Cost-of-living in First Nations Communities in the Ring of Fire Region of Northern Ontario

A Report for the Regional Assessment Working Group (RAWG)

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Summary

With the prospect of billions of dollars of investment in mining and roads and other infrastructure in the Ring of Fire region, the high costs of living are squarely in focus for community members of the region – a mostly Indigenous population across more than a dozen First Nations communities. Understandably, people in the region cannot stomach the thought of billions spent on mines and comfortable work camps for mine workers and one's own community having to continue to deal with numerous serious challenges.

This report and accompanying video attempt to bring together and capture the multiple, interwoven dimensions of the high cost-of-living in remote communities in the Ring of Fire region, to support and inform the Regional Assessment of the Ring of Fire. In our study for the Regional Assessment Working Group (RAWG), composed of delegates from 15 First Nations communities and staff of the Impact Assessment Agency of Canada, completed over the December 2025 to April 2026 time period, we gathered research reports and statistics, spoke to community members and external experts, and synthesised the information to capture what community members and band governments face. The report examines factors driving the cost-of-living, presents data on the conditions of cost-of-living through the lens of these factors, compares conditions in Ring of Fire communities with conditions outside of the region, explores the stories the data tell, and considers where solutions may lie. This report is intended to inform the RAWG by bringing information together into one place and building on it, and to inform governments and major project proponents planning development in the region.

The RAWG identified 15 factors affecting cost-of-living in Ring of Fire communities, and these factors can be consolidated into four overarching groups of factors: (1) income, (2) the cost of goods, (3) infrastructure, and (4) government policy. Each of these factors can in turn be linked to peoples' health.

Examining the four groups of factors, several patterns and findings emerge. For example, remoteness drives costs. Most of the factors have to do with remoteness, with conditions getting more challenging the more remote a community is from major population and economic centres in the south. Another important dimension of the cost-of-living is that there are obvious costs, but there are also less-obvious and

sometimes hidden costs, such as time spent addressing community problems and responding to serious emergencies. Along the same lines, some people bear cost burdens differently than others. Lower income people, youth, elders, women, and those with disabilities tend to fare worse. Another finding is that the cost-of-living is not just about costs, but the ability to pay for costs: income generation is an important dimension of the cost-of-living.

Looking at the conditions in communities in the Ring of Fire region with respect to cost-of-living, it can be seen that income generation, low-income prevalence, education levels, and involvement in the wage economy is an important part of the story. People in the region struggle with the income side of the cost-of-living.

Costs are also high. All-season road access only exists for a third of the 15 communities, leaving two-thirds of communities to rely on expensive air service for moving people and goods most of the year. Based on Statistics Canada's remoteness index, the 15 communities are among the most remote in the province (and some, like Peawanuck, Webequie, and Fort Albany, among the most remote in the country). Food price data shows this remoteness, and one community's tracking of prices from 2000 to 2023 shows a markedly higher rate of cost inflation than what the Bank of Canada has tracked over the same period for the country as a whole. This all contributes to food insecurity, among other challenges for community members.

Infrastructure underlies cost-of-living challenges in Ring of Fire communities. From water supply infrastructure to fire protection to housing to schools and health care, community members face challenges that most Ontarians do not. Five of the 15 communities have boil-water advisories in place; four for over ten years, and one (Neskantaga) for over 30 years! Connecting this to cost-of-living, unsafe water can lead to people having to buy bottled water, or drinking soda pop instead of bottled water, with follow-on health costs. Housing is a challenge in many of the 15 communities, with homes often being too small for the size of households and/or in need of major repair. Almost two-thirds of homes in the 15 communities have at least one 'core housing need' deficiency. With respect to schools and health care, all communities have the basics, but students and patients often need to leave for anything more, which often means expensive airplane tickets, disrupted households, moving, and stress. From water infrastructure to health care, what distinguishes the infrastructure challenge in the Ring of Fire region from needs elsewhere in Ontario is the degree to which individual infrastructure deficits compound one another.

Government policy – the rules, procedures, protocols, structures, eligibility thresholds, funding programs and amounts, and other ways with which government administers and delivers services – shapes income generation, the cost of goods, and infrastructure, sometimes to the positive, and sometimes to the negative. While a comprehensive

examination and evaluation of all of the Ontario and Canadian government policy was outside of the scope of the present study, it is clear that there are gaps that add to the challenges facing members of Ring of Fire communities, and in some cases perverse incentives that work against alleviation of cost-of-living challenges.

When comparing cost-of-living conditions in Ring of Fire communities to Ontario averages and Canadian standards of living, it is clear that people in remote First Nations communities are heavily challenged. As examples, the average highest level of education is lower in Ring of Fire communities compared to regional centres like Timmins and big cities, many communities have unreliable diesel-fired electricity generation, and substance use and mental health concerns are higher than in 'the south'.

Perspective can also be gained by looking at 'analogue' communities with similar characteristics and involvement in mining. Examination of the Musselwhite, Red Lake, and Victor mines in Ontario and nearby communities, and the experience of diamond mining in the Northwest Territories on communities there, finds that mining development can have positive effects, but also negative effects. Mining development can support improvement in First Nation community members' income generation if working age people and Indigenous businesses have the capacity to obtain and maintain employment and service contracts, but this not guaranteed. These economic benefits, and revenue flows stemming from agreements between First Nations and proponents, have the potential to be substantial, but can also shut off. Mining tends to go boom, but also bust, and so it is critical that benefit flows are invested in long-term solutions. Negatives can befall household members that remain in-community to take care of household and community business while working individuals are away, and environmental impacts from mining can affect water supplies and traditional harvest target species. All these effects can be understood in terms of the cost-of-living, and this report presents lessons from analogues for Ring of Fire communities contemplating the prospect of mining and associated road development.

Agreements with proponents can be focused on cost-of-living issues, and this is one of four mitigation strategies put forward to help address cost-of-living challenges in Ring of Fire communities. In addition to designing agreements that are at least in part focused specifically on addressing cost-of-living challenges, the three other strategies put forward are: (1) community ownership of businesses and enterprises, (2) a regional food sovereignty program, and (3) a regional training and work support program. Each of these four strategies revolve around tackling cost-of-living challenges directly by working together and building on existing initiatives. However, each of the strategies will need community validation and further detailing.

Several recommendations are presented in this report, ranging from the filling of data gaps, and taking next steps to build on the present report and existing efforts.

Information gaps exist in terms of topics such as the role of traditional harvesting in meeting food needs, and the state of certain types of community infrastructure. Next steps can tackle topics such as government policy and mitigation.

Accompanying Video

A companion video has been made capturing key content of this report. The video is viewable at the following link: https://youtu.be/g-ZGg5ifny4. The video is not public or searchable on YouTube, but anyone with the link can watch it.

Statement of Limitations

This document was prepared by Swift Creek Consulting and supporting consultants for the exclusive use and benefit of the Ring of Fire Regional Assessment Working Group (RAWG) and the Impact Assessment Agency of Canada (IAAC) (together, the "Client"). This document represents the best professional judgment of Swift Creek Consulting and supporting consultants based on the information available at the time of its completion and as appropriate for the scope of work. Services were performed according to normal professional standards in a similar context and for a similar scope of work.

This report and related materials were prepared for the RAWG, and to the extent possible has included RAWG guidance, but does in no way imply consent or agreement from the RAWG in the analysis and recommendations. The RAWG will consider the report and related materials as part of the Regional Assessment and discussion in the final report.

Acknowledgements

We the consulting team – Chris Joseph, Devin Waugh, and Dean O'Gorman – would like to thank RAWG delegates and IAAC staff for their support during the course of this work. We would also like to thank community members and delegates of the 15 First Nations communities, the Matawa First Nations, and Mushkegowuk Council who participated in interviews and helped set up interviews and meetings. Our thanks also go to staff and researchers at various policy and research organisations, including Charles Cirtwell and Paula Haapanen (Northern Policy Institute), Randy Jenkins (Wiiche'iwaymagon), and Stephen Jacobsen and Chandra Giroux (Nutrition North Canada (CIRNAC)) for their willingness to engage, share their knowledge and perspectives, and direct us to relevant information and resources. Finally, we would like to acknowledge our privileged position having been hired and being paid to assist people in the Ring of Fire region, many of whom are struggling to meet their basic needs. We are not in the position that people in the region are, though we hope that our work contributes constructively to address their needs.

Acronyms

FPIC	free, prior, and informed consent
IAAC	Impact Assessment Agency of Canada
ISC	Indigenous Services Canada
KKETS	Kiikenomaga Kikenjigewen Employment and Training Services
NAN	Nishnawbe Aski Nation
NAPS	Nishnawbe Aski Police Service
NNC	Nutrition North Canada
NWT	Northwest Territories
RAWG	Regional Assessment Working Group
RNFB	Revised Northern Food Basket

Contents

1 Introduction

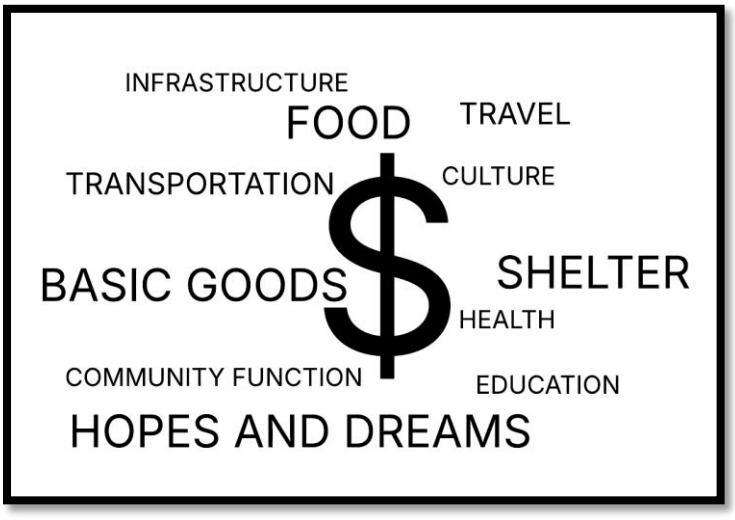
As community members in remote First Nations communities in Ontario's 'far north' know all too well, it is expensive to live at the end of the road. For many such community members, their community is beyond any road. The people in this region know this plainly and severely; they live it every day. People outside of the region may hear about it in the news or documentaries, but one cannot understand it unless one lives it themselves. As one delegate of the Ring of Fire Regional Assessment Working Group (RAWG) suggested:

live in my house, with my wages, in my community, and try and survive.

With the prospect of billions of dollars of investment in mining and roads and other infrastructure in the Ring of Fire region, the high costs of living are squarely in focus for community members of the region – a mostly Indigenous population across more than a dozen First Nations communities. Understandably, community members in the region cannot stomach the thought of billions getting spent on mines and comfortable work camps for mine workers if one's own community remains in poverty.

The costs of living affect everyday life, most obviously what a household can put on the dinner table, but extend far beyond to peoples' health, how well a community functions, and even the integrity of First Nations culture in this region of the country (Figure 1). We understand and respect the RAWG's interest in ensuring that the global-scale investment that is expected in the Ring of Fire does not leave locals – the First Nations peoples of the region – behind, and instead becomes a springboard to address longstanding challenges faced on a daily basis by the people of the region.

Figure 1. Cost-of-living challenges pervade lives and communities in the Ring of Fire region



This report and accompanying video attempt to bring together and capture the multiple, interwoven dimensions of the high cost-of-living in remote communities in the Ring of Fire region, to support and inform the Regional Assessment of the Ring of Fire. In our study for the RAWG, completed over the relatively short time period of December 2025 through April 2026, we gathered research reports and statistics, spoke to community members and external experts, and synthesised the information to demonstrate through data what community members and band governments face. The report examines factors driving the cost-of-living, presents data on the conditions of cost-of-living through the lens of these factors, compares conditions in Ring of Fire communities with conditions outside of the region, explores the stories the data tell, and considers where solutions may lie. This report is intended to inform the RAWG by bringing information together into one place and building on it, and to inform governments and major project proponents planning development in the region.

1.1 Overview of Communities and Population in the Region

For those unfamiliar with the area, the Ring of Fire region is a geographically-vast area north of the small cities of Kenora, Thunder Bay, Sault Ste. Marie, and Timmins. At about 300,000 km^2, the region is about the same size as Italy, the Philippines, or Norway. Within this massive area are numerous, widely spread-out First Nations communities, some near non-First Nations resource towns like Longlac, but most of them far away beyond and disconnected from any year-round roads. Some of communities are very remote, lying along the Hudson's and James Bay coasts.

Fifteen First Nations have signed on to the Ring of Fire Regional Assessment,[1] and across these nations' communities the population is small. There is a total of about 8,000 people living in the region, with the biggest community having about 1,600 community members (Table 1). The population is relatively young, with median ages between 20 and the low 30s, and the ethnic make-up is predominantly First Nations. Corresponding with the young demographics, the communities have high child dependency ratios, i.e., greater numbers of children depending on a relatively small number of adults of working age.

Table 1. First Nations communities and their population and median age[1]

First Nation / Community	Population	Median Age[2]	Proportion Indigenous
Aroland	180	29.8	100%
Attawapiskat	1,585	22.2	97.8%
Constance Lake	725	35.9	97.2%
Eabametoong / Fort Hope	970	21.8	100%
Fort Albany	780	26.9	96.8%
Ginoogaming	215	30	93%
Kashechewan	Not available	Not available	Not available
Long Lake #58	410	24.4	100%

First Nation / Community	Population	Median Age[2]	Proportion Indigenous
Marten Falls	245	23.4	100%
Missanabie Cree[3]	Not available	Not available	Not available
Moose Cree / Moose Factory	1,375	30.4[4]	98.9%
Neskantaga / Lansdowne House	240	26.4	100%
Nibinamik / Summer Beaver	355	25	100%
Webequie	725	24.4	100%
Weenusk / Peawanuck	245	31.9	91.8%
Regional Centres[5]	161,570	43.7	15.3%
Toronto	2,761,285	37.2	0.8%
Ontario	14,031,750	37.2	2.9%

Notes: 1. Data is for on-reserve population only. 2. Median age is defined as the age in each communities' population that is the middle value, i.e., where half of the distribution is higher and half is lower. 3. Missanabie Cree do not have a reserve community; its population lives in Sault Ste. Marie and other locations. 4. Datum for Indigenous population only due to Statistics Canada's data suppression policy. 5. Includes Kenora, Thunder Bay, and Timmins. Source: Statistics Canada 2021 Census.

Note that the data in Table 1 and much of this report is for the on-reserve population only, consistent with the focus of our contracted scope of study on how people living in remote communities – and the communities themselves – may be affected by Ring of Fire development. Our report is focused on cost-of-living issues for First Nations people living on-reserve and/or in remote First Nations communities (e.g., Peawanuck); we do not cover cost of living issues for First Nations people living off-reserve in places like Kenora, Thunder Bay, or Sault Ste. Marie. Cost-of-living issues in regional hubs and non-Indigenous communities differ markedly from that on-reserve, and would require additional data gathering and substantially different analysis.

1.2 Current Economy

Beyond the traditional, subsistence economy of First Nations people, the most important sectors of the economy, in terms of monetary and employment footprint, are government services (i.e., public administration, education, health care), mining, and forestry. Natural resources have always played a key role in the economy of northern Ontario, and Ring of Fire development would continue this pattern, though to be clear, other than the Victor diamond mine (opened in 2009 and shuttered in 2018), there has been little resource development in the Ring of Fire region itself.

Proposed development in the Ring of Fire includes mines, roads to connect mines and communities, a port on the James Bay coast, and additional ancillary development in and between remote and non-remote communities alike. Development of even a portion of this infrastructure could easily spurn further development – often

Induced development: *development that follows and is made possible by an initial wave of development*

referred to as *induced development* – potentially setting off a cascade of activity and change over time.

1.3 First Nations Peoples in Crisis

By and large, communities in the Ring of Fire region are in crisis. With European Contact in the 17th century and subsequent colonisation, leading eventually in the 20th century to the onset of modern *Indian Act* policy, such as the creation of reserves and the tying of government funding to the reserve system, First Nations peoples have been struggling to survive, never mind thrive. Today, many members in Ring of Fire communities must contend with the basic necessities of life such as food, firewood, child rearing, and shelter, all the while dealing with community challenges such as schooling for children, water supply and sewage infrastructure, and participation in planning exercises like that for the Ring of Fire. As noted by the RAWG itself:

> *[t]ime and capacity are scarce*

and

> *[i]t is important to recognize and respect the challenges and inadequate resources faced [in communities in the region], including dire emergency and crisis conditions… [c]onditions and access to health and social services are profoundly inadequate.*[2]

All the while, First Nations continue to deal with the intentional and unintentional cultural impacts from colonisation and discrimination. These impacts include things like growing traditional skill gaps, due in part to loss of knowledge transmission from generation to generation and the high costs of equipment needed for traditional harvesting. The disruption of the cultural fabric, on top of the challenges of meeting basic needs living in communities lacking functioning infrastructure and services all affects health – people's physical and mental condition.

Yet little seems to happen with respect to addressing these problems – problems which most Canadians do not have to deal with – and the frustration among community members is palpable, as community members we interviewed made clear.

Under such circumstances, addressing the costs of living in communities in the region is an urgent priority of the 15 First Nations represented in the RAWG, leading to the present study and report. Mining and associated development in the region pose the possibility and opportunity to address these longstanding problems.

1.4 From Regional Assessment to Cost-of-living Study

In 2003, mining exploration boomed in the part of northern Ontario now known as the Ring of Fire. Over the ensuing two decades, mining interests, First Nations peoples, the Ontario and federal governments, and conservation interests increasingly organized around opportunities and concerns.

In January 2023, 15 First Nations and the federal government's Impact Assessment Agency of Canada (IAAC) began the planning phase of the regional assessment and formed the RAWG to undertake an Indigenous-led assessment of potential development in the Ring of Fire area. The landscape in question – known in Ojibwe as Kawana 'Bi 'Kag, in Oji-Cree as Biiwaapiko'kaning", and in Cree as Kahwanna Bay Yak – has the potential for substantial mineral development in a time of global economic uncertainty yet growing global demand for so-called 'critical minerals'.

The regional assessment seeks to push reconciliation with First Nations peoples forward by influencing major project decision-making and implementation. To do so, the regional assessment seeks to gather and provide information on key issues, identify constructive paths forward, and ultimately influence government and private industry. In this vein, in December 2025 the RAWG hired us, a three-person consulting team lead by Swift Creek Consulting, to gather and synthesize available information in reports, statistics, and from community and external knowledge-holders and experts on the costs of living in Ring of Fire communities. The present report and accompanying video shares what has been learned through this work.

2 How We Did Our Study

Our study of the cost-of-living in Ring of Fire communities over the December 2025 to April 2026 timeframe undertook several steps:

1. we met in-person with RAWG delegates in Ottawa (January 2026) and Thunder Bay (February 2026) to hear in person what was desired from this study, what issues were the most pressing, and where useful information might be found;
2. we examined the factors of cost-of-living that the RAWG had already identified, and considered how these factors related to one another (in some cases) or were distinct (in other cases);
3. we drew linkages between major project development, factors of cost-of-living, and peoples' health;
4. we gathered articles, statistics, and studies on factors driving the cost-of-living, what researchers call *secondary data*;
5. we interviewed delegates and community members of Ring of Fire communities, as well as experts and knowledge-holders outside of the region (interviewees'

names are kept confidential) to hear directly from people about cost-of-living issues and potential solutions, what researchers call *primary data*;

> ***Secondary data:*** *information gathered from past studies*
> ***Primary data:*** *information gathered for the first time by oneself*
> ***Analogues:*** *other places and situations similar in characteristics to one's own study area and of which can be used to inform the researcher of what might happen in one's own study area*

6. we engaged in online discussions with RAWG delegates and community members in March and April 2026 regarding possible mitigation strategies;
7. we compared cost-of-living conditions in Ring of Fire communities to conditions outside the region, like those in Thunder Bay, Toronto, and across Ontario, and we examined *analogues* – other mining-community experiences to learn how cost-of-living transpired there;
8. we used all the above to explore how cost-of-living challenges might be overcome, including what data gaps might be prioritised for filling; and
9. we then drafted this report, got feedback from the RAWG, and then refined our report and developed an accompanying video summarising our findings.

Data Challenges

While we did manage to gather a sizeable amount of data for this study, it must be kept in mind that there were several challenges that we faced in trying to understand the situation in Ring of Fire communities. Firstly, data on small, remote communities may not be all that accurate. Census data gathered by Statistics Canada is suppressed or limited in small communities for reasons of confidentiality and/or limited response, and for similar reasons we – and the reader – need to be cautious about other sources of data that we use in this study.[3] Secondly, Ring of Fire communities struggle with the human resources capacity to respond to researcher requests for interviews or other data, given the communities' many ongoing challenges and community members' and RAWG delegates' many responsibilities.[4] As such, for example, we were only able to conduct six interviews with community members, and we were not able to get local price data for most communities. We return to this topic of data challenges later in section 8 where we cover important data gaps that would be beneficial to fill.

3 What Factors Affect Cost-of-living in Ring of Fire Communities?

3.1 Factors, Connections, and Themes

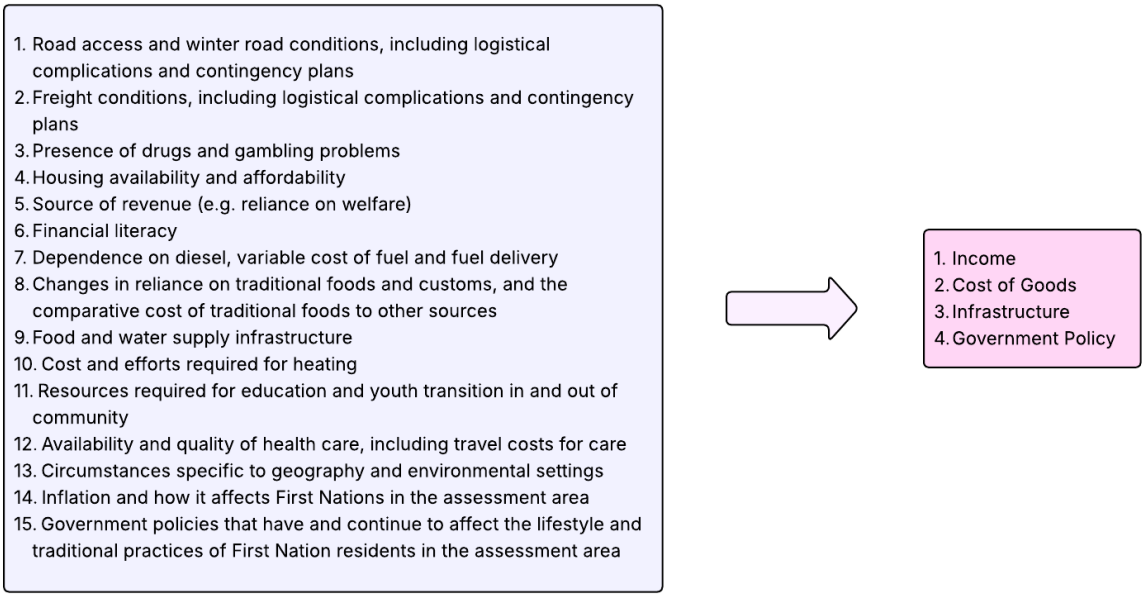
The RAWG identified 15 factors affecting cost-of-living in Ring of Fire communities (Table 2). All these factors help explain costs of living.

Table 2. Factors of cost-of-living identified by the RAWG

#	Factor of Cost-of-living	Explanation
1	Road access and winter road conditions, including logistical complications and contingency plans	Extent of communities' road access shapes the costs of goods and travel
2	Freight conditions, including logistical complications and contingency plans	Challenges of moving goods to communities in the region
3	Presence of drugs and gambling problems	Substance misuse leads to individual, household, and community problems
4	Housing availability and affordability	Suitability, adequacy, and affordability of housing for members in communities directly and indirectly affects costs of living
5	Source of revenue (e.g., reliance on welfare)	Level of income, and extent of reliance on employment and government transfers for income
6	Financial literacy	The ability to understand and manage one's own finances
7	Dependence on diesel, variable cost of fuel and fuel delivery	Diesel is used as fuel in personal vehicles, transport trucks, heavy equipment, and for electricity generation
8	Changes in reliance on traditional foods and customs, and the comparative cost of traditional foods to other sources	Traditional foods are nutritious and provide cultural and social benefits, though their costs are a function of the costs of necessary equipment and they can pose opportunity costs for employment
9	Food and water supply infrastructure	Community infrastructure, such as water purification, treatment, and other functionality
10	Cost and efforts required for heating	Building heating sources include electricity, propane, and wood, and each have different costs and effort requirements
11	Resources required for education and youth transition in and out of community	School infrastructure, access to teachers and educational resources in-community, as well as costs and resources to support learners' travel to and from larger centres which offer educational opportunities not available in peoples' home communities
12	Availability and quality of health care, including travel costs for care	Ability to access the range of types of health care in one's own community
13	Circumstances specific to geography and environmental settings	Remote communities have higher costs than non-remote communities
14	Inflation and how it affects First Nations in the assessment area	Inflation is the rise in prices over time; inflation is 'normal' in economies, but is only adaptable if income rises in parallel
15	Government policies that have and continue to affect the lifestyle and traditional practices of First Nation residents in the assessment area	Government policies, including rules, decisions, and approaches, shape funding, service delivery, how people and corporate interests operate

There are connections and similarities between the 15 factors identified by the RAWG, and we identified four themes through which to structure our assessment of cost-of-living factors (Figure 2).

Figure 2. Four Themes in the RAWG's 15 Factors of the Cost-of-living



At the same time, linkages can be seen between the RAWG's 15 factors and the four themes to both major project development and peoples' health (Table 3). Major project development can compound pressures on some factors of cost-of-living – the influx of non-local workers can bring with them greater availability of drugs, making susceptible individuals more likely to develop substance addictions – but in other cases development can lessen factors of the cost-of-living – such as when development provides financial literacy training opportunities, bolstering the positive effects of incomes earned in major project employment. These effects on cost-of-living in turn shape peoples' health, a topic we delve into further below in section 3.9.

