

LEGISLATIVE ASSEMBLY OF THE
NORTHWEST TERRITORIES
9TH ASSEMBLY, 11TH SESSION

TABLED DOCUMENT NO. 20-83(2)

TABLED ON SEPTEMBER 9, 1983

TD 20-83(2)
Tabled Sept. 9/83

Statement of Position
Regarding the Paper
Better Pensions For Canadians



A STATEMENT OF POSITION REGARDING

THE PAPER

BETTER PENSIONS FOR CANADIANS

SUBMITTED BY THE

GOVERNMENT OF THE NORTHWEST TERRITORIES

IN PRESENTATION TO THE

PARLIAMENTARY TASK FORCE ON PENSION REFORM

PRESENTED BY: THE HONOURABLE TOM BUTTERS,

MINISTER OF FINANCE

SEPTEMBER 7, 1983

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Good morning, ladies and gentlemen. I am pleased to welcome the Task Force on Pension Reform to Yellowknife, on behalf of the Government of the Northwest Territories. We are pleased to take this opportunity to present our concerns regarding pensions, and retirement income generally, in Canada. We will be making two presentations. The first will deal with the Government's general response to the proposals in the Green Paper, and its concerns in the area of retirement income. The second will address the specific needs for reform of the pension system, so that it may more fairly meet the needs of women. As with others presenting their views to your Task Force, we represent the interests of our citizens. As a Government, we must speak for a broad range of people. There are many groups in the Northwest Territories, each with their own special blend of interests and concerns. This is just as true for a subject like retirement income as it is for economic development, social welfare, and decentralization of authority.

SECTION 1 NORTHWEST TERRITORIES PROFILE

Before we address our concerns regarding retirement income, it is appropriate to profile the structure of the Northwest Territories. The attached tables set out in greater detail the items I will review here. In addition, we would be pleased to provide you with such additional information as you feel would assist in your deliberations. I should note in passing, however, that most of the available information comes from Federal Government sources, and is not always adequate in its portrayal of the unique mix of life styles in the Northwest Territories.

The Northwest Territories has a population of over 45,000, spread over an area of 3.25 million square kilometres. It is a population rich in cultural heritage, in a land rich with economic opportunity. However, this is a wealth that does not translate readily into material goods. If you compare the average income for all of Canada with that of people in the Northwest Territories, the figures appear to be similar. This ignores, however, the relative purchasing power of these income levels. The base level of prices for consumer goods in the Northwest Territories, in locations such as Yellowknife, Fort Smith and Hay River, is over 25% higher than prices in southern Canada. While this is the residence of most of the Territories' elderly, it does not capture the whole picture. Almost half of those over 65 live in the four High Arctic regions, where living costs are as high as 81% over Yellowknife prices, or over twice as high as in southern Canada. We emphasize here that we are speaking of people typically on subsistence incomes, who must spend all of their retirement earnings on consumer goods.

The population of the Northwest Territories has also proven to be a more mobile group of people than those in southern Canada. Mobility figures from the 1981 census indicate over one-fifth of our population has moved in from outside the Territories within the past five years. Projections of growth in the resource sector suggest that this mobility will at least continue, if not extend itself, in future.

The mobility of the population is also demonstrated by time spent in the labour force - the more conventional definition of "work", and generally the area of activity that is more closely tied to pension schemes.

The labour force participation rate of the Northwest Territories' population in 1981 was less than 50% in total, and just over 40% for women. Perhaps more significantly, only 40% of the Territories' labour force were employed on a full-time year round basis, compared to over 50% for all of Canada. Some of this difference can be attributed to our consistently high rates of turnover, but it also reflects a marginal attachment to the labour force by many people.

Historically, the Northwest Territories has been the home for many people during their working lives, but not during their retirement. Similarly, many of those who are at retirement age in the Northwest Territories have not lived a "conventional" work life, one that allows them to build retirement income credits. The popular concept of people who "live off the land" is more than an historical tale. For those native people 45 years and older, hunting, fishing and trapping still constitute a vital part of their life style and indeed of their earnings. The number who live by selling furs may be limited, but in many hamlets and settlements, food from the land amounts to over 22% of total income in the community, and as much as one-third of total income for some communities.

Clearly we are speaking of a culture and an economy that is not easily reached by all of the typical means of pension income.

We should also point out that our emphasis on native life styles is not out of place in a discussion of pensions. Native peoples make up just under 60% of the population of the Northwest Territories, but over 75% of those over age 65. The mortality rates for native people in the Northwest Territories suggest also that a smaller portion of them manage to survive to age 65, than is the case with non-natives. Thus we find that many of the solutions being pursued in southern Canada for the problem of retirement income are not as meaningful in the North.

