

## 2001 CENSUS HOUSING SERIES ISSUE 6: REVISED ABORIGINAL HOUSEHOLDS

### REVISION OF 1996 AND 2001 CORE HOUSING NEED ESTIMATES

CMHC is releasing revisions to previous estimates of core housing need. During verification of ongoing research, CMHC found that some households had been misclassified when Statistics Canada applied core housing need to both the 1996 and 2001 Censuses. The outcome of the misclassification was to overestimate core housing need for both 1996 and 2001. Data for 1991 were not affected. The impact of the misclassification varies across geographic regions and socio-economic groupings. Therefore, CMHC is releasing revised versions of 2001 Census Housing Series Issues 2 through 4 and 6 through 9, all of which address core housing need. Further information on the impact of the misclassification is available at [http://www.cmhc.ca/en/corp/about/whwedo/spre/spre\\_005.cfm](http://www.cmhc.ca/en/corp/about/whwedo/spre/spre_005.cfm)

### INTRODUCTION

This sixth Highlight of CMHC's 2001 Census Housing Series examines the housing conditions of Aboriginal households in Canada. In 2001, 976,000 people identified as North American Indian, Métis, or Inuit, accounting for 3.3% of the population<sup>1</sup> and 3.4% of all households. This Highlight explores changes in household and housing conditions between the 1996 and 2001 Censuses.

An Aboriginal household is defined by CMHC as one of the following:

- a non-family household in which at least 50% of household members self-identified as Aboriginal; or
- a family household that meets at least one of two criteria:
  - at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal;
  - or at least 50% of household members self-identified as Aboriginal.

<sup>1</sup> Statistics Canada: *Highlight Tables, 2001 Census- Aboriginal Identity Population*, Cat. no. 97F0024XIE2001007. The Aboriginal identity population comprises those persons who reported identifying with at least one Aboriginal group (i.e. North American Indian, Métis or Inuit); and/or who reported being a Treaty Indian or a Registered Indian, as defined by the Indian Act of Canada; and/or who reported being a member of an Indian Band or First Nation.

### Aboriginal households are predominantly urban, although less urban than non-Aboriginal households

Of the 396,100 Aboriginal households in Canada in 2001, 73,300 (18.5%) were located on reserves<sup>2</sup> (see *Table 1*). The majority (61.3%) of Aboriginal households lived in urban areas of more than 2,500 people<sup>3</sup>, although this is significantly lower than the share of urban Non-Aboriginal households (84.4%).

<sup>2</sup> "On-reserve" is used to describe households in Census Subdivisions (CSDs) identified as Indian Reserves, Indian Settlements, Indian Government Districts, Terres réservées, Nisga'a Village, Nisga'a Land, and Teslin Land (for further definitions, see Statistics Canada's *2001 Census Dictionary - Geographic Unit: Census Subdivision*). Census enumeration is incomplete on several reserves (see Footnote 13 for additional details), and the 396,100 Aboriginal households counted in 2001 do not include the estimated count from these missed reserves.

<sup>3</sup> The distinction between urban and rural is a custom definition developed by CMHC for the express purpose of measuring housing need. All census subdivisions with populations of 2,500 and under are considered rural, while the rest are considered urban. Using the Statistics Canada definition of urban (an area with a population of at least 1,000 and no fewer than 400 persons per square kilometre) and adjusting for the incompletely enumerated reserves, Statistics Canada estimates that 49% of the Aboriginal population is urban (see Statistics Canada, *2001 Census Analysis Series: Aboriginal peoples of Canada: A demographic profile* Statistics Canada Catalogue no. 96F0030XIE2001007 (Ottawa: Statistics Canada, 2003), p. 10).

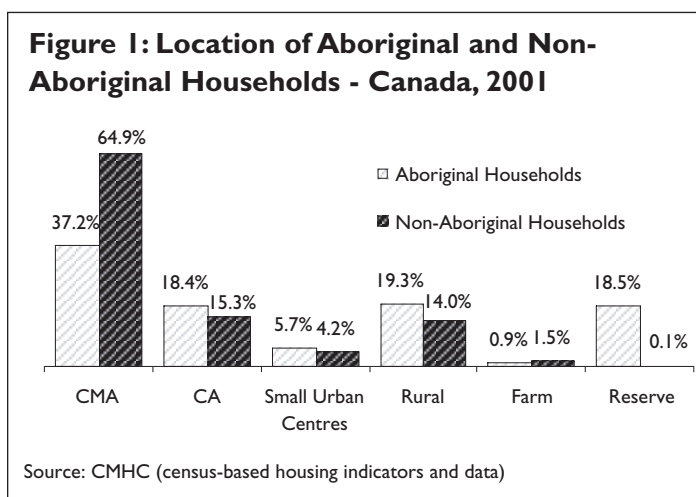
Table 1: Location of Households in Canada by Aboriginal Status, 2001

	Total		Households not living on reserves						On-reserve	
	#	%	Urban		Rural		Farm		#	%
	#	%	#	%	#	%	#	%	#	%
Aboriginal	396,100	100.0%	242,900	61.3%	76,400	19.3%	3,500	0.9%	73,300	18.5%
Non-Aboriginal	11,137,800	100.0%	9,401,700	84.4%	1,558,400	14.0%	166,200	1.5%	11,600	0.1%
Total	11,533,900	100.0%	9,644,500	83.6%	1,634,800	14.2%	169,700	1.5%	84,800	0.7%

Household counts have been rounded to the nearest hundred. Figures may not add due to rounding. Data exclude households with an income of zero or less.

Source: CMHC (census-based housing indicators and data)

Not only are Aboriginal households less likely than non-Aboriginal households to reside in urban areas, those that do are less likely to live in Canada's largest cities - Census Metropolitan Areas (CMAs)<sup>4</sup> - relative to non-Aboriginal households (see Figure 1).



Almost one-in-five (19.3%) Aboriginal households lived in rural areas, compared to 14.0% of non-Aboriginal households. Only a marginal share of Aboriginal and non-Aboriginal households live on farms.

### Assessing housing conditions of households not on reserves

In this Highlight, the term “acceptable housing” refers to housing that is in adequate physical condition, of suitable size, and is affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.<sup>5</sup>
- **Affordable** dwellings cost less than 30% of before-tax household income.<sup>6</sup>

<sup>4</sup> Census Metropolitan Areas consist of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000. Census Agglomerations consist of one or more adjacent municipalities situated around a major urban core with a population of at least 10,000. Small urban areas consist of municipalities with a population ranging from 2,500 to 9,999 that are not part of a Census Metropolitan Area or Census Agglomeration.

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability, or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

Housing conditions cannot be assessed for some households. Shelter costs are not collected by the census for households on reserve whose housing costs are paid through band housing arrangements, or for farm households, since carrying costs for farm residences are not always separable from expenses related to other farm structures. Since housing affordability cannot be assessed for these households, they were excluded from the evaluation of core housing need (see Table 2).<sup>7</sup>

Table 2: Determining Which Aboriginal Households Can Be Assessed for Core Housing Need, 2001

<b>Total Aboriginal households</b>	<b>396,500</b>
On-reserve	73,300
Farm	3,600
Total non-farm, non-reserve	319,700
with income greater than 0	319,300
with income greater than 0 and income greater than shelter costs* (assessed for core housing need)	297,300

\* Households with a shelter cost-to-income ratio (STIR) greater than 100 cannot be assessed for core housing need.

Household counts have been rounded to the nearest hundred.

Source: CMHC (census-based housing indicators and data)

<sup>5</sup> According to the National Occupancy Standard enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

<sup>6</sup> Shelter costs include the following:

- or renters, rent and any payments for electricity, fuel, water and other municipal services; and
- for owners, mortgage payments (principal and interest), property taxes, and
- any condominium fees, along with payments for electricity, fuel, water and other municipal services.

<sup>7</sup> Households are also excluded from the assessment of housing affordability and core housing need if they report shelter costs that exceed their income, or incomes of zero or less.

This Highlight presents an examination of core housing need among these 297,300 non-farm Aboriginal households living outside reserves, followed by a limited analysis of the housing conditions of households on reserve.

## HOUSEHOLDS OUTSIDE RESERVES

### Disproportionate shares of Aboriginal households are in core housing need

Housing conditions largely reflect a household's income and capacity to afford acceptable housing. Aboriginal households, on average, significantly lag non-Aboriginal households in total household income. According to the 2001 Census<sup>8</sup>, Aboriginal households not living on reserves reported \$49,123 in before-tax income, 19.9% less than non-Aboriginal households (see Table 3). Yet Aboriginal household shelter costs were only 8.0% lower than the shelter costs of non-Aboriginal households. As a result, Aboriginal households spent more of their income on shelter relative to non-Aboriginal households, and a greater percentage fell into core housing need.

Table 3: Comparing Income, Shelter Costs, and the Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households Living Outside Reserves, 2001

		Average Household Income	Average Shelter Cost	Average STIR (%)
All Aboriginal households	Total	\$49,123	\$705	24.3
	Owner	\$63,668	\$810	19.1
	Renter	\$34,670	\$598	29.5
Non-Aboriginal households	Total	\$61,311	\$766	21.2
	Owner	\$72,119	\$821	17.9
	Renter	\$38,977	\$651	28.2

Source: CMHC (census-based housing indicators and data)

In 2001, Aboriginal households accounted for 2.8% of all Canadian households not living on reserves, but 4.8% of all households in core housing need (see Table 4).

Almost one-in-four (23.8%) Aboriginal households living outside reserves were in core housing need, compared to 13.5% of non-Aboriginal households. Though the incidence of need among Aboriginal households was significantly above the national average in British Columbia and Saskatchewan, it was by far the highest in Nunavut, where 44.5% of Aboriginal households were in core housing need. In contrast, only 16.8% of Aboriginal households were in core housing need in Québec, the lowest rate for any province or territory (see Appendix Table 1).

<sup>8</sup> Income from the 2001 Census reflects household income from the previous tax year (2000). In contrast, shelter costs are for 2001.

