Housing Policy, Aging, and Life Course Construction in a Canadian Inuit Community

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Abstract. The provisioning and administration of social housing has been a continuous problem in the Canadian North since the 1960s, when the Canadian government began taking an active role in the welfare of Inuit. Some of these problems are quite basic and include high costs for construction and maintenance of units. An examination of the development and evolution of Canadian housing policy in the North demonstrates that changes to the administration of social housing programs and, since the mid-1980s, development of formal privatization schemes have steadily shifted housing costs onto local residents. These shifting costs, however, are borne unequally, with Inuit born and raised in the context of permanent communities (the Settlement Generation) facing the greatest burdens.

Introduction

Since the middle of the last century, Inuit in the Canadian Arctic have experienced a series of material, economic, political, and structural changes to society that have had profound impacts on both individual and community life. Most of these changes are directly related to the growth of permanent settlements in the Arctic, driven by a combination of Inuit desires for sedentary living and access to wage labor opportunities and a Canadian government shift toward a policy advocating residence in permanent communities (see Damas 2002).

This paper examines the domain of public and private housing policy in the Canadian Arctic, with special reference to one community, Holman, where I have worked since 1992. In one sense, the examination of housing policy is an investigation of the constellation of changes wrought by movement into permanent settlements, a process completed in most communities by 1970. Indeed, the Canadian government’s shift away from a Policy of Dispersal and toward a Welfare State Policy dictated the provisioning of adequate social housing for Inuit. From the very beginning, however, providing social housing was expensive and riddled with problems even as it was successful in attracting more and more Inuit into the settlements.

Forty years later, these problems have yet to be solved. Even a casual reading of the print media in the Canadian Arctic reveals the widespread and persistent nature of the housing problem in the North, both public and private. In most communities, there is an absolute need for more housing to ease overcrowding and replace substandard units (George 2000). This need is compounded by a lack of funding (Minogue 2005; Scott 2005) and the inability of tenants and homeowners to make rental and mortgage payments in a timely manner (Rideout 2002; Westerman 2004).

One purpose of this paper is to provide a detailed, albeit dense, overview of the development of both social housing policy and privatization schemes over the past 45 years. Although some
of this material has been covered elsewhere by others (most recently by Robson 1995), there has been no substantial examination of housing policy as it has affected Inuit lives. There has certainly been no systematic investigation of the impact of the privatization schemes that have appeared and proliferated in the North over the past twenty years.

On another level, however, social housing policy and the evolution of privatization schemes is an example of how Inuit of different ages have experienced and managed the problems posed by housing in the North. One of the aims of this paper is to demonstrate that housing policy has worked to place those Inuit who were born and raised in structured settlements (the Settlement Generation) at an economic disadvantage relative to their parents. These Inuit, the oldest of whom are now in their mid-forties, have been subjected to a different set of economic constraints than their parents. In terms of housing, this Settlement Generation of Inuit has been subjected to overwhelming pressure to enter the private housing market, which has acted to restrict their engagement in particular kinds of activities, of which subsistence hunting is but one.

The Holman Setting: Community and Research Background

Methodological and Theoretical Background

The examination of housing policy and its effects on Inuit in Holman is based on longitudinal observations made during research projects conducted in Holman over the past 13 years, including trips during 1992-1993, 1997, 2001, 2002, and 2004. These research projects have focused on two interrelated issues. One of these issues is the subsistence involvement of Inuit men born between 1955 and 1970 and the particular pressures that encourage and discourage subsistence involvement (see Condon, Collings, and Wenzel 1995 and Collings, Wenzel, and Condon 1998 for complete discussions). Although this research focused intensively on this cohort of Inuit men, it was clear from the outset that relationships with older households were critical for the economic and psychological well-being of these men and their families. For many of these young men, the significant (and sometimes only) sources of country food were their own parents and in-laws.

A second research focus, and one that grew out of the work with these (then) young men, targeted the Inuit construction of the life course, with particular attention paid to the ways that Inuit of different ages (and significantly different life experiences) define life stages, mark transitions between these stages, and conceive of their relationships with older and younger Inuit in the community (see Collings 2000, 2001 for complete discussions). This work brings out a general theme demonstrating that there remains, despite significant “culture change,” remarkable agreement between young and old Inuit concerning the definition of life stages and the transitions between stages, and how one can expect to manage old age successfully.

This is a rather detailed way of saying that this paper is advocating the application of a life course perspective as a means of better understanding social process in the Canadian North. Essentially, the life course perspective advocates the examination of aging as a process that occurs throughout the life span (Hagestad 1990; Keith 1985; Neugarten and Hagestad 1976). For anthropologists who work in this tradition, the life course is often conceived of as a cultural unit (Fry and Keith 1982), one that has great influence over cultural patterning. Hagestad (1986), for example, has noted the power of the life course in framing and timing important life events, managing transitions between life stages, and eliciting appropriate age-dependent behaviors. Elder’s examinations of the timing of military service (Elder and Bailey 1988) and the Great Depression (Elder 1985, 1987; Elder et al. 1984) and Uhlenberg’s examinations of demographic and family changes over the life course (Uhlenberg 1980, 1996), to cite just a few examples of research done in the United States, clearly demonstrate how the timing of historical events shapes the behavior and worldview of both individuals and entire cohorts.