In the language of *cumulative effects*, major project development can create *additive effects* on cost-of-living, but in some cases *subtractive effects*. Additive effects can arise when competition for freight services in the region by major project proponents add to the existing inflationary effects of global conflict. An example of a subtractive effect is how major project employment can provide high-paying work that enables workers to address insufficient housing of their family.

Table 3. Linkages between factors of cost-of-living, major project development, and health

#	Factor	Themes	Potential Interactions with Major Project Development	Connection to Health
1	Road access and winter road conditions, including logistical complications and contingency plans	• Cost of Goods	• Project development would improve road access. • Industrial traffic can pose safety challenges for other users.	Road accessibility translates to the costs of goods; higher costs impede households from affording healthy food, housing, and other determinants of health for some communities. Road access could also enable easier access to health care facilities in the south.
2	Freight conditions, including logistical complications and contingency plans	• Cost of Goods	• Potential to reduce freight costs through economies of scale, but potential to raise costs due to competition for freight services.	Higher freight costs translate to higher costs of goods, and higher costs impede households from affording healthy food, housing, and other determinants of health.
3	Presence of drugs and gambling problems	• Infrastructure	• Project employment tends to pay well, making substance misuse more accessible to those who would otherwise earn less. • Influx of people and money tends to make drugs more available. • Revenue flows to communities from new economic development could be used to expand addiction treatment in the community.	Substance misuse affects numerous determinants of health including: physical and mental health; family and community cohesion and dynamics; employment and income-earning; and health care burdens in communities.
4	Housing availability and affordability	• Cost of Goods • Income and Funding • Infrastructure	• Project employment tends to pay well, enabling those who would not otherwise be making such wages to improve their housing situation. • In communities with market housing and hotels near major project development sites, project development tends to raise the cost of housing for all market participants due to competition for housing from well-paid workers. The return of former remote community members for economic opportunities may also lead to competition for available housing.	Housing sufficiency (for the number of members of a household), adequacy (in good repair), and affordability are all foundations of good physical and mental health.
5	Source of revenue (e.g. reliance on welfare)	• Income and Funding	• Major projects tend to pay well and provide training opportunities.	Low incomes impede the ability to afford nutritious food, appropriate housing, etc.

#	Factor	Themes	Potential Interactions with Major Project Development	Connection to Health
			• Immigration of former community members and others to the region and communities for economic opportunities. • Social disruption associated with income disparity within communities between those with high-paying employment and those without.	
6	Financial literacy	• Income and Funding	• Major projects provide training and skills development, potentially including financial literacy training.	Financial literacy supports the economic basis of health, i.e., the ability to afford good food, housing, etc.
7	Dependence on diesel, variable cost of fuel and fuel delivery	• Cost of Goods • Infrastructure	• Major projects pose the potential to compete with existing supply chains for fuels, but also to potentially improve local access, though generally major projects will establish their own supply lines separate from those in communities.	Diesel dependence and costs shape households' and communities' financial resilience; high and/or uncertain costs make it difficult to maintain economic well-being, the latter of which is a key determinant of health.
8	Changes in reliance on traditional foods and customs, and the comparative cost of traditional foods to other sources	• Cost of Goods	• Major project employment poses the potential to enhance individuals' ability to afford equipment necessary for traditional harvesting, as well as to afford healthy store-bought food. • However, such employment can pose obstacles for First Nations employees to have time during harvesting seasons to go harvesting. • Employment arrangements can be made with projects to facilitate First Nations employees' participation in traditional harvesting. • Work camps can add traditional foods to the menu.	Traditional foods support physical and mental health and indirectly support cultural and social health.
9	Food and water supply infrastructure	• Government Policy • Income and Funding • Infrastructure	• Major projects will tend to rely upon their own infrastructure, but not necessarily, with potential effects on other users (i.e., communities and their members). • Major project development can stimulate government investment in community infrastructure.	Access to clean water and other sanitary services provides for a clean and functional community, supports physical health, but also allows households to avoid the cost of bottled water.
10	Cost and efforts required for heating	• Cost of Goods	• Project employment can facilitate households' ability to afford sufficient heating.	Buildings, including homes, are not healthy unless heated. Costs of heating,

#	Factor	Themes	Potential Interactions with Major Project Development	Connection to Health
				but also the efforts required (e.g., to collect, store, and use firewood), affect households' financial position, shape the extent of heating used, and therefore the physical and mental healthiness of homes.
11	Resources required for education and youth transition in and out of community	• Government Policy • Income and Funding • Infrastructure	• Major projects tend to provide training opportunities of which youth can take advantage.	Education underpins economic well-being, but travel away from home communities is costly, disruptive to households and communities, can expose learners to racism and even violence, and can lead to community 'brain drain', all of which have direct and less direct connections to health.
12	Availability and quality of health care, including travel costs for care	• Government Policy • Income and Funding • Infrastructure • Health	• Major projects can pose burdens on local health care, including in regional centres where community members of small remote communities go for their care, thereby reducing access to care for community members.	Maintenance of good health requires ready access to health care, including mental health care resources, ideally in-community.
13	Circumstances specific to geography and environmental settings	• Government Policy • Cost of Goods	• Major projects have the potential to ameliorate but also compound cost-of-living challenges. • The geography and local environment of the region are relatively untouched by major developments, so new mining and road access will stimulate fundamental changes to how local people live (including their incomes and costs), compared to historical experience.	Higher costs impede households from affording healthy food, housing, and other determinants of health.
14	Inflation and how it affects First Nations in the assessment area	• Cost of Goods	• Major projects have the potential to ameliorate but also compound cost-of-living challenges. • Project labour requirements have the potential to compete with community employers, inflating wages, which is good for employees but challenging for employers. • Project use of local contractors, such as freight companies, can inflate the cost of goods and services for local communities.	Higher costs without a parallel rise in income impedes households from affording healthy food, housing, and other determinants of health.

#	Factor	Themes	Potential Interactions with Major Project Development	Connection to Health
15	Government policies that have and continue to affect the lifestyle and traditional practices of First Nation residents in the assessment area	• Government Policy • Income and Funding	• Government approaches to major project development, including both de facto (implied) and de jure (formal) policy, can influence the costs of living in remote First Nations communities. Such policy includes how governments engage with potentially-affected communities, requirements of proponents, and approval conditions.	Policies can be supportive or unsupportive of health by supporting or failing to support determinants of health (e.g., funding formulas for First Nations housing; remote community subsidies).

In some cases, major project development can both help and hinder particular factors. Improving road access to First Nations communities is one example where both positive and negative effects can be foreseen: better road access can lower the cost of freight and travel between communities and larger centres, but at the same time better road access facilitate access of communities and traditional lands of unwanted influences and pressures, a negative effect of which some community members are deeply concerned.

> ***Cumulative Effects***
> *Cumulative effects (CEs) are the combined effects of multiple, overlapping stresses, pressures, and influences on things people care about. They can be additive, subtractive, masking, offsetting, and/or non-linear in nature. Typically, the concern is that two negative effects occurring at the same time lead to a situation much worse than what one would expect, i.e., 1+1 >2*

3.2 Remoteness Drives Costs

Remoteness is widely identified as a driver of the high costs of living in Ring of Fire communities, for good reason. Most of the 15 factors identified by the RAWG, and all of the four organizing themes, have to do with remoteness. All but the RAWG's factor 14 (macroeconomic inflation) directly or indirectly relate to the distance of communities in the region to economic centres, hospitals, schools, and other things that relate to cost-of-living. Goods' (e.g., food, heating fuel, and hunting supplies) prices include a cost to transport them to communities, and so generally the more remote a community the more expensive a good sold there will be. Similarly, labour and equipment to build and maintain infrastructure, including housing, electricity generation and transmission, water supply and sewage, and schools are all more expensive in remote locations.

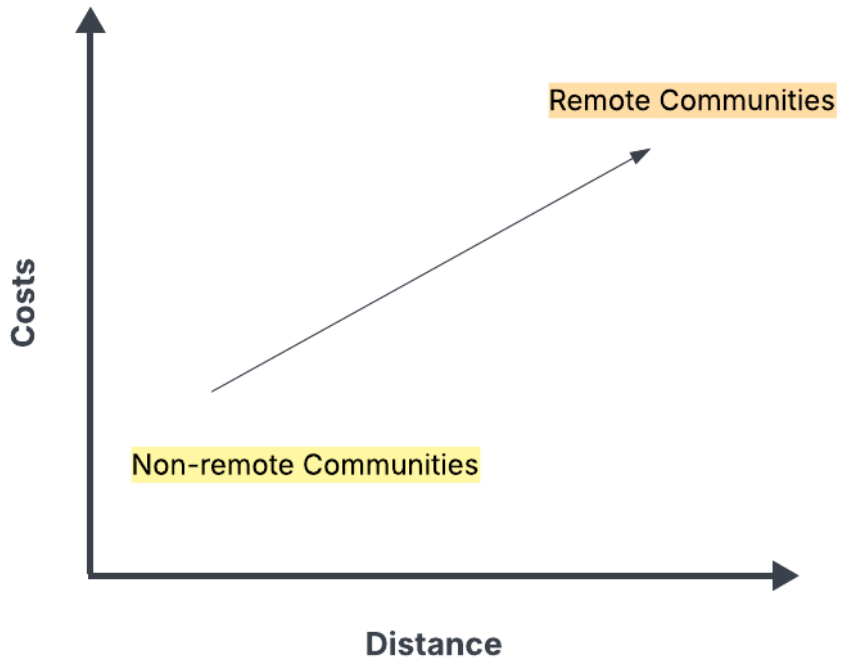
Importantly, remoteness is not just about bringing things and people into communities; it's also about connections out of communities. If employment in-community is not available or of a preferred type, yet one wants to maintain a close connection to one's community, then remoteness makes employment challenging. The same goes for education and health care, never mind other needs; remoteness makes the obtaining of each costly.

To further illustrate, consider how remoteness shapes the linkages between education, income, and geography. Only some communities in the region host secondary and post-secondary education in-community; many youth must leave their home communities to obtain higher education as a stepping stone to income-generation. Leaving means going to unfamiliar surroundings, but also being unable to participate in and contribute to family and community activities and events. Leaving also means enduring the challenges of living in unfamiliar surroundings, including racism, but also of course the costs of living out of home. If such a path is taken, the home community

has higher costs (fewer people to get things done and contribute), the family of the student has to cover the costs of sending their family member to school, and the student may not return to contribute back to the home community.

As a general rule, remoteness is directly related to distance, or proximity, to larger economic centres (Figure 3).

Figure 3. Costs vs. distance



However, for one factor, remoteness is constructive in one way but a challenge at the same time. Factor 3 (presence of drugs and gambling problems) concerns substance misuse and addictive behaviour, and while on the one hand distance from larger centres and the drug trade is helpful because remoteness provides a geographical impediment for these things to enter a community, on the other hand distance from the larger centres and the mental health resources in those larger centres is not helpful for those that need support. Community members we spoke to felt that distance from major centres does not really impede drugs, gangs, and other bad 'southern' influences from getting to remote communities, suggestive that even for factor 3 remoteness is simply and solely about challenge.

3.3 Inflation as an Underlying Driver

The RAWG identified inflation – factor 14 – as an important driver of the cost-of-living in Ring of Fire communities, and if of course is important, more so even than those not in the region. Inflation is a natural phenomenon in the economy: prices generally tend to rise over time, due to a variety of things such as the Bank of Canada increasing the supply of money in the economy (i.e., literally printing money), rising production costs of key goods in the economy (e.g., in the price of energy), and growth in consumer demand for key goods (e.g., growth demand for staple foods because of population growth). In Canada, prices across Canada on average have risen 71% since the year 2000, or an average annual rate of 2.2%.[5]

Keeping pace with inflation requires that income, such as wages and social assistance, rise at the same rate, yet one community member felt that this is just not happening. Likewise, for communities trying to install or maintain infrastructure, such as housing or public works, keeping pace with inflation requires a corresponding rise in funding, yet a 2024 study commissioned by the Chiefs of Ontario noted this is not happening.[6] The study argued that costs of construction of infrastructure in First Nations communities has and is being affected by supply chain disruptions from the pandemic (and now the US trade war and US-Israel war in Iran), a rise in the cost of energy, and Bank of Canada monetary policy decisions.

Inflation as a Factor of Cost-of-living

Inflation is usually tracked in terms of the consumer price index (CPI) of a 'basket of goods' representing a range of typical things that households purchase in the daily course of life. The index is simply a number relative to a baseline number, the difference of which shows how much change has occurred from a baseline year. The basket of goods includes food, shelter, furnishings, clothing, and health care.

Inflation is driven by typical things like population growth, but in recent years, there have also been some atypical drivers like the COVID-19 pandemic, which affected supply chains around the world leading to higher costs of producers being passed on to consumers, and most recently the US trade war and US-Israel war on Iran with similar effects on consumers.

According to the Bank of Canada, inflation has risen almost 71% from the year 2000 to 2025, or about 2.2% per year. This inflation affects everyone, whether in remote communities in the Ring of Fire or elsewhere. Inflation numbers for 2026 may yet show further increases.

71% change, or an annual rate of 2.2%

3.4 Infrastructure Underlays Cost of Living

Infrastructure in the Ring of Fire region encompasses a broad range of physical assets and systems, and the RAWG identified infrastructure and its role in shaping the cost-of-living in a number of its factors. These assets and systems include roads to and from the communities, water and sanitation, electricity, fire protection, telecommunications, housing, schools, and health care facilities. Together these things shape the livability of communities and the well-being of their members, directly and indirectly shaping the cost-of-living. The state of this infrastructure is a defining feature of the cost-of-living in the region: where systems are absent, unreliable, or at capacity, communities face compounding costs that ripple through peoples' lives and well-being, affecting their physical and mental health.

The Ring of Fire region has an infrastructure deficit, overall. This deficit is not just piecemeal but systemic in nature, constraining well-being in communities in the region. Gaps in water, electricity, emergency services, communications, housing, education, and health care constrain the income side of the 'cost-of-living coin' and burden the expense side for individuals, households, communities, and ultimately the province and country. The federal government, through Indigenous Services Canada (ISC), has primary responsibility for funding community infrastructure under programs such as the Capital Facilities and Maintenance Program and the First Nation Infrastructure Fund, which support construction and maintenance of water and wastewater systems, schools, roads and bridges, electrification, fire protection, and community buildings. Yet the data consistently indicates that infrastructure in the region is insufficient and lacking, contributing to the high costs of living – the high financial costs for households and local governments, and the follow-on health and community functionality costs of lost potential.

3.5 Government Policy Shapes Costs

The RAWG also identified government policy as a factor driving the cost-of-living. RAWG concerns range from community funding formulas to the reserve system and its legacies under the *Indian Act*. Certainly, government policy shapes numerous things happening in and to remote communities in the region, from social assistance payments (payment amounts, but also eligibility) to community infrastructure grants (what is funded, and how much) to health care subsidies. Key government programs and other policy instruments related to the other three cost-of-living themes are listed in Table 4.

Table 4. Key government policy shaping cost-of-living

Cost-of-living Theme	Policy	Description	Key Issues
Income	Federal transfer and tax policy	• Canada Child Benefit • Employment Insurance	• None identified other than a general

Cost-of-living Theme	Policy	Description	Key Issues
		• Old Age Security • Northern Residents Deduction • Tax exemption for on-reserve income • Income assistance funding on-reserve (delivered via individual First Nations)	sentiment among community members who expressed dissatisfaction with the level of financial support (see section 4.1)
	Ontario Works	• social assistance (i.e., welfare) • financial support, employment support, and health care benefits	• Amounts paid and eligibility (see section 4.1)
	Northern Residents Deduction (Canada)	• tax deductions for residency and travel	• None identified
	Indigenous Procurement Program (Ontario)	• Facilitates provincial government work with Indigenous businesses	• None identified
Cost of Goods	Nutrition North Canada	• Subsidies on perishable foods paid to retailers to pass on reduced prices to end-consumers	• Size and effectiveness of subsidies; concern that subsidies not passed on to end-consumers (see section 4.2)
	Non-Insured Health Benefits program (Canada)	• Financial support for medical travel, drugs, dental care for eligible persons	• Insufficient support (see sections 4.2 and 4.3)
Infrastructure	*Indian Act* and reserve policy	• Non-market housing	• numerous, persistent housing gaps
	Indigenous and Services Canada (ISC) infrastructure and services funding, e.g., Capital Facilities and Maintenance Program, First Nation Infrastructure Fund, First Nations Enhanced Education Infrastructure Fund, etc.	• funding of housing, water, health care, and other community infrastructure and services • ISC fiscal transfer agreements • education funding formulas	• Insufficient funding • Longevity of deficiencies (e.g., boil-water advisories in some communities) (see section 4.3)
	Natural Resources Canada remote energy initiatives	• support for diesel reduction projects, e.g., installation of solar power and battery storage	• None identified
	Remote community electricity subsidies (Ontario); Ontario Electricity Support	• to reduce the cost of electricity in diesel-generation communities	• Insufficient funding (see section 4.3)

Cost-of-living Theme	Policy	Description	Key Issues
	Program; Hydro One Remote Communities Inc.		
	Non-Insured Health Benefits program (Canada)	• Financial support for medical travel, drugs, dental care for eligible persons	• Insufficient support (see sections 4.2 and 4.3)
	Ontario health care	• hospital funding	• None identified
	Infrastructure Canada and Ontario Ministry of Transportation funding of transportation	• investment in roads (year-round, winter) and airports/airstrips	• Extent of funding

While not reducible to one particular theme above in Table 4, federal policy regarding reserves including the *Indian Act* is important to cost-of-living, as noted by more than one community member. Many attribute current cost-of-living conditions to the historical legacy of the *Indian Act* and reserves, and clearly reserve boundaries and administrative rules limit First Nations in numerous ways, from land tenure and local governance possibilities, to private land markets, taxation, and uses, to resource development activity. Similarly, provincial policies act to shape numerous drivers of cost-of-living, including land use measures such as the *Far North Act, 2010*, social assistance and community infrastructure investments, and more. In-depth examination of the broader, strategic influences that these laws have on cost-of-living is far beyond the scope of the present research study but would be worthwhile as a backdrop to investigation of the web of policies noted in Table 4.

Concurrently, as we found limited data on problems and issues with current government policy other than observations of various community members, it would be appropriate to delve deeper into this topic of government policy and how it shapes cost-of-living in the Ring of Fire region. This would be a research project unto itself, but such investigation seems worthwhile given the breadth of involvement in both the federal and provincial governments in day-to-day living in the region.

3.6 Hidden Costs

Implicit in discussions of the cost-of-living – but not always obvious to outsiders, and thus critical to shine a spotlight on – are the costs that do not have explicit price tags attached to them: the burdens, losses, and challenges that affect people and communities in day-to-day life that translate into lost incomes and financial costs. Examples include:

- stress and demands on peoples' mental energy;
- time lost helping others in communities, such as taking care of neighbours' kids;

- time spent addressing community problems and responding to serious situations, such as emergency response (e.g., fires) or attending funerals;
- organizational and institutional barriers; and
- environmental change and damage, impeding such things as traditional activities and road maintenance, but also creating mental burdens (such as *eco-anxiety*) and hampering cultural maintenance.

All of these things impede individuals, households, and communities from getting things done, and thereby pose real costs that are in addition to the costs that are readily expressed in dollar terms. In the language of economists, many of these things can be termed *opportunity costs* – what one cannot get done because one is busy doing something else – and *non-market costs* – costs of things that are not bought and sold in the economic marketplace.

Eco-anxiety: *the mental health burden that can come with the observation of negative environmental change*
Opportunity costs: *what one cannot get done because one's money or time is spent on something else*
Non-market costs: *the value of things that are not traded in markets and lack readily observable prices*

3.7 Some People Bear Costs Differently Than Others

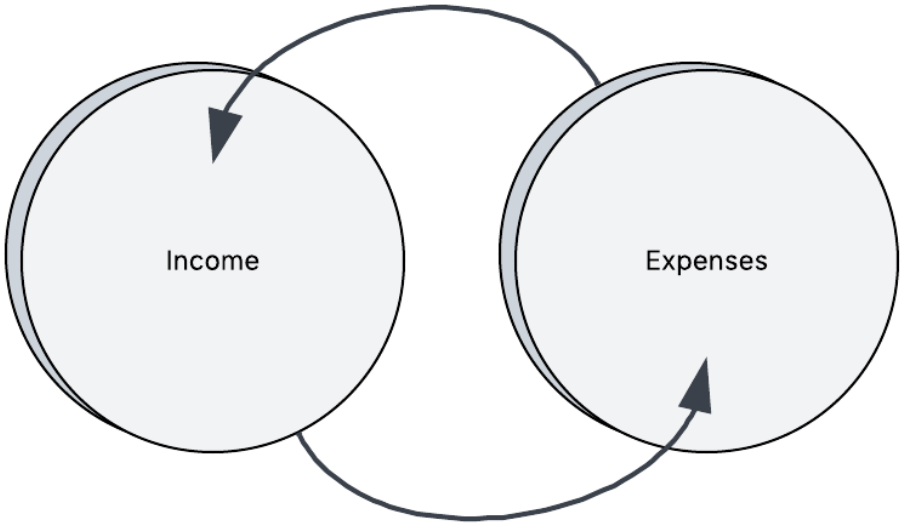
Importantly, the costs of living are borne differently not just across communities but across people within communities. In impact assessment, this focus on unequal distribution of effects is referred to as 'gender-based analysis plus', or GBA+. Community members and households differ in terms of individuals' positions within communities, the jobs they do or do not hold, their skillsets, who they know, their age, gender, and otherwise. Lower income people, youth, elders, women, and those with disabilities tend to fare worse. Research done for the Webequie Supply Road project application identified disproportionate costs of living challenges for young people, including with respect to access to and ability to participate in traditional activities which has a variety of positive health but also (traditional) economic implications.[7] The research also concluded that women are more vulnerable to food insecurity, as they tend to put others first. There may be forms of discrimination based on other distinctions that affect costs of living, too.

3.8 Two Sides of the 'Cost-of-living Coin'

Consideration of the factors driving cost-of-living reveals that there are two sides to it, what can be conceived of as the 'cost-of-living coin' (Figure 4). Clearly there are the costs of things, but it is critical to remember that cost-of-living is also about the ability

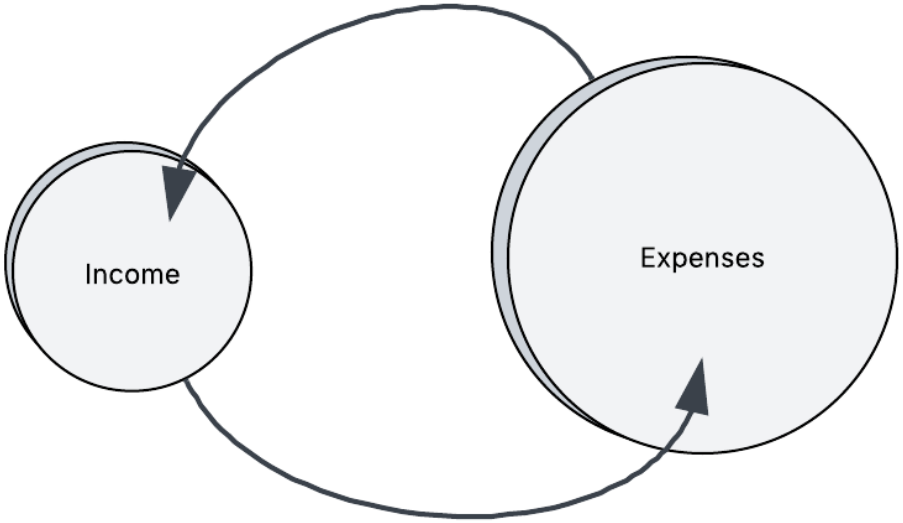
to pay for these things. Major project development discussions about cost-of-living need to think equally about the income side of the coin, not just the expenses side.

Figure 4. The cost-of-living 'coin'



For many members in communities in the Ring of Fire region, though, the two sides of the 'coin' are not equal (Figure 5). In the words of one community member, people in the region must deal with high costs of such things as boats and ATVs to harvest traditional foods and offset the cost of store-bought items while often making minimal wages. Another community member expressed how household costs can outweigh income by two to one.

Figure 5. Expenses greater than income



3.9 How Cost-of-living Affects Health

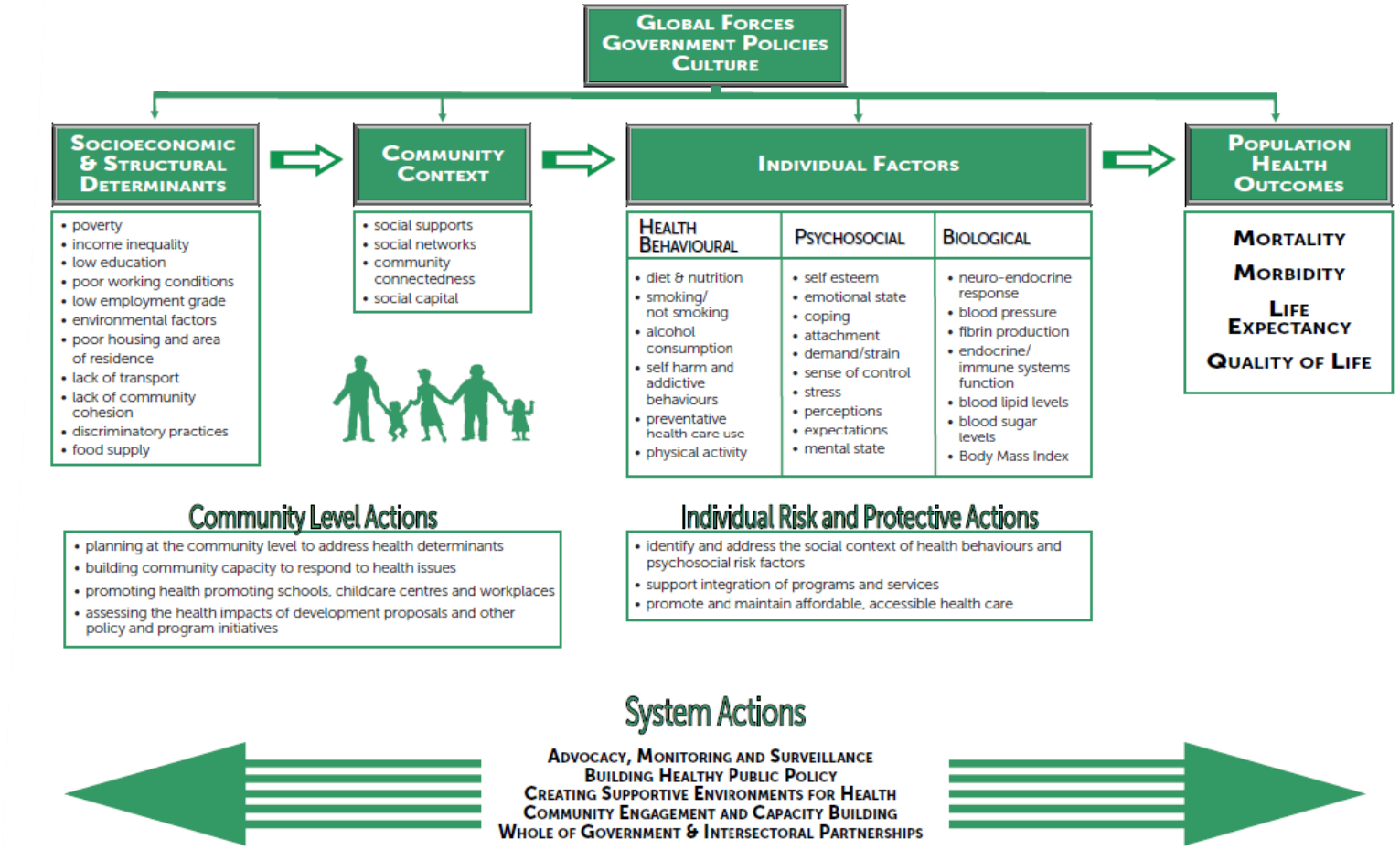
The cost-of-living has a clear linkage to peoples' health. Earning a living, and paying for the things needed in life, are known in academic circles as social determinants of health. Generally, people tend to think that health derives from the food one eats and whether they exercise, but peoples' health outcomes – their incidence of disease, and their mental state – is a function of much more.

