-day daycare program makes a positive contribution to the economy each year. Thus, even if one only considers the relatively short-term economic impact of operating such a program, it is cheaper for Quebec taxpayers to have the program in place than to not have it in place (Fortin, Godbout & St-Cerny, 2012).

"Child care" in Yukon is provided to children between the ages of six months and 12 years (I19). YG's Department of Health and Social Services currently has sole jurisdiction in this area (I11b; I22). Yukon has 35 licensed child care centres and 36 licensed family day homes; they are located in every community except for Beaver Creek (Paradis, 2012). In more than three-quarters of cases, the child care is provided by privately-owned centres (I22).

"Daycare" in Yukon is a term used to describe both licensed and unlicensed care when there are more than four and as many as eight children in a care setting outside of the primary caregiver's home. A "family day home" is the term used to describe a facility that operates within a person's home. A family day home can include up to eight pre-school children, or up to six if there are toddlers. Family day homes, by law, are to be licensed by YG's Department of Health and Social Services (19).

Both the N'akwäye Kű Daycare located at Yukon College, and Dawson City's First Nation-run daycare, have very good reputations within Yukon's child care community. Both facilities are purpose-built (i.e. built for daycare). Yukon College does not charge rent to its daycare; and Tr'ondek Hwech'in First Nation has committed substantial funding to its centre in Dawson City. Each of these daycares has low staff turnover (I19).

That said, fewer than one-third of Yukon children are in licensed child care (I19; I22).³⁰ Other arrangements vary, and sometimes result in children being in spaces with few if any windows, or far away from playgrounds. More than 90 percent of child care workers in Yukon are not unionized (I19). Some child care workers in unlicensed facilities make as little as \$11 an hour. Low pay can lead to high stress and high staff turnover (I19). Some child care workers in Yukon — including those working at the Yukon College child care centre, and those working at most First Nation-run child care centres — have health benefits packages and provisions for sick days. But many do not (I22).

For its licensed child care facilities, YG undertakes one annual (announced) inspection, in addition to three unannounced visits per year. In cases where there are problems, some get inspected as often as once a month until such time that the problem is resolved. Only one child-care license in Yukon has ever been revoked (122).

In order to receive subsidized child care from a licensed facility in Yukon, a household must apply for a subsidy. Such applications "are income tested on a sliding scale (Paradis, 2012)." Thus, some very low-income households do not pay at all, while other households pay according to income (I19; I22). Just over half of all children in licensed child care centres and family day homes receive a subsidy, with subsidy rates ranging "from \$250 to \$625 [per month] depending on the needs and age of the child, as well as, amount of care (Paradis, 2012)."

YG introduced important changes to child care in 2007. First, it increased the value of operating grants to child care operators for the first time in 12 years (I22). Among other things, this resulted in roughly a 30 percent wage increase for licensed child care workers (I22; Paradis, 2012). The same year, there was a 25

^{30.} It should be noted that that a person can care for up to four children in their home and not legally require a license (I22).

percent increase to child care subsidies for households, the first such increase since 1991. This raised the value of the maximum subsidy provided to parents from \$500 to \$625 per month. That same year, YG made subsidies available for a wider group of income earners, allowing the subsidy to 'reach up' further into relatively higher-income households (Paradis, 2012).