The application of the life course perspective to Arctic communities is of critical importance because there has been virtually no direct, detailed examination of generational relationships and how those relationships affect behavior and decision-making. In Arctic research, examinations of cultural domains that may be affected by intergenerational relationships work from contradictory assumptions about aging. Research on ideological domains in the North has suggested a strong continuity between generations regarding kinship and social organization (Bodenhorn 2000; Wenzel 1981), socialization practices (Briggs 1991), and the development of personhood (Searles 1996, 2001). Research on subsistence issues, an important research domain in the North, likewise suggests important intergenerational connections regarding the organization of subsistence (Collings, Condon, and Wenzel 1998; Wenzel 1995, 2000). The continuity of ecological knowledge (Nuttall 1998). However, research on these same domains also asserts the exact opposite. Research has suggested significant cultural disconnects regarding kinship and social organization (Condon 1990, 1992; Rasing 1994), socialization practices (Condon 1995; Condon and Stern 1993; Stern and Condon 1995), and personhood (Stern...
In the subsistence sphere, similar contradictions have been noted: Buijs, (1993), Remie (1984), and Stern (2001) have all suggested disconnects between generations in the values placed on subsistence hunting or subsistence activities themselves. Usher (1986,1987) and others (MacPherson 1981; Miller 1983; Stirling 1990) have likewise suggested a gap between elders and juniors regarding knowledge transmission and local wildlife management regimes.

The intent here is not to charge any of this research as “wrong,” but rather to note that nearly all of this research makes assertions about age relations and culture change without actually having included either as a specific focus of study. Based on previous work (Collings 2000, 2001), it appears that there are numerous important connections between generations in contemporary communities and that these connections have serious consequences for individual behavior and decision making about economic strategies, living arrangements, and family structure.

Where does housing policy fit into all of this? As I noted at the outset, housing policy is one domain that has been virtually ignored as an agent of change in the North. It is, however, also a domain that has affected groups of Inuit differently, with these differences being based primarily upon where an individual happened to be in the life course when changes to housing policy were applied.

Community Sketch

Holman is located on the western shore of Victoria Island, in the Canadian Archipelago. Most of the community’s 400 residents are descendants of the northernmost groups of Copper Inuit, although there are also several Inuit families from the Mackenzie Delta region (approximately 600 km west of Victoria Island) who moved to the area in the 1920s and 1930s (Condon 1994; Usher 1965). The community was officially founded in 1939 when the Hudson’s Bay Company established a trading post on the northern shore of the mouth of Prince Albert Sound. A Roman Catholic Mission was established at the same site in the same year. Between 1940-1960, most of the Inuit in the region remained scattered in isolated hunting, fishing, and trapping camps, although periodic trips were made to the trading post to exchange fox pelts for southern foodstuffs and manufactured durable goods. Some Inuit began to permanently settle at Holman during this time period. Reliance upon imported goods increased over time as the Inuit became less dependent upon localized resources and traditional procurement practices. By the early 1960s, the Canadian government actively encouraged the Inuit of the Holman region to take up full-time residence in the community by providing public housing and other services. Although many families continued to spend much of the spring and summer in hunting and fishing camps outside of the settlement, the primary focus of life gradually shifted from the land to the village.

The settlement expanded dramatically during the 1970s and 1980s. In addition to more public housing, the territorial and federal governments provided a school, municipal services, a nursing station, hamlet office building, community hall, and an extensive system of public works buildings and garages. Electricity, running water, sewage disposal, and television and radio broadcasts also were established during this period; by 1990 virtually every residence had been improved to southern Canadian standards.

Settlement in the community during the 1960s marks the advent of a series of material changes that have often been implicated in the gradual reduction of Inuit participation in the subsistence economy. Local and residential Canadian-style schooling is viewed as having prevented young Inuit from acquiring important traditional skills. New technology, such as the snowmobiles and outboard boat motors used for subsistence, dramatically altered hunting practices and encouraged an increasing reliance on wage labor to pay for these devices. The decline of the fur markets, initially through the collapse of the sealskin markets in the late 1970s and early 1980s, and, later, the steady deflation in the market for fox pelts, not only discouraged hunting but also encouraged an increasing reliance on social assistance programs. Taken together, these changes have dramatically affected Inuit who were born after 1960. The decline of the fur markets has made full-time hunting and trapping a nearly impossible economic strategy for younger men. For those born after 1960, opportunities to learn to hunt were limited both by time spent in school when they were children and by the lack of opportunities to generate the cash necessary to afford increasingly expensive equipment.

Housing Policy and Community Development

Housing Policy and Community Development, 1960–1984

As noted above, policy shifts by the Canadian government during the 1950s resulted in the Canadian government actively encouraging Inuit to settle in permanent communities (see Damas 2002:107–131 for a discussion). This encouragement to settle in one place involved supplying Arctic communities with new housing that was designed to replace the preexisting structures inhabited by Inuit. The older
dwellings were locally constructed and typically made out of scrap lumber and metal, insulated with cardboard, wool, and paper, and chinked with moss and lichen to break the wind. The first units the government shipped to Arctic settlements were provided under the Eskimo Housing Loan Program between 1959–1965 (see Robson 1995 for a detailed discussion). The houses provided were known as "Plan 370" houses but were quickly labeled "Matchboxes" because of their small size, which was only 12 feet by 24 feet. These units lacked both running water and electricity. According to Usher (1965:105–106), the Plan 370 houses were sold to Inuit for $1000 (half of the cost of purchasing and shipping the unit to the community), and Inuit could opt to pay for the house outright or through monthly payments over a period of ten years. Unfortunately, the Matchbox was poorly designed for the Arctic environment, and residents typically fell behind on their payments or ceased making them altogether because of the high costs of heating and maintaining the houses during the long winter. In the Coppermine (now Kugluktuk)-Holman region, Usher reports that the costs of heating a Matchbox came to approximately $500 annually, which was more than a few families in the region earned during the entire year. Holman elder Elsie Nilgak (quoted in Condon 1996:140–141) recalled that residents continued to use traditional seal oil lamps as a supplement to the oil stove. A second limitation of the Matchbox was its size: at 288 square feet, the Matchbox was much too small to house an entire Inuit family.

Because Inuit lacked the necessary cash to purchase a home, in 1965 the federal government abandoned its strategy of offering private housing to Inuit and instead encouraged Inuit to rent houses supplied by the government through the Eskimo Rental Housing Program. At the time, rents on Matchboxes and the larger "512" houses (named because of their size, 512 square feet) were subsidized at a rate of 20% of household income or a maximum of $100 per month. Despite this subsidy, Buchanan (1979:24) has noted that Inuit fared no better under this program than under the previous one. The costs of rental housing remained out of reach. Thomas and Thompson (1972) concluded that although settlements had higher quality housing compared to the makeshift structures that preceded government intervention, Inuit still found housing to be inadequate because they couldn't afford it. The details had changed, but the problem remained essentially the same.

