

# THE COST OF LIVING IN NUNAVIK

## RESEARCH REPORT

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Jean Robitaille, Enrico Guénard and Gérard Duhaime



The **Canada Research Chair on Comparative Aboriginal Conditions** is affiliated with the Interuniversity Centre for Aboriginal Studies and Research (CIÉRA) at the Faculty of Social Sciences of Université Laval. The **Agri-Food Economics and Consumer Sciences Department** is affiliated with the **Faculty of Agriculture and Food Sciences** at Université Laval.

Address:

**Canada Research Chair on Comparative Aboriginal Conditions**

Université Laval

Pavillon Charles-De Koninck

1030, avenue des sciences humaines

Local 2439

Québec, QC

Canada, G1V 0A6

Phone: (418) 656-7596

Fax: (418) 656-3023

Chaireconditionautochtone@fss.ulaval.ca

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To contact the authors:

Jean.Robitaille@eac.ulaval.ca;

Enrico.Guenard.1@ulaval.ca;

Gerard.Duhaime@soc.ulaval.ca.

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## Abstract

**Context and objective** – Université Laval was asked by the Québec government, the Kativik Regional Government and Makivik Corporation to conduct a survey in order to evaluate the cost of living in Nunavik and provide input for discussions on ways to establish effective long-term solutions to the high cost of living.

**Method** – The survey was conducted over a 16-month period in six selected communities in Nunavik. In all, 450 randomly-selected households took part in the survey by completing a brief questionnaire and reporting all expenditure by household members during a two-week period. The data used for the calculations covered 3,682 goods and services, or 5 times more articles than the 690 goods and services used by Statistics Canada to calculate the CPI.

**Spending structure** – The survey was used to establish the spending structure of households in Nunavik. The results highlighted major differences in the spending structure when analyzed in terms of household income level: households with the lowest income devoted over 70% of their expenditure to food and shelter, in contrast to households with a higher income.

**The comparative cost of living index for Nunavik** – The survey also made it possible to establish a general cost of living index for Nunavik compared to Québec City, and indexes for each component. The index for all components was 113.1 in Nunavik and 100 in Québec City, meaning that the cost of living was 13% higher overall in Nunavik. In addition, with the exception of the shelter component, the indexes calculated for all the other components are significantly higher in Nunavik than in Québec City. A basket of groceries costs 48% more in Nunavik; household operations are 43% more expensive; alcohol and tobacco products are 37% more expensive; recreation is 32% more expensive; and so on. Only shelter is less expensive in Nunavik. The differences are observed despite the cost-of-living reduction measures already in effect in the region.

**Shelter** – The results show the special place held by shelter in the spending structure, and the downward pressure it places on the comparative cost of living index for Nunavik. Even though shelter costs less in Nunavik than in Québec City, it still accounts for between 22.1% and 27.0% of household expenditure. Social housing currently has the effect of an important cost-of-living reduction measure for Nunavimmiut households.

**Conclusion** – The survey made it possible to construct a unique database that could be used for more advanced analysis on specific subjects. Further investigations could periodically update the general and component-specific indexes. This tool could be used to study the potential impacts of measures at the planning stage, and to monitor the actual impacts of any measures adopted.



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We also had access to resources outside Nunavik and would like to highlight the contributions made, at the Société d'habitation du Québec, by Chantal Bélanger, Serge Bouchard and Annie Boutet; at the Canadian Mortgage and Housing Corporation by Elisabeth Koulouris; and at the municipal housing office of Saint-Damien-de-Buckland by Daniel Guillemette.

The Université Laval team completed a colossal task by drawing up the research protocol and instruments and processing and analyzing the data. Our thanks go to Claire Bauler, Andrée Caron, Alexandre Germain, Pierre-Donald Leblanc Thibodeau, Sébastien Lévesque, Catherine Naud, Olga Nigai Manciu, Christina Paquet and Yichen Yue. As always, Lise Fortin provided ongoing and good-humoured support, even in difficult circumstances; we thank her. The same applies to Louise Brassard, Anna Lafleur and Sylvie Levesque at the Agri-Food Economics and Consumer Sciences Department, always on hand to assist the members of the research team members affiliated with the Faculty of Agriculture and Food Sciences (FAFS) at Université Laval. Our gratitude also extends to Renaud Fortier, Ali Ouzennou and Sébastien Verreault at the Pedagogical Resource Centre of the FAFS for their assistance and advice concerning the computer resources used for this research project.



## 1. INTRODUCTION

In December 2013, the Québec government, Kativik Regional Government (KRG) and Makivik Corporation signed the *Agreement on the Financing of Measures to Reduce the Cost of Living in Nunavik*. The agreement specified that a survey would be conducted to evaluate the cost of living in Nunavik.

The survey was entrusted to the Canada Research Chair on Comparative Aboriginal Conditions at Université Laval, under the direction of two Université Laval professors: G. Duhaime, from the sociology department, for the scientific aspects, and J. Robitaille, from the agri-food economics and consumer sciences department, for the methodology. The work began in the spring of 2014.

A monitoring committee, with representatives from the signatory parties to the agreement of December 2013, was established when the research activities commenced, and was kept informed of the progress of the work. In addition, a technical committee, made up of representatives from the Kativik Regional Government and Makivik Corporation, was set up to assist the Université Laval team. The technical committee met several times during the preliminary phases of the survey and was closely involved in developing all the elements of the research protocol: selection of the communities asked to take part in the survey, detailed revision of the data collection method, inclusion or exclusion of certain types of consumer purchases, communications strategy before and during the data collection, etc. The full research protocol was submitted to the research ethics committee at Université Laval, which considered that the survey did not fall under its jurisdiction. The research protocol was tested during a pilot survey in the fall of 2014. Following this, the protocol was revised and approved by the technical committee. Prior to the survey itself, local data collection staff were given training, and a communications campaign was launched to inform the local authorities and general public about the survey.

This report presents the objectives of the survey, the methods used for data collection, treatment and analysis, and the main findings from the survey.

## 2. OBJECTIVE

The objective of the survey was to evaluate the cost of living in Nunavik, taking into account the consumer patterns of households in the region, the price of goods and services, and price differences between Nunavik and southern Québec.

More specifically, the survey involved listing as exhaustively as possible the consumer patterns of Nunavimmiut households in terms of the goods and services they purchase in the North, calculating the costs associated with those consumer patterns according to the price structure in effect in Nunavik, and evaluating what the same goods and services would cost if subject to the price structure in effect in Québec City. Using the Québec City region as a geographical reference point, the goal of the study was to calculate comparative cost of living indexes that would shed light on the economic realities faced by private households in Nunavik.

Makivik Corporation, the Kativik Regional Government and the Québec government undertook to use the findings from the survey to define effective long-term solutions to the high cost of living in Nunavik.

### 3. METHODOLOGICAL STRATEGY

The methodological strategy for the research consisted in measuring as exhaustively as possible the effective demand among private households in Nunavik for the goods and services making up their main items of expenditure, and determining the price of those goods and services; establishing the price of the same goods and services in Québec City; and establishing the difference between the amount effectively paid by Nunavik households to make their purchases in the region, and the amount they would have paid to buy the same goods and services, or their equivalent, in Québec City.

#### 3.1 Adaptation of a consumer price index to measure the cost of living

Based on the data collected from a representative sample of private households in Nunavik, an adaptation of the Paasche consumer price index (International Labour Office, 2004) was used to calculate a synthetic weighted cost of living index for Nunavik, with Québec City as the reference. The modified Paasche price index was calculated as follows:

$$I_{\text{Paasche modified}} = \frac{\sum_i^n (P_{N_i} \times Q_{N_i})}{\sum_i^n (P_{Q_i} \times Q_{N_i})} \times 100$$

where  $P_N$  and  $P_Q$  refer to the prices, respectively in Nunavik and Québec City, of various "n", which are goods and services purchased by the households surveyed in Nunavik at the time of the survey;  $Q_N$  refers to the quantities of goods and services purchased by the households surveyed in Nunavik.

#### 3.2 Rationale for adapting the Paasche price index

The decision to adapt the Paasche price index results directly from the objective of this study. The various different consumer price indexes calculated by government authorities are time-referenced (for a given reference year), whereas the index needed for this project had to be geographically referenced (Nunavik compared to Québec City). For this purpose, the change made to the Paasche index rectifies the reference framework for the calculation of relative indexes and sub-indexes for two distinct geographic regions. In addition, the adaptation of the Paasche turned out to be relatively simple to operationalize.

At the theoretical level, for a consumer price index to measure the cost of living, the range of goods and services available to and consumed by the target population must be circumscribed. At the empirical level, this means that the more the goods and services used to calculate the price index are exhaustive and representative of all the goods and services making up the available consumer range of the population studied, the more the index will have potential for reflecting the true cost of living for that population.

The various consumer price indexes are, in practice, calculated using a fixed basket that contains only a limited sample of the range of goods and services available to a given population. For example, Statistics Canada uses a basket of 690 goods and services to calculate the consumer price index (CPI).

As a result, most indexes are unable to capture the substitution effects which occur in a household's expenditure and consumer patterns when the price structure for the goods and services making up the consumer range changes. However, in this study, the adaptation of the Paasche price index was operationalized via a survey that was intended to be as exhaustive as possible. The application of the principle of aggregation subject to the law of large numbers confirms the exhaustiveness of the consumer patterns of Nunavimmiut households.

The range of goods and services available in Nunavik is significantly more restricted than in the South, mainly because of the remote location of the communities concerned, the costs generated by transportation logistics, and the limited number of businesses physically present in the area. These characteristics also legitimize the use of the adaptation of the Paasche index as a comparative indicator for the cost of living in Nunavik and Québec City.

### **3.3 Data collection**

Data collection took place over a 16-month period (January 2015 to April 2016), in order to take into account seasonal variations in the consumer patterns of the Nunavimmiuts and in the price structure. A pilot survey was implemented first, from mid-November to mid-December 2014, in order to validate the data collection strategy for the households involved. In Nunavik, the data was collected by local employment officers of the Kativik Regional Government, under the supervision of a field coordinator from the Université Laval research team. The local employment officers had received two days of training. In Québec City, the data was collected by the Université Laval team.

### **3.4 Communities selected for the survey and sampling of households**

In all, six of the fourteen communities in Nunavik were selected as the sample base for the survey: Kuujuaq, Kangiqsualujuaq, Tasiujaq, Puvirnituq, Salluit and Umiujaq. They were selected not only as being representative of Nunavik's two geographic regions (Ungava Bay and Hudson Bay) and community size (large, medium and small), but also because of the number of flight legs needed to reach each community.

In all, 450 private households were surveyed, selected randomly from the lists of addresses provided by the Kativik Municipal Housing Bureau (KMHB) and employers. However, the survey files of two households could not be located, and so this report is based on a sample of 448 households. Participation was open to all private households with at least one full year's residency in Nunavik prior to the survey.

According to the most recent published data (Duhaime et al., 2015), the number of private dwellings in Nunavik is 3,140, including 3,050 rental units and 90 owner-occupied dwellings. As a result, the sample of 448 households selected for this cost of living survey gives a margin of error of plus or minus 4.3%, with a confidence interval of 95%, 19 times out of 20.