Table 4: Aboriginal Households as a Share of all Households and of all Households in Core Housing Need, 2001

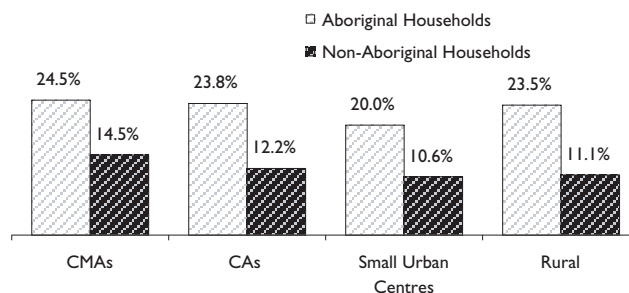
	Share of all HH that are Aboriginal	Share of all HH in Core Housing Need that are Aboriginal
<b>Canada</b>	<b>2.8%</b>	<b>4.8%</b>
Newfoundland and Labrador	3.7%	5.6%
Prince Edward Island	0.8%	1.5%
Nova Scotia	1.4%	2.0%
New Brunswick	1.8%	3.5%
Quebec	0.8%	1.1%
Ontario	1.8%	2.5%
Manitoba	10.0%	22.2%
Saskatchewan	9.2%	22.9%
Alberta	4.7%	9.0%
British Columbia	3.9%	7.0%
Yukon	20.6%	32.8%
Northwest Territories	48.1%	70.0%
Nunavut	78.9%	90.7%

Excludes on-reserve households

Source: CMHC (census-based housing indicators and data, revised 2005)

Almost a quarter of Aboriginal households in CMAs and CAs were in core housing need in 2001, compared to 20.0% of Aboriginal households in small urban centres (see Figure 2). Non-Aboriginal households experienced much lower levels of need across all geographies, although the incidence of core housing need was greatest among those in CMAs. The higher shelter costs in Canada's CMAs compared to smaller cities and rural areas may partially explain the higher incidence of need in CMAs (see CMHC's 2001 Census Housing Series: Issue 4 – Canada's Metropolitan Areas for a more detailed analysis).

Figure 2: Incidence of Core Housing Need for Aboriginal and Non-Aboriginal Households - Canada, 2001



Source: CMHC (census-based housing indicators and data, revised 2005)

## Lower ownership rate among Aboriginal households

Just under half (49.8%) of Aboriginal households not living on reserves owned their home in 2001, well below the 67.4% of non-Aboriginal households that are owners. Ownership rates are an important factor when examining core housing need, as owner households tend to have higher incomes and experience much lower levels of core housing need than renter households. This holds particularly true for Aboriginal households, with 10.2% of owners in core housing need, compared to 37.3% of renters in core housing need. In contrast, among non-Aboriginal households, 6.5% of owners were in core housing need, versus 27.9% of renters.

## Housing conditions differ for Indians, Métis and Inuit

Differences in housing conditions emerge when Aboriginal households are examined based on Aboriginal identity<sup>9</sup>. Inuit households, accounting for 4.4% of all Aboriginal households in 2001, had the lowest ownership rate and the highest overall incidence of core housing need (see *Table 5*). In contrast, Métis households, comprising 43.1% of all Aboriginal households, had the highest ownership rates and the lowest incidence of core housing need.

There is considerable variation in the degree to which the housing of North American Indian, Métis, and Inuit households meets each of the standards defining acceptable housing. Regardless of the housing standard, however, Aboriginal households are consistently more likely than non-Aboriginal households to live in housing that falls below standards. Aboriginal households are therefore more likely to fall into core housing need. Examining their housing conditions standard-by-standard helps to reveal the reasons why Aboriginal households fall into core housing need more often.

## Adequacy, suitability, and affordability of Aboriginal housing

Dwellings can fall below one, two, or all three of the criteria for acceptable housing. For both Aboriginal and Non-Aboriginal households, housing that is not affordable is far more common than housing that is crowded or in need of major repair. However, while only a marginal percentage of non-Aboriginal households lived in housing that failed to meet the suitability or adequacy standards in 2001, a significantly higher percentage of Aboriginal households occupied housing that was crowded or in need of major repair.

*Table 5: Summary of Housing Conditions for Households Living Outside Reserves by Aboriginal Identity - Canada, 2001*

	Number of Households*	Ownership Rate**	Percentage in Core Housing Need		
			Total	Owners	Renters
All Aboriginal households	297,300	49.8%	23.8%	10.2%	37.3%
Status Indian households	127,500	43.1%	28.0%	11.1%	40.8%
Non-status Indian households	57,300	49.9%	23.7%	10.7%	36.7%
Métis households	128,400	57.7%	19.2%	8.9%	33.3%
Inuit households	13,100	32.8%	31.8%	20.1%	37.6%
Non-Aboriginal households	10,508,300	67.4%	13.5%	6.5%	27.9%

\*There are cases where two or more identity groups are represented in the same household.

\*\*Ownership rates apply to non-farm, non-reserve private households with positive incomes that exceed their shelter costs (see *Table 2*)

Source: CMHC (census-based housing indicators and data, revised 2005)

<sup>9</sup> An Aboriginal family household is any household in which at least one spouse, common-law partner, or lone parent self-identified as Aboriginal, or at least 50 per cent of household members self-identified as Aboriginal. If any member of the family household identified as Indian (Status or Non-Status), Métis, or Inuit, then the household is classified accordingly. An Aboriginal non-family household is any household in which at least 50 per cent of household members self-identified as Aboriginal. If any member of the non-family household identified as Indian (Status or Non-Status), Métis, or Inuit, then the household is classified accordingly. There are cases where two or more identity groups are represented in the same household. For example, a household with one Métis and one Inuit spouse will be counted as both a Métis and as an Inuit household. This approach enables the range of Aboriginal identities to be examined, but it also means that identity subtotals should not be summed as they will add to more than the total of Aboriginal households.

Affordability is the dominant reason for falling into core housing need. In 2001, 19.1% of all Aboriginal households were experiencing affordability problems and in core housing need, compared to 12.1% of non-Aboriginal households (see *Table 6* and *Appendix Table 2*).

On average, off-reserve Status Indians had the greatest challenge finding and paying for affordable housing, with 23.1% of Status Indian households paying 30% or more of their income on shelter and in core housing need. In contrast, only 10.6% of Inuit households experienced affordability problems and were in core housing need, less than the share of all non-Aboriginal households. Yet Inuit households still experienced the highest overall incidence of core housing need, as they were far more likely to be living in housing that was crowded or in need of major repair.

*Table 6: Households In Core Housing Need by Standards, 2001*

		Proportion of Households In Core Housing Need Living Below Specific Standards (alone or in combination with other standards)		
		Affordability Standard	Adequacy Standard	Suitability Standard
All Aboriginal households	Total	19.1%	6.4%	5.7%
	Owner	7.0%	4.1%	1.8%
	Renter	31.2%	8.7%	9.6%
Status Indian households	Total	23.1%	7.0%	7.8%
	Owner	7.7%	4.4%	2.3%
	Renter	34.7%	9.0%	11.8%
Non-status Indian households	Total	20.1%	6.5%	4.9%
	Owner	7.8%	3.9%	1.7%
	Renter	32.4%	9.1%	8.1%
Métis households	Total	15.8%	5.5%	3.7%
	Owner	6.2%	3.8%	1.3%
	Renter	28.7%	7.8%	6.9%
Inuit households	Total	10.6%	12.1%	16.8%
	Owner	8.1%	8.3%	8.2%
	Renter	11.8%	14.0%	20.8%
Non-Aboriginal households	Total	12.1%	2.0%	1.9%
	Owner	5.6%	1.3%	0.6%
	Renter	25.5%	3.3%	4.7%

Excludes on-reserve households  
Source: CMHC (census-based housing indicators and data, revised 2005)

Finding affordable housing is the dominant challenge for non-Inuit Aboriginal households. Housing adequacy is second on the list and suitability third. For Inuit households, however, crowding is the most prevalent housing problem, with 16.8% living in crowded conditions and in core housing need. The proportion of crowded households in core housing need rises to 20.8% among Inuit renter households.

Affordability is actually the least common reason for falling into core housing need among Inuit households, slightly behind the need for repair. However, the relatively low proportion of Inuit households spending 30% or more of their income on shelter reflects the fact that over half of the housing stock in Nunavut (home to 42.3% of all Inuit households) is public housing<sup>10</sup>, because small and remote northern communities face unique challenges in supporting affordable private markets.

However, Inuit households account for only a small proportion of all Aboriginal households in Canada. For the majority of Aboriginal households, affordability is the primary housing problem. As long as their incomes lag those of non-Aboriginal households, Aboriginal households will continue to be more susceptible to core housing need.

### **Gap in household income for households in core housing need**

Aboriginal households in core housing need reported \$17,411 in before-tax income, just \$17 less than the average for non-Aboriginal households in core housing need (see *Table 7*). However, Aboriginal households living in or able to access acceptable housing reported \$59,026 in before-tax income, 3.4 times higher than Aboriginal households in core housing need. Status Indian households in core housing need reported the lowest incomes, averaging \$16,628. Inuit households in core housing need reported much higher income levels, with an average annual income of \$29,539, but still lower than Inuit households living in or able to access acceptable housing (see *Table 7*).

However, national averages can mask significant differences at the provincial and territorial level. In eight provinces and territories, Aboriginal households in core housing need reported lower incomes than non-Aboriginal households in core housing need. This was the case for Inuit, where higher incomes in Nunavut substantially boosted the national average (see *Appendix Table 3*). Despite these higher incomes, in Nunavut the average income of Inuit households in core housing need was 19.2% lower than the non-Aboriginal average.

<sup>10</sup> Of the 7,200 units in Nunavut (2001 Census), the Nunavut Housing Corporation (NHC) has 3,854 public housing units (May 2003 figure). For more information, please see: [http://www.cmhc-schl.gc.ca/en/bureho/reho/yogureho/fash/fash\\_007.cfm](http://www.cmhc-schl.gc.ca/en/bureho/reho/yogureho/fash/fash_007.cfm)

Table 7: Non-Reserve Household Income, Shelter Cost, and Shelter Cost-to-Income Ratio (STIR), by Tenure and Aboriginal Identity – Canada, 2001

		Households Living In or Able to Access Acceptable Housing			Households in Core Housing Need		
		Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
All Aboriginal households	Total	\$59,026	\$747	17.6	\$17,411	\$570	45.5
	Owner	\$68,554	\$830	16.6	\$20,544	\$635	41.8
	Renter	\$45,456	\$626	19.2	\$16,562	\$552	46.5
Status Indian households	Total	\$56,899	\$736	18.0	\$16,628	\$565	46.6
	Owner	\$67,899	\$834	16.7	\$19,729	\$611	41.8
	Renter	\$44,404	\$624	19.5	\$15,987	\$555	47.6
Non-status Indian households	Total	\$60,506	\$802	18.3	\$17,599	\$625	47.1
	Owner	\$69,554	\$879	17.2	\$20,553	\$683	42.9
	Renter	\$47,764	\$690	19.9	\$16,741	\$607	48.3
Métis households	Total	\$60,853	\$756	17.4	\$16,994	\$581	45.9
	Owner	\$68,812	\$818	16.3	\$19,585	\$627	42.2
	Renter	\$46,032	\$638	19.4	\$16,045	\$564	47.2
Inuit households	Total	\$60,258	\$594	12.8	\$29,539	\$454	23.8
	Owner	\$77,943	\$846	14.7	\$37,254	\$743	28.7
	Renter	\$49,224	\$430	11.6	\$27,518	\$376	22.5
Non-Aboriginal households	Total	\$68,135	\$784	17.0	\$17,428	\$647	48.1
	Owner	\$75,778	\$827	15.8	\$19,304	\$735	47.8
	Renter	\$47,654	\$669	20.3	\$16,528	\$604	48.3

Excludes on-reserve households

Source: CMHC (census-based housing indicators and data, revised 2005)

### Housing conditions improve with income growth

From 1996 to 2001, the average income for Aboriginal households increased faster than their average shelter costs and faster than the average income for non-Aboriginal households. As a result, the average shelter cost-to-income ratio (STIR) for Aboriginal households declined, affordability improved, and the proportion of households in core housing need also declined, helping to reduce the housing gap between Aboriginal and non-Aboriginal households (see Table 8 and Appendix Table 4). Conditions improved the most for renter households.