Typical conceptual models of the determinants of health include such things as peoples' economic situation, their family life, and the cleanliness of their environment, in addition to what they eat and how much exercise and sleep they get.

People that study all the things that affect health have developed various models of the determinants of health that suit their particular jurisdiction or study context. One model with useful overlaps with the Ring of Fire context comes from Australia (Figure 6); this one pays explicit attention to various cost-of-living factors, many of which have either been directly identified by the RAWG or seem relevant to Ring of Fire communities. This Australian model also helps illustrate where mitigation efforts might be focused, a topic that we get into in section 7 below. Findings and experts in the field of 'social determinants of health' may be helpful for the RAWG and the regional assessment as the regional assessment progresses.

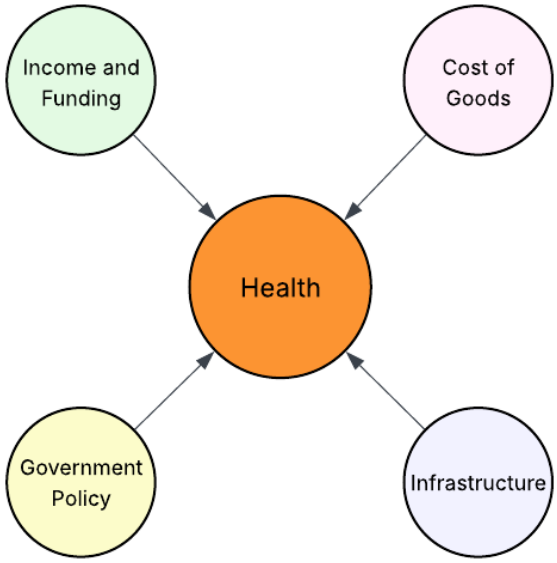
The four themes of cost-of-living are fully consistent with this notion of determinants of health (Figure 7); we listed ways in which major projects could affect health by way of shaping cost-of-living in Table 3 earlier in this report.

Figure 6. Australian framework for linking health to cost-of-living and other 'determinants of health'



Source: Queensland Health 2001 in Canadian Council on Social Determinants of Health 2015.

Figure 7. Costs of living as determinants of health



3.10 Indicators and Benchmarks

Two analytical tools are quite helpful in assessing the costs of living in Ring of Fire communities. Measurement and monitoring of factors of the cost-of-living requires *indicators*, and comparisons with other communities and geographical areas requires the use of *benchmarks*. Both indicators and benchmarks are listed below in Table 5 for the four cost-of-living themes assembled from the RAWG's 15 factors. In section 4 that follows, we set out our findings for the various indicators and benchmarks identified in Table 5.

Indicators: *means to measure and communicate cost-of-living conditions*
Benchmarks: *levels of condition indicators that provide perspective on the study area's conditions*

Table 5. Cost-of-living indicators and associated benchmarks

Theme	Key Indicators	Benchmark
Income	• median income • median government transfers • self-employment rate • labour market statistics • education level	• median income (Ontario average) • median government transfers (Ontario average) • self-employment rate (Ontario average) • labour market statistics (Ontario average) • education level (Ontario average)
Cost of Goods	• year-round road access • distance to nearest regional centre by air • airfare to major centre	• year-round road access • Statistics Canada remoteness index for regional and provincial centres • food basket costs in southern Canada

Theme	Key Indicators	Benchmark
	• cost of freight • Statistics Canada community remoteness index • food basket costs • local prices • local observed inflation	• prices in southern Ontario • cross-Canada Bank of Canada inflation rate
Infrastructure	• safe drinking water supply • wastewater infrastructure • local electricity supply • fire protection services • local telecommunications and internet • incidence of core housing need • school levels offered in-community • local health care facilities and services • substance use and mental health rates	• access to safe drinking water (Canadian standard) • wastewater infrastructure (Canadian standard) • grid electricity without limitations (Canadian standard) • local ability to protect and respond to structural fire emergencies • telecommunications and internet (Canadian standard) • CMHC/StatsCan core housing need thresholds • (no school thresholds identified) • timely and adequate health care • substance and mental health rates (Ontario average)
Government Policy	• local programs, funding, support	• government's expressed or implied standards

4 What is the Cost-of-living in Ring of Fire Communities?

The cost-of-living in Ring of Fire communities is the cumulative effect of factors that drive the cost-of-living. The different factors combine to one another in an additive fashion, resulting in the crisis conditions explained to the outside world by communities and their allies and as captured in the media.

4.1 Income

Employment and Welfare Income

Income in First Nations communities in the Ring of Fire region tends to be lower than in regional centres in the 'south' and compared to the provincial average (Table 6). Government transfers, most prominently social assistance under the Ontario Works program, also are higher in these First Nations communities.

Table 6. Individual income

Metric	Ring of Fire Communities[1]	Regional Centres[1,2]	Toronto[1]	Ontario[1]
Median employment income, 2020, individuals	$33,837	$38,933	$38,000	$35,400
Median government transfers, 2020, individuals	$10,347	$9,850	$9,700	$9,600

Note: 1. Indigenous and non-Indigenous residents. 2. Includes Kenora, Thunder Bay, and Timmins. Source: Statistics Canada 2021 Census.

Dependence on the Ontario Works program is very high (Table 7). Ontario Works offers to eligible persons money to help cover living expenses, health benefits, and employment supports. The level of assistance is a function of individuals' own circumstances. Basic financial support for individuals currently amounts to $733 per month, but this number can be higher if individuals have dependents or special needs such as the need to travel for medical appointments. Members of Ring of Fire communities have rates of usage four to five times that of the Ontario and Canadian averages. As one community member noted, about half of their First Nation is on welfare, yet – the member felt – welfare payments are not enough to survive on.

Table 7. Dependence on social assistance

Indicator	NAN Communities[1]	Wakenagun Communities[2]	Ontario	Canada
Economic dependency ratio: social assistance	7.3	6.7	1.5	1.3

Note: 1. Nishnawbe Aski Nation (NAN) includes Eabametoong (Fort Hope), Marten Falls, Neskantaga (Lansdowne House), Nibinamik (Summer Beaver), Webequie, among other First Nations and communities not part of the 15 First Nations involved in the RAWG. 2. Includes Attawapiskat, Fort Albany, Kashechewan, Moose Cree (Moose Factory), and Weenusk (Peawanuck), among other First Nations and communities not part of the 15 First Nations involved in the RAWG. Sources: Statistics Canada 2024 socio-economic profiles.

Consistent with all of this, First Nations communities in the Ring of Fire region have roughly double the prevalence of what Statistics Canada calls "low-income" (Table 8). Low income is based on a comparison to income across Canada; a person or household is 'low income' if their income is below half of the wider population's median (or middle) income.[8] These 'low-income' statistics reinforce how communities in the region struggle on the 'income side' of the 'cost-of-living coin'.

Table 8. Prevalence of statistical low-income

Metric	Ring of Fire Communities	NAN Communities	Wakenagun Communities	Regional Centres	Toronto	Ontario
Prevalence of low-income after tax	34%			14%	17%	13%
Low-income prevalence – men		41.5%	25%			9.6%
Low-income prevalence – women		40.5%	24.2%			10.6%

Sources: Statistics Canada 2021 census and 2024 socio-economic profiles.

The key learning, here, is that members in Ring of Fire communities wrestle to meet their basic needs with lesser abilities to pay for things.

Education and Skills

This lower level of income among members of First Nations communities in the Ring of Fire region is explained in part by relatively low levels of education and marketable skills. The proportion of members in First Nations communities in the Ring of Fire without a high school education is about double that outside of the Ring of Fire, and the proportions of those with high school and post-secondary education is notably lower than outside the Ring of Fire region (Table 9; Table 10).

Table 9. Educational levels

Metric[1]	Ring of Fire Communities	Regional Centres	Toronto	Ontario
No high school or equivalent	40%	25%	20%	22%
Highest education: high school	18%	29%	25%	29%
Highest education: post-secondary	44%	48%	57%	51%

Source: Statistics Canada 2021 census.

Table 10. Highest level of education, 15 years and over, 2021

Indicator	NAN Communities	Wakenagun Communities	Ontario
No certificate, diploma, degree	61.1%	29.4%	8.8%
High school diploma or equivalent	21.2%	27.5%	23.3%
Bachelor's degree	2.1%	9.9%	23.7%
Apprenticeship or trades certificate or diploma	6.1%	5.9%	5.1%

Sources: Statistics Canada 2024 socio-economic profiles.

This below-average education level across First Nations communities can challenge the uptake of market employment at Ring of Fire projects. Project proponents highlight the theoretical opportunity that First Nations individuals have in terms of employment and

the benefits that would come with development, but in practice education and skill gaps frequently impede uptake of such opportunities. Similarly, while First Nations communities often have the opportunity to negotiate training and employment opportunities for their members with major project proponents, such as part of impact-benefit agreements (IBAs), education and skill gaps amongst community members again can impede the actual obtainment of project employment. Overall, Ring of Fire development will only address the 'income' side of the cost-of-living coin if education and skill gaps are addressed.

Major project development poses the potential for improvement in skills, from workplace skills to life skills like training in financial literacy, a topic which the RAWG identifies as a factor driving the cost-of-living. Ring of Fire project applications routinely state that proponents propose to provide such, and this is constructive. Such training and skill development should translate not just to improvements in income but to housing, lifestyle, the ability to more easily undertake traditional and community activities, and health ultimately, but this will only happen if people actually obtain sustainable employment. We were unable to locate any data on the extent and level of financial literacy among community members in the Ring of Fire region, and we have flagged this topic for future data gathering by the RAWG in section 8.

Labour Market Characteristics

One explanatory factor for the low income is the relatively sparse employment available in communities in the region, something noted in Ring of Fire project environmental assessment applications. In remote First Nations communities, most employment is in band administration and operations, as well as health care and social assistance. Other employment tends to be seasonal, but this of course can put such employees in a bind in the off-season; the seasonal employment can affect one's ability to obtain welfare if one earns 'too much', thus a disincentive to work. According to one community member, the lack of financial stability affects peoples' motivation and well-being. There is relatively little self-employment in these communities (Table 11), even while entrepreneurship can provide flexibility for traditional harvesting activities, helping others in the community, or other things during 'normal' work hours.

Table 11. Self-employment

Indicator	NAN Communities	Wakenagun Communities	Ontario
Self-employment rate	0.9%	4.4%	15%

Sources: Statistics Canada 2024 socio-economic profiles.

Ring of Fire development poses the potential to change this situation of little employment in the region, though many would have to leave their home communities to pursue this work, if only a few tens or hundreds of kilometres because no mines are

planned adjacent to any existing community. With respect to the kinds of jobs that major project development can offer – such as heavy equipment operator, mining technician – the labour market in the region is tight, i.e., there are relatively few people available with the necessary skills. While this will create competition for labour with band operations (e.g., for those with mechanical skills) and potential loss of human resources from communities to these projects – a concern raised by one community member based on competition for labour observed in their community – it poses the potential to address the many without employment who want it and are capable of attaining it.

The relatively low level of involvement in the wage economy in communities in the region is shown in the common labour market statistics of *participation*, *employment*, and *unemployment* rates. In communities in the region, the proportion of people working and looking for work (i.e., the participation rate) and the share of the population employed (i.e., the employment rate) are relatively low – relatively few choose and are able to participate in the wage economy, limiting income earning potential, and helping illustrate the serious challenge of addressing the 'income' part of the cost-of-living 'coin' (Table 12).

Participation rate: *the share of people working and looking for work*
Employment rate: *the share of the working age population that is employed*
Unemployment rate: *the share of the labour force without work*

Illustration of labour market statistics
Suppose a community has 100 working-age people with 60 employed, 10 unemployed but looking for work, and 30 not in the labour force at all (e.g., students, elders, and discouraged workers). This means the following:
Participation rate = (60 + 10) / 100 = 70%
Employment rate = 60 / 100 = 60%
Unemployment rate = 10 / 70 = 14.3%

Traditional 'Income'

As is obvious to First Nations peoples, income also comes in the form of traditional food, others' assistance (e.g., childcare), and in other ways in which people meet their needs outside of the formal Western workplace. The traditional economy has historically provided for First Nations people, and still does, though not to the extent that many would like, as we discuss further below in s.4.2.

Table 12. Labour market statistics

Metric	Ring of Fire Communities	NAN Communities	Wakenagun Communities	Regional Centres	Toronto	Ontario
Participation rate	51%	46.9%	53.7%	61%	63%	61%
Employment rate	45%	41.6%	46.8%	55%	53%	53%
Unemployment rate	8%	11.3%	13.1%	11%	16%	14%

Sources: Statistics Canada 2021 census and 2024 socio-economic profiles.

4.2 Cost of Goods

The costs of living are understood most basically and straightforwardly through the prices of things in communities in the Ring of Fire region. Community members resoundingly find the cost of goods – from food and staples, to sports equipment and hunting gear – prohibitively expensive.

As covered below, there are various data available demonstrating the high cost of goods faced by communities in the Ring of Fire, but caution is needed in reviewing information on costs in 'the north'. One study by the Northern Policy Institute – a research organisation that has done important and useful work on cost-of-living issues in communities in the Ring of Fire region – illustrates this need to be cautious about information on costs in northern Ontario.[9] The study compared some northern Ontario communities to those in southern Ontario and found that the 'combined costs' of housing, food, and transportation are generally lower in northern communities compared to the south. Critically, this particular study did not expressly examine remote communities like those throughout the Ring of Fire region; while this study noted that food and goods in remote communities can be significantly more expensive, the conclusion that some things like housing can be much less expensive in northern communities (because of soft real estate markets) carries little relevance to First Nations communities in the Ring of Fire region. The regional assessment's coverage of cost-of-living must be situated squarely on the realities of remote, Ring of Fire communities.

Road Access

Most, if not all, of the communities in the Ring of Fire region can be considered remote, which understandably is a key factor explaining costs of living.

Safe, year-round road access is a key factor distinguishing communities in the Ring of Fire region from other communities across the province and country. Only five of the 15 First Nations communities have year-round road access, a pattern across First Nations communities in northern Ontario (Table 13). For these communities, the average

distance to the nearest regional centre is 221km. Across Canada, as a point of comparison, communities tend to have year-round road access.

Table 13. Road access for First Nations communities in the Ring of Fire region

First Nation / Community	Year-round Road Access?	Road Distance to Closest Centre
Aroland	Yes	Hearst: 284km
Attawapiskat	No	N/a
Constance Lake	Yes	Hearst: 44km
Eabametoong / Fort Hope	No	N/a
Fort Albany	No	N/a
Ginoogaming	Yes	Hearst: 215km
Kashechewan	No	N/a
Long Lake #58	Yes	Hearst: 213km
Marten Falls	No	N/a
Missinabie Cree	Yes	N/a
Moose Cree / Moose Factory	No	N/a
Neskantaga / Lansdowne House	No	N/a
Nibinamik / Summer Beaver	No	N/a
Webequie	No	N/a
Weenusk / Peawanuck	No	N/a
	Total: 5	*Average: 221km*

The distance of communities from major population centres also matters, with greater distance generally meaning higher costs. Seasonal (winter) road access and lack of road access (i.e., fly-in/fly-out communities) translate to even higher costs.

Winter roads do connect many of the remote communities in the Ring of Fire region – some just to each other, some to the rest of the Canadian road network. These seasonal roads serve as lifelines for transporting fuel, food, building materials, and people. A winter road connects Attawapiskat, Fort Albany, Kashechewan, and Moosonee, and another connects Moosonee south to Timmins. Marten Falls is connected to Nakina by winter road. There are winter roads connection Webequie, Summer Beaver, Lansdowne House, and Fort Hope to Pickle Lake. There is also a winter road that connects Weenusk to Thomson, Manitoba.

The challenge with winter roads, of course, is that they are only open for short periods of time, an amount of time that varies by community and season, and road conditions vary by year. Generally, winter roads are typically open for only six to ten weeks per year, but some roads are open for shorter periods of time. According to a community member, the road connecting Peawanuck to year-round roads in Manitoba currently has only about a two-week window, requiring meticulous planning for needs for the coming year, and having serious ramifications on air freight costs if winter road traffic runs into complications. Winter roads provide an opportunity to drive south and stock up on food and other goods, and in some cases are a critical element to getting large goods to and from communities, but not everyone can afford such trips, given the need for a reliable

vehicle, the high cost of gas, and vehicle wear and tear for the trips of (usually) several hundred kilometers each way.

Climate change is making winter road usage more precarious, adding to the cumulative challenges facing remote communities not connected by year-round road access. Climate warming is observed to be affecting the winter road from Moosonee south to Timmins, and for the winter road connecting Fort Hope (Eabametoong First Nation).[10] Projections for Manitoba winter roads – which serve as a proxy for northern Ontario winter roads – suggest that by the 2050s, roads will open five days later and the season will be ten days shorter (Table 14). Worsening winter road conditions leads to higher costs – both from maintenance of the winter road but also in terms of a growing need to rely on air freight. Northern Policy Institute staff feel that winter roads are not a long-term solution due to climate change.[11] One community member described the changes happening in winter roads in recent years a source of "havoc" in communities.

Table 14. Projected Winter Road Season Changes, Manitoba

Period	Roads Open	Season Duration
2020s	3 days later	5 days shorter
2050s	5 days later	10 days shorter
2080s	7 days later	2 weeks shorter

Source: Prentice and Thomson 2013.

The costs of building and maintaining these roads are supported by grants from the federal government (approximately $11 million per year in Ontario) and provincial government (approximately $13 million per year). Building all-season roads can have payoffs despite their potentially sizeable upfront costs: the Inuvik-to-Tuktoyaktuk Highway, a 137 km, two-lane gravel road completed in 2017 at a cost of approximately $299 million, replaced a winter-only ice road and was anticipated to help reduce the cost-of-living, increase access to health care and education, provide economic opportunities through tourism, and create substantial employment during construction.[12] However, a recent study found that food prices in Tuktoyaktuk had actually increased after the opening of the road, driven mainly by the loss of NNC freight subsidies.[13] The NWT did note that the highway is estimated to save $560,000 per year in winter road construction and maintenance costs.

Even for communities that are connected to the Ontario highway system, they are for the most part far away from major population centres, making it expensive for members of remote communities to use them in terms of the cost of fuel, vehicle wear and tear, and time to make the trip. Long Lake #58, Ginoogaming, and Aroland are all over 200 km from Hearst and over 300 km from Thunder Bay; only Constance Lake is reasonably close enough to Hearst (about 40 km) to make it a worthwhile trip for grocery shopping, as one interviewee suggested. Similarly, for road-connected communities, service

providers who visit communities need to factor this additional driving time and expense into the price or cost of their services.

Road safety is also a big concern. During the course of the present study there were accidents on the very roads being discussed here.[14] One community member told us that it is also common to encounter racism at gas stations during trips 'south', which contributes negatively to peoples' mental health and the 'hidden' costs of living. Importantly, construction of all-weather roads may lead to greater road safety concerns, potentially adding 'costs' of accidents (in lives affected, never mind financial costs), despite reduction in costs of freight and travel.

Future research might examine road access conditions and implications on community conditions in both northeastern Ontario and northern Quebec. According to staff at the Northern Policy Institute, both of these regions are doing much better than the Ring of Fire region due to road investments and conditions.[15]

Air Travel

The communities without year-round road access – two-thirds of the 15 communities – must rely on air travel to get to and from larger centres for health care, shopping, or other purposes, but this is expensive (Table 15). It is not standard for all communities in Ontario or the country to have their own airport or airfield, but most communities are connected by road; costs for air travel to and from Ring of Fire communities and the inability to avoid these costs by community members (some more than others) for education, health care, or other reasons is distinctive.

Table 15. Air service to First Nations communities in the Ring of Fire region

First Nation / Community	Air Service?	Airline	Flight Duration	Cost of Airfare One-way[1]
Attawapiskat	Yes	Air Creebec; Thunder	1.25 to 3.5 hours to Timmins	$558 to $800
Eabametoong / Fort Hope	Yes	Northstar	1.25 hours to Thunder Bay	$350
Fort Albany	Yes	Air Creebec; Thunder	2 to 2.2 hours to Timmins	$439 to $700
Kashechewan	Yes	Air Creebec; Thunder	2 to 2.75 hours to Timmins	$470 to $720
Marten Falls	Yes	Northstar	1.2 hours to Thunder Bay	$405
Moose Cree / Moose Factory	Yes	Air Creebec; Thunder	1 hour to Timmins	$377 to $560
Neskantaga / Lansdowne House	Yes	Northstar	1.2 hours to Thunder Bay	$404

First Nation / Community	Air Service?	Airline	Flight Duration	Cost of Airfare One-way[1]
Nibinamik / Summer Beaver	Yes	Wasaya	2.4 to 3.3 hours to Thunder Bay	$1,290
Webequie	Yes	Northstar	1.9 hours to Thunder Bay	$442
Weenusk / Peawanuck	Yes	Air Creebec	2.8 hours to Timmins	$862
Average:			*1.9 hours*	*$607*

Note: 1. Airfare costs found online February 2026: costs shown were the least expensive fares for travel during the months of late winter/early spring 2026, but these fares may not always be available. Costs include taxes, but additional freight charges may also apply. Sources: Airline company websites.

According to airline websites, the average costs for a single person to fly from these fly-in communities one-way to their nearest regional centre is $607, but for one community (Nibinamik / Summer Beaver) the cost is $1,300. These are high costs to deal with, because these costs are incurred not just for social or pleasure trips but for health care visits, to pursue education, and other critical reasons. These high costs are also indicative of the high costs of air freight, covered further below.

Note, though, that the prices listed in Table 15 are not necessarily what people end up having to pay. The least expensive fares may not be available for a given date or flight. One community member shared their own flight information for a recent trip, and it was about double what is listed for that community in Table 15.

The subject of the high costs of travel to and from these communities came up repeatedly in our interviews with community members. It is obvious that the need to book an expensive plane fare to leave a remote community, rather than simply being able to drive out, is a huge financial (and doubtless mental) obstacle to travel. This challenge is even greater for people who live on social assistance, as do many in these remote communities. In some cases, these airfares may be paid by a third party, such as an employer if the trip is for work, or by the federal Non-Insured Health Benefits program if the travel is approved for health care reasons, but full costs may not be covered, and often people have to cover the costs completely themselves, as community members and delegates have told us in the course of our research.

Interviewees told us that the difficult access to and from their communities creates numerous impacts on community members' lives. One told us that he knows many people who have not left their community in years because of travel costs. Another spoke about how challenging it is for his children that have moved away to get back home so they can see family and be out on the land, practicing their traditional culture. A third described how for some people with chronic disease, the requisite near-constant travel is not just prohibitively expensive but mentally draining, and a fourth indicated that such situations can lead to 'forced relocation' for long-term medical treatment. Two community members noted that the airlines often change their airfares with little notice,

making it a challenge to plan travel, particularly for people with limited income flexibility. Another interviewee described the community's dependence on costly air travel a "defining feature" of its cost-of-living.

Notably, there is a strong linkage between the high costs of travel, food, and health. Many people in and outside of remote communities observe that unhealthy food consumption leads to disease (e.g., diabetes) which then leads to the need for regular travel to regional or provincial centres for health care, and thus very high costs of travel being incurred by individuals and households. Should medical evacuation be needed, the costs incurred by government are also notably high for the taxpayer – on the order of $25,000 per flight.[16]

Freight

The cost of freight – moving goods to and from communities – evidences the effects of an average of over 200km of road travel for five of the 15 communities, and the lack of year-round road access and reliance on air service for ten of the 15 communities, among other challenges. Community members agreed that the cost of freight is a major determinant of the local cost of goods.

Freight costs for perishable foods, large goods, and fuel are particularly susceptible to high pricing. Food distribution requires expensive infrastructure along the route to prevent spoilage. Moving large items like ATVs and boats are also much more challenging than moving cans of soup and rolls of toilet paper. Fuel costs are a driver of freight costs, but fuel as a final good in remote communities is also expensive because of challenges and requirements when transporting and storing it. A Northern Policy Institute study found gasoline to be about 148% of the price in 2022 in Moosonee compared to Toronto.[17]

A few communities can be occasionally accessed by water, providing these communities' members with a less expensive freight option. For example, Fort Albany is accessible through the waters of James Bay and the Fort Albany River. Moosonee Transportation Limited provides barge service traveling up and down the coast to each community every summer, bringing supplies at least once or twice. Freighter canoes can travel from Albany to Calstock (near Constance Lake) and return whenever water levels are sufficient to make river travel possible. Peawanuck is not serviceable because of river characteristics, despite the community being situated along the Wirisk River. One interviewee noted, though, that costs have gotten very high, perhaps unfairly so.