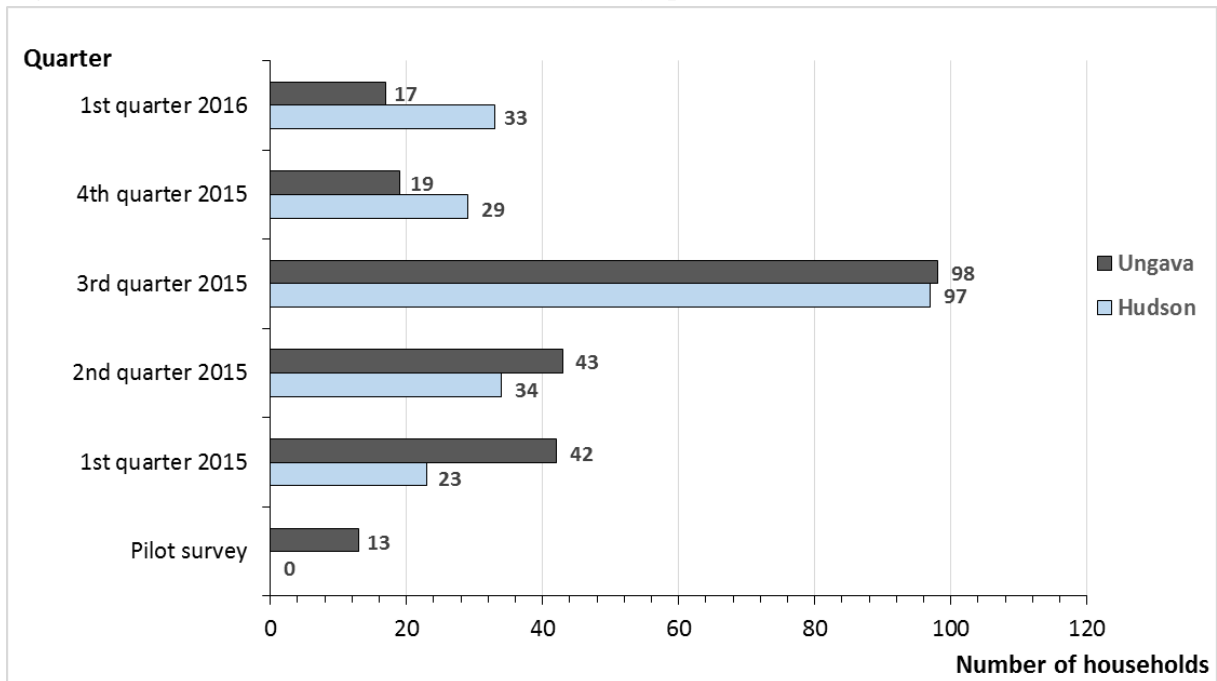
**Table 1. Distribution of households surveyed by community, geographic region and size, Nunavik, 2015-2016**

<b>Region</b>	<b>Community</b>	<b>Size of the community</b>	<b>n</b>	<b>%</b>
<b>Ungava</b>	Kuujuaq	Large	148	33.0
	Kangiqsualujuaq	Medium	69	15.4
	Tasiujaq	Small	15	3.3
Subtotal for Ungava:			232	51.8
<b>Hudson</b>	Puvirnituaq	Large	121	27.0
	Salluit	Medium	89	19.9
	Umiujaq	Small	6	1.3
Subtotal for Hudson:			216	48.2
<b><i>Total Nunavik:</i></b>			<b>448</b>	<b>100.0</b>

The order in which the surveys were conducted in the six communities was designed to maximize the representation of seasonal variations in consumer patterns and in the price of the goods and services purchased by households, and to minimize the costs associated with data collection. In addition, the number of private households sampled in each community determined the number of data collection segments and the duration of the survey in each community.



**Figure 1. Distribution of all households surveyed by quarter, Nunavik, 2015-2016**



**Table 2. Distribution of all households surveyed by community and by quarter, Nunavik, 2015-2016**

Community		Pilot survey	1st quarter 2015	2nd quarter 2015	3rd quarter 2015	4th quarter 2015	1st quarter 2016	Total
<b>Kuujuuaq</b>	<i>n</i>	1	27	14	74	19	13	<b>148</b>
	%	0.2	6.0	3.1	16.5	4.2	2.9	33.0
<b>Kangiqualujjuaq</b>	<i>n</i>	12	8	25	24	0	0	<b>69</b>
	%	2.7	1.8	5.6	5.4	0.0	0.0	15.4
<b>Tasiujaq</b>	<i>n</i>	0	7	4	0	0	4	<b>15</b>
	%	0.0	1.6	0.9	0.0	0.0	0.9	3.3
<b>Puvirnituq</b>	<i>n</i>	0	1	10	91	19	0	<b>121</b>
	%	0.0	0.2	2.2	20.3	4.2	0.0	27.0
<b>Salluit</b>	<i>n</i>	0	22	18	6	10	33	<b>89</b>
	%	0.0	4.9	4.0	1.3	2.2	7.4	19.9
<b>Umiujaq</b>	<i>n</i>	0	0	6	0	0	0	<b>6</b>
	%	0.0	0.0	1.3	0.0	0.0	0.0	1.3
<b>Total</b>	<i>n</i>	<b>13</b>	<b>65</b>	<b>77</b>	<b>195</b>	<b>48</b>	<b>50</b>	<b>448</b>
	%	2.9	14.5	17.2	43.5	10.7	11.2	100

### **3.5 Recruitment of households, survey procedure and information collected**

The households surveyed in each of the six communities selected for the survey were first contacted by a local employment officer working for the Kativik Regional Government, who checked that the household qualified to take part in the survey. If it did, the employment officer briefly presented the background and objective of the study, the procedure for the survey, and the expectations concerning the household's participation. If the household indicated its willingness to take part in the survey, one of its members was invited to meet with the local employment officer to read and sign the consent form (see Appendix 1). The first interview took place at the same time to collect information on the household's size and composition: number of members, age and gender of each member, relationship of each member to the respondent, and number of members who were beneficiaries under the James Bay and Northern Québec Agreement (JBNQA). During the interview, information was also collected on the household's total pre-tax (i.e., gross) income and its residential status (housing provided by the KMHB, housing provided by the employer, or private dwelling) (see Appendix 2). At the end of the first interview, the household's representative was given a survey kit comprising: a daily spending log, in which the participant had to record, for two consecutive weeks, each item of expenditure by each household member; an envelope for detailed receipts from all the purchases; and an explanatory guide for completing the log (see Appendices 3 and 4).

Depending on the availability of the local employment officers in each of the six communities, one or two follow-up meetings or phone calls took place with each household representative during the two-week period for completing the log. This follow-up gave the employment officer an opportunity to ensure that the household participants were completing the spending log in accordance with the instructions. After completing the spending log, the household representatives attended a last meeting where the spending log and an envelope containing all the receipts were collected by the local employment officer, who checked with the respondent to ensure that all the information recorded in the household's log was complete and correctly documented. Once the local employment officer was satisfied that all the receipts and information had been provided by the household for the expenditure recorded in the log, the completed survey materials were sent to the field coordinator. The coordinator checked the information provided by each household again, then digitized the data and uploaded it to a secure cloud-based account for processing by the Université Laval team. The hard copies of the completed survey materials and receipts were also sent to the Université Laval team for more in-depth analysis and processing. Each household received \$100 in financial compensation for its participation.

### **3.6 Processing of data by the Université Laval research team**

Once the data had been digitized and recorded in the secure account, the Université Laval team carried out the final checks and ensured that all the required information had been collected for each participating household.

Based on the digital codes printed on the receipts, the Université Laval team identified the Universal Product Code (UPC) for each article purchased. For this purpose, computerized lists containing the UPC and a detailed description of each product available locally in Nunavik were drawn up with the assistance of the North West Company (NWC) and the Fédération des coopératives du Nouveau-Québec (FCNQ). In all, over 720,000 consumer articles were listed in the computerized lists of product UPCs and the descriptions of products purchased by the households in the survey. Once identified, the UPCs for the goods and services purchased were entered into an Excel database with a detailed description of the products, the quantities purchased, the prices paid and the dates of purchase.

The price of all the goods and services purchased in Nunavik was also identified in Québec City. When an article purchased in Nunavik could not be located in Québec City, the price of a close substitute was used. This information was also recorded in the Excel database.

### **3.6.1 Classification of the goods and services purchased by sampled households**

In the database, the goods and services purchased in Nunavik by the households in the survey were divided into eight components, based on the classification generally used by Statistics Canada for calculating the consumer price index (CPI). This classification was chosen for three main reasons: it reflects the economic reality faced by consumers, it meets the needs of the research project, and it uses components that are unambiguous, mutually exclusive and exhaustive.

**Table 3. The eight components used to list expenditure by households in the survey, Nunavik, 2015-2016**

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<b>Cost of living components</b>
<b>Food</b>
<b>Shelter</b>
<b>Household operations, furnishings and equipment</b>
<b>Clothing and footwear</b>
<b>Transportation</b>
<b>Health and personal care</b>
<b>Recreation, education and reading</b>
<b>Alcoholic beverages and tobacco products</b>

---

### **3.6.2 Identification of prices in Québec City**

In Québec City, many different places were visited to identify the price of the goods and services purchased by households in the survey in Nunavik. Several businesses and service providers had to be contacted to locate identical goods and services or, when this was not possible, to find close substitutes in order to reconstitute as faithfully as possible the range of consumer products purchased by households in Nunavik.

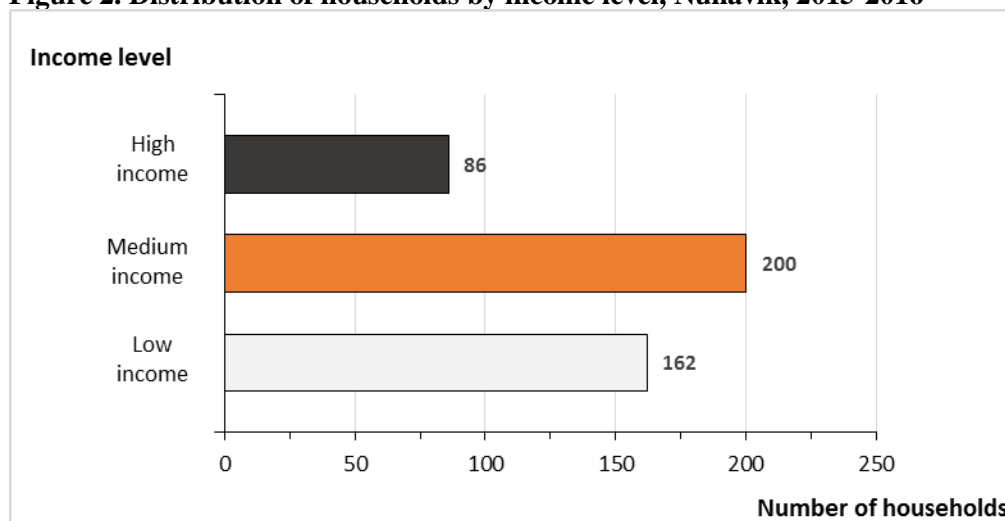
**Table 4. Businesses and service providers used to identify the price in Québec City of goods and services purchased by households in the survey, Nunavik, 2015-2016**

Food	Shelter	Household operations, furnishings and equipment	Clothing and footwear	Transportation	Health and personal care	Recreation, education and reading	Alcoholic beverages and tobacco products
IGA	SCHL	IGA	Walmart	Air Inuit	Walmart	Walmart	Couche-tard
Walmart	OMHQ	Walmart	Sports Experts	First Air	IGA	Staples	IGA
Couche-tard		Meubles Ashley	Columbia	Canots Nor-West	Brunet	Louis Garneau	Métro
Métro		Canadian Tire	FurCanada	Canadian Tire	Pharmaprix	Eb games	SAAQ
Maxi		Corbeil	Sears	Walmart	Métro	Future Shop	CPE
Normandin		Ameublement Tanguay	Atmosphere		Canadian Tire	Entrepôt du hockey	
Stratos		Best Buy	Sewknit.ca		Costco	Toys"R"us	
		Maxi	Canadian tire		Jean-Coutu	Software King	
		Brador	Footlocker		Babies"R"Us	Canadian Tire	
					Canadian Tire	Sears.ca	
					Jean-Coutu	Renaud-Bray	

### 3.6.3 Stratification of households in the survey based on their annual pre-tax income

Given that the structure and the nature of a household's expenditure are not only subject to, but also conditioned by, its ability to pay, the household's cost of living is largely dependent on its available income. For the purposes of this study on the cost of living, surveyed households were grouped into three separate strata based on their total annual pre-tax (i.e., gross) income, as assessed by questionnaire (see Appendix 2). The 448 households in the survey were placed at three income levels: low, medium and high.

