

# RESEARCH HIGHLIGHT

## 2011 Census/National Household Survey Housing Conditions Series: Issue 8—Housing Conditions of On-Reserve Aboriginal Households

March 2016

Socio-economic Series

### INTRODUCTION

This highlight discusses the housing conditions of Aboriginal households living on reserves (see Glossary in the annex), based on data from the 2011 National Household Survey (NHS) and earlier Censuses of Population. It focuses on adequacy- and suitability-based housing need (“ASB housing need”) (see Glossary) since shelter costs were not collected by the NHS for households living in band housing.

In addition to the findings presented in this highlight, data on Aboriginal on-reserve households can be found at [https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/abhoco\\_001.cfm](https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/abhoco_001.cfm).

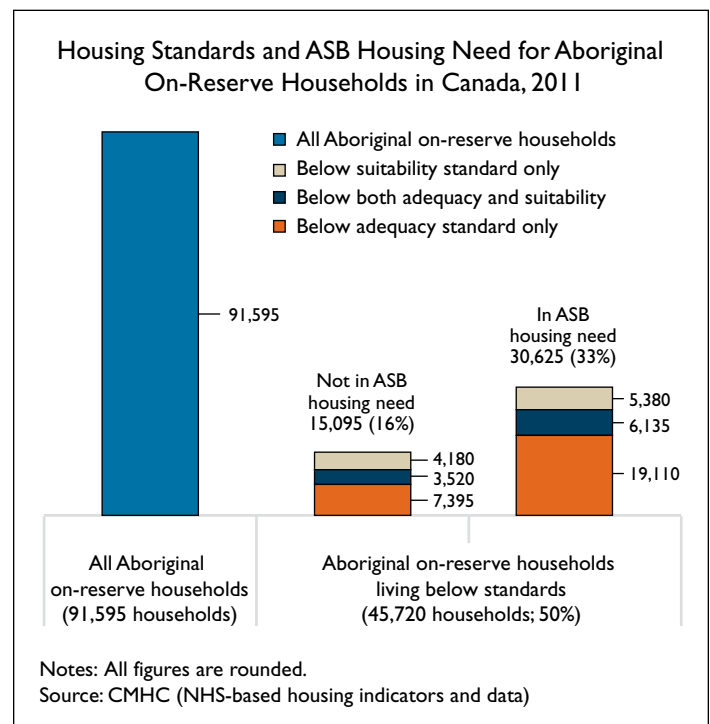
### FINDINGS

In 2011, there were 91,595 Aboriginal households living on reserves, comprising 15% of all Aboriginal households, and 0.7% of all households in Canada (see annex figures 1 and 2).

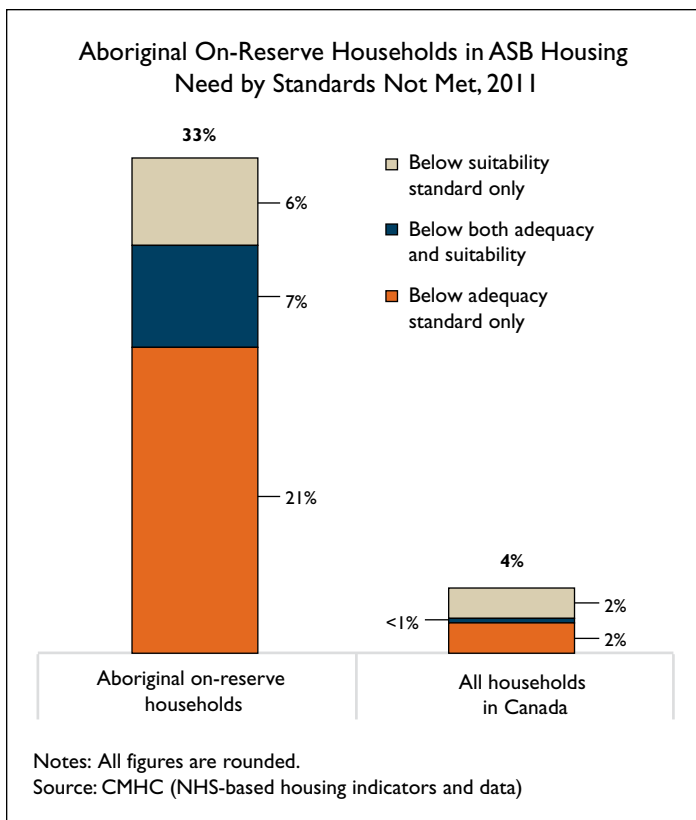
#### **Half of Aboriginal on-reserve households lived in acceptable housing; one third lived in adequacy- and suitability-based (ASB) housing need in 2011**

While about half of on-reserve Aboriginal households lived in acceptable housing, the other half lived below the adequacy and/or suitability housing standards (see figure 1) (see Glossary for definitions). On-reserve Aboriginal households were much more likely to live in ASB housing need, compared to all households in Canada (see figure 2).

The most common reason for Aboriginal on-reserve households to be in ASB housing need was inadequate housing, either alone or in combination with unsuitable housing. Related characteristics include relatively larger household sizes, government transfer payments as the major source of income, the predominance of band housing and rural locations as reviewed below.



**Figure 1** Half of Aboriginal on-reserve households lived in unacceptable housing, and one third lived in adequacy- and suitability-based housing need.

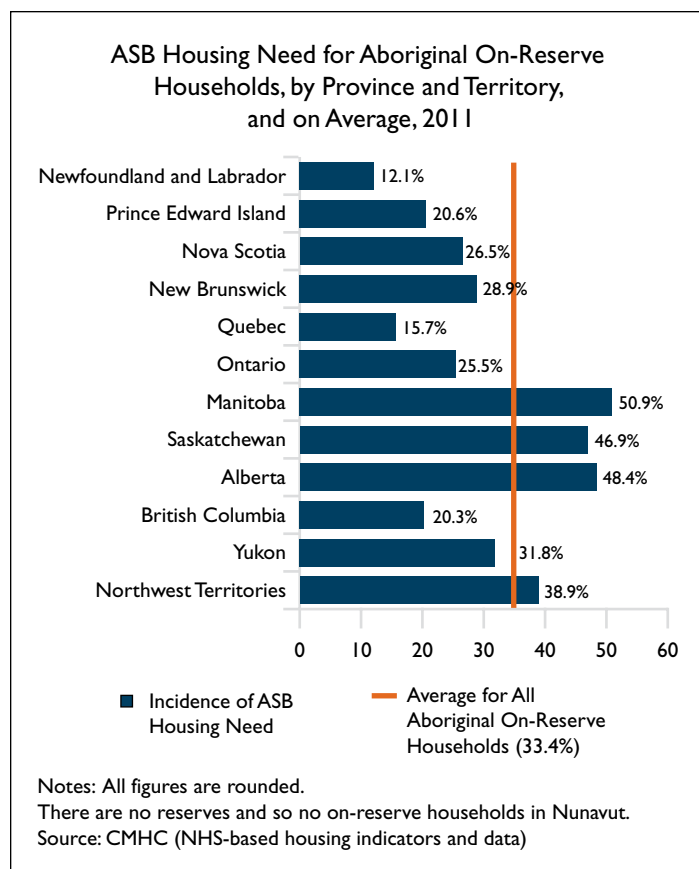


**Figure 2** Adequacy- and suitability-based housing need was much more likely among Aboriginal on-reserve households as compared to all households in Canada.

Housing can deteriorate due to many factors in addition to the attributes of the dwelling. People may live with relatives or friends because they are not able to access acceptable housing, which then contributes to crowding and added use of facilities. High humidity, associated with boiling water, cooking, bathing, inadequate ventilation and extreme indoor-outdoor temperature differences during winter months, can lead to moisture problems in houses, including condensation; water damages to finishes, possessions and structure; and mould growth. This leads to a higher proportion of buildings requiring major repairs, and thus more houses falling below the adequacy standard.

### Aboriginal on-reserve households in the Prairie Provinces had the highest incidences of ASB housing need

The likelihood of Aboriginal on-reserve households being in ASB housing need varied from one province and territory to another, but was highest in the Prairie Provinces (see figure 3). The incidence of ASB housing need in the Prairies was higher due to a higher per cent of dwellings needing repairs, compared to other parts of the country. In addition, Aboriginal on-reserve households in the Prairies were typically less likely to have sufficient income to meet the expenses of an acceptable alternative.



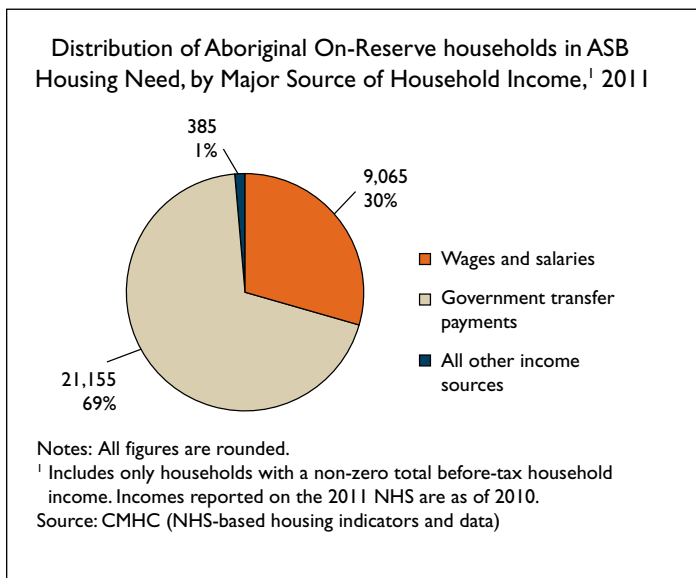
**Figure 3** Aboriginal on-reserve households in the Prairie Provinces had the highest incidences of adequacy- and suitability-based housing need.

**Aboriginal on-reserve households whose major source of income is government transfer payments are more likely to live in ASB housing need**

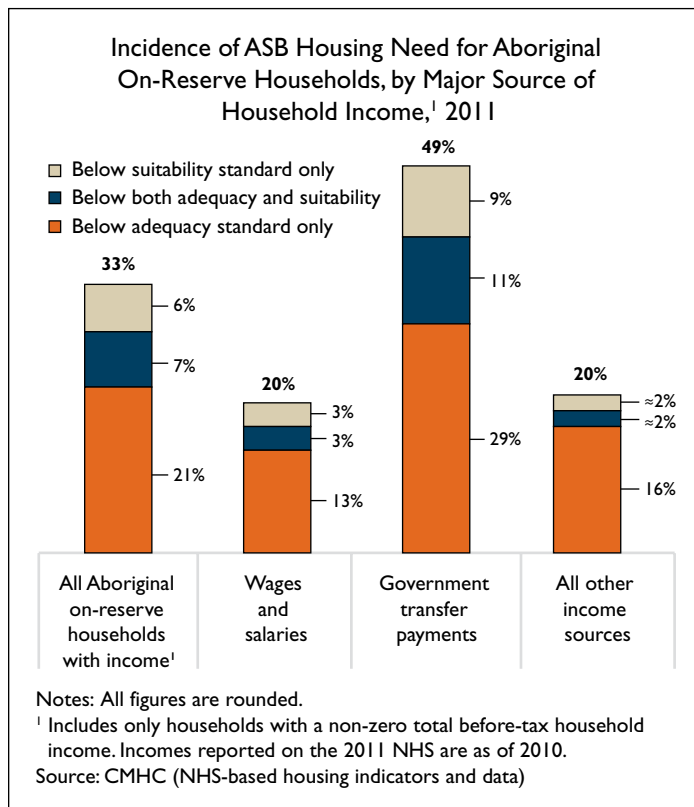
Government transfer payments are the major source of income for nearly half of Aboriginal on-reserve households (see annex figure 14) and the great majority of those households in ASB housing need (see figure 4). Households for which these payments were their major source of income had the lowest incomes on average and were significantly more likely than those with a different major source of income to be in ASB housing need (see figure 5).

