### RESEARCH HIGHLIGHT

June 2011 Socio-economic Series 11-001

# 2006 Census Housing Series: Issue II—Off-reserve Non-Status Indian Households: Housing Conditions and Core Housing Need

#### INTRODUCTION

This Research Highlight examines the housing conditions of off-reserve Non-Status Indian households (see text box: Definitions of Non-Status Indian and Aboriginal households) in Canada based on custom data from the 2006 Census.

Housing conditions are assessed using CMHC's measures of acceptable housing and core housing need (see text box: Acceptable Housing and Core Housing Need). Household characteristics and housing conditions of off-reserve Non-Status Indians at the national, provincial, and territorial level for owners and renters are examined.

The universe of households¹ tested for core housing need includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on- and off-reserve). Additionally, STIRs for households with income less than or equal to zero, or STIRs that are equal to or greater than 100% are considered uninterpretable by CMHC for the purpose of measuring affordability.

The 2006 Census identified 12.4 million households in Canada, of which 11.8 million were private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%. Among the 11.8 million such households, 401,145 were Aboriginal households including 156,235 Status

### Definitions of Non-Status Indian and Aboriginal households

- A Non-Status Indian household is any Aboriginal household in which at least one member reported being a Non-Status Indian. A Non-Status Indian is either of the following:
  - a person who reported being a North American Indian, but did not report being a Treaty Indian or a Registered Indian; or
  - a person who reported being a member of an Indian Band or First Nation, but did not report being a Treaty Indian or a Registered Indian and did not report identifying with any of the three identity groups (i.e., North American Indian, Métis, or Inuit).

The definition of Non-Status Indian excludes band members who did not report being North American Indian but who did report being Métis and/or Inuit.

■ An **Aboriginal household** is any household in which at least one spouse, common-law partner, or lone parent self-identified as Aboriginal, or in which at least 50 per cent of household members self-identified as Aboriginal. If any member of the family households 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 Métis and as an Inuit household. As a result, the sum of the identity subtotals will add to more than the total of all Aboriginal households.

According to Statistics Canada's 2006 Census Dictionary, a household comprises a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada.





#### **Acceptable Housing and Core Housing Need**

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

- Adequate housing does not require any major repairs, according to residents.
- Suitable housing has enough bedrooms for the size and make-up 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 (i.e., a unit with no bedroom).
- Affordable housing costs less than 30 per cent of beforetax household income. 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.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

Indians, 78,005 Non-Status Indians, 204,845 Métis, and 15,950 Inuit. This Research Highlight examines the housing conditions and household characteristics of the 78,005 off-reserve Non-Status Indian households<sup>2</sup>.

## Off-reserve Non-Status Indian households are growing at a faster rate than non-Aboriginal households.

The number of off-reserve Non-Status Indian households increased about 70% from 45,820 in 1996 to 78,005 in 2006 (see Table 1). This was a faster rate of growth than for non-Aboriginal households which grew by 16% over this period. Off-reserve Non-Status Indian households accounted for 0.6% of all off-reserve Canadian households in 2006.

Between 2001 and 2006, off-reserve Non-Status Indian household growth rates were positive for all provinces and territories, except Yukon (see Table 2). Quebec recorded the strongest percentage growth at 109%.

The highest percentages of off-reserve Non-Status Indian households lived in Ontario (36%), British Columbia (20%), Quebec (15%), and Alberta (11%). The great majority (76%) of off-reserve Non-Status Indian households lived in urban areas consisting of census metropolitan areas (CMAs) and census agglomerations (CAs)<sup>3</sup> (see Figure 1). About 44,000 or 56% of off-reserve Non-Status Indian households were located in Canada's 33 CMAs alone. Among CMAs, Toronto had the highest number of off-reserve Non-Status Indian households with 5,590, followed by Vancouver (4,710), Montreal (4,275), Ottawa - Gatineau (3,895), Edmonton (2,725) and Winnipeg (2,280).

Table I Off-reserve households\*, Canada, 1996–2006

	1996	2001	2006	% Change 1996-2001	% Change 2001-2006	% Change 1996-2006
All	10,027,840	10,805,615	11,766,145	7.8	8.9	17.3
Aboriginal†	218,310	297,285	401,145	36.2	34.9	83.8
Non-Status Indian	45,820	57,340	78,005	25.1	36.0	70.2
Non-Aboriginal	9,809,525	10,508,330	11,365,000	7.1	8.2	15.9

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (Census-based housing indicators data).

<sup>†</sup> Some of the growth was due to an increased tendency to self-identify as a member of the group.

<sup>&</sup>lt;sup>2</sup> In 2006, there were also 1,495 Non-Status Indians living on reserve whose housing conditions are not discussed in this Research Highlight.

Census Metropolitan Areas consist of one or more adjacent municipalities situated around a major urban core with a population of at least 50,000. Prior to 2006, the threshold to be a CMA was an 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.

Table 2 Off-reserve Non-Status Indian households\*, Canada, Provinces and Territories, 2001–2006

	2001	2006	Change between 2001 and 2006	% Change between 2001 and 2006	% Share of the increase between 2001 and 2006
Newfoundland and Labrador	2,015	2,980	965	47.9	4.7
Prince Edward Island	165	245	80	48.5	0.4
Nova Scotia	1,545	2,390	845	54.7	4.1
New Brunswick	1,315	1,635	320	23.3	1.5
Quebec	5,655	11,845	6,190	109.3	30.0
Ontario	20,295	28,385	8,090	39.9	39.2
Manitoba	3,410	3,475	65	1.9	0.3
Saskatchewan	2,200	2,325	1,255	5.7	0.6
Alberta	6,705	8,415	1,710	25.5	8.3
British Columbia	13,200	15,350	2,150	16.3	10.4
Yukon	515	500	-15	-2.9	-0.1
Northwest Territories	300	435	135	45.0	0.7
Nunavut	15	35	20	133.0	0.1
CANADA	57,340	78,005	20,665	36.0	100

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (Census-based housing indicators data).

The proportions of urban households which were off-reserve Non-Status Indian households varied across CMAs and CAs (see Figure 2). Prince Rupert, a CA in British Columbia, had the highest proportion of off-reserve Non-Status Indian households at 5.5%, and Abbotsford had the largest proportion of any CMA, at 1.6%.

Urban off-reserve Non-Status Indian households generally were relatively young. In 2006, among households living in urban areas (CMAs and CAs), a higher proportion (22%) of off-reserve Non-Status Indian urban households had a household maintainer<sup>4</sup> in the age group15-34 years than did non-Aboriginal (15%) urban households.

In 2006, 80% of off-reserve Non-Status Indian households lived in family households (see Table 3). About 18% were single-parent households, compared to 10% for non-Aboriginal households. The great majority (82%) of off-reserve Non-Status Indian single-parent households were female-led households.

**Table 3** Off-reserve households\* by household type<sup>5</sup> Canada, 2006

Household type		Status ouseholds	Non- Aboriginal households
	#	%	%
Total	78,005	100	100
Family	62,715	80.4	70.1
One-family	60,355	77.4	68.3
Couples without children	17,770	22.8	26.6
Couples with children	28,855	37.0	31.8
Lone-parent	13,730	17.6	9.9
Lone-parent male	2,430	3.1	1.9
Lone-parent female	11,305	14.5	8.0
Multiple-family	2,360	3.0	1.8
Non-family	15,290	19.6	29.9
One-person	11,505	14.7	26.3
Male one-person	6,010	7.7	11.5
Female one-person	5,495	7.0	14.8
Two or more person	3,785	4.9	3.6

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

Figures may not add due to rounding. **Source:** CMHC (Census-based housing indicators data).

<sup>&</sup>lt;sup>4</sup> Statistics Canada defines a household maintainer as "the person or persons in the household who pay the rent, or the mortgage, or the taxes, or the electricity, etc., for the dwelling."

Households are divided into two subcategories: family households and non-family households. A family household is a household that contains at least one Census family. A Census family consists of a couple or parents and their children living in the same address. A one-family household consists of a single family (e.g., a couple with or without children). A multiple-family household is made up of two or more families (with or without additional non-family persons) occupying the same private dwelling. A non-family household consists either of one person living alone or of two or more people who share a private dwelling but who do not constitute a family.

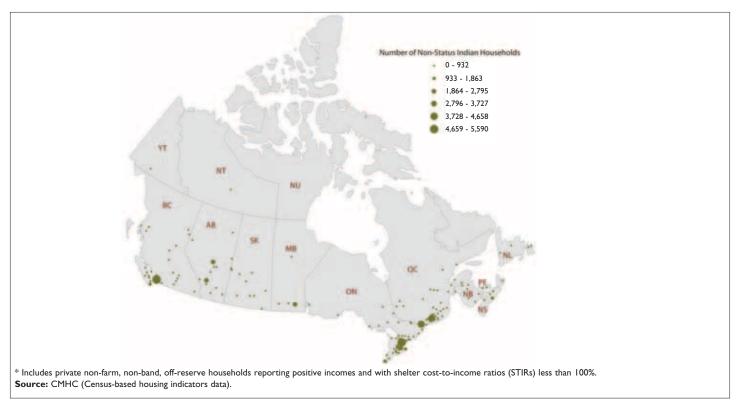


Figure I Distribution of urban off-reserve Non-Status Indian households\*, Canada, 2006

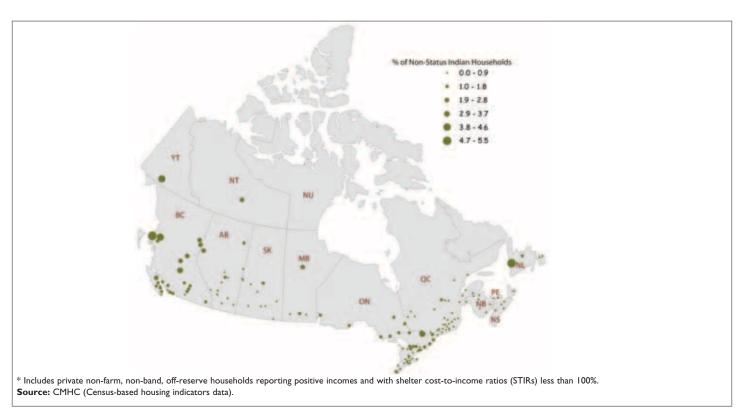


Figure 2 Proportions of urban households which were off-reserve Non-Status Indian households\*, Canada, 2006

#### Homeownership rate among off-reserve Non-Status Indian households increasing, but lower than for non-Aboriginal households

In 2006, 55% of off-reserve Non-Status Indian households owned a home, compared to 50% in 2001 and to 70% of non-Aboriginal households. In 2006, 15% (or 11,970) of off-reserve Non-Status Indian households owned their home outright (without a mortgage), compared to 30% of non-Aboriginals households.