Economies of scale may help explain the costs of freight: the larger the community, the greater the opportunity for shippers and sellers to spread their costs over a larger buyer pool. We have uncovered little information on economies of scale as a driver of high costs of freight, but we would expect this factor to drive costs, and further research on

this topic might help explain costs and shine a light on possible solutions. We raise this topic further in section 8 below.

***Economies of scale**: the lowering of costs due to business activities reaching a minimal threshold level*

One other driver of the high costs of freight appears to be the one-way nature of freight traffic, according to one community member. Apparently, goods are brought in, but often nothing is brought out, leading to higher costs for the freight companies that they must recoup through freight fees to customers.

Statistical Remoteness

In recent years, the Nishnawbe Aski Nation (NAN) has examined how remoteness influences costs in remote communities. NAN analysis has compared costs of child welfare delivery across Ontario and mathematically related this to Statistics Canada's Remoteness Index.[18] The Remoteness Index is a well-regarded indicator which essentially assigns every community a score on a scale of 0 to 1, based on how long it takes to reach a major population centre. The least remote is set to be Toronto, with a Remoteness Index of 0; other communities' scores approach 1 as their remoteness increases. The NAN analysis has been used to argue for an increase in child welfare funding in remote communities, due in part to the increased costs of providing services in these areas. Importantly, the NAN analysis can be used in consideration of the broader costs of living in remote Ring of Fire communities.

Nishinawbe Aski Nation Remoteness Studies
Researchers examined expenditures of child welfare agencies across Ontario, from the most remote regions to Toronto, and separated out elements of these costs which would depend on distance and remoteness from those elements that would not. The researchers then statistically determined which factors best explained the variation in costs for agencies operating in these different regions, which yielded a mathematical equation showing how average costs per unit of service delivery (called the cost ratio) varied according to Statistics Canada's Remoteness Index, among other factors.

As can be seen in Table 16 below, the average Remoteness Index value among the 15 communities is 0.70, signifying a substantial departure from regional and provincial centres' (lack of) remoteness. Even four of the Ring of Fire communities that are connected to the provincial road network – Aroland, Constance Lake, Ginoogaming, and Long Lake #58 – are all in the upper half of the index's range. The costs of child welfare service delivery – and other costs, by implication – are much higher in Ring of Fire communities compared to Thunder Bay and Toronto.

Table 16. Statistical remoteness and implied cost comparison

First Nation / Community	Year-round road access?	Remoteness Index	Costs compared to Thunder Bay[1]	Costs compared to Toronto[1]
Aroland	Yes	0.652	+27.6%	+56.1%
Attawapiskat	No	0.583	+21.7%	+48.9%
Constance Lake	Yes	0.555	+19.4%	+46.1%
Eabametoong / Fort Hope	No	0.658	+28.1%	+56.8%
Fort Albany	No	0.931	+54.4%	+88.8%
Ginoogaming	Yes	0.565	+20.2%	+47.1%
Kashechewan	No	0.931	+54.4%	+88.8%
Long Lake #58	Yes	0.562	+20.0%	+46.8%
Marten Falls	No	0.665	+28.8%	+57.5%
Missanabie Cree	Yes	0.322	+1.8%	+24.6%
Moose Cree / Moose Factory	No	0.595	+22.7%	+50.1%
Neskantaga / Lansdowne House	No	0.626	+25.3%	+53.3%
Nibinamik / Summer Beaver	No	0.875	+48.6%	+81.8%
Webequie	No	0.941	+55.4%	+90.1%
Weenusk / Peawanuck	No	0.978	+59.4%	+95.0%
Thunder Bay		0.295	n/a	n/a
Toronto		0	n/a	n/a

Note: 1. The cost difference between remote communities compared to Thunder Bay and Toronto were calculated as the ratio of average per-unit costs between two communities A (remote) and B (non-remote), with all other factors in the NAN regression analysis being equal: Cost ratio community A) / Cost ratio community B = exp(.6827 * RI(community A) / exp(.6827 * RI(community B), where RI is Statistics Canada's remoteness index for communities. Methodology is explained further in Barnes Management Group NAN analyses reports.

Caution is warranted with consideration of this application of the NAN-Remoteness Index methodology due to its basis in an assessment of expenditures of child welfare agencies. Nevertheless, these results are at least suggestive of how remoteness can result in very real differences in costs.

Food

The cost and availability of quality food are major challenges for people living in remote First Nation communities. The lack of food affordability, but also availability of nutritious food, has many follow-on health impacts, such as a high rate of diabetes. One community member said that their food costs are about double as that in North Bay, and that when money is tight, food is compromised in favour of paying for utilities or other costs.

The challenges associated with high food costs and subsequent food insecurity in the region are widely recognized in Ring of Fire project applications and other studies. Indigenous Services Canada recently noted that:

[t]he Ring of Fire regional assessment area covers remote First Nations with known high risk of food insecurity and variable access to grocery supply chains, traditional foods and services. Recent data show food insecurity is substantially elevated in Indigenous communities and that food costs in northern/remote regions are a major driver. Food access and costs change seasonally (winter road availability) increasing vulnerability during these times. Traditional foods remain nutritionally and culturally important, but access can be affected by land-use change, contamination concerns, and reduced harvest opportunities.[19]

Nutrition North Canada and the Revised Nutritious Food Basket

One of the best sources of data on food costs in remote northern communities comes from the federal Nutrition North Canada (NNC) program and the data it tracks to calculate a Revised Northern Food Basket (RNFB). The RNFB represents a list of food items (and other essential items) and quantities required to nutritiously feed a family of four people for one week. A key component of the NNC program, launched in 2011, is a food subsidy, based on the freight costs to ship food by air, paid to food retailers in remote communities, to lower the sticker price paid by end consumers.

Nutrition North Canada Food Subsidy

The key component of the NNC program is a subsidy paid to eligible retailers that provide food in these communities, with the requirement that the subsidy be directed to reduce the prices for eligible food items from what they would otherwise cost. Retailers must report their price data to a federal database managed by the NNC program, and the program includes regular audits to ensure that the subsidy is being passed on in lower prices, as well as a requirement for retailers to submit compliance reports.

Prices in the Ring of Fire communities participating in the NNC program do appear, for the most part, to be kept lower with the subsidy program (Table 17). The subsidy appears to have helped keep costs down in Attawapiskat, Fort Albany, and Kashechewan, but not Peawanuck. Notably, the price-reducing effects of the subsidy were noticeable even despite the effect of the COVID pandemic on food supply chains.

In 2022, the NNC program changed the way it calculated the RNFB; the values for the six communities following this change are found below in Table 18. While the 2022 and later costs are not directly comparable to the pre-2022 values above due to the change in methodology, this more recent data indicates that the increase in healthy food prices over the 2022 to 2025 timeframe were relatively modest in three of the six communities (Attawapiskat, Peawanuck, and Kashechewan), but larger in the other three communities (Fort Albany, Lansdowne House, and Webequie).

Table 17. Revised Northern Food Basket (RNFB) for remote communities, 2011 to 2022[1]

First Nation / Community	March 2011	March 2021	March 2022	% change 2011-2022
Attawapiskat	$460	$450	$460	0%
Fort Albany	$453	$428	$438	-3.3%
Kashechewan	$452	$439	$462	+2.2%
Neskantaga / Lansdowne House	Not available	$390	$419	Not available
Webequie	Not available	$431	$465	Not available
Weenusk / Peawanuck	$437	$461	$522	+19.5%

Note: 1. These RNFB costs are based on retailer reporting to NNC, using the pre-2022 calculation approach (in 2022, the methodology changed, and so pre- and post-2022 data are not directly comparable). Source: NNC website.

Table 18. Revised Northern Food Basket (RNFB) for remote communities, and comparative National Nutritious Food Basket for non-remote communities[1]

First Nation / Community	Sept 2022	March 2023	Sept 2023	March 2024	Sept 2024	March 2025	Sept 2025	% change RNFB 2022-2025
RNFB prices								
Attawapiskat	$540	$566	$558	$575	$604	$559	$548	+1.5%
Fort Albany	$522	$547	$535	$555	$570	$596	$578	+10.7%
Kashechewan	$532	$560	$554	$577	$586	$572	$565	+6.2%
Neskantaga / Lansdowne House	$495	$504	$529	$549	$550	$581	$547	+10.5%
Webequie	$545	$552	$556	$564	$592	$619	$694	+27.3%
Weenusk / Peawanuck	$630	$645	$639	$666	$685	$692	$662	+5.1%
Approximate RNFB prices[2]								
Eabametoong / Fort Hope	Not available	Not available	Not available	$563	$562	$554	$635	Not available
Marten Falls	Not available	Not available	Not available	Not available	Not available	Not available	$672	Not available
Nibinamik / Summer Beaver	Not available	Not available	Not available	Not available	Not available	Not available	$480	Not available
Moose Cree / Moose Factory	Not available	Not available	Not available	$473	$473	n/ Not available	$476	Not available
NNFB: equivalent nutritious food basket prices in southern Canada (average)								
Southern basket	Not available	Not available	Not available	$381	$369	$390	$392	Not available
Average excess basket cost compared to the south	Not available	Not available	Not available	48.4%	56.6%	52.9%	49.4%	Not available

Notes: 1. These RNFB costs are based on retailer reporting to NNC, using the post-2022 calculation approach. 2. For these four communities, the NNC program did not have the data to calculate a full RNFB, but based on the data that was available, an approximation of the cost of an RNFB basket of goods was developed and is presented here to enable comparison with southern prices. Source: CIRNAC pers. comm. February 25, 2026.

Table 18 also provides a price comparison of the RNFB prices to an equivalent nutritious food basket in non-remote communities in the south – the National Nutritious Food Basket. These data show food costs in remote communities to be about 50% more expensive than in southern communities from March 2024 through September 2025.

Despite the observation in the cost data that food prices have been kept lower than they would otherwise be with the food subsidy, the effectiveness of this policy instrument is in question. Numerous community members feel that the subsidy program is not working, and even that food retailers are pocketing some or all of the subsidy, evidencing a lack of trust. However, audit reports on the NNC website suggest that the subsidy is generally being passed on to end consumers, one external expert believes that most if not all of the subsidy is passed on to final consumers,[20] and academic research estimated that at least two-thirds of subsidies are passed on.[21] Even so, several community members that we interviewed were unaware of the existence of the NNC subsidy, raising the question of the program's effectiveness at keeping prices down.

Overall, despite some data and methodological challenges in the NNC research, the results provide one more line of evidence on how much more expensive it is to feed a household with a healthy diet in the communities of the Ring of Fire region.

Further research could examine the proportion of household income spent on food. Such research would need to overcome data challenges on household income across the region's First Nations communities, but could then potentially identify budgeting guidelines for recommended proportion of household expenditures on food to put food spending in the Ring of Fire communities in perspective. Such research was beyond the scope of the present study. We discuss this topic further in section 8 below.

Traditional Foods

For all First Nations communities in the region, traditional foods have the potential to meet food needs and contribute positively to community members' health outcomes. Traditional foods in the Ring of Fire region include wildlife (e.g., moose, caribou, ptarmigan, fish species) and plant species (e.g., blueberries, Labrador tea, bear root). Traditional foods – their consumption, but also their gathering – are a foundation of First Nations culture, which has its own linkage to health, but there are other benefits.

Traditional foods are generally healthier than what can be found in stores in remote communities, especially considering fresh foods are not just expensive but of poor quality, i.e., going bad because of long transits from farm to end consumer. Traditional foods are also the basis for cultural knowledge transmission and social cohesion – the gathering and processing of, and the distribution and sharing of.

However, available information, including interviews with community members, indicates that harvesting and consumption of these foods – and by extension all of the associated practices and benefits that come with them – are in serious decline.

Explanations for the decline of traditional harvesting in Ring of Fire communities are many. Explanations range from the high cost of hunting and other equipment, lack of skills, lack of time, lack of motivation and mental health challenges, a losing interest in

eating traditional foods, climate change, local environmental disruption from current and past natural resource exploitation (e.g., contaminated water from mine sites), and regulatory challenges and policy restrictions (e.g., provincial hunting and trapping rules). One community member shared their observations of the change in harvesting environmental conditions, including changes in bird migration timing and routes, and drying out of lowlands affecting bird usage and encounters. Another community member spoke of problematic gun rules, including 'harassment' by the Ontario Ministry of Natural Resources officials and police, and the legal requirement now to take courses to get trapping licenses as well as the cost and difficulty getting trainers to visit remote communities. Various community members expressed concerns about the negative effects of major project development on fish and wildlife and environmental quality.

Overall, while traditional harvesting has the potential to address the high cost of store-bought food, there are a number of obstacles that currently suppress its potential.

Inflation and the Costs of Goods

It is challenging to get comparable prices across communities, but spot data given by community members provide additional perspective on the high costs faced by members of remote communities in Ontario's far north. Table 19 provides such a comparison of gasoline prices in several communities, and the price divergence is clear.

Table 19. Gasoline prices across communities[1]

Item	Attawapiskat (February 2026)	Fort Hope (January 2026)	Thunder Bay (February 2026)	Guelph (February 2026)	Toronto (February 2026)
Gasoline (1 L)	$2.10	$1.95	$1.20	$1.33	$1.30

Note: 1. Prices were gathered prior to the US/Israel war on Iran. Sources: RAWG delegates data for January 15th and February 27th, 2026; consulting team price checking in Thunder Bay, Guelph, Toronto week of February 16th, 2026.

One community member shared prices from the years 2003 and 2023 in the Weenusk community of Peawanuck, and this information also showcases how inflation appears to hit remote communities in the region harder than people living in the south (Table 20). These data suggest that there is a cumulative effect embedded within inflationary forces, a conclusion reached by one external expert.[22] Inflation in reported prices in Peawanuck over the 24-year time period was on average 74% greater, or nearly 4% greater on annual basis, compared to 64% and 2.2% on an annual basis as tracked by the Bank of Canada for a basket of goods across Canada. While Peawanuck is one of the most remote communities, these numbers nonetheless illustrate how inflation across places in Canada is not uniform. Full data from Peawanuck is provided in Appendix A.

Table 20. Observed price inflation in select items in Peawanuck, 2000 to 2023

Item	Price in 2000	Price in 2023	Observed Inflation	Observed Annual Inflation Rate	Bank of Canada Inflation	Bank of Canada Annual Inflation Rate	Difference in Inflation	Difference in Annual Inflation Rate
Bread (1 loaf)	$2.95	$8.29	181%	7.9%	64.2%	2.2%	117%	5.7%
Diapers (pkg of 18)	$25	$31.89	28%	1.2%	64.2%	2.2%	-37%	-1%
Can of milk	$2.35	$4.69	100%	4.3%	64.2%	2.2%	35%	2.1%
Rifle	$500	$1,850	270%	11.7%	64.2%	2.2%	206%	9.6%
Average across 20 goods:			*76%*	*3.3%*	*64.2%*	*2.2%*	*74%*	*3.8%*

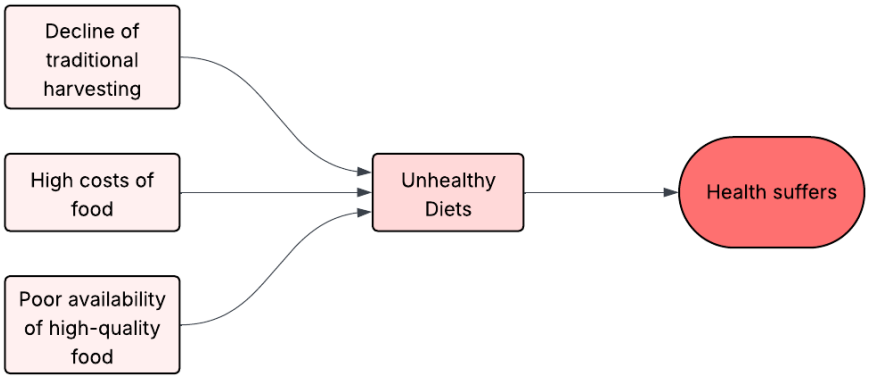
Source: Linda Hunter and John Wabano, Weenusk First Nation, pers. comm., January 28, 2026.

Food Costs and Food Insecurity

While it is challenging to get 'apples to apples' comparable data on food (and other goods) across communities, there are some general lessons to be taken from the information available. Most basically, food prices are high, food quality and even quantity is limited in remote communities, and traditional harvesting is not contributing much to households' diets. As a result, community members often resort to eating unhealthy, processed foods because they are less expensive and available (such as Kraft Dinner). As a result of these eating patterns, and the compounding effects of cultural decline, both physical and mental health outcomes suffer (Figure 8). In academic terms, what this means is that members of Ring of Fire communities are *food insecure*.

> ***Food insecurity:*** *when people do not have access to enough safe and nutritious food for normal growth and development, and an active and healthy life, leading to poor physical and mental health, and compounding other challenges in life*

Figure 8. Contributors to food insecurity in Ring of Fire communities



4.3 Infrastructure

Water and Wastewater

Access to safe drinking water is a pressing infrastructure challenge, as a third of the 15 Ring of Fire communities are currently under boil-water advisories, and all having been characterised in a 2011 assessment as having at least one aspect of their water supply system at 'high' risk (Table 21).[23,24] Four of the five boil-water advisories have been in place for over ten years, with the Neskantaga advisory having been in place for 30 years! As one community member noted, people must pay for water in many remote communities, yet with soda pop being less expensive many choose it despite longer-term dental and health problems (which themselves having clear financial and other costs).

Table 21. Deficiencies in access to safe drinking water and wastewater infrastructure in Ring of Fire communities

First Nation / Community	Current Boil-water Advisory?	Water Risk Characterisation[1]	Wastewater Risk Characterisation[1]
Aroland	No	High operations risk	Medium final risk score
Attawapiskat	No	High source, design, operations, and report risk	Medium final risk score
Constance Lake	No	High source, design, and operations risk	Low final risk score
Eabametoong / Fort Hope	Yes: since August 2001	High source, design, and operations risk	Low final risk score
Fort Albany	No	High source and operations risk	High final risk score
Ginoogaming	No	High operations and report risk	High final risk score
Kashechewan	Yes: since August 2025	High source and operations risk	High final risk score
Long Lake #58	No	High operations and report risk	High final risk score
Marten Falls	Yes: since July 2005	High source, design, and operations risk	Medium final risk score
Moose Cree / Moose Factory	No	High source and operations risk	High final risk score
Neskantaga / Lansdowne House	Yes: since February 1995	High source, design, and operations risk	Low final risk score
Nibinamik / Summer Beaver	Yes: since February 2013	High source, design, and report risk	High final risk score
Webequie	No	High source and operations risk	High final risk score
Weenusk / Peawanuck	No	High source, design, and operations risk	Medium final risk score

Note: 1. Water and wastewater risk characterisations from Neegan Burnside's 2011 study. Sources: ISC Undated-a and Undated-b, Neegan Burnside 2011, Canadian Press 2026, Marten Falls First Nation 2024.

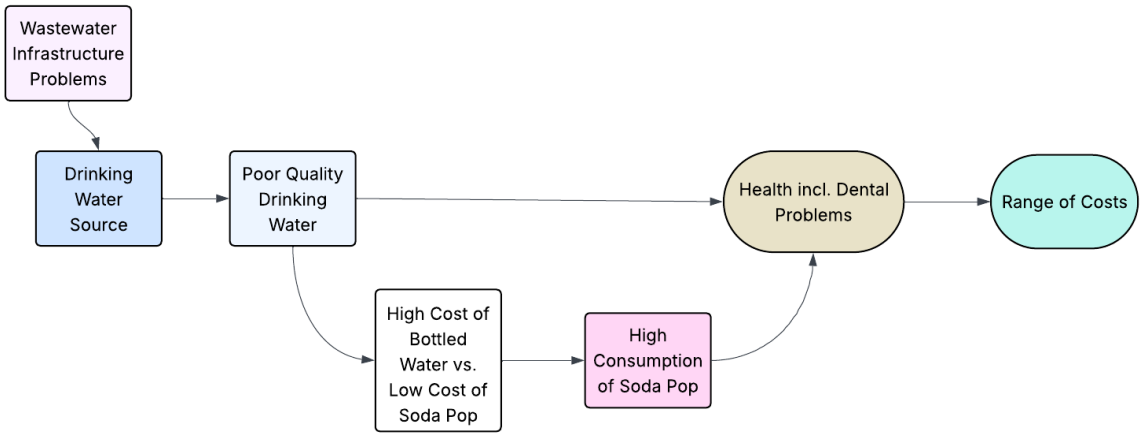
Historical records illustrate the long-standing nature of these deficits. A Fort Albany First Nation community profile from the early 1990s described community members receiving water from standby pipes pumping from the mainland, with only public

buildings connected to waterlines and sewage systems.[25] One community member noted that many Fort Albany residents still rely on hauling water or boiling tap water due to longstanding concerns about quality. An Attawapiskat community member said that many community members do not trust or like the official water source and so rely on hauling water from a community reverse osmosis filter. Some people simply – but at substantial cost – purchase bottled water because of lack of trust of local water supplies.

Wastewater infrastructure appears to be an even more widespread problem, with a 2011 assessment giving 'high' risk scores given to seven of the 15 Ring of Fire communities (Table 21). Deficiencies in wastewater treatment threaten drinking water supplies as well as traditional harvesting in or downstream of potentially-contaminated areas. The RAWG would benefit from an updated assessment of wastewater infrastructure across the 15 communities.

Altogether, deficiencies in both drinking water and wastewater treatment lead to health problems and costs for community members, their communities, and ultimately government (Figure 9).

Figure 9. Water infrastructure challenges lead to health problems and associated costs



Electricity

Six communities in the Ring of Fire region currently rely on diesel generation for electricity (Table 22), a dependency that constrains development, and at times hampers day-to-day life. Diesel generation means high costs of fuel, the potential for outages due to fuel shortages, noise and local air pollution, plus limits on usage. In Marten Falls, despite a recent upgrade that increased diesel generation capacity to one megawatt, the system reached capacity soon after completion, hampering existing users' use of electricity, but also hampering new housing development and community infrastructure. Webequie has had similar challenges butting up against the limits of their diesel

generation. Summer Beaver is having problems with its diesel generation as this report is being written.[26]

Table 22. Source of Electricity in Ring of Fire communities

First Nation / Community	Electricity Source	Transmission System
Aroland	Grid	Hydro One
Attawapiskat	Grid	Five Nations Energy
Constance Lake	Grid	Hydro One
Eabametoong / Fort Hope	Diesel	n/a
Fort Albany	Grid	Five Nations Energy
Ginoogaming	Grid	Hydro One
Kashechewan	Grid	Five Nations Energy
Long Lake #58	Grid	Hydro One
Marten Falls	Diesel	n/a
Missanabie Cree	Not applicable	Not applicable
Moose Cree / Moose Factory	Grid	Hydro One
Neskantaga / Lansdowne House	Diesel	n/a
Nibinamik / Summer Beaver	Diesel	n/a
Webequie	Diesel	n/a
Weenusk / Peawanuck	Diesel	n/a

Source: Five Nations Energy Inc. Undated.

Energy costs are a significant burden on households, sometimes forcing difficult spending choices. A Webequie survey found that most households found it difficult to pay energy bills.[27] A Fort Albany community member reported that households there also have trouble paying for their electricity, with some elders being cut off in winter. Wood heating, though common, is also expensive if one must pay someone else for the wood.

Fire Protection

Fire safety responsibility in remote First Nations communities in Ontario is primarily led by band councils themselves with funding by ISC, yet in some communities in the Ring of Fire region, fire protection is lacking, in some cases severely, with direct implications for both community members' safety and the cost of rebuilding after fires. In Webequie, the fire hall is reportedly a 'shack' without fire trucks, adequate personnel, or sufficient water pressure to combat fires effectively. Fort Albany faces similar challenges: according to one interviewee, the community's fire response capacity is minimal, with limited equipment and no trained full-time firefighters, and when houses burn, they are rarely rebuilt promptly due to the cost and logistical complexity of construction in a fly-in community, compounding the housing shortage. A recent, tragic fire-related death in a First Nations community in northern Ontario illustrates the problem.[28]

Sufficiency of fire protection in Ring of Fire communities deserves greater investigation. A survey of all 15 communities' fire protection capabilities and the resource inputs

needed to bring them up to applicable standards would be useful for understanding safety needs across communities as well as the risks (and their cost implications) of gaps. Organisations such as the National Indigenous Fire Safety Council and the Ontario First Nations Technical Services Corporation may be useful sources of information.

Telecommunications and Digital Connectivity

Available information indicates that many First Nation communities in Northern Ontario lack reliable internet.[29] According to community members, some of the 15 communities have band-run internet that can be inadequate, while some community members can afford Starlink.[30] This situation contrasts with the typical situation across the average Canadian home and community – that of reliable phone and internet.

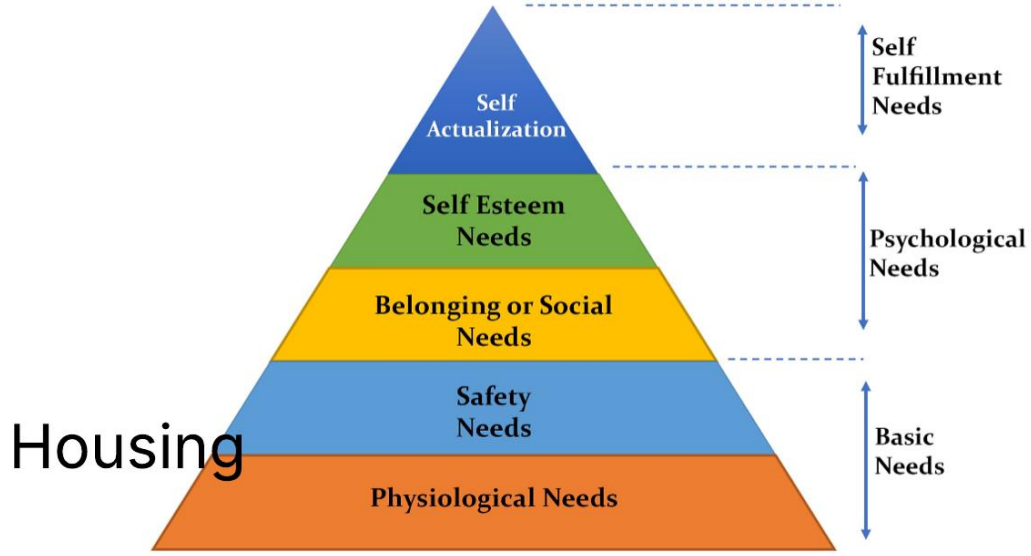
Limitations in telephone and internet connectivity contribute to the remoteness of Ring of Fire communities. Limited telecommunications isolate communities by not just limiting social connections but restricting peoples' ability to work with outside parties on important initiatives, coordinate activities, but also to access remote health care and education, set up and carry out employment, and generally to address many of the income and cost sides of the 'cost-of-living coin'. Our own research for this report was hampered in some cases by community members' communication limitations.