There are only 61 pension plans with members in the Northwest Territories. Almost three-quarters of these members are included in Federal Government pension plans, as Federal or Territorial Government employees, or as members of the R.C.M.P. or Armed Forces. While this Government has several concerns in the matter of pension plans, both public and private, this basic profile must influence our concerns first and foremost. Without massive structural changes to the Canada Pension Plan and the legislation governing private pension plans, the major concern of this Government must continue to be focused on an adequate base income level at retirement, regardless of an individual's working life history. Natives who still follow the traditional ways, others who are becoming gradually absorbed into the labour market, those people who work for employers with generous pension plans, those who work where no pension plans are offered, and those women whose contribution to the economy as homemakers is only now becoming recognised, all deserve a basic, adequate retirement income. The vehicle that can provide this is Old Age Security and the Guaranteed Income Supplement.

The current status of the elderly in the Northwest Territories demands our concern. Of 1,320 people over age 65, over 1,000 receive an income level that is low enough to qualify them for the Guaranteed Income Supplement. For this group, the Government of the Northwest Territories also provides a further supplement that, like G.I.S., is means-tested. Of these 1,320 people, only 266 received a retirement pension from the Canada Pension Plan in March 1983, and these pensions averaged only \$195.00 per month. For the 290 who received Old Age Security payments only, and the 1,010 who received both O.A.S. and the G.I.S., the average monthly payment was \$424.00. All of these factors should be kept in mind when viewing the concerns of the Government of the Northwest Territories with respect to pension reform.

The current population of the Territories is not large. The future may be radically different depending on the status of pipelines, offshore oil and general northern development. Better Pensions for Canadians means better pensions for all Canadians, and not just for today but for many years in the future.

SECTION II
RELEVANT PROPOSALS FOR REFORM

The thrust of the pension reform proposals in Better Pensions for Canadians falls into three categories: Private pension plans; guaranteed minimum incomes; and the Canada Pension Plan.

We would like to address our proposals under these three categories, and we have arranged them in order to reflect the priorities in the Northwest Territories.

A. Guaranteed Minimum Incomes

It is of critical importance that we recognize the substantially higher living costs that the elderly must face in the Northwest Territories. Food costs for the 150 people in Yellowknife over age 65 are 25% higher than in the south. In Baker Lake, food costs are over 70% higher than southern rates; 76% higher in Frobisher Bay; 85% higher in Fort Good Hope; and 99% higher in Coppermine. Each of these communities is the one with the largest number of elderly people in their respective regions.

This Government has already indicated to the Federal Government, in the area of taxation of northern benefits, that it favours an income tax system that recognizes these cost differences. Similarly we would endorse a pension system that provides suitably higher levels of means-tested income supplements to those who face higher living costs. It should not be the sole responsibility of the Government of the Northwest Territories to compensate for these higher costs.

B. Canada Pension Plan

The Canada Pension Plan is not simply a pension plan. It is an instrument of social policy for the Government of Canada. For all the criticism that has been voiced about it in the recent past, the Canada Pension Plan has a very broad coverage of people in the Territories. In 1980, for example, the Plan covered 23,443 contributors in the Northwest Territories. This is more than the number in the 1981 labour force, as measured by the census, and reflects C.P.P.'s coverage of self-employed individuals. At the same time, it continues to be a young plan, with modest levels of benefits.

There are two major areas that the Canada Pension Plan is particularly well-suited to provide for, as an instrument of social policy. One is the matter of homemakers' contributions to the economy and the labour force, which will be discussed in our second presentation. The second area regards the primary sector of the economy - hunting, trapping and fishing, as well as southern agriculture. However, it is not enough to know that the Canada Pension Plan applies to these sectors of the economy. We must also know that it provides an adequate retirement income. We would like to return to this point later in this presentation.

One area regarding C.P.P. that is not addressed in Better Pensions for Canadians, but which affects the Northwest Territories and is cause for concern to this Government, is the matter of the extension of C.P.P. borrowing privileges to the Territorial Government on the same basis as is afforded the provinces. Under the Canada Pension Plan Act, the excess of employee and employer contributions to the C.P.P. over benefits paid out on behalf of residents of a province is available to the provinces for loan purposes. The funds may be borrowed for up to 20 years at an interest rate approximately the rate of corresponding Government of Canada debt at that time.

Section 112(1) of the Act expressly states: "province does not include the Yukon Territory or Northwest Territories".

The Territorial Government, in order to promote the development of municipal services, provides debenture loans to tax-based municipalities in the Territories. Previously these funds were borrowed by this Government from the Federal Government. Since April 1982, however, this source of funds has been denied to the Territories, and money that is not available internally would have to be obtained from the private market. As the Territorial Government matures politically and financially it will require a secure source of financing in order to assist the future development of the Northwest Territories.