In 1969, the administrative responsibility for public housing was transferred to the Government of the Northwest Territories and the Northern Rental Purchase Program was introduced. Under this program, residents were again given the option of purchasing existing housing stock, with costs of units based on their age and condition. Despite the relatively low costs of the houses (Robson [1995], reports that a three bedroom unit cost $7800 in 1970), the estimated costs of rehabilitating these units could approach ten times their purchase price. In 1972, the Northwest Territories Housing Corporation (hereafter referred to as NTHC, or Housing) was created to manage public housing, with a mission to ensure that all residents had access to affordable and appropriate housing. Additionally, NTHC was charged with developing incentive programs to encourage home ownership. Robson reports that NTHC's rent scale was based on the notion that fair assessments should be between 16–25% of total household income, but there were great disparities in rent assessments across the Northwest Territories, especially in the High Arctic. Rental assessments in Inuvik, in the western Arctic, were more than twice as high as those assessed in Iqaluit, on Baffin Island, for example. The reason for this disparity was based on NTHC's belief that the western Arctic appeared to have potential for a homeownership market.

In Holman, public housing generally reflected the conditions found throughout the Arctic. Not only were materials used in house construction poor, but the design of the houses was ill-suited, both physically and culturally, for the Arctic. Usher (1965:99), for example, notes the presence of amenities such as enamel sinks that, in the absence of running water, served no useful purpose. Thomas and Thompson (1972) and Buchanan (1979) have noted the cultural disconnect between house design and Inuit cultural needs. Both studies report bathrooms being used for storing carcasses before butchering and kitchen tables commonly used as workbenches. Dawson (1995) sees the imposition of foreign architectural design as a driving force in disrupting traditional Inuit family roles.

By 1978, Holman's housing situation had improved somewhat but was still dominated by poor quality public housing. Condon (1981:36–39) reported that 54 of 64 residential units in Holman were administered by NTHC, with the remainder owned directly by the Government of the Northwest Territories or by private interests like the Hudson's Bay Company, the Holman Eskimo Cooperative, and the two missions. Walls of the public housing units were only four inches thick and poorly insulated and sealed against the weather. A typical problem of these units was the separation of siding from the frame of the house, a problem attributed to extreme cold and high winds. Condon notes that poor insulation meant that the forced air furnaces in the houses were running constantly during the winter. Continually running furnaces contributed to the exceptionally dry air of residences, which in turn exacerbated
respiratory and ear problems among residents. In 1979, only 13 public houses had running water and enclosed sewage systems. The remaining units were supplied with a honey pot for human waste. Full bags of sewage from these toilets were placed outside in front of the house, where they either froze to the ground (in winter) or leaked and attracted flies (in summer). Kitchen waste water was disposed of directly on the ground outside, usually through a hose running from the sink through the wall of the house. Rents of housing units in 1979 ranged from $28–$335 per month, which, according to Condon, included rent, heating fuel, electricity, water delivery, and sewage disposal.

In summary, before 1984, the federal and territorial governments were motivated by a desire to “do good” for Inuit, but the supply and administration of public housing in the North remained problematic. Solutions for solving the housing problem in the North varied between programs designed to provide rental housing or encourage the purchase of private housing at a cost affordable to residents. Poor materials and poor design, however, plagued the housing that was supplied to the communities, and these problems were exacerbated by a lack of attention to the cultural needs of the target population and by the nature of the local economy, where wage-labor jobs were scarce and cash income was highly seasonal.

Social Housing and Privatization Schemes, 1984–2000

Social Housing Policy

Since its creation, the principal directive of NTHC has been to ensure access to adequate, suitable, and affordable housing for all residents of the Northwest Territories (NTHC 2001). Because of the well-known economic woes of many Northern communities, the most obvious of which are the restricted opportunities for wage employment and the high costs of satisfying even the most basic of human needs, most of NTHC’s focus has been on providing and maintaining social (public) housing. The basic system of housing delivery has remained essentially unchanged in the past thirty years. Residents who require housing apply to the local housing office and are either assigned a unit or placed on a waiting list if no unit is available. Individuals or families on the waiting list are assigned a unit based on need and their credit rating with NTHC.

The quality and availability of public housing varies by community. Holman residents generally view their housing situation as excellent compared to other communities. Indeed, Holman Inuit who have resided elsewhere in the North typically sum up housing quality in other communities as “pitiful.” Housing in Holman seems to be abundant, judging by the number of unmarried Inuit in their early 20s who have their own units. These “bachelor pads” range from apartments in one of several four-plexes in the settlement to three bedroom houses. Housing is also high quality, which is at least partly attributable to the quality of the people who manage and maintain housing in Holman. Older housing units are continually rehabbed to improve their energy efficiency, but perhaps the best example of high quality housing maintenance is in the housing assigned to elders in the community. The local housing organization has added ramps for easier access to these houses (even in cases where the residents are not handicapped) and widened door frames to accommodate walkers and wheelchairs. Some of these changes are required by law, but the local organization has gone farther and added decks and porches to elders’ houses, believing that elders who are wheelchair bound or dependent on a walker enjoy being outside during the long and sometimes warm summer days.

Ideally, rent assessments are based on the ability of the household to pay them. The tenant pays either 30% of household income (25% for low income households that are below what NTHC calls the “core need income threshold” for that community) or the economic rent of the unit, whichever is lower. The economic rent is what NTHC believes would be the cost to rent that particular unit in a truly free market. Confusion enters the process when considering that each community possesses housing units that range in age by as much as 30 years and in size from one bedroom apartments to four bedroom houses, and all in various states of repair. Older houses in obvious disrepair rent for much less than the newest four bedroom houses do.