**Figure 2. Distribution of households by income level, Nunavik, 2015-2016**



To stratify households based on their ability to pay, a low income measure (LIM) was calculated using an adaptation of the methodology routinely used by Statistics Canada (Statistics Canada, 2002) (see Appendix 8). More specifically, the LIM used by Statistics Canada is a fixed percentage (50%) of the median "adjusted" family income, where "adjusted" refers to the consideration given to a family's needs depending on its composition and its size.<sup>1</sup> The LIM, since it indicates not only the situation of a family and its members, but also their position compared to other families in the reference population, also measures relative poverty. For the purposes of this study, the reference population is Nunavik. Considering the socio-demographic characteristics of Nunavimmiut communities, and especially the high proportion of multi-family households and the survival of a form of family solidarity, the LIM used for the study was based on the total income of the households in the survey, in other words the sum of the total incomes of all the individuals making up the household. In addition, for the purposes of the study, the LIM chosen to separate low-income households from other households was 75% of the median "adjusted" household income. The decision to set the LIM at 75%, rather than 50%, of the median adjusted income was largely based on the fact that the purchasing power of one dollar of income in Nunavik is considerably less than for the same dollar in the South, because of the higher cost of living in communities located north of the 55<sup>th</sup> parallel. Similarly, the income measure used to establish the LIM was a pre-tax measure, whereas purchases of goods and services are made with after-tax dollars (see Appendix 8).

In this study, the households in the survey with a total annual pre-tax income of less than 75% of the median "adjusted" income (LIM-75) constitute the low-income stratum. Households with an annual pre-tax income equal to or above the LIM-75, but less than 200% of the median "adjusted" income (LIM-200), are the middle-income stratum. Last, households with an annual pre-tax income equal to or over the LIM-200 are the high-income stratum.

### **3.6.4 Limits**

The range of consumer products noted during the survey does not include all the goods and services that could be purchased. Some goods and services were excluded because of their nature, and because of the theoretical, ethical, methodological or logistic problems that would have been raised by their inclusion. Other goods and services were excluded after the data had been collected, because of the incomplete nature of the information provided. This is discussed briefly in the following paragraphs.

The decision to exclude certain goods or services was sometimes based on the nature of the goods or services concerned. This concerns two groups of products—firstly, illegal substances (drugs, smuggled alcohol) and other criminal products. During the planning stage, the technical committee considered that the inclusion of these goods and services created a major risk for the overall success of the survey, and for the safety of individuals, in particular those actively involved in data collection.

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<sup>1</sup> The adjustment of the median income uses an equivalency scale that assigns a different weighting to each household member based on his or her age. The oldest member is given an equivalence factor of 1, and the second oldest member and all members aged 16 or over are given an equivalence factor of 0.4. Members aged under 16 are given an equivalence factor of 0.3. The sum of all these equivalence factors provides the equivalence factor for the household (Paquet 2009). This adjustment has the advantage of relating the household's nominal income to its specific needs (Duhaime and Édouard 2012).

The second group was excluded because of the swapping of goods, the exchanging of services, or the free distribution of food products. This consumption did not generally involve any direct monetary cost. Given the objective of the survey and the limited resources available, there was no realistic way to produce a valid measurement of these aspects in Nunavik, or to identify valid comparative measurements in Québec City.

Other goods and services were excluded after the data collection because the information collected was incomplete. This concerned three types of consumption. First, in Kuujjuaq, purchases made at the business Newviq'vi/Tullik could not be used to produce the various indexes published in this report. The lack of digital product codes and detailed product descriptions on the receipts issued by the business made it impossible to correctly list the articles purchased. For some of the 148 households from Kuujjuaq in the survey, the purchases made at the Newviq'vi/Tullik business represented over one-third of their expenditure over the two weeks of the survey. On average, weekly expenditure of roughly \$211 per household surveyed in Kuujjuaq could not be included in the database used to produce the various indexes presented in this report.

Secondly, not all the consumer goods purchased and documented on the cash register receipts provided by the surveyed households could be identified by the Université Laval team because of a lack of information about the specific characteristics of certain consumer goods. These goods, representing 18.4% of the consumer expenditure of the surveyed households, could not be documented with enough precision to be used in the computation of the indexes presented in this report.

Thirdly, second-hand consumer goods were not included in calculating the indexes, although some transactions of this kind were reported by a few households. This decision was made because of the lack of information on the specific characteristics of these items, and the difficulty of evaluating their economic value in Québec City.

A strict interpretation of the results must take into account these limits, which were necessary here in order to achieve the survey objectives and preserve the methodological rigour needed to ensure valid results.

### **3.6.5 Consumer profile captured by the survey and reliability of the indexes**

Over 6,700 detailed, usable receipts from approximately 52,000 purchases made by the 448 Nunavimmiut households in the survey were compiled and processed for the purposes of this study. In all, 7,008 separate consumer goods, representing a total expenditure of \$524,617, were reported by the surveyed households. Each of these 7,008 consumer goods purchased by the households in the survey was placed in one of the eight components of goods and services presented in Table 3.

However, as explained above, only the price of clearly identified goods and services was collected in Québec City. For this reason, 3,682 articles representing 81.6% of the total reported expenditure, or \$428,122, were used to calculate the various indexes presented in this report. This is over 5 times more than the 690 goods and services used by Statistics Canada to calculate the CPI.

The consumer profile captured here is extremely important, although we cannot claim that it is exhaustive. It may be considered as providing a faithful representation of the economic reality of private households in Nunavik, provided its inherent limits are taken into account.

## **4. RESULTS**

### **4.1 Introduction**

This section presents, first, the spending structure that reflects the consumer patterns for all the Nunavimmiut households in the survey based on the eight components of goods and services used by Statistics Canada to calculate the CPI, as shown in Table 3.

Second, the spending structure is broken down by the ability to pay of the households in the survey. The households were placed in three strata: low income, medium income, and high income.

Third, the comparative cost of living index calculated on the basis of all spending that reflects the consumer patterns of private households in Nunavik (CCLIN) is presented. This comparative index measures the gap between the cost of living for Nunavimmiut households generated by the price structure in Nunavik for the goods and services they consume, and the cost of living that would be generated for the same consumer patterns by the price structure in Québec City. The index calculated for all spending is also broken down into eight sub-indexes, one for each component of goods and services.

Last, the comparative cost of living index for the whole of Nunavik is broken down according to the households' pre-tax ability to pay. The Nunavimmiut households in the survey are placed in three income strata, and a comparative cost of living index is presented for each of the three strata. Once again, the index for each income stratum is then broken down into eight sub-indexes based on the eight components of goods and services presented in Table 3.

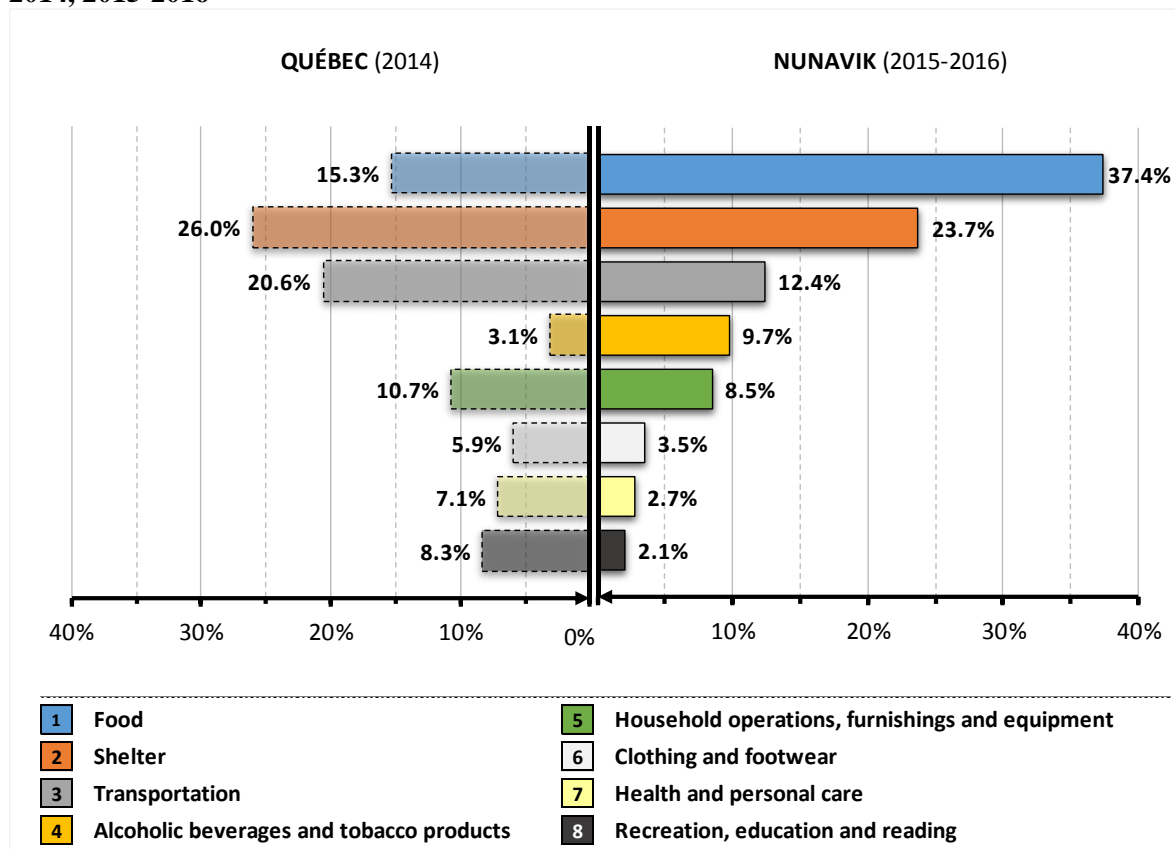
In all, four comparative cost of living indexes (the index for all households in Nunavik and the three indexes for the three strata of household income) and 32 comparative sub-indexes (the four comparative cost of living indexes broken down by eight components of goods and services) are presented in this section.

#### 4.2 Spending structure for all the Nunavimmiut households in the survey

For all the 448 households surveyed, food is the biggest spending item, at 37.4% of reported spending. Shelter comes second, at 23.7% of documented spending, and transportation third at 12.4% of reported spending. Alcoholic beverages and tobacco products are fourth, at 9.7% of reported spending, and household operations and furnishings come fifth at 8.5% of reported spending. Similarly, clothing and footwear come sixth, at 3.5% of spending, and health and personal care seventh, at 2.7% of reported spending. Last, recreation, education and reading come last, with 2.1% of reported spending.

The spending structure which portrays Nunavik is different from the spending structure of Québec as a whole. Notably, the expenditure share devoted on food in Nunavik is more than twice the expenditure share allocated to food in Québec. Moreover, combined together, food and shelter account for 41% of the total spending in Québec, whereas those two components add up to 61% in Nunavik. This is indeed an important difference which characterizes Nunavik when compared to Québec.

**Figure 3. Reported spending structure for households, Québec<sup>2</sup> province and Nunavik, 2014, 2015-2016**



<sup>2</sup> The reported percentages for Québec province are budget shares originating from Table 203-0021 drawn from Statistics Canada's Survey of Household Spending.



#### **4.2.1 Spending structure for households in the survey, by income level**

Since a household's spending structure could vary significantly depending on its ability to pay, the households in the survey were placed in three mutually exclusive strata based on their total pre-tax annual income. As mentioned in section 3.6.3 of this report, the 448 households in the survey were placed at three income levels using a low income measure (LIM).

The next figure shows the spending structure of the surveyed households by income level, for each of the eight components of goods and services that reflect their consumer patterns.

This figure shows clearly that Nunavimmiut low-income households spend more of their budget on food than medium-income and high-income households. While 43.3% of the total spending of low-income households is on food, the percentage drops to 36.6% for medium-income households and 30.5% for high-income households.

Similarly, low-income households also devote more of their budget to shelter, which represents 27% of their spending, compared to 22.3% and 22.1% for medium-income households and high-income households, respectively. Combined spending on food and shelter accounts for 70.3% of the budget of low-income households, compared to 58.9% for medium-income households and 52.6% for high-income households.