At present, the Federal Government invests surplus Canada Pension Plan funds from the Northwest Territories in Federal Government securities. It is estimated that approximately \$7 million would be available to the Government of the Northwest Territories in this fiscal year if Section 112 (1) were repealed, an amount adequate to meet the present needs of this Government.

The Government of the Northwest Territories, therefore, recommends that Section 112(1) of the Canada Pension Plan Act be repealed.

C. Private Pension Plans

Of the ten changes proposed with respect to private pension plans in the Green Paper, four have particular impact from a Territorial viewpoint:

Vesting

The high mobility of labour in the Territories means that people change jobs often. As a result, there is a large amount of movement from one pension plan to another, from situations where there is no pension plan to situations where there is and vice versa. The net result under current conditions is that large amounts of pension credits are lost due to inadequate vesting provisions and lack of portability. Consequently, the level of coverage under the plans in force becomes a secondary consideration since the benefits are not being realized. This Government fully supports the concept of earlier vesting together with the concept of vesting espoused in the Green Paper. Full vesting after two years is a crucial change which fully justifies the additional cost it will entail, if combined with a provision requiring that at least half the contribution be made by the employer. Due to the way many plans are funded without explicit recognition of expected terminations, improved vesting will require little or no change in current funding levels. The additional costs will be manifested as lower experience gains in the future. Earlier vesting, however, should not be allowed to interfere with the portability of employer and employee contributions. Highly mobile employees may be uncertain as to the duration of their stay with any one employer. Sufficient time, therefore, perhaps two or three years, should be given to an employee to make decisions regarding the transfer of pension credits between plans.

Portability

Portability and vesting are interrelated. High mobility of labour demands improved portability in order that the benefits to be gained from improved vesting are fully realized. Although the Registered Retirement Savings Plan can currently be used to enhance portability, much can be lost through premature collapse of these funds for purposes other than retirement. The proposed Registered Pension Account (RPA) will further enhance the portability of pensions by guaranteeing that pension funds will be used for retirement purposes. We see a second more beneficial advantage of the RPA which will have a definite impact in the Territories. Many small employers have not established pension plans due to high start-up and administrative costs. By allowing these employers to contribute to an employee's RPA it in effect creates a mini-pension plan. We view the emergence of the RPA as being far more beneficial than the mandating of minimum pensions.

Flexible Tax Treatment

Although not specifically dealt with in the Green Paper, we feel that changes to current RRSP/pension maximum contribution limits are long overdue. Further, we believe the current limits are outdated and discriminate against certain employees who work in the Territories. The higher salaries paid to many to compensate for the higher cost of living force higher pension contributions, leaving less room for personal contributions to an RRSP. We believe an immediate increase in the \$3,500/\$5,500 levels is necessary plus a future linking of these levels to an established wage index, perhaps the Year's Maximum Pensionable Earnings (Y.M.P.E.) of the Canada/Quebec Pension Plan. Further, those maximums should be subject to regional variation, in recognition of the higher salary levels required in the Territories to compensate for cost-of-living differences. We look forward to receiving the Federal Government's discussion paper on tax treatment of retirement savings plans, and anticipate the opportunity to comment further at that time.

Pension Plan Discrimination

Currently, many employees are excluded from pension plans due to the "parttime" or "temporary" nature of their work. Clearly, part-time employment or reduced hours of work are very common in the Territories as noted in Table 3. These people should be allowed access to pension plans where they exist. The net result will be more benefits being provided out of private plans with less dependence on guaranteed minimum pensions.

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SECTION III
APPLICATION

The retirement income scheme in effect presently, as well as the one we are proposing, consists of three tiers:

1. The first tier - Old Age Security and Guaranteed Income Supplement - is the guaranteed minimum pension level of the elderly. Our Government supplements the G.I.S. with a flat benefit of \$75.00 per month, providing a single pensioner with a maximum possible income of \$589.35 per month, at this time.
2. The second tier is the Canada Pension Plan, which is a mandatory arrangement that is earnings-related. It is also, as we have noted earlier, a social policy vehicle.
3. The third and final tier is the private pension plans. These include employer-based plans, Registered Retirement Savings Plans, and they would also include Registered Pension Accounts, if these come to fruition. These third-tier plans are typically earnings-related.

The test of a retirement system, of course, is whether it can adequately provide in retirement for all those who contribute to the economy. It is equally important that those who have retirement incomes receive an adequate income, but also that they have truly managed to escape the welfare implications of a needs-tested guaranteed income. They must be seen to have earned their income in retirement.

With this test in mind, let us review the existing system, to see how it provides for the various groups of people in the Northwest Territories.

One group is comprised of those employees who participate in a pension plan for a large portion of their career. These employees will be affected by the proposals regarding private pension plans, especially those regarding meaningful vesting. However, the employees in this group are really not part of the problem dealt with in Better Pensions for Canadians.