The measurement of “household income” is equally difficult, and the end result is an apparent discrimination against wage earners, who tend to be members of the Settlement Generation. NTHC considers all sources of income in assessing the rent a tenant pays on a unit (old age pensions, disability payments, child tax credits, and some other transfer payments are excepted). It might seem that all tenants are assessed by the same standards, but in reality not all sources of income are measured equally. For example, a family that earns its income based on a combination of trapping, guiding sports hunters, arts and crafts production, and casual or seasonal labor may earn $30–$40,000 or more during the year (see Wenzel 2005 for a discussion of the importance of sports hunting to small communities). Little if any of that income may be considered in a rent assessment, however, because at least some of that income is effectively hidden from...
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NTHC. Arts and crafts are typically sold informally and some fur sales are unreported, for example. The economic strategy I am describing here typifies the households of many middle-aged Inuit in Holman. The actual income of these households may even be unknown to the earners themselves. The full-time Hamlet employee, on the other hand, knows exactly how much he or she earns in a year; so does the Hamlet, and so does Revenue Canada. For these workers, their rents are (unfortunately for them) assessed quite accurately.

NTHC has of course been aware of some of the problems in assessing rents, and there have been periodic attempts to tweak the system to improve fairness in assessments and accuracy in reporting. In 1990, for example, NTHC introduced a new rent scale (NTHC 1990) that sought to address some of the irregularities in rent assessments, among them cases where low earners were paying higher rents than they should have been paying. This new rent scale, however, had another objective, that of encouraging private home ownership with greater force. To accomplish this objective, NTHC adjusted the rent scale so that higher income households would pay more in rent than if they were living in a privately owned house:

The purpose of calculating rent assessments in this manner is to indicate to the higher income households that they earn enough money to support the cost of operating a private home on their own. In other words, they do not need the large housing subsidies they receive by living in public housing. With the new rent scale, those households that find themselves paying 30% of their income in rent will know that the expenses of operating a private house would be no more, and often less, than their monthly rent in public housing. (NTHC 1990:3)

NTHC adjusted the rent scale partly because of the perception that higher earners were cheating the system by inhabiting “inferior” units (houses that were either too small for their family size or in poor condition) as a means of keeping their rents low and thus conserving more of their income:

Higher income households found that the inferior units with low fixed rents gave them an opportunity to protect their disposable income from high rent assessments at the price of poor living conditions. Some, indeed many, higher income households have chosen to accept poorer housing standards in return for higher disposable incomes. What makes matters worse is that since the inferior units often operate as rent shelters, the tenants resist their destruction even when the Housing Corporation is able to replace them. (NTHC 1990:4)

In Holman, the definition of “high earner” has never been spelled out but, as an example, a single parent with an annual salary between $25,000 and $30,000 per year appears to be a “high earner,” based on informal interviews with Holman residents. Specific criticisms of NTHC’s evaluation of high earners as potential cheaters of the system will be addressed later in the paper.

Privatization Schemes

The Homeownership Assistance Program (HAP) was formally initiated throughout the Northwest Territories in 1984, but it was really an outgrowth of previously existing (if not formally organized or named) privatization programs (Robson 1995). HAP, for example, was built upon the same principles as earlier privatization schemes, which offered private ownership of a unit based on a combination of forgivable loans (a loan in which the borrower is forgiven of their debt after a specified period of payments) and heavy subsidies. Under the HAP program, applicants who met specific income criteria received both the materials necessary to construct a house (applicants could choose one of several styles) and cash assistance to secure labor to construct that house. The form of this assistance was a $40,000 forgivable loan, of which $30,000 was designated for costs of materials and the remaining $10,000 for labor and shipping charges. The applicant’s only requirement (according to Inuit in Holman) was that he or she remain a resident and pay utilities and taxes on the lot for five years, after which the owner could dispose of the house as he or she wished. In Holman, the program was a huge success: 17 HAP units were completed by the time the program was phased out in 1992. The materials were excellent and abundant. All of Holman’s HAP units built between 1989 and 1992, for example, have split-cedar log siding, which is far superior to the plywood siding on public houses. Applicants also received extra materials, estimated at about a half of a house extra, and owners often built several storage sheds and one or two hunting cabins out of the excess materials. Furthermore, almost all of these houses were constructed by Inuit themselves, many of whom were skilled carpenters or had relatives who were. Some of these original HAP owners have since moved out of the community to pursue careers elsewhere in the North, but they continue to use their houses as sources of income by renting seasonally to transient workers and teachers living in the community.

Overall, Inuit perceive the program as providing a free house for those who qualified for it. One Holman HAP resident sums up the HAP program as “the government paid me to live in my own house.” But, and perhaps this is stating the obvious, such a program was expensive for NTHC to continue while also being perceived by NTHC authorities as being nothing more than an ad-hoc program that needed to be systematized (Robson
1995), especially in the face of severe budget cuts to federal housing programs (Morin 1992) during the early 1990s.

In 1992, the HAP program was phased out and replaced with a new home ownership program, “Access to Housing” (and known in Holman as “Access”). In Holman, 12 units were purchased and built under this program. Standards used for selecting applicants were identical to those used under the HAP program, with the additional stipulation that the applicant had to pass a credit check. Also, like HAP, applicants to the Access program received materials to construct a house, but in this case the house was not free. Access itself seems to have consisted of two separate programs (summarized in NTHC 1997), the “Purchase Program” and the “Owner Build Program.” Under the Purchase Program, applicants leased an existing house from NTHC for two years as a trial period of home ownership. After completion of the lease period, the title of the house was transferred to the client, after which “mortgage” payments (based on household income, as if the owner were living in public housing) were to be paid to NTHC over the next thirteen years. A similar program, the Owner Build Program, allowed clients to build a new house with the option to assist in the construction of the unit, which reduced the overall cost of the house and thus the monthly payments to Housing. Title was transferred to the client upon completion of the house, and owners were expected to pay off their “mortgage” over a period of 15 years. Under both programs, clients were expected to pay for maintenance on the house and to assume responsibility for utilities.