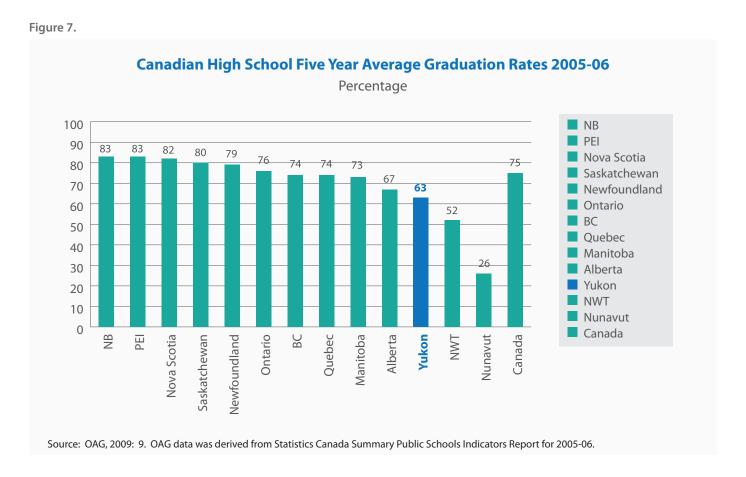
One recent initiative has been the creation of "supported child care" for children with special needs (i.e. behavioural problems). Supported child care workers can provide one-on-one support for some children. This began in Yukon roughly five years ago (I19). That said, this is granted to eligible children on a first come, first served basis. One key informant with extensive experience in child care in Yukon estimates that as many as 20 percent of children who meet the criteria for supported child care each year are turned away because of this limitation. It should also be noted that, in order to qualify for supported child care, a doctor's note costing between \$80 and \$160 is required (122).

Public Education

According to the OAG, "the Yukon Department of Education has more direct control over elements of education than departments of Education in other provinces have (OAG, 2009: 3)." Its responsibilities include "primary, intermediate, and secondary [education]," including for Yukon First Nations (OAG, 2009: 4).

In the five-year period preceding the OAG's January 2009 report, absenteeism in Yukon public schools had increased by 31 percent, having risen from 16 days per year (per student) to 21 days per year. According to the OAG, "[a]bsenteeism is higher for rural students and First Nations students (OAG, 2009: 12)."

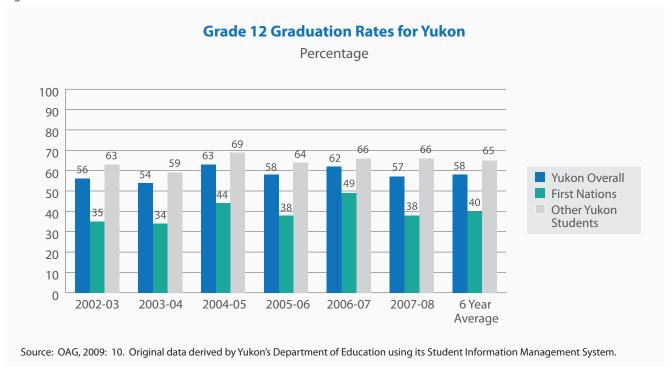
Statistics Canada data for 2005-06 was derived using the same "five-year average graduation rate" methodology that is used by the Organization for Economic Cooperation and Development. The rate is calculated by taking the number of high-school graduates in a given year and dividing it by 'all 17and 18-year-olds combined, divided by two' (Bourgeois, 2012). These figures reveal that Yukon has a lower five-year average graduation rate than any Canadian province; Yukon's rate of 63 percent is considerably lower than the Canadian average of 75 percent (OAG, 2009: 1). This is illustrated in Figure 7 below.



Data from Yukon's Department of Education draw on "six-year completion graduation rates" — also known as the "Six-Year Cohort method" — where a cohort of students is tracked as its members "move through their high school years from Grade 8 to Grade 12, including one additional year (McCullough,

2012)." Using this as a gauge, it is quite clear that high school graduation rates for First Nations persons in Yukon are considerably lower than for "other Yukon students" (OAG, 2009: 9). This data is presented in Figure 8 below.

Figure 8.



At-Risk Youth

No one level of government has a legal mandate for serving 'at-risk youth,' with the exception of some youth who are in care under the Director of Family and Children's Services (11c).

Skookum Jim Friendship Centre is located in Whitehorse and runs 14 programs for youth that focus on tutoring, prenatal nutrition, parenting, culture, employment, language immersion (in the Tutschone language), snowshoe making and counselling. An elder program will start in 2013 (125).

Another organization, Youth of Today Society, is located in Whitehorse and serves youth aged 15-24. It offers a drop-in open to youth Monday to Friday from 3PM until 8PM. The drop-in provides programs and services for at-risk youth, including an employment program, a food program, arts and music. In a six-month period, Youth of Today Society typically sees 75 different youth; and during a typical day, approximately 15.