A second group is comprised of people who generally have been regularly employed but are highly mobile. They have generally not participated in employer-sponsored plans or, if they have, their pension accumulation has been very small. Improved vesting and portability plus the introduction of the Registered Pension Account should help these highly mobile employees.

A third group consists of the elderly in the Northwest Territories at present. It is clear from the preponderance of the Guaranteed Income Supplement in the Territories that the current scheme is not providing the elderly of the Territories with an earned retirement income that is adequate.

There is a fourth group. Many of the native people in the Northwest Territories are engaged in the primary sector, as hunters, trappers and fishermen. These people are typically employed in the wage economy, but rely on these earnings to finance their activity as hunters, trappers and fishermen. Much of their employment is part-time, or seasonal or temporary, and is typically not covered by a private pension plan. These are the people who continue to stay in the Northwest Territories after they have reached the point of being "elderly".

As we have said, the goal of a nation's retirement income programme should be to break this pattern of need, and allow individuals to earn retirement credits. We already know that less than 5% of those who hunt and trap in the Northwest Territories earned over \$5,000 per year from this employment in 1981-82, and that less than 1% earned over \$10,000 per year from hunting and trapping. We know that over 70% of them made less than \$1,000 per year from fur.

This is not the forum for discussing the adequacy of this income during one's working life, but one item is clear. There is no earnings-related vehicle at present - not Canada Pension Plan, and certainly not private pension plans - that can allow these people to provide adequately for their retirement, based on their gainful employment in their working years.

This situation is radically different from many of the concerns that your Task Force will face from other so-called "interest groups". If there is a solution to this welfare-retirement trap, it must be a radically different solution, one that recognizes pension credits from more than merely financial avenues.

The situation is different, but it is not without precedent. We refer you to the Government of Quebec's Cree Hunters and Trappers Income Security Programme, for an example of how time spent on the land can be transferred to financial credits, and we also refer you to the Uniform Pension Plan recently developed by Canadian life insurance underwriters for small business, as an example that the innovative spirit can still be applied to the pension industry.

This is not the sort of situation that lends itself to private market solutions, and the formula for translating time on the land to pension credits is one that requires careful consideration. Since we should address the needs of hunters, trappers and fishermen not only in the Northwest Territories, but also in the southern provinces and the Yukon Territory, the scheme would require the support of other Governments.

This proposed programme is not meant to provide full retirement income in itself, for all those who hunt, trap and fish, since that is not their only source of livelihood. We expect that their wage earnings would be more equitably reflected in conventional pension schemes as a result of the recommendations of the Task Force. However, we are proposing that their non-wage based livelihood would also be provided for in retirement.

SECTION IV
SUMMARY

In order that the special interests of the people of the Northwest Territories, their employers, and their pension plans, where applicable, receive the proper consideration of the Task Force, we have isolated those characteristics which are unique and relate to retirement income. A summary of these characteristics is as follows:

1. The Territories have a large population of native peoples relative to the total population. Many of these people continue to live traditional Northern ways of life that are largely outside of the wage economy, which is the norm in the remainder of the country. Earnings-related retirement income will not reach these people.
2. The mobility of labour within and into and out of the Territories is high. This creates special problems with respect to eligibility for pension plans, vesting of pension benefits and portability of earned retirement incomes.
3. The high cost of living in the Territories creates special problems both with respect to employees prior to retirement and pensioners who stay in the North.
4. The population of the Territories is largely divided into two distinct groups, relating to pension coverage. There is a very large group of employees who are well looked after with respect to retirement pensions. Another large portion of the work force is employed by many small employers characterized by little or no private pension coverage.
5. Few people who retire from work in the North have decided to stay in the North. Consequently, most of the population over age 65 have not been employed in the wage economy.

We would like to conclude our presentation by indicating briefly the priorities among our major concerns regarding retirement income, and by noting our position on several other key points in the Green Paper. There are six major concerns:

1. The major vehicle for a minimum retirement income in the Northwest Territories must be Old Age Security, with a universal means-tested income supplement. Diversity in our economy does not permit a contributory earnings-type method, such as C.P.P., to meet the immediate needs of our elderly. We therefore submit that maximum priority be given to increases in the Guaranteed Income Supplement. We also propose that the G.I.S. not be offset from earnings on as drastic a basis as at present.

2. If the native people in the Northwest Territories, and in all of Canada, are to maintain their self-reliance, we must provide a retirement income scheme that recognizes the portion of their time spent in the land-based activities of hunting, trapping and fishing. Such a scheme must be co-ordinated through the Federal Government, and should be national in scope. We sincerely trust that this proposal be given the serious consideration that it requires, especially in view of the limited input that your Task Force will have received on behalf of the native people of Canada.