In 1993, the year the first Access units were shipped to Holman, Inuit that I interviewed expected to pay between $800–1000 per month on their “mortgages.” It is important to note, however, that the monthly payment itself was assessed on a sliding scale; a homeowner who lost his or her job would be assessed the minimum $32 per month, as if the homeowner were living in public housing. In addition, the homeowner could elect to refinance his or her arrangement with Housing. The cost for a bank to purchase the “mortgage” from NTHC was based on a calculation of the expected payments over the remaining life of the mortgage, minus 20%. At least one resident has taken advantage of this option to refinance his home; he now pays roughly $100 per month.

In 1997, the Access program was phased out in favor of the “Down Payment Assistance Program” (DAP). Under this program, Inuit applicants negotiate a mortgage and the NTHC acts as an intermediary. NTHC provides assistance of up to 25% of the total cost of the unit, in the form of a forgivable loan, on the down payment. Prospective buyers under the DAP program must qualify for a mortgage with a bank. Although DAP applicants can choose the style and size of the house they wish to build, Inuit have reported that they do not have the option of providing some of their own labor or constructing the house themselves. Some Inuit have used the DAP program to purchase already existing stock.

The DAP and Access programs, in addition to their stipulations that owners actually pay money toward owning their own homes, also differ from the HAP program in the nature and abundance of the materials supplied for the units. Access and DAP owners are left with much less leftover material, some of which was disposed of by the contractor—usually by burning at the settlement dump—before the owner could request that these materials be left on site.

The Access and DAP programs have many critics in Holman, especially considering the high quality of the HAP houses in the community. Inuit complain that the contractors who build the new units are not from the community, and they therefore lack any interest in doing their best work. Local Inuit, when employed at all, are typically given unskilled jobs even though many of these laborers are themselves highly skilled carpenters. One resident was keenly aware of this problem of shoddy work while his own unit was under construction. Despite his rather vocal concerns (the contractor eventually threatened legal action to keep him away from the house site), his house suffered from numerous problems related to the quality of the construction, the most obvious of which was the one-inch gap between the front door and the jamb. Other units have suffered from leaky windows (“made in the NWT,” as one resident has sarcastically noted) and ruptured sewage tanks, both of which speak to the generally poorer quality of the materials and the workmanship in these houses.

Issues Overlooked in the Formation of Housing Policy

There are two issues in this discussion of NTHC policy that are worth examining in more detail and which have implications for the privatization schemes currently operating in the North. One critical issue is that NTHC administration continues to ignore cultural context in the development of housing policy and enforcement of its regulations. A second issue is that NTHC assumes that there exists a potential for a private housing market in northern communities. Both issues will be addressed in the following paragraphs.

NTHC documents, as noted earlier in this paper, attribute motives to tenants in public housing that may not apply in Arctic communities.
One of the stated reasons for encouraging private ownership and changing the rent assessment system in 1990, for example, was to catch the "high earners" who were perceived to be cheating the system by living in substandard housing and conserving their "disposable income." Unfortunately, asserting that high earners are "cheating" is based on the assumption that high earners are operating as unrestrained capitalists. One reason why Inuit households with high incomes favor conserving their "disposable income" is not because these families insist on getting rich, but because there are very likely several other households that are also dependent upon that particular wage earner. One of the central findings of a 1992–1993 harvest study conducted in Holman (and summarized in Condon, Collins, and Wenzel 1995 and in Collins, Wenzel, and Condon 1998) was that the most active hunters under the age of 35 were providing significant amounts of country food to several other households, particularly parents and younger siblings. The individuals in these "high earning" households who had greater disposable incomes were not using that cash on personal enrichment but rather on materials and supplies for their own hunting activities or on subsidizing the hunting of their parents through outright gifts of cash and equipment. Conversely, the informants in the study sample who were unemployed and dependent upon social assistance received significant support from older siblings and parents, particularly in the provisioning of food. Research findings concluding that the income of a few wage earners supports multiple households are not unique to Holman. Research on subsistence in Alaska (Fall 1990; Wolfe and Walker 1987), for example, has consistently demonstrated that the efforts of a small number of hunters supply a majority of the population. Wenzel (1995, 2000) has likewise noted the importance of social networks and kinship obligations that can either allow for or hinder the redistribution of wealth from wage earners to non-wage earners on Baffin Island. In Holman, the distribution networks typically operate both through giving gifts of cash to relatives and subsidizing the hunting activities of others through the use of gifts (principally of materials and supplies) and labor. Rather than cheating the public housing system, Inuit are seeking to conserve their income precisely because it is not disposable. In communities where wage labor jobs are scarce and the cost of living is very high, income derived through wage labor is critical for the economic well-being of numerous households. NTHC administrators have seemingly forgotten, or perhaps never learned, that households do not exist in isolation from one another. Contemporary Inuit households are connected in intricate and important ways. Many of these connections are effectively invisible to outside observers.

Misunderstanding Inuit motives and social organization is part of a much more serious problem. Housing designs simply do not accommodate cultural needs. Dawson (1995) has examined the spatial arrangements of traditional Inuit and imported housing designs. He demonstrates that Inuit housing design differs significantly from southern designs in their use of space. Inuit houses, for example, are organized in such a way that the kitchen space is the most restricted area of a dwelling, emphasizing and reinforcing the importance of the woman as the central authority figure within the house. Southern houses are organized in a nearly opposite manner, with the kitchen space among the most integrated in the dwelling. Dawson sees this reversal (among others) as contributing factors in the erosion of both a woman's authority within the domestic sphere and the connections between elder and junior women.