On average, Métis households experienced the greatest improvement in income between 1996 and 2001, although their shelter costs also increased considerably. Indian (Status and Non-status) households saw the greatest rise in incomes relative to shelter costs, and the greatest decline in STIRs. Among Inuit households, STIRs increased as shelter costs rose faster than incomes. Overall, the incidence of core housing need among Aboriginal households declined substantially as their economic conditions improved.

### Changes reflect improving conditions and expanded coverage of Aboriginal population

While these improvements are good news, caution should be exercised in analyzing trends for Aboriginal households. Over time, patterns in Aboriginal self-identification for the Census have changed, and in recent years, a growing number of people who had not previously identified with an Aboriginal group are now doing so. Changes in Aboriginal participation in the census over time also result in comparability issues.

From 1996 to 2001, the number of Aboriginal households living outside reserves increased by 36.2%, more than five times the rate of growth for non-Aboriginal households. Demographic factors are thought to have accounted for about half of overall Aboriginal population growth, while non-demographic factors, such as increased awareness of Aboriginal roots as well as changes in net undercoverage in the census over time, accounted for the other half.<sup>11</sup>

The need for careful interpretation becomes particularly evident when examining Aboriginal household growth by Aboriginal identity and province. For example, while the number of Métis households in Canada increased by 56.9% between 1996 and 2001, three provinces reported Métis household growth rates exceeding 100% (see Appendix Table 4). It is difficult to determine the exact degree to which changes in income, housing conditions, and core housing need reflect actual improvements for Aboriginal households, or the possibly better socio-economic conditions among households that newly identified as Aboriginal, in general, or as Métis, in particular, in the 2001 Census.

<sup>11</sup> Statistics Canada, 2001 Census Analysis Series: Aboriginal peoples of Canada: A demographic profile Statistics Canada Catalogue no. 96F0030XIE2001007 (Ottawa: Statistics Canada, 2003), p. 6.

Table 8: Percentage Change in Average Household Income, Shelter Cost, and Shelter Cost-to-Income Ratio (STIR), and Share of Households in Core Housing Need - Canada, 1996-2001

		All Households			Households in Core Housing Need			Share of Households in Core Housing Need (percentage point change)
		Average Household Income	Average Shelter Cost	Average STIR (percentage point change)	Average Household Income	Average Shelter Cost	Average STIR (percentage point change)	
All Aboriginal Households	Total	23.1%	15.4%	-1.7	10.4%	10.9%	0.6	-6.5
	Owner	17.1%	14.2%	-0.2	11.9%	20.5%	2.9	-2.5
	Renter	19.5%	11.6%	-1.7	9.0%	7.8%	0.2	-6.2
Status Indian Households	Total	20.6%	13.3%	-1.7	7.1%	8.2%	0.7	-6.3
	Owner	15.9%	14.1%	-0.1	4.3%	14.8%	3.4	-2.7
	Renter	18.2%	10.0%	-1.9	7.3%	6.9%	0.3	-6.4
Non-status Indian Households	Total	20.7%	11.4%	-2.3	8.8%	7.8%	-0.4	-6.2
	Owner	13.7%	9.2%	-0.5	13.1%	13.1%	-1.3	-0.8
	Renter	21.4%	10.4%	-2.5	6.1%	5.4%	0.1	-7.8
Métis Households	Total	25.9%	18.9%	-1.6	11.3%	15.5%	1.2	-6.8
	Owner	19.3%	18.1%	-0.1	10.7%	29.0%	5.1	-3.2
	Renter	22.5%	14.6%	-1.6	10.4%	10.8%	0.2	-6.3
Inuit Households	Total	18.6%	25.9%	1.4	25.9%	38.0%	2.6	-0.9
	Owner	16.2%	25.5%	1.3	44.1%	40.7%	-1.2	2.4
	Renter	14.0%	16.9%	1.3	19.4%	27.9%	2.8	-0.8
Non-Aboriginal Households	Total	19.7%	11.0%	-0.9	12.4%	11.4%	0.0	-1.8
	Owner	18.8%	11.1%	-0.4	12.9%	14.3%	0.9	-0.3
	Renter	16.9%	9.2%	-1.0	11.3%	8.8%	-0.2	-3.4

Excludes on-reserve households.

Source: CMHC (census-based housing indicators and data, revised 2005)

## ON-RESERVE HOUSEHOLDS

### Growth in the number of Aboriginal households on reserves

The number of on-reserve Aboriginal households increased by 24.1% from 1996 to 2001, well below the rate of growth for Aboriginal households not living on reserves (36.2%), but over three times the rate for non-Aboriginal households (7.1%) (see *Table 9* for reserve households and *Appendix Table 4* for households not living on reserves). While British Columbia is home to the greatest number of on-reserve households, Ontario experienced the fastest growth rate, and in 2001 surpassed Manitoba as the province with the second largest number of on-reserve households<sup>12</sup>.

Housing costs for most on-reserve households are paid through band housing arrangements, so shelter costs are not collected by

<sup>12</sup> Just as increased identification as "Aboriginal" contributed to the increase in the number of Aboriginal households not living on reserves, non-demographic factors also affected the growth rate of reserve households from 1996 to 2001. A more complete enumeration of reserves in 2001 is partially responsible for the increase in the number of reserve households. The number of incompletely enumerated reserves or Indian settlements fell from 77 (with an estimated population of 77,000) in 1996 to 30 (with an estimated population of 31,000) in 2001.

the census. Affordability, and by extension, core housing need, cannot be determined. However, the adequacy and suitability of housing on reserve can be examined, and using household incomes, the percentage of households living in housing below standards and unable to afford acceptable housing can also be derived<sup>13</sup>. This is similar to the concept of core housing need, with the notable absence of the affordability standard.

In 2001, 27.7% of on-reserve Aboriginal households lived in housing that failed to meet the adequacy or the suitability standard (alone or in combination), and were unable to afford acceptable housing (see *Table 10* and *Appendix Table 5* for provincial and territorial figures). Among Aboriginal households in band housing (accounting for 58.8% of Aboriginal reserve households), almost a third lived in dwellings that failed one or more standards and did not have sufficient income to afford acceptable housing.

<sup>13</sup> A household not living on reserve is considered able to afford acceptable housing if their before-tax income exceeds the income required to rent suitable local housing while spending no more than 30% of income on shelter costs. For households living outside reserves (both Aboriginal and non-Aboriginal) in rural or remote areas lacking rental markets, the income required to access affordable housing reflects the costs associated with building and maintaining a newly constructed unit. The process is similar for households on reserve, where typically there are no rental markets.

Table 9: Number of On-reserve Aboriginal Households and Average Income, 1996-2001

	Number of Households			Average Income		
	1996	2001	Change 1996-2001	1996	2001	Change 1996-2001
Canada	58,800	73,000	24.1%	\$28,840	\$32,400	12.3%
Newfoundland and Labrador	200	300	31.6%	\$49,151	\$46,905	-4.6%
Prince Edward Island	**	100	93.3%	**	\$32,299	17.2%
Nova Scotia	2,000	2,200	14.0%	\$23,717	\$25,609	8.0%
New Brunswick	1,800	2,200	23.4%	\$23,382	\$24,301	3.9%
Quebec	6,400	8,500	32.1%	\$37,657	\$43,770	16.2%
Ontario	9,000	12,700	40.0%	\$30,311	\$33,859	11.7%
Manitoba	11,100	12,600	13.2%	\$26,135	\$29,872	14.3%
Saskatchewan	8,700	10,100	16.5%	\$24,240	\$27,137	12.0%
Alberta	6,700	9,200	36.6%	\$27,294	\$30,480	11.7%
British Columbia	12,600	15,000	18.3%	\$30,918	\$33,486	8.3%
Yukon Territory	100	200	10.7%	\$27,396	\$30,954	13.0%
Northwest Territories	100	100	0.0%	\$31,619	\$41,487	31.2%
Nunavut	n/a	n/a	n/a	n/a	n/a	n/a

Household counts have been rounded to the nearest hundred. There are no reserves or Indian settlements in Nunavut.

\*\* Estimates of housing data are provided where there are a total of 100 or more Aboriginal households.

Source: CMHC (census-based housing indicators and data)

Table 10: Aboriginal Reserve Households by Tenure and Housing Standards - Canada, 2001

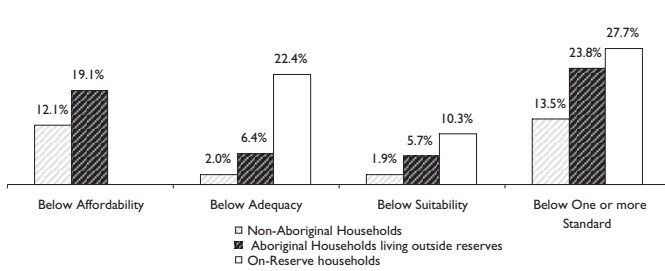
	Total Reserve Households	Reserve Households in Housing Below Standards and Unable to Afford Acceptable Housing			
		% Below Adequacy or Suitability Standards (alone or in combination)	% Below Adequacy Standard Only	% Below Suitability Standard Only	% Below Adequacy and Suitability Combined
All Households	73,300	27.7%	17.4%	5.3%	5.0%
Owner	20,900	22.4%	16.4%	2.9%	3.1%
Renter	9,300	20.4%	11.5%	5.7%	3.2%
Band Housing	43,100	31.8%	19.1%	6.4%	6.4%

Compared to Aboriginal households living outside reserves, on-reserve Aboriginal households were more than twice as likely to live in crowded conditions and be unable to afford acceptable housing, and 3.3 times as likely to live in housing in need of major repair and be unable to afford acceptable housing (see Figure 3). The difference in housing conditions is even more pronounced between Aboriginal on-reserve households and non-Aboriginal (see Figure 3).

Source: CMHC (census-based housing indicators and data revised 2005)



**Figure 3: Percentage of Aboriginal and Non-Aboriginal Households Below Standards and Unable to Afford Acceptable Housing, 2001**



Source: CMHC (census-based housing indicators and data, revised 2005)

## SUMMARY

In 2001, while the majority of Aboriginal households lived in urban areas, 18.5% resided on reserves. These on-reserve Aboriginal households experienced the greatest housing need, with 27.7% living in housing that failed to meet the adequacy or suitability standard and were unable to afford acceptable housing. Among households not living on reserve, 23.8% of Aboriginal households were in core housing need, compared to 13.5% of non-Aboriginal households. The level of core housing need was highest among Inuit and Status Indian households. Almost a quarter of Aboriginal households in CMAs and CAs were in core housing need in 2001, compared to 20.0% of Aboriginal households in small urban centres

Aboriginal households have lower average incomes and ownership rates relative to non-Aboriginal households, although this gap narrowed somewhat between 1996 and 2001. With income as a primary determinant of core housing need, this improvement in economic conditions led to a corresponding improvement in housing conditions. However, problems with affordability, crowding, and the physical condition of housing remain far more prevalent among Aboriginal households than non-Aboriginal households.