Off-reserve Non-Status Indian households in Newfoundland and Labrador have the highest rates of homeownership, at 79%; those in Saskatchewan and Manitoba the lowest, at 44% (see Table 4).

**Table 4** Homeownership rates of off-reserve Non-Status Indian households\*, Canada, Provinces and Territories, 2006

	Total Households	Owner Households	Ownership Rate (%)
Canada	78,005	42,585	54.6
Newfoundland and Labrador	2,980	2,360	79.2
Prince Edward Island	245	135	55.1
Nova Scotia	2,390	1,480	61.9
New Brunswick	1,635	1,100	67.3
Quebec	11,845	6,740	56.9
Ontario	28,305	15,580	54.9
Manitoba	3,475	1,540	44.3
Saskatchewan	2,325	1,030	44.3
Alberta	8,415	4,440	52.8
British Columbia	15,350	7,660	49.9
Yukon	500	300	60.0
Northwest Territories	435	215	49.4
Nunavut	**	**	**

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (Census-based housing indicators data).

### Housing conditions of off-reserve Non-Status Indians continued to improve

In 2006, 57.7% of off-reserve Non-Status Indian households lived in dwellings that met all three housing standards

(i.e., adequacy, suitability, and affordability), up from 55.1% in 2001 (see Figure 3). Affordability was a problem for 27% of off-reserve Non-Status Indian households, crowded housing conditions for 10%, and inadequacy for 14%<sup>6</sup>.

Off-reserve Non-Status Indian households experienced a decrease in the incidence of core housing need of 9.6 percentage points, from 29.9% per cent in 1996 to 20.3% in 2006. Between 2001 and 2006, the incidence of core housing need for off-reserve Non-Status Indian households declined by 3.4 percentage points from 23.7% to 20.3%, much more than the 1.1 percentage point decline for non-Aboriginal households (see Figure 4). However, the incidence of core housing need for off-reserve Non-Status Indians in 2006 at 20.3% remained higher than that of non-Aboriginal households (at 12.4%).

Although 42% of off-reserve Non-Status Indian households lived below one or more of the housing standards in 2006, about 22 percentage points of these households had the income capacity to obtain acceptable housing. When these latter households are combined with those living above standards (58%), about 80% of off-reserve Non-Status Indian households either lived in, or had sufficient income to access, acceptable housing in 2006, compared to 76% in 2001, and to 88% for non-Aboriginal households in 2006.

Despite the decrease in the incidence of core housing need for off-reserve Non-Status Indians between 2001 and 2006, the number of households in core housing need increased by about 2,270 households during this period. This increase may be attributed to the 36% growth in the total number of off-reserve Non-Status Indian households between 2001 and 2006.

Between 2001 and 2006, all the provinces (except Alberta) and territories (estimates are not available for PEI and Nunavut) experienced improvements in the incidence of core housing need of off-reserve Non-Status Indian households (see Table 5). In 2006, the range was from 13.6% in Quebec to 27.3% in Saskatchewan (see Appendix Table 1 for detailed geographic data by tenure).

Between 2001 and 2006, the incidence of core housing need of off-reserve Non-Status Indian households increased by 0.6 percentage points in Alberta. New Brunswick and

<sup>\*\*</sup> Estimates of housing conditions are not provided where there are fewer than 100 households in total.

Figures may not add due to rounding.

<sup>&</sup>lt;sup>6</sup> These do not add to 42.3% since some households fall below more than one housing standard.

Nova Scotia experienced decreases in core housing need of 7.4 and 7.2 percentage points, respectively; all other provinces and territories for which estimates are available experienced smaller decreases (see Table 5).

In all provinces and territories, more off-reserve Non-Status Indian renter households were in core housing need than owner households. Yukon had the highest incidence of renter households in core need (45%); the Northwest Territories recorded the lowest incidence at 23.3%. Between 2001 and 2006, the incidence of core housing need declined for off-reserve Non-Status Indian owner households in all provinces and territories, except Alberta (see Table 5).

In 2006, about 35% of off-reserve Non-Status Indian renter households and 8% of owner households were in core housing need, compared to about 27% of non-Aboriginal renter households and 6% of non-Aboriginal owner households (see Table 6). Renter households have greater difficulty finding acceptable housing than homeowners mostly because of lower household income (see Table 7).

# Affordability, suitability, and adequacy of housing occupied by off-reserve Non-Status Indian households in core housing need

For off-reserve Non-Status Indian households, as with non-Aboriginal households, unaffordable housing is a far more common reason for being in core housing need than housing that is unsuitable (i.e., crowded) or inadequate (i.e., in need of major repairs). About 17% of off-reserve Non-Status Indian households were in core housing need and failed to meet the affordability standard either alone or in combination with another standard, and 3.3% were in core housing need who met the affordability standard but were below suitability and/or adequacy standards (see Appendix Table 2 for data by tenure).

Over the ten year period from 1996 to 2006, the proportion of off-reserve Non-Status Indian households falling into core housing need due to affordability problems declined from 25.2% to 17.0% (see Figure 3).

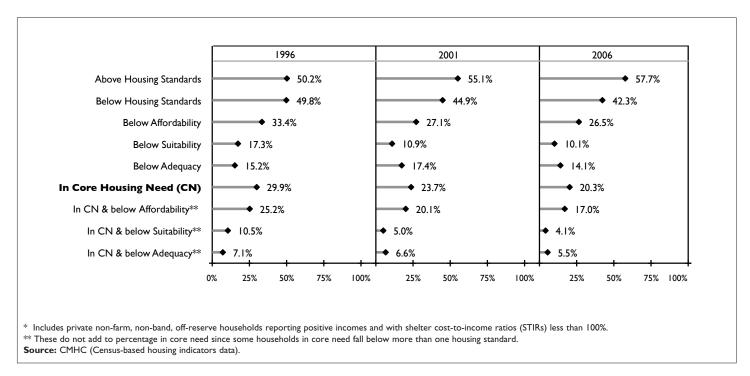


Figure 3 Housing conditions of off-reserve Non-Status Indian households\*, Canada, 1996–2006

<sup>&</sup>lt;sup>7</sup> 3.3% is the difference between the 20.3% of off-reserve Non-Status Indian households in core housing need, and the 17.0% in core housing need and below the affordability standard (see Table 6).

In 2006, the average shelter cost-to-income ratio (STIR) for off-reserve Non-Status Indian households in core housing need was 46.3% compared to 49.0% for non Aboriginal households in core housing need (see Table 7).

While affordability is affected by both shelter costs and income, lower average household income is the reason for affordability problems among off-reserve Non-Status Indian households in core housing need; they reported \$20,326 in before-tax income, only 29% of the \$69,752 reported by off-reserve Non-Status Indian households not in core housing need (see Appendix Table 3 for detailed geographic data by tenure). About 63% of the off-reserve Non-Status Indian households in core housing need relied on Government transfer payments for income.

Between 2001 and 2006, the average household income of off-reserve Non-Status Indian households in core housing need increased by 15.5% while the average shelter costs rose by 14.7%.

# For off-reserve Non-Status Indian households, young lone-parent households had a relatively higher incidence of core housing need

For off-reserve Non-Status Indian family households, the incidence of core housing need was 44.3% for lone-parent households in 2006 and 60% of off-reserve Non-Status Indian lone-parent households in the age group 15-34 years were in core housing need and faced severe affordability problems. The incidences of core need for those that were not in the labour force and those that were unemployed were about 70% and 73%, respectively. The incidence of core need for off-reserve Non-Status Indian lone-parent households varied from 66.7% in Yukon to 25.6% in Quebec (see Figure 5).

About 10.3% of off-reserve Non-Status Indian couple households were in core need.