Youth of Today Society provides programs and services for at-risk youth

More than 95 percent of its clients are First Nations, and at least 50 percent of them have been or are currently in care in Yukon's child welfare system (124).

Beginning in 2010, YG's Department of Health and Social Services began providing funding to Youth of Today Society in the amount of \$220,000 per year over a three-year period. This will expire in 2013, and it is not clear whether it will be renewed (124).

The plight of at-risk youth in Yukon is worthy of serious attention. Some youth get taken advantage of by 'predators' and provide sex in exchange for money and drugs (124; 125). Five youth who used the services of Youth of Today Society have committed suicide in the past decade, and one has been murdered (124).



According to a government source, the Skookum Jim Friendship Centre

provides an emergency after hours outreach service to youth between the ages of 17-20 years. The outreach workers assist youth in need of shelter to their immediate caregiver [sic] or to a "safe bed" it [sic] other options are not available. The workers connect youth with their respective care providers, involved agencies or other resources as soon as practical [sic]. The program operates daily from 9 pm to 9 am. The "safe bed" may include the four youth shelter beds at the Sarah Steele Building (Paradis, 2012).

The Sarah Steele Building also houses the detox centre (124). Youth trying to access a bed at the youth shelter have their belongings searched as they enter, in the same way as incoming detox clients have their belongings searched. One key informant has suggested that this is not a very welcoming environment for many youth (125).





Participants of Youth of Today Society's Youth Landscaping Project

Lack of Drug and Alcohol Treatment **Options for Youth**

Yukon does not have a youth treatment facility for drug and alcohol addiction. It does have a 28-day detox centre for adults, but youth who have tried to attend it have been told they would have to leave school for the period in which they are in treatment. One key informant who has worked with youth in Yukon for many years stated that there are no real options in terms of referring youth to drug or alcohol treatment in Yukon. Youth are very reluctant to go to a treatment facility outside of Yukon; and even if they were not, YG's Department of Health and Social Services is very reluctant to send a youth for treatment outside of Yukon, unless mandated to do so by the justice system (I24).

In March 2012, funding was announced for a new treatment centre to be administered in partnership between YG and Kwanlin Dun (125).

6 Moving Forward

Between 2001 and 2008, taxable income earned by Yukon households saw some significant developments, due to two main factors. First, the early part of that period saw important government investment in public works projects, most notably the Canada Games Centre, valued at approximately \$75 million. Second, three new mines came into operation, namely the Minto Mine, the Bellekeno Mine and the Wolverine Mine (I20; I21; Cooke, 2012: 32).³¹

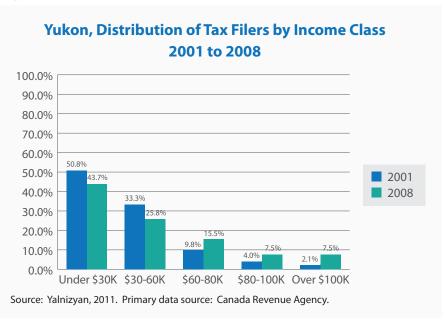
As Figure 9 indicates, the percentage of (individual) tax filers who earn less than \$60,000 annually decreased noticeably during this seven-year period, while the percentage earning more than \$60,000 increased very substantially. The proportion earning between \$60,000 and \$80,000 increased by more than 50 percent, the proportion earning between \$80,000 and \$100,000 nearly doubled, and the proportion making more than \$100,000 annually more than tripled (Yalnizyan, 2011).

One of the most striking changes during this time was representation in the 'Over 250K Club:' in 2001, Yukon had just 20 tax filers declaring more than

\$250,000 in annual income. By 2008, Yukon had 90 tax filers earning more than \$250,000 a year. Moreover, the average income of members of the 'Over 250K Club' increased very substantially, from just under \$430,000 to more than \$635,000. In addition to implications this has for social inclusion, Yukon's fiscal situation was advantaged as a result of the increased tax revenue. Yukon territorial tax revenue increased from just under \$32 million in 2001, to more than \$51 million by 2008 (Yalnizyan, 2011).

