



## Housing Need among Off-reserve Aboriginal Lone Parents in Canada

### Introduction

A great many Canadian lone-parent households have low incomes and are in housing need. However, low income and housing need are the norm in Aboriginal lone-parent households. This issue of *Research and Development Highlights* presents an overview of their housing situation and explores some of the causes of their housing need. Particular attention is devoted to younger women living in urban areas since their housing problems tend to be most serious.

#### The Data

The information and data provided in this issue primarily come from special tabulations using two of the richest and most comprehensive information sources available for understanding the housing situation of Canadian Aboriginal people—the *Aboriginal Peoples Survey* and the 1991 Census. The housing standards of Canada Mortgage and Housing Corporation's core housing need model are applied to these data to assess housing need among Aboriginal lone-parent households living off-reserve. Households whose housing does not meet one or more of the standards for adequacy, suitability or affordability and whose income is insufficient to afford rental housing that does meet standards are considered to be in core housing need.

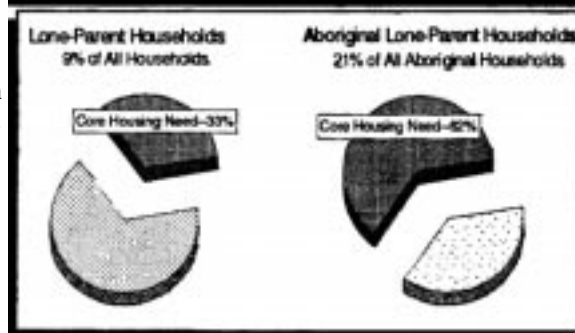
### Findings

#### The Overall Picture

Aboriginal households residing off-reserve are more likely than other Canadian households to both include a lone parent and to be in core housing need. Figure 1 shows that in 1991, more than one fifth of Aboriginal households residing off-reserve were headed by a lone parent, and 62% of Aboriginal lone-parent households were in core housing need. Overall, 40,355 Aboriginal lone-parent households resided off-reserve in 1991; of these, 24,940 were in core housing need. Core housing need levels are especially high among the great majority of Aboriginal lone parents who are women, under the age of 55, living in cities and towns. Seventy-two percent of these lone mothers are in core housing need: they make up three-quarters of all Aboriginal lone parents in core need.

**62% of  
Aboriginal  
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Figure 1: Incidence and Level of Core Housing Need in Lone-parent Households in Aboriginal and All Canadian Households



**Aboriginal lone-parent household income averages a**

**other Canadian**

**and 60% have low incomes.**

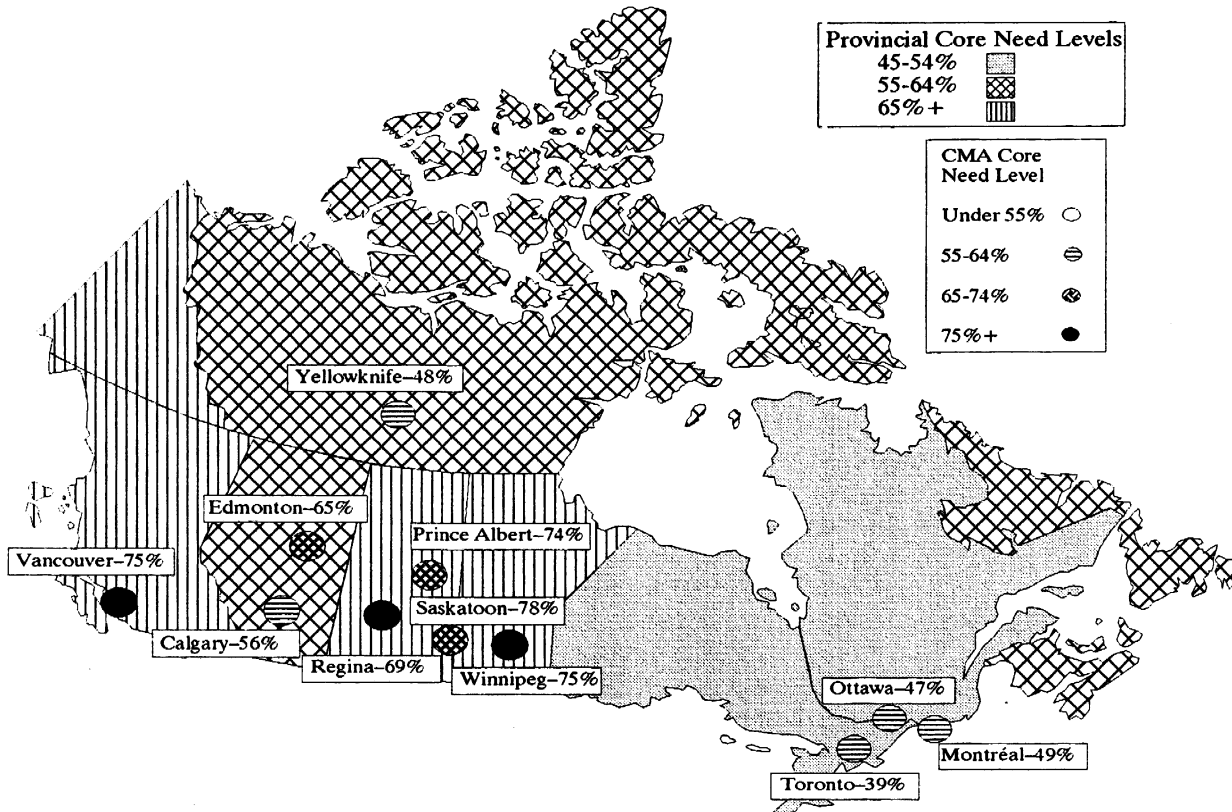
**Socio-Economic Factors Affecting Housing Need**

Aboriginal lone-parent households are more susceptible to core housing need primarily because of very low incomes. Their average household income is two fifths that of other Aboriginal households and only one third that of other Canadian households. Well over three in five are below Statistics Canada's Low-Income Cutoffs. These statistics reflect low levels of labour force participation, a predominance of women working in low-paying occupations, gender-related wage gaps and also very often, the presence of a single income earner. Only a third of non-senior Aboriginal lone parents are employed, and among this group, a large minority have found work in low-paying sales and service jobs. Low levels of labour force participation and poor paying jobs are in turn related to low levels of educational attainment among many Aboriginal lone parents as well as high proportions who are young and raising small children.