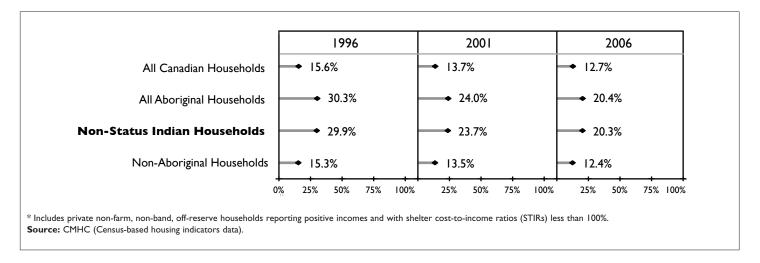


Figure 4 Core housing need, off-reserve Non-Status Indian households\* and other households, Canada, 1996–2006

Table 5 Core housing need of off-reserve Non-Status Indian households\* by tenure, Canada, Provinces and Territories, 2001–2006

				Househol	ds in Core H	lousing Need			
		Total			Owner		Renter		
	2001	2006	Percentage- point change 2001 - 2006	2001	2006	Percentage- point change 2001 - 2006	2001	2006	Percentage- point change 2001 - 2006
Canada	23.7%	20.3%	3.4	10.7	8.0	-2.7	37.1	35.1	-2.0
Newfoundland and Labrador	20.9%	20.0%	-0.9	16.0%	14.0%	-2.0	36.7%	42.7%	6.0
Prince Edward Island	**	**	**	**	**	**	**	**	**
Nova Scotia	26.9%	19.7%	-7.2	14.7%	8.8%	-5.9	42.1%	37.4%	-4.7
New Brunswick	25.1%	17.7%	-7.4	17.1%	8.2%	-8.9	34.5%	37.4%	2.9
Quebec	16.8%	13.6%	-3.2	6.9%	5.0%	-1.9	27.2%	25.2%	-2.0
Ontario	22.2%	20.5%	-1.7	9.3%	6.7%	-2.6	35.1%	37.3%	2.2
Manitoba	31.5%	27.2%	-4.3	13.8%	8.1%	-5.7	44.0%	42.1%	-1.9
Saskatchewan	31.7%	27.3%	-4.4	15.4%	14.6%	-0.8	46.1%	37.5%	-8.6
Alberta	19.4%	20.0%	0.6	8.9%	10.8%	1.9	29.3%	30.3%	1.0
British Columbia	27.5%	23.3%	-4.2	10.9%	8.7%	-2.2	42.8%	37.8%	-5.0
Yukon	27.2%	22.0%	-5.2	15.1%	8.3%	-6.8	40.0%	45.0%	5.0
Northwest Territories	23.3%	19.5%	-3.8	20.0%	16.3%	-3.7	26.7%	23.3%	-3.4
Nunavut	**	**	**	**	**	**	**	**	**

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

Table 6 Housing conditions and core housing need of off-reserve Non-Status Indian households\* and non-Aboriginal households\*, Canada, 2006

	% i	% in this condition			s condition a		% in this condition and in core housing need		
	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Off-reserve Non-Status Indian households									
Total Below housing standards	42.3	30.5	56.5	22.0	22.5	24.7	20.3	8.0	35.1
Affordability <sup>†</sup>	26.5	17.5	37.4	9.5	11.1	8.8	17.0	6.4	29.8
Suitability <sup>†</sup>	10.1	5.3	16.0	6.0	4.2	9.5	4.1	1.1	7.7
Adequacy <sup>†</sup>	14.1	12.3	17.6	9.2	9.6	10.0	5.5	2.7	9.0
Above housing standards	57.7	69.5	43.5	n/a	n/a	n/a	n/a	n/a	n/a
Non-Aboriginal households									
Total Below housing standards	30.2	22.5	47.9	17.7	16.3	21.1	12.4	6.2	26.8
Affordability <sup>†</sup>	21.3	15.2	35.5	10.1	9.7	11.1	11.2	5.5	24.4
Suitability <sup>†</sup>	5.8	3.6	11.0	4.0	3.0	6.2	1.8	0.6	4.7
Adequacy <sup>†</sup>	6.9	5.9	9.1	5.1	4.8	5.7	1.8	1.1	3.5
Above housing standards	69.8	77.5	52.1	n/a	n/a	n/a	n/a	n/a	n/a

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

<sup>\*\*</sup> Estimates of housing conditions are not provided where there are fewer than 100 households in total or fewer than 25 households in any housing standard. Source: CMHC (Census-based housing indicators data).

<sup>†</sup> Alone or in combination with other standards. Numbers will add to more than the total since a household can be below more than one standard. **Source:** CMHC (Census-based housing indicators data).

**Table 7** Average household income, shelter cost, STIR of off-reserve Non-Status Indian households\* and non-Aboriginal households – Canada, 2001–2006

			Households Living In or Able to Access Acceptable Housing						Househo	olds in Co	ore Housi	ng Need	
		Hous	Average Household income (\$)		Average Shelter Cost (\$)		Average STIR (%)		Average Household income (\$)		Average Shelter Cost (\$)		rage I (%)
		2001	2006	2001	2006	2001	2006	2001	2006	2001	2006	2001	2006
Off-reserve	Total	60,506	69,752	801	940	18.2	19.0	17,602	20,326	625	717	47.1	46.3
Non-Status Indians	Owner	69,553	81,221	878	1047	17.3	18.1	20,553	23,176	682	827	43.0	46.0
	Renter	47,763	50,197	690	754	20.0	20.8	16,746	19,543	608	686	48.3	46.4
Non-Aboriginals	Total	68,135	80,332	784	927	17.0	17.8	17,429	19,904	647	762	48.1	49.0
	Owner	75,778	90,310	827	988	15.8	16.7	19,304	22,731	735	915	47.8	50.0
	Renter	47,654	50,727	669	745	20.3	21.6	16,529	18,385	604	679	48.3	48.4

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%. Source: CMHC (Census-based housing indicators data).

The incidence of core housing need for off-reserve Non-Status Indian multifamily households in 2006 was 13.1%.

For off-reserve Non-Status Indian households, the highest incidence of core housing need among all household structure types was recorded for renter lone-parent family households, at 54.7% (see Appendix Table 4 for detailed geographic data by tenure).

### Housing conditions of off-reserve Non-Status Indian households in Census Metropolitan Areas

In 2006, the incidence of core housing need at 21.7% for off-reserve Non-Status Indian households in CMAs was down from 24.6% in 2001 (see Table 8). The percentage of off-reserve Non-Status Indian households living in core housing need varied from 31.0% in Moncton to 12.2% in Kelowna (see Appendix Table 5 for detailed geographic data by tenure).

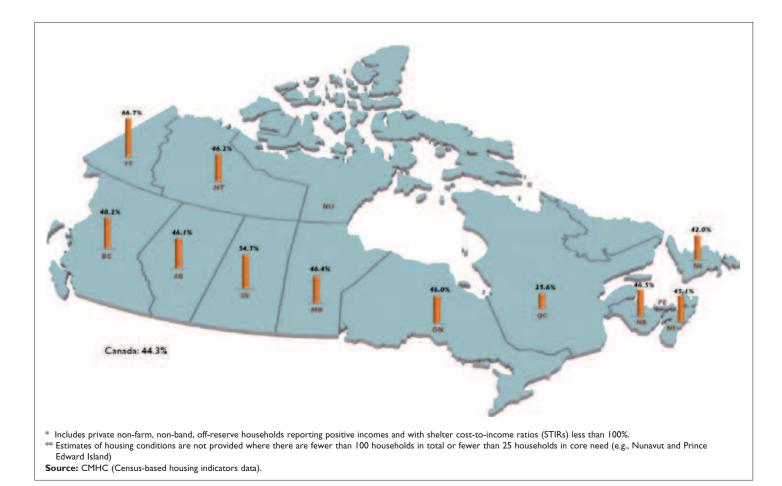


Figure 5 The incidence of core housing need\*\* for lone-parent off-reserve Non-Status Indian households\*, Provinces and Territories, 2006

**Table 8** Core housing need of off-reserve Non-Status Indian households\*, by CMA, 2001–2006

	House	eholds in (	Core Housing	Need
	2001 (%)	2006 (%)	Average household income (2006)	Average STIR (2006) (%)
Canada - All CMAs	24.6	21.7	20,744	48
St. John's	**	13.3	23,720	49
Halifax	31.8	20.6	17,929	49
Moncton	***	31.0	16,095	41
Saint John	37.5	19.0	13,331	44
Saguenay	**	**	**	**
Québec	22.0	15.7	13,983	46
Sherbrooke	*ok	25.4	12,196	47
Trois-Rivières	**	15.2	10,394	49
Montréal	20.0	15.4	15,318	51
Ottawa - Gatineau	23.0	17.9	20,376	46
Ottawa <sup>†</sup>	26.4	21.2	22,169	46
Gatineau <sup>††</sup>	17.1	13.8	16,538	46
Kingston	26.8	24.3	24,234	45
Peterborough	***	23.4	22,524	49
Oshawa	18.7	17.7	26,436	45
Toronto	23.9	24.4	25,750	47
Hamilton	24.5	24.9	19,588	48
St. Catharines - Niagara	16.9	19.9	19,291	48
Kitchener	18.3	17.4	22,804	51
Brantford	***	23.3	21,661	42
Guelph	*okok	23.5	26,185	46
London	28.8	28.8	19,481	48
Windsor	17.3	21.0	19,492	50
Barrie	***	15.4	26,374	56
Greater Sudbury	23.1	21.1	16,413	44
Thunder Bay	33.3	18.1	20,688	45
Winnipeg	33.6	27.9	18,185	42
Regina	32.1	24.1	16,872	40
Saskatoon	35.0	25.9	20,469	40
Calgary	21.3	16.0	21,147	51
Edmonton	21.8	22.2	20,171	50
Kelowna	***	12.2	22,164	41
Abbotsford	25.0	26.2	23,649	49
Vancouver	29.9	28.1	21,208	49
Victoria	24.3	24.5	21,167	51

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

#### **SUMMARY**

In 2006, about 20.3% of off-reserve Non-Status Indian households were in core housing need, compared to 12.4% of non-Aboriginal households. The incidence of core housing need among off-reserve Non-Status Indian households improved by 3.4 percentage points between 2001 and 2006, and 9.6 percentage points between 1996 and 2006.

The incidence of core housing need for off-reserve Non-Status Indian households was highest in Saskatchewan and Manitoba, at about 44%, each.