## DEFINITIONS

**Households** refer to all private households. People living in collective dwellings are excluded by definition (see Statistics Canada, 2001 Census Dictionary, Cat. no. 92-378-XIE, pages 190-193).

An **Aboriginal household** is defined as one of the following: a non-family household in which at least 50 per cent of household members self-identified as Aboriginal; or a family household that meets at least one of two criteria: at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal; or at least 50% of household members self-identified as Aboriginal.

When discussing core housing need, household data exclude farm, band, and reserve households (for which shelter costs are not collected by the census); households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

Average shelter cost-to-income ratios (STIRs) exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

Canadian households are considered to be in **core housing need** if they do not live in and could not access acceptable housing.

The term "**acceptable housing**" refers to housing that is affordable, in adequate condition, and of suitable size.

- Adequate dwellings are those reported by their residents as not requiring any major repairs.
- Suitable dwellings are not crowded, meaning that they have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- Affordable dwellings cost less than 30% of before-tax household income.

According to the **National Occupancy Standard** enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

Appendix Table 1: The Housing Conditions of Aboriginal and Non-Aboriginal Households Living Outside Reserves, Number and Percentage in Core Housing Need - Canada, Provinces, and Territories, 2001

		Total		Owner		Renter	
		Total	% In Core Housing Need	Total	% In Core Housing Need	Total	% In Core Housing Need
Canada	All Aboriginal households	297,300	23.8%	148,200	10.2%	149,100	37.3%
	Status Indian households	127,500	28.0%	54,900	11.1%	72,600	40.8%
	Non-status Indian households	57,300	23.7%	28,600	10.7%	28,700	36.7%
	Métis households	128,400	19.2%	74,100	8.9%	54,300	33.3%
	Inuit households	13,100	31.8%	4,300	20.1%	8,800	37.6%
	Non-Aboriginal households	10,508,300	13.5%	7,081,500	6.5%	3,426,800	27.9%
Newfoundland and Labrador	All Aboriginal households	6,700	22.3%	4,900	17.4%	1,700	36.6%
	Status Indian households	1,100	23.4%	800	17.9%	200	43.5%
	Non-status Indian households	2,000	20.9%	1,500	16.0%	500	35.0%
	Métis households	2,300	20.0%	1,700	17.9%	600	27.0%
	Inuit households	1,800	26.0%	1,300	18.7%	500	43.0%
	Non-Aboriginal households	175,000	14.4%	139,000	9.1%	36,100	34.7%
Prince Edward Island	All Aboriginal households	400	24.4%	200	8.3%	200	35.7%
	Status Indian households	200	21.2%	**	**	**	**
	Non-status Indian households	200	27.3%	**	**	100	28.6%
	Métis households	**	**	**	**	**	**
	Inuit households	**	**	**	**	**	**
	Non-Aboriginal households	47,700	12.8%	35,200	6.7%	12,500	30.0%
Nova Scotia	All Aboriginal Households	4,600	22.5%	2,800	10.9%	1,800	40.5%
	Status Indian households	1,800	20.8%	1,100	8.4%	700	39.3%
	Non-status Indian households	1,500	26.9%	900	14.7%	700	42.1%
	Métis households	1,400	18.5%	900	12.3%	400	33.3%
	Inuit households	200	28.2%	**	**	**	**
	Non-Aboriginal households	335,100	15.1%	243,000	8.0%	92,100	33.7%
New Brunswick	All Aboriginal Households	4,800	21.9%	3,100	16.0%	1,700	32.1%
	Status Indian households	2,000	21.8%	1,200	15.6%	800	32.2%
	Non-status Indian households	1,300	25.1%	700	17.1%	600	34.5%
	Métis households	1,700	18.8%	1,300	15.4%	400	30.2%
	Inuit households	**	**	**	**	**	**
	Non-Aboriginal households	264,100	11.0%	200,200	6.0%	63,900	26.4%
Quebec	All Aboriginal Households	23,400	16.8%	11,000	6.4%	12,500	25.9%
	Status Indian households	9,600	16.2%	4,700	4.9%	4,900	26.9%
	Non-status Indian households	5,700	16.8%	2,900	6.9%	2,800	27.2%
	Métis households	7,000	17.7%	3,700	7.5%	3,300	29.0%
	Inuit households	2,200	16.7%	200	7.3%	2,000	17.7%
	Non-Aboriginal households	2,789,400	12.5%	1,647,100	4.5%	1,142,300	24.0%
Ontario	All Aboriginal Households	72,300	20.6%	38,800	8.0%	33,500	35.2%
	Status Indian households	34,600	22.7%	17,300	8.6%	17,300	36.7%
	Non-status Indian households	20,300	22.2%	10,200	9.3%	10,100	35.1%
	Métis households	23,100	17.1%	14,500	6.9%	8,600	34.2%
	Inuit households	700	22.2%	300	3.6%	400	35.6%
	Non-Aboriginal households	3,909,200	15.0%	2,710,100	7.3%	1,199,200	32.2%
Manitoba	All Aboriginal Households	39,000	25.8%	18,200	10.0%	20,800	39.7%
	Status Indian households	15,500	36.0%	4,900	14.0%	10,600	46.1%
	Non-status Indian households	3,400	31.5%	1,400	13.8%	2,000	44.0%
	Métis households	24,500	19.4%	13,700	8.6%	10,800	33.2%
	Inuit households	200	26.7%	**	**	**	**
	Non-Aboriginal households	350,900	10.1%	253,000	5.4%	97,900	22.0%

Appendix Table 1 (cont'd): The Housing Conditions of Aboriginal and Non-Aboriginal Households Living Outside Reserves, Number and Percentage in Core Housing Need - Canada, Provinces and Territories, 2001

		Total		Owner		Renter	
		Total	% In Core Housing Need	Total	% In Core Housing Need	Total	% In Core Housing Need
Saskatchewan	All Aboriginal households	29,600	28.7%	13,300	11.2%	16,300	43.0%
	Status Indian households	13,600	39.6%	3,900	14.7%	9,700	49.6%
	Non-status Indian households	2,200	31.7%	1,000	15.4%	1,200	46.1%
	Métis households	17,300	20.7%	9,700	10.3%	7,600	33.9%
	Inuit households	100	28.6%	**	**	**	**
	Non-Aboriginal households	293,500	9.8%	217,500	5.9%	75,900	21.0%
Alberta	All Aboriginal households	48,100	19.8%	24,300	8.7%	23,900	31.1%
	Status Indian households	18,300	23.9%	7,900	10.8%	10,500	33.7%
	Non-status Indian households	6,700	19.4%	3,300	8.9%	3,500	29.3%
	Métis households	28,600	17.4%	15,800	7.8%	12,800	29.2%
	Inuit households	600	18.4%	300	7.8%	300	25.4%
	Non-Aboriginal households	966,100	10.0%	695,000	5.2%	271,000	22.3%
British Columbia	All Aboriginal households	55,000	28.5%	26,100	11.1%	28,900	44.2%
	Status Indian households	25,700	33.1%	10,300	12.2%	15,400	47.1%
	Non-status Indian households	13,200	27.5%	6,300	10.9%	6,900	42.8%
	Métis households	20,700	23.4%	11,600	10.3%	9,000	40.3%
	Inuit households	400	33.8%	100	9.1%	300	46.2%
	Non-Aboriginal households	1,361,700	15.3%	931,900	8.2%	429,800	30.6%
Yukon	All Aboriginal Households	2,100	25.3%	1,100	15.2%	1,000	37.2%
	Status Indian households	1,500	26.4%	800	17.3%	700	35.6%
	Non-status Indian households	500	27.2%	300	15.1%	300	40.0%
	Métis households	300	17.9%	200	8.1%	**	**
	Inuit households	**	**	**	**	**	**
	Non-Aboriginal households	8,100	13.4%	5,800	9.1%	2,300	24.2%
Northwest Territories	All Aboriginal Households	5,800	25.3%	3,000	20.5%	2,700	30.5%
	Status Indian households	3,600	27.5%	2,000	23.6%	1,600	32.3%
	Non-status Indian households	300	23.3%	200	20.0%	200	26.7%
	Métis households	1,400	15.8%	900	11.7%	600	22.3%
	Inuit households	1,300	26.4%	500	17.9%	800	32.1%
	Non-Aboriginal households	6,200	10.0%	3,500	5.6%	2,800	15.7%
Nunavut	All Aboriginal Households	5,600	44.5%	1,400	33.7%	4,200	48.1%
	Status Indian households	**	**	**	**	**	**
	Non-status Indian households	**	**	**	**	**	**
	Métis households	**	**	**	**	**	**
	Inuit households	5,500	44.6%	1,400	33.7%	4,100	48.4%
	Non-Aboriginal households	1,500	17.2%	300	12.5%	1,200	18.3%

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred.

Percentages were derived from non-rounded counts.

\*\* Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data, revised 2005)

Appendix Table 2: The Adequacy, Suitability, and Affordability of Canadian Housing: Aboriginal and Non-Aboriginal Households Living Outside Reserves - Canada, 2001