The extent of the gaps in Ring of Fire communities requires further research, a topic we raise in section 8 below.

Housing

Housing is another serious challenge for so many communities in the Ring of Fire region, and it is not hard to see the linkage between peoples' housing situations and their health. Deficiencies in housing hit members of remote communities particularly hard – as Maslow's hierarchy of needs indicates, shelter is among the most fundamental of peoples' needs, and without it being satisfied it is difficult for anyone to reach higher tiers of success in life (Figure 10).

Figure 10. Housing in relation to Maslow's hierarchy of needs



Core Housing Need

Depending on community, housing deficiencies range from being insufficient in number, not being big enough for household sizes (what housing researchers call not '*suitable*'), houses in need of major repair (what is referred to as not '*adequate*'), and for off-reserve communities, houses costing an inordinate amount of a household's budget (referred to as not '*affordable*'), which are the markers of what is known as *core housing need*.

In Ring of Fire communities, almost one in two households (45%) of communities are officially considered in core housing need (Table 23). In these communities, the problem is often of inadequacy and/or unsuitability.

The unsuitability statistics for Ring of Fire communities can in part be traced to larger household sizes, on average, compared to the Ontario average. The most recent census (2021) found that the average household size in Ring of Fire communities as larger than that in regional centres, in Toronto, and in Ontario on average (Table 23). One community member noted that multiple families often share single houses due to housing and heating costs, contributing to the 'unsuitability' situation.

Core Housing Need

The Canada Mortgage and Housing Corporation developed the concept of core housing need in the 1980s. A household is said to be in 'core housing need' if it falls short of any of the three components of: (1) adequacy, i.e., does not require major repairs, (2) suitability, i.e., has sufficient bedrooms according to household composition, and (3) affordability, i.e., shelter costs are less than 30% of before-tax household income. Statistics Canada tracks core housing need in its censuses.

Table 23. Housing characteristics in Ring of Fire communities

Metric	Ring of Fire Communities	Regional Centres	Toronto	Ontario
Households with one or more core housing need deficiencies	60%	28%	45%	33%
Spending 30% or more of income on shelter costs only	0%	14%	26%	18%
Not suitable only	11%	3%	7%	5%
Major repairs needed only	33%	7%	5%	6%
Spending 30% or more of income on shelter costs' and 'not suitable'	0%	0%	3%	1%
Spending 30% or more of income on shelter costs' and 'major repairs needed'	0%	2%	3%	2%
'Not suitable' and 'major repairs needed'	15%	1%	1%	1%
Spending 30% or more of income on shelter costs' and 'not suitable' and 'major repairs needed'	0%	0%	0%	0%
Average household size	3.1	2.4	2.4	2.7

Source: Statistics Canada 2021 census.

The inadequacy data are consistent with broader patterns across First Nations communities in Ontario, where 34% of on-reserve dwellings require major repairs, compared to 6% provincially.[31] Across NAN territory, the figure is estimated at approximately 40%.[32] These problems would seem to reflect underinvestment and funding for maintenance and replacement, compounded by the challenging climate of northern Ontario and the logistical difficulty and high costs of transporting repair materials and getting the necessary labour to remote communities. One community member observed that

> *the houses here are in bad shape. Mould is a constant problem because there's no proper ventilation. People are getting sick from living in these conditions, but there's nowhere else to go. You can't just move to another house when every house in the community has the same problems.*

A challenge related to the large extent of unsuitable housing in Ring of Fire communities is that communities have problems housing visiting service providers, like teachers. Much of the housing stock in Ring of Fire communities is not big enough for community member households, never mind guests and visitors. One community member observes that about a third of people who have moved away for education and work are not able to return for lack of housing.

By comparison, only a little less than a third of households in regional centres are in core housing need, and which is about the same proportion for Ontario as a whole. Interestingly, Toronto has the statistically same proportion of households in core housing need as in Ring of Fire communities, but for Toronto the issue is mainly one of

affordability: about 27% of households trigger the affordability criterion, while only 3% and 8% trigger the adequacy and suitability criteria.[33]

Construction Costs and Constraints

The Nation Rebuilding Series research on housing conducted by the Northern Policy Institute found that construction costs in remote communities are significantly higher than in southern Canada.[34] The Conference Board of Canada has also noted that the existing housing crisis in northern Ontario makes attracting skilled labour to the region more difficult, reinforcing underinvestment and deterioration.[35]

Schools

Schools provide education to young people, but the bigger picture is that schools build communities' future economic capabilities while serving communities' social and cultural interests. Transmission of Indigenous culture – languages and other skillsets – supports community health, which has a linkage to the cost-of-living. First Nations communities' own schools are especially important given the history of and on-going trauma inflicted by the residential school system and the high levels of racism and violent crime against First Nations people in regional centres. A lack of sufficient schools in the communities in the Ring of Fire region compounds other cost-of-living factors, placing a burden on current households with the costs of sending youth away for school or even relocating the whole family.

School Facilities in Ring of Fire Communities

Most Ring of Fire communities have elementary schools that serve students from kindergarten through grade 8, but a third of the 15 communities do not have secondary schools in-community or nearby, forcing students to pursue this and higher levels of education out of community (Table 24).

Table 24. Schooling available in Ring of Fire communities[1]

First Nation / Community	Primary	Secondary
Aroland	Johnny Therriault School Kindergarten to Grade 9	Grades 10-12 are typically pursued in Geraldton
Attawapiskat	Kattawapiskak Elementary	Vezina Secondary
Constance Lake	Mamawmatawa Holistic Education Centre Josie Bluff Memorial Christian School	Mamawmatawa Holistic Education Centre
Eabametoong / Fort Hope	John C. Yesno Education Centre - recently destroyed from arson	None
Fort Albany	Peetabeck Academy	Peetabeck Academy
Ginoogaming	Yes	Typically pursued in Longlac
Kashechewan	St. Andrew's Elementary	Francine J. Wesley Secondary
Long Lake #58	Migizi Wazisin Elementary	Migizi Miigwanan Secondary
Marten Falls	Henry Coaster Memorial School	None
Missanabie Cree	Yes	Typically pursued in Chapleau

First Nation / Community	Primary	Secondary
Moose Cree / Moose Factory	Yes	Yes
Neskantaga / Lansdowne House	Neskantaga Education Centre	None
Nibinamik / Summer Beaver	Yes	None
Webequie	Simon Jacob Memorial Education Centre	Simon Jacob Memorial Education Centre
Weenusk / Peawanuck	Yes	None

Note: 1. ChatGPT was used to supplement other sources in identifying schools across communities; readers should use caution in relying on content of this table. Sources: 211 Ontario North 2025, KiHS 2025, Teach for Canada 2024, ChatGPT.

This need for members of small communities to pursue post-primary education out of their home communities is not uncommon for communities smaller than about 1,000 people across Canada. However, the distinction in Ring of Fire communities, it appears, is the extent of cost and challenge for youth in these communities compared to many other small communities in Canada lacking their own secondary schools.

Education in the Ring of Fire region operates under conditions that fundamentally differ from those in southern Ontario. Ring of Fire communities face a variety of interrelated challenges: not only are there limited in-community school facilities past primary school age, but these communities often face a shortage of qualified teachers (or places to accommodate them), electricity and internet challenges, and funding shortages. For youth in Ring of Fire communities pursuing education beyond what is offered at home, there are direct and indirect cost-of-living implications for families, who must bear the financial and emotional burden and risks to youth living out of community or accept diminished educational outcomes.

Secondary Education: The Cost of Leaving

The most significant education-related cost-of-living burden for Ring of Fire families arises when children reach high school age. In five of 15 Ring of Fire communities, students must leave their home communities to continue their education, typically attending schools in regional centres like Thunder Bay and Timmins, or going to smaller communities like Geraldton. While at school, students often live with host families, an arrangement that can be challenging for both the students and the families they leave behind. The costs of sending and supporting youth out-of-community, and in some cases of relocating the whole family, fall on the students' families. Further, the out-migration of students (and at times whole families) can become long-term when home communities are unattractive due to lack of opportunities, infrastructure gaps, or other qualities, becoming a compounding loss of capability and potential for home communities.

The pattern of removing children from their communities for education has deep historical roots. One interviewee recounted how they were sent to school in Thunder Bay by the age of three, then to Moose Factory for two years. The interviewee's father, a widower by the time the interviewee was ten, remains unable to discuss the circumstances that led to these placements, traced by the interviewee to the intergenerational trauma of residential schools that continues to shape educational outcomes.

Emerging Alternatives

Recent developments offer some promise for reducing the need for students to leave their communities. As of September 2024, students in Marten Falls can take online high school courses through Matawa First Nations' education program. Another option is the Keewaytinook Internet High School, which offers flexible learning to accommodate remote communities through digital infrastructure; the school currently serves two Ring of Fire communities (Nibinamik and Webequie). However, digital learning still depends on infrastructure: reliable internet and electricity, which is not present in all of the Ring of Fire region's communities.

Post-secondary Training and Employment Readiness

Census data show that there is a training gap among community members in remote communities. For example, the attainment of a university bachelor's degree in NAN communities is just 1.6% compared to 19.6% across Ontario.[36]

Members of Ring of Fire communities have the potential to obtain training outside of their communities in regional centres like Sault Ste. Marie, and several organizations provide training and employment services in the Ring of Fire region to support such. One program is the Kiikenomaga Kikenjigewen Employment and Training Services serving Matawa-member First Nations, including adult education for high school completion, the Harvesters Support Grant, the Mashkosii Ojibik Apprenticeship Program, Indigenous Skills and Employment Training, and driver training.

However, there remain gaps in post-secondary training. One interviewee described practical barriers to training including insufficient staffing, trainee reluctance to leave for training due to family and community responsibilities, and literacy and language gaps.

Another obstacle to First Nations peoples' success in the workplace is prejudicial treatment by employers. One interviewee shared their challenges obtaining a higher-level position despite their education credentials.

The Cost of Educational Disadvantage

The educational challenges facing Ring of Fire communities carry substantial long-term cost-of-living implications if they are not overcome. Limited educational attainment constrains employment options, including in Ring of Fire mining projects, which in turn

limits household income and the ability to absorb the higher costs of living in remote communities.

Health Care

Care Facilities and Challenges Associated with Gaps

Access to adequate and timely health care is an expectation of all Canadians, but such access is challenged in Ring of Fire communities. All communities have at least some care available in-community (Table 25), but only three have hospitals providing more sophisticated care, and so community members in the other 12 communities generally need to travel by road or air to larger centres for more serious conditions.

Table 25. Health care facilities in Ring of Fire communities

First Nation / Community	Facility	Notes
Aroland	Community health centre/clinic	Primary care and public-health services; community members often travel to Geraldton or Thunder Bay for hospital care
Attawapiskat	Attawapiskat Hospital	~15 in-patient beds with emergency services
Constance Lake	Jane Mattinas Health Centre	Community health centre providing nursing services, visiting physician clinics, and health programs
Eabametoong / Fort Hope	Kevin S.C. Sagutcheway Nursing Station	Primary care, emergency stabilization, telemedicine, and visiting specialists
Fort Albany	Fort Albany Hospital	~17 inpatient beds with emergency and outpatient services
Ginoogaming	Community health centre/clinic	Primary care and community health programs; hospital services accessed in nearby Longlac
Kashechewan	Nursing station	Federally operated nursing station supported by regional health authority services
Long Lake #58	Community health centre	Local health centre providing nursing services, public health programs, and medical transportation
Marten Falls	Muskeg Thunder Clinic	Nursing services and community health programs; serious cases transported to regional hospitals
Missanabie Cree	Community health centre / nursing clinic	Basic primary care and public health; hospital care accessed in Chapleau
Moose Cree / Moose Factory	Weeneebayko General Hospital	37-bed hospital providing emergency, inpatient care, surgery, and regional referral services
Neskantaga / Lansdowne House	Nursing station	Primary health services; serious cases evacuated by air to regional hospitals
Nibinamik / Summer Beaver	Nursing station	Primary care and emergency stabilization with visiting physicians
Webequie	Nursing station	Staffed primarily by nurses providing emergency and primary care; serious cases flown to hospitals
Weenusk / Peawanuck	Nursing station	Federally operated nursing station supported by the regional health authority

Sources: WAHA Undated, Northeast Health Line Undated, 211 Ontario Undated, Long Lake #58 First Nation Undated, SNC Lavalin 2023, Wikipedia Undated, and Goater 2025.

Like with secondary and post-secondary schooling, this situation of needing to travel for care from many of the Ring of Fire communities is generally consistent with smaller

communities across the province and country, but again there is some distinction for Ring of Fire communities. Travel from communities accessible only by winter road or air – ten of the 15 – is either arduous and dangerous and time-consuming (winter road), or expensive (air), or both. It may be worthwhile to examine the extent to which the travel requirements for patients in Ring of Fire communities compares to that for patients in other small and remote communities elsewhere in Ontario and Canada.

One community member's own health situation exemplifies the costs and challenges faced by members of Ring of Fire communities. For a hip replacement, for example, people in remote communities have limited access to the health care resources needed to deal with such conditions. Telehealth and basic primary care are often all that is available in-community, and so patients need to travel for specialized treatment. Some people – including patients' household members – even move to regional centres when patients need regular, ongoing care, such as when patients require dialysis. Given that rates of disease and related health care needs are generally high in Ring of Fire communities – such as that for diabetes, obesity, and mental health conditions – the financial, personal, and community costs are high: costs of medical care (e.g., medicine, travel to regional centres for care) as well as indirect costs (e.g., inability to work, loss of individuals and their contributions for periods of time from the community, substance misuse creating its own costs). Racism is also a big concern when travel out of community is required, as was demonstrated in Quebec with the passing of Joyce Echaquan.[37] The common thread among community members and outside analysts is that more health care resources are needed in and serving communities in the region.

Drugs, Gambling, and Mental Health

The RAWG identified drugs and gambling as factors of the cost-of-living in Ring of Fire communities. Both can drain peoples' finances, affect peoples' ability to get to work and function well there, and detrimentally shape peoples' personal relationships and community cohesion. While we did not find data on gambling in the region, data on substance misuse and mental health indicate the scale of challenges that exist for many people and communities.

Alcohol

Historically, alcohol misuse has plagued First Nations communities in the region. Today, several communities, including Attawapiskat, Fort Albany, Kashechewan, and Moose Factory function as dry or restricted communities under Band Council resolution. However, bootlegging remains a significant challenge across the region, as restrictions on alcohol transport are difficult to enforce, and homebrew and illegal importation remain major issues.

Opioids

The opioid crisis has hit First Nations communities in Ontario with particular severity.[38] Between 2021 and 2022, First Nations people died from opioid-related causes at nine times the rate of non-First Nations people, with 389 deaths over that two-year period. By 2021, fentanyl was involved in 90% of First Nations opioid deaths in Ontario, up from 23% in 2013, and accounted for 86% of all opioid-related deaths. First Nations people were ten times more likely to visit hospital for opioid-related toxicity in 2023, and death rates were about double for those living outside their community than within, and almost double for males compared to females. December 2023 preliminary findings from the Ontario Coroner's Office showed drug toxicity death rates in Mushkegowuk First Nations were triple the Ontario rate between 2019 and 2023.[39]

Drug Trafficking

Drugs are being trafficked into Ring of Fire communities. As an illustration of this, the Nishnawbe Aski Police Service (NAPS) seized nearly 33g of cocaine, over 30,000 methamphetamine pills, and over 3 kg of fentanyl between April 2023 and August 2024, along with over $740,000 in cash.[40] Cocaine and fentanyl seizures increased 300% year-over-year between 2023 and 2024. One fentanyl seizure involved enough product to be lethal to an entire community. NAPS data from the previous year (April 2022 to March 2023) recorded 88 drug offences across the region.

Community-Specific Emergencies

Several Ring of Fire communities have declared states of emergency in response to substance use crises. Moose Cree First Nation declared a State of Emergency in November 2023 due to extremely high numbers of overdoses and drug-related violence, with escalating calls to health, mental health, and child and family services.[41] In October 2025, NAN declared a State of Emergency and Public Safety Crisis following a drug-related homicide in Ginoogaming in which two Brampton teenagers were charged with second-degree murder and attempted murder.[42]

Some communities have developed their own treatment responses. Fort Albany First Nation implemented an Indigenous-led buprenorphine-naloxone treatment program in response to the opioid crisis, which was exacerbated by COVID-19.[43] Constance Lake First Nation operates a National Native Alcohol and Drug Abuse Program that addresses gambling, alcohol, and drug addictions.

Suicide and Self-Harm

On-reserve First Nations in Ontario have a 13.4% lifetime prevalence of suicide attempts, compared to 3.4% for the general Canadian population,[44] and this pattern continues across Ring of Fire First Nations communities. Across NAN communities, 562 suicides have been recorded since 1986, with 218 involving youth aged 15 to 20.[45] In First

Nations within the Sioux Lookout First Nations Health Authority area (which includes Ring of Fire nations) over the 2011 to 2021 period:

- unnatural death rates, emergency department visits for intentional self-harm and injury, emergency department visits for mental health and substance use, and hospitalizations for mental health and substance use were 3, 16, 14, and 6 times higher than the Ontario average, and
- suicide was 15 times higher than the Canadian rate.[46]

NAPS data from April 2022 to March 2023 recorded 84 attempted suicides, 165 threats of suicide, and 371 mental health-related occurrences across the NAN region.[47]

Mental Health Resources

Mental health and cost-of-living are intertwined like other health challenges. For example, recurring health care demands in communities from those with mental health challenges mean that communities need to expend resources (funding, health care personnel time) on these people, which may have implications (opportunity costs) for other health care programs; if untreated, mental health gaps among community members manifest in other direct and indirect costs.

There are a variety of programs and services in the Ring of Fire region to assist with addictions and other mental health challenges (Table 26), but their sufficiency is questionable. While two researchers felt that new road access will demand solid enforcement of who and what comes into communities, citing Manitoba and Mohawk Territory as examples of strong local enforcement,[48] a community member in a position of band administration said that

> *it's not about controlling access, it's about whether there are the things present to counter that.*

Detailed assessment of the extent and sufficiency of these health care resources was beyond the scope of our study, but further research could examine this topic, particularly with respect to the clear connections between mental health and costs of living.

Table 26. Mental health programs and services in the Ring of Fire region

Community Coverage	Program / Organization	Description
Constance Lake First Nation	National Native Alcohol and Drug Abuse Program (Constance Lake)	The program addresses alcohol, drug, and gambling addictions at the community level.
Fort Albany First Nation	Fort Albany Buprenorphine Program	Indigenous-led buprenorphine-naloxone treatment program developed in response to opioid crisis exacerbated by COVID-19.
James Bay and Hudson Bay coast communities	Weeneebayko Area Health Authority (WAHA)	Community mental health and addictions programming. Produced Mental Health and Addictions Report (2008-2017) and "Learning from Our Ancestors" mortality study with Mamow Ahyamowen.
Long Lake #58 First Nation	Long Lake #58 Detox Program	Community-led 10-day detox at First Nation-owned hotel in Thunder Bay, with month-long post-treatment at Pasha Lake incorporating traditional activities.
Matawa First Nations (Nine communities)	Matawa Health Co-operative	Provides services incorporating traditional healing and medicines. Priority areas include mental health and addictions, diabetes, and chronic diseases.
Matawa communities	Mino-Ayaawin Maamawi (Leading in Health and Wellness Together)	Mental health program addressing trauma in Matawa communities through culturally grounded approaches.
Ontario First Nations	ODPRN / Chiefs of Ontario / ICES	Annual reports on opioid use among First Nations in Ontario (2013-2023 data). Community-specific reports available on request through ICES.
22 remote First Nations communities	Buprenorphine-Naloxone Programs (Sioux Lookout catchment)	Community-based opioid agonist treatment programs with 1,399 participants enrolled across the catchment area.
33 First Nations in Sioux Lookout catchment, including Aroland, Eabametoong, Marten Falls, Neskantaga, and Webequie	Sioux Lookout First Nations Health Authority (SLFNHA)	Provides mental health services (Nodin Mental Health Services), promotes community well-being from a holistic perspective, supports research and special health projects (Anishininiiw Nanandowi'kikendamowin), and supports traditional healing.

Sources: Constance Lake First Nation Undated, Zuk et al. 2024, WAHA/MA 2017, MFNM Undated-a and Undated-b, CoO et al. 2024, Mamakwa et al 2017, SLFNHA 2024.

The Systemic Nature of the Infrastructure Deficit

From water infrastructure to health care, what distinguishes the infrastructure challenge in the Ring of Fire region from needs elsewhere in Ontario is the degree to which individual infrastructure deficits compound one another. A limit on or lack of reliable power means communities cannot build new housing or expand water treatment capacity. Without all-season road access, construction materials and fuel must be flown in at high – often prohibitive – cost. Without adequate fire protection, housing losses cannot be prevented, compounding housing shortages. As one community member stated,

to address affordability issues, infrastructure (electricity, medical stations, grocery stores, etc.) needs to be built in communities so people don't have to leave as often for services and so we can control costs. This would allow us to address everyday affordability and wellbeing issues.

The perspective of many in Ring of Fire communities is that the federal government is not meeting its community funding responsibilities, and this translates into multiple dimensions of costs. Ultimately, the result is felt to be – and is clearly evidenced in the data – cost-of-living that cannot be understood in terms of the price of any single good or service, but rather as the cumulative burden of living in communities where the foundational systems that southern Canadians take for granted are at capacity, unreliable, or often, absent.

A 2024 estimate of the total capital and operational costs required to create, repair, and improve First Nations infrastructure in northern Ontario for the 2024-2030 period – encompassing housing, community infrastructure, education, drinking water, all-season road access, climate adaptation, energy decarbonization, and connectivity – amounted to $59 billion.[49] This figure represents approximately 46% of current total Government of Ontario funding commitments to 2030, yet will rise the longer investment is delayed. While this 2024 estimate was not specific to the 15 communities of the Ring of Fire region, it is nonetheless illustrative of the magnitude of the cost-of-living problem in the region.

4.4 Government Policy

Government policy is a fourth theme of factors influencing the cost-of-living in remote communities in the Ring of Fire region. Policy is the rules, procedures, protocols, structures, eligibility thresholds, funding programs and amounts, and other ways with which government administers and delivers services. It was outside the scope of the present study to conduct a comprehensive scan and analysis of all government policy shaping the cost-of-living in Ring of Fire communities, but several policy topics have been raised with respect to policy conditions in the region with respect to cost-of-living.

With respect to the income side of the 'cost-of-living coin', the common feeling amongst community members is that social assistance – Ontario Works – is insufficient to cover the high costs of food and other costs of living. Sentiment among community members is that Ontario Works has not risen alongside the rise in the cost of living.

In some cases, there appear to be perverse incentives and unintended consequences embedded in government policy relevant to the cost-of-living. One community member noted how Ontario Works supports people with housing, but not if one is employed, thus discouraging people from obtaining employment. Another complaint is that

Ontario Works rules stipulate annual income maximums, over which individuals are not eligible for assistance, yet part-time and seasonal employment – often the only kinds of employment available in remote communities, thus necessitating social assistance during times of no work – can easily push people's income over the threshold, discouraging employment. A third comment from another community member is along the same lines: that welfare rules stipulate maximum asset values, yet traditional harvesting for one requires expensive assets like snowmobiles and quads. This community member stressed the overall point that government policy continues to impede traditional lifestyles.

With respect to the cost side of the coin, food subsidies provided by government (e.g., the federal Nutrition North Canada program covered above in s.4.2) are intended to help with the high costs of food in remote communities, but the common sentiment is that subsidy amounts are not enough – or that they are getting siphoned off by parties along the supply chain. One community member felt that a point of failure is government's use of southern prices for freight cost considerations.

Government funding of infrastructure is critical for remote communities and not without its critics. Road funding for both all-season connections as well as winter roads is critical to remote communities, but one community member at least is dissatisfied with the government's roads funding formula. Program funding for education and child development is also felt to be problematic, with critiques including over-subscription of programs, i.e., insufficient capacity for the needs, and that there is insufficient funding in part due to an apparent lack of indexing funding to inflation.

Two other critiques include the feeling that government will support funding for studies (such as the present one) but no money for implementing recommendations, and a feeling that there is too much regulatory burden affecting First Nations people in and outside their reserve lands.

Government policy does shape how the federal and provincial governments manage the land and make resource development decisions. Despite the federal government stating that it has adopted the *United Nations Declaration on the Rights of Indigenous People*, many still feel that government allows resource development to proceed without their free, prior, and informed consent (FPIC). Both the provincial and federal governments have recently introduced legislation (Bill 5 and Bill C-5) that aims to encourage fast-tracking of major project development when many First Nations communities do not believe they have been adequately consulted nor given their FPIC. This situation threatens the way that First Nations people can use their traditional territories and continue practicing their culture and exercising their rights, all of which has implications for cost-of-living.

While government policy shapes many factors of cost-of-living – the income, funding, and other resources that enter households and communities, and the costs of goods and services, and what and how public services are provided – more study is appropriate on this set of topics. Little information was uncovered on these topics, but concentrated examination of them may be fruitful to better understanding the key policies in place and how they shape cost-of-living.

4.5 Summary of Cost-of-living Conditions in Ring of Fire Communities

The cost-of-living is high in Ring of Fire communities – everyone knows this, and no one disputes this. What is key is understanding the many dimensions of the cost-of-living, and what it all means as a whole. Our review of cost-of-living conditions across four themes – income, cost of goods, infrastructure, and government policy – all tells the tale of high, compounding costs.