**Aboriginal on-reserve households who reported they lived in band housing were the most likely to be in ASB housing need**

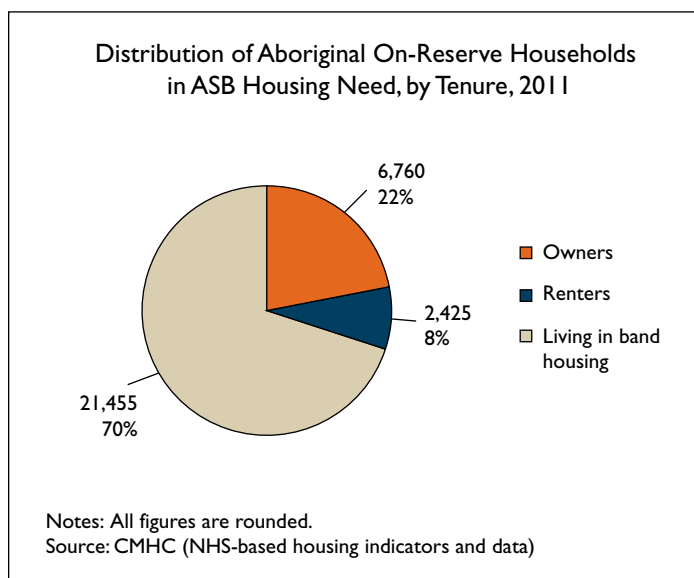
The great majority of Aboriginal on-reserve households in ASB housing need reported that they lived in band housing (see figure 6, and Glossary for definitions. Aboriginal on-reserve households living in band housing were most likely to be in ASB housing need, when compared to those living under other forms of tenure (see figure 7). Band households were more likely to be in ASB housing need due to a higher likelihood of living below standards, as well as lower incomes (see annex figure 12).



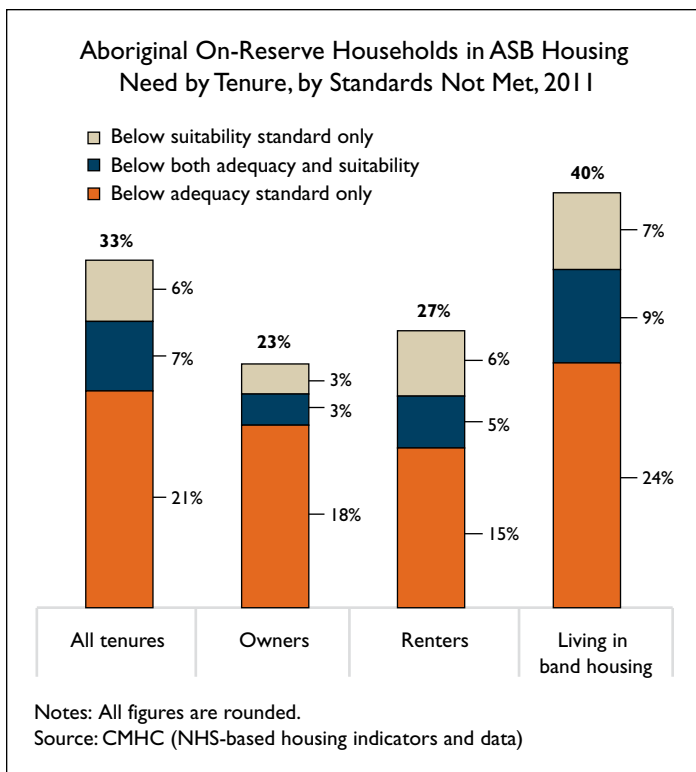
**Figure 4** Households whose major source of income is government transfer payments accounted for the majority of Aboriginal on-reserve households in adequacy- and suitability-based housing need.



**Figure 5** Aboriginal on-reserve households whose major source of income is government transfer payments were the most likely to live in adequacy- and suitability-based housing need.



**Figure 6** More Aboriginal on-reserve households in ASB housing need indicated they lived in band housing than that they owned or rented.



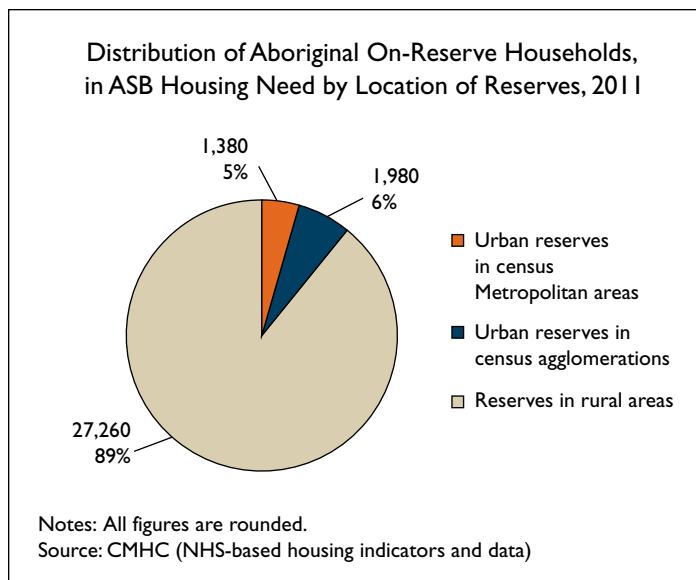
**Figure 7** Aboriginal on-reserve households who reported they lived in band housing were the most likely to be in adequacy- and suitability-based housing need when compared to other forms of tenure.

**Households living on rural reserves much more likely to be living in ASB housing need**

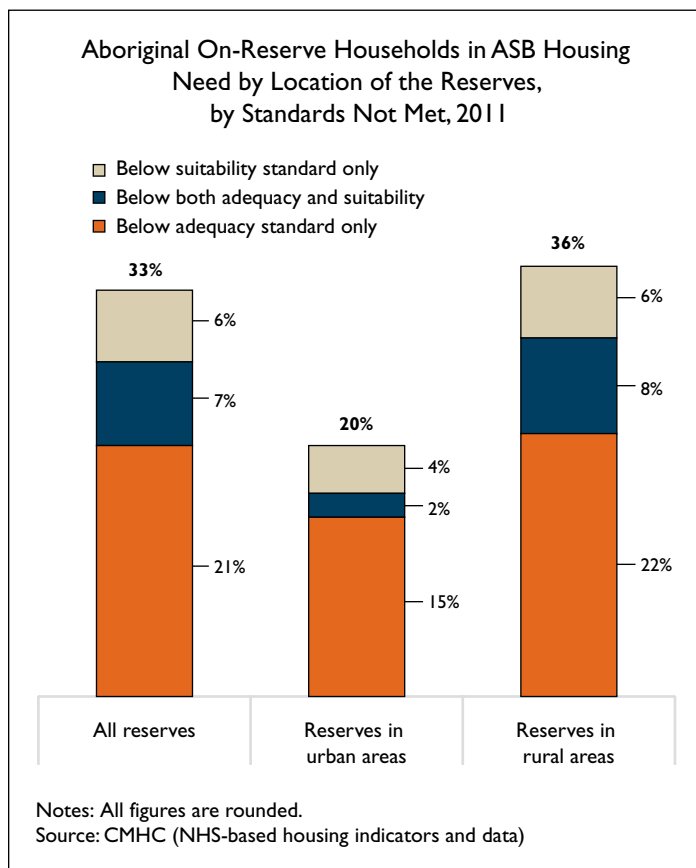
Aboriginal households living on rural reserves comprised a very large portion of Aboriginal on-reserve households in ASB housing need (see figure 8)—even larger than their proportion of Aboriginal on-reserve households (see annex figure 3). They also had a relatively high incidence of ASB housing need (see figure 9), and had low average incomes (see annex figure 13).

**The percentage of Aboriginal on-reserve households in ASB housing need was little changed from 2006 to 2011, but was up from 2001**

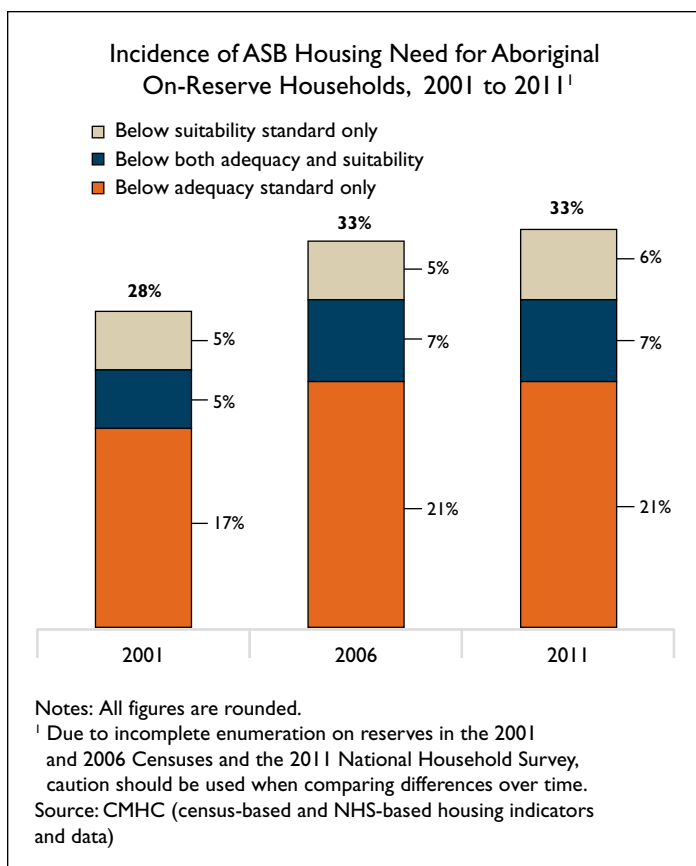
Overall, the incidence of ASB housing need for Aboriginal on-reserve households, having increased from 2001 to 2006, changed very little between 2006 and 2011 (see figure 10). The similar incidence of ASB need comes despite a decrease in the proportion of households living below standards, between 2006 and 2011 (see annex figure 15).



**Figure 8** Most Aboriginal on-reserve households in ASB housing need lived on rural reserves.



**Figure 9** Households living on rural reserves much more likely to be living in adequacy- and suitability-based housing need.



**Figure 10** Percentage of Aboriginal on-reserve households in adequacy- and suitability-based housing need appeared to have changed little between 2006 and 2011, but to have increased from 2001.

**What we do to address housing conditions of on-reserve Aboriginal households<sup>1</sup>**

We work in partnership with First Nation communities, through our housing programs and capacity development initiatives, to help them attain their housing goals and improve their overall living conditions.