For transportation, the spending structure of the households in the survey shows that high-income households spend the largest percentage of their total budget on transportation, at 25.2%, compared to 14.1% for medium-income households and only 1.1% for low-income households. Although transportation is the smallest item in terms of its relative weight in the spending structure of low-income households, it is the second largest item, ranking even above shelter, in terms of its relative weight in the spending structure of high-income households.

Alcoholic beverages and tobacco products represent 11% of the spending of low-income households, compared to 10.2% for medium-income households and 6.9% for high-income households. While ranked third in terms relative weight in the spending structure of low-income households, alcoholic beverages and tobacco products rank fourth and fifth for medium-income households and high-income households, respectively.

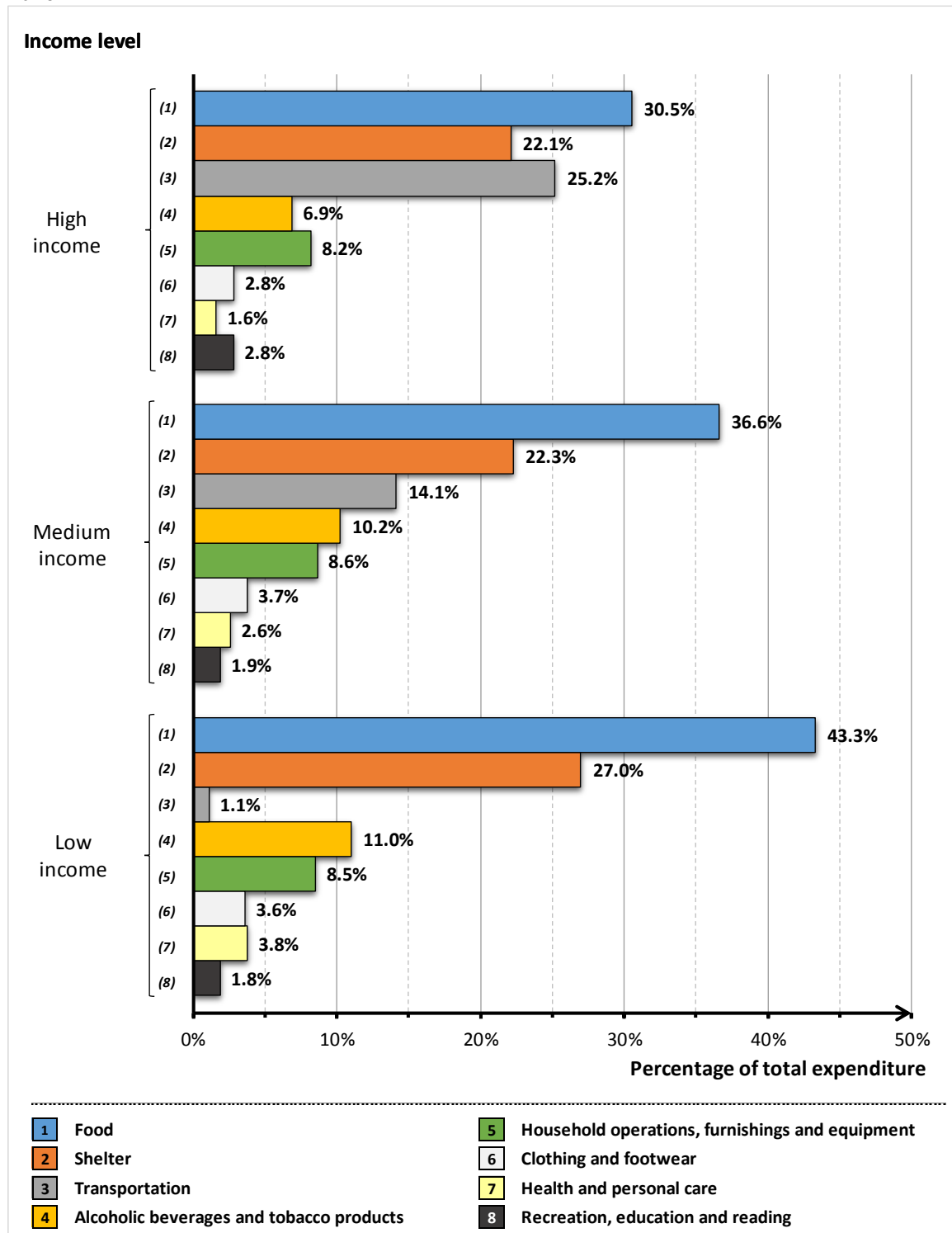
The spending structure of the households surveyed shows that, regardless of income level, household operations and furnishings rank up roughly the same percentage of the budget of all Nunavimmiut households: 8.5% of total reported spending for low-income households, 8.6% for medium-income households, and 8.2% for high-income households.

Clothing and footwear represent 3.6% of total reported spending for low-income households, compared to 3.7% for medium-income households and 2.8% for high-income households.

Health and personal care accounts for 3.8% of total reported spending for low-income households, 2.6% for medium-income households, and 1.6% for high-income households.

Last, with respect to recreation, education and reading, the spending structure of the households in the survey shows that it is high-income households that devote the highest percentage of their budget to this item, which represents 2.8% of total spending for high-income households, compared to 1.9% for medium-income households, and 1.8% for low-income households.

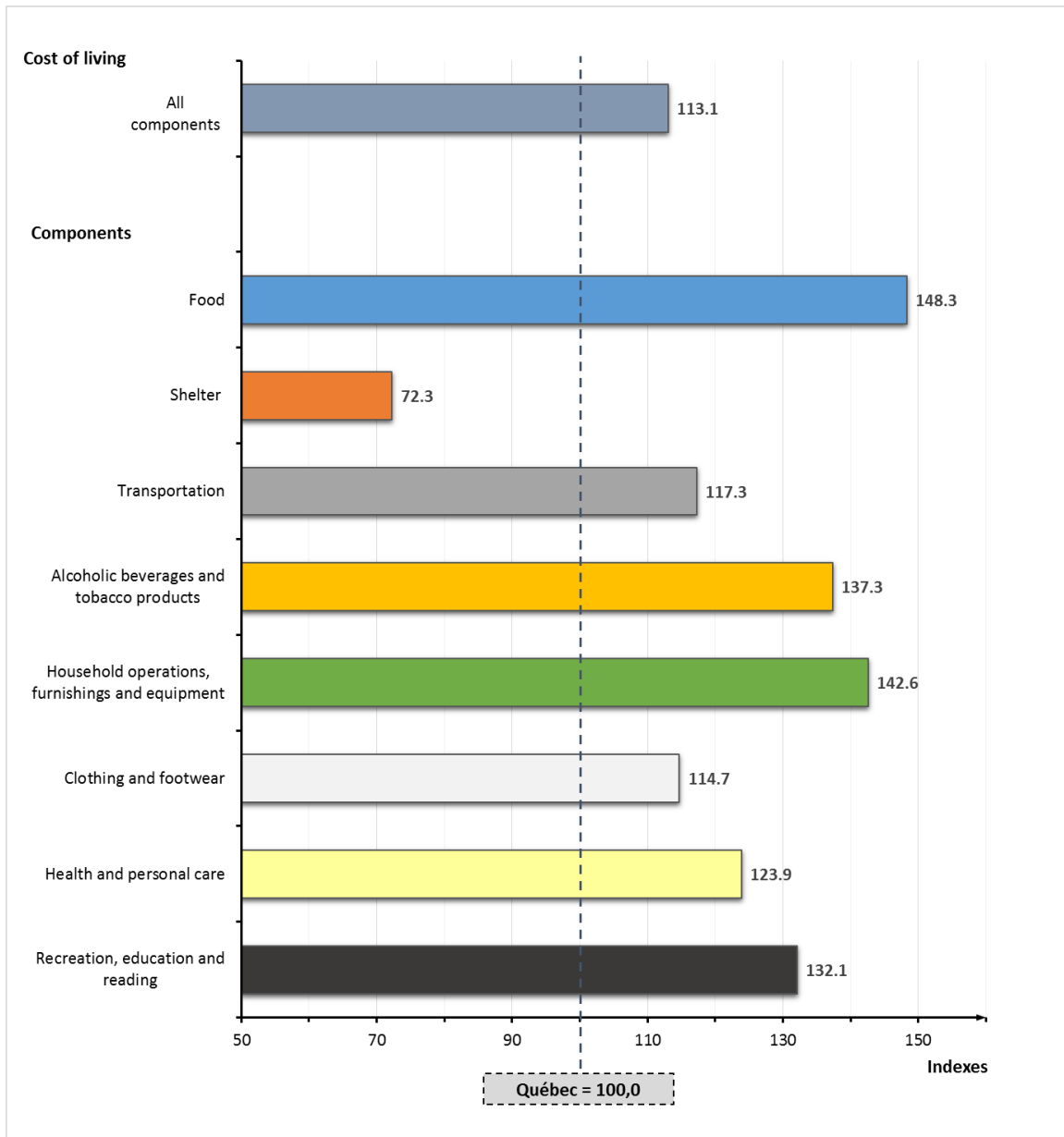
**Figure 4. Spending structure for households in the survey by income level, Nunavik, 2015-2016**



### 4.3 Comparative cost of living index and sub-indices for each of the eight components for all households in the survey

The comparative cost of living index for Nunavik is 113.1 points, reflecting the fact that, in general and considering the specific spending structure of the Nunavimmiuts, it costs 13.1% more to live in Nunavik than in Québec City. The breakdown of sub-indices by component in Figure 5 provides more detail.

**Figure 5. Cost of living index in Nunavik by spending component, Nunavik, 2015-2016**



More specifically, looking at the sub-indexes for each spending component in the CCLIN, it is clear that

- it costs 48.3% more to live in Nunavik in terms of spending on food;
- the costs associated with shelter, mainly rent, are 27.7% lower than in Québec City. This result is closely linked to the methodological choices inherent in the calculation of the sub-index for the shelter component;
- transportation costs are 17.3% higher in Nunavik. Spending on plane tickets or vehicles (snowmobiles, ATVs) accounts for a large percentage of reported spending in this component. Given similar prices in Québec City for this component, the sub-index is close to 100. More sophisticated analysis at a later date could highlight the goods and services in the transportation component for which the price differential is the greatest;
- the consumption of goods in the alcoholic beverages and tobacco products component costs 37.3% more in Nunavik than in Québec City. Spending on alcoholic beverages was reported mainly in the community de Kuujjuaq, since this is where the beverages are most available;
- goods and services in the component of household operations and furnishings are 42.6% more expensive in Nunavik than in the South;
- clothing and footwear are 14.7% more expensive than in the South;
- Nunavimmiut households pay 23.9% more for health and personal care;
- goods and services in the recreation, education and reading component are, on average, 32.1% more expensive than in Québec City.

The availability of data and certain methodological choices had a significant impact on the results for some sub-indexes. A short explanation of the process used to construct the indexes will make it easier to understand the results and the nuances that must be introduced to transpose the price differences observed into the socio-economic context in Nunavik. The construction of the comparative cost of living index for Nunavik took place in several stages. The main phases were as follows:

- 1- Identify the consumer profile of households living in Nunavik (7,008 separate goods and services);
- 2- Characterize and document each expenditure reported in Nunavik in order to identify what it would cost to purchase the same goods and services in Québec City;
- 3- Place all reported spending in eight components, and define the spending structure of Nunavimmiuts by component;
- 4- Identify the price in Québec City of as many goods and services as possible reported by the surveyed households (the price was identified for 3,682 goods and services, representing 81.6% of total reported spending);
- 5- Calculate the sub-indexes for each component in the cost of living;
- 6- Calculate a CCLIN which takes into account the true actual spending structure reported by all the households surveyed.

The last stage made it possible to calculate the ratio of spending at Nunavik prices compared to Québec City prices for each component, based on the true actual spending structure reported (7,008 separate goods and services), rather than the ratio for all the 3,682 goods and services for which the prices were identified in businesses in the South. This apparently anodyne detail guarantees a far more faithful depiction of the economic reality facing Nunavimmiut households.