For off-reserve Non-Status Indian households, as for all Canadian households, unaffordable housing was the most common reason for falling into core housing need; however, crowding and dwellings in need of major repairs continue to be experienced relatively more often by off-reserve Non-Status Indians households than by non-Aboriginal households.

In general, off-reserve Non-Status Indian households had lower average household incomes and homeownership rates relative to non-Aboriginal households, although this gap narrowed somewhat between 2001 and 2006. About 55% of off-reserve Non-Status Indian households own their homes.

As with non-Aboriginal households, off-reserve Non-Status Indian renter households were more likely to be in core housing need (35%) than were owner households (8%).

Among different household types, the incidence of core housing need was highest among lone-parent off-reserve Non-Status Indian households (at 44.3%).

Estimates of housing conditions are not provided where there are fewer than 100 households in total or fewer than 25 households in any housing standard.
 Not a CMA in 2001.

<sup>†</sup> Ottawa represents the Ontario part of the Ottawa-Gatineau CMA.

<sup>&</sup>lt;sup>††</sup> Gatineau represents the Gatineau part of the Ottawa-Gatineau CMA. **Source:** CMHC (Census-based housing indicators data).

**Appendix Table I** Housing Affordability, Suitability, and Adequacy for off-reserve Non-Status Indian households, Canada, Provinces and Territories, 2006

	Housing Conditions	%	in this Condit	ion		this Condition	
	Housing Conditions	Total	Owner	Renter	Total	Owner	Renter
Canada	Total Below housing standards	42.3	30.5	56.5	20.3	8.0	35.1
	Below one housing standard	34.0	26.3	43.2	14.6	6.0	24.9
	Affordability	19.6	14.0	26.2	11.6	4.5	20.2
	Suitability	5.7	3.3	8.6	1.3	0.4	2.3
	Adequacy	8.7	8.9	8.4	1.7	1.1	2.3
	Below multiple housing standards	8.3	4.2	13.3	5.7	2.0	10.2
	Affordability and suitability	2.3	0.9	4.1	1.9	0.5	3.6
	Affordability and adequacy	3.9	2.3	5.9	2.9	1.2	4.9
	Suitability and adequacy	1.4	0.8	2.1	0.4	0.1	0.7
	Affordability, suitability, and adequacy	0.7	0.3	1.2	0.6	0.2	1.1
	Above housing standards	57.7	69.5	43.5	n/a	n/a	n/a
Newfoundland	Total Below housing standards	31.5	25.8	53.2	20.0	14.0	42.7
and Labrador	Below one housing standard	27.9	23.3	45.2	16.9	12.3	33.9
	Affordability	15.3	10.4	34.7	12.1	7.2	29.8
	Suitability	2.5	2.5	**	**	**	**
	Adequacy	10.1	10.2	8.9	4.4	4.4	**
	Below multiple housing standards	3.5	2.3	8.1	3.0	1.7	8.1
	Affordability and suitability	**	**	**	**	**	**
	Affordability and adequacy	2.3	1.7	5.6	1.8	**	4.8
	Suitability and adequacy	**	**	**	**	**	**
	Affordability, suitability, and adequacy	**	**	**	**	**	**
	Above housing standards	68.5	74.4	46.0	n/a	n/a	n/a
Prince Edward Island	Total Below housing standards	28.6	**	47.8	**	**	**
	Below one housing standard	24.5	**	39.1	**	**	**
	Affordability	**	**	**	**	**	**
	Suitability	**	**	**	**	**	**
	Adequacy	14.3	**	**	**	**	**
	Below multiple housing standards	**	**	**	**	**	**
	Affordability and suitability	**	**	**	**	**	**
	Affordability and adequacy	**	**	**	**	**	**
	Suitability and adequacy	**	**	**	**	**	**
	Affordability, suitability, and adequacy	**	**	**	**	**	**
	Above housing standards	69.4	85.2	47.8	n/a	n/a	n/a
Nova Scotia	Total Below housing standards	39.7	28.4	58.8	19.7	8.8	37.4
	Below one housing standard	31.0	22.6	44.5	14.9	6.8	27.5
	Affordability	20.1	14.2	29.1	13.2	5.7	25.8
	Suitability	2.7	**	5.5	**	**	**
	Adequacy	8.2	7.4	9.3	1.3	1.4	**

Appendix Table I (cont'd) Housing Affordability, Suitability, and Adequacy for off-reserve Non-Status Indian households, Canada, Provinces and Territories, 2006

	Housing Conditions	%	in this Condit	ion		this Condition	
	riousing Conditions	Total	Owner	Renter	Total	Owner	Renter
Nova Scotia (cont'd)	Below multiple housing standards	9.0	5.4	14.3	4.6	1.7	9.3
	Affordability and suitability	**	**	**	**	**	**
	Affordability and adequacy	6.1	4.4	8.8	3.6	**	8.2
	Suitability and adequacy	**	**	**	**	**	**
	Affordability, suitability, and adequacy	1.5	**	3.3	**	**	**
	Above housing standards	60.0	71.6	41.2	n/a	n/a	n/a
New Brunswick	Total Below housing standards	40.1	30.5	58.9	17.7	8.2	37.4
	Below one housing standard	33.6	25.5	51.4	12.2	**	29.0
	Affordability	15.6	7.3	31.8	10.1	**	26.2
	Suitability	4.0	**	7.5	**	**	**
	Adequacy	14.1	15.9	11.2	1.8	**	**
	Below multiple housing standards	6.4	5.5	8.4	5.5	4.1	8.4
	Affordability and suitability	**	**	**	**	**	**
	Affordability and adequacy	5.2	5.0	**	4.3	4.1	**
	Suitability and adequacy	**	**	**	**	**	**
	Affordability, suitability, and adequacy	**	**	**	**	**	**
	Above housing standards	59.9	69.5	40.2	n/a	n/a	n/a
Quebec	Total Below housing standards	36.9	29.2	47.0	13.6	5.0	25.2
	Below one housing standard	30.9	26.0	37.3	9.9	3.7	18.1
	Affordability	17.2	12.1	24.0	8.7	3.0	16.2
	Suitability	3.7	2.4	5.3	0.5	**	1.1
	Adequacy	9.9	11.4	8.0	0.7	0.6	0.9
	Below multiple housing standards	6.0	3.3	9.7	3.7	1.3	7.1
	Affordability and suitability	1.2	**	2.4	0.8	**	**
	Affordability and adequacy	3.7	2.2	5.7	2.4	0.9	4.2
	Suitability and adequacy	0.7	0.6	0.9	**	**	**
	Affordability, suitability, and adequacy	0.3	**	0.6	0.3	**	0.6
	Above housing standards	63.1	70.9	52.9	n/a	n/a	n/a
Ontario	Total Below housing standards	42.7	30.7	57.3	20.5	6.7	37.3
	Below one housing standard	34.0	26.3	43.4	14.6	4.8	26.5
	Affordability	20.8	15.7	27.0	11.8	4.4	20.8
	Suitability	5.1	3.3	7.2	1.1	**	2.5
	Adequacy	8.1	7.3	9.1	1.6	0.4	3.2
	Below multiple housing standards	8.7	4.4	14.0	5.9	1.9	10.8
	Affordability and suitability	2.4	1.2	3.9	1.9	0.5	3.6
	Affordability and adequacy	4.5	2.3	7.1	3.3	1.2	5.8
	Suitability and adequacy	1.2	0.6	1.8	0.2	**	0.5
	Affordability, suitability, and adequacy	0.7	0.2	1.3	0.5	**	0.9
	Above housing standards	57.3	69.3	42.7	n/a	n/a	n/a

#### Appendix Table I (cont'd)

Housing Affordability, Suitability, and Adequacy for off-reserve Non-Status Indian households, Canada, Provinces and Territories, 2006

	Housing Conditions	%	in this Condit	ion	% in this Condition and in Core Housing Need			
	Housing Conditions	Total	Owner	Renter	Total	Owner	Renter	
Manitoba	Total Below housing standards	47.2	27.6	63.0	27.2	8.1	42.1	
	Below one housing standard	33.2	23.1	41.6	16.3	5.5	24.5	
	Affordability	13.1	9.4	16.0	9.1	4.2	12.7	
	Suitability	9.1	2.9	14.0	3.6	**	6.2	
	Adequacy	11.2	10.7	11.4	3.6	**	5.4	
	Below multiple housing standards	14.0	4.5	21.4	10.9	2.3	17.6	
	Affordability and suitability	5.2	**	8.0	4.7	**	7.5	
	Affordability and adequacy	4.2	**	6.2	3.3	**	5.4	
	Suitability and adequacy	4.0	**	5.9	2.3	**	3.9	
	Affordability, suitability, and adequacy	**	**	**	**	**	**	
	Above housing standards	52.7	72.1	37.0	n/a	n/a	n/a	
Saskatchewan	Total Below housing standards	46.9	30.6	59.8	27.3	14.6	37.5	
	Below one housing standard	36.3	25.2	44.8	19.8	10.2	27.4	
	Affordability	17.8	9.2	24.7	14.0	4.4	21.2	
	Suitability	10.3	7.8	12.4	3.4	3.4	3.5	
	Adequacy	8.2	8.3	8.1	2.4	**	2.7	
	Below multiple housing standards	10.8	5.3	15.1	7.3	4.4	9.7	
	Affordability and suitability	1.9	**	3.9	1.7	**	3.1	
	Affordability and adequacy	3.7	2.9	4.2	3.2	2.9	3.1	
	Suitability and adequacy	4.1	**	5.8	1.5	**	2.3	
	Affordability, suitability, and adequacy	**	**	**	**	**	**	
	Above housing standards	52.9	68.9	40.2	n/a	n/a	n/a	
Alberta	Total Below housing standards	41.8	30.6	54.2	20.0	10.8	30.3	
	Below one housing standard	33.0	25.6	41.5	14.3	7.7	21.6	
	Affordability	18.9	13.3	25.2	11.1	4.4	18.5	
	Suitability	7.4	4.3	10.8	1.4	0.8	2.0	
	Adequacy	6.8	7.9	5.4	1.9	2.6	1.1	
	Below multiple housing standards	8.7	5.1	12.7	5.8	3.0	8.7	
	Affordability and suitability	2.6	1.4	4.0	2.2	0.8	3.8	
	Affordability and adequacy	2.9	1.8	4.0	2.3	1.5	3.3	
	Suitability and adequacy	2.4	1.4	3.6	0.6	**	0.8	
	Affordability, suitability, and adequacy	0.7	**	0.9	0.6	**	0.9	
	Above housing standards	58.2	69.3	45.9	n/a	n/a	n/a	
British Columbia	Total Below housing standards	47.1	33.7	60.3	23.3	8.7	37.8	
	Below one housing standard	38.4	29.7	47.1	17.0	7.2	26.9	
	Affordability	23.2	17.3	29.0	14.4	5.8	23.0	
	Suitability	7.1	3.7	10.6	1.4	0.5	2.3	
	Adequacy	8.1	8.7	7.5	1.2	0.8	1.6	