From the perspective of this paper, the important lesson is that the imported designs that dominate a contemporary community do not naturally meet Inuit needs, and Inuit must force the dwelling to meet them. As examples, repairing engines and skinning foxes are tasks that commonly occur in the kitchen space and often generate conflict between husband and wife. These tasks also create a mess and place additional wear and tear on the house and, ultimately, contribute to higher maintenance costs. Such maintenance costs are amplified in the DAP and Access units, which, as noted earlier, tend to be poorly constructed using inferior materials.

The second critical problem of NTHC policy involves the adjustment of rents to reflect the housing market. Adjusting rents so high earners pay market-driven rates for housing is inherently problematic, however. How can NTHC know what the market driven rates for housing in the Arctic are when there is no evidence that a housing market actually exists? In Holman, for example, there are only a handful of privately owned houses that are available for rent at any given time, among them several vacant HAP units, the two mission houses, and the former Hudson's Bay Company manager's house, which is now privately owned. Some of these units are in considerably worse shape than public housing. The Hamlet government has purchased many of the houses formerly owned by the Government of the Northwest Territories (the GNWT used these units to house employees of the territorial government) specifically to rent these units at reduced prices to attract and retain teachers and nurses. None of these cases—temporary leases for transient construction workers or year-long leases at controlled rates to nurses and teachers—can in any way reflect a "free" housing market.
in the community. It may very well be that the "economic rents" NTHC assigns to their public housing units are too low. NTHC may advertise to Inuit that they are ready to assume the responsibility of private home ownership when in fact they are far from it, especially under the rules of the current privatization schemes.

One indicator that economic rents may be undervalued in Holman comes from an analysis of utility costs in the North. Whereas public housing tenants pay little or nothing toward electricity, water and sewage, private owners are expected to pay for these services. For first time owners, especially for young homeowners who have never before had to budget their income (and have been told that purchasing their own home will be less expensive than renting public housing), these costs are, to put it mildly, shocking.

Very little attention has been paid to the burden of utilities payments in northern communities, but a report to NTHC (Fandrick, 1997, summarized below) analyzing utility costs in public housing units provides some insight both for understanding the costs homeowners must pay and the potential motivation for NTHC to encourage tenants to purchase their own home. According to Fandrick's report, there are two principal issues worth addressing here: The high cost of utilities in northern communities and their impact on the ability of private homeowners to pay for them.

NTHC not only pays for the utility use of tenants in public housing units, but does so at the economic (market driven) rates, while private homeowners pay for some of their utilities (heating fuel excluded) at greatly reduced rates. In Holman, for example, the mean monthly economic cost for water and sewage was $385.30 per public housing unit in 1996. For private homeowners, identical usage at the subsidized rate cost only $17.79. Electricity is similarly expensive, and the NTHC likewise pays the economic rate while private homeowners are significantly subsidized. In the NWT in 1996, homeowners paid a monthly fee of $6.15 and a flat rate of $0.134 per kWh for the first 700 kWh, with the cost increasing to the domestic rate of electricity for each kWh over 700. The domestic rate varies by community and ranges from $0.124 in Colville Lake to a low of $0.08 in Rae Edzo, with the NWT mean at $0.3482. The local housing organizations that manage public housing likewise pay varying rates on electricity, ranging from a high of $1.71 per kWh in Colville Lake to a low of $0.13 per kWh in Fort Resolution. Heating fuel in 1996 cost $0.65 per liter in Holman. This is particularly expensive considering the amount of fuel required to heat a home (an average of $176.70 per month), but there is no discernable difference between public housing or private homeowners, and Fandrick reports that NTHC's efforts to reha-
Private Ownership and the Advantages of Age

In the private housing sector, older Inuit are at a significant advantage compared to their juniors merely because they were lucky enough to be born before 1960. Table 1 presents the mean birth years of the homeowners who acquired their houses under the three available programs: HAP, Access, and DAP. The table clearly shows that the HAP owners are, on average, the oldest group of homeowners, while the DAP owners are the youngest. Given the timing of the programs, it is not surprising that there is a significant difference ($F = 0.0021$ in a one-way ANOVA comparison of means) in the ages of owners. What is more important, however, is the differing nature of the costs of these three programs. Recall that HAP owners were effectively given free, high quality houses. Access and DAP owners were given assistance to purchase their homes but are expected to make monthly mortgage payments on those homes, which, based on informal surveys of DAP homeowners in the community, ranges from $800-1300 per month. This figure may be roughly in line with what they would be paying to rent public housing but excludes the costs of utilities. HAP owners, therefore, have what NTHC would call more "disposable income" simply because they do not have to pay a mortgage on their house. HAP owners thus have greater economic liberty to pursue multiple economic strategies, of which wage labor is only one. Indeed, only three of the male HAP owners in Holman were employed as full-time wage laborers in August, 2001. Other men who owned HAP houses were engaged in a combination of seasonal and casual labor and subsistence hunting, or they held jobs that are best characterized by flexible hours and work schedules, such as contracting for heating fuel delivery or working as the representative for the Northwest Territories Power Corporation.

Homeowners who acquired their houses under the DAP program do not have this kind of economic freedom. More than any other group of homeowners in Holman, the DAP owners are tied to the wage labor economy because they are required to make fixed monthly payments on their mortgages. In August, 2001, all DAP owners were working full-time wage labor jobs; in most cases, both husband and wife worked such jobs. In two cases the wife worked full-time while her husband worked at a remote-site labor job in either Kugluktuk or Inuvik, meaning that the husband was absent from the community for several weeks at a time. As further evidence of the link between home ownership through the DAP program and the wage labor economy, DAP owners seem particularly prone to foreclosure. Since 1997, DAP units have been foreclosed four times. In three cases, the owners ceased making mortgage payments. One of these foreclosures followed the death of the head of the household. In the fourth case, the homeowner lost the house after he lost his job due to budget cuts.

Access owners, perhaps not surprisingly, are somewhere in the middle. Access owners did not receive their houses for free, but they are also not making fixed mortgage payments, either, as their housing payments are tied to their declared income. Only one Access owner has defaulted on the unit, but this "default" seems to be more of an arrangement between the owner and Housing following the death of the principal wage earner in that household. In this case, the unit was returned to public housing stock, although the original owner continues to reside in the unit.