		% of Households in this Condition			% of Households in this Condition and in Core Housing Need		
		Total	Owner	Renter	Total	Owner	Renter
All Aboriginal Households	Total below housing standards	43.3%	31.7%	54.8%	23.8%	10.2%	37.3%
	Below one housing standard	34.1%	26.7%	41.5%	17.0%	7.7%	26.3%
	Affordability	18.3%	11.3%	25.2%	13.0%	4.9%	21.1%
	Suitability	6.6%	4.5%	8.6%	2.0%	0.8%	3.2%
	Adequacy	9.3%	10.9%	7.6%	2.0%	1.9%	2.1%
	Below multiple housing standards	9.2%	5.0%	13.4%	6.8%	2.5%	11.0%
	Affordability and suitability	2.7%	0.6%	4.7%	2.4%	0.4%	4.4%
	Affordability and adequacy	3.9%	2.6%	5.2%	3.0%	1.5%	4.5%
	Suitability and adequacy	1.8%	1.5%	2.2%	0.7%	0.4%	0.9%
	Affordability, suitability, and adequacy	0.8%	0.3%	1.3%	0.7%	0.2%	1.2%
	Above housing standards	56.7%	68.3%	45.2%	n/a	n/a	n/a
Status Indian Households	Total below housing standards	47.6%	34.0%	57.9%	28.0%	11.1%	40.8%
	Below one housing standard	36.2%	28.1%	42.3%	19.3%	8.2%	27.6%
	Affordability	20.1%	11.8%	26.3%	15.1%	5.3%	22.5%
	Suitability	7.7%	5.6%	9.3%	2.3%	1.0%	3.3%
	Adequacy	8.4%	10.7%	6.7%	1.9%	1.9%	1.8%
	Below multiple housing standards	11.4%	5.8%	15.6%	8.8%	3.0%	13.1%
	Affordability and suitability	4.0%	0.8%	6.4%	3.6%	0.5%	6.0%
	Affordability and adequacy	4.1%	2.6%	5.2%	3.3%	1.6%	4.6%
	Suitability and adequacy	2.2%	2.1%	2.4%	0.8%	0.6%	1.0%
	Affordability, suitability, and adequacy	1.1%	0.3%	1.7%	1.0%	0.3%	1.6%
	Above housing standards	52.4%	66.0%	42.1%	n/a	n/a	n/a
Non-status Indian Households	Total below housing standards	44.9%	33.5%	56.2%	23.7%	10.7%	36.7%
	Below one housing standard	35.0%	27.8%	42.2%	16.6%	8.0%	25.1%
	Affordability	18.9%	12.0%	25.9%	13.4%	5.5%	21.4%
	Suitability	6.0%	4.7%	7.4%	1.6%	0.9%	2.2%
	Adequacy	10.1%	11.2%	9.0%	1.6%	1.6%	1.6%
	Below multiple housing standards	9.8%	5.7%	14.0%	7.1%	2.7%	11.6%
	Affordability and suitability	2.5%	0.7%	4.3%	2.2%	0.3%	4.1%
	Affordability and adequacy	4.9%	3.3%	6.5%	3.8%	1.9%	5.6%
	Suitability and adequacy	1.6%	1.3%	1.9%	0.5%	0.3%	0.6%
	Affordability, suitability, and adequacy	0.8%	0.3%	1.3%	0.7%	0.2%	1.3%
	Above housing standards	55.1%	66.5%	43.8%	n/a	n/a	n/a
Métis Households	Total below housing standards	39.4%	30.2%	51.9%	19.2%	8.9%	33.3%
	Below one housing standard	31.9%	25.8%	40.1%	14.0%	6.8%	23.9%
	Affordability	16.5%	10.6%	24.4%	11.0%	4.4%	19.9%
	Suitability	5.7%	4.2%	7.8%	1.2%	0.5%	2.1%
	Adequacy	9.7%	11.0%	7.9%	1.9%	1.9%	1.9%
	Below multiple housing standards	7.5%	4.4%	11.8%	5.2%	2.1%	9.3%
	Affordability and suitability	1.8%	0.5%	3.7%	1.6%	0.3%	3.4%
	Affordability and adequacy	3.6%	2.3%	5.4%	2.7%	1.3%	4.5%
	Suitability and adequacy	1.5%	1.4%	1.7%	0.4%	0.3%	0.5%
	Affordability, suitability, and adequacy	0.6%	0.3%	1.0%	0.5%	0.2%	0.9%
	Above housing standards	60.6%	69.8%	48.1%	n/a	n/a	n/a
Inuit Households	Total below housing standards	49.4%	40.6%	53.6%	31.8%	20.1%	37.6%
	Below one housing standard	39.2%	33.6%	41.9%	24.7%	16.0%	29.0%
	Affordability	9.2%	9.7%	9.0%	7.0%	5.7%	7.7%
	Suitability	18.0%	11.6%	21.2%	10.9%	5.3%	13.6%
	Adequacy	11.9%	12.4%	11.7%	6.8%	5.1%	7.7%
	Below multiple housing standards	10.2%	7.0%	11.7%	7.1%	4.2%	8.5%
	Affordability and suitability	2.1%	1.1%	2.6%	1.9%	0.9%	2.3%
	Affordability and adequacy	1.5%	1.6%	1.4%	1.3%	1.2%	1.3%
	Suitability and adequacy	6.1%	4.0%	7.1%	3.6%	1.8%	4.4%
	Affordability, suitability, and adequacy	0.5%	0.2%	0.6%	0.4%	0.2%	0.5%
	Above housing standards	50.7%	59.4%	46.4%	n/a	n/a	n/a
Non-Aboriginal Households	Total below housing standards	29.7%	21.8%	45.9%	13.5%	6.5%	27.9%
	Below one housing standard	26.1%	19.7%	39.2%	11.1%	5.5%	22.6%
	Affordability	16.9%	11.6%	27.7%	9.8%	4.7%	20.4%
	Suitability	4.0%	2.7%	6.5%	0.6%	0.2%	1.6%
	Adequacy	5.2%	5.4%	5.0%	0.7%	0.7%	0.6%
	Below multiple housing standards	3.6%	2.1%	6.8%	2.4%	1.0%	5.2%
	Affordability and suitability	1.3%	0.5%	2.9%	1.0%	0.3%	2.6%
	Affordability and adequacy	1.7%	1.2%	2.7%	1.1%	0.6%	2.1%
	Suitability and adequacy	0.5%	0.3%	0.8%	0.1%	0.0%	0.2%
	Affordability, suitability, and adequacy	0.2%	0.1%	0.4%	0.2%	0.0%	0.4%
	Above housing standards	70.3%	78.2%	54.1%	n/a	n/a	n/a

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.  
Source: CMHC (census-based housing indicators and data, revised 2005)

Appendix Table 3: Average Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households Living Outside Reserves - Canada, 2001

			All Households			Households in Core Housing Need		
			Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
Canada	All Aboriginal Households	Total	\$ 49,123	\$ 705	24.3	\$ 17,411	\$ 570	45.5
		Owner	\$ 63,668	\$ 810	19.1	\$ 20,544	\$ 635	41.8
		Renter	\$ 34,670	\$ 598	29.5	\$ 16,562	\$ 552	46.5
	Status Indian Households	Total	\$ 45,615	\$ 688	26.0	\$ 16,628	\$ 565	46.6
		Owner	\$ 62,530	\$ 809	19.5	\$ 19,729	\$ 611	41.8
		Renter	\$ 32,811	\$ 596	31.0	\$ 15,987	\$ 555	47.6
	Non-status Indian Households	Total	\$ 50,338	\$ 760	25.1	\$ 17,599	\$ 625	47.1
		Owner	\$ 64,324	\$ 858	20.0	\$ 20,553	\$ 683	42.9
		Renter	\$ 36,380	\$ 660	30.4	\$ 16,741	\$ 607	48.3
	Metis Households	Total	\$ 52,427	\$ 722	22.9	\$ 16,994	\$ 581	45.9
		Owner	\$ 64,418	\$ 801	18.6	\$ 19,585	\$ 627	42.2
		Renter	\$ 36,061	\$ 613	28.8	\$ 16,045	\$ 564	47.2
	Inuit Households	Total	\$ 50,470	\$ 549	16.3	\$ 29,539	\$ 454	23.8
		Owner	\$ 69,735	\$ 826	17.6	\$ 37,254	\$ 747	28.9
		Renter	\$ 41,070	\$ 409	15.7	\$ 27,518	\$ 376	22.5
Non-Aboriginal Households	Total	\$ 61,311	\$ 766	21.2	\$ 17,428	\$ 647	48.1	
	Owner	\$ 72,119	\$ 821	17.9	\$ 19,304	\$ 735	47.8	
	Renter	\$ 38,977	\$ 651	28.2	\$ 16,528	\$ 604	48.3	
Newfoundland and Labrador	All Aboriginal Households	Total	\$ 43,641	\$ 480	18.9	\$ 16,321	\$ 406	37.8
		Owner	\$ 47,657	\$ 476	15.7	\$ 18,098	\$ 362	31.6
		Renter	\$ 32,146	\$ 491	28.0	\$ 13,885	\$ 466	46.6
	Status Indian Households	Total	\$ 40,820	\$ 477	20.4	\$ 14,770	\$ 512	45.5
		Owner	\$ 43,409	\$ 468	17.4	\$ 15,535	\$ 489	41.6
		Renter	\$ 31,449	\$ 512	31.5	\$ 13,661	\$ 544	49.0
	Non-status Indian Households	Total	\$ 41,503	\$ 489	19.4	\$ 15,865	\$ 409	39.2
		Owner	\$ 44,972	\$ 490	16.4	\$ 17,717	\$ 386	32.8
		Renter	\$ 31,370	\$ 487	28.0	\$ 13,356	\$ 439	48.1
	Metis Households	Total	\$ 48,033	\$ 502	17.8	\$ 17,725	\$ 388	34.7
		Owner	\$ 52,148	\$ 501	15.0	\$ 19,736	\$ 357	27.8
		Renter	\$ 36,066	\$ 511	25.7	\$ 13,845	\$ 462	47.8
	Inuit Households	Total	\$ 43,882	\$ 488	19.2	\$ 17,179	\$ 397	35.8
		Owner	\$ 49,448	\$ 492	15.5	\$ 19,527	\$ 342	28.8
		Renter	\$ 30,796	\$ 479	28.2	\$ 14,792	\$ 451	42.2
Non-Aboriginal Households	Total	\$ 47,948	\$ 516	18.5	\$ 13,494	\$ 443	43.7	
	Owner	\$ 52,352	\$ 517	15.6	\$ 14,087	\$ 398	38.1	
	Renter	\$ 30,984	\$ 511	30.0	\$ 12,898	\$ 488	49.3	
Prince Edward Island	All Aboriginal Households	Total	\$ 37,732	\$ 531	23.7	\$ 14,037	\$ 465	46.6
		Owner	\$ 51,766	\$ 609	17.6	**	**	**
		Renter	\$ 25,499	\$ 473	29.8	**	**	**
	Status Indian Households	Total	\$ 41,710	\$ 593	23.6	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Non-status Indian Households	Total	\$ 35,166	\$ 522	24.5	**	**	**
		Owner	**	**	**	**	**	**
		Renter	\$ 26,554	\$ 475	28.5	**	**	**
	Metis Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Inuit Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
Non-Aboriginal Households	Total	\$ 49,174	\$ 572	19.3	\$ 14,457	\$ 506	45.4	
	Owner	\$ 55,482	\$ 584	16.1	\$ 15,483	\$ 519	43.4	
	Renter	\$ 31,418	\$ 539	28.4	\$ 13,811	\$ 498	46.6	
Nova Scotia	Aboriginal Households	Total	\$ 43,965	\$ 617	24.1	\$ 15,170	\$ 557	48.0
		Owner	\$ 53,109	\$ 660	18.9	\$ 17,110	\$ 558	41.3
		Renter	\$ 29,959	\$ 552	32.2	\$ 14,379	\$ 561	51.0
	Status Indian Households	Total	\$ 41,162	\$ 599	23.8	\$ 13,997	\$ 540	50.2
		Owner	\$ 50,041	\$ 644	18.1	**	**	**
		Renter	\$ 27,599	\$ 525	32.5	\$ 13,541	\$ 550	52.4
	Non-status Indian Households	Total	\$ 45,087	\$ 625	25.5	\$ 16,443	\$ 600	47.1
		Owner	\$ 54,916	\$ 660	19.6	\$ 20,828	\$ 647	38.6
		Renter	\$ 33,149	\$ 581	32.7	\$ 14,587	\$ 579	50.8
	Metis Households	Total	\$ 44,961	\$ 619	22.4	\$ 16,004	\$ 545	45.9
		Owner	\$ 51,932	\$ 648	19.2	\$ 16,064	\$ 530	42.2
		Renter	\$ 30,007	\$ 556	29.1	\$ 15,957	\$ 575	48.7
	Inuit Households	Total	\$ 50,576	\$ 640	24.5	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
Non-Aboriginal Households	Total	\$ 50,676	\$ 610	20.4	\$ 14,996	\$ 533	46.5	
	Owner	\$ 57,402	\$ 617	16.7	\$ 15,442	\$ 515	42.8	
	Renter	\$ 32,931	\$ 591	30.5	\$ 14,716	\$ 545	48.8	
New Brunswick	Aboriginal Households	Total	\$ 40,363	\$ 522	22.8	\$ 12,441	\$ 459	47.5
		Owner	\$ 46,431	\$ 533	19.5	\$ 12,993	\$ 456	45.4
		Renter	\$ 29,445	\$ 503	29.0	\$ 11,945	\$ 466	49.5
	Status Indian Households	Total	\$ 39,883	\$ 542	23.4	\$ 12,403	\$ 476	49.1
		Owner	\$ 45,313	\$ 567	20.0	\$ 12,813	\$ 427	44.3
		Renter	\$ 31,385	\$ 502	28.8	\$ 12,100	\$ 504	52.8
	Non-status Indian Households	Total	\$ 37,229	\$ 525	25.0	\$ 11,991	\$ 461	47.9
		Owner	\$ 47,633	\$ 548	20.8	\$ 12,014	\$ 461	50.0
		Renter	\$ 24,447	\$ 490	30.5	\$ 11,976	\$ 461	47.8
	Metis Households	Total	\$ 42,864	\$ 509	21.0	\$ 13,217	\$ 463	45.9
		Owner	\$ 46,414	\$ 506	18.9	\$ 14,003	\$ 485	45.1
		Renter	\$ 32,450	\$ 518	27.2	\$ 11,988	\$ 447	48.9
	Inuit Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
Non-Aboriginal Households	Total	\$ 49,314	\$ 547	18.6	\$ 12,574	\$ 460	47.1	
	Owner	\$ 55,088	\$ 561	15.9	\$ 12,697	\$ 454	45.4	
	Renter	\$ 31,223	\$ 504	27.6	\$ 12,486	\$ 465	48.2	