More specifically, two components, household operations, furnishings and equipment and clothing and footwear, for which 47.2% and 48.4% respectively of reported spending were linked to a price identified at a Québec City business, have an underestimated relative weight, without an adjustment, with respect to their actual impact on the overall cost of living. For example, the telecommunications services in the household operations and furnishings component could not be associated with an equivalent in Québec City, given that the technical information<sup>3</sup> available for each subscription package was, in all reported cases, imprecise and unreliable. As a result, the expenditure could not be used to calculate the indexes. The same difficulty arose when identifying the Québec City price for designer or popular brands of clothing. The databases consulted and the product descriptions on the bills were examined, but to no avail—it was not possible to identify the characteristics of each item with enough certainty and precision to locate it at Québec City business.

The shelter component, with an index of 72.3, was the only element in the whole spending structure with a negative price differential between Nunavik and Québec City. Obviously, the methodological choices that determined the calculation of the index resulted from the quality, quantity and reliability of the collected data available. The assistance received from the Kativik Municipal Housing Bureau (KMHB), the organization that manages all social housing in Nunavik, gave us privileged access to the rental rates set for each of the households surveyed. A classification of the dwellings based on the number of rooms allowed a price comparison to be made with data from the Canada Mortgage and Housing Corporation (CHMC), which closely monitors the rental market in the Québec City census metropolitan area (CMA). By comparing the average rental price of private units at the studio, one-room, two-room and three-or-more-room level with the prices set by the KMHB for each type of dwelling in its residential buildings, a comparative index was obtained for the shelter component. The average rental price for the Québec City CMA was based on the data collected by CHMC<sup>4</sup> for the rental market in the area as a whole. By removing zones 2, 4, 8 and 9 from the rental market for the Québec City CMA, as presented in Table 5, the research team was able to limit the geographic dispersion of its data collection and, as a result, the bias created by the dispersion of the points of collection for the price of the goods and services in the consumer profile.

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<sup>3</sup> For Internet services, the information concerned upload and download speeds (measured in megabits per second) and available bandwidth (measured in gigabits) under an agreement between the household and the service provider.

<sup>4</sup> The data comes from CMHC's October 2015 Rental Market Survey.

**Table 5. Rental market used to identify the average price for each type of dwelling, Nunavik, 2015-2016**

<b>Rental market in the Québec City census metropolitan area, by zone</b>					
<b>Zones selected, Québec City CMA</b>	<b>Number of dwellings</b>				<b>Total</b>
	<b>Studio</b>	<b>1 bedroom</b>	<b>2 bedrooms</b>	<b>3 bedrooms +</b>	
1-Basse-Ville de Québec, Vanier	1 333	5 158	9 501	2 215	18 207
3-Québec des Rivières, L'Anc.-Lorette	213	1 867	6 103	1 035	9 218
5-Val-Bélair, St-Émile, Loretteville and others	40	736	2 113	529	3 418
6-Charlesbourg, Stoneham and others	225	2 124	5 565	1 162	9 076
7-Beauport, Boischâtel, Île-d'Orléans and others	198	1 384	3 818	1 051	6 451
<b>Total</b>					<b>46 370</b>
<b>Zones not selected, Québec City CMA</b>	<b>Number of dwellings</b>				<b>Total</b>
	<b>Studios</b>	<b>1 bedroom</b>	<b>2 bedrooms</b>	<b>3 bedrooms +</b>	
2-Québec Haute-Ville	1 252	3 262	2 826	1 329	8 669
4-Ste-Foy, Sillery, C.-Rouge, St-Aug.	1 331	5 598	8 198	2 608	17 735
8-Charny, St-Romuald, St-Jean-Chr. and others	52	660	3 562	546	4 820
9-Lévis, Pintendre and others	173	1 061	3 320	663	5 217
<b>Total</b>					<b>36 441</b>
<b>Québec City CMR</b>	<b>4 817</b>	<b>21 850</b>	<b>45 006</b>	<b>11 138</b>	<b>82 811</b>

Using the average rental price for dwellings in zone 1, 3, 5, 6 and 7, a total of 46,370 dwellings, the price comparisons between dwellings in Nunavik and those in key zones in the Québec City CMA generated an index for the shelter component which, taking into account the attenuation measures for housing costs that are already in place, shows that housing in Nunavik costs 72.3% of what it would cost for a comparable dwelling in Québec City.

#### **4.3.1 Comparative cost of living indexes and sub-indexes for each of the eight cost of living components, by income level**

The comparative cost of living index for Nunavik varies slightly depending on the income level of the households concerned and, more specifically, varies between high-income and medium-income households. The index of 111.6 for high-income households is 4.5 points below the index for medium-income households (116.1) and 1.2 points above the index for low-income households (110.4). The differences between the indexes are explained mainly by the fact that the percentage of total expenditure for each component varies, sometimes considerably, by income level. As a result, the nature of the expenditure made and the price of the goods and services play an important role in the calculation of the indexes.<sup>5</sup>

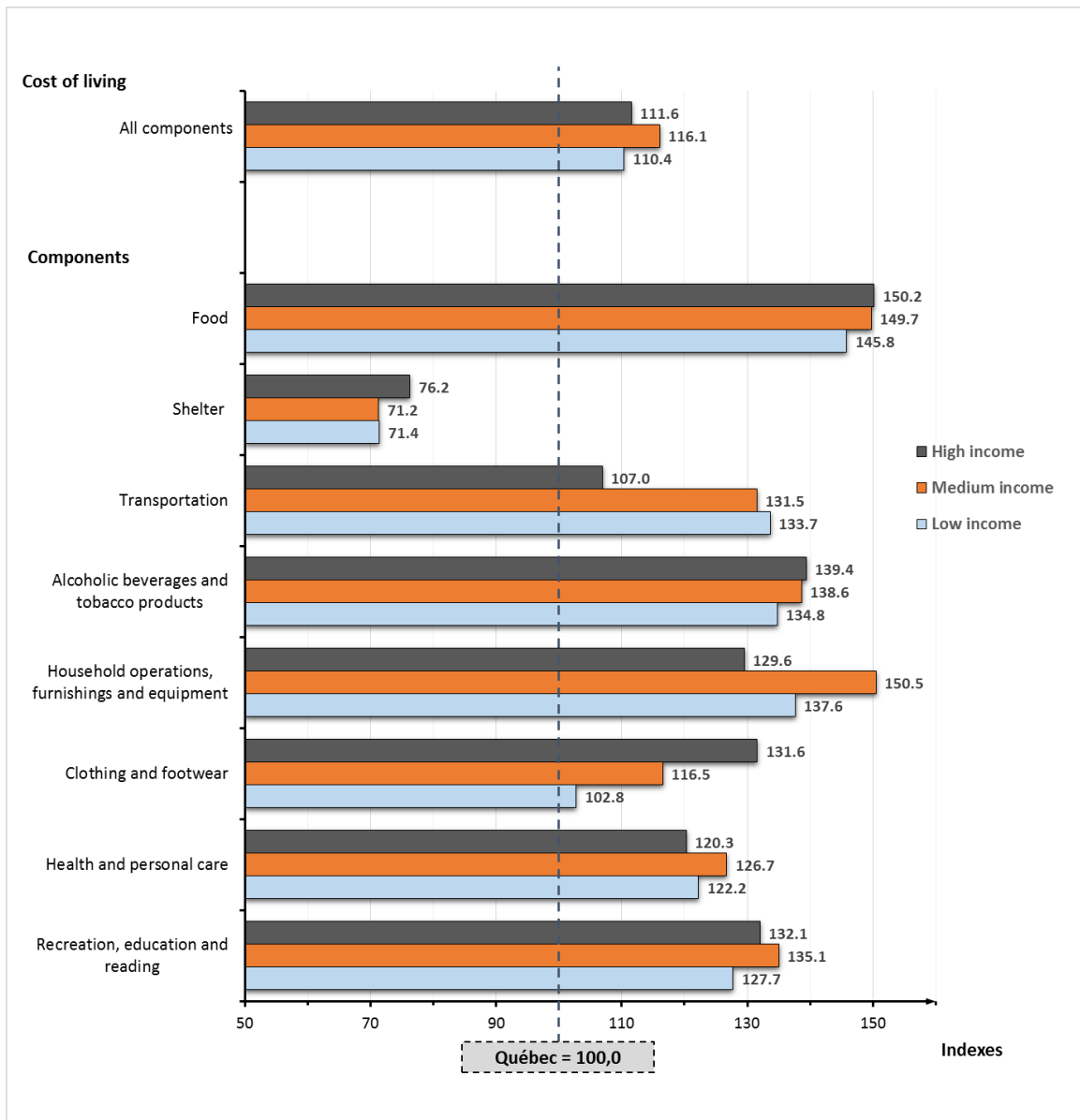
The transportation component in the CCLIN for high-income households has a high relative weight (25.2%) and shows a low price differential, at 107. The expenditure reported by high-income households was mainly plane tickets, for which the price in the South is very similar.

<sup>5</sup> The purchase of a 24-foot canoe for \$12,449.99 by one medium-income household, while the exact same product could be bought in the South for \$8,900.00, had a significant influence on the "transportation" index for medium-income households. This one canoe represented 36.2% of the expenditure reported for this component for the medium-income stratum.

However, the purchase of a canoe by a medium-income household, at a price in the North 40% above the price in the South, had a major impact on the results obtained.

The variations noted in the index between income levels for the clothing and footwear component can be traced to the fact that, in general, the higher the household income the more the clothing and footwear purchased was from recognized brands. Similarly, the price paid in the North compared to the South was particularly high for these designer brands, and this had a double impact on the index by emphasizing the differences in the index between the income levels.

**Figure 6. Cost of living index in Nunavik by spending component and by income level, Nunavik, 2015-2016**



#### **4. Conclusion**

The survey made it possible to establish the spending structure for households in Nunavik; major differences were observed depending on the level of household income. The results of the survey also made it possible to establish a comparative cost of living index for Nunavik, and separate indexes for specific goods and services components. The indexes calculated separately for each component showed that prices are always higher in Nunavik than in Québec City, except for shelter. For example, a basket of groceries for which Nunavimmiut households pay \$148 in Nunavik would cost \$100 in Québec City, and so on.

In addition, comparative indexes were calculated by household income level. These calculations showed that the individual indexes for households with the lowest income were generally lower than the individual indexes for households with the highest income. These results may reflect consumer patterns that vary by income level. The households with the lowest income, which already had to devote over 70% of their expenditure to the two items of food and shelter, are apparently inclined to choose the least costly goods and services whenever possible.

Last, the results highlight the special place held by shelter in the spending structure, and the downward pressure it places on the comparative cost of living index for Nunavik. Even though shelter costs less in Nunavik than in Québec City, it still accounts for between 22.1% and 27.0% of household expenditure.

#### **5. DISCUSSION**

The objective of this study was to evaluate the cost of living in Nunavik taking into account the consumer patterns of households in the region, the price of goods and services, and the price differences between Nunavik and southern Québec. For this purpose, we had to list as exhaustively as possible the goods and services purchased by households, calculate the costs based on the current price structure in Nunavik, and last evaluate the costs that would have been paid under the current price structure in Québec City. The survey of 450 households over a period of more than one year allowed us to meet to a rather large extent our objective.