Yukon also increased spending quite considerably in light of the global recession:

Figure 9.



Total [territorial] expenditures climbed from \$890 million in 2008-09 to \$1.13 billion in 2010-11, a massive 26.7 per cent rise in only two years. Total expenditures are now expected to fall 3.4 per cent in fiscal 2011-12, dropping to \$1.09 billion as the government cuts stimulus spending. This reduction in spending, combined with 7.9 per cent growth in the Territorial Formula Financing (TFF) payments from the federal government, will provide Yukon with a budget surplus of \$38.5 million [...] (Cooke, 2012: 38)

Yukon's stimulus spending appears to have been successful. From 2008 until 2010, while the Canadian economy as a whole grew by just 1.2 percent, Yukon's economy increased by an impressive 11.2 percent, albeit in part due to the natural resources sector (Shaw, 2011: 23).

^{31.} For more on Yukon's mining activity, see Cooke, 2012.

Yukon's official unemployment rate has been consistently lower than the Canadian average in recent years (YBS, 201b). That said, as of March 2012, it had crept up to 7.8 percent, compared to a national unemployment rate of 7.2 percent (YBS, 2012a).

Yukon is the only territory without any public debt (Gulati, 2011: 1; Cooke, 2012: 38). And while Yukon's health care spending is projected to rise as its population ages (Shaw, 2011: 30; Cooke, 2012: 38), two caveats should be noted. First, annual federal funding for health care—via the Canada Health Transfer — is also projected to increase over the course of the next decade (Shaw, 2011: 33).32 Second, Yukon's education spending is expected to decrease due to demographic reasons during this same period (Shaw, 2011: 30; Cooke, 2012: 38).33

YG: Slowly Moving Towards a Strategy

Within YG, steps were taken towards a Poverty Reduction and Social Inclusion Strategy as early as 2008 (I11). Work towards a Strategy began in earnest in mid-2009 (I7), with the stated goal of releasing a Strategy in March 2011 (NCW, 2010: 1). Both an Interdepartmental Steering Committee and a Community Advisory Committee were struck in 2009. Much of the work done towards the Strategy has been done by staff in YG's Office of Strategic and Social Initiatives, which is staffed by three persons. Though the Office has other responsibilities, its major focus over the past several years has been in supporting the Strategy's development (I7).

Interdepartmental Steering Committee

The Interdepartmental Steering Committee includes a lead person from several YG departments. It is chaired by the Assistant Deputy Minister (ADM) of Social Services from YG's Department of Health and Social Services. The other (roughly one dozen) members of the Committee are mostly at the ADM level as well, with more representation from the Department of Health and Social Services than other Departments. The Office of Strategic and Social Initiatives provides staff support to this Committee (I7). A conservative estimate of the current cost of staffing the Office (including benefits) would be \$300,000 per year (I11b). The Committee has been meeting monthly (and as necessary) since late-2009 (I7).

Community Advisory Committee

The Community Advisory Committee (CAC) is co-chaired by the Yukon Anti-Poverty Coalition and the ADM of Health and Social Services (I8). The Council of Yukon First Nations has representation on the CAC (I23a), which has been meeting since late-2009. Its mandate is to provide advice to the Interdepartmental Steering Committee. The CAC reviews material and provides feedback (17). It has met with the Interdepartmental Steering Committee on three occasions (I6; I7), and the Deputy Minister of Health and Social Services has come to CAC meetings on more than one occasion (l6). In December 2011, YG's Health and Social Services Minister, Doug Graham, attended a CAC meeting, early in his tenure.

Dimensions of Social Inclusion and Exclusion in Yukon, 2010

As mentioned above, Dimensions of Social Inclusion and Exclusion in Yukon, 2010 is a comprehensive review of social indicators in Yukon. It compiles statistics from existing sources, as well as results from the Yukon Social Inclusion Household Survey, which is a survey of 927 Yukon residents over the age of 18. The Dimensions of Social Inclusion and Exclusion in Yukon is a first for Yukon (I1), and there have been indications from YG it may be emulated every four to five years by the Yukon Bureau of Statistics (I7; I11). Many would like to see targets set according to survey results, and then have the survey instrument refined as needed (I11). Indeed, members of CAC were initially told that each Department would take on challenges that would be measurable (16).