3. Retirement income must recognize and compensate for the cost of living differences in the North. This applies primarily to the Guaranteed Income Supplement. We also endorse the Green Paper's concern for fairness in the application of tax assistance to pension contributions. The \$3,500/\$5,500 limits are clearly in need of amendment, and we would suggest a pattern that reflects annual changes in the Yearly Maximum Pensionable Earnings of the C.P.P. The higher cost of living in the North must also be reflected in these limits. Already nearly one-half of the Territorial Government's management staff have reached the maximum level of tax assistance, under the Public Service Superannuation Plan.

4. The Canada Pension Plan, although not adequate to meet the needs of our elderly at present, is the most promising method of developing an earned retirement income program in the Northwest Territories. The Canada Pension Plan should, therefore, maintain its role as the universal earnings-related pension plan.

5. The Territorial Government should be eligible for the same borrowing privileges under the Canada Pension Plan as are the Provincial Governments.

6. The proposed changes to employer-sponsored plans which will have the most impact on pensions in the Territories are those dealing with vesting, portability and discrimination regarding other than full-time employment. We are especially excited about the creating of the RPA and feel that it will ultimately impact very positively on pension coverage in the Territories.

While these are our major concerns, we wish to address several of the other proposals in the Green Paper.

First, more complete funding of the Canada Pension Plan is a desirable goal, but should remain secondary to its development as the universal earnings-related pension plan. We cannot pretend that the Canada Pension Plan is a pure pension plan, and the concept of funding requirements is of secondary importance.

Second, indexation of private pension plan benefits is a laudable intention, but is not as valuable to plan members as ensuring that their plan will provide an adequate formula of benefits. In particular, we are concerned that the Green Paper did not address the concern of the inadequacy of career-average pension plans. For our part, the Territorial Government is currently reviewing the Municipal Employee Benefits Plan, which provides pension and other benefits for local-level public employees in the Northwest Territories. The pension plan in this benefit program was originally established for the local employers as a career average plan, but it is clear that this is proving inadequate.

Third, we approve making joint-and-survivor the first option in pension plans.

Fourth, we endorse giving pension plan members a higher call on corporate assets, should a plan be terminated.

Two pension-related matters have not been discussed in this presentation, since they are apparently not related to the Task Force's mandate. One is the fact that the Territorial Government currently does not have authority to administer private pension plan standards legislation. Most Provincial Governments have such legislation. There are 51 private-sector pension plans in the Northwest Territories, with a total of just under 2,000 members, and standards for those are currently administered by the Federal Government. We wish to give notice at this time that our Government may, upon reviewing the situation further, pass our own Pension Benefit Standards legislation, by way of an Ordinance, and establish an office to administer this legislation.

The second matter concerns the pension plan for Territorial Government employees. Currently, as with several other benefits, our Government's employees participate in the Federal plan, in this case the Public Service Superannuation Act and the Supplementary Retirement Benefits Act. This Government may, again following a more detailed review of the situation, choose to replace this pension plan with one of its own design and administration. This would involve negotiating with the Federal Government for the appropriate transfer of funds. Again, these two matters may not be related to the mandate of your Task Force, but we feel it is appropriate to notify you of our intentions at this time.

The subject of retirement income has been under discussion in Canada for some time, and it is probable that about 20 years will have passed from the last major reform, the introduction of the Canada Pension Plan in 1966, before any substantial results will follow from this Task Force's recommendations. We anticipate, and hope, that similar "cycles" of review will not be as long in future. The Government's concerns at this time reflect some anticipation of future developments in the Northwest Territories, but we must also look to the immediate needs of our aged, knowing that the profile of these Territories will have altered significantly - economically, politically, and socially - the next time pension reform is raised as a national issue.

APPENDIX TABLES

1. Total Population of N.W.T. by Age, Sex and Ethnic Origin (1981)
2. Senior Citizen Population (May, 1983)
3. Number of Weeks Worked in Labour Force by N.W.T. Population (1980)
4. Employment by Industry (1981)
5. Distribution of Income Levels for Canada and the N.W.T. (1980)
6. Yellowknife - Edmonton Spatial Price Indexes (June, 1982)
7. N.W.T. Food Price Indexes, by Community and Region (October, 1982)
8. Canada Pension Plan Coverage of N.W.T. (1980)
9. Comparative Canadian and N.W.T. Labour Mobility (1981)
10. N.W.T. Mobility by Age Group (1981)
11. Mortality Statistics, N.W.T. and Canada (1976)
12. N.W.T. Pension Plan Members (1982)
13. Pension Plan Contributions (1980)
14. Pension Legislation Jurisdiction, N.W.T. Members (1982)