Appendix Table 3 (cont'd): Average Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households Living Outside Reserves - Canada, 2001

			All Households			Households in Core Housing Need		
			Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
Quebec	All Aboriginal Households	Total	\$ 45,523	\$ 560	21.7	\$ 12,678	\$ 447	47.1
		Owner	\$ 58,394	\$ 671	18.4	\$ 12,596	\$ 510	51.3
		Renter	\$ 34,197	\$ 460	24.8	\$ 12,696	\$ 433	46.2
	Status Indian Households	Total	\$ 45,042	\$ 577	22.3	\$ 12,272	\$ 457	48.7
		Owner	\$ 59,729	\$ 683	18.0	\$ 12,158	\$ 529	53.5
		Renter	\$ 31,038	\$ 476	26.5	\$ 12,292	\$ 444	47.9
	Non-status Indian Households	Total	\$ 45,715	\$ 603	22.9	\$ 12,188	\$ 469	49.7
		Owner	\$ 58,161	\$ 684	18.6	\$ 12,773	\$ 472	46.9
		Renter	\$ 32,651	\$ 516	27.5	\$ 12,030	\$ 468	50.4
	Metis Households	Total	\$ 44,558	\$ 571	22.9	\$ 12,040	\$ 460	49.5
		Owner	\$ 57,253	\$ 648	18.6	\$ 12,086	\$ 508	53.3
		Renter	\$ 30,238	\$ 483	27.8	\$ 12,027	\$ 448	48.4
	Inuit Households	Total	\$ 51,873	\$ 356	12.4	\$ 17,794	\$ 319	26.6
		Owner	\$ 64,059	\$ 791	18.9	**	**	**
		Renter	\$ 50,628	\$ 311	11.7	\$ 17,445	\$ 304	26.5
Non-Aboriginal Households	Total	\$ 52,231	\$ 621	20.8	\$ 12,570	\$ 490	50.0	
	Owner	\$ 64,474	\$ 688	16.9	\$ 13,070	\$ 530	50.5	
	Renter	\$ 34,578	\$ 524	26.6	\$ 12,434	\$ 479	49.8	
Ontario	All Aboriginal Households	Total	\$ 54,355	\$ 801	24.4	\$ 18,124	\$ 653	47.9
		Owner	\$ 68,807	\$ 913	19.9	\$ 21,202	\$ 769	47.3
		Renter	\$ 37,604	\$ 670	29.8	\$ 17,310	\$ 622	48.1
	Status Indian Households	Total	\$ 52,202	\$ 775	24.8	\$ 18,108	\$ 633	47.0
		Owner	\$ 68,110	\$ 896	19.8	\$ 21,062	\$ 734	45.7
		Renter	\$ 36,310	\$ 652	29.9	\$ 17,415	\$ 609	47.3
	Non-status Indian Households	Total	\$ 54,528	\$ 839	25.3	\$ 19,028	\$ 694	48.0
		Owner	\$ 70,225	\$ 974	20.7	\$ 22,964	\$ 835	47.3
		Renter	\$ 38,714	\$ 702	30.0	\$ 17,981	\$ 656	48.2
	Metis Households	Total	\$ 58,003	\$ 819	23.2	\$ 18,329	\$ 674	48.5
		Owner	\$ 69,495	\$ 899	19.2	\$ 21,095	\$ 785	47.8
		Renter	\$ 38,720	\$ 682	29.9	\$ 17,393	\$ 637	48.8
	Inuit Households	Total	\$ 58,009	\$ 916	25.8	\$ 19,592	\$ 694	50.6
		Owner	\$ 84,371	\$ 1,180	18.6	**	**	**
		Renter	\$ 41,258	\$ 744	30.1	\$ 19,477	\$ 694	49.5
Non-Aboriginal Households	Total	\$ 69,980	\$ 895	21.9	\$ 20,788	\$ 759	47.4	
	Owner	\$ 81,767	\$ 953	18.7	\$ 22,719	\$ 878	48.5	
	Renter	\$ 43,344	\$ 761	29.3	\$ 19,797	\$ 697	46.8	
Manitoba	All Aboriginal Households	Total	\$ 42,646	\$ 584	23.5	\$ 15,114	\$ 459	42.5
		Owner	\$ 59,500	\$ 696	17.2	\$ 18,725	\$ 505	36.0
		Renter	\$ 27,917	\$ 483	29.2	\$ 14,322	\$ 448	43.9
	Status Indian Households	Total	\$ 36,002	\$ 532	26.5	\$ 14,855	\$ 441	42.8
		Owner	\$ 58,068	\$ 684	17.8	\$ 18,841	\$ 446	33.4
		Renter	\$ 25,882	\$ 460	30.7	\$ 14,303	\$ 441	44.2
	Non-status Indian Households	Total	\$ 39,631	\$ 578	24.8	\$ 15,167	\$ 444	41.3
		Owner	\$ 56,672	\$ 678	17.6	\$ 17,078	\$ 403	30.8
		Renter	\$ 27,626	\$ 503	30.1	\$ 14,742	\$ 449	43.5
	Metis Households	Total	\$ 47,304	\$ 618	21.2	\$ 16,094	\$ 483	40.9
		Owner	\$ 60,246	\$ 705	17.0	\$ 19,154	\$ 543	37.3
		Renter	\$ 30,791	\$ 505	26.8	\$ 15,083	\$ 463	42.0
	Inuit Households	Total	\$ 44,158	\$ 633	24.8	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
Non-Aboriginal Households	Total	\$ 54,356	\$ 626	19.1	\$ 14,914	\$ 503	44.7	
	Owner	\$ 62,876	\$ 665	16.2	\$ 17,171	\$ 548	42.3	
	Renter	\$ 32,328	\$ 525	26.9	\$ 13,471	\$ 473	46.3	
Saskatchewan	Aboriginal Households	Total	\$ 41,159	\$ 605	26.5	\$ 14,811	\$ 513	48.1
		Owner	\$ 57,857	\$ 685	18.4	\$ 17,091	\$ 485	39.8
		Renter	\$ 27,515	\$ 539	33.3	\$ 14,327	\$ 520	49.9
	Status Indian Households	Total	\$ 34,269	\$ 580	30.7	\$ 14,807	\$ 522	49.2
		Owner	\$ 54,652	\$ 676	19.5	\$ 17,647	\$ 490	40.4
		Renter	\$ 26,050	\$ 541	35.4	\$ 14,467	\$ 526	50.3
	Non-status Indian Households	Total	\$ 41,252	\$ 603	25.5	\$ 16,023	\$ 508	44.0
		Owner	\$ 55,208	\$ 666	18.1	\$ 19,285	\$ 438	30.8
		Renter	\$ 28,744	\$ 548	32.2	\$ 15,027	\$ 531	48.3
	Metis Households	Total	\$ 46,228	\$ 626	23.3	\$ 15,482	\$ 512	46.1
		Owner	\$ 58,869	\$ 690	18.2	\$ 17,291	\$ 494	40.5
		Renter	\$ 30,158	\$ 544	30.0	\$ 14,782	\$ 519	48.3
	Inuit Households	Total	\$ 50,790	\$ 694	25.7	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
Non-Aboriginal Households	Total	\$ 52,327	\$ 594	19.0	\$ 13,981	\$ 479	45.6	
	Owner	\$ 59,417	\$ 621	16.1	\$ 15,349	\$ 478	41.4	
	Renter	\$ 32,021	\$ 516	27.3	\$ 12,885	\$ 480	48.9	
Alberta	Aboriginal Households	Total	\$ 54,365	\$ 770	23.9	\$ 17,020	\$ 613	47.7
		Owner	\$ 68,230	\$ 873	19.5	\$ 19,056	\$ 694	46.3
		Renter	\$ 40,254	\$ 663	28.4	\$ 16,440	\$ 591	48.1
	Status Indian Households	Total	\$ 50,932	\$ 751	25.3	\$ 16,884	\$ 605	48.0
		Owner	\$ 67,006	\$ 874	20.1	\$ 19,023	\$ 661	45.7
		Renter	\$ 38,881	\$ 657	29.3	\$ 16,366	\$ 591	48.6
	Non-status Indian Households	Total	\$ 54,768	\$ 803	24.3	\$ 18,430	\$ 669	47.6
		Owner	\$ 68,058	\$ 908	20.3	\$ 20,247	\$ 758	47.1
		Renter	\$ 42,298	\$ 702	28.1	\$ 17,913	\$ 644	47.5
	Metis Households	Total	\$ 56,449	\$ 772	22.6	\$ 17,127	\$ 607	46.6
		Owner	\$ 68,119	\$ 859	18.9	\$ 18,997	\$ 685	45.0
		Renter	\$ 41,982	\$ 662	27.2	\$ 16,505	\$ 581	47.1
	Inuit Households	Total	\$ 71,012	\$ 810	23.8	\$ 19,052	\$ 662	44.7
		Owner	\$ 111,303	\$ 990	20.3	**	**	**
		Renter	\$ 37,827	\$ 662	26.6	**	**	**
Non-Aboriginal Households	Total	\$ 67,491	\$ 814	20.3	\$ 17,332	\$ 660	48.4	
	Owner	\$ 77,362	\$ 864	17.9	\$ 18,463	\$ 736	49.5	
	Renter	\$ 42,178	\$ 682	26.7	\$ 16,656	\$ 615	47.7	