Costs are Undeniably High

There are plenty of data gaps regarding the cost-of-living in Ring of Fire communities, but there are sufficient data in statistics, research studies, public reports, media, and as told by those living in the communities and those examining the communities from the outside to say with confidence that costs of living are unacceptably high.

There are two sides to cost-of-living – referred to here colloquially as the 'cost-of-living coin'. The cost-of-living has two dimensions: while it is obviously about costs that people pay, it is equally about the ability to pay for costs. Discussions of cost-of-living must not ignore the ability to meet needs, but also wants, hopes, and ambitions. Generally, members of Ring of Fire communities struggle to earn income: incomes are low, educational levels and marketable skill levels are low, and even traditional 'incomes' from the harvesting of traditional foods is low. Most everyone in Canada faces high costs of groceries and other things in life – lately this is a continual theme in the media – but community members in the Ring of Fire region 'run their race' so often from a position behind the average Canadian.

Compounding this weaker ability to afford anything, food and everything else costs more in remote Ring of Fire communities. Remoteness due not just to geographic circumstance but the lack of year-round road access in ten of the 15 communities, the high costs of air travel, on top of inflation translates into much higher costs for things in remote communities.

Deficient and/or absent infrastructure is a key angle to cost-of-living discussions, affecting remote communities to be sure, but also affecting the five non-remote communities in the region too. A lack of sufficient infrastructure makes life costly, from

what one needs to cover from one's own wallet (from a bottle of water because of a lack of safe drinking water, to an expensive plane ticket south to obtain health care or an education), but so often in terms of other costs (impacts) on peoples' lives, like the inability to be productive because of a lack of child care in one's own community.

Government policy – the many ways that the federal but also Ontario government organizes and runs and implements programs – seriously shapes the cost-of-living in Ring of Fire communities. As one community member noted, "things are a mess" and people need help.

Obvious and Less-obvious Costs

A key lesson is that there are obvious costs – what a loaf of bread and litre of gasoline costs – but that cost-of-living is so much more than this. The RAWG has identified cost-of-living to be about so many more things that the cost of food or goods, and the data bears this out.

Costs of living is the obvious costs, but also costs that are indirect, spillover and/or spread from the obvious costs, challenges that translate into other costs or otherwise impede life and living, many of them less tangible. For example, with gasoline costing so much in remote communities, traditional harvesting is dampened, which translates to less traditional food in community members' diets, but also less bonding amongst community members who would normally go on the land together and process the food back home together, lower social cohesion across the community as the traditional food is not there to be shared, and less cultural transmission of knowledge across generations of the territory and how to sustain one's self from it. These are all costs. One can call them 'negative effects' in the language of major project impact assessment, but they are costs nonetheless with real price tags.

Costs of living are also opportunity costs, in that there are many missed opportunities for community members and communities as wholes stemming from the high cost-of-living in the Ring of Fire region. Inadequate earnings, and incapabilities to pay the prices of things, translates to things not accomplished, not done, and not made. Traditional harvesting and all the benefits it can bring can all be understood from the perspective of opportunity costs, but so too can recreation. One community member spoke of the high cost of hockey equipment for youth; inabilities to afford sports equipment is an opportunity lost for joy never mind exercise, community togetherness, health, and happiness. The loss of opportunities goes full circle in that troubles for one household or community can mean another needs to fill in gaps, leading to their own opportunities lost.

Clearly, any discussion of the cost-of-living in Ring of Fire communities must be broad in its scope and coverage, because costs are many and diverse.

5 What are the Most Important Factors of Cost-of-Living?

The information we have gathered suggests that one cannot identify one or a small number of 'most important' factors of the cost-of-living in Ring of Fire communities.

While costs of food (and gasoline, freight, and related things) are commonly raised by community members and delegates, suggestive of these 'frontline' costs being the most important, for many the issues are more structural and systemic, such as government policy related to reserve boundaries, what can and cannot happen outside of reserve boundaries, and the limits that land use designations and land use policy impose on First Nations peoples and what they can and cannot do for themselves. The relative importance of frontline and systemic factors driving the cost-of-living in Ring of Fire communities is subjective and based upon individuals' and communities' particular circumstances.

It may be that deeper study of the issues can pinpoint several key factors, but absent such analysis it seems appropriate to conclude that cost-of-living is not simply about what a loaf of bread costs in a remote communities' local store and how freight and logistics and economies of scale and inflation and insufficient competition shape this price, but equally about systemic, foundational structures in place that shape not just how much a loaf of bread costs but about the context within that bread is sold, bought, and consumed. Cost-of-living is the theme of this study, but as the RAWG's 15 factors of cost-of-living indicate, the issues of importance are so much more than prices, employment, and funding. The important factors driving cost-of-living in the Ring of Fire region are the broader issues Canada as a government and society faces, that First Nations people face on a day-to-day basis in much of the country, as well as the particulars that shape the price tag on a loaf of bread.

In impact assessment terms – since this study was commissioned in the context of a regional assessment of proposed major project development – cost-of-living is undeniably a cumulative effects issue. As such, while cumulative effects assessment can sometimes identify specific drivers, often such problems face the challenge of confronting numerous, intermingling drivers that each must be addressed.

6 How Do Ring of Fire Communities Compare to Other Communities?

6.1 Comparisons Using Benchmarks

Members of communities in the Ring of Fire region of northern Ontario experience much more challenging conditions with respect to the cost-of-living compared to those living in 'the south' and across Ontario. For the most part, the further and more access-challenged communities are, the more expensive are things.

Comparisons of conditions in Ring of Fire communities with benchmark conditions were made in s.4 above; Table 27 below presents these comparisons in general terms. Basically, Ring of Fire communities have worse conditions across the four themes and their indicators. There was insufficient information to enable distinguishing differences in cost-of-living between specific Ring of Fire communities, though further analysis might be able to reveal lessons, a topic which we raise in section 8 below.

Table 27. Comparison of factors of cost-of-living, Ring of Fire conditions to benchmark conditions

Theme	Indicator	Ring of Fire Conditions Compared to Benchmark Conditions
Income and Earnings	Median employment income, 2020, individuals	Lower in Ring of Fire communities
	Median government transfers, 2020, individuals	Lower in Ring of Fire communities
	Highest education: high school	Lower in Ring of Fire communities
	Self-employment rate	Lower in Ring of Fire communities
	Participate, employment rates	Lower in Ring of Fire communities
Cost of Goods	Year-round road access	Lacking in two-thirds of communities in the Ring of Fire region
	Air travel	High costs of travel in/out of communities in the Ring of Fire region
	Statistics Canada Index of Remoteness	Ring of Fire communities are high on the remoteness scale
	Food basket prices	Higher in Ring of Fire communities
	Local prices	Higher in Ring of Fire communities
	Local observed inflation	Insufficient data
Infrastructure	Safe drinking water supply	Several communities in the Ring of Fire region have serious deficiencies
	Wastewater infrastructure	Several communities in the Ring of Fire region have serious deficiencies
	Local electricity supply	Several communities in the Ring of Fire region rely on diesel generation
	Fire protection services	Serious gaps in some communities in the Ring of Fire region, but extent of problem unclear

Theme	Indicator	Ring of Fire Conditions Compared to Benchmark Conditions
	Local telecommunications and internet	Gaps in some communities, but extent of problem unclear
	Incidence of core housing need	Higher in Ring of Fire communities
	School levels offered in-community	Similar conditions in communities in the Ring of Fire region to other small communities
	Local health care facilities and services	Similar conditions in communities in the Ring of Fire region to other small communities
	Substance use and mental health rates	Higher in Ring of Fire communities
Government Policy	Local programs, funding, support	Insufficient information from which to make a comparison

6.2 Analogue Experiences with Cost-of-living

Beyond Ontario and Canadian benchmarks of cost-of-living indicators, perspective on the cost-of-living in Ring of Fire communities can be gained by examining two other sources of information: (1) the impact assessment literature, which covers the predicted and observed effects of major project development in analogue communities in Canada and the world, and (2) analogue communities in the region and elsewhere which have had mining development occur near them. The overarching lesson from consideration of analogues is that major project development affects a variety of factors of cost-of-living, some positively and some negatively, and as such mitigation measures can be designed accordingly to enhance these positive effects and subdue the observed negative effects.

A Brief Literature Review of the Effect of Major Project Development on the Cost-of-living in Hinterland Communities

Much of Canada's economic history is about how natural resource development and major transportation corridors have been opened up in the country's hinterland, i.e., the lands away from major population and business centres. Focusing on factors of cost-of-living, major projects pose the potential for effects on numerous factors, some positive, others negative, as catalogued in the academic and professional literature on the socio-economic impacts of development.[50]

With respect to income, major projects pose the potential for well-paying and sustained employment and contracts, but the key word is potential. Employees need the requisite skills and training but also the availability and interest in the work. Major project development can help by providing skill development, including financial literacy, but trainees still need to overcome challenges such as location of training, childcare, and community obligations. Importantly, without the requisites, employment and contracts for the construction phase – often some of the largest – will be out of reach; there is a

greater chance for those without the necessary skills to acquire and apply it during the longer-term operations phases of projects. Those that do acquire work with projects tend to enhance their skills and experience, which can provide a stepping stone to other opportunities down the line. Projects tend to pay well, leading not just to boosts in individuals' and households' incomes. Welfare and unemployment tend to decline not just related to those who go straight into project jobs but as opportunities open up for jobs having nothing to do with the major project if individuals in such jobs shift to project employment. And for all of this gain in employment, there tend to be consequent improvements in not just income but a variety of determinants of health: better housing, improved food security, even greater ability to harvest traditional foods (if time off can be arranged) and recreational activities. For perspective on the potential scale of First Nations involvement in Ring of Fire development, according to the 2013 Eagle Mine project application, about 25% and 40% of Musselwhite and Victor mine staff, respectively, were First Nations at the time.[51]

There are negatives that come with economic opportunities of major projects, though. Employment, especially if away from home – such as through a drive-in/drive-out or fly-in/fly-out arrangements – means opportunity costs in terms of ability to participate in community, family, and cultural activities. If individuals are susceptible, then greater earnings can mean substance misuse and gambling. Youth eyeing the potential of high-paying jobs can be led to leave their education pre-maturely to take project jobs, which can make them vulnerable should the project close or they otherwise lose their job. There can also be community disruption spurred on by income inequality, i.e., loss of social cohesion and/or 'crab syndrome' when some in a community enjoy economic advantage while others do not.

From a community perspective, the investment and economic benefits that flow from major project investment can bring a number of other challenges. If there are few or no geographic and business linkages between communities and projects – such as if projects are at a distance from communities, and if communities do not host workers or have business links – then there is *leakage* of wealth out of the region to project workers' home communities, contractor home bases, corporate headquarters, and shareholder accounts, all of which can be far distant from host regions. Benefit flows only occur when there are geographic and commercial linkages between communities and projects. IBAs can establish arrangements for proponents but also governments to invest project profits (often termed *resource rent*) in host regions and their communities as a condition of development approval, but leakage will occur without incentives to invest in the host

***Leakage**: the loss of money from a host region to communities and places out and away*
***Resource rent**: the profits earned through the extraction and exploitation of natural resources*

region and its communities, and without communities hosting workers and the businesses working for projects.

If there are linkages between projects and communities, then there is typically local inflation: projects bring competition for goods and services from well-paid workers and businesses selling to proponents. If communities host workers, then hotels, rental homes, and other accommodation prices get bid up to the point where locals struggle to house themselves. If people in communities go to work on projects, then local businesses and employers must compete for that labour by matching high wages, which is not always possible. Volunteer resources can likewise be lost when people divert their time to project jobs. Goods and services in and serving communities in host regions can also see their prices bid up – in the Ring of Fire this could easily mean greater inflation in the cost of freight if shipping companies divert their services to project proponents, though it is possible to also conceive of economies of scales being reached bringing down the cost of freight if shippers grow their businesses and pass on efficiencies to all customers.

While perhaps only potentially relevant to Ring of Fire communities connected by year-round road, projects tend to entrain an influx of outsiders – due to shortages of the types of labour that would be required to build and even operate road and mining projects – which can lead to a number of social disruptions and even sexual violence. Beyond the competition for housing and other goods and services due to their high wages and number, outsiders tend to bring with them negative behaviour that they would not necessarily display in their home communities, such as rowdiness, violence against locals, drugs, and crime. Outsiders working on projects, but also others now able to explore the region as roads and access is improved, add competition for hunting and fishing opportunities. Police in communities hosting major project development are commonly strained, as are health care and social services; often government funding for such support lags major project activity, with locals bearing the burden of the shortfalls. Given that Ring of Fire development would most likely be work camp-based, these community disruptions may be minimal, though greater pressure on regional centres (like hospitals in Thunder Bay and Timmins) can be expected, which can spill over into effects on Ring of Fire community members needing the same supports.

Major projects can disrupt First Nations traditional activities. Improvements in wages for First Nations workers can support expensive harvesting, if they can get the time off during harvesting times, but environmental damages – real or perceived – are potentially a big problem. One community member reflected on the effect of the Victor diamond mine on water quality, and how such effects contributed to disinterest among his community's members in harvesting traditional food that is thought to be contaminated. Even if western scientific monitoring does not identify problems, such as

through water quality testing, community members may perceive of quality changes that lead them to avoid harvesting in affecting areas.

Overall, there is the potential for many of the RAWG's 15 factors to be affected – some supported positively, and others affected negatively. A key factor shaping major project development's effects on hinterland communities like those in the Ring of Fire region is the degree of geographical and commercial connection between development and communities: if there are strong connections then lots of effects (both positive and negative) can be expected, but if not well-connected – which seems realistic given the locations of mines vis-à-vis communities – then fewer effects can be expected. For example, if a mine project houses workers in a community, then that community can be expected to experience both the positive economic impacts of project spending, but also the negative impacts of competition for housing (i.e., higher costs of shelter for locals). These connections are covered in the major project impact assessment literature, but we are not aware of any studies that delve into any patterns in such. We raise this topic further in section 8.

Effects on Cost-of-living in Analogue Communities

Communities with similar characteristics and relationships to major project development to what is proposed in the Ring of Fire region can provide insight into the potential effects of Ring of Fire development on the 15 communities in the region, complementing the comparisons made above in section 4 with conditions in regional centres, Toronto, and Ontario on average.

Good analogue communities for Ring of Fire communities would have the following characteristics:

- are remote in terms of road access and distance from regional and provincial centres;
- have a predominantly First Nations make-up;
- are exposed to *greenfield* major project development; and
- have limited geographical and economic linkages between communities and development.

The task with analogues is to find examples that fit the above characteristics, or examples that share at least some of these characteristics to learn what is possible from them.

Greenfield: *new projects in previously-undeveloped locations, compared to brownfield projects on sites already altered from their natural states*

Other Mines in Northern Ontario

While dissimilar in some ways from Ring of Fire communities in respect of some of the above characteristics, there are three mines and their nearby communities that are

nonetheless instructive: the Musselwhite gold mine, the Red Lake gold mine, and the Victor diamond mine.

The Musselwhite Mine in northwestern Ontario, in production since 2007, is a gold mine about 125km north of the small town of Pickle Lake. The mine is 125km west of Summer Beaver (Nibinamik), 210km west of Webequie, 175km west-north-west of Lansdowne House (Neskantaga), 210km northwest of Fort Hope (Eabametoong), and about 250km west of the Ring of Fire deposit. The mine is road-accessible by an all-season road to and from Pickle Lake, but due to its geographic location, workers generally fly-in and fly-out on 14-day shifts. Workers live on-site while on shift and thus interact little with communities in the region (save for the proportion of mine workers who are from local communities).

Musselwhite's development coincided with the signing of an IBA between the mining company and a number of First Nations in 1996 and renewed in 2001.[52] The IBA contained provisions for employment, business opportunities, and environmental protection. Since, some cost-of-living conditions have improved, while others remain challenging.

With respect to positive change since opening of the Musselwhite mine, a number of initiatives and programs were brought into being.[53] A First Nations enterprise called the Windigo Community Development Corporation (WCDC) obtained service contracts for the mine, providing employment, revenue, and capacity building, leading in 2005 to the splitting of the WCDC into for- and not-for profit arms, and subsequent expansion of business elsewhere into northwestern Ontario. Other Indigenous business, and Indigenous labour, have also occurred with Musselwhite's development, though not at the levels hoped. The mine has also directed resources towards social infrastructure in IBA signatory communities, including education and training, on-site social worker support, crisis intervention, and COVID-19 support. Another success has been the joint Canada-Ontario-First Nations electricity generation project, Wataynikaneyap Power, which has connected over a dozen remote communities in the region to the grid, ending reliance on diesel. The IBA also contained mine revenue sharing, trapper compensation, and collaborative environmental and wildlife monitoring.

On the other hand, a number of cost-of-living factors remain challenging since Musselwhite opened.[54] Food costs remain high, there is continued reliance on single food retailers, and housing challenges remain great. Analysts have concluded that food costs and housing have continued to be affected by air freight dependency, short winter road seasons, retailer monopolies; NNC food subsidies have not been found to be effective. For Indigenous workers working on the Musselwhite mine, the fly-in/fly-out routine has been impactful on workers and their dependents, suggesting that mine employment without adequate social infrastructure may compound cost-of-living

pressures through increased demand for health services, child welfare, policing, and crisis response.

Another example is the Red Lake gold mine, in production since 1926, and the town of Red Lake. The mine and town are located about 150km north of Kenora and Dryden, but by road 216 km from Dryden. The mine is adjacent to the town and is therefore drive-in/drive-out for workers and supplies. At least some of the workforce resides in Red Lake and nearby communities, and because of the close proximity and good connectivity of the mine and communities, there is a strong connection between the mine and the cost-of-living in Red Lake and other communities nearby, in terms of both positive and negative influences of the development on cost-of-living in Red Lake. The cost of housing, for example, is closely linked to mine employment and the wages earned at the mine.[55] Red Lake's economic structure is reliant on mining, which during good times has its positives, but also leaves the community extremely vulnerable.

A third example in Ontario is the Victor diamond mine. The mine opened in 2008 and was in operation until 2019. The mine site is in the far north of the province about 100km west of Attawapiskat and the James Bay coast. The project was fly-in/fly-out, with a work camp on-site. The Attawapiskat First Nation ratified an IBA in 2005.[56] During operations, up to about $2 million a year was paid to the Attawapiskat First Nation, with a portion into a trust fund and the rest invested in community development. About 20% of employees were from the Attawapiskat nation, and First Nations subcontractors were involved. Employment was apparently limited by the low skillset of Attawapiskat members. One community member indicated that environmental contamination from the mine detrimentally affected traditional harvesting activities in Attawapiskat. Greater research into the effects of the Victor mine on cost-of-living in Attawapiskat could help indicate how Ring of Fire development might affect that community and other communities in the region, and how future mining might better be managed.

Overall, the three analogues examined above – Musselwhite, Red Lake, and Victor – provide some indication of the linkages between mining and cost-of-living in remote communities. While a detailed assessment of the analogues was outside the scope of the present study, the information gathered indicates that – as expected – mining can bring positives to remote communities, but also has not addressed certain challenges, at least yet with the mechanisms and arrangements that have been applied to date.

Analogue Elsewhere in Canada: Northwest Territories Diamond Mining

Since 1998, four diamond mines have been brought into production in the Slave Geological Province north of Yellowknife in the Northwest Territories (NWT): Ekati (BHP; 1998), Diavik (Rio Tinto; 2003), Snap Lake (De Beers; 2008, but closed 2015), and Gahcho Kue (De Beers; 2016). These mines were developed in a region characterized by remoteness, a predominantly Indigenous population distributed across small

communities, dependence on seasonal transport corridors, diesel-generated power, and high costs of living. The affected Indigenous groups – principally the Tlicho, Yellowknives Dene First Nation, Lutsel K'e Dene First Nation, and the North Slave Metis Alliance – negotiated IBAs with mine proponents and participated in formal socio-economic monitoring frameworks.

The NWT diamond mining experience is relevant to the Ring of Fire due to similarities in large-scale mineral extraction in remote, traditionally Indigenous territories. Both regions involve fly-in/fly-out employment models, winter road logistics, and the potential for major infrastructure development. Usefully, the NWT experience provides a 25-year data set on employment outcomes, household economics, social impacts, and disruption of the traditional economy.

Regional Context and Baseline Conditions

The communities most directly affected by NWT diamond mining include: the four Tlicho communities of Behchoko, Whati, Gameti, and Wekweeti; Lutsel K'e Dene First Nation; the Yellowknives Dene communities of Ndilo and Dettah; and the North Slave Metis Alliance membership concentrated in the Yellowknife area. These communities range from small, fly-in settlements of a few hundred people (e.g., Gameti and Wekweeti) to larger road-accessible communities (e.g., Behchoko, with a population approximately 2,000) and the territorial capital of Yellowknife (population approximately 20,000). Prior to diamond mining, the regional economy was characterized by government services, traditional harvesting, and limited wage employment.[57] Social assistance dependency was high, housing was inadequate and overcrowded, and the cost of goods in remote communities was elevated by freight costs comparable to those observed in Ring of Fire communities.

Employment and Training Outcomes

The NWT diamond mines have generated substantial amounts of Indigenous employment. Between 1996 and 2022, the mines created 33,613 *person-years* of employment, of which 16,769 were filled by Indigenous people.[58] At peak operation, Ekati alone employed approximately 800 workers, of whom 33% were Indigenous, exceeding a 31% target established in an agreement between the territorial government and the proponent (BHP). Total procurement of goods and services from Indigenous businesses reached $8.6 billion by 2022. Indigenous development corporations established by the

Measures of Employment

It is common to hear about how major projects will create lots of jobs, but the terminology can be confusing. A job is a work position held by one person for some unspecified period of time, whereas a person-year is a job for one year only. If a project provides 100 person-years of employment this could mean 10 jobs for 10 years, or 25 jobs for four years.

Tlicho, Yellowknives Dene, Lutsel K'e Dene, and North Slave Metis Alliance became major regional employers, with the Tlicho Investment Corporation alone operating with 400 employees, 65% of whom were Tlicho citizens.[59]

However, employment was concentrated in entry-level and semi-skilled positions, and career progression into supervisory and technical roles remains limited. Retention has been an ongoing challenge, with the two-week-on, two-week-off fly-in/fly-out rotation creating significant strain on family life and community participation.[60] Training programs – the Ekati Workplace Learning Program and the Aboriginal Underground Miners Training Program – produced graduates, but long-term career pathways beyond the mines have not been systematically developed.[61] By 2023, with Ekati under creditor protection and Diavik in closure, direct Indigenous mining employment had fallen to 355 positions, a fraction of peak development employment,[62] highlighting the downturns not just in mining but benefit flows stemming from IBAs.

Effects on Cost of Living

In terms of household economics, mine wages substantially increased income for those employed, but the cost-of-living benefits were unevenly distributed. Income gains were concentrated among working-age males in fly-in/fly-out positions, while women, elders, and youth who were not employed at the mines did not experience comparable improvements. The rotational work structure positioned men as primary breadwinners while intensifying women's unpaid care work (e.g., childcare, elder care, and community maintenance), a pattern that reproduced and deepened existing economic inequalities within households.[63] Income flowing into communities from mine employment also created new cost pressures, as demand for consumer goods, vehicles, and housing materials increased without corresponding increases in supply in communities.

With respect to housing, Yellowknife households spent approximately 47% more on shelter than the average Canadian in 2021, despite earning nearly 80% more than the national average income.[64] In 2023, 28% of Yellowknife families cannot affordably secure market housing.[65] In remote communities in the NWT, structural deficits, high construction costs, and limited skilled tradespeople have resulted in only marginal improvements in most affected communities, despite the income benefits of mine employment.

The cost of store-bought food in remote NWT communities became high during the diamond mining period, driven by the same freight cost dynamics observed in Ring of Fire communities. Mine procurement supports some regional logistics infrastructure, with $754 million flowing through NWT businesses from mine procurement in 2022.[66] However, the more consequential effect on food costs is the disruption to the traditional food economy, which forces greater household dependence on expensive imported food.

Diamond mining has had a transformative effect on road access in the region. The Tibbitt-to-Contwoyto Winter Road is the primary infrastructure created for diamond mining. The road is a 604 km corridor that crosses frozen lakes and overland portages. The road is originally constructed in 1982 for the Lupin Gold Mine and later acquired and expanded by diamond mines. Currently, the road is operated by Nuna Logistics, a 51% Inuit-owned joint venture. The winter road provides seasonal resupply access for both mines and some Indigenous communities, and it generates employment in trucking, equipment operation, and maintenance.[67]

The road remains but a seasonal, winter road. No permanent all-season road has been constructed to the mine sites, and the power infrastructure built for the mines, including the Diavik wind farm and on-site diesel generation, has not been extended to nearby communities. These limitations on infrastructure would appear to represent missed opportunities and cautionary lessons for the Ring of Fire region; mine infrastructure would better serve communities if it serviced not only the mine but communities too, a functionality that presumably must be negotiated in advance rather than assumed.

Traditional Economy and Food Security

The disruption to the local traditional food economy, particularly through the decline of the Bathurst caribou herd, has impacted the cost-of-living in the region. A study of caribou and costs of living found that the Bathurst herd declined over 98% from approximately 470,000 animals in 1986 to 8,200 by 2018, attributed to mining disturbance, including road construction, dust deposition on vegetation, noise, and habitat fragmentation, and not Indigenous overharvesting as some had contended.[68] Caribou account for approximately 50% of Indigenous meat intake in affected communities, and the resulting hunting moratoriums imposed severe food insecurity alongside cultural and spiritual loss. When traditional food sources are diminished, households must replace traditional food with store-bought alternatives at prices inflated by freight costs. This substitution effect represents a transfer of costs from the land-based economy where the primary inputs are time, knowledge, and equipment, to the cash economy where the primary input is income that is can be insufficient to meet basic needs. For Ring of Fire communities, where traditional harvesting has the potential to negate the need for purchase of expensive imported food, the NWT experience demonstrates that the cost-of-living effects of resource development cannot be assessed without accounting for impacts on the traditional food economy. Cumulative effects assessments should model traditional food displacement as a cost-of-living variable, not solely an environmental metric.