We work with First Nations communities to support their efforts to take charge of their housing, build new and improve existing housing, and to further develop capacity to manage and maintain all aspects of their housing portfolio.

Annually, through CMHC and Aboriginal Affairs and Northern Development Canada (AANDC), the Government spends an estimated \$298 million to support the housing needs of First Nations on-reserve. Of this amount, \$152 million is provided by CMHC.

**CMHC’s annual funding on-reserve helps:**

- build an estimated 400 new homes and renovate some 1,000 existing houses;
- provide an investment in housing-related training and resources for First Nations people living on-reserve; and
- deliver an ongoing subsidy to some 28,800 households for housing created under the On-Reserve Non-Profit Housing Program (otherwise known as Section 95; this housing is band-owned and operated).

**First Nation communities, CMHC and AANDC each have a role to play and focus on different aspects of on-reserve housing:**

- First Nations are responsible for governance of housing on-reserve through the development and enforcement of bylaws, development of community plans, zoning and building regulation. First Nations are also the owners, administrators and property managers of most housing on-reserve.
- Through our on-reserve housing programs and initiatives,<sup>2</sup> we provide housing assistance to First Nation communities to support construction of new housing, purchase and/or renovation of existing housing and development of housing capacity.
- AANDC provides First Nation communities with funding support for housing that they can use at their discretion for a range of eligible housing needs, including construction, renovation, maintenance, insurance, capacity building, debt servicing and the planning and management of their housing portfolio.

<sup>1</sup> Source: <http://www.cmhc.ca/en/ab/abfinaho/index.cfm> (as of September 25, 2015)

<sup>2</sup> See [www.cmhc.ca/en/ab/abfinaho/upload/68282\\_EN\\_w\\_ACC.pdf](http://www.cmhc.ca/en/ab/abfinaho/upload/68282_EN_w_ACC.pdf)

## ANNEX

### I. Glossary

#### On-reserve households

On-reserve households live within areas, known as census subdivisions (CSDs) identified as Indian government district (IGD), Indian reserve (IRI), Indian settlement (S-É), Nisga’a land (NL), Self-government (SG), Terres réservées aux Cris (TC), Terres réservées aux Naskapis (TK) or Teslin land (TL). Aboriginal households living on the 36 reserves for which enumeration was incomplete in the 2011 National Household Survey are not included in this highlight (see Statistics Canada’s *Aboriginal Peoples Reference Guide, National Household Survey, 2011* for more details).

According to Statistics Canada’s 2011 Census Dictionary: a “census subdivision (CSD) is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (e.g., Indian reserves, Indian settlements and unorganized territories).”

**Urban reserves** include those reserve CSDs that are found within census metropolitan areas (CMAs) and census agglomerations (CAs).

According to Statistics Canada’s 2011 Census Dictionary: a “**census metropolitan area (CMA)** or a **census agglomeration (CA)** is formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core. A CA must have a core population of at least 10,000. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from previous census place of work data.”

**Rural reserves** include reserve CSDs that are not found within CMAs or CAs.

#### Aboriginal households

We define an **Aboriginal household** as either:

a non-family household in which at least half of the household members self-identified as an Aboriginal person;

or

a family household in which:

- at least one spouse, common-law partner or lone parent self-identified as an Aboriginal person,

or

- at least half the household members self-identified as an Aboriginal person.

An **Aboriginal person** is anybody self-identifying as an Aboriginal person (that is, as Inuit, Métis or North American Indian), a member of an Indian Band/First Nation, a Treaty Indian, or a Registered Indian.

#### Acceptable housing and housing need on reserve

For this highlight, the term **acceptable housing** refers to housing that is adequate in condition and suitable in size.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting 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 children 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 (that is a unit with no bedroom).

## ANNEX (CONTINUED)

## I. Glossary (continued)

A household living in **adequacy- and suitability-based housing need** (“ASB housing need”) lives in a dwelling that does not meet one or both of the adequacy and suitability standards, *and* the household would have to spend 30% or more of its before-tax income to pay the shelter costs of alternative acceptable local housing. These costs on reserves are estimated as the carrying costs of a newly constructed home, including mortgage payments (principal and interest), taxes and utilities.

Housing costs for most on-reserve households are paid through band housing arrangements, so shelter costs are not collected by the National Household Survey. Affordability (which assesses whether or not a household’s current shelter costs are 30% or more of its income), 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, data for which are collected on reserves, the percentage of households living in housing below standards and with insufficient incomes to meet the expenses of acceptable housing can also be derived. This is similar to the concept of core housing need, but with the notable absence of the affordability standard.

Comparisons of on-reserve housing conditions with off-reserve households are made using all private households.

**Housing tenure**

**Tenure** refers to whether some member of the household owns or rents the dwelling, or whether the dwelling is band housing (on an Indian reserve or settlement).

According to Statistics Canada’s 2011 *National Household Survey Dictionary*, “a household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the

household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

“For historical and statutory reasons, shelter occupancy on reserves does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, band housing, has been created.”

**Household income**

Household income is the sum of the before-tax incomes of all members of that household. According to Statistics Canada’s 2011 *National Household Survey Dictionary*, total income refers to monetary receipts from certain sources, before income taxes and deductions, during calendar year 2010. It includes employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); income from government sources, such as social assistance, child benefits, employment insurance, Old Age Security pension, Canada or Quebec pension plan benefits and disability income; income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs; income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships. The monetary receipts included are those that tend to be of a regular and recurring nature. It excludes one-time receipts, such as: lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements, capital gains and RRSP withdrawals. Capital gains are excluded because they are not by their nature regular and recurring. It is further assumed that they are less likely to be fully spent in the period in which they are received, unlike income that is regular and recurring.

## ANNEX (CONTINUED)

## I. Glossary (continued)

Also excluded are employer contributions to registered pension plans, Canada and Quebec pension plans and employment insurance. Finally, voluntary inter-household transfers, imputed rent, goods and services produced for barter and goods produced for own consumption are excluded from this total income definition.

**Major source of household income**

The **major source of household income** gives an indication of the household's dominant economic activity. For households with non-zero income, the category with the largest absolute income value denotes the household's primary economic activity and therefore the major source of income. The categories for this variable are the following:

**1. Without income** – The sum of the absolute value of all income is zero, the sum of the absolute value of self-employment income is zero and the sum of the absolute value of investment income is zero.

**2. Wages and salaries** – Gross wages and salaries before deductions for items such as income tax, pensions, employment insurance, etc. Included in this source are military pay and allowances, tips, commissions and cash bonuses, benefits from wage-loss replacement plans, taxable benefits, research grants and royalties, as well as all types of casual earnings in the 2010 calendar year.

**3. Self-employment** – The total income received by individuals 15 years of age or over during calendar year 2010 as net income from farm and/or non-farm self-employment. This variable is derived by summing the amounts for net non-farm self-employment income and net farm income.

**4. Government transfer payments** – The total income from all transfer payments received by individuals 15 years of age and over from federal, provincial, territorial or municipal governments in calendar year 2010. This variable is derived by summing the amounts

for Old Age Security pensions and Guaranteed Income Supplements; Canada or Quebec Pension Plan benefits; Employment Insurance benefits; Child benefits and Other Income from government sources.

**Note** that treaty money is not included as a Government Transfer Payment, but is included with Other Income.

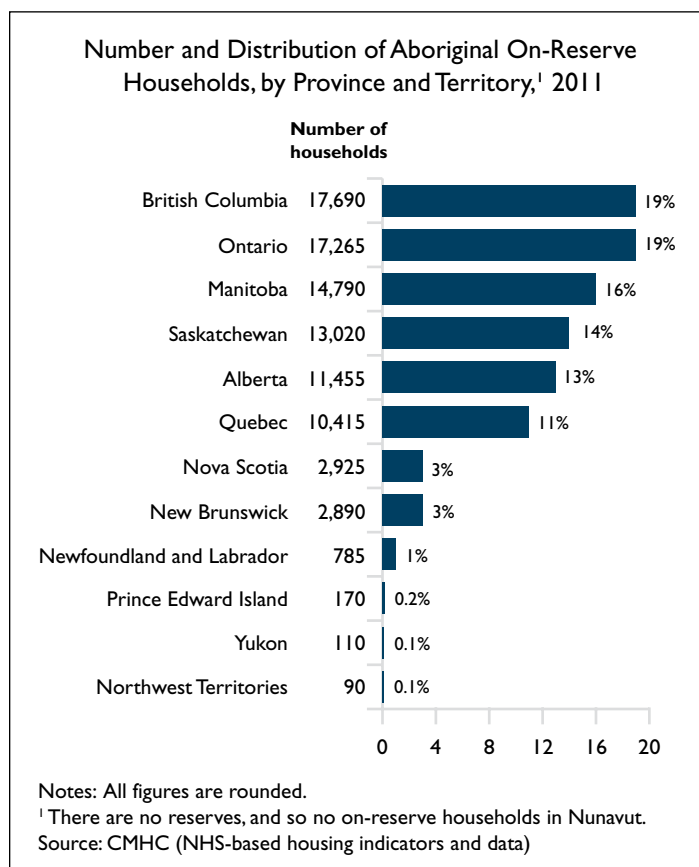
**5. Investment income** – Interest received in calendar year 2010 from deposits in banks, trust companies, co-operatives, credit unions, caisses populaires, etc.; interest on savings certificates, bonds and debentures; and all dividends from both Canadian and foreign stocks. Also included is other investment income from either Canadian or foreign sources, such as net rents from real estate, mortgage and loan interest received, regular income from an estate or trust fund and interest from insurance policies.

**6. Retirement income** – All regular income received during calendar year 2010 as the result of having been a member of a pension plan of one or more employers. It includes payments received from all annuities, including payments from a matured registered retirement savings plan (RRSP) in the form of a life annuity, a fixed term annuity, a registered retirement income fund (RRIF) or an income-averaging annuity contract; pensions paid to widows or other relatives of deceased pensioners; pensions of retired civil servants, Armed Forces personnel and Royal Canadian Mounted Police (RCMP) officers; annuity payments received from the Canadian Government Annuities Fund, an insurance company, etc. This does not include lump-sum death benefits, lump-sum benefits or withdrawals from a pension plan or RRSP, or refunds of over-contributions.