Appendix Table 3 (cont'd): Average Income, Shelter Costs, and Shelter Cost-to-Income Ratio (STIR) for Aboriginal and Non-Aboriginal Households Living Outside Reserves - Canada, 2001

			All Households			Households in Core Housing Need		
			Average Household Income	Average Shelter Cost	Average STIR (%)	Average Household Income	Average Shelter Cost	Average STIR (%)
British Columbia	All Aboriginal Households	Total	\$ 48,995	\$ 791	27.5	\$ 17,662	\$ 643	48.6
		Owner	\$ 64,715	\$ 906	20.8	\$ 21,743	\$ 730	43.7
		Renter	\$ 34,796	\$ 687	33.6	\$ 16,733	\$ 623	49.7
	Status Indian Households	Total	\$ 44,299	\$ 751	28.9	\$ 17,234	\$ 620	48.2
		Owner	\$ 60,880	\$ 879	21.3	\$ 19,982	\$ 674	43.6
		Renter	\$ 33,207	\$ 664	34.1	\$ 16,758	\$ 611	49.1
	Non-status Indian Households	Total	\$ 50,786	\$ 832	27.3	\$ 18,350	\$ 679	48.8
		Owner	\$ 66,400	\$ 942	20.9	\$ 22,693	\$ 793	45.1
		Renter	\$ 36,481	\$ 730	33.3	\$ 17,341	\$ 653	49.8
	Metis Households	Total	\$ 54,559	\$ 832	25.5	\$ 18,732	\$ 673	48.1
		Owner	\$ 67,790	\$ 921	20.3	\$ 23,390	\$ 749	42.3
		Renter	\$ 37,533	\$ 714	32.3	\$ 17,204	\$ 649	50.1
	Inuit Households	Total	\$ 45,239	\$ 775	31.3	\$ 15,363	\$ 641	54.2
		Owner	\$ 72,858	\$ 808	17.5	**	**	**
		Renter	\$ 33,184	\$ 791	38.0	\$ 14,531	\$ 657	55.7
Non-Aboriginal Households	Total	\$ 61,259	\$ 847	22.7	\$ 18,807	\$ 716	49.1	
	Owner	\$ 70,059	\$ 887	19.4	\$ 20,858	\$ 802	48.2	
	Renter	\$ 42,175	\$ 759	30.1	\$ 17,612	\$ 666	49.7	
Yukon	All Aboriginal Households	Total	\$ 51,536	\$ 717	22.3	\$ 21,001	\$ 587	41.3
		Owner	\$ 61,272	\$ 765	17.3	\$ 24,259	\$ 500	29.6
		Renter	\$ 40,442	\$ 660	28.1	\$ 19,486	\$ 619	46.6
	Status Indian Households	Total	\$ 49,235	\$ 698	22.0	\$ 21,643	\$ 598	39.9
		Owner	\$ 58,398	\$ 741	17.5	\$ 24,010	\$ 536	30.7
		Renter	\$ 39,098	\$ 648	27.3	\$ 20,375	\$ 631	44.8
	Non-status Indian Households	Total	\$ 54,549	\$ 836	23.4	\$ 23,719	\$ 663	39.2
		Owner	\$ 66,566	\$ 942	19.0	**	**	**
		Renter	\$ 42,028	\$ 737	28.8	\$ 22,106	\$ 674	43.3
	Metis Households	Total	\$ 62,120	\$ 813	24.1	**	**	**
		Owner	\$ 74,045	\$ 887	18.9	**	**	**
		Renter	**	**	**	**	**	**
	Inuit Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
Non-Aboriginal Households	Total	\$ 67,949	\$ 821	19.4	\$ 20,897	\$ 659	41.8	
	Owner	\$ 76,313	\$ 868	17.0	\$ 23,334	\$ 649	36.4	
	Renter	\$ 46,646	\$ 700	25.6	\$ 18,593	\$ 674	47.3	
Northwest Territories	All Aboriginal Households	Total	\$ 58,417	\$ 700	17.2	\$ 26,337	\$ 540	28.2
		Owner	\$ 71,257	\$ 816	16.8	\$ 27,811	\$ 570	28.6
		Renter	\$ 44,212	\$ 566	17.7	\$ 25,242	\$ 518	27.7
	Status Indian Households	Total	\$ 55,163	\$ 634	16.9	\$ 26,080	\$ 513	27.7
		Owner	\$ 64,467	\$ 697	16.3	\$ 26,898	\$ 520	28.1
		Renter	\$ 43,438	\$ 551	17.7	\$ 25,322	\$ 506	27.7
	Non-status Indian Households	Total	\$ 67,266	\$ 831	19.2	**	**	**
		Owner	\$ 78,381	\$ 898	17.9	**	**	**
		Renter	\$ 56,002	\$ 730	19.8	**	**	**
	Metis Households	Total	\$ 76,202	\$ 950	18.0	\$ 27,629	\$ 729	34.2
		Owner	\$ 88,664	\$ 1,061	17.3	\$ 29,128	\$ 768	34.3
		Renter	\$ 57,186	\$ 770	19.3	\$ 26,441	\$ 697	34.1
	Inuit Households	Total	\$ 55,524	\$ 696	16.9	\$ 27,603	\$ 531	25.2
		Owner	\$ 78,892	\$ 994	17.4	**	**	**
		Renter	\$ 41,751	\$ 517	16.4	\$ 25,890	\$ 485	24.5
Non-Aboriginal Households	Total	\$ 88,476	\$ 1,143	19.5	\$ 26,868	\$ 925	46.4	
	Owner	\$ 102,532	\$ 1,284	18.1	\$ 28,826	\$ 994	44.6	
	Renter	\$ 70,928	\$ 957	21.5	\$ 25,989	\$ 894	47.2	
Nunavut	Aboriginal Households	Total	\$ 48,477	\$ 517	13.2	\$ 36,529	\$ 445	15.9
		Owner	\$ 74,987	\$ 987	18.9	\$ 48,363	\$ 935	27.1
		Renter	\$ 39,394	\$ 349	11.3	\$ 33,672	\$ 322	13.1
	Status Indian Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Non-status Indian Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Metis Households	Total	**	**	**	**	**	**
		Owner	**	**	**	**	**	**
		Renter	**	**	**	**	**	**
	Inuit Households	Total	\$ 48,164	\$ 510	13.2	\$ 36,499	\$ 439	15.7
		Owner	\$ 74,933	\$ 987	18.8	\$ 48,363	\$ 935	26.8
		Renter	\$ 38,880	\$ 338	11.1	\$ 33,614	\$ 315	12.9
Non-Aboriginal Households	Total	\$ 91,197	\$ 1,041	17.7	\$ 43,496	\$ 1,124	37.6	
	Owner	\$ 121,972	\$ 1,316	16.2	**	**	**	
	Renter	\$ 83,964	\$ 976	18.1	\$ 42,386	\$ 1,088	38.7	

\*\* Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the Definitions at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data, revised 2005)

Appendix Table 4: Change in the Number of Households and Incidence of Core Housing Need Among Aboriginal and Non-Aboriginal Households Living Outside Reserves - Canada, Provinces, and Territories, 1996 and 2001