Appendix Table I (cont'd) Housing Affordability, Suitability, and Adequacy for off-reserve Non-Status Indian households, Canada, Provinces and Territories, 2006

	Housing Conditions	%	in this Condit	ion	% in this Condition and in Core Housing Need			
	riousing Conditions	Total	Owner	Renter	Total	Owner	Renter	
British Columbia	Below multiple housing standards	8.6	4.0	13.2	6.3	1.5	11.0	
(cont'd)	Affordability and suitability	3.1	0.8	5.3	2.5	**	4.7	
	Affordability and adequacy	3.5	1.9	5.1	2.6	0.9	4.3	
	Suitability and adequacy	1.0	1.0	1.0	**	**	**	
	Affordability, suitability, and adequacy	1.0	**	1.8	0.9	**	1.8	
	Above housing standards	53.0	66.3	39.7	n/a	n/a	n/a	
Yukon	Total Below housing standards	40.0	26.7	62.5	22.0	8.3	45.0	
	Below one housing standard	31.0	20.0	45.0	13.0	**	27.5	
	Affordability	15.0	**	27.5	12.0	**	25.0	
	Suitability	7.0	**	**	**	**	**	
	Adequacy	7.0	**	**	**	**	**	
	Below multiple housing standards	10.0	**	17.5	8.0	**	15.0	
	Affordability and suitability	**	**	**	**	**	**	
	Affordability and adequacy	6.0	**	**	6.0	**	**	
	Suitability and adequacy	**	**	**	**	**	**	
	Affordability, suitability, and adequacy	**	**	**	**	**	**	
	Above housing standards	58.0	73.3	37.5	n/a	n/a	n/a	
Northwest Territories	Total Below housing standards	44.8	44.2	46.5	19.5	16.3	23.3	
	Below one housing standard	37.9	39.5	39.5	14.9	11.6	18.6	
	Affordability	**	**	**	**	**	**	
	Suitability	11.5	9.3	16.3	**	**	**	
	Adequacy	21.8	27.9	16.3	6.9	**	**	
	Below multiple housing standards	6.9	**	**	**	**	**	
	Affordability and suitability	**	**	**	**	**	**	
	Affordability and adequacy	**	**	**	**	**	**	
	Suitability and adequacy	**	**	**	**	**	**	
	Affordability, suitability, and adequacy	**	**	**	**	**	**	
	Above housing standards	54.0	55.8	53.5	n/a	n/a	n/a	
Nunavut	Total Below housing standards	**	**	**	**	**	**	
	Below one housing standard	**	**	**	**	**	**	
	Affordability	**	**	**	**	**	**	
	Suitability	**	**	**	**	**	**	
	Adequacy	*o*	**	**	**	**	**	
	Below multiple housing standards	*o*	**	**	**	**	**	
	Affordability and suitability	**	**	**	**	**	**	
	Affordability and adequacy	**	**	**	**	**	**	
		**	**	**	**	**	**	
	Suitability and adequacy  Affordability suitability and adequacy	**	**	**	**	**	**	
	Affordability, suitability, and adequacy  Above housing standards	**	**	**	n/a	n/a	n/a	

Source: CMHC (Census-based housing indicators data).

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.
\*\* Estimates of housing conditions are not provided where there are fewer than 100 households in total or fewer than 25 households in any housing standard. Figures may not add due to rounding.

**Appendix Table 2** Housing conditions of off-reserve Non-Status Indian, all Aboriginal and non-Aboriginal households\*, Canada, 2006

		% i	n this Condi	tion	% in this Condition and in Core Housing Need		
	Housing Conditions	Total	Owner	Renter	Total	Owner	Renter
All Aboriginal	Below housing standards	40.3	28.6	54.5	20.4	8.5	34.9
households	Below one housing standard	32.7	24.8	42.4	15.1	6.6	25.4
	Affordability	18.0	12.1	25.3	11.3	4.4	19.6
	Suitability	6.2	3.8	9.1	1.8	0.6	3.4
	Adequacy	8.5	8.9	8.0	2.0	1.6	2.4
	Below multiple housing standards	7.5	3.8	12.0	5.3	1.9	9.5
	Affordability and suitability	2.0	0.6	3.6	1.7	0.4	3.3
	Affordability and adequacy	3.3	2.0	4.9	2.5	1.1	4.1
	Suitability and adequacy	1.7	1.0	2.5	0.7	0.3	1.2
	Affordability, suitability, and adequacy	0.5	0.1	1.0	0.5	0.1	0.9
	Above housing standards	59.7	71.4	45.5	n/a	n/a	n/a
Off-reserve Non-Status Indian households	Below housing standards	42.3	30.5	56.5	20.3	8.0	35.1
	Below one housing standard	34.0	26.3	43.2	14.6	6.0	24.9
	Affordability	19.6	14.0	26.2	11.6	4.5	20.2
	Suitability	5.7	3.3	8.6	1.3	0.4	2.3
	Adequacy	8.7	8.9	8.4	1.7	1.1	2.3
	Below multiple housing standards	8.3	4.2	13.3	5.7	2.0	10.2
	Affordability and suitability	2.3	0.9	4.1	1.9	0.5	3.6
	Affordability and adequacy	3.9	2.3	5.9	2.9	1.2	4.9
	Suitability and adequacy	1.4	0.8	2.1	0.4	0.1	0.7
	Affordability, suitability, and adequacy	0.7	0.3	1.2	0.6	0.2	1.1
	Above housing standards	57.7	69.5	43.5	n/a	n/a	n/a
Non-Aboriginal	Below housing standards	30.2	22.5	47.9	12.4	6.2	26.8
nouseholds	Below one housing standard	26.5	20.4	40.7	10.2	5.3	21.4
	Affordability	18.1	13.3	29.1	9.0	4.7	19.2
	Suitability	3.9	2.7	6.7	0.6	0.2	1.5
	Adequacy	4.6	4.4	4.9	0.5	0.5	0.7
	Below multiple housing standards	3.7	2.1	7.2	2.3	0.9	5.4
	Affordability and suitability	1.4	0.7	3.0	1.0	0.3	2.6
	Affordability and adequacy	1.7	1.2	2.9	1.0	0.5	2.2
	Suitability and adequacy	0.4	0.2	0.8	0.1	0.0	0.2
	Affordability, suitability, and adequacy	0.2	0.1	0.4	0.1	0.0	0.4
	Above housing standards	69.8	77.5	52.1	n/a	n/a	n/a

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%. Source: CMHC (Census-based housing indicators data).

Appendix Table 3 Average household Incomes, Shelter Costs, Shelter Cost-to-Income Ratios (STIRs) for off-reserve Non-Status Indian and non-Aboriginal households\*, Canada, Provinces, and Territories, 2006

			ving in or able acceptable h		Household	Is in Core Hou	ising Need
		Average Household income (\$)	Average Shelter Cost (\$)	Average STIR (%)	Average Household income (\$)	Average Shelter Cost (\$)	Average STIR (%)
Canada	Off-reserve Non-Status Indians						
	Total	69,752	940	19.0	20,326	717	46.3
	Owner	81,221	1,047	18.1	23,176	827	46.0
	Renter	50,197	754	20.8	19,543	686	46.4
	Non-Aboriginals						
	Total	80,332	927	17.8	19,904	762	49.0
	Owner	90,310	988	16.7	22,731	915	50.0
	Renter	50,727	745	21.6	18,385	679	48.4
Newfoundland	Off-reserve Non-Status Indians						
and Labrador	Total	56,945	561	14.0	18,289	525	40.4
	Owner	59,551	570	13.2	19,778	485	35.0
	Renter	42,051	515	17.7	16,420	566	48.0
	Non-Aboriginals						
	Total	63,545	638	14.8	16,866	539	43.0
	Owner	67,124	649	13.9	18,581	528	38.7
	Renter	43,999	581	20.3	15,149	549	47.3
Prince Edward Island	Off-reserve Non-Status Indians						
	Total	55,539	615	15.8	**	**	**
	Owner	**	**	**	**	**	**
	Renter	54,732	562	16.4	**	*o*	**
	Non-Aboriginals						
	Total	62,439	727	16.9	17,180	605	45.6
	Owner	68,110	750	15.6	18,855	638	42.8
	Renter	40,862	637	22.2	15,964	581	47.7
Nova Scotia	Off-reserve Non-Status Indians						
	Total	62,401	793	18.3	16,645	602	47.6
	Owner	69,748	854	17.5	19,047	646	42.5
	Renter	45,194	655	19.7	15,723	585	49.5
	Non-Aboriginals						
	Total	65,362	745	16.9	15,691	594	49.0
	Owner	71,130	757	15.3	16,320	590	45.2
	Renter	44,465	700	22.7	15,345	596	51.0
New Brunswick	Off-reserve Non-Status Indians						
	Total	52,428	616	16.7	15,997	593	46.4
	Owner	57,122	635	15.8	16,363	581	43.9
	Renter	38,224	550	19.4	15,835	599	47.6
	Non-Aboriginals						
	Total	61,510	661	15.9	14,854	528	46.1
	Owner	66,641	678	14.6	15,404	519	43.8
	Renter	40,289	590	21.4	14,452	534	47.9