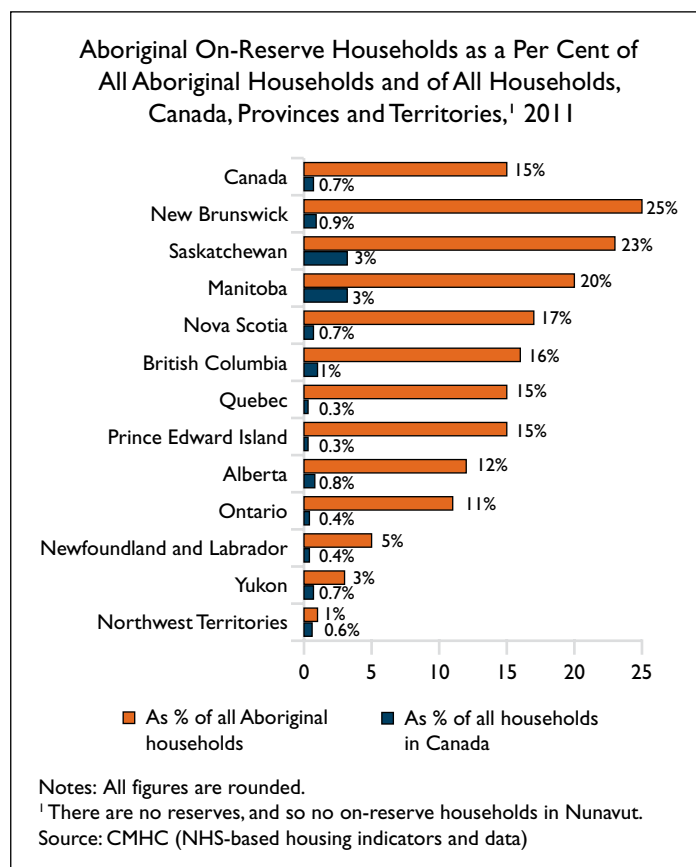
**7. Other income** – Regular cash income received during calendar year 2010 and not reported in any of the other ten sources listed on the questionnaire. It includes income such as treaty money, alimony, child support and scholarships.



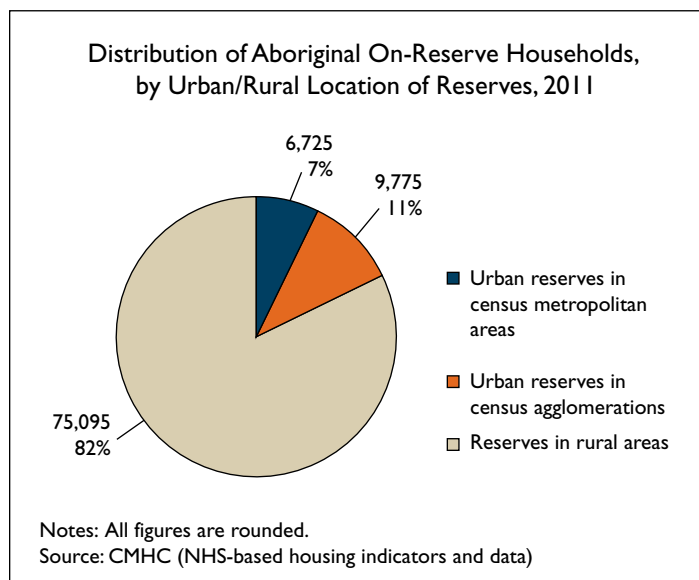
## 2. Characteristics of Aboriginal on-reserve households



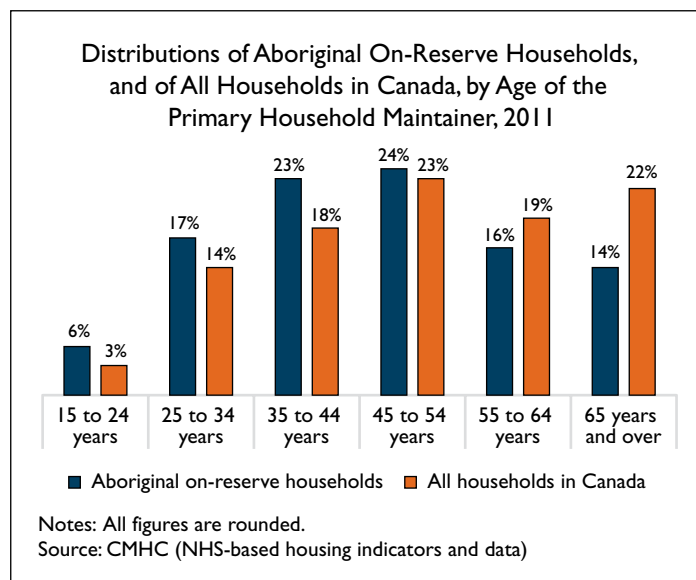
**Annex figure 1** Most (54%) Aboriginal on-reserve households live in British Columbia, Ontario or Manitoba.



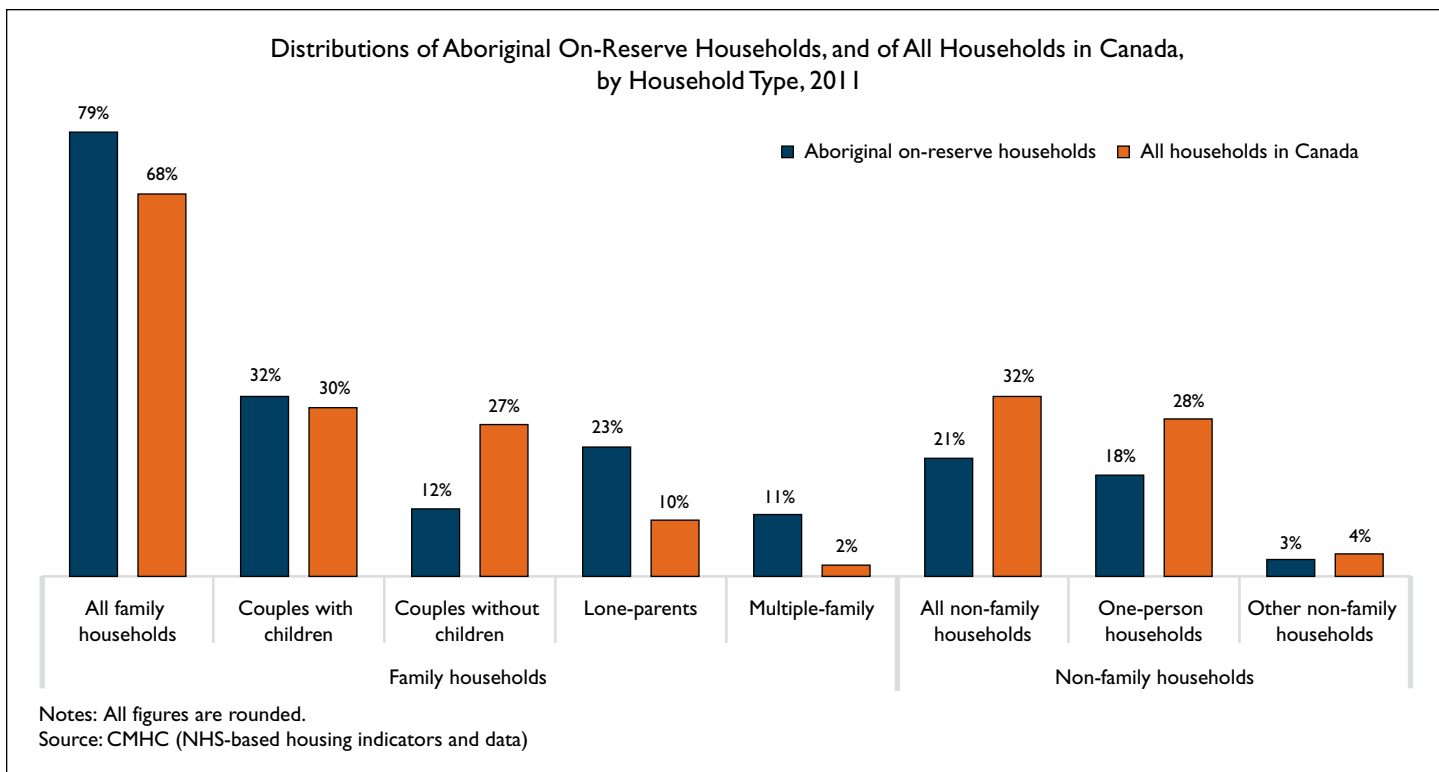
**Annex figure 2** Aboriginal on-reserve households accounted for 15% of all Aboriginal households, and 0.7% of all households, in Canada.



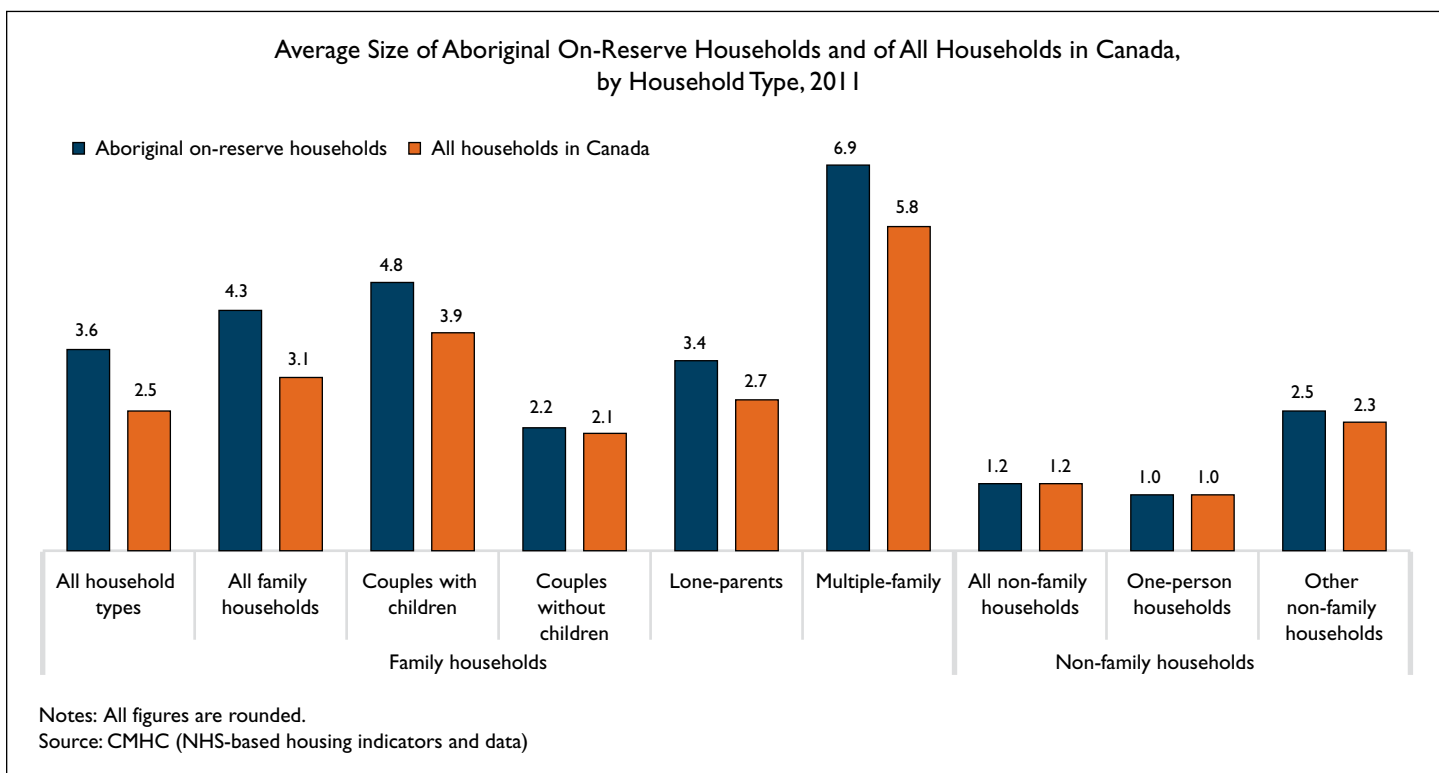
**Annex figure 3** Most (82%) on-reserve Aboriginal households live on rural reserves.