Consultations

In view of developing a Strategy, YG undertook formal consultation workshops in April-June 2010 in 14 Yukon communities, namely: Whitehorse, Carmacks, Faro, Ross River, Pelly Crossing, Mayo, Beaver Creek, Burwash Landing, Haines Junction, Watson Lake, Teslin, Carcross, Old Crow and Dawson City. This involved a total of 143 participants and met varying degrees of success. Though 77 people attended the 8 April 2010 Whitehorse workshop, each other workshop was attended by 11 or fewer people, and these numbers include YG staff. Not a single member of the general public attended the workshops held in Carmacks, Mayo, Beaver Creek or Teslin. With the exception of the Whitehorse workshop, no Government of Canada representatives were present at any workshops (Westfall, Forthcoming). Finally, no First Nations persons were present at the Old Crow consultation, even though Old Crow is a 95 percent First Nation community (123a).

^{32.} In nominal dollars, Yukon's share of the transfer will increase from \$29 million in 2011/12 to \$54.9 million in 2020/21 (Shaw, 2011: 33).

^{33.} The Conference Board of Canada has attempted to make spending projections into 2025/26. For more on this, see Cooke, 2012. Given the ambitious timelines of such projections, the precise figures should be interpreted with caution.

7 Conclusion

Reducing poverty can have far-reaching implications. It can improve living conditions, improve health outcomes and save tax dollars. For these reasons and others, most Canadians now live in a jurisdiction with a poverty reduction strategy. It would make sense for Yukon to follow suit.

Yukon has a higher cost of living than most Canadian jurisdictions, and Yukon has always been an expensive place to build and operate housing. Further, the Whitehorse housing market has been 'red hot' in recent years, making things especially challenging for households who do not yet have a foothold in the housing market. This makes social housing especially important, but social housing is in trouble: the federal government no longer enters into long-term operating agreements with Yukon. And the agreements that already exist will soon expire. If the federal government does not change course on this soon, the Yukon Housing Corporation will have immense difficulty operating its current stock of social housing units.

Households in Yukon are especially prone to poverty and social exclusion if they are First Nation, single-parent led, or receiving social assistance. Some of them end up homeless. The Salvation Army emergency shelter has 30-40 "regulars" who stay there for substantial periods of time each year. Virtually no effort is made to provide them with permanent, supported housing.

SA benefits in Yukon have increased in value — rather substantially — since the mid-1990s. YG has also increased the value and reach of its child benefit. But strangely, YG continues to claw back the National Childcare Benefit Supplement from households on SA. Presumably, this is done to 'incentivize' work. But with significantly more unemployed Yukoners than job vacancies, this 'claw back' is a questionable strategy.

In the aggregate, Yukon's population is well-educated by Canadian standards. But that could change. Recent research has revealed alarming findings in terms of early child development in Yukon, and fewer than one-third of Yukon children have access to licensed child care. In the public education sector, absenteeism is on the rise, especially for First Nations students—and graduation rates are currently lower in Yukon than in any Canadian province.

Some work has been done towards a Poverty Reduction and Social Inclusion Strategy for Yukon, and data produced by the Yukon Bureau of Statistics presents government with an important opportunity to monitor results. But recent footdragging by YG — not to mention poorly-executed community consultations — has been discouraging.

There is good news, however. Yukon is in a very strong financial situation; incredulously, it has no public debt. Insofar as new spending is required, Yukon is in a position to deliver. And herein lies a paradox: Yukon is a jurisdiction that would clearly have much to gain by implementing a poverty-reduction strategy, and it is more than able to deliver one. Yet, it has also dragged its feet in moving towards both the adoption and implementation of such a plan. It is not at all clear why YG has been so timid in moving forward. Nevertheless, there would be much to gain in moving forward. And it is in that vein that this report will now make five policy recommendations. First, YG should announce and implement a Strategy. The imperative to do so is there, as is the fiscal capacity. The only thing missing is the political will. Second, YG should create an arms-length poverty-reduction secretariat, because something as important as poverty should not be managed off the corner of one or two bureaucrats' desks. Third, YG should commit to monitoring important social indicators, because a jurisdiction cannot manage something if it cannot measure it. Fourth, YG should create more housing options for vulnerable subpopulations, because nobody benefits when women fleeing abuse have to wait over one year to obtain social housing, or when persons with chronic health problems are forced to sleep on chairs on a routine basis. Finally, YG should encourage the federal government to take the lead on poverty reduction throughout Canada, because no Canadian province or territory can single-handedly eradicate poverty without support from the federal government.