STATISTICAL APPENDIX

TABLE 1

TOTAL POPULATION OF N.W.T. (1961 CENSUS)
BY AGE, SEX & ETHNIC ORIGIN

BOTH SEXES

<u>Age</u>	<u>Inuit</u>	<u>Status Indian</u>	<u>Non-Status Indian</u>	<u>Metis</u>	<u>Other</u>	<u>Total</u>
19 & under.	9,230	3,325	565	1,380	6,390	20,890
20 - 29	2,475	1,145	220	480	5,135	9,450
30 - 39	1,665	720	125	295	3,975	6,770
40 - 49	1,200	545	90	175	1,930	3,945
50 - 59	700	415	85	155	1,150	2,500
60 - 64	240	130	30	30	245	685
65 & over	405	435	90	85	280	1,295
TOTAL	15,910	6,720	1,210	2,595	19,110	45,535

MALES

<u>Age</u>	<u>Inuit</u>	<u>Status Indian</u>	<u>Non-Status Indian</u>	<u>Metis</u>	<u>Other</u>	<u>Total</u>
19 & under	4,680	1,695	300	700	3,345	10,720
20 - 29	1,235	560	105	240	2,660	4,800
30 - 39	865	390	65	145	2,200	3,665
40 - 49	585	270	45	110	1,130	2,130
50 - 59	390	215	45	80	710	1,450
60 - 64	140	85	15	20	140	395
65 & over	220	220	45	45	180	710
TOTAL	8,110	3,435	605	1,340	10,375	23,860

FEMALES

<u>Age</u>	<u>Inuit</u>	<u>Status Indian</u>	<u>Non-Status Indian</u>	<u>Metis</u>	<u>Other</u>	<u>Total</u>
19 & under	4,550	1,630	265	675	3,045	10,165
20 - 29	1,240	585	115	235	2,475	4,645
30 - 39	795	335	60	145	1,775	3,110
40 - 49	615	275	55	70	795	1,815
50 - 59	310	200	40	75	440	1,060
60 - 64	105	50	15	10	105	285
65 & over	185	210	45	35	95	585
TOTAL	7,800	3,285	600	1,255	8,735	21,675

NOTE: Totals in this and other tables may not always be accurate, due to the "random rounding" method used in publication of census information.

TABLE 2

SENIOR CITIZEN POPULATION (MAY 1983)

1.	Total number of residents	45,740
2.	Senior Citizens	
	<u>Age</u>	
	65 - 69	125
	70 - 74	175
	75 - 79	145
	80 - 84	115
	85 - 89	55
	90 & over	30
	TOTAL	1,320
3.	Recipients of OAS, and OAS + GIS *	1,300
4.	Recipients of OAS only	290
5.	Recipients of Northwest Territories Supplementary Benefit	1,010

* Recipients of G.I.S. automatically receive the N.W.T. Supplementary Benefit, a flat-rate allowance of \$75 per month.

TABLE 3
 NUMBER OF WEEKS WORKED IN LABOUR FORCE BY
 N.W.T. POPULATION, 1980
 (1981 CENSUS)

<u>Sex & Weeks Worked</u>	<u>Mostly Full-Time</u>	<u>Mostly Part-Time</u>	<u>Total</u>
<u>BOTH SEXES</u>			
1 - 13 weeks	2,565	1,475	4,035
14 - 26 weeks	2,360	850	3,210
27 - 39 weeks	1,725	395	2,115
40 - 48 weeks	2,630	380	3,010
49 - 52 weeks	<u>9,050</u>	<u>775</u>	<u>9,825</u>
TOTAL	18,325	3,875	22,195
<u>MALES</u>			
1 - 13 weeks	1,510	655	2,160
14 - 26 weeks	1,395	345	1,735
27 - 39 weeks	985	140	1,125
40 - 48 weeks	1,695	100	1,795
49 - 52 weeks	<u>6,035</u>	<u>320</u>	<u>6,355</u>
TOTAL	11,610	1,565	13,170
<u>FEMALES</u>			
1 - 13 weeks	1,055	825	1,880
14 - 26 weeks	970	510	1,480
27 - 39 weeks	740	250	985
40 - 48 weeks	935	280	1,215
49 - 52 weeks	<u>3,020</u>	<u>455</u>	<u>3,470</u>
TOTAL	6,715	2,305	9,025

TABLE 4

EMPLOYMENT BY INDUSTRY (1981 CENSUS)

<u>Industry</u>	<u>Employees</u>
Agriculture	25
Forestry	70
Fishing & Trapping	235
Mines, Quarries, Oil Wells	2,145
Manufacturing	420
Construction	980
Transportation, Communication & Other Utilities	2,085
Trade	2,095
Finance, Insurance & Real Estate	690
Community, Business, Personal Service	4,725
Public Administration & Defence	4,970
Unspecified/Undefined	825
TOTAL	19,270