Examination of specific cases also suggests that, under more recent programs that require mortgage payments, the Inuit born before 1960 (three cases) who have purchased homes (two under Access, one under DAP) are also households where the owners derive a significant source of their income from wage labor. The lone DAP house purchased by owners born before 1960, for example, belongs to a couple that is dual employed: both husband and wife work full-time for the Hamlet government. The two Access units owned by Inuit born before 1960 also belong to households that derive their income principally from wage labor.

### Table 1. Homeowner age and private housing programs, Holman, 2000.

<table>
<thead>
<tr>
<th>Private Housing Program</th>
<th>Number of Units</th>
<th>Mean Birth Year of Homeowner, 2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>HAP</td>
<td>15(^1)</td>
<td>1952</td>
</tr>
<tr>
<td>Access</td>
<td>13</td>
<td>1959</td>
</tr>
<tr>
<td>DAP</td>
<td>12(^2)</td>
<td>1964</td>
</tr>
</tbody>
</table>

\(^1\) Two HAP units not included here were sold and purchased under the DAP/EDAP program.

\(^2\) Owners of four of the units included here were seized by the banks after the owner defaulted on the mortgage. One unit has been sold twice.

Social Housing and the Advantages of Age

Holman residents are keenly aware of the problems associated with home ownership, and speculation about the next foreclosure circulates freely within the community. Others are very aware of how public housing policy would affect them: one young woman, who started a job working for the Inuvialuit Regional Corporation (the local land claims settlement apparatus) during the summer of
2002 fretted about how she was "making too much money." At the time, both she and her parents were dreading the day when her rent would be reassessed and she would be financially pressured to buy her own house. She did finally purchase an existing unit in 2004, one that was ultimately valued at $110,000 and required $60,000 in repairs before she could move in. The unit itself had been unoccupied and on the market for over three years, a bank foreclosure, and advertised at $240,000. Despite a relatively low mortgage payment (a reported $150 per month), she was still struggling to make her payments because of high utilities costs, and she and her children took most of their meals at her parents' because she could not afford groceries.

Because of the pressure that NTHC places upon young "high earners" to purchase their own homes, young Inuit seemingly face a double-edged sword. A young adult Inuk can seek a full-time job and, should he or she be fortunate enough to secure one, see the costs associated with providing housing rise rather dramatically to the point where the individual has little to no extra income that can be immediately used to "get ahead." For Inuit men, "getting ahead" invariably means acquiring some of the hunting toolkit: a new, functioning snowmobile, an ATV, or a boat, which in turn signals a dedication to Inuit values placed on subsistence. The end result is the same, as either individual has little to no extra income that can be immediately used to "get ahead." For Inuit men, the second option is to remain unemployed and dependent upon social assistance, which is perhaps not all that different from having a wage labor job. The end result is the same, as either yields little in the way of what NTHC calls "disposable income."

Older Inuit, for their part, do not face this same dilemma. As noted previously in this paper, the incomes of older Inuit are either hidden from housing because of they tend to be generated informally or because their principal sources of income, such as the Old Age Pension, are exempted from rent assessments. This is not to say that all older Inuit are getting rich, however. Elderly Inuit are typically in the same financial straits as their younger counterparts. Old Age Pensions by themselves are not sufficient for living in northern communities, and older Inuit run the same high debts at the Northern Store as do their younger counterparts. What these elders do have, however, is the complete hunting toolkit and the experience (the result of their shared experiences while growing up) necessary to provide food for themselves and others.

It Pays to be Old in the Contemporary North

As noted at the beginning of this paper, many writers have documented the ways in which communities have changed over the past four decades, but such discussions have almost always focused on how such changes altered Inuit culture and how "modernization" has either led to changes or loss of the "traditional" culture. And, although modernization in communities has had some well-documented negative affects in the North, it is somewhat ironic that the elderly have benefited tremendously from changes in northern communities, especially as concerns health and longevity. There is no question that housing policy, the presence of the Health Center and its nurses, and regular community visits from physicians have significantly improved the quality of life for older people. In Holman, the Health Center makes a special effort for a nurse and interpreter to visit each elder each week. The purpose of these visits, according to the community health worker (who acts as the interpreter), is to provide routine care; several nurses and two health workers have reported that elders are generally reluctant to seek medical help when they need it. Home visits create a situation in which an elder can ask for assistance in a socially approved manner, and nurses can ensure that a patient has appropriate medications and takes them on schedule. In addition, the Health Center takes it upon itself to send reminders to elders when they have scheduled appointments and to provide transportation for those who require it.

The presence of health care within the community is but one feature of modernization that has extended the economic productivity of older people: more Inuit are living longer and healthier lives than they did even 30 years ago. The availability of mechanized transportation has likewise yielded a tangible benefit to elders in the North, especially Inuit men, who tend to define their worth as their ability to provide hunted food to others (see Collings 2001). The snowmobile, for example, is a remarkable prosthetic for older people who would otherwise have difficulty traveling and hunting on the land. Many of these older hunters continue to be productive well into their old age, by virtue of the technology that reduces the demands on their bodies as hunting tools and increases their efficiency. It is true that many of these older men are forced to reduce the intensity of their activities as they age, but their experience seemingly allows them to make up for their physical deficiencies. Old men who can no longer hunt caribou or bears in winter, for example, will continue to move out of the settlement for several weeks during the summer to set nets for fish, often with remarkable intensity (see also Guemple 1969, for a discussion of this phenomenon). Much of the food they produce is distributed both to their own children and grandchildren and to those elders who can no longer travel at all.
Conclusions: Understanding Housing Policy and Age Relations in the Contemporary North

There are two issues raised in this paper that are worth reiterating here. One of these issues is that providing housing for residents of northern communities is exceptionally problematic. Construction, maintenance, and utilities costs are all extraordinarily high, and the economy of the North seems to ensure that most residents cannot afford these costs without significant state subsidies. The central problem, however, is that the Canadian government has not, in over 40 years, significantly altered its approach to addressing these problems. NTHC still holds out hope that a housing market will emerge in the North, and the assumption still seems to be that, as in southern Canada and the United States, home ownership serves two important functions. One of these functions is to instill in an owner a sense of pride and self-reliance, not to mention encourage the individual to assume responsibility for possessions. A second function is purely financial: housing is an investment, and hence a mechanism for wealth generation. Now, at forty years and counting, however, and neither really seems to be the case in the North. The cost of upkeep on a house seems to trump a sense of responsibility, and there is no indication that a housing market actually exists.