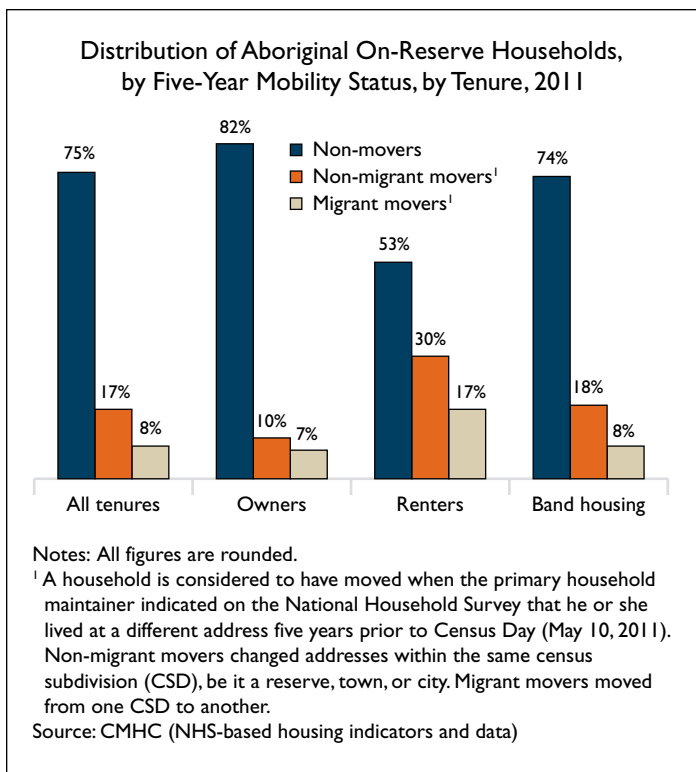
**Annex figure 4** The primary maintainers of Aboriginal on-reserve households are relatively young.



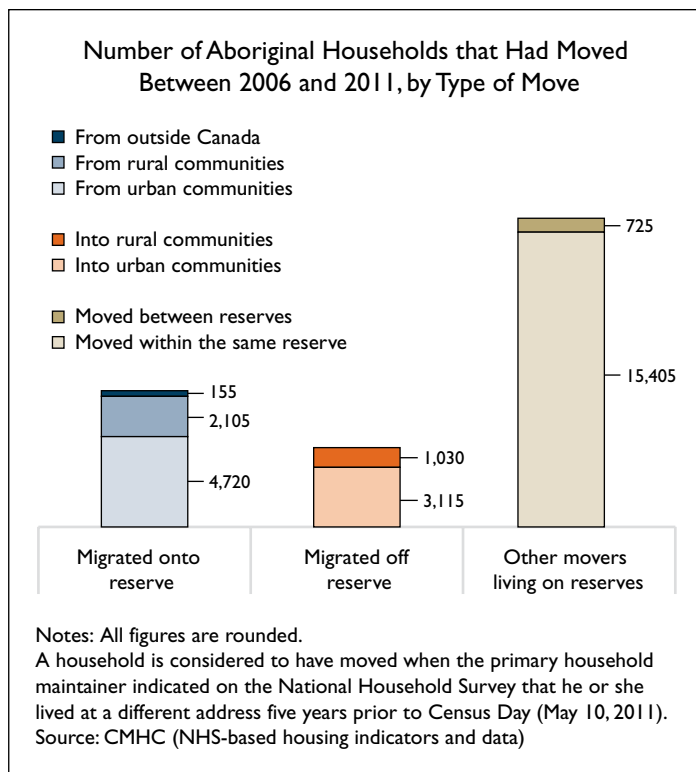
**Annex figure 5** Aboriginal on-reserve households are relatively more likely to be lone-parent households and multiple-family households.



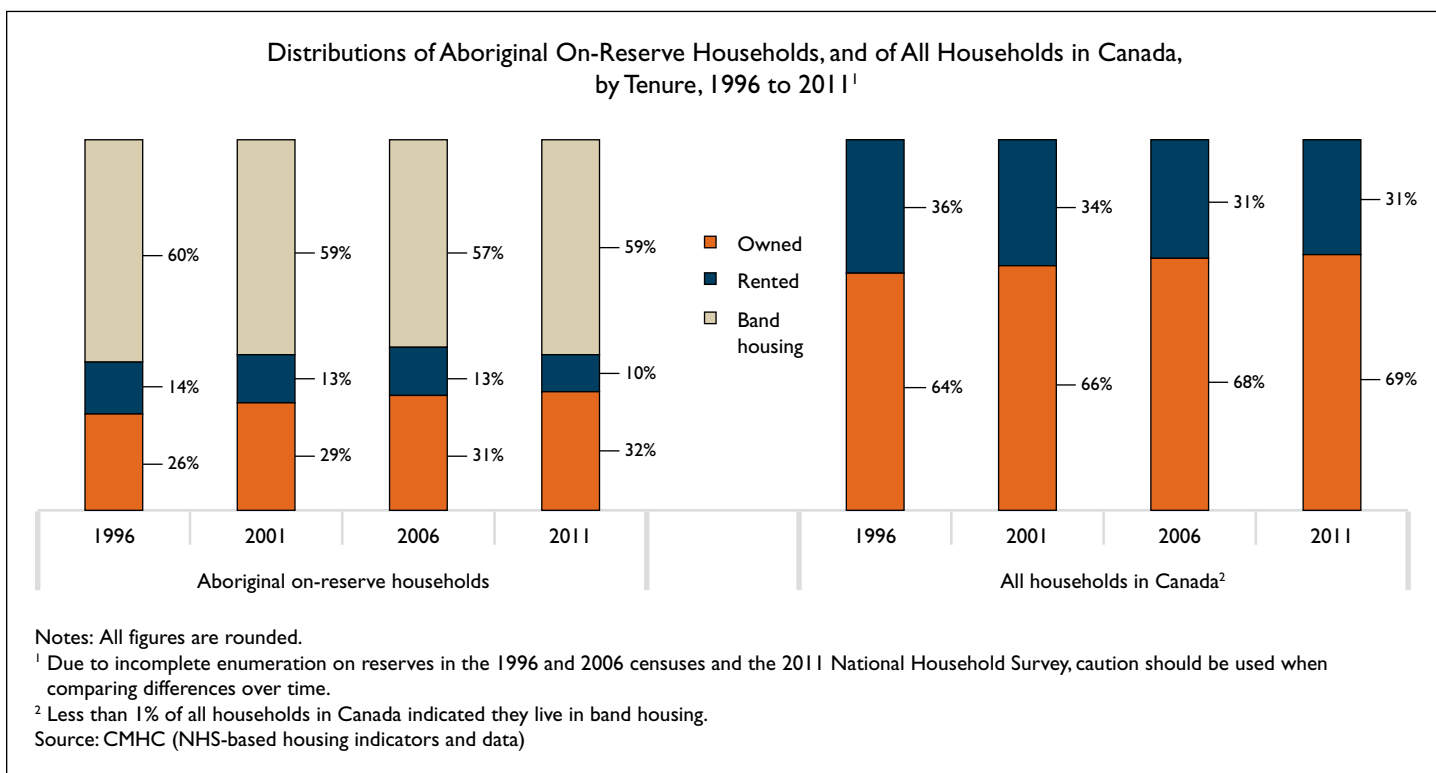
**Annex figure 6** Aboriginal on-reserve households are larger on average.



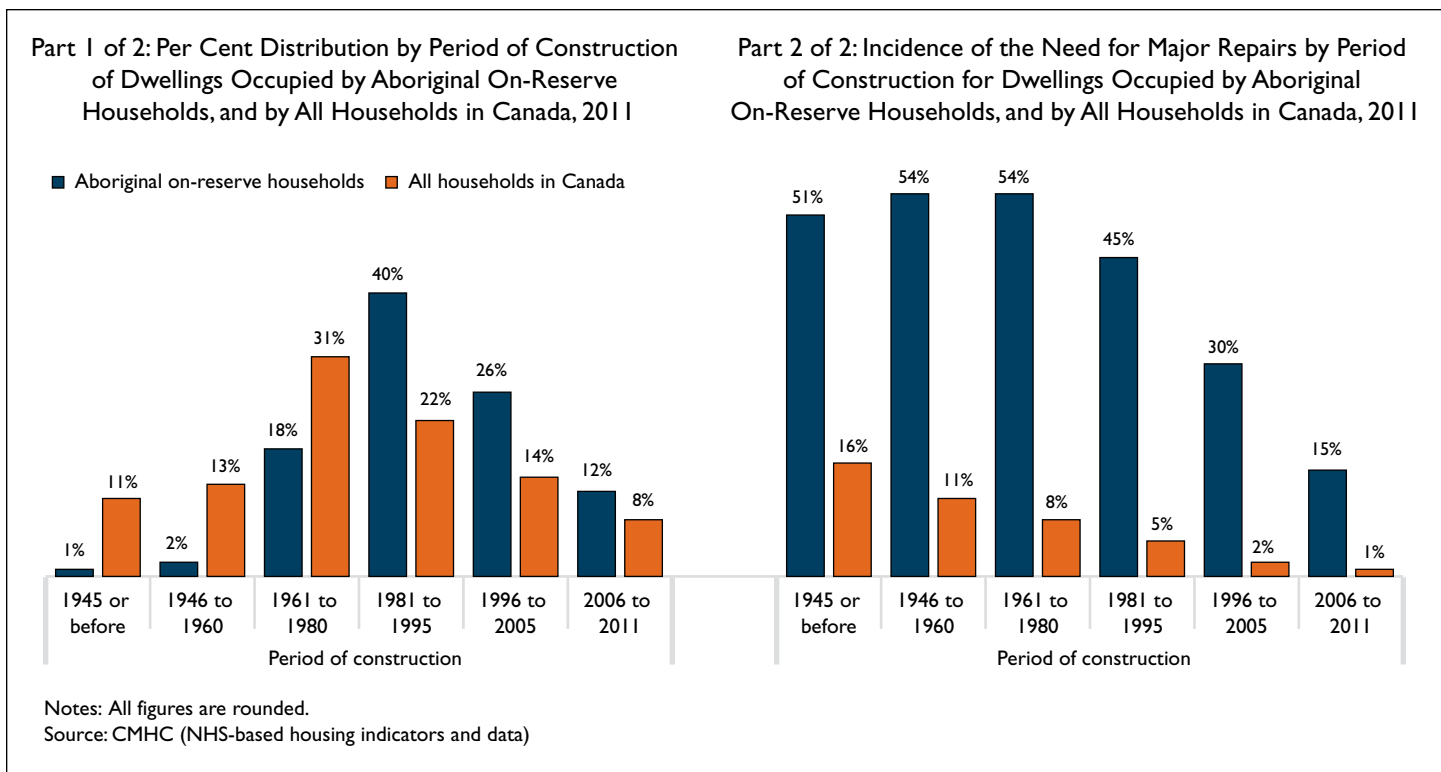
**Annex figure 7** Aboriginal on-reserve households that own their home are less likely to move than other households in other tenures.