Nevertheless, it is imperative to recall that, given the limits inherent to this study, results should be interpreted with a certain note of caution. Further, although we have already discussed the details of certain limits associated to the consumer profile captured by the survey (see Section 3.6.4), other limits actually exist. In fact, some of those other limits were identified when we exposed the methodological choices we had to make, whereas others were not addressed inasmuch as they arise from the very specificities which characterize Nunavik. Hence, because the understanding of these limits is deemed essential for grasping the full extent of the research results, we expose these limits here. First, the study relies on a probability sampling scheme which involves a margin of error. Consequently, results cannot be considered as 100% exact; however, they give us very sound orders of magnitude regarding the phenomenon of interest. Second, the household income measure rests upon a procedure which asked respondents to report their total household's yearly pre-tax income within a simple interval. Although this income measure should be considered as rudimentary, it was favoured by the technical research comity since it not only allowed us to avoid the intrusive nature of more precise measurement procedures, but it also helped respondents to canalize their main efforts on appropriately detailing the spending of their household members. Moreover, this rudimentary measure of income was judged sensible enough to enable the grouping of all sampled households into three gross economic strata (i.e., low, medium, and high income households). In an attempt to validate



reported household incomes, when possible, comparisons were made with KMHB data. Third, the low income measures we used (i.e., LIM-75 and LIM-200) for the grouping of the surveyed households into the three economic strata rely on reasoned explicit decisions; inasmuch as other decisions could have led to different results. Finally, some characteristics that are specific to households' consumption in Nunavik must be kept in mind when expenditure shares for each component are interpreted or compared to Québec. For instance, one must recall that, in Nunavik, a portion of the food component is freely obtained via the community freezer and the traditional customary sharing of country food. Although we did not try to assess this portion of the food component, it is an important particularity which, without a doubt, impacts on the expenditure share devoted to this component. In the same order of ideas, the expenditure share associated with health care differs in Nunavik, in part because some services are freely dispensed whereas this is not the case in Québec. Expenditure shares related to transportation also show important differences compared to Québec. Here, given the lack of a regional road network, Nunavimmiut must fly by plane to commute from one community to another. Thus, all these specificities that characterized Nunavik must be taken into account when interpreting the results of this research. The same considerations must be fully integrated into the making of programs which aim to reduce the cost of living in Nunavik.

Despite these different limits, the results of this study must be taken as reliable and valid. They confirm that the cost of living in Nunavik is significantly higher than in Québec City, which had already been revealed by various studies on consumer prices in Nunavik conducted periodically over the last fifteen years. However, our study was not simply a price comparison, but a comparison that took into account actual household consumption. This is a key difference, since it illustrates the real effect of price differences on household expenditure.

However, the results also raise important questions concerning any attempt to intervene to reduce the price gap between Nunavik and Québec City. For example, should measures be introduced to reduce the price of all goods and services, or those with the largest price differential (such as food, or household operations, furnishings and equipment), with or without consideration for the volume of consumption? The question is even more relevant given the differences observed despite cost-of-living reduction measures that are already implemented in the region. All the signs indicate that these measures are insufficient to eliminate the differences.

Should such measures be universal, or should they target the households with the lowest incomes, which are forced to devote most of their budget to food and housing? Any intervention targeting low-income households would have to be studied in depth. To be effective, it would have to be carefully calibrated and take into account the day-to-day realities of poverty in Nunavik. The results obtained tend to show that low-income households do not consume in the same way as other households, probably because they have no choice. From this point of view, broad-based intervention could have little actual impact on the high cost of living these households must face.

Last, what should be done about social housing? The results show that social housing currently has the effect of a cost-of-living reduction measure. The plans to increase the revenue generated by the social housing stock may run counter to the effort made to reduce price differences between Nunavik and the rest of Québec, and may denature the underlying vocation of social policy.

A more in-depth examination of the data collected during the cost of living survey in Nunavik could provide input for a debate on these questions, which appear to us to be essential. The database we constructed is unique and extremely detailed, and could be used for more advanced analysis on specific subjects. For example, we could measure, a posteriori, the actual impact of the cost-of-living reduction measures in effect during the survey period. In addition, further investigations could periodically update the indexes created and published here, creating a key

tool to study the potential impact of any planned measure. For example, it would be possible to calculate new indexes, taking into account potential price reductions for certain goods and services, or the funding needed to reduce the price differences to a target threshold that is considered acceptable. Last, the tool could be used to monitor the actual impact of cost-of-living reduction measures that the sponsors of this research plan to adopt once the current discussions have been completed. This would represent a significant step forward compared to previous programs, for which the actual impact on household budgets remains unknown.

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## Appendix 1. Consent form

# CONSENT FORM

## COST-OF-LIVING SURVEY IN NUNAVIK

### Presentation

This study is under the direction of Gérard Duhaime, professor at the Faculty of Social Sciences, Department of Sociology, Université Laval.

Before you agree to take part in this study, please take the time to read and understand the following information. This document explains the purpose of this study, as well as its procedures, benefits, risks and inconveniences. We invite you to ask the person presenting you this document any questions that you consider useful.

### The Survey

The goal of this study is to evaluate the cost of living in Nunavik by taking into account the consumption habits of the residents of the region, the prices of goods and services, and the price differences between Nunavik and southern Québec.

### Your Participation

By participating to this research project, you voluntarily agree to:

- Meet with your assigned KRG field representative. You shall expect to meet your field representative **4 times** during the two weeks your household is being surveyed. Whereas the first meeting with your field representative would normally take about one hour of your time, the three other meetings would be shorter (i.e., between 15 and 30 minutes each meeting) inasmuch as the purpose of these meetings is mainly to assist you in the process of recording the daily expenses of your household members in the two-week diary.
- Complete a short questionnaire-interview about your household composition, housing arrangement, and overall household income. This questionnaire-interview is to be completed during the first meeting with your field representative, and shall take approximately 30 minutes. Another 30 minutes would be used to instruct you on how to suitably record your household daily expenses in the two-week diary.
- Record daily expenditures of your household for two weeks (i.e., 14 days) in a diary form, and provide detailed receipts or other purchase records of these expenses. This should take few minutes each day.

### Benefits, Risks and Potential Inconveniences Related To Your Participation

Initials \_\_\_\_\_

By taking part in this study, you will help us to better document the cost of living in Nunavik. Your participation will contribute to improve knowledge about the cost of living in Nunavik. With this knowledge, regional authorities intend to come to a permanent agreement with the Government of Québec to reduce the cost of living in Nunavik. In other words, one main benefit of your participation is to take part in the effort to improve the economic situation of Nunavik residents.

You will receive an incentive payment of \$100 to cover any inconvenience which could be associated with your participation in this study.

Other than the time you devote to the survey, one disadvantage could be that recording your everyday expenditures may cause some tension in your household. If anything of that nature occurs and causes you concern, if you are willing to discuss it with your field representative, under the strictest confidentiality, she/he could help you find assistance from appropriate resources.

### **Voluntary Participation and Right to Withdraw**

You are free to choose whether or not to participate in this study. You can also withdraw from the project without prejudice and without having to justify your decision.

If you decide to end your participation, you must notify the interviewer whose contact information is included in this document. In that event, all your personal information will be destroyed.

### **Privacy and Data Management**

The following measures will be implemented to ensure the confidentiality of the information provided by the participants:

- The names of the participants will not be included in any reports.
- All the documents will be codified, and only the researchers will have access to the personal information.
- The data will be included in a database, with the exception of all the information that may allow the identification of persons and households.
- The data will be used for scientific publications, but the participants will never be identifiable in any way.
- Individual participant data will never be disclosed.
- Even though the KRG is involved in this study, your participation will have no impact on the services you receive or may receive from the KRG.
- Research material will be kept under lock and key and destroyed on May 2016.
- The database will be kept under lock and key, and will be kept for further analysis. It will ultimately be destroyed by May 2020.

Initials \_\_\_\_\_

## Acknowledgments

Your collaboration is essential to us and we thank you for your participation.

## Signatures

I, the undersigned, \_\_\_\_\_ freely consent to participate in this study entitled "Cost-of-Living Survey in Nunavik". I have read the form and I understand the purpose, nature, benefits, risks and inconveniences of this research project. I am satisfied with the explanations, clarifications and answers that the interviewer has provided me regarding my potential participation in this project.

\_\_\_\_\_  
Participant's signature

\_\_\_\_\_  
Date

I explained the purpose, nature, benefits, risks and inconveniences of the study to the participant. I answered the participant's questions to the best of my knowledge and made sure that the participant understands.

\_\_\_\_\_  
Interviewer's signature

\_\_\_\_\_  
Date

## Additional Information

If you have any questions about the study and your participation, or if you want to withdraw from the study, please contact [interviewer's name and contact information]:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Complaints or Comments

Any complaint or comment about this research project should be sent to the Office of the Ombudsman of Université Laval:

Pavillon Alphonse-Desjardins, bureau 3320  
2325, rue de l'Université  
Université Laval  
Québec (Québec) G1V 0A6  
Information - Secretariat: (418) 656-3081  
Toll-free number: 1-866-323-2271  
E-mail: info@ombudsman.ulaval.ca

## Participant's Copy

Initials \_\_\_\_\_





# *Cost-of-living Survey in Nunavik*

## Questionnaire-Interview

(HOUSEHOLD COMPOSITION, HOUSING ARRANGEMENT AND INCOME)

Interview Date	
DD	MM

HOUSE NUMBER

<b>1. Respondent's name</b>	_____	
<b>2. Telephone number</b>	_____	
<b>3. Community/Village</b>	_____	
<input type="checkbox"/> Salluit	<input type="checkbox"/> Umiujaq	<input type="checkbox"/> Puvirnituk
<input type="checkbox"/> Tasiujaq	<input type="checkbox"/> Kuujuaq	<input type="checkbox"/> Kangiqsualujuaq



# Comments

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**1. What is your best estimate of your HOUSEHOLD'S total income from all sources before taxes and deductions during the last year?**

- Less than \$20,000
- \$20,000 to \$39,999
- \$40,000 to \$59,999
- \$60,000 to \$79,999
- \$80,000 to \$99,999
- \$100,000 to \$119,999
- \$120,000 to \$139,999
- \$140,000 to \$159,999
- \$160,000 to \$179,999
- \$180,000 and over
  
- Refused
- Do not know

**2. Your house is:**

- KMHB house
- Employer house
- Private house
- Other

**3. How many bedrooms in your dwelling?**

\_\_\_\_\_ Bedroom(s)



# Your Daily Expenses

**Help us learn about the buying habits of people in Nunavik.**

When you write down how you spend money in this diary, you will help us understand more about the products and services that are bought by the people in Nunavik.

Diary Start Date				Diary End date				HOUSE NUMBER
DD		MM		DD		MM		

<b>1. Respondent's name</b>
_____
<b>2. Telephone number</b>
_____
<b>3. Community/Village</b>
<input type="checkbox"/> Salluit <input type="checkbox"/> Umiujaq <input type="checkbox"/> Puvirnitug <input type="checkbox"/> Tasiujaq <input type="checkbox"/> Kuujjuaq <input type="checkbox"/> Kangiqsualujjuaq

**I will return on:**

First meeting \_\_\_\_\_  
Second meeting \_\_\_\_\_  
Third meeting \_\_\_\_\_  
Last meeting \_\_\_\_\_

**If you have any questions, please call:**

Field representative's name:	Telephone:
Field representative supervisor's name:	Telephone:

# Section 1

*Expenses for which you CAN provide detailed receipts or other purchase records*



# Section 2

*Expenses for which you CANNOT provide detailed receipts  
or other purchase records*



## Section 2: Expenses for which you CANNOT provide detailed receipts or other purchase records

Item #	Date of expense <i>dd/mm</i>	Description of the item purchased Write <b>ONLY ONE</b> item per line. <i>(See the Diary Guide for help with this section.)</i>						BOUGHT IN NUNAVIK? <i>(Circle)</i>		Cost of item Do <u>not</u> include taxes \$      ¢
		<u>DETAILED DESCRIPTION OF THE ITEM PURCHASED</u>	BRAND NAME <i>(if relevant)</i>	MODEL NUMBER <i>(if relevant)</i>	SIZE OR QUANTITY <i>(if relevant)</i>	Yes	No			
1	/						Yes	No	.	
2	/						Yes	No	.	
3	/						Yes	No	.	
4	/						Yes	No	.	
5	/						Yes	No	.	
6	/						Yes	No	.	
7	/						Yes	No	.	
8	/						Yes	No	.	
9	/						Yes	No	.	
10	/						Yes	No	.	
11	/						Yes	No	.	
12	/						Yes	No	.	
13	/						Yes	No	.	
14	/						Yes	No	.	
15	/						Yes	No	.	
16	/						Yes	No	.	
17	/						Yes	No	.	
18	/						Yes	No	.	
19	/						Yes	No	.	
20	/						Yes	No	.	