Policy Recommendations

Much work has been done towards developing a Strategy for Yukon, both in and outside of government. Below are five recommendations for YG aimed at moving things forward.

IMPLEMENT A STRATEGY

"The Strategy is at a standstill...in quicksand it seems."

—Quote from key informant, I23a, March 2012

YG began talking about implementing a poverty-reduction strategy in 2008. Though important work has taken place since that time, four years is a long time to talk about developing anything. It is time to put words into action. YG should plan to release its much-talked-about Social Inclusion and Poverty Reduction Strategy by January 2013 at the latest. Ideally, it should follow the lead of the other Canadian jurisdictions that have also included legislation as part of their respective strategies.

CREATE A SECRETARIAT

YG should create a Poverty Reduction Secretariat that would take the lead in implementing a Social Inclusion and Poverty Reduction Strategy. Such a Secretariat ought to be arms-length from government, but receive sufficient core funding for at least three full-time equivalent employees. It could encourage departments to both make changes and allocate funding to specific programs.

The Secretariat would need to be headed by a Director with at least the status of a Deputy Minister. In other words, when Deputy Ministers hold their weekly meetings, the Director should be in attendance and be a full participant at the table. This official could report either directly to a Minister or directly to the Premier.

YG should build on the success of its CAC and have it either nominate the Secretariat's first Director, or assist with the creation of a short list for the candidate. The Director would not necessarily be a current YG employee. This would legitimize the role currently played by the Community Advisory Committee and ensure that there is community 'buy-in.' The CAC should continue to exist and continue to have ongoing collaboration with the Secretariat.

The Secretariat could issue an annual report card, in collaboration with the CAC.

3

MONITOR OUTCOMES

Goal-setting is pointless without a monitoring system, and YG should be commended for having previously tasked the Yukon Bureau of Statistics to gather reliable data on various social indicators. YG should continue to do this, and continue to produce the Dimensions document on a four- or five-year cycle. The Secretariat could then encourage Departments to make changes against the baseline evidence that has been gathered. It could also underline the need for new types of data gathering. It would be useful, for example, for YG to begin tracking the percentage of child apprehensions that result, at least in part, from inadequate housing. It would also be advisable for YG to continue to undertake Early Development Instrument mapping research. Moreover, the Office of the Auditor General has noted that Yukon's Department of Health and Social Services does not adequately collect diabetes data, and that as a result of this, Yukon's current diabetes rate "may be understated." The OAG has therefore recommended that the Department "develop a comprehensive health information system" (OAG, 2011). A Secretariat could encourage all of the above to happen.

4

CREATE MORE HOUSING OPTIONS

Emergency shelters are not intended for long-term stays, especially in the case of residents with chronic health problems. But supported housing is; it offers three main ingredients: i) an affordable unit, implying a government rent subsidy; ii) social-work support, meaning that a case manager assists the resident to live independently; and iii) a landlord that can be flexible and understanding, and not begin eviction proceedings at the first sign of a problem.

According to Nelson, et al (2007), "supported housing can reduce homelessness and hospitalization and improve quality of life for mental health consumers" (Nelson, et al., 2007: 89). In a four-city costing exercise, Pomeroy compares costs of various program responses in Halifax, Montreal, Toronto and Vancouver. Consistent with other costing exercises, findings suggest it is considerably cheaper to provide permanent housing — for example, supported housing or social housing — to an individual than it is to provide that same individual with emergency shelter, hospitalization or incarceration (Pomeroy, 2005). The results of Pomeroy's research are illustrated in Table 9 below.