Social and Health Impacts

The social impacts of diamond mining in the NWT are well documented and bear directly on cost-of-living. The fly-in/fly-out employment model has been found to be

disruptive to family and community structures in Tlicho and Dene communities.[69] Men employed at the mines are absent for extended periods, leaving women to manage households, childcare, and community responsibilities without support. This intensification of unpaid care work has economic consequences, as women's capacity to participate in wage employment, education, and the traditional economy is constrained by caregiving obligations. Rotational work is also associated with intimate partner violence, with economic inequality between employed men and their partners creating conditions for financial control and dependency.

The National Inquiry into Missing and Murdered Indigenous Women and Girls found substantial evidence linking resource extraction to violence against Indigenous women, girls, and 2SLGBTQQIA people, with transient work camps implicated in higher rates of sexual offences, domestic violence, and sex trafficking in host communities.[70] Research on NWT diamond mining communities found that substance misuse increases through two pathways: increased disposable income channeled into alcohol and gambling, particularly among young workers, and as a coping mechanism for work-related stress, family separation, and workplace racism.[71]

These social impacts all relate to the cost-of-living. These impacts translate into increased demand for health services, child welfare interventions, housing alternatives, policing, and crisis response, all of which are expensive to deliver and funded from the same constrained budgets that must also address the rest of communities' needs. For Ring of Fire communities already experiencing high rates of substance misuse, mental health challenges, and family violence, the NWT experience suggests that mine employment without adequate social infrastructure and community-level supports may compound rather than alleviate cost-of-living pressures.

Socio-Economic Monitoring and IBA Design

In terms of economic benefits, IBAs between mine proponents and Indigenous groups in the NWT included provisions for preferential hiring, training programs, procurement targets, annual cash payments, and scholarship funds. The Ekati Socio-Economic Agreement established a 31% Indigenous employment target and a 70% spending target for Indigenous and northern-owned businesses, the latter of which was exceeded at 78% in 2006.

Monitoring of socio-economic conditions through the course of mining has been instrumental in tracking IBA provision implementation and effectiveness. In the NWT, the territorial government's *Communities and Diamonds* reports have tracked social stability, traditional economy participation, community wellness, and cultural well-being across affected communities over more than two decades,[72] and the Independent Environmental Monitoring Agency has provided additional oversight specifically for the Ekati mine.[73]

However, IBA enforcement mechanisms have proven weak. Reporting has not always been transparent, particularly from BHP at Ekati, and community capacity to monitor compliance has been limited. The confidentiality provisions in IBAs have also prevented communities from sharing information with one another or benchmarking their agreements against comparable arrangements, a structural disadvantage that has been widely critiqued.

For the Ring of Fire, the NWT experience suggests several design principles:

- monitoring frameworks should be established before mine development begins, starting with baseline data collection funded by proponents;
- agreements with proponents should include enforceable provisions, with consequences for non-compliance;
- there should be mechanisms to enable transparency of agreements between First Nations and communities and proponents, to enable assessment of comparative performance across agreements;
- social indicators – such as substance use, food security, and housing adequacy – need to be monitored alongside employment and procurement metrics; and
- agreements with proponents should establish and ensure funding of community governance capacity to administer and monitor agreement implementation and effectiveness.

Mine Closure and Economic Transition

The NWT diamond mining region is now entering a period of mine closure that offers a further cautionary lesson for Ring of Fire planning. Snap Lake closed in 2015, Ekati entered creditor protection in 2024, and Diavik completed production in 2025. Gahcho Kue is expected to operate until approximately 2030. The closure period has exposed the degree to which Indigenous communities and their development corporations became economically dependent on mining activity.

A 2024 analysis found that three Indigenous development corporations had been generating $104 million in annual revenue from mine-related contracts, but that revenue is now declining sharply as mining is slowing.[74] The transition challenge is compounded by mine employment and procurement not producing a diversified economic base in affected communities, and communities face this decline in economic activity with the additional burden of a diminished traditional food economy and social disruption. With a mind to the Ring of Fire, these happenings all underscore the importance of ensuring that investments and arrangements are directed toward durable community assets, including housing, energy infrastructure, education facilities, and economic diversification, a topic we take up next below.

7 Mitigation

The RAWG is seeking ways to solve the high cost-of-living in Ring of Fire communities. In major project impact assessment terminology, the RAWG seeks *mitigation* recommendations. Below we provide some guidance and tools for the RAWG as mitigation strategies and measures for addressing cost-of-living and other issues are developed, and then we present several broad-themed mitigation strategy ideas for the RAWG's consideration. We have developed the latter based upon the information we have gathered during the course of our work – information that has been limited due to delegate and community member capacity constraints, and limited extent to which we have been able to delve into solutions in our work due to the broad scope of topic matter covered in our study in such a short time period. As such, our strategy ideas will need to be ground-truthed by the RAWG and the 15 communities, and then, if felt promising, to be developed to greater detail.

> ***Mitigation:*** *measures to manage and lessen negative impacts, but also measures to enhance positive effects*

7.1 Characteristics of Strong Mitigation Measures

Good mitigation is not easy to come up with. When designing measures, and when critiquing proponents' proposed mitigation plans in their project applications, the following criteria may be kept in mind:

- What problem(s) specifically is the mitigation intended to address?
- How would the mitigation work? What are the mechanisms that the mitigation measure relies upon?
- Is the measure reasonable and realistic? Does it pass the 'gut check'?
- What funding, staffing, information, and/or other resources are required? Who would provide these resources? Is the mitigation measure a good use of limited resources?
- How will the mitigation be monitored, both its implementation and its effectiveness? What will be done if there are implementation and effectiveness shortfalls?
- When should the mitigation be implemented? Are there any timing or seasonality constraints to adhere to, or opportunities to take advantage of?
- How effective can the mitigation realistically be expected to perform? What evidence is there to indicate the measure's effectiveness? Is the evidence solid?

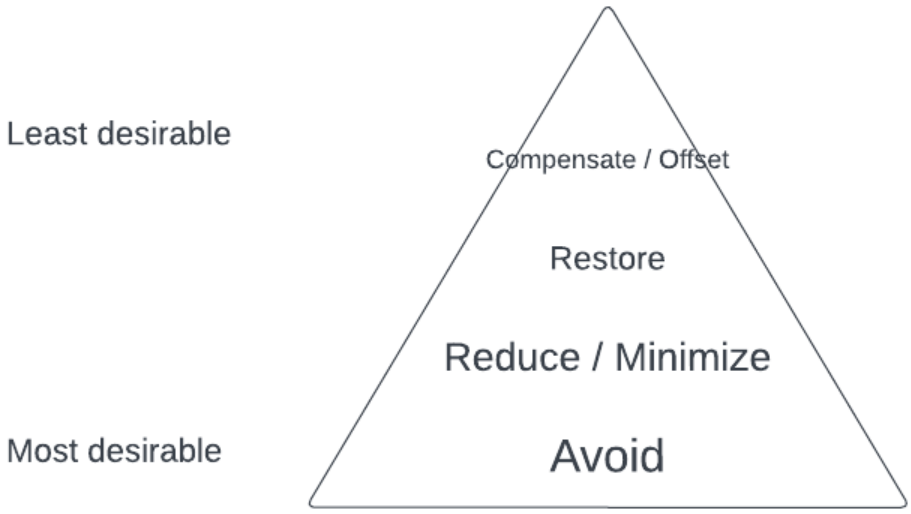
- What uncertainties exist? How can these uncertainties be minimised? Might there be any unintended consequences?
- Is the mitigation measure politically acceptable? Who would it affect positively and negatively? Who might champion it, and who might fight against it?

Designing mitigation is not a straightforward task, and project applications' often-minimal descriptions of proposed mitigation should be treated with caution and skepticism.

7.2 Mitigation Hierarchy

The mitigation hierarchy is a tool to guide mitigation planning for addressing negative effects. At its simplest, the idea is that it is better to prevent problems in the first place, because fixing problems after they have happened generally leads to less satisfactory results. The hierarchy is commonly conceived of as having four levels (Figure 11).

Figure 11. Mitigation hierarchy



According to the hierarchy, the best option is to avoid problems in the first place, and thus to design projects that avoid causing cost-of-living problems. For example, mining companies might avoid putting any inflationary pressure on freight companies by avoiding use of these businesses completely such that communities do not need to compete for their existing freight companies' business.

The next best option, if avoidance is not possible, is to take measures to minimise effects. For example, in communities where traditional harvesting occurs in the vicinity of mine or road projects, the mining companies could implement measures to reduce environmental effects of their projects on environmental quality. Subsidies can be considered a mitigation measure that minimises effects (second tier in hierarchy), and it

has been suggested that subsidies for such things as travel and food are merely 'band-aid' solutions that do not address the underlying structures that shape cost-of-living in Ring of Fire communities.[75]

The third tier in the hierarchy is to restore, or fix, problems that have been caused. If environmental damages occur, or if roads get damaged from project traffic, companies could be required to fix them.

The fourth tier, which is generally the least desirable, is to compensate those affected for problems that have occurred. For example, if freight companies have raised their prices, or the environment has become damaged, mining companies could agree to payouts to affected communities. We acknowledge that a number of community members do not perceive compensation as an effective mitigation measure in and of itself.

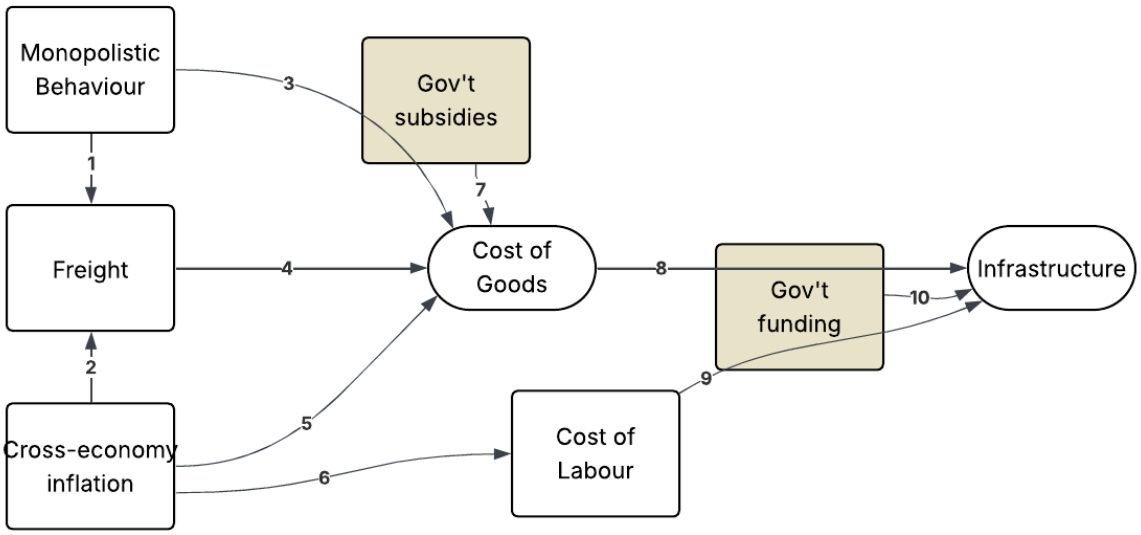
The RAWG might use the mitigation hierarchy when designing cost-of-living solutions, or solutions to address other development effects and risks. The RAWG might also use the hierarchy as a tool to evaluate proponents' and governments' proposed solutions as individual projects go through their environmental assessments. Finally, the RAWG might use the hierarchy as the basis for a design guide for development as part of its final report to government and proponents.

7.3 Pathways of Effects Models

Pathways of effects models attempt to capture the key linkages between development and values (often called 'valued components' in impact assessment). In doing so, users can use the models to identify where and how mitigation should be applied. Ideally, these models capture the key linkages, but no more; if too much detail is attempted, the models can become useless.

Figure 12 and Figure 13 present models that capture the four themes of factors of cost-of-living. These models illustrate a way to think of cost-of-living factors and how they inter-relate, and the models can help pinpoint mitigation solutions. Future work could involve collaborative validation of the models – and adjustment if necessary – and identification of potential solutions, involving RAWG delegates, community members, and other knowledge-holders. The model in Figure 13, for example, could be modified to explicitly show the role of major project development and how it can affect (negatively, but also positively) factors of cost-of-living.

Figure 12. Illustrative model linking cost of goods, infrastructure, and government policy themes, with mitigation ideas



Mitigation Ideas

Pathways 1 and 3: Avoid monopolistic behaviour in freight shipping by initiating community-owned freight company. Avoid monopolistic behaviour, and educate community members about subsidy program, through community involvement in subsidy monitoring.

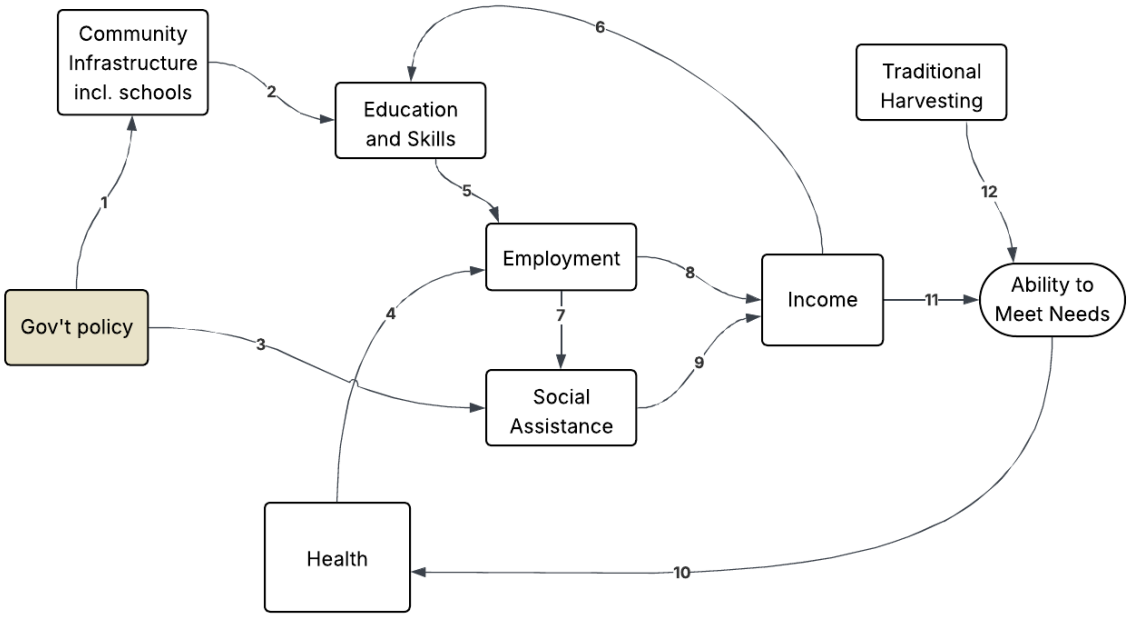
Pathways 2, 5, and 6: Seek offsetting funding from federal government to address inflationary pressure on freight.

Pathway 4: Reduce costs of freight by establishing a not-for profit freight company. Establish a multi-community freight cooperative to achieve economies of scale in freight shipping.

Pathways 7 and 10: Seek offsetting funding from federal government to address inflationary pressure on food, other goods, and labour. Enhance government subsidies for food and other items through information provision to government on insufficiency of current subsidy program.

Pathway 6: Enhance community training of necessary skills to avoid or at least minimise the need for imported (and expensive) labour.

Figure 13. Illustrative model linking income and government policy themes, with mitigation ideas



Mitigation Ideas

Pathways 1 and 3: Engage with government to enhance policy on community infrastructure funding and social assistance.

Pathway 5: Negotiate funding in IBAs with proponents to support scholarships for local youth. Develop training on-the-job programs with proponents.

Pathway 6: Develop financial literacy programs, and require all community members who obtain project employment through IBA arrangements to complete the training.

Pathway 12: Obtain mitigation from developing companies that prevents or at least minimises environmental damages of country food harvesting locations. Negotiate funding in IBAs with proponents to support traditional food harvesting, such as through support of training and purchase of equipment. Establish a traditional harvesting liaison within or working with mining company human resources department to facilitate Indigenous employees' involvement in seasonal traditional harvests.

7.4 Suggested Mitigation Strategies

Below we share four mitigation strategies that each revolve around a particular theme. Each strategy intends to address costs of living, build capacity within and amongst communities, assert greater control over the systems that shape daily life, and shift First Nations communities from being recipients of benefits and services to being owners and operators of the means for their own well-being. Interestingly, the strategies profiled below compare very closely to ideas discussed by the RAWG at its industry and economics workshop held in September 2025, even though the material below was developed independently, suggestive that the strategies presented below are sound.[76]

Strategy #1: Community Ownership as Economic Infrastructure

When communities own a stake in the systems that determine their costs, they are best positioned to reduce costs, but also benefit in several other ways. Community ownership is pro-active development of economic infrastructure that can build local capacity, create employment, generate revenue, and build independence. This strategy is consistent with the hopes of one community member who spoke of the need to prevent leakage of revenues from local communities through private, non-local businesses and instead keeping money circulating and invested in the local community. This strategy can be seen addressing pathways 1, 3, and 4 in the conceptual model presented as Figure 12 above.

The Tlicho Investment Corporation in the NWT offers one example of what community ownership in economic infrastructure can look like. The corporation is a 100% Indigenous-owned organization employing 400 people across construction, mining services, property management, retail, and environmental remediation, built over 25 years of sustained participation in the diamond mining economy, with 65% of its workforce being Tlicho.[77]

In northern Ontario, examples of this strategy include:

- Bay Meats and Cav-Tal Foods: 51% ownership of the Thunder Bay-based food businesses, by Marten Falls First Nation, to invest into the food distribution business but also supply Marten Falls;[78]
- community-owned stores in Nibinamik, Eabametoong, and Attawapiskat, to reduce or eliminate dependence on the privately-held Northern Store monopolies;
- Wataynikaneyap Transmission Project: 51% First Nations-owned electricity transmission, with a pathway to full ownership over 25 years;[79] and
- Matawa health co-operative, which has repurposed the former Dawson Court building in Thunder Bay into a multipurpose wellness centre serving Matawa member First Nation members as well as the general public.[80]

These initiatives can be built upon piece by piece across the Ring of Fire communities, or more systematically, across not just communities but collections of communities and across whole sectors and lines of business. The RAWG process itself has created a regional forum connecting 15 First Nations around shared concerns. Future coordination among communities with respect to infrastructure development seems possible.

Current community ownership in infrastructure specifically includes Watay Power (the Wataynikaneyap project noted above) and Five Nations Energy (both electricity transmission), and the Kiikenomaga Kikenjigewen Employment & Training Services (KKETS) training organisation run by Matawa First Nations. While community ownership can be done purely for business' sake, the data collected for the present study suggests that all communities that participated in the study have at least one serious

infrastructure gap that could be improved with targeted development of community-owned enterprises.

Possible manifestations of this approach in the Ring of Fire region could be establishment of community ownership in freight and logistics, fuel distribution, internet distribution, mine-site services, and further electricity development. One community member noted that the Northern Store owns North Star Air, forming a monopoly that – according to the community member – keeps prices high. This community member suggested that a community-owned option for freight and groceries could bring prices down.

Implementation of this mitigation strategy of community ownership could occur through use of seed capital from proponents or the Ontario and Canadian government to initiate new businesses, or gradual buying in to existing businesses and gradual transfer of management and ownership over time. Agreements with proponents and government could be designed to create ownership stakes rather than service contracts or one-time payments. Certainly, the lessons learned from existing Indigenous-owned businesses can be used to support new ownership endeavours.

Additionally, Ring of Fire development may create an opportunity to leverage mine-related infrastructure investment for community benefit. Possible initiatives include:

- mine access roads designed with community resupply in mind, with development or corridor agreements guaranteeing community use, and community or nation involvement in maintenance planning and contracts;
- grid extension for mine power to connect nearby communities, potentially with equity stakes following the Wataynikaneyap model; and
- shared regional logistics and warehousing hubs at key distribution points.

The RAWG itself may be well positioned to transform into, or create a parallel, infrastructure management board. The resulting entity could focus on such things as identifying investments where returns multiply across communities and across cost-of-living factors. Federally, the $80 million Indigenous Natural Resources Partnerships programme and the Critical Minerals Infrastructure Fund's Indigenous stream (up to $200,000 per project for northern and remote communities) may be relevant funding mechanisms, though their effectiveness and continued availability are uncertain.[81]

Importantly, this strategy may be impeded in some communities in the region by a lack of capacity – availability of people, and skillsets to initiate and operate a business, and so strategy #4 ("Regional Human Capital Pipeline") may be a necessary compliment.

Strategy #2: Agreements Designed Around Cost-of-Living

Agreements between First Nations and proponents, usually called impact-benefit agreements (IBAs), have tended to be the primary mechanism through which Indigenous communities negotiate the terms of major resource development on their traditional territories. Typically, these agreements contain provisions regarding employment and training, revenue sharing, environmental stewardship, and cultural topics. However, cost-of-living as a focus and explicit design objective appears to be missing in typical IBAs, which is a significant gap from the perspective of the Ring of Fire region given that development can affect numerous drivers of the cost-of-living. We understand that Ring of Fire communities have had negative experiences with IBAs in the past, but that agreements with proponents are still anticipated to remain important mechanisms to enhance benefits and address negative impacts and challenges facing communities, and therefore we share the following ideas around agreements. Using agreements to address cost-of-living challenges are consistent with pathways 5, 6, 12 in the conceptual model presented in Figure 13 above, though agreements may be able to do more than the presented conceptual models suggest.

The present cost-of-living study could provide the basis for communities' negotiations on such agreements. The present study documents cost structures, demonstrates disparities, and identifies angles through which new development could address cost-of-living.

Ideas for components in new agreements include:

- guaranteed community access to mine supply roads and other transportation corridors at favourable freight rates, with community resupply integrated into mine logistics, from project construction onwards;
- financial support for community housing construction and maintenance, and taking advantage of mine projects' construction workforces and supply chains, but ensuring that any mine workforce housing is geographically distanced to limit shelter cost inflationary pressure as well as other potential community impacts;
- cost-of-living monitoring (e.g., of food prices, housing conditions, education, etc.) as part of agreement *implementation* and *effectiveness monitoring*, and cost-of-living adjustment clauses that trigger additional proponent and/or government response (in the form of investment, compensation, or otherwise) if development activity causes negative effects that surpass thresholds identified by the RAWG (e.g., drives up local prices more than 25%);
- front-loaded training investment in not just mine-specific skills but also community self-sufficiency skills (e.g., plumbing, gas fitting, electrical, construction, etc.) to foster greater community independence, and also

potentially in other skillsets to promote economic resilience in the face of future mining cycles;
- governance capacity funding to support First Nations and band operations in specific (e.g., socio-economic and environmental monitoring) or general activities; and
- defined revenue shares directed to cost-reducing infrastructure (e.g., energy, broadband, transport), distinct from any per-capita distributions that are negotiated.

> ***Implementation monitoring:*** *tracking of the extent to which mitigation measures are initiated and carried out*
> ***Effectiveness monitoring:*** *tracking and measuring of the extent to which implemented mitigation measures are actually addressing the problems they are meant to address*

More agreement components might be identified through a systematic review of cost-of-living drivers covered here in this study.

Importantly, any new agreements between First Nations communities and proponents should cover environmental protection not just for environmental integrity reasons but to address cost-of-living. Community water supplies, traditional harvesting, and community gardening, and other activities related to and dimensions of cost-of-living depend on a clean environment, as community members have made clear. Consequently, environmental protection measures within agreements should make explicit note of their connection to cost-of-living factors, and be designed accordingly. At the least, community-led environmental monitoring should be a component of community-proponent agreements, with trigger thresholds for remedial action (e.g., requirements for changes in mine operating practices, compensation, or other if environmental quality indicators cross identified thresholds).

A key concern of communities is long-term, sustainable solutions that go beyond the life-cycle of any particular mine or other major project – ideally IBA components establish long-term solutions and not just supports while projects are in operations. Mines are notorious for 'booms' and 'busts'. While each of the agreement components listed above might be tied to mine project operations, and thus disappear if a mine closes, each can be oriented towards long-term solutions.

Certainly, community investment of any supports received – whether it is the proceeds of project revenue sharing or training funding – can be used in manners that focus on long-term problem solving. Financial support can be invested in new businesses as covered above in strategy #1, and training can be oriented towards skillsets that are not solely relevant to mining as mentioned and covered again below in strategy #4. Economic diversification can address mining development busts, though the question is

in what specifically should funds be invested. It is outside the scope of the current study to identify alternative economic opportunities for Ring of Fire communities, but strategies #1 and 3 exemplify possible directions to go. It may be that communities should invest in businesses in the major centres like Timmins and Thunder Bay with proceeds flowing north.

Admittedly, communities may have a hard time investing in the future when so many communities and community members have pressing needs now in this moment. It is expectable, though, that addressing immediate needs can have payoffs – momentum can be built by the addressing the variety of needs that communities have. It is beyond the scope of our study to begin prescribing specific community solutions; community leadership will know best where to direct efforts.

Lastly, implementation of any 'cost-of-living-focused IBA' may best be initiated by the RAWG developing a model template agreement that individual communities could adapt to their own circumstances.

Strategy #3: Regional Food Sovereignty Program

Food is perhaps the most visible cost-of-living pressure in Ring of Fire communities. High-quality nutritious food is very expensive, if it even is available. Historically, traditional food provided for peoples' sustenance needs, and today – when obtained – traditional food can offset the costs of store-bought food. Yet, as noted in section 4.2 above, traditional harvesting has been in decline for some time; fewer people are out on the land harvesting traditional food, fewer people are around and able to teach others how to harvest and prepare traditional foods, fewer people want to eat traditional foods, and fewer young people are interested in any of this. Mining development has the potential to address some of these food issues (e.g., by improving peoples' incomes) but also has the potential to compound food challenges (e.g., through impacts on ecosystems). As well, improved income or other potential positive effects of development may only provide 'bandaid' solutions to foundational issues such as the loss of traditional culture. Ideally, Ring of Fire communities obtain *food sovereignty*, which is the control of, or at least sufficient influence, over the production and distribution of the food they consume. Such control over food is consistent with pathways 3, 4, 5, and 7 in the conceptual model presented in Figure 12 and pathways 11 and 12 in Figure 13 above.