# Section 3

FOR OFFICE USE ONLY

*PLEASE DO NOT WRITE ON THE NEXT PAGES*

**FOR OFFICE USE ONLY**

**PLEASE DO NOT WRITE ON THIS PAGE**

Your assigned field representative will ask you the questions on this page when he/she returns to pick up this Diary of Daily Expenses.

**1. Did you write “no spending” in the diary for the days with no spending for all members of your household?**

1. Yes    2. No    3. Sometimes    4. Made at least one purchase every day

**2. Some expenses such as gas and other related vehicle costs, lottery tickets, cigarettes and newspapers, meals and beverages bought outside your home, leisure activities, or hair salon and postal services are easily forgotten. Did you or any member of your household, forget to record any of these expenses, or any other expense, in the diary?**

1. Yes – go to #3    2. No – go to #4

**3. Please list the items that have been missed. Interviewer: Enter the description used by the respondent.**

Date (dd/mm)	DETAILED DESCRIPTION OF THE ITEM PURCHASED	BRAND NAME (if relevant)	MODEL NUMBER (if relevant)	SIZE OR QUANTITY (if relevant)	BOUGHT IN NUNAVIK? (Circle)		Cost \$    ¢
					Yes	No	
1. /					Yes	No	.
2. /					Yes	No	.
3. /					Yes	No	.
4. /					Yes	No	.
5. /					Yes	No	.
6. /					Yes	No	.
7. /					Yes	No	.
8. /					Yes	No	.
9. /					Yes	No	.
10. /					Yes	No	.

**4. During the 14 days when you were recording your purchases in the diary, were any member of your household away from home ?**

- 1. Yes – go to #5
- 2. No – Thank you for participating in this survey

**5. Whose member(s) of your household were away from home during those two weeks? How long? And why?**

**Interviewer: Write down the names, the duration and the reason why they were away from home**

	<b>Name</b>	<b>Duration (days)</b>	<b>Reason why this member was away from home</b>
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

# ***Cost-of-Living Survey in Nunavik***

## **Diary Guide (for filling out the Diary of Daily Expenses)**



# Table of Contents

- Overview** .....1
  - What is the diary? .....1
  - Purpose of the diary .....1
  - Important tips for using the diary and saving time while filling it out .....2
- How to record expenses of your household in the diary** .....3
  - SECTION 1: Expenses for which you CAN provide detailed receipts or other purchase records* .....3
  - SECTION 2: Expenses for which you CANNOT provide detailed receipts or other purchase records* ...4
  - What to do for days with no spending? .....4
- Recording expenses in SECTION 1 of the diary** .....5
  - Examples of how to record expenses in SECTION 1 of the diary.....6
- Recording expenses in SECTION 2 of the diary.** .....7
  - Examples of how to record expenses in SECTION 2 of the diary ..... 8
- General notes on what to include as household expenses and what to leave out**..... 9
- Important notes**.....10





# Overview

## What is the diary?

The diary is to be used to record **ALL** goods and services your household spends money on over a 14-day period (i.e., two weeks). It is divided into **three distinct sections** and comes with an **ENVELOPE** to collect your **detailed receipts** and **other purchase records** (e.g., catalog/Internet invoices, utility bills, telephone bills, etc.).

The three distinct sections of the diary are the following:

**SECTION 1:** *Expenses for which you **CAN** provide detailed receipts or other purchase records*

**SECTION 2:** *Expenses for which you **CANNOT** provide detailed receipts or other purchase records*

**SECTION 3:** The **FOR OFFICE USE ONLY** section which will be filled out by your field representative after the 14-day period covered by the diary.

## Purpose of the diary

In order to accurately evaluate the cost of living in Nunavik, we need your help to learn about your household members' spending habits. When you write down how you spend your money in this diary, you are helping us understand more about the variety of products and services that are bought by the people of Nunavik.

We understand that this task may take time. However, your information is very important since it will be used to provide practical guidance to policy makers for tailoring suitable solutions to the specific needs of people living in Nunavik.

## Important tips for using the diary and saving time while filling it out

- 1) **Keep the diary journal and this guide handy so that you remember to enter items and amounts as your household members are making purchases.**

It is faster to record the goods and services your household has spent money on daily rather than trying to recall items and amounts after longer periods of time, especially casual purchases for which you may not have a detailed receipt.

- 2) **Ask your household members to GET DETAILED RECEIPTS of their various purchases.**

In order to accurately assess the cost of living of Nunavik households, we need accurate information about the expenses of your household members. This is why it is essential for us to get copies of your **detailed receipts** and **other purchase records** (e.g., catalog/Internet invoices, utility bills, telephone bills, cable bills, Internet bills, etc.).

- 3) **Talk to the people of your household every day to find out how they spent their money, and do not forget to remind them to get detailed receipts of their purchases.**

**Include payments of goods and services made by:**

- *Cash*
- *Check*
- *Debit card*
- *Credit card*
- *Store Charge card*
- *Gift certificate*
- *Money order*

# How to record expenses of your household in the diary

The appropriate way for recording your household expenses in the diary depends on whether or not you can provide detailed receipts or other purchase records (e.g., catalog/Internet invoices, utility bills, telephone, cable and Internet bills, etc.) for your purchases.

## **SECTION 1: Expenses for which you CAN provide detailed receipts or other purchase records**

For each of the expenses where you CAN provide a detailed receipt (or a copy of it), you will need to record:

- 1) The date of the expense in the diary.
- 2) A short general description of the expense.
- 3) A receipt number.\*\*\*
- 4) The total amount paid.

\*\*\* **VERY IMPORTANT:** *Note that receipt numbers to be recorded in the diary are sequential numbers (e.g., 1, 2, 3, etc.) which YOU will write on each receipt or any other purchase record you provide.*

The only information we need from your detailed receipts is the item(s) description(s), the price(s) of purchased item(s), the place and date of purchase, and your hand-written sequential number which matches the sequential receipt number you recorded in the diary.

All detailed receipts and other purchase records you submit will be destroyed in a manner that fully complies with our **Confidentiality Policy** as soon as the relevant expense information has been recorded. **Please feel free to ask your assigned field representative to make photocopies of your original receipts for those purchased items on which warranties might apply.**

## **SECTION 2: Expenses for which you CANNOT provide detailed receipts or other purchase records**

For each of the expenses where you CANNOT provide a detailed receipt, you will need to record:

- 1) The date of the expense in the diary.
- 2) A **detailed** description of **EACH** item purchased, including ***brand name, model number, size or quantity*** when this information is deemed relevant.\*\*\*
- 3) Whether each item was bought in Nunavik or not.
- 4) The cost, **before taxes**, of each item purchased.

**\*\*\* VERY IMPORTANT:** *Note that when you cannot provide a detailed receipt or any other purchase record for a particular expense, we absolutely need a detailed description of the item(s) bought. The item description you provide in the diary should be detailed in a way that will allow us to know EXACTLY what has been purchased.*

### **What to do for days with no spending?**

If no one in your household had any spending on a given day, write **the date** and the words "***no spending***" **in SECTION 1.**

## Recording expenses for which you have detailed receipts or other purchase records in SECTION 1 of the diary

### Date of expense

Always include the date, using two digits for each day and month.

### Short/general description of the expense

Write ONLY one short/general description of the expense per line. Record **ALL** purchases of goods and services, including food and beverages purchased from stores as well as meals, snacks and drinks purchased from restaurants, fast-food outlets, and bars.

### Receipt number

Write the number of the receipt (or other purchase record) which matches the sequential number you wrote on the cash register receipt (or other purchase record) you provide. Do not forget to insert your detailed receipts and other purchase records in the envelope that comes with the diary.

### Cost

Record the total amount indicated on the receipt, invoice or bill.

**EXAMPLES of how to record expenses for which you HAVE detailed receipts or other purchase records in SECTION 1 of the diary**

<b>Section 1: Expenses for which you <u>CAN</u> provide <u>detailed receipts</u> or <u>other purchase records</u></b>			
<b>Date of expense</b> <i>dd/mm</i> <i>Example (15/03)</i>	<b>Description of the expense</b> Write ONLY ONE expense per line. <i>(See the Diary Guide for help with this section.)</i> <b>SHORT/GENERAL DESCRIPTION OF THE EXPENSE</b>	<b>Receipt #</b>	<b>Cost</b> Total amount on the receipt, invoice or bill \$ . ¢
02/01	House stuffs	1	28 . 32
02/01	Hockey Equipment	2	180 . 79
02/01	Men's Mitts - Hunter Support	3	70 . 00
02/01	Groceries	4	201 . 83
03/01	Candy - pop	5	8 . 16
04/01	*** NO SPENDING ***		.
05/01	Household furniture	6	51 . 23
05/01	4 meals + soft drink - Restaurant	7	79 . 28
05/01	Groceries & lotteries	8	111 . 64
06/01	*** NO SPENDING ***		.
07/01	One month daycare - Coop	9	211 . 70
08/01	*** NO SPENDING ***		.
09/01	Beer, cigarettes and wine - Marché Turenne inc.	10	318 . 44
09/01	Fox Fur - Hunter support	11	30 . 00
10/01	Clothing - Northern	12	28 . 11
10/01	Groceries	13	40 . 00
10/01	Baby diapers	14	67 . 91
11/01	Gas for skidoo	15	39 . 34
11/01	Telephone Bill - (e-bill)	16	180 . 00
12/01	Sewing materials	17	74 . 65
12/01	Groceries	18	28 . 03
12/01	Cigarettes	19	17 . 80
13/01	*** NO SPENDING ***		.

# Recording expenses for which you do not have detailed receipts or other purchase records in SECTION 2 of the diary

## Date of expense

Always include the date, using two digits for each day and month.

## Detailed description of the item purchased

Write a detailed description of EACH item purchased. Record only one item per line. Any purchase of goods and services, including food and beverages purchased from stores as well as meals, snacks and drinks purchased from restaurants, fast-food outlets and bars for which you cannot provide detailed receipts should be detailed in this section. **The item description you provide should be detailed in a way that will allow us to know EXACTLY what has been purchased.**

## Brand name (if relevant)

When relevant, write the brand name of the purchased item.

## Model number (if relevant)

When relevant, write the model number of the purchased item.

## Size or quantity (if relevant)

When relevant, write the size or the quantity of the purchased item.

## Bought in Nunavik?

For each item recorded in this section of the diary, indicate if it was bought in Nunavik by circling "Yes" or "No".

## Cost of item

Record the cost of the good or service after deducting any coupons, rebates or subsidies which may apply. **Do not include taxes** (unless already included in the cost, such as gas, cigarettes, etc.). Write the exact amount for each item.

**EXAMPLES of how to record expenses for which you DO NOT HAVE detailed receipts or other purchase records in SECTION 2 of the diary**

**Section 2: Expenses for which you CANNOT provide detailed receipts or other purchase records**

Item #	Date of expense <i>dd/mm</i>	Description of the item purchased					Cost of item	
		Write ONLY ONE item per line. <i>(See the Diary Guide for help with this section.)</i>					Do <u>not</u> include taxes	
		<u>DETAILED DESCRIPTION OF THE ITEM PURCHASED</u>	BRAND NAME <i>(if relevant)</i>	MODEL NUMBER <i>(if relevant)</i>	SIZE OR QUANTITY <i>(if relevant)</i>	BOUGHT IN NUNAVIK? <i>(Circle)</i>	\$	¢
1	02/01	KMHB apartment monthly rent				<input checked="" type="radio"/> Yes	No	560 .00
2	05/01	Frozen Pizza	McCain	Deluxe	900g	<input checked="" type="radio"/> Yes	No	15 .59
3	05/01	Frozen Fries	McCain	Superfries	2 kg	<input checked="" type="radio"/> Yes	No	12 .69
4	08/01	Breakfast for 1 person at Kuujuaq Inn : 2 eggs with bacon and potatoes + coffee				<input checked="" type="radio"/> Yes	No	12 .29
5	09/01	1.6 cubic foot, 1250 watts Microwave oven with Inverter technology	Panasonic	NN-SD767W	1	Yes	<input checked="" type="radio"/> No	239 .95
6	11/01	2% Milk	Beatrice		1 liter	<input checked="" type="radio"/> Yes	No	2 .95
7	12/01	1 pack of 25 cigarettes	Du Maurier		1 pack	<input checked="" type="radio"/> Yes	No	16 .90
8	/					Yes	No	.
9	/					Yes	No	.
10	/					Yes	No	.
11	/					Yes	No	.