		Total			Owner			Renter		
		Change in Number of Households 1996-2001	Incidence of Core Housing Need		Change in Number of Households 1996-2001	Incidence of Core Housing Need		Change in Number of Households 1996-2001	Incidence of Core Housing Need	
			1996	2001		1996	2001		1996	2001
Canada	All Aboriginal	36.2%	30.3%	23.8%	57.9%	12.7%	10.2%	19.8%	43.5%	37.3%
	Indian	24.7%	33.0%	26.7%	40.3%	13.0%	11.0%	14.3%	46.4%	39.6%
	Métis	56.9%	26.0%	19.2%	82.3%	12.2%	8.9%	31.8%	39.6%	33.3%
	Inuit	20.4%	32.8%	31.8%	44.5%	17.7%	20.1%	11.4%	38.4%	37.6%
	Non-Aboriginal	7.1%	15.3%	13.5%	10.6%	6.8%	6.5%	0.5%	31.3%	27.9%
Newfoundland and Labrador	All Aboriginal	43.8%	21.0%	22.3%	47.2%	16.1%	17.4%	34.4%	33.6%	36.6%
	Indian	76.5%	24.9%	21.8%	86.5%	18.7%	16.7%	53.6%	40.2%	37.6%
	Métis	25.7%	14.8%	20.0%	27.4%	10.3%	17.9%	21.1%	26.3%	27.0%
	Inuit	24.7%	23.7%	26.0%	22.4%	19.0%	18.7%	32.1%	35.8%	43.0%
	Non-Aboriginal	1.1%	14.6%	14.4%	2.1%	9.1%	9.1%	-2.6%	34.8%	34.7%
Prince Edward Island	All Aboriginal	23.8%	25.4%	24.4%	0.0%	19.4%	8.3%	55.6%	33.3%	35.7%
	Indian	13.8%	31.0%	24.2%	-10.0%	0.0%	7.4%	30.0%	40.0%	33.3%
	Métis	**	**	**	**	**	**	**	**	**
	Inuit	**	**	**	**	**	**	**	**	**
	Non-Aboriginal	6.4%	13.3%	12.8%	8.2%	7.1%	6.7%	1.5%	29.7%	30.0%
Nova Scotia	All Aboriginal	75.7%	21.1%	22.5%	89.5%	10.5%	10.9%	58.0%	34.6%	40.5%
	Indian	42.5%	21.2%	23.6%	45.8%	11.7%	11.2%	38.6%	33.7%	40.7%
	Métis	350.8%	19.7%	18.5%	379.5%	0.0%	12.3%	278.3%	43.5%	33.3%
	Inuit	77.3%	22.7%	28.2%	**	**	**	**	**	**
	Non-Aboriginal	4.6%	14.8%	15.1%	4.9%	7.7%	8.0%	3.7%	33.5%	33.7%
New Brunswick	All Aboriginal	116.6%	25.1%	21.9%	164.9%	11.3%	16.0%	63.5%	39.9%	32.1%
	Indian	65.3%	25.1%	23.1%	85.9%	11.2%	16.2%	44.1%	39.9%	33.2%
	Métis	466.7%	18.3%	18.8%	551.3%	0.0%	15.4%	309.5%	33.3%	30.2%
	Inuit	**	**	**	**	**	**	**	**	**
	Non-Aboriginal	4.2%	13.5%	11.0%	4.9%	7.2%	6.0%	1.9%	32.7%	26.4%
Quebec	All Aboriginal	17.5%	23.0%	16.8%	23.2%	10.5%	6.4%	13.0%	33.2%	25.9%
	Indian	21.0%	22.9%	16.4%	24.4%	9.4%	5.7%	18.0%	35.5%	27.0%
	Métis	12.6%	24.7%	17.7%	21.0%	11.9%	7.5%	4.6%	37.1%	29.0%
	Inuit	16.0%	18.1%	16.7%	**	**	7.3%	10.8%	18.2%	17.7%
	Non-Aboriginal	7.2%	16.2%	12.5%	9.0%	5.9%	4.5%	4.7%	30.5%	24.0%
Ontario	All Aboriginal	43.9%	27.6%	20.6%	72.9%	10.8%	8.0%	20.5%	41.2%	35.2%
	Indian	24.3%	28.6%	22.5%	44.7%	10.9%	8.9%	8.8%	41.9%	36.1%
	Métis	133.2%	23.4%	17.1%	180.3%	10.2%	6.9%	81.9%	37.7%	34.2%
	Inuit	35.8%	30.2%	22.2%	69.7%	15.2%	3.6%	17.6%	36.5%	35.6%
	Non-Aboriginal	7.7%	16.0%	15.0%	13.5%	7.1%	7.3%	-3.4%	33.0%	32.2%
Manitoba	All Aboriginal	34.6%	34.0%	25.8%	54.9%	12.6%	10.0%	20.8%	48.6%	39.7%
	Indian	24.3%	42.8%	35.2%	45.5%	13.4%	13.9%	15.8%	54.5%	45.8%
	Métis	39.4%	27.8%	19.4%	57.9%	12.5%	8.6%	21.3%	42.9%	33.2%
	Inuit	0.0%	16.7%	26.7%	**	**	**	**	**	**
	Non-Aboriginal	1.5%	13.1%	10.1%	3.8%	6.1%	5.4%	-4.1%	29.8%	22.0%
Saskatchewan	All Aboriginal	31.7%	35.4%	28.7%	60.0%	14.3%	11.2%	15.1%	47.8%	43.0%
	Indian	25.6%	43.3%	38.5%	45.0%	17.0%	14.9%	18.3%	53.1%	49.2%
	Métis	35.5%	28.3%	20.7%	63.8%	13.8%	10.3%	11.1%	40.8%	33.9%
	Inuit	**	**	28.6%	**	**	**	**	**	**
	Non-Aboriginal	0.5%	10.9%	9.8%	4.3%	5.7%	5.9%	-8.8%	23.9%	21.0%
Alberta	All Aboriginal	41.0%	26.9%	19.8%	60.1%	12.4%	8.7%	25.8%	38.6%	31.1%
	Indian	31.6%	31.7%	22.7%	49.0%	13.1%	10.3%	20.3%	43.6%	32.6%
	Métis	47.9%	23.8%	17.4%	65.1%	12.8%	7.8%	31.0%	34.6%	29.2%
	Inuit	72.7%	27.3%	18.4%	82.1%	10.7%	7.8%	65.8%	42.1%	25.4%
	Non-Aboriginal	12.7%	10.7%	10.0%	17.4%	5.0%	5.2%	2.3%	23.3%	22.3%
British Columbia	All Aboriginal	35.1%	34.8%	28.5%	56.5%	12.6%	11.1%	20.3%	50.2%	44.2%
	Indian	19.5%	36.7%	31.2%	30.9%	13.0%	11.7%	12.2%	51.8%	45.8%
	Métis	74.1%	30.5%	23.4%	110.2%	11.4%	10.3%	42.5%	47.2%	40.3%
	Inuit	21.3%	34.4%	33.8%	-8.3%	20.8%	9.1%	44.4%	41.7%	46.2%
	Non-Aboriginal	6.8%	16.9%	15.3%	8.7%	8.3%	8.2%	2.9%	34.4%	30.6%
Yukon	All Aboriginal	24.7%	29.5%	25.3%	23.1%	20.9%	15.2%	26.5%	38.7%	37.2%
	Indian	26.2%	31.1%	26.6%	24.3%	21.4%	16.7%	29.8%	43.0%	36.7%
	Métis	33.3%	16.7%	17.9%	85.0%	20.0%	8.1%	-13.6%	13.6%	**
	Inuit	**	**	**	**	**	**	**	**	**
	Non-Aboriginal	-5.1%	17.2%	13.4%	4.7%	13.7%	9.1%	-23.3%	24.0%	24.2%
Northwest Territories*	All Aboriginal	n/a	n/a	25.3%	n/a	n/a	20.5%	n/a	n/a	30.5%
	Indian	n/a	n/a	27.1%	n/a	n/a	23.4%	n/a	n/a	31.8%
	Métis	n/a	n/a	15.8%	n/a	n/a	11.7%	n/a	n/a	22.3%
	Inuit	n/a	n/a	26.4%	n/a	n/a	17.9%	n/a	n/a	32.1%
	Non-Aboriginal	n/a	n/a	10.0%	n/a	n/a	5.6%	n/a	n/a	15.7%
Nunavut	All Aboriginal	n/a	n/a	44.5%	n/a	n/a	33.7%	n/a	n/a	48.1%
	Indian	n/a	n/a	**	n/a	n/a	**	n/a	n/a	**
	Métis	n/a	n/a	**	n/a	n/a	**	n/a	n/a	**
	Inuit	n/a	n/a	44.6%	n/a	n/a	33.7%	n/a	n/a	48.4%
	Non-Aboriginal	n/a	n/a	17.2%	n/a	n/a	12.5%	n/a	n/a	18.3%

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred. Percentages were derived from non-rounded counts.

\* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001

\*\* Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data, revised 2005)



Appendix Table 5: The Adequacy and Suitability of Housing On Reserve: Aboriginal Households - Canada, Provinces, and Territories, 2001

		Total Reserve Households	Reserve Households in Housing Below Standards and Unable to Afford Acceptable Housing			
			% Below Adequacy or Suitability Standards (alone or in combination)	% Below Adequacy Standard Only	% Below Suitability Standard Only	% Below Adequacy and Suitability
Canada	All Households	73,300	27.7%	17.4%	5.3%	5.0%
	Owner	20,900	22.4%	16.4%	2.9%	3.1%
	Renter	9,300	20.4%	11.5%	5.7%	3.2%
	Band Housing	43,100	31.8%	19.1%	6.4%	6.4%
Newfoundland and Labrador	All Households	300	10.0%	8.0%	4.0%	0.0%
	Owner	200	9.3%	7.0%	0.0%	0.0%
	Renter	**	**	**	**	**
	Band Housing	**	**	**	**	**
Prince Edward Island	All Households	100	28.6%	25.0%	7.1%	7.1%
	Owner	**	**	**	**	**
	Renter	**	**	**	**	**
	Band Housing	100	31.8%	22.7%	0.0%	9.1%
Nova Scotia	All Households	2,300	31.9%	22.9%	4.8%	4.0%
	Owner	400	30.1%	24.1%	3.6%	2.4%
	Renter	300	34.0%	18.0%	10.0%	6.0%
	Band Housing	1,600	31.3%	23.2%	4.3%	3.7%
New Brunswick	All Households	2,200	31.1%	24.0%	3.9%	3.2%
	Owner	700	29.5%	26.0%	2.1%	1.4%
	Renter	400	31.0%	21.1%	7.0%	2.8%
	Band Housing	1,100	32.0%	23.0%	4.5%	4.5%
Quebec	All Households	8,500	12.8%	8.3%	2.8%	1.6%
	Owner	3,000	13.7%	10.2%	1.7%	1.8%
	Renter	1,500	11.3%	7.5%	2.7%	1.4%
	Band Housing	4,100	12.6%	7.3%	3.7%	1.7%
Ontario	All Households	12,700	26.1%	16.9%	5.0%	4.1%
	Owner	5,200	22.4%	16.3%	3.3%	2.7%
	Renter	1,800	19.7%	11.6%	5.5%	2.5%
	Band Housing	5,700	31.5%	19.3%	6.4%	6.0%
Manitoba	All Households	12,600	36.9%	20.6%	7.7%	8.6%
	Owned	1,300	34.5%	19.6%	5.9%	8.6%
	Rented	1,100	25.9%	12.7%	8.0%	5.2%
	Band Housing	10,300	38.4%	21.6%	8.0%	8.9%
Saskatchewan	All Households	10,200	36.4%	19.4%	8.5%	8.6%
	Owned	700	35.3%	18.8%	6.8%	9.0%
	Rented	800	23.2%	9.9%	9.9%	3.3%
	Band Housing	8,700	37.7%	20.2%	8.5%	8.9%
Alberta	All Households	9,200	30.1%	19.8%	4.6%	5.7%
	Owned	1,400	31.2%	21.8%	2.8%	6.7%
	Rented	600	21.9%	11.7%	5.5%	3.9%
	Band Housing	7,100	30.5%	20.1%	4.9%	5.5%
British Columbia	All Households	15,000	21.7%	15.7%	3.5%	2.5%
	Owned	7,800	20.5%	16.0%	2.4%	2.0%
	Rented	2,900	19.4%	11.3%	4.8%	3.3%
	Band Housing	4,300	25.4%	17.8%	4.7%	2.8%
Yukon	All Households	200	32.3%	22.6%	9.7%	0.0%
	Owner	**	**	**	**	**
	Renter	**	**	**	**	**
	Band Housing	**	**	**	**	**
Northwest Territories	All Households	100	20.0%	13.3%	0.0%	0.0%
	Owner	**	**	**	**	**
	Renter	**	**	**	**	**
	Band Housing	**	**	**	**	**
Nunavut	All Households	0	n/a	n/a	n/a	n/a
	Owner	0	n/a	n/a	n/a	n/a
	Renter	0	n/a	n/a	n/a	n/a
	Band Housing	0	n/a	n/a	n/a	n/a

Figures may not add due to rounding. Household counts have been rounded to the nearest hundred. Percentages were derived from non-rounded counts.

\*\* Estimates of housing conditions are provided where there are a total of 100 or more Aboriginal households.

Please refer to the **Definitions** at the end of the Highlight for a complete description of terms and concepts.

Source: CMHC (census-based housing indicators and data, revised 2005)

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**Authors** Lance Jakubec and John Engeland, with data assistance from Jeremiah Prentice, Housing Indicators and Demographics, Policy and Research Division, Canada Mortgage Housing Corporation.

For further information on CMHC's 2001 Census-based housing data, or to comment on this study or convey suggestions for further research, please contact:

John Engeland, Policy and Research Division, Canada Mortgage and Housing Corporation, 700 Montreal Road, Ottawa, K1A 0P7

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or contact:

Canada Mortgage and Housing Corporation  
700 Montreal Road  
Ottawa, Ontario  
K1A 0P7

Phone: 1 800 668-2642

Fax: 1 800 245-9274

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