**Other Factors Influencing Housing Need**

All across the country, large proportions of Aboriginal lone-parent households are in core housing need—varying from a low of just under half in Quebec to a high of 72% in Saskatchewan (Figure 2). The highest levels of core need among Aboriginal lone-parent households are found in the urban areas of Manitoba, Saskatchewan and British Columbia—peaking in the cities of Winnipeg, Saskatoon and Vancouver. In all Manitoba and Saskatchewan cities, low income is the predominant factor. In Vancouver, higher incomes are more than off-set by very high housing

**Figure 2: Core Housing Need Levels for Lone-parent Households By Region and Large Census Metropolitan Areas**



costs. While lone-parent households are less common in rural areas and levels of core housing need are lower, they still make up one in six of all rural Aboriginal households and one quarter of those in core housing need.

Core housing need levels are particularly high among status Indian and Métis lone-parent households (64% and 65% respectively). Women who have Indian status are also much more likely to be lone parents than are other Aboriginal people. Both Status Indian and Métis lone parents are heavily concentrated in the urban areas of Manitoba, Saskatchewan and British Columbia. In rural areas, very large proportions of Inuit lone-parent mothers are in core housing need (72%), reflecting the vast majority living in low-income and crowded, extended family households. Levels of crowding are most serious in the Northwest Territories where just under half of lone-parent Inuit households are in core housing need and below the suitability standard.

Seventy-seven percent of Aboriginal lone-parent households rent and 69% of these households are in core housing need. Still, even among lone-parent households which own, 38% are in core housing need. The highest levels of core housing need in the country (just over 80%) are found among young female Aboriginal lone parents living as renters in the urban areas of Winnipeg, Saskatoon, Prince Albert and North Battleford, and in Vancouver.

**51% are in core housing need and below the standard.**  
**22% are in core need and crowded.**

### Elements of Housing Need

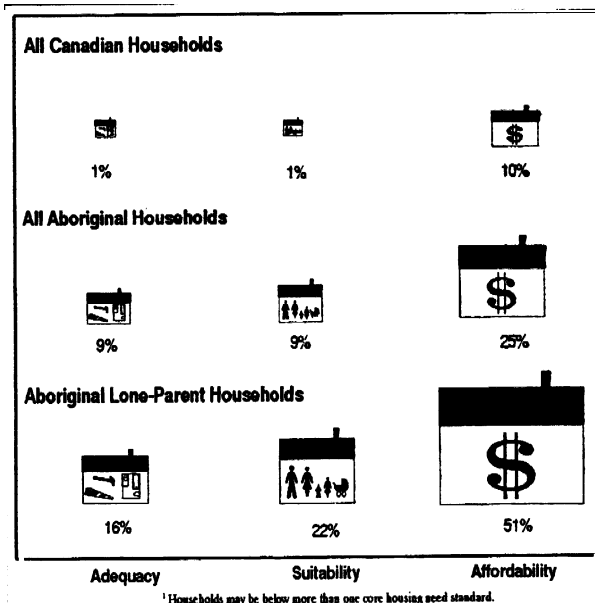
Just over half of Aboriginal lone-parent households are in core need because they have low incomes and spend 30% or more of their income for shelter (see Figure 3). A further 22% of lone-parent households are in core need and crowded. A majority of core need households that are crowded also experience affordability problems. Many Aboriginal lone parents accept the crowding resulting from sharing accommodations with others in order to pool economic resources to pay for shelter. Affordability, and often commensurate, suitability problems, are most common among urban renters. Just under two thirds of urban renters are in core housing need and experiencing affordability problems. More than a quarter of urban renters fall below multiple standards; in most cases, affordability and suitability.

### Conclusion

Aboriginal lone-parent households are very likely to be in core housing need. The high likelihood of their being in need is primarily the result of low incomes that stem from inequities experienced in the labour force and elsewhere by women and Aboriginal people in general. These inequities are amplified by low levels of schooling, and the inability of many to enter the labour force because of child-rearing responsibilities. It is thus not surprising that affordability is a predominant problem.

Irrespective of the area of the country in which they reside, extremely high proportions of Aboriginal lone-parent households are in core housing need. In urban Manitoba, Saskatchewan, and British Columbia, where most Aboriginal lone-parent households are located, core housing need affects more than seven of ten households overall, and eight in ten of those renting.

**Figure 3: Incidence of Households Below Specific Standards<sup>1</sup> and in Core Housing Need, All Canadian, Aboriginal, and Aboriginal Lone-parent Households**



This issue of *Research and Development Highlights* has been produced as part of a concerted research program that aims to better understand Aboriginal housing conditions in Canada today. This work draws on comprehensive studies of Aboriginal peoples and their housing conditions across the country. For further information about the contents of this highlight, contact John England, Research Division, at (613) 748-2799, or e-mail: [jengelan@cmhc.e-mail.com](mailto:jengelan@cmhc.e-mail.com)

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