#### Appendix Table 3 (cont'd)

Average household Incomes, Shelter Costs, Shelter Cost-to-Income Ratios (STIRs) for off-reserve Non-Status Indian and non-Aboriginal households\*, Canada, Provinces, and Territories, 2006

			ving in or able s acceptable h		Household	Is in Core Hou	ising Need
		Average Household income (\$)	Average Shelter Cost (\$)	Average STIR (%)	Average Household income (\$)	Average Shelter Cost (\$)	Average STIR (%)
Quebec	Off-reserve Non-Status Indians						
	Total	58,495	743	18.5	14,906	539	47.5
	Owner	69,066	834	17.1	15,688	544	44.2
	Renter	40,775	589	20.9	14,702	538	48.4
	Non-Aboriginals						
	Total	66,413	743	17.5	14,283	564	50.7
	Owner	78,112	810	15.8	15,012	631	51.9
	Renter	43,914	613	20.9	14,103	548	50.3
Ontario	Off-reserve Non-Status Indians						
	Total	74,339	1,058	20.1	21,855	794	46.9
	Owner	87,194	1,187	19.3	24,915	1,041	52.8
	Renter	51,078	820	21.8	21,181	738	45.5
	Non-Aboriginals						
	Total	91,652	1,097	18.6	23,134	892	49.0
	Owner	101,289	1,159	17.7	25,984	1,095	52.1
	Renter	56,889	870	22.0	21,461	772	47.1
Manitoba	Off-reserve Non-Status Indians						
	Total	57,032	696	17.1	19,676	542	39.2
	Owner	68,024	795	15.7	25,114	700	38.9
	Renter	43,102	570	19.0	18,843	516	39.0
	Non-Aboriginals						
	Total	69,304	729	16.3	18,447	595	43.6
	Owner	77,727	760	14.5	21,831	668	41.3
	Renter	41,517	623	22.4	15,836	538	45.4
Saskatchewan	Off-reserve Non-Status Indians						
	Total	65,003	759	17.3	20,268	586	40.1
	Owner	84,158	867	15.1	25,132	618	34.9
	Renter	44,151	638	20.0	18,771	576	41.3
	Non-Aboriginals				,		
	Total	68,909	729	16.7	17,839	574	43.9
	Owner	76,273	756	15.0	20,432	606	40.5
	Renter	41,664	624	22.9	15,020	538	47.7
Alberta	Off-reserve Non-Status Indians						
	Total	83,272	1,088	18.7	22,377	780	46.1
	Owner	100,443	1,237	17.6	25,981	777	40.6
	Renter	58,703	865	20.2	20,949	778	48.4
	Non-Aboriginals	.,,					
	Total	95,718	1,013	17.6	20,830	793	48.6
	Owner	106,015	1,061	16.5	22,892	893	49.2
	Renter	58,363	835	21.5	19,328	720	48.1

Appendix Table 3 (cont'd) Average household Incomes, Shelter Costs, Shelter Cost-to-Income Ratios (STIRs) for off-reserve Non-Status Indian and non-Aboriginal households\*, Canada, Provinces, and Territories, 2006

			ving in or able s acceptable h		Household	ls in Core Hou	sing Need
		Average Household income (\$)	Average Shelter Cost (\$)	Average STIR (%)	Average Household income (\$)	Average Shelter Cost (\$)	Average STIR (%)
British Columbia	Off-reserve Non-Status Indians						
	Total	70,684	1,011	19.9	20,223	764	49.1
	Owner	82,131	1,148	19.3	24,223	991	51.4
	Renter	53,931	807	20.8	19,310	713	48.5
	Non-Aboriginals						
	Total	80,665	1,005	18.5	21,062	824	49.7
	Owner	87,706	1,045	17.5	23,206	948	50.5
	Renter	57,605	871	22.0	19,547	737	49.2
Yukon	Off-reserve Non-Status Indians						
	Total	89,364	1,123	16.7	22,820	844	50.6
	Owner	98,290	1,255	17.3	24,086	739	48.0
	Renter	66,978	755	15.5	22,490	919	51.2
	Non-Aboriginals						
	Total	87,542	902	14.8	23,589	727	41.4
	Owner	94,111	940	14.1	26,191	770	38.2
	Renter	66,554	775	17.0	21,291	695	44.2
Northwest Territories	Off-reserve Non-Status Indians						
	Total	104,344	1,133	13.6	34,418	828	29.7
	Owner	119,803	1,103	11.8	34,976	793	30.4
	Renter	87,848	1,135	15.8	34,039	852	29.2
	Non-Aboriginals						
	Total	122,212	1,386	15.8	32,616	1,102	45.5
	Owner	142,607	1,529	15.0	31,529	984	42.2
	Renter	94,750	1,180	17.1	33,062	1,138	46.8
Nunavut	Off-reserve Non-Status Indians						
	Total	**	**	**	**	**	**
	Owner	**	**	**	**	**	**
	Renter	**	**	**	**	**	**
	Non-Aboriginals						
	Total	125,499	1,180	12.5	46,652	1,308	36.5
	Owner	159,511	1,485	12.5	51,687	1,656	38.6
	Renter	116,899	1,090	12.4	46,006	1,261	35.3

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

<sup>\*\*</sup> Estimates of housing conditions are not provided where there are fewer than 100 households in total or fewer than 25 households in any housing standard.

**Appendix Table 4** Core housing need for off-reserve Non-Status Indian households\* by household structure type, Canada, Provinces and Territories, 2006

			% in	Core Housing	Need
	Off-reserve Households	Household Type	Total	Owner	Renter
All Aboriginal households	All	All types	12.7	6.3	27.2
		Family	9.2	4.8	25.3
		Couples	6.2	3.7	17.9
		Lone-parent	26.5	13.8	42.4
		Multiple family	8.4	5.7	22.3
		Non-family	21.1	12.3	29.1
	Non-Status Indian	All types	20.3	8.0	35.1
		Family	17.9	6.8	34.4
		Couples	10.3	4.6	22.5
		Lone-parent	44.3	22.6	54.7
		Multiple family	13.1	6.9	23.8
		Non-family	30.4	17.3	36.8
	Non-Aboriginal	All types	12.4	6.2	26.8
		Family	8.8	4.7	24.6
		Couples	6.0	3.6	17.7
		Lone-parent	25.5	13.5	41.4
		Multiple family	7.7	5.6	20.3
		Non-family	20.9	12.2	28.8
Newfoundland and Labrador	All	All types	14.2	9.0	34.5
		Family	10.1	6.3	30.7
		Couples	6.8	5.2	18.4
		Lone-parent	30.9	16.4	52.7
		Multiple family	5.3	4.0	18.3
		Non-family	28.9	22.0	40.1
	Non-Status Indian	All types	20.0	14.0	42.7
		Family	16.9	11.5	42.7
		Couples	11.9	8.9	32.1
		Lone-parent	42.0	28.6	61.3
		Multiple family	**	**	**
		Non-family	35.7	30.2	44.4
	Non-Aboriginal	All types	14.0	8.8	34.4
		Family	9.7	6.0	30.2
		Couples	6.4	5.0	17.7
		Lone-parent	30.1	15.7	52.4
		Multiple family	4.1	2.8	18.5
		Non-family	28.9	21.9	40. I

**Appendix Table 4 (cont'd)**Core housing need for off-reserve Non-Status Indian households\* by household structure type, Canada, Provinces and Territories, 2006

			% in	% in Core Housing Need			
	Off-reserve Households	Household Type	Total	Owner	Renter		
Prince Edward Island	All	All types	12.6	7.2	28.4		
		Family	7.4	4.3	22.2		
		Couples	4.2	3.2	11.2		
		Lone-parent	26.0	14.4	42.5		
		Multiple family	**	**	**		
		Non-family	26.8	19.5	34.5		
	Non-Status Indian	All types	**	**	**		
		Family	**	**	**		
		Couples	**	**	**		
		Lone-parent	**	**	**		
		Multiple family	**	**	**		
		Non-family	**	**	**		
	Non-Aboriginal	All types	12.7	7.2	28.7		
		Family	7.5	4.3	22.6		
		Couples	4.2	3.2	11.3		
		Lone-parent	26.3	14.6	43.2		
		Multiple family	**	**	**		
		Non-family	26.7	19.4	34.5		
Nova Scotia	All	All types	12.1	5.9	29.1		
		Family	7.7	3.7	25.4		
		Couples	4.0	2.3	13.5		
		Lone-parent	28.1	14.4	49.1		
		Multiple family	5.7	3.1	22.8		
		Non-family	22.7	13.9	32.5		
	Non-Status Indian	All types	19.7	8.8	37.4		
		Family	16.3	7.2	35.9		
		Couples	10.6	5.8	23.8		
		Lone-parent	45.1	16.1	66.7		
		Multiple family	**	**	**		
		Non-family	35.3	22.6	42.6		
	Non-Aboriginal	All types	12.0	5.8	29.0		
		Family	7.6	3.7	25.1		
		Couples	3.9	2.3	13.3		
		Lone-parent	27.7	14.3	48.5		
		Multiple family	5.5	3.3	21.6		
		Non-family	22.6	13.8	32.5		