Table 9

Costs of Different Housing Options		
Policy Option	Annual Cost for One Person	
Prison, Detention Centre or Psychiatric Hospital	\$66,000 - \$120,000	
Emergency Shelter	\$13,000 - \$42,000	
Supportive, Supported or Transitional Housing	\$13,000 - \$18,000	
Affordable Housing without supports (i.e. social housing)	\$5,000 - \$8,000	

Source: Pomeroy, 2005: iv.

When homeless persons with a mental health diagnosis move into subsidized housing with social service support, they end up spending less time in emergency shelters, hospitals and prisons/detention centres, resulting in substantial savings to taxpayers (Culhane, et al., 2002).

Instead of using emergency shelters as a default option, YG should create housing options that improve health outcomes in a cost effective manner.

ENGAGE THE FEDERAL GOVERNMENT

In November 2010, the House of Commons' HUMA Committee³⁴ issued its final report following a two-and-a-half year study on poverty. Its first recommendation was "that the federal government immediately commit to a federal action plan to reduce poverty in Canada [...]" (Hoepnner, 2010: 5). It also recommended that, in an effort to meet the plan's objectives, the federal government provide additional financial support to all provinces and territories. Moreover, it recommended that one federal department be responsible for overseeing the plan's creation, implementation and assessment (Hopenner, 2010: 249-251).

In no area is the indispensable role of the federal government clearer than in the case of social housing. If the history of Canadian social policy tells us anything, it is that substantial amounts of social housing get built when the federal government leads the process, and that virtually no social housing gets built in the absence of federal leadership (Falvo, 2007). It is also very clear from data presented above that, in the absence of new federal funding for social housing, most of Yukon's social housing units will not be viable. This would mean that the Housing Corporation would have little choice but to evict tenants from already-existing social housing units.

As YG moves forward to implement its own Strategy, it should remind the federal government of the crucial role it can play in poverty reduction, and it should insist that the federal government act on the recommendations made by the all-party HUMA Committee.

^{34.} HUMA is short for "Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities."

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APPENDIX 1: Methodology

Ethics approval for this policy report was received by Carleton University's Research Ethics Board in August 2011, and a YG research license was obtained in November 2011. Semi-structured, in-depth interviews were undertaken with 27 key informants beginning in December 2011. Eight of them work for NGOs, seven are YG employees, three have strong links with the Yukon Anti-Poverty Coalition, two are consultants, one works for the Housing Corporation, one is self-employed, one works in the real-estate sector and another in the First Nations health sector. Finally, one works for the City of Whitehorse, and one is a retired City employee. Key informants were initially asked broad questions about poverty and housing in Yukon, as well as specific questions pertaining to their respective areas of expertise. As the writing process progressed, questions became more focused. The writer was directed to key informants largely through his contacts at the Yukon Anti-Poverty Coalition. Appendix 2 provides a list of organizations consulted by the author, and Appendix 3 provides a list of interviews. All interviews are non-attributable and have been coded in order to preserve confidentiality.

It should be noted that the researcher did not have unfettered access to YG employees. Many YG employees were contacted directly by the researcher, beginning in December 2011; and several interviews occurred without difficulty. However, beginning in March 2012, a contact person was designated within HSS. This employee, in turn, received all information requests within the Department and coordinated communication back to the researcher. Though the employee did subsequently provide the researcher with very useful information via e-mail, her role as a buffer presented three challenges. First, it compromised confidentiality for those YG employees who provided information via this indirect channel. Second, it limited the number of interviews. Third, it reduced the amount of probing. Due to valuable introductions made to the researcher by members of the Yukon Anti-Poverty Coalition, these challenges were largely overcome. 35

APPENDIX 2: Organizations Consulted

The author met with at least one official from each of the following organizations:

- Adult Services Unit (HSS), Yukon Government
- Arctic Institute of Community-Based Research
- Blood Ties
- Business and Economic Development Research Branch, Economic Development, Yukon Government
- · Carcross/Tagish First Nation
- Champagne and Aishihik First Nations
- Dena Nezziddi Development Corporation
- Department of Finance, Yukon Government
- · Fetal Alcohol Syndrome Society Yukon
- · Kaushee's Place
- Kwanlin Dun First Nation Health Department
- · Mental Health Services (HSS), Yukon Government
- · Network for Early Human Development
- Northern City Supportive Housing Coalition
- Office of Strategic Social Initiatives (HSS), Yukon Government

- Planning & Development Services, City of Whitehorse
- Ross River Dena Council
- Salvation Army
- · Skookum Jim Friendship Centre
- Whitehorse Planning Group on Homelessness
- Youth of Today Society
- · Yukon Anti-Poverty Coalition
- · Yukon Bureau of Statistics
- · Yukon Child Care Association
- Yukon Council of First Nations
- Yukon Economic Development
- Yukon Housing Corporation
- · Yukon Real Estate Association
- Yukon Status of Women Council

^{35.} If a YG policy stipulates that university researchers are not to have direct access to YG subject specialists, it would be useful if that policy could be made known to researchers. Future researchers—especially ones expecting to rely on key informant interviews—might find such a process to present serious obstacles to independent research.

APPENDIX 3: Acknowledgements

Key informants gave generously of their time and knowledge. Several agreed to more than one interview and provided extremely helpful feedback on an early draft. One drove me to and from Ross River. Another gave me a guided tour of "the village." Their full identity is being preserved, however, in order to maintain confidentiality. Dr. Frances Abele has been my northern research mentor for three years. Words cannot do justice to how helpful, generous, inspirational and wise she has been. Kristina Craig and Bill Thomas introduced me to key informants, inside and outside of government. Without these introductions, the research would not have been possible. I have received valuable assistance from Hillary Aitken, Jim Dunn, Ross Findlater, Josh Gladstone, Arlene Haché, Gen Harrison, Sheena Kennedy, Rebecca Johnson, Lois Little, Allyson Marsolais, Mike McCracken, James McCullough, Tony Myatt, Steve Pomeroy, Stephen Roddick, Gilles Séguin, John Stapleton, Vincent St. Martin, Lil Tonmyr, Steph Vasko, Val Walker, Marilyn Wolovick and two anonymous reviewers. The usual disclaimer applies.

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APPENDIX 4: References for Key Informant Interviews

Informant #	Code	Date of Interview	Туре
Informant 1	11	12 Dec 2011	In Person
Informant 2	12	12 Dec 2011	In Person
Informant 3	13	13 Dec 2011	In Person
Informant 4	14	13 Dec 2011	In Person
Informant 5 2nd Interview	15a 15b	13 Dec 2011 19 Feb 2012	In Person In Person
Informant 6	16	13 Dec 2011	In Person
Informant 7	17	14 Dec 2011	In Person
Informant 8	18	14 Dec 2011	In Person
Informant 9 2nd Interview	19a 19b	14 Dec 2011 25 Feb 2012	In Person In Person
Informant 10	I10	14 Dec 2011	In Person
Informant 11 2nd Interview 3rd Interview	l11a l11b l11c	15 Dec 2011 13 Mar 2012 14 Mar 2012	In Person In Person Telephone
Informant 12	l12	11 Jan 2012	Telephone
Informant 13	I13	16 Jan 2012	Telephone
Informant 14	l14	19 Jan 2012	Telephone
Informant 15	I15	5 Mar 2012	Email
Informant 16	I16	12 Mar 2012	In Person
Informant 17	117	12 Mar 2012	In Person
Informant 18	I18	12 Mar 2012	In Person
Informant 19	l19	14 Mar 2012	In Person
Informant 20	120	14 Mar 2012	In Person
Informant 21	I21	14 Mar 2012	In Person
Informant 22	122	14 Mar 2012	In Person
Informant 23 2nd Interview	I23a I23b	15 Mar 2012 2 May 2012	In Person Email
Informant 24	124	15 Mar 2012	In person
Informant 25	125	16 Mar 2012	In Person
Informant 26	126a 126b	17 Mar 2012 19 Mar 2012	In Person Email