TABLE 5

DISTRIBUTION OF INCOME LEVELS FOR CANADA AND THE
NORTHWEST TERRITORIES (1980)
(1981 Census)

<u>Sex & Income Group</u>	<u>Percentage of Population Over 15 by Income Levels</u>	
	<u>Canada</u>	<u>Northwest Territories</u>
<u>BOTH SEXES</u>		
Without income	15%	17%
Under \$1,000	6%	8%
\$ 1,000 - \$ 4,999	18%	20%
\$ 5,000 - \$ 9,999	18%	14%
\$10,000 - \$14,999	14%	10%
\$15,000 - \$19,999	11%	10%
\$20,000 - \$24,999	8%	8%
\$25,000 & over	11%	14%
AVERAGE INCOME *	\$12,993	\$13,101
MEDIAN INCOME *	\$10,159	\$ 9,947
<u>MALES</u>		
Without income	7%	9%
Under \$1,000	4%	6%
\$ 1,000 - \$ 4,999	13%	18%
\$ 5,000 - \$ 9,999	15%	14%
\$10,000 - \$14,999	14%	9%
\$15,000 - \$19,999	15%	10%
\$20,000 - \$24,999	13%	11%
\$25,000 & over	19%	23%
AVERAGE INCOME *	\$16,918	\$16,041
MEDIAN INCOME *	\$14,993	\$14,291
<u>FEMALES</u>		
Without income	23%	25%
Under \$1,000	7%	10%
\$ 1,000 - \$ 4,999	23%	23%
\$ 5,000 - \$ 9,999	21%	14%
\$10,000 - \$14,999	14%	10%
\$15,000 & over	12%	18%
AVERAGE INCOME *	\$8,414	\$9,117
MEDIAN INCOME *	\$6,310	\$6,296

* For persons with income

TABLE 6 PRICE INDEXES
SOURCE: N.W.T. BUREAU OF STATISTICS
PRICE INDEXES AND WEIGHTS, by Component
Yellowknife, June 1982

	Weight	Index
	(%)	(Edmonton = 100)
All Items	100.0	128.1
Food	21.8	125.0
Food Purchased from Stores	15.4	124.8
Meat, Poultry and Fish	4.8	122.5
Dairy Products and Eggs	2.7	134.2
Cereal and Bakery Products	1.8	114.2
Fruit and Vegetables	3.0	125.9
Fats and Oils	0.3	115.5
Prepared Main Dishes	0.3	119.1
Sugar and Confections	0.3	104.3
Coffee and Tea	0.4	108.7
Other Foods	1.8	135.7
Food Purchased from Restaurants	6.4	125.4
Housing	28.6	150.5
Shelter	12.5	128.1
Household Operation	9.3	209.5
Household Furnishings & Equipment	6.8	111.6
Clothing	10.2	115.3
Women's Wear	5.0	110.6
Girls' Wear	0.4	120.6
Men's wear	3.4	107.7
Boys' Wear	0.3	110.0
Infants' Wear	0.2	110.5
Clothing Material	0.9	169.1
Transportation	20.2	116.7
Private Transportation	17.8	110.9
Public Transportation	2.4	158.4
Health and Personal Care	3.7	118.0
Health Care	1.3	122.0
Personal Care	2.4	115.8
Recreation, Reading and Education	9.7	115.7
Recreation	7.9	117.2
Reading and Education	1.8	108.9
Tobacco and Alcohol	5.8	119.4
Tobacco	1.2	118.3
Alcohol	4.6	119.7

TABLE 7
FOOD PRICE INDEXES, by Community and Region
Northwest Territories, October 1982

Price Index		Price Index	
(Yellowknife = 100)		(Yellowknife = 100)	
<u>Baffin</u>		<u>Inuvik</u>	
Arctic Bay	155	Aklavik	140
Broughton Island	153	Arctic Red River	131
Cape Dorset	168	Fort Franklin	150
Frobisher Bay	141	Fort Good Hope	148
Hall Beach	155	Fort McPherson	122
Igloodik	169	Fort Norman	141
Lake Harbour	151	Inuvik	124
Pangnirtung	155	Norman Wells	163
Pond Inlet	164	Paulatuk	161
Resolute	179	Sachs Harbour	174
Sanikiluaq	139	Tuktoyaktuk	164
<u>Keewatin</u>		<u>Fort Smith</u>	
Baker Lake	137	Fort Liard	120
Chesterfield Inlet	149	Fort Providence	102
Eskimo Point	127	Fort Resolution	119
Rankin Inlet	146	Fort Simpson	109
Repulse Bay	173	Fort Smith	96
Whale Cove	161	Hay River	101
		Lao La Martre	149
		Nahanni Butte	147
<u>Kitikmeot</u>			
Cambridge Bay	152	Pine Point	95
Coppermine	159	Rae Lakes	143
Gjoa Haven	173	Rae Edzo	112
Holman	163	Snowdrift	153
Pelly Bay	181	Trout Lake	147
Spence Bay	168	Yellowknife	100

TABLE 8

CANADA PENSION PLAN COVERAGE OF N.W.T.