#### Appendix Table 4 (cont'd)

Core housing need for off-reserve Non-Status Indian households  $^*$  by household structure type, Canada, Provinces and Territories, 2006

			% in	Core Housing	Need
	Off-reserve Households	Household Type	Total	Owner	Renter
New Brunswick	All	All types	10.3	5.7	25.4
		Family	6.9	3.7	23.6
		Couples	3.7	2.4	13.4
		Lone-parent	25.0	13.9	42.6
		Multiple family	4.2	4.1	5.0
		Non-family	19.5	13.6	27.3
	Non-Status Indian	All types	17.7	8.2	38.3
		Family	15.3	6.1	39.0
		Couples	9.7	4.7	28.3
		Lone-parent	46.5	22.2	64.0
		Multiple family	**	**	**
		Non-family	28.3	25.0	31.0
	Non-Aboriginal	All types	10.2	5.6	25.3
		Family	6.8	3.6	23.4
		Couples	3.6	2.3	13.2
		Lone-parent	24.8	13.9	42.3
		Multiple family	4.3	4.3	**
		Non-family	19.4	13.6	27.1
Quebec	All	All types	10.6	3.4	21.8
		Family	6.1	2.0	17.1
		Couples	3.7	1.4	11.7
		Lone-parent	18.6	6.8	29.7
		Multiple family	4.5	2.0	12.2
		Non-family	19.6	9.1	25.8
	Non-Status Indian	All types	13.6	5.0	25.1
		Family	8.9	3.4	19.2
		Couples	5.3	2.4	12.6
		Lone-parent	25.6	12.4	34.4
		Multiple family	0.0	0.0	0.0
		Non-family	27.6	14.5	33.7
	Non-Aboriginal	All types	10.5	3.4	21.6
		Family	6.0	2.0	16.9
		Couples	3.7	1.4	11.6
		Lone-parent	18.3	6.7	29.4
		Multiple family	3.7	2.0	9.2
		Non-family	19.5	9.0	25.7

**Appendix Table 4 (cont'd)**Core housing need for off-reserve Non-Status Indian households\* by household structure type, Canada, Provinces and Territories, 2006

			% in	% in Core Housing Need			
	Off-reserve Households	Household Type	Total	Owner	Renter		
Ontario	All	All types	14.5	7.4	33.0		
		Family	11.3	5.9	32.8		
		Couples	8.0	4.7	24.9		
		Lone-parent	31.0	16.2	50.9		
		Multiple family	10.0	7.0	27.4		
		Non-family	23.4	13.7	33.1		
	Non-Status Indian	All types	20.5	6.7	37.3		
		Family	18.3	5.9	37.2		
		Couples	10.4	4.1	24.5		
		Lone-parent	46.0	20.5	56.7		
		Multiple family	11.4	2.7	27.3		
		Non-family	30.5	14.6	37.6		
	Non-Aboriginal	All types	14.4	7.4	32.9		
		Family	11.2	5.9	32.7		
		Couples	8.0	4.7	25.0		
		Lone-parent	30.6	16.1	50.7		
		Multiple family	9.9	7.1	27.5		
		Non-family	23.3	13.7	33.0		
Manitoba	All	All types	11.3	6.2	23.9		
		Family	8.9	4.9	25.9		
		Couples	5.3	3.9	14.2		
		Lone-parent	28.5	14.1	46.3		
		Multiple family	9.6	4.5	31.4		
		Non-family	16.5	10.4	22.4		
	Non-Status Indian	All types	27.2	8.1	42.4		
		Family	27.0	7.7	43.4		
		Couples	16.6	6.8	30.9		
		Lone-parent	46.4	15.9	55.6		
		Multiple family	**	**	**		
		Non-family	27.5	10.2	38.6		
	Non-Aboriginal	All types	9.8	5.8	20.8		
		Family	6.9	4.5	20.4		
		Couples	4.7	3.6	12.4		
		Lone-parent	22.2	13.0	39.5		
		Multiple family	4.6	2.4	22.7		
		Non-family	15.4	10.0	21.1		

#### Appendix Table 4 (cont'd)

Core housing need for off-reserve Non-Status Indian households\* by household structure type, Canada, Provinces and Territories, 2006

			% in	% in Core Housing Need		
	Off-reserve Households	Household Type	Total	Owner	Renter	
Saskatchewan	All	All types	11.8	7.3	24.1	
		Family	8.7	5.1	25.5	
		Couples	5.1	4.0	12.7	
		Lone-parent	28.3	14.5	46.4	
		Multiple family	15.3	8.3	31.5	
		Non-family	18.1	14.0	23.1	
	Non-Status Indian	All types	27.3	14.6	37.5	
		Family	26.3	12.5	39.1	
		Couples	14.1	6.9	24.3	
		Lone-parent	54.7	29.2	60.7	
		Multiple family	27.8	37.5	**	
		Non-family	32.9	38.1	32.1	
	Non-Aboriginal	All types	10.1	7.0	20.3	
		Family	6.5	4.7	18.4	
		Couples	4.4	3.9	9.3	
		Lone-parent	21.1	12.4	38.1	
		Multiple family	5.9	3.9	16.7	
		Non-family	17.1	13.7	21.4	
Alberta	All	All types	10.1	5.5	22.8	
		Family	7.0	4.1	20.0	
		Couples	4.6	3.0	13.1	
		Lone-parent	23.0	13.5	39.0	
		Multiple family	5.3	3.7	13.7	
		Non-family	17.5	10.9	25.5	
	Non-Status Indian	All types	20.0	10.8	30.3	
		Family	19.0	9.5	31.4	
		Couples	11.6	6.1	21.2	
		Lone-parent	46.1	30.6	53.6	
		Multiple family	12.3	**	**	
		Non-family	24.7	20.0	27.3	
	Non-Aboriginal	All types	9.6	5.4	22.2	
		Family	6.4	3.9	18.8	
		Couples	4.3	2.9	12.7	
		Lone-parent	21.2	12.9	37.0	
		Multiple family	4.3	3.3	10.9	
		Non-family	17.2	10.7	25.2	

**Appendix Table 4 (cont'd)**Core housing need for off-reserve Non-Status Indian households\* by household structure type, Canada, Provinces and Territories, 2006

			% in	% in Core Housing Need			
	Off-reserve Households	Household Type	Total	Owner	Renter		
British Columbia	All	All types	14.6	8.2	29.9		
		Family	11.1	6.8	27.0		
		Couples	8.0	5.5	19.7		
		Lone-parent	30.8	18.6	47.3		
		Multiple family	7.4	5.5	18.0		
		Non-family	22.4	13.1	32.8		
	Non-Status Indian	All types	23.3	8.7	37.9		
		Family	20.4	7.7	35.8		
		Couples	11.3	4.5	23.0		
		Lone-parent	48.2	28.1	56.9		
		Multiple family	13.6	**	28.6		
		Non-family	34.9	16.3	43.4		
	Non-Aboriginal	All types	14.2	8.2	29.3		
		Family	10.7	6.7	26.3		
		Couples	8.0	5.5	19.6		
		Lone-parent	29.5	18.4	46.2		
		Multiple family	7.1	5.5	17.1		
		Non-family	21.9	13.0	32.2		
Yukon	All	All types	16.3	9.8	30.0		
		Family	12.2	7.9	26.5		
		Couples	7.9	5.9	17.2		
		Lone-parent	31.0	20.8	44.0		
		Multiple family	**	**	**		
		Non-family	24.2	15.3	33.2		
	Non-Status Indian	All types	22.0	6.8	43.6		
		Family	21.3	**	56.0		
		Couples	**	**	**		
		Lone-parent	66.7	**	83.3		
		Multiple family	**	**	**		
		Non-family	31.6	**	**		
	Non-Aboriginal	All types	13.9	9.1	26.4		
		Family	9.3	7.2	19.2		
		Couples	6.6	5.4	13.2		
		Lone-parent	24.7	19.4	36.2		
		Multiple family	**	**	**		
		Non-family	21.8	13.9	31.4		

#### Appendix Table 4 (cont'd)

Core housing need for off-reserve Non-Status Indian households\* by household structure type, Canada, Provinces and Territories, 2006

			% in (	% in Core Housing Need			
	Off-reserve Households	Household Type	Total	Owner	Renter		
Northwest Territories	All	All types	17.4	12.1	23.6		
		Family	17.2	10.6	27.4		
		Couples	11.9	7.4	19.8		
		Lone-parent	38.6	27.5	46.7		
		Multiple family	24.4	19.4	36.4		
		Non-family	18.3	19.8	17.4		
	Non-Status Indian	All types	19.5	16.3	22.7		
		Family	20.0	15.4	24.3		
		Couples	12.5	**	**		
		Lone-parent	46.2	**	**		
		Multiple family	**	**	**		
		Non-family	**	**	**		
	Non-Aboriginal	All types	9.0	4.8	14.2		
		Family	7.1	2.9	14.8		
		Couples	5.6	2.3	11.9		
		Lone-parent	**	**	**		
		Multiple family	**	**	**		
		Non-family	13.5	13.6	13.5		
Nunavut	All	All types	37.2	23.5	41.2		
		Family	41.5	24.1	47.7		
		Couples	35.5	19.6	41.7		
		Lone-parent	51.7	35.9	55.6		
		Multiple family	57.1	36.5	68.3		
		Non-family	21.2	20.6	21.3		
	Non-Status Indian	All types	**	**	**		
		Family	**	**	**		
		Couples	**	**	**		
		Lone-parent	**	**	**		
		Multiple family	**	**	**		
		Non-family	**	**	**		
	Non-Aboriginal	All types	12.9	7.8	14.1		
		Family	11.0	4.3	13.4		
		Couples	**	**	**		
		Lone-parent	**	**	**		
		Multiple family	**	**	**		
		Non-family	15.0	10.5	14.8		

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

<sup>\*\*</sup> Estimates of housing conditions are not provided where there are fewer than 100 households in total or fewer than 25 households in any housing standard.