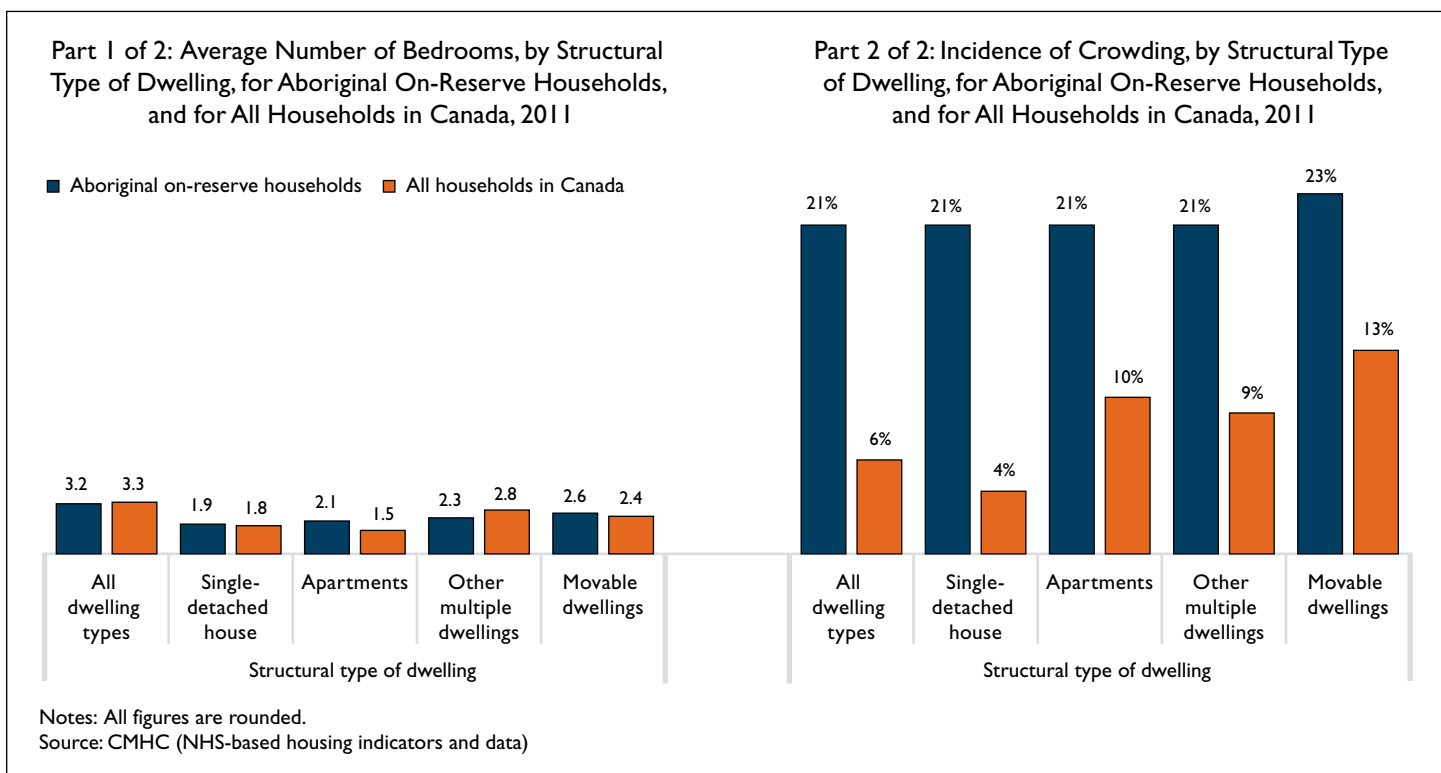
**Annex figure 8** More Aboriginal households had moved onto reserves than had moved off reserves from 2006 to 2011.



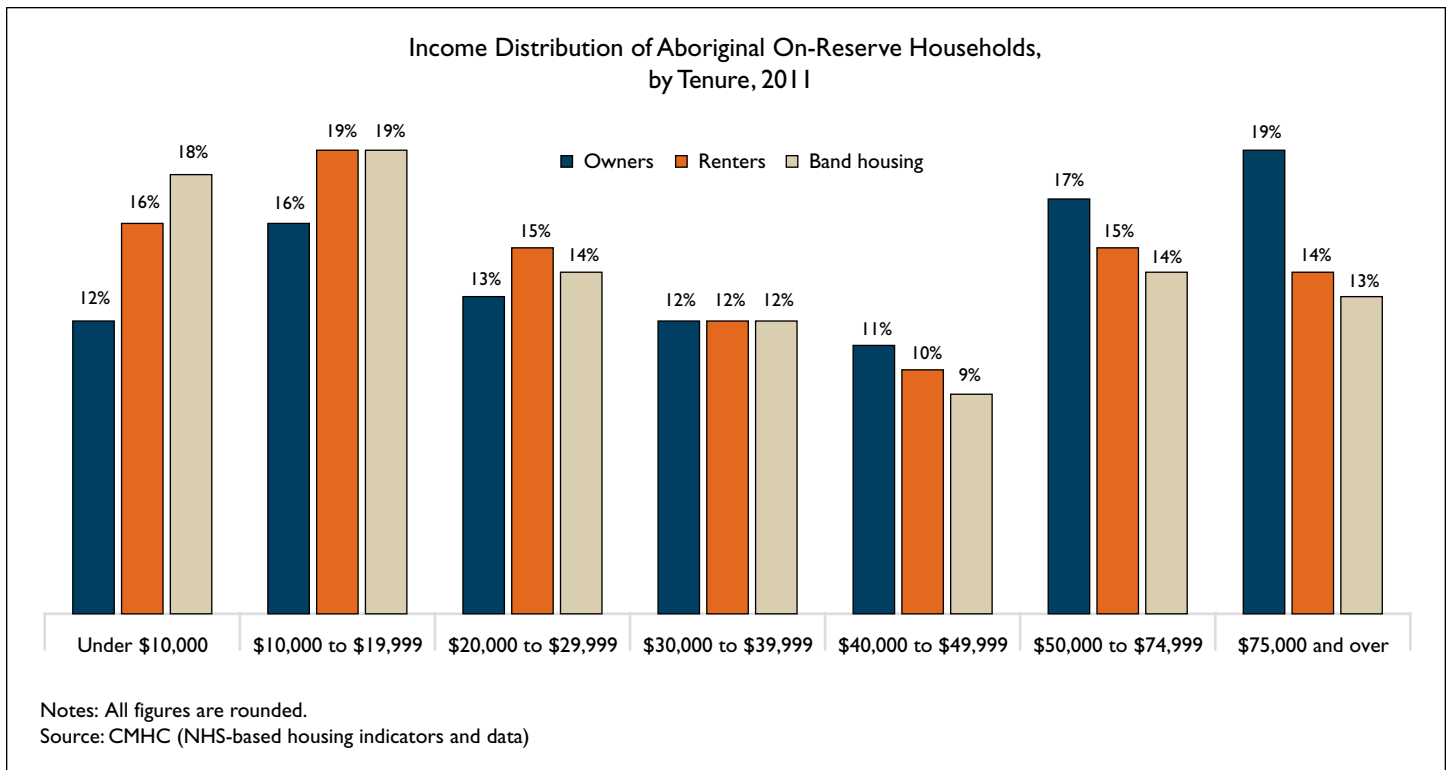
**Annex figure 9** Band housing is the predominant tenure for Aboriginal on-reserve households; ownership has been increasing but is still relatively less common.



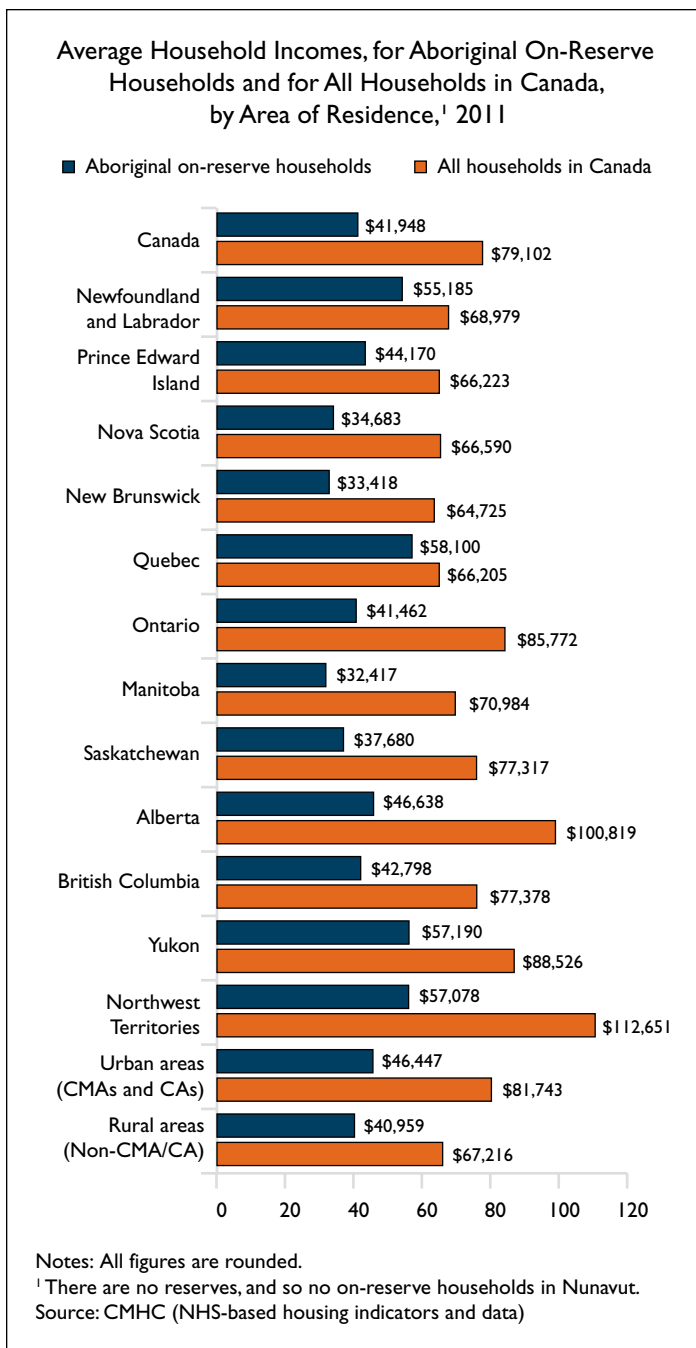
**Annex figure 10** Aboriginal on-reserve households live in homes that are relatively newer, but more likely to need major repairs.