This paper is not advocating that all Inuit should receive free housing and expect the government to solve their problems. The solution to the housing problems that plague the North is certainly not obvious. Indeed, the only agreement among all interested parties is that more money is needed. There are, however, several potentially fruitful possibilities for improving the current situation. One possibility, really a necessity, is for local communities to be truly involved in the development and execution of a housing policy. It has long been noted that the devolution of social housing administration onto local communities worked only to shift the unpleasant aspects of housing away from the NTHC and precluded local input into policy development. Another solution, already suggested by others in the North, is to seek alternative energy sources, with wind generation the most promising (for obvious reasons). Despite the promise of alternative energy, however, actual development of such programs is the victim of local politics. Developing wind generation systems has very high and immediate start-up costs, and the eventual payoffs of developing and implementing such systems are far down the road.

The net result of NTHC housing policy has been to create hurdles for younger Inuit in the North that Inuit of the Contact-Traditional Generation do not face. These Inuit, now in their mid-40s and older, have tended to benefit economically from early privatization schemes or from NTHC’s social housing program, which effectively penalizes younger Inuit wage earners. These younger wage earners are of course trying to improve their lives, but policy is forcing them into owning a home they may never be able to afford.

Noteworthy is the fact that Holman, the community on which this study is based, is probably not a very good candidate for diagnosing the general housing situation in the Arctic. Holman has something of a reputation as having very good housing conditions. The number of housing units is generally adequate to meet the needs of the population, and housing stock is in generally good condition. The same cannot be said of many other Inuit communities, where neither the supply nor the condition of the units meet local needs.

In considering the connections between housing and the subsistence economy of a community like Holman, it becomes clear that two complementary processes are occurring. Settlement Generation Inuit face numerous hurdles as they enter adulthood, start a family, and seek some kind of economic autonomy from their parents. In an environment where full-time wage labor jobs are scarce, it is somewhat ironic that those who are fortunate enough to secure wage employment do not seem to have a significant advantage over others who cannot secure a job. Young Inuit who seek to enter the subsistence economy as anything more than a receiver of food from others simply cannot do so because they lack both the basic financial means to acquire the toolkit and the experience necessary to use the toolkit efficiently. For these Settlement Inuit, engagement in the subsistence economy may be more about the additional hindrances this cohort faces when trying to become hunters than being about changing desires or acculturation toward non-Inuit values.

The other side of this coin is that young Inuit do not necessarily face immediate and direct pressure to hunt, either. The contemporary economy may favor older Inuit households, but it is important to remember that households in northern communities like Holman are intricately interconnected to each other. The older Inuit households that typically rely on subsistence hunting production as part of their economic strategy do so not only for their own needs, but for the needs of numerous other households, including those of their children and, in some cases, grandchildren. The productivity of these older hunters and the extended productivity of many elders likewise means that young people, regardless of their ability to hunt, can still participate in
the subsistence economy through exchange networks.

Earlier in the paper, I cited a sampling of research that seems to suggest a cultural disconnect between elders and juniors in Inuit communities, the implication being that younger Inuit do not hold subsistence activities in the same esteem their parents and grandparents do. The irony of the situation is that the "cultural disconnect" suggested by numerous authors (including myself in other venues) may in some cases lie at the feet of Inuit elders rather than the presumably acculturated youth. Inuit elders in Holman, for example, typically have no idea just how different the lives of their children and grandchildren are beyond a notion that "things are different now." In terms of subsistence, wage labor is often the only viable economic strategy for Settlement Generation Inuit, but elders typically do not appreciate how difficult it is to secure a high-paying, steady job in the community. Wage labor is hardly ever perceived as having cultural value, even when elders themselves are indirectly dependent (through cash given them by their children) upon those jobs to support their own subsistence activities. The final straw may be the attitude many elders display toward adult novice hunters. It is quite common for a young Inuk who displays an interest in hunting and trapping to be greeted with skepticism about his commitment and outright ridicule for his inevitably silly mistakes.

In conclusion, housing policy has a considerable influence over both the economics of the North and the social structure of Inuit communities. One result of Housing’s effort to encourage home ownership has been to reorganize the Inuit life course so that Inuit men born after 1960 no longer expect to become productive hunters and trappers until middle age. Additionally, the influence of housing policy, seemingly far removed from a cultural domain as subsistence hunting, suggests that young men are not active hunters like their parents not because they are culturally disconnected from the subsistence economy, but rather because they cannot afford it.

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End Notes

1. There is some discrepancy here: Buchanan (1979:13) reports that the Plan 370 houses were sold at cost, repayable over 20 years at 4% interest. Redgrave (1985:50–51) reports these units were repaid at $15 per month over a 7–10 year period.

2. Public housing residents are supposed to pay $0.03/kWh for electricity usage, but residents who were surveyed were either unaware they were paying this charge or were not assessed this charge because they were paying the minimum rent on their unit.

3. This is obviously a significant difference in costs, but it is worth noting that Holman residents, as is true of the rest of the NWT, use considerably less water than elsewhere in Canada. Households in Holman use only slightly more water than Health Canada minimum recommendations (65 liters per person per day), an amount that is less than some severely water restricted nations, according to Fandrick. Clearly, residents are not abusing the system.

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