Source: CMHC (Census-based housing indicators data).

Appendix Table 5 Core housing need for off-reserve Non-Status Indian households\*, by CMA, 2006

		Households in Core Housing Need						
	Off-reserve households	То	tal	Owner		Renter		
		#	%	#	%	#	%	
St. John's	All	9,250	13.5	2,895	5.8	6,355	33.8	
	Non-Aboriginal	9,120	13.5	2,865	5.9	6,255	33.9	
	Aboriginal	130	12.7	**	**	100	30.8	
	Non-Status Indian	40	13.3	**	**	30	33.3	
Halifax	All	20,200	13.6	5,500	5.7	14,700	28.4	
	Non-Aboriginal	19,630	13.5	5,375	5.6	14,250	28.3	
	Aboriginal	570	19.5	120	7.8	450	32.3	
	Non-Status Indian	215	20.6	40	7.3	170	34.3	
Moncton	All	5,370	10.8	1,520	4.3	3,850	26.7	
	Non-Aboriginal	5,220	10.6	1,500	4.3	3,725	26.4	
	Aboriginal	145	24.0	**	**	125	43.1	
	Non-Status Indian	45	31.0	**	**	35	46.7	
Saint John	All	4,575	9.6	1,310	3.9	3,270	23.3	
	Non-Aboriginal	4,470	9.5	1,290	3.9	3,180	23.2	
	Aboriginal	105	14.2	*ok	**	**	**	
	Non-Status Indian	55	19.0	**	**	50	40.0	
Saguenay	All	5,085	8.2	945	2.4	4,145	18.4	
	Non-Aboriginal	4,965	8.2	930	2.4	4,040	18.4	
	Aboriginal	125	8.4	**	**	105	20.4	
	Non-Status Indian	**	**	**	**	**	**	
Québec	All	28,695	9.3	4,940	2.7	23,755	18.9	
	Non-Aboriginal	28,320	9.3	4,900	2.7	23,420	18.8	
	Aboriginal	370	14.5	**	**	335	26.8	
	Non-Status Indian	100	15.7	**	**	75	25.9	
Sherbrooke	All	7,580	9.5	890	2.1	6,690	18.2	
	Non-Aboriginal	7,435	9.4	875	2.0	6,555	18.0	
	Aboriginal	145	19.3	*ok	**	130	35.1	
	Non-Status Indian	80	25.4	**	**	70	50.0	
Trois-Rivières	All	7,645	12.3	1,170	3.2	6,475	24.9	
	Non-Aboriginal	7,485	12.2	1,155	3.2	6,325	24.6	
	Aboriginal	165	24.6	**	**	150	43.5	
	Non-Status Indian	35	15.2	**	**	35	33.3	
Montréal	All	184,640	12.6	28,775	3.6	155,860	23.4	
	Non-Aboriginal	182,935	12.6	28,590	3.6	154,345	23.4	
	Aboriginal	1,710	15.6	190	3.8	1,520	25.6	
	Non-Status Indian	660	15.4	60	3.1	595	25.5	
Ottawa - Gatineau	All	52,345	12.1	13,825	4.7	38,520	27.9	
	Non-Aboriginal	50,360	12.0	13,475	4.7	36,890	27.7	
	Aboriginal	1,985	17.1	350	5.4	1,635	32.1	
	Non-Status Indian	700	17.9	160	7.0	540	33.4	

Appendix Table 5 (cont'd) Core housing need for off-reserve Non-Status Indian households\*, by CMA, 2006

	Off-reserve households	Households in Core Housing Need					
		Total		Owner		Renter	
		#	%	#	%	#	%
Ottawa <sup>†</sup>	All	40,760	12.7	11,200	5.1	29,560	28.9
	Non-Aboriginal	39,405	12.6	10,985	5.1	28,420	28.7
	Aboriginal	1,355	18.6	215	5.7	1,145	32.6
	Non-Status Indian	480	21.2	95	7.8	385	36.8
Gatineau <sup>††</sup>	All	11,585	10.3	2,625	3.4	8,960	25.1
	Non-Aboriginal	10,960	10.1	2,490	3.4	8,470	24.8
	Aboriginal	625	14.4	135	4.9	495	31.2
	Non-Status Indian	225	13.8	60	5.6	165	28.9
Kingston	All	7,540	12.7	2,035	5.0	5,505	29.7
	Non-Aboriginal	7,155	12.5	1,975	5.0	5,180	29.3
	Aboriginal	390	21.1	**	**	330	38.8
	Non-Status Indian	185	24.3	**	**	155	46.3
Peterborough	All	6,155	14.0	2,250	7.0	3,910	33.5
, and the second	Non-Aboriginal	5,830	13.7	2,155	6.8	3,675	33.1
	Aboriginal	325	24.4	**	**	235	40.5
	Non-Status Indian	75	23.4	**	**	45	33.3
Oshawa	All	13,315	11.6	5,195	5.7	8,120	34.0
	Non-Aboriginal	12,940	11.5	5,075	5.7	7,870	34.0
	Aboriginal	370	15.0	120	7.2	255	32.3
	Non-Status Indian	165	17.7	30	5.2	140	40.0
Toronto	All	322,410	19.0	124,110	10.6	198,295	37.4
	Non-Aboriginal	319,070	19.0	123,570	10.7	195,500	37.4
	Aboriginal	3,340	23.0	540	7.7	2,795	37.0
	Non-Status Indian	1,365	24.4	180	7.0	1,180	39.3
Hamilton	All	33,090	12.9	10,985	5.9	22,105	31.4
	Non-Aboriginal	31,930	12.7	10,815	5.9	21,115	31.2
	Aboriginal	1,160	24.0	170	7.4	990	38.8
	Non-Status Indian	485	24.9	60	6.9	425	39.7
St. Catharines - Niagara	All	18,420	12.2	6,840	6.0	11,580	31.1
	Non-Aboriginal	17,770	12.1	6,695	6.0	11,075	31.0
	Aboriginal	650	18.1	145	6.8	505	34.5
	Non-Status Indian	275	19.9	45	6.1	230	35.7
Kitchener	All	16,840	10.3	4,745	4.1	12,095	25.1
	Non-Aboriginal	16,455	10.2	4,685	4.1	11,770	25.0
	Aboriginal	385	15.3	**	**	325	26.7
	Non-Status Indian	190	17.4	**	**	170	28.6
Brantford	All	5,250	11.4	1,710	5.0	3,540	29.8
	Non-Aboriginal	4,775	10.8	1,645	4.9	3,130	28.5
	Aboriginal	470	25.8	**	**	415	45.1
	Non-Status Indian	100	23.3	**	**	90	40.9

Appendix Table 5 (cont'd) Core housing need for off-reserve Non-Status Indian households\*, by CMA, 2006

		Households in Core Housing Need					
	Off-reserve households	Total		Owner		Renter	
		#	%	#	%	#	%
Guelph	All	5,540	11.8	1,855	5.5	3,690	28.0
	Non-Aboriginal	5,400	11.7	1,825	5.4	3,570	27.9
	Aboriginal	145	21.6	**	**	120	32.9
	Non-Status Indian	60	23.5	**	**	50	40.0
London	All	22,625	12.8	5,820	4.9	16,805	28.6
	Non-Aboriginal	21,915	12.6	5,740	4.9	16,175	28.4
	Aboriginal	705	22.4	**	**	630	35.4
	Non-Status Indian	265	28.8	30	7.6	240	45.7
Windsor	All	15,285	12.7	5,205	5.7	10,080	34.2
	Non-Aboriginal	14,680	12.5	5,105	5.7	9,575	33.8
	Aboriginal	605	21.0	100	5.6	510	47.0
	Non-Status Indian	255	21.0	40	5.1	215	49.4
Barrie	All	8,285	13.5	4,365	8.8	3,925	34.1
	Non-Aboriginal	8,015	13.4	4,255	8.7	3,760	34.6
	Aboriginal	270	15.5	105	9.3	160	26.0
	Non-Status Indian	95	15.4	40	10.3	50	22.2
Greater Sudbury	All	6,310	10.0	1,195	2.8	5,120	25.0
	Non-Aboriginal	5,425	9.3	1,115	2.8	4,310	23.6
	Aboriginal	885	17.3	**	**	810	36.7
	Non-Status Indian	150	21.1	**	**	135	40.9
Thunder Bay	All	5,415	10.9	1,640	4.5	3,775	28.9
	Non-Aboriginal	4,415	9.7	1,540	4.5	2,880	26.6
	Aboriginal	995	23.2	100	4.9	900	39.9
	Non-Status Indian	105	18.1	**	**	95	35.8
Winnipeg	All	28,375	10.4	7,460	4.0	20,915	23.9
	Non-Aboriginal	21,420	8.8	6,620	3.9	14,805	20.7
	Aboriginal	6,955	23.0	845	5.9	6,115	38.3
	Non-Status Indian	635	27.9	65	6.7	575	44.1
Regina	All	7,435	9.6	1,895	3.4	5,535	24.3
, c	Non-Aboriginal	5,405	7.6	1,695	3.2	3,715	19.9
	Aboriginal	2,030	29.3	205	7.1	1,825	45.2
	Non-Status Indian	95	24.1	*ok	**	90	41.9
Saskatoon	All	8,515