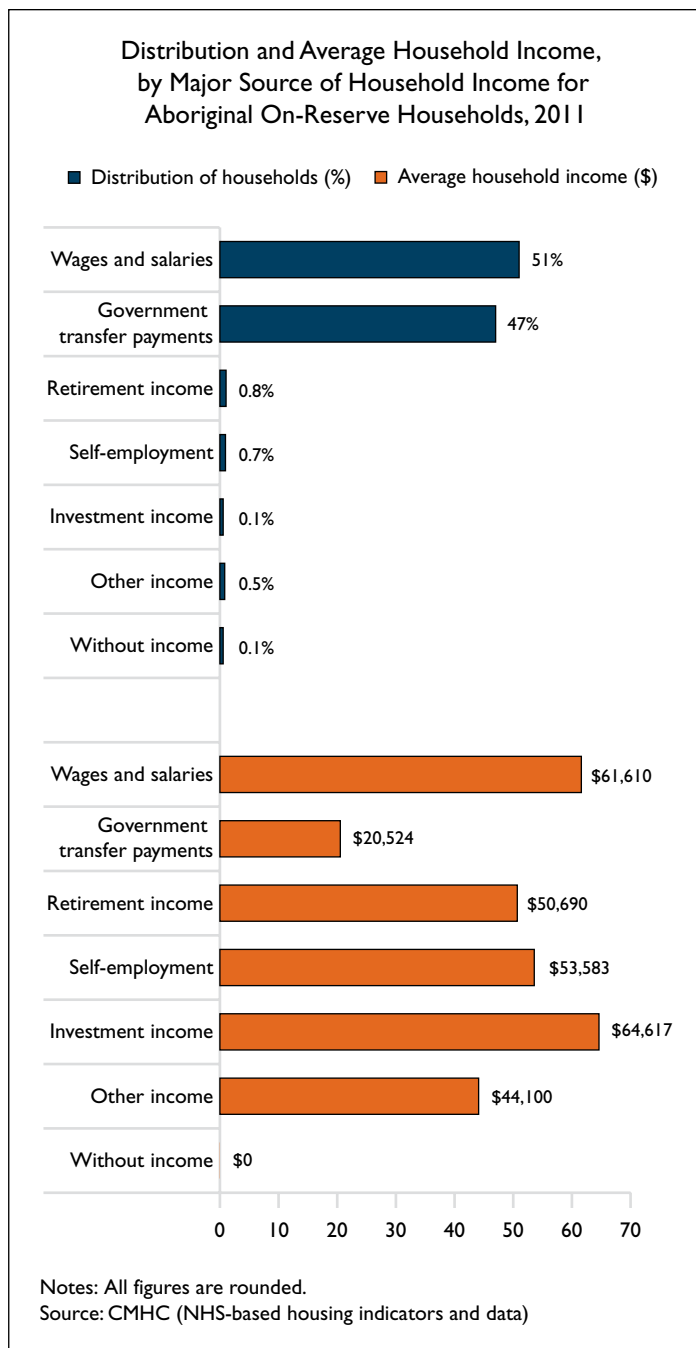
**Annex figure 11** Aboriginal on-reserve households live in dwellings with similar numbers of bedrooms as all households in Canada but are more likely to live in unsuitable dwellings.



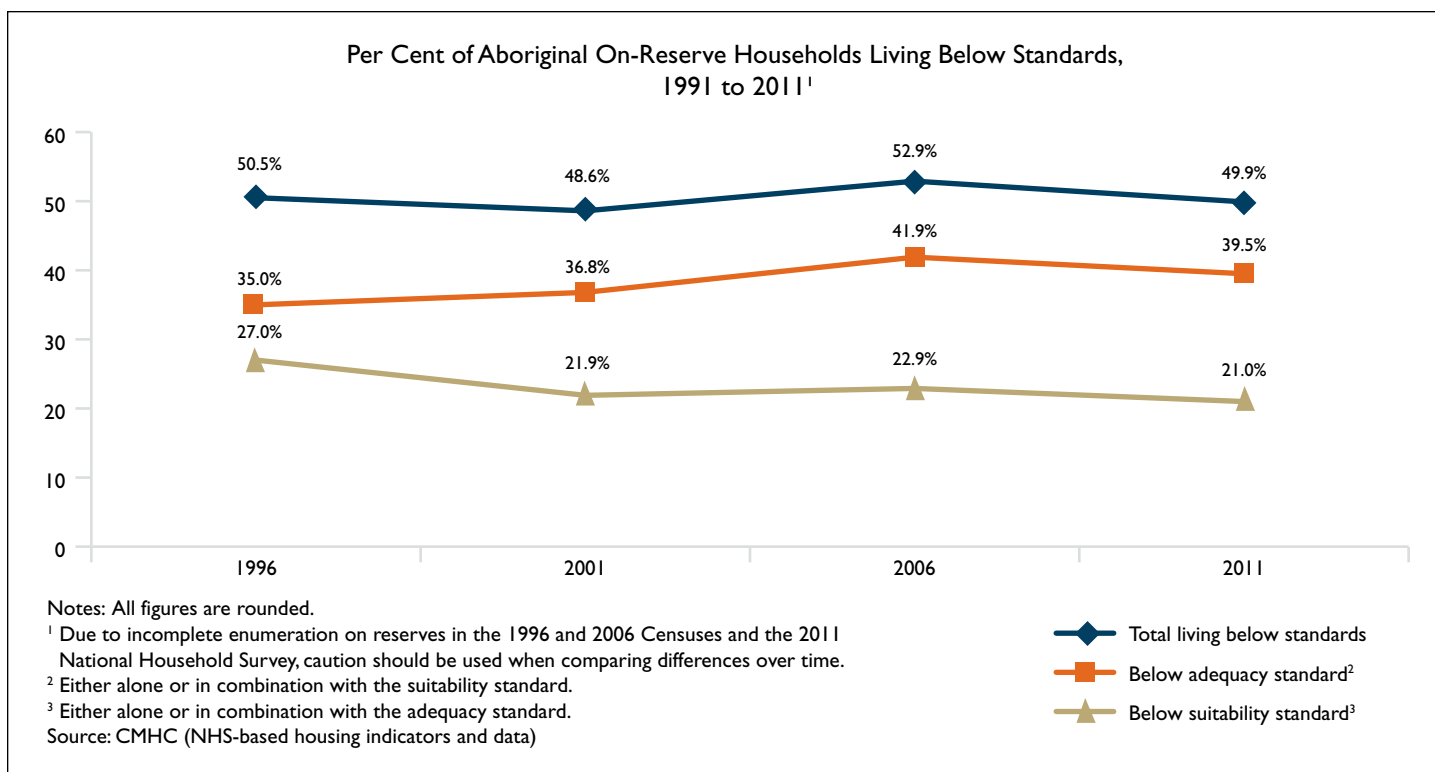
**Annex figure 12** Aboriginal on-reserve households that reported living in rented or band housing tended to have lower household incomes than owners.



**Annex figure 13** Household income of Aboriginal on-reserve households was about half (53%) that of all households in Canada in 2011.



**Annex figure 14** Almost half of Aboriginal on-reserve households have government transfer payments as their major source of income and have lower household incomes, on average.



**Annex figure 15** The percentage of Aboriginal on-reserve households living below standards was slightly lower in 2011 than in 2006.

### 3. Online Data

For more data on the housing conditions of Aboriginal on-reserve households, see the online appendix tables, at [https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/abhoco\\_001.cfm](https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/abhoco_001.cfm).

### ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and disseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at <http://www.statcan.gc.ca>, or at 1-800-263-1136.

**For further information** on CMHC's census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at [www.cmhc.ca](http://www.cmhc.ca). To inquire or comment on this Highlight or make suggestions for further research, please contact us.

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### Housing Research at CMHC

Under Part IX of the *National Housing Act*, the Government of Canada provides funds to CMHC to conduct research into the social, economic and technical aspects of housing and related fields, and to undertake the publishing and distribution of the results of this research.

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Fax: 1-800-245-9274



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## Alternative text and data for figures

**Figure 1** Housing Standards and ASB Housing Need for Aboriginal On-Reserve Households in Canada, 2011

Housing standards	Number of households (#)	Percentage of households (%)
All Aboriginal on-reserve households	91,595	100.0
Living below standards	45,720	49.9
Not In ASB housing need	15,095	16.5
Below adequacy standard only	7,395	8.1
Below both adequacy and suitability	3,520	3.8
Below suitability standard only	4,180	4.6
In ASB housing need	30,625	33.4
Below adequacy standard only	19,110	20.9
Below both adequacy and suitability	6,135	6.7
Below suitability standard only	5,380	5.9

Notes: All figures are rounded.

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

**Figure 2** Aboriginal On-Reserve Households in ASB Housing Need by Standards Not Met, 2011

	Total in adequacy- and suitability-based housing need (%)	Below adequacy standard only (%)	Below both adequacy and suitability (%)	Below suitability standard only (%)
Aboriginal on-reserve households	33	21	7	6
All households in Canada	4	2	0.3	2

Notes: All figures are rounded.

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

**Figure 3** ASB Housing Need for Aboriginal On-Reserve Households, by Province and Territory, and on Average, 2011

Provinces and territories	Incidence of ASB Housing Need (%)
Newfoundland and Labrador	12.1
Prince Edward Island	20.6
Nova Scotia	26.5
New Brunswick	28.9
Quebec	15.7
Ontario	25.5
Manitoba	50.9
Saskatchewan	46.9
Alberta	48.4
British Columbia	20.3
Yukon	31.8
Northwest Territories	38.9
Average for Canada	33.4

Notes: All figures are rounded.

There are no reserves, and so no on-reserve households in Nunavut.

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

## Research Highlight

2011 Census/National Household Survey Housing Conditions Series: Issue 8 – Housing Conditions of On-Reserve Aboriginal Households

**Figure 4** Distribution of Aboriginal On-Reserve in ASB Housing Need, by Major Source of Household Income,<sup>1</sup> 2011

Major source of household income	Number of Aboriginal on-reserve households with income (#)	As % of Aboriginal households (%)
Wages and salaries	9,065	30
Government transfer payments	21,155	69
All other income sources	385	1

Notes: All figures are rounded.

<sup>1</sup> Includes only households with a non-zero total before-tax household income. Incomes reported on the 2011 NHS are as of 2010.

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

**Figure 5** Incidence of ASB Housing Need for Aboriginal On-Reserve Households, by Major Source of Household Income,<sup>1</sup> 2011

Major source of household income	Total in adequacy- and suitability-based housing need (%)	Below adequacy standard only (%)	Below both adequacy and suitability (%)	Below suitability standard only (%)
All households with income	33	21	7	6
Wages and salaries	20	13	3	3
Government transfer payments	49	29	11	9
All other income sources	20	16	2	2

Notes: All figures are rounded.

<sup>1</sup> Includes only households with a non-zero total before-tax household income. Incomes reported on the 2011 NHS are as of 2010.

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

**Figure 6** Distribution of Aboriginal On-Reserve Households in ASB Housing Need, by Tenure, 2011

Housing tenure	Number of Aboriginal on-reserve households with income (#)	As % of Aboriginal households (%)
Owners	6,760	22
Renters	2,425	8
Band housing	21,455	70

Notes: All figures are rounded.

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

**Figure 7** Aboriginal On-Reserve Households in ASB Housing Need by Tenure, by Standards Not Met, 2011

Housing tenure	Total in adequacy- and suitability-based housing need (%)	Below adequacy standard only (%)	Below both adequacy and suitability (%)	Below suitability standard only (%)
All tenures	33	21	7	6
Owners	23	18	3	3
Renters	27	15	5	6
Living in band housing	40	24	9	7

Notes: All figures are rounded.

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

**Figure 8** Distribution of Aboriginal On-Reserve Households, in ASB Housing Need by Location of Reserves, 2011

Location of reserve	Number of Aboriginal on-reserve households (#)	As % of Aboriginal households (%)
Urban reserves in census metropolitan areas	1,380	5
Urban reserves in census agglomerations	1,980	6
Reserves in rural areas	27,260	89

Notes: All figures are rounded.