> ***Food sovereignty:*** *control over food production, distribution, and consumption, including the mechanisms and policies that shape this all*

To address food challenges across the Ring of Fire region, a number of community and regional efforts are underway. KKETS administers the NNC Harvesters Support Grant and Community Food

Programs Fund in the Matawa region, covering feasts, hunts, food sharing networks, freezer investment, land-based teachings, and school nutrition.[82] These financial programs provide funding to such things as off-road vehicles, fuel, and harvesting equipment. A different angle is the growing of food in a community greenhouse in Attawapiskat. There is also reportedly interest across Ring of Fire communities in growing root vegetables and even keeping livestock. Another example is the cross-Canada Gaagige Zaagibigaa program, which offers household grants of $1,000 to $2,000 to approximately 250 households per funding round for supplies and equipment to support land-based food activities.[83] A regional food sovereignty program could build on these efforts in three ways.

First, the import of food from the south could be improved through community-owned retail alternatives to Northern Stores, and regional co-op purchasing to pool demand for better wholesale pricing.

Second, traditional harvesting and consumption of traditional food can be supported through group buying of equipment and capital infrastructure (i.e., commercial freezers, processing and distribution facilities), provision of sustained operational funding rather than grant-cycle reliance, and expansion of equipment support programs to address cost barriers to harvesting participation. Funding would need to come from existing revenue streams, new government funding, or through agreements with proponents. According to one community member, there are programs in Quebec that pay harvesters to be out on the land harvesting and feeding their communities, and this could be a model for future programs in northern Ontario.

Third, local food production could be enhanced through new greenhouse initiatives or small-scale animal agriculture (e.g., poultry). Communities with existing greenhouses could help the other communities initiate their own greenhouses through lessons learned and in-kind advice. Communities across the region could coordinate design, purchasing of supplies, and management. For novel food production programs that have not yet been pursued anywhere across the region, the communities could pool resources to hire expertise to explore and hopefully design programs. Some communities have contaminated soil, and these areas will need remediation or to be avoided for any agricultural programs interacting with native soil.

These ideas are all consistent with the recommendations from the landmark First Nations Food, Nutrition & Environment Study (FNFNES) conducted across Canada in recent years.

Strategy #4: Regional Human Capital Pipeline

Education and skills gaps lie at the root of the income constraints that make high costs unaffordable across Ring of Fire communities. In parallel with the various community-

controlled mitigation strategies already mentioned above, especially strategy #1 ("Community Ownership as Economic Infrastructure"), communities might work together as a whole or in groups to coordinate and initiate further elements of a human capital development pipeline. The RAWG has already identified the need for 'teacher recruitment and training pipelines',[84] but this focus on training and skills development among communities' working age population can be expanded further. Such an initiative is consistent with pathway 9 in the conceptual model presented in Figure 12 and pathways 1, 2, 5, and 6 in the model in Figure 13.

Foundations for a community-controlled training pipeline already exist:

- KKETS, which provides adult education, the Mashkosii Ojibik Apprenticeship Program, Indigenous Skills and Employment Training, and driver training across Matawa Nations;[85]
- Keewaytinook Internet High School (KiHS), which provides online community-based secondary education;[86]
- Matawa online secondary education available in Marten Falls since September 2024;[87]
- Oshki-Wenjack, a culturally safe, in-community mobile training program;88 and
- the national Indigenous Skills and Employment Training (ISET) program which provides federal funding for trades, apprenticeships, essential skills, and entrepreneurship support, which has seen a six-fold increase in Indigenous apprenticeship participation over the past decade.[89]

Areas for expansion could include:

- ensuring that training programs go beyond training for mine and road jobs to include business management, housing construction, water treatment, electrical work, financial literacy, greenhouse agriculture, and other skillsets important to addressing cost-of-living challenges while also serving community needs;
- front-loading mine project training before mine development begins;[90]
- ensuring that training is offered in Indigenous languages and offers hands-on instruction with living allowances;
- offering entrepreneurship support and access to capital to address the self-employment gap;
- developing a 'brain-regain' communications program to emphasize the benefits of community emigrants (e.g., who had left to live in other places, such as Timmins where the Victor mine flew its workers to and from) returning to their home communities to bring their skillsets back home;

- developing training-to-employment pathways with construction and engineering firms working in northern Ontario such that community members are involved and capitalising on development projects in communities; and
- expansion of childcare infrastructure across communities to support trainees and employees that would not otherwise be able to pursue training and work.

A training pipeline controlled by communities and regional organizations (like the Matawa and Mushkegowuk councils) could help ensure that human capital development serves community priorities – both immediate as well as future needs, like economic diversification – rather than being shaped primarily by proponent workforce needs. Training people in the skills that communities need would contribute to reducing costs and building capacity regardless of the trajectory of any particular project and would strengthen the foundation for the ownership and governance capacity that can contribute to the other cost-of-living mitigation actions.

8 Recommendations

There appear to be a number of information gaps hindering an understanding of cost-of-living in the Ring of Fire region, and several next steps that the RAWG can undertake to not only fill these information gaps but build on the analysis presented here in the present report. While there is a not-insubstantial research literature and a community of academics and non-governmental organizations working on cost-of-living issues across Canada and in Ontario's far north, further work should be done to focus on Ring of Fire-specific issues and opportunities.

1. Further research to expand upon the scope of topics covered here and fill data gaps. There are several topics that can be delved more deeply into than what is covered in the present report, and there appear to be several data gaps that impede a fulsome understanding of cost-of-living in Ring of Fire communities. We do acknowledge that some of this information may already be available and that we simply did not locate the data in time for our study.
    a. Financial literacy. The RAWG identified financial literacy as a factor driving cost-of-living, and this makes sense as low levels of financial literacy will compound other factors to negatively affect both the income and cost sides of the 'cost of living' coin. While there may be data specifically on financial literacy across Ring of Fire communities, the RAWG might infer financial literacy from educational levels (see section 4.1), or some sort of community survey or census could be undertaken.
    b. Traditional harvesting. Harvesting, processing, and consumption patterns (numbers or proportions of individuals or households involved); barriers;

community-specific linkages between traditional harvesting and environmental conditions; extent to which traditional harvesting could realistically negate the need for store-bought food. We read and heard repeatedly in our interviews that the number of people actively participating in traditional harvesting activities is on the decline, yet at the same time we heard that such traditional food sources do play a real role in peoples' diets. We observe that Ring of Fire project impact assessments present data on such for a select number of First Nations (e.g., for Marten Falls), but we are not aware of data for the rest of the Ring of Fire region's communities. Such data would be useful to help guide programs aimed at increasing the role of traditional foods in addressing cost-of-living challenges in the region.

c. Proportion of income spent on food. While data gathering on income will need to overcome data challenges on household income across the region's small, Indigenous communities, a study like that done by the Sioux Lookout First Nations Health Authority[91] on this subject could be repeated for Ring of Fire communities.

d. Community censuses. As part of this data filling, to overcome the limitations of Statistics Canada's periodic censuses (with respect to confidentiality, response rate, and trust) and to gather data that is not available, Ring of Fire communities could initiate community surveys like what has been done by the Metlakatla Nation in BC as part of their cumulative effects management program.[92]

e. Store-bought food. The NNC program provides an excellent source of food price data for some communities, but not all retail stores in all the communities report food price data to the NNC database. Furthermore, the southern Ring of Fire communities that are connected to the Ontario highway system are not eligible for the NNC food subsidy, so there is no data on food prices in the stores in these communities. Since these southern communities also face high cost-of-living challenges, it would be useful to be able to quantify the food prices there as well for comparison purposes, which then may enable the identification of solutions. Aside from prices, food quality is also a concern. It has been suggested by many that the quality of some food items, particularly produce and other perishables, is not of the same quality as that found in grocery stores in larger centres in the south. Further work on food quality would add greater support for disparities between Ring of Fire communities and elsewhere in the province.

f. Energy costs. The costs of electricity and other fuels (e.g., propane, wood) represent a meaningful percentage of household, but also community band operations, budgets. Gasoline, diesel, and jet fuel for freight, vehicular mobility, and use in boats and ATVs shape numerous factors of cost-of-living. We managed to gather only limited data on costs of each energy type across communities, but such data would again help to articulate the actual costs being faced in Ring of Fire communities, and where solutions may lie.

g. Community infrastructure. As both a driver of costs (e.g., housing conditions and community water supply shape occupants' and residents' health) and a target for cost-reduction (e.g., housing construction and repair, public works remediation), it is important to have a more complete grasp on the state of community infrastructure across the region's communities. Our study covered a subset of infrastructure topics, but some topics were only covered very lightly (e.g., fire protection, telecommunications), and there may be other topics that represent large drains on household and community resources that have been missed altogether. It would be useful to first identify the key infrastructure components of communities, shortlist these to the most important cost- and budget-wise, profile all communities' infrastructure (i.e., with respect to presence, state of repair, operating expenses, costs and functionality relative to southern Ontario, etc.), connections to cost-of-living, and risks associated without their installation or upkeep.

2. Community capacity. We observed first-hand the limited time and capacity that RAWG delegates and community members have in their days. Delegates and community members are busy 'putting out fires' (addressing immediate needs and crises) and thus have little capacity to think beyond the immediate. While we expect that RAWG delegates are already doing this, it is imperative that the governments of Ontario and Canada, proponents, and researchers and others requesting availability from community leaders, representatives, and residents provide capacity funding and support. Funding and support will be most effective if it is not piecemeal but sustained and obtainable through simplified processes such that delegates and community members are not using up their valuable time simply trying to obtain and organize their support.

3. Collaborative analysis and mitigation design. A variety of conceptual models, mitigation strategies, and generally-speaking our analysis as a whole was done with consultation with the RAWG and communities but with relatively little hands-on involvement, despite attempts from all sides to do more. Delegates and

community members are occupied and have little capacity to be involved in the present study never mind all the other demands on their time. Yet, experience across the environment and community planning spheres indicates that collaborative analysis and design have numerous benefits, like being better informed to having greater buy-in. Further work can be done, should capacity become available and interest exists, to revisit conceptual models, topic and indicator choices, methodological approaches, analogue case studies, analytical foci, and mitigation design. Certainly, some of our interactions with delegates and community members indicated that there is an interest in deeper involvement, if conditions would enable it.

4. Government policy. RAWG delegates and community members noted a number of policy-related concerns during our study, ranging from policy particularities (e.g., funding minutiae) to broad-scale complaints (e.g., structural features of the *Indian Act*). The undercurrent of concerns is that current policy hampers peoples' abilities to overcome cost-of-living challenges. A list of policy instruments that relate to cost-of-living is presented in Table 4 and discussed in sections 3.5 and 4.4, but it was beyond the scope of the current study to undertake a thorough, systematic review of all Ontario and Canadian policy that shapes cost-of-living in the Ring of Fire region. The review could: identify all policy (laws and regulation, plans, procedures, etc.) related overtly but also indirectly to cost-of-living, identify stated objectives of each policy instrument, their mechanisms of implementation; identify all government agencies and departments in the Ontario and Canadian governments that have mandates, oversee policy, or otherwise connect to the factors driving cost-of-living; note funding and other resource allotments and requirements for each; and conduct an evaluation of all of this policy, or the particular instruments judged most relevant and important, in terms of effectiveness but also administrative ease, economic efficiency, and even political acceptability (given the role of politics, leadership, interest-group, and stakeholder influence on policy implementation). Such an examination would further enlighten the RAWG's understanding of what drives cost-of-living, and what mitigation measures might be pursued.

5. Cross-community comparisons. Much of the data gathered for the present study was at the resolution of individual communities, but it was outside the scope of this study to synthesise community-specific data on a community-by-community basis and compare costs-of-living across communities. No attempt was made to determine which communities fare the worst and which fare the best. However, further analysis on a community-specific level – both in terms of cost-of-living challenges each face, but also in terms of income and cost advantages each possess – might be instructive to identify patterns, and to target solutions. RAWG

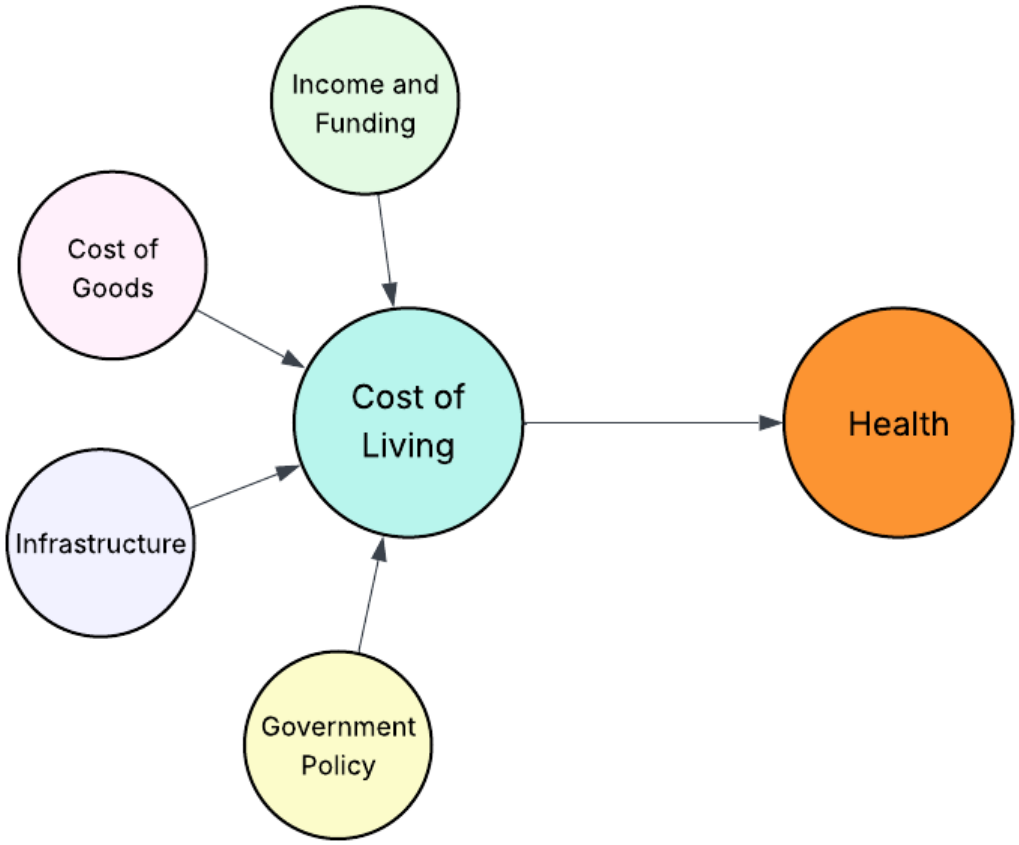
communities are not uniform, and so some mitigation measures may make sense for communities across the Ring of Fire region, while others may be only relevant to, or might want to be varied by, individual communities. The information gathered supports the notion that geographic distance from major population centres is correlated with cost-of-living, and it makes sense that isolation from economic development opportunities also explains cost-of-living, but greater analysis could uncover better, more useful conclusions. We expect that there would be substantial research on this already to capitalise on, for example from the disciplines of regional economics, rural geography, economic geography, and regional planning.

6. Refinement of mitigation. Four high-level mitigation strategies are presented in section 7.4. Due to the breadth of scope of the present study, and a lack of sufficient information (such as problem- and community-specifics), these strategies are only proposed at a high level. Successful mitigation takes concerted effort, solid information, and buy-in from those affected and those in control. Further work can now be undertaken on the four strategies, or if these strategies are not felt to be on target, to develop new strategies and measures to implement them. For example, the RAWG can undertake a systematic review of cost-of-living drivers to identify a full suite of IBA components to address strategy #2. As another example, the 15 communities participating in the RAWG can examine the four strategies and decide for each of them which one(s) are appropriate for their communities, and then to develop out these choices for themselves; communities working on the same strategies can pool resources. Either way, focused discussion is necessary.
7. Initiate monitoring. The NWT analogue case study presented in section 6.2 highlights the importance of monitoring of conditions in communities and on the land before development begins. Under the assumption that no region-wide monitoring of cost-of-living indicators is already underway, the steps would include: (1) obtaining sustainable funding and human resources, and establishing a terms of reference, a cross-party (First Nations, proponents, government, stakeholder) monitoring committee, reporting procedures, and other operational details; (2) establishing a key set of indicators based on relevance, data availability, ease of collection, etc.; (3) gathering data to characterise past through to present conditions for each indicator; (4) initiating monitoring to build on present condition data; and (5) get this monitoring process built into upcoming agreements with proponents, government approvals, and other commitments.

9 Conclusions

Members of communities in the Ring of Fire region are faced with a high cost-of-living. The RAWG identified 15 factors driving the cost of living, and these can be grouped into four themes: income, cost of goods, infrastructure, and government policy. In turn, all these things are determinants of health (Figure 14).

Figure 14. Factors driving the cost of living, health



The present study has examined cost-of-living across multiple dimensions, and policymakers, government representatives, proponents, and Ring of Fire community leaders and members should, we think, review all the information and findings shared here in this report. However, upon reflection, we have identified eight lessons to share that stem from the analytical exercise that we undertook to write this report.

A first lesson is that First Nations communities and their residents are challenged much more than the average person in Ontario. Income generation is more challenged, and costs of goods are much more expensive. The information gathered suggests that Ring of Fire First Nations communities are unfairly challenged with respect to the state of

their infrastructure much more than communities in the 'south', but from a data point of view, not enough has been gathered to conclude so unequivocally. Government policy supports help address some of these challenges but also appears to be problematic. There are a variety of data gaps and next steps that can be undertaken to understand all of this better, including with respect to infrastructure and government policy.

A second lesson is that the cost of living is not just about costs, it's also about income. No matter what expenses and challenges one faces, the ability to pay for things and otherwise meet one's needs must get attention. It may be that by boosting incomes that much headway can be gained in addressing the current cost-of-living crisis in the region.

Third, cost-of-living challenges are generally a function of remoteness – distance from regional and provincial centres, but also disconnection from economic activity. The further a community is from other population centres and activity, the more obstacles there are to overcome. Even communities not far in distance can be isolated economically if transportation and business connections are not made. For those communities that are geographically remote – a physical fact that likely can only be overcome to a limited extent – the focus should be on the other obstacles affecting the cost of living. While many in the region would like to have similar costs to those in 'the south', this is not likely to happen; some factors driving the cost-of-living are not realistically overcome.

A fourth lesson is that cost-of-living is a cumulative effect problem. Factors compound one another, but this also means that solutions can compound one another. Mitigation planning can focus on those measures that have co-benefits across the themes and factors of the cost-of-living.

Fifth, there are 'frontline' factors of cost-of-living, but also broad, systemic factors. An example of the first category is the price of a plane ticket to go to southern Ontario for health care or job training, and an example of the second category is structural disadvantage built into the *Indian Act*'s reserve system. Importantly, while there are similarities across the 15 Ring of Fire First Nations communities, the most troublesome frontline factors for one community are not necessarily those for another community, and the same may be true for the systemic factors too. Each community is a bit different, and so cost-of-living mitigation planning needs to be mindful of differences across communities.

Sixth, and positively, some factors of cost-of-living are realistically addressable. Proper funding of infrastructure along the lines of other communities across Canada should be expected, though Ring of Fire communities may need to continue fighting for such treatment. Gaps in infrastructure, perhaps most easily with respect to

telecommunications and digital connectivity, but also with respect to housing, fire protection, and other gaps, can be addressed. Similarly, employment income can be improved: education and training gaps can be overcome in time, and employment can be pursued, especially if people are willing to work remotely from their communities.

Seventh, cost-of-living is so much more than the price of a loaf of bread or a wilted head of lettuce in a remote community' sole food retail store. Cost-of-living is a window into the broader social crisis across remote Indigenous communities in Ontario and elsewhere in the country. Cost-of-living may be the crux of the social crisis in Ring of Fire communities, or it may just be one way of telling and understanding a broader story; either way it is a cross-cutting story affecting so many aspects of peoples' lives, as community members and all of the data make clear.

Eighth, also positive, is that mitigation measures can be designed to alleviate the high cost-of-living in First Nations communities in the Ring of Fire region, as part of approvals for mining and associated road projects, or as part of ongoing policymaking for this part of the province. We can be confident that mitigation solutions can work because communities are right now making strides with community gardens and cooperative and community-owned businesses. Successes in communities can be shared with other communities, and mitigation might diversify to address the breadth of drivers of the cost-of-living.

We hope that all the information gathered and synthesised, and the many findings and recommendations we provide, are helpful to the 15 First Nations communities in Ontario's 'far north'. We conducted our work and have written this report from a place of privilege, as one interviewee correctly made clear to us. We hope that our work contributes to a better understanding of the challenges living in Ring of Fire communities, and that our work contributes to positive change in these communities.

Appendix A: Peawanuck Price Inflation, 2000 to 2023

								Red means worse than expected		
Item	**Cost (2000)**	**Cost (2023)**	**Observed Inflation**	**Observed Annual inflation rate**	**BoC Inflation 2000>2023**	**BoC annual inflation 2000>2023**	**@ BoC inflation rate**	**Difference Observed to Expected**	**Difference Observed to BoC**	**Difference Observed - Annual Rate**
Food Average $1000 month	$ 12,000	$ 36,000	200%	8.7%	64.19%	2.18%	$ 19,703	-$ 16,297	136%	6.5%
Clothing: Year round with hunting gear	$ 5,000	$ 8,435	69%	3.0%	64.19%	2.18%	$ 8,210	-$ 226	5%	0.8%
Fuel/ oil + Propane @ $240.00	$ 960	$ 3,956	312%	13.6%	64.19%	2.18%	$ 1,576	-$ 2,380	248%	11.4%
House Rent $147.00 @ 12 months	$ 1,764	$ 4,740	169%	7.3%	64.19%	2.18%	$ 2,896	-$ 1,844	105%	5.2%
Hydro $145.00 @ 12	$ 1,740	$ 1,800	3%	0.1%	64.19%	2.18%	$ 2,857	$ 1,057	-61%	-2.0%
Telephone @ $100 x 12months	$ 1,200	$ 2,160	80%	3.5%	64.19%	2.18%	$ 1,970	-$ 190	16%	1.3%
Recreation average $75.00	$ 900	$ 2,400	167%	7.2%	64.19%	2.18%	$ 1,478	-$ 922	102%	5.1%
Transportation Equipment, Guns, ammunition										
ATV, boat/motor, snowmobiles X $700.00 @ 12 months	$ 8,400	$ 12,000	43%	1.9%	64.19%	2.18%	$ 13,792	$ 1,792	-21%	-0.3%
Tools, auto parts, grease, freight and marine costs	$ 1,000	$ 1,500	50%	2.2%	64.19%	2.18%	$ 1,642	$ 142	-14%	0.0%
Ammunition costs per year	$ 1,000	$ 1,200	20%	0.9%	64.19%	2.18%	$ 1,642	$ 442	-44%	-1.3%
Special costs: Holidays, birthdays, other	$ 1,200	$ 4,000	233%	10.1%	64.19%	2.18%	$ 1,970	-$ 2,030	169%	8.0%
Cost Expense annually	$ 36,644	$ 78,192	113%	4.9%	64.19%	2.18%	$ 60,166	-$ 18,026	49%	2.7%
Cost of Supplies, Equipment including Transportation										
Bread	$ 2.95	$ 8.29	181%	7.9%	64.19%	2.18%	$ 4.84	-$ 3	117%	5.7%
Butter 1lb	$ 4.25	$ 10.39	144%	6.3%	64.19%	2.18%	$ 6.98	-$ 3	80%	4.1%
Porkchops 1kg	$ 5.50	$ 23.39	325%	14.1%	64.19%	2.18%	$ 9.03	-$ 14	261%	12.0%
Can of milk	$ 2.35	$ 4.69	100%	4.3%	64.19%	2.18%	$ 3.86	-$ 1	35%	2.1%
1 liter skimmed milk	$ 3.75	$ 7.69	105%	4.6%	64.19%	2.18%	$ 6.16	-$ 2	41%	2.4%
2 kg. flour	$ 11.40	$ 14.59	28%	1.2%	64.19%	2.18%	$ 18.72	$ 4	-36%	-1.0%
Pampers 18 pkg	$ 25	$ 31.89	28%	1.2%	64.19%	2.18%	$ 41.05	$ 9	-37%	-1.0%
Case of pop	$ 40	$ 124.56	211%	9.2%	64.19%	2.18%	$ 65.68	-$ 59	147%	7.0%
Oil 500ml	$ 10.30	$ 16.99	65%	2.8%	64.19%	2.18%	$ 16.91	-$ 0	1%	0.6%
Sugar 2 kg	$ 7.85	$ 15.99	104%	4.5%	64.19%	2.18%	$ 12.89	-$ 3	40%	2.3%
Propane	$ 240	$ 550	129%	5.6%	64.19%	2.18%	$ 394	-$ 156	65%	3.4%
Gas 1 liter	$ 1.80	$ 2.50	39%	1.7%	64.19%	2.18%	$ 2.96	$ 0	-25%	-0.5%
Tundra Skidoo	$ 6,000	$ 12,699	137%	5.9%	64.19%	2.18%	$ 9,851	-$ 4,348	72%	3.8%
Boat freighter	$ 4,500	$ 17,549	290%	12.6%	64.19%	2.18%	$ 7,389	-$ 10,160	226%	10.4%
Boat aluminum	$ 3,500	$ 10,300	194%	8.4%	64.19%	2.18%	$ 5,747	-$ 4,553	130%	6.3%
Shotgun browning	$ 1,000	$ 2,399	140%	6.1%	64.19%	2.18%	$ 1,642	-$ 757	76%	3.9%
Rifle	$ 500	$ 1,850	270%	11.7%	64.19%	2.18%	$ 821	-$ 1,029	206%	9.6%
Outboard Motor	$ 3,500	$ 8,780	151%	6.6%	64.19%	2.18%	$ 5,747	-$ 3,033	87%	4.4%
Tent	$ 500	$ 1,700	240%	10.4%	64.19%	2.18%	$ 821	-$ 879	176%	8.3%
4 wheeler Honda	$ 8,000	$ 11,884	76%	3.3%	64.19%	2.18%	$ 13,135	-$ 949	12%	1.1%
		Averages:	138%	6.0%					74%	3.8%

Source: Linda Hunter and John Wabano, Weenusk First Nation, pers. comm., January 28, 2026.

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Endnotes

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