	<u>Male</u>	<u>Female</u>	<u>Total</u>
N.W.T. Population, Age 15+ (1981)	15,725	13,945	29,665
Total Employed (1980)			
Full-time	11,610	6,715	18,325
Part-time	<u>1,565</u>	<u>2,305</u>	<u>3,875</u>
TOTAL	13,170	9,025	22,195
C.P.P. Contributors (1980)	15,880	7,563	23,443
Private Pension Plan Members (1982)	5,611	2,560	8,171

SOURCES: 1981 Census
Canada Pension Plan Contributors, 1980 (Health & Welfare Canada)

TABLE 9
COMPARATIVE CANADIAN & N.W.T. LABOUR MOBILITY (1981)
SOURCE OF POPULATION OVER PAST FIVE YEARS
(1981 Census)

	<u>N.W.T.</u>	<u>Canada</u>
Total Population Age 5+	<u>40,005</u>	<u>22,280,070</u>
1. Same Dwelling as 5 Years Before (Non-Movers)	13,970 (35%)	11,672,825 (52%)
2. Different Dwelling Same Census Sub-division (Non-Migrants)	12,635 (32%)	5,538,795 (25%)
3. Different Census Sub-division, Same Province	3,935 (10%)	3,371,725 (15%)
4. Different Province or Outside Canada	8,885 (22%)	1,140,530 (5%)

TABLE 10

N.W.T. MOBILITY (1981)
(1981 Census)

<u>Age</u>	<u>Net Migration</u>
5 - 9	- 490
10 - 14	- 365
15 - 19	- 145
20 - 24	+ 455
25 - 29	+ 370
30 - 34	- 415
35 - 39	- 430
40 - 44	- 245
45 - 49	- 285
50 - 54	- 100
55 - 59	- 105
60 - 64	- 130
65 - 69	- 140
70 - 74	- 15
75 - 79	- 5
80 - 84	+ 10
85 +	<u>0</u>
TOTAL	- 2,055

TABLE 11

MORTALITY STATISTICSMortality Rates per 1,000 Population (1976)

<u>Age</u>	<u>Northwest Territories</u>	<u>Canada</u>
Under 1	34.7	13.5
1 - 4	1.8	.7
5 - 9	1.4	.4
10 - 14	1.3	.3
15 - 19	1.4	1.0
20 - 24	2.1	1.1
25 - 29	2.1	1.0
30 - 34	2.9	1.1
35 - 39	2.9	1.6
40 - 44	1.9	2.5
45 - 49	5.6	4.3
50 - 54	13.6	6.6
55 - 59	24.0	10.4
60 - 64	24.2	16.0
65 - 69	8.2 *	24.3
70 - 74	4.3	37.6
75 - 79	45.7	58.2
80 - 84	84.2	92.8
Over 85	107.7	169.6

* The information over age 65 is unreliable due to the small number of deaths.

TABLE 12

N.W.T. PENSION PLAN MEMBERS (1982)

<u>Plan Type</u>	<u>No. of Plans</u>	<u>No. of Members</u>
Private Sector	51	1,944
Public Sector:*		
- Federal Superannuation		1,949
- R.C.M.P. & Armed Forces		529
- Government of the N.W.T.		3,695
- Other		<u>54</u>
Total Public Sector	<u>10</u>	<u>6,227</u>
TOTAL	61	8,171

* Component figure are estimated.

SOURCE: Statistics Canada

TABLE 13

PLAN CONTRIBUTIONS (1980)

1.	Number of Taxable Returns	16,627
2.	Number of Non-Taxable Returns	6,953
3.	Total Returns	23,580
4.	Total CPP Contributions (Employees & Self-employed)	\$2,838,000
5.	Total Pension Contributions	\$7,615,000
6.	Total RRSP Contributions	\$5,196,000

SOURCE: Revenue Canada, Taxation Statistics: 1982 Edition

TABLE 14

PENSION LEGISLATION JURISDICTION (1982)
PRIVATE PLANS WITH H.W.T. MEMBERS

<u>Area</u>	<u>No. of Plans</u>	<u>No. of Members</u>
Quebec	2	54
Ontario	18	237
Saskatchewan	2	86
Alberta	9	73
Federal & Other	<u>30</u>	<u>7,721</u>
TOTAL	61	8,171

SOURCE: Statistics Canada