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

**Figure 9** Aboriginal On-Reserve Households in ASB Housing Need by Location of the Reserves, by Standards Not Met, 2011

Location of reserve	Total in adequacy- and suitability-based housing need (%)	Below adequacy standard only (%)	Below both adequacy and suitability (%)	Below suitability standard only (%)
All reserves	33	21	7	6
Reserves in urban areas	20	15	2	4
Reserves in rural areas	36	22	8	6

Notes: All figures are rounded.

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

**Figure 10** Incidence of ASB Housing Need for Aboriginal On-Reserve Households, 2001 to 2011<sup>1</sup>

Year	Total in adequacy- and suitability-based housing need (%)	Below adequacy standard only (%)	Below both adequacy and suitability (%)	Below suitability standard only (%)
2001	28	17	5	5
2006	33	21	7	5
2011	33	21	7	6

Notes: All figures are rounded.

<sup>1</sup> Due to incomplete enumeration on reserves in the 2001 and 2006 censuses and the 2011 National Household Survey, caution should be used when comparing differences over time.

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

**Annex figure 1** Number and Distribution of Aboriginal On-Reserve Households, by Province and Territory,<sup>1</sup> 2011

Provinces and territories	Number of households (#)	Distribution (%)
British Columbia	17,690	19
Ontario	17,265	19
Manitoba	14,790	16
Saskatchewan	13,020	14
Alberta	11,455	13
Quebec	10,415	11
Nova Scotia	2,925	3
New Brunswick	2,890	3
Newfoundland and Labrador	785	1
Prince Edward Island	170	0.2
Yukon	110	0.1
Northwest Territories	90	0.1

Notes: All figures are rounded.

<sup>1</sup> There are no reserves, and so no on-reserve households, in Nunavut.

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

**Annex figure 2** Aboriginal On-Reserve Households as a Percentage of All Aboriginal Households and of All Households, Canada, Provinces and Territories,<sup>1</sup> 2011

Provinces and territories	Aboriginal on-reserve households	
	As % of all Aboriginal households (%)	As % of all households in Canada (%)
Canada	15	0.7
New Brunswick	25	0.9
Saskatchewan	23	3.0
Manitoba	20	3.0
Nova Scotia	17	0.7
British Columbia	16	1.0
Quebec	15	0.3
Prince Edward Island	15	0.3
Alberta	12	0.8
Ontario	11	0.4
Newfoundland and Labrador	5	0.4
Yukon	3	0.7
Northwest Territories	1	0.6

Notes: All figures are rounded.

<sup>1</sup> There are no reserves, and so no on-reserve households, in Nunavut.

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

**Annex figure 3** Distribution of Aboriginal On-Reserve Households, by Urban/Rural Location of Reserves, 2011

Location of reserve	Number of Aboriginal on-reserve households (#)	As % of Aboriginal households (%)
Urban reserves in census metropolitan areas	6,725	7
Urban reserves in census agglomerations	9,775	11
Reserves in rural areas	75,095	82

Notes: All figures are rounded.

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

**Annex figure 4** Distributions of Aboriginal On-Reserve Households, and of All Households in Canada, by Age of the Primary Household Maintainer, 2011

Age groups of the primary household maintainer	Aboriginal on-reserve households (%)	All households in Canada (%)
15 to 24 years	6	3
25 to 34 years	17	14
35 to 44 years	23	18
45 to 54 years	24	23
55 to 64 years	16	19
65 years and over	14	22

Notes: All figures are rounded.

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

**Annex figure 5** Distributions of Aboriginal On-Reserve Households, and of All Households in Canada, by Household Type, 2011

Household types	Aboriginal on-reserve households (%)	All households in Canada (%)
All family households	79	68
Couples with children	32	30
Couples without children	12	27
Lone-parents	23	10
Multiple-family	11	2
All non-family households	21	32
One-person households	18	28
Other non-family households	3	4

Notes: All figures are rounded.

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

**Annex figure 6** Average size of Aboriginal On-Reserve Households and of All Households in Canada, by Household Type, 2011

Household types	Aboriginal on-reserve households	All households in Canada
All household types	3.6	2.5
All family households	4.3	3.1
Couples with children	4.8	3.9
Couples without children	2.2	2.1
Lone-parents	3.4	2.7
Multiple-family	6.9	5.8
All non-family households	1.2	1.2
One-person households	1.0	1.0
Other non-family households	2.5	2.3

Notes: All figures are rounded.

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

**Annex figure 7** Distribution of Aboriginal On-Reserve Households, by Five-Year Mobility Status, by Tenure, 2011

Tenure	Non-movers (%)	Non-migrant movers <sup>1</sup> (%)	Migrant movers <sup>1</sup> (%)
All tenures	75	17	8
Owners	82	10	7
Renters	53	30	17
Band housing	74	18	8

Notes: All figures are rounded.

<sup>1</sup> A household is considered to have moved when the primary household maintainer indicated on the National Household Survey that he or she lived at a different address five years prior to Census Day (May 10, 2011). Non-migrant movers changed addresses within the same census subdivision (CSD), be it a reserve, town, or city. Migrant movers moved from one CSD to another.

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

**Annex Figure 8** Number of Aboriginal Households That Had Moved Between 2006 and 2011, by Type of Move

Mobility status	Number of households (#)
Migrated onto reserve from urban communities	4,720
Migrated onto reserve from rural communities	2,105
Migrated onto reserve from outside Canada	155
Migrated off reserve into urban communities	3,115
Migrated off reserve into rural communities	1,030
Other movers living on reserves moved within the same reserve	15,405
Other movers living on reserves moved between reserves	725

Notes: All figures are rounded.

A household is considered to have moved when the primary household maintainer indicated on the National Household Survey that he or she lived at a different address five years prior to Census Day (May 10, 2011).

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

**Annex figure 9** Distributions of Aboriginal On-Reserve Households, and of All Households in Canada, by Tenure, 1996 to 2011<sup>1</sup>

Year	Owned (%)	Rented (%)	Band housing (%)
Aboriginal on-reserve households			
1996	26	14	60
2001	29	13	59
2006	31	13	57
2011	32	10	59
All households in Canada <sup>2</sup>			
1996	64	36	0.3
2001	66	34	0.4
2006	68	31	0.4
2011	69	31	0.4

Notes: All figures are rounded.

<sup>1</sup> Due to incomplete enumeration on reserves in the 1996 and 2006 Censuses and the 2011 National Household Survey, caution should be used when comparing differences over time.

<sup>2</sup> Less than 1% of all households in Canada indicated they live in band housing.

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

**Annex figure 10** Part 1 of 2: Per Cent Distribution by Period of Construction of Dwellings Occupied by Aboriginal On-Reserve Households, and by All Households in Canada, 2011

Period of construction	Aboriginal on-reserve households (%)	All households in Canada (%)
1945 or before	1	11
1946 to 1960	2	13
1961 to 1980	18	31
1981 to 1995	40	22
1996 to 2005	26	14
2006 to 2011	12	8

Notes: All figures are rounded.

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

**Annex figure 10** Part 2 of 2: Incidence of the Need for Major Repairs by Period of Construction for Dwellings Occupied by Aboriginal On-Reserve Households, and by All Households in Canada, 2011

Period of construction	Aboriginal on-reserve households (%)	All households in Canada (%)
1945 or before	51	16
1946 to 1960	54	11
1961 to 1980	54	8
1981 to 1995	45	5
1996 to 2005	30	2
2006 to 2011	15	1

Notes: All figures are rounded.

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

**Annex figure 11** Part 1 of 2: Average Number of Bedrooms, by Structural Type of Dwelling, for Aboriginal On-Reserve Households, and for All Households in Canada, 2011

Structural type of dwelling	Aboriginal on-reserve households	All households in Canada
All dwelling types	3.2	3.3
Single-detached house	1.9	1.8
Apartments	2.1	1.5
Other multiple dwellings	2.3	2.8
Movable dwellings	2.6	2.4

Notes: All figures are rounded.

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

**Annex figure 11** Part 2 of 2: Incidence of Crowding, by Structural Type of Dwelling, for Aboriginal On-Reserve Households, and for All Households in Canada, 2011

Structural type of dwelling	Aboriginal on-reserve households (%)	All households in Canada (%)
All dwelling types	21	6
Single-detached house	21	4
Apartments	21	10
Other multiple dwellings	21	9
Movable dwellings	23	13

Notes: All figures are rounded.

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

**Annex figure 12** Income Distribution of Aboriginal On-Reserve Households by Tenure, 2011

Household income groups	Owners (%)	Renters (%)	Band housing (%)
Under \$10,000	12	16	18
\$10,000 to \$19,999	16	19	19
\$20,000 to \$29,999	13	15	14
\$30,000 to \$39,999	12	12	12
\$40,000 to \$49,999	11	10	9
\$50,000 to \$74,999	17	15	14
\$75,000 and over	19	14	13

Notes: All figures are rounded.

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

**Annex figure 13** Average Household Incomes for Aboriginal On-Reserve Households and All Households in Canada, by Area of Residence,<sup>1</sup> 2011

Area of residence <sup>1</sup>	Aboriginal on-reserve households (\$)	All households in Canada (\$)
Canada	41,948	79,102
Newfoundland and Labrador	55,185	68,979
Prince Edward Island	44,170	66,223
Nova Scotia	34,683	66,590
New Brunswick	33,418	64,725
Quebec	58,100	66,205
Ontario	41,462	85,772
Manitoba	32,417	70,984
Saskatchewan	37,680	77,317
Alberta	46,638	100,819
British Columbia	42,798	77,378
Yukon	57,190	88,526
Northwest Territories	57,078	112,651
Urban areas (CMAs and CAs)	46,447	81,743
Rural areas (Non-CMA/CA)	40,959	67,216

Notes: All figures are rounded.

<sup>1</sup> There are no reserves, and so no on-reserve households, in Nunavut.

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

**Annex figure 14** Distribution and Average Household Income, by Major Source of Household Income for Aboriginal On-Reserve Households, 2011

Major source of household income	Distribution of households (%)	Average household income
Wages and salaries	51	61,610
Government transfer payments	47	20,524
Retirement income	0.8	50,690
Self-employment	0.7	53,583
Investment income	0.1	64,617
Other income	0.5	44,100
Without income	0.1	\$0

Notes: All figures are rounded.

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

**Annex figure 15** Percentage of Aboriginal On-Reserve Households Living Below Standards, 1991 to 2011<sup>1</sup>

Year	Total living below standards (%)	Below adequacy standard <sup>2</sup> (%)	Below suitability standard <sup>3</sup> (%)
1996	50.5	35.0	27.0
2001	48.6	36.8	21.9
2006	52.9	41.9	22.9
2011	49.9	39.5	21.0

Notes: All figures are rounded.

<sup>1</sup> Due to incomplete enumeration on reserves in the 1996 to 2006 censuses and the 2011 National Household Survey, caution should be used when comparing differences over time.

<sup>2</sup> Either alone or in combination with the suitability standard.

<sup>3</sup> Either alone or in combination with the adequacy standard.

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