# General notes on what to include as household expenses and what to leave out

## Remember to include these expenses if they occur within the 14-day period for which you have to fill out the diary:

- All your expenses, both goods and services, for all members of your household.
- Rent payments/insurance payments.
- Regular/typical household bills (electricity, oil, telephone services, television services, Internet services, etc.).
- Items or services purchased for people who do not live with you.
- Expenses made while on a trip away from home, such as airplane tickets, hotel rooms, gas, souvenirs, restaurants meals, entry or admittance fees to tourist attractions, theme parks, museums, etc.
- Expenses for occasional services, such as babysitting, hairdresser, postal services, etc.
- Expenses for secondary residences and/or hunting or fishing camps, etc.
- Any expense related to hunting, fishing or trapping equipment.
- Purchases of construction materials for home improvements or for building/repairing hunting, fishing and/or trapping camps.
- Purchases of vehicles (cars, trucks, snowmobiles, ATVs, boats, etc.).
- Gas for vehicles and all vehicle-related costs (maintenance, repairs, accessories, tires, etc.).
- Convenience store purchases such as cigarettes, lottery tickets, beers or other alcoholic beverages, newspapers, magazines, candies, etc.
- Expenses for movie and game rentals.
- Less frequent purchases such as household appliances, indoor/outdoor furniture, electronic or computer equipment, etc.
- Lunches or beverages purchased at school or work.
- Beverages purchased in bars including alcoholic drinks, and all snacks, beverages and meals purchased from any type of restaurant.

**IMPORTANT NOTES:**

- **Include all expenses, whether paid for by cash, credit card, prepaid credit card, debit card, cheque or postal money order.**
- **For each item purchased using a credit card or on an instalment plan, record the whole amount on the day that the expense was made.**
- **Do not include payments for which you have been, or will be, reimbursed.**
- **Do not include expenses charged against a business**

**THANK YOU!**

Appendix 5. Informative poster of the cost-of-living survey (French)



À titre de composante essentielle de l'entente sur les *mesures de réduction du coût de la vie au Nunavik*, cette enquête vise à orienter le gouvernement vers des solutions visant à réduire le coût de la vie des Nunavimmiuts.

Nous pourrions donc contacter votre ménage prochainement, car **nous avons besoin de votre collaboration dans le cadre de cet important projet d'enquête!**

Les ménages contactés recevront **100\$ pour leur participation** à cette enquête.

**ENQUÊTE DE 2015 SUR LE COÛT DE LA VIE AU NUNAVIK**

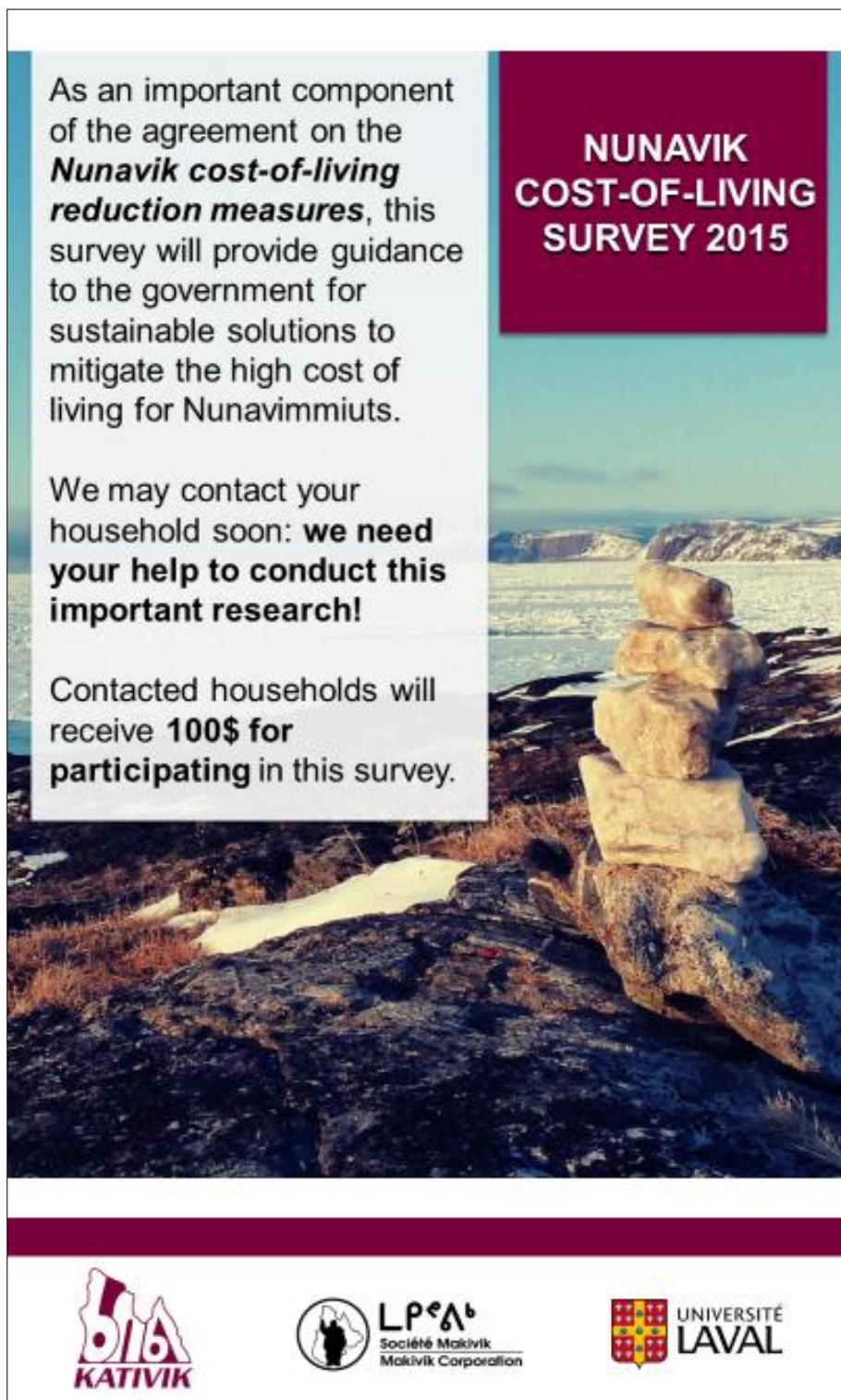


LPA<sup>ab</sup>  
Société Makivik  
Makivik Corporation



UNIVERSITÉ  
LAVAL

Appendix 6. Informative poster of the cost-of-living survey (English)






The poster features a background image of a rocky coastline with a stack of stones in the foreground. The text is arranged in a white box on the left and a maroon box on the right. The maroon box contains the title 'NUNAVIK COST-OF-LIVING SURVEY 2015'. The white box contains three paragraphs of text. At the bottom, there are three logos: KATIVIK, LPA<sup>ts</sup> Société Makivik Makivik Corporation, and UNIVERSITÉ LAVAL.

As an important component of the agreement on the ***Nunavik cost-of-living reduction measures***, this survey will provide guidance to the government for sustainable solutions to mitigate the high cost of living for Nunavimmiuts.

We may contact your household soon: **we need your help to conduct this important research!**

Contacted households will receive **100\$ for participating** in this survey.

**NUNAVIK  
COST-OF-LIVING  
SURVEY 2015**

Appendix 7. Informative poster of the cost-of-living survey (Inuktitut)

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## Annexe 8. Low income measures (LIM) by household's size and composition, Nunavik, 2015-2016

HOUSEHOLD SIZE/COMPOSITION	EQUIVALENCE FACTOR	NUMBER OF HOUSEHOLDS OF THIS TYPE	MEDIAN ADJUSTED INCOME, PRE-TAX	LIM-75	LIM-200
1 adult (16 years old and over)	1.0	42	<b>20 081</b>	15 061	<b>40 162</b>
1 adult + 1 child (under 16)	1.4	13	28 114	21 085	<b>56 227</b>
1 adult + 2 children	1.7	12	34 138	25 603	<b>68 276</b>
1 adult + 3 children	2.0	7	40 162	30 122	<b>80 324</b>
1 adult + 4 children	2.3	5	46 186	34 640	<b>92 373</b>
2 adults	1.4	47	28 114	21 085	<b>56 227</b>
2 adults + 1 child	1.7	45	34 138	25 603	<b>68 276</b>
2 adults + 2 children	2.0	29	40 162	30 122	<b>80 324</b>
2 adults + 3 children	2.3	25	46 186	34 640	<b>92 373</b>
2 adults + 4 children	2.6	19	52 211	39 158	<b>104 422</b>
2 adults + 5 children	2.9	7	58 235	43 676	<b>116 470</b>
2 adults + 6 children	3.2	2	64 259	48 195	<b>128 519</b>
3 adults	1.8	24	36 146	27 109	<b>72 292</b>
3 adults + 1 child	2.1	16	42 170	31 628	<b>84 341</b>
3 adults + 2 children	2.4	13	48 195	36 146	<b>96 389</b>
3 adults + 3 children	2.7	11	54 219	40 664	<b>108 438</b>
3 adults + 4 children	3.0	12	60 243	45 182	<b>120 486</b>
3 adults + 5 children	3.3	5	66 268	49 701	<b>132 535</b>
3 adults + 6 children	3.6	1	72 292	54 219	<b>144 584</b>
4 adults	2.2	17	44 178	33 134	<b>88 357</b>
4 adults + 1 child	2.5	11	50 203	37 652	<b>100 405</b>
4 adults + 2 children	2.8	20	56 227	42 170	<b>112 454</b>
4 adults + 3 children	3.1	8	62 251	46 689	<b>124 503</b>
4 adults + 4 children	3.4	7	68 276	51 207	<b>136 551</b>
4 adults + 5 children	3.7	2	74 300	55 725	<b>148 600</b>
4 adults + 6 children	4.0	1	80 324	60 243	<b>160 649</b>
4 adults + 7 children	4.3	1	86 349	64 761	<b>172 697</b>
4 adults + 10 children	5.2	1	104 422	78 316	<b>208 843</b>
5 adults	2.6	4	52 211	39 158	<b>104 422</b>
5 adults + 1 child	2.9	3	58 235	43 676	<b>116 470</b>
5 adults + 2 children	3.2	9	64 259	48 195	<b>128 519</b>
5 adults + 3 children	3.5	7	70 284	52 713	<b>140 568</b>
5 adults + 4 children	3.8	4	76 308	57 231	<b>152 616</b>
5 adults + 6 children	4.4	1	88 357	66 268	<b>176 714</b>
5 adults + 7 children	4.7	1	94 381	70 786	<b>188 762</b>
6 adults	3.0	1	60 243	45 182	<b>120 486</b>
6 adults + 1 child	3.3	1	66 268	49 701	<b>132 535</b>
6 adults + 2 children	3.6	2	72 292	54 219	<b>144 584</b>
6 adults + 3 children	3.9	2	78 316	58 737	<b>156 632</b>
6 adults + 4 children	4.2	1	84 341	63 255	<b>168 681</b>
6 adults + 5 children	4.5	1	90 365	67 774	<b>180 730</b>
6 adults + 7 children	5.1	1	102 414	76 810	<b>204 827</b>
7 adults	3.4	1	68 276	51 207	<b>136 551</b>
7 adults + 1 child	3.7	2	74 300	55 725	<b>148 600</b>
7 adults + 2 children	4.0	2	80 324	60 243	<b>160 649</b>
7 adults + 5 children	4.9	1	98 397	73 798	<b>196 795</b>
8 adults + 2 children	4.4	1	88 357	66 268	<b>176 714</b>
<b>Total</b>		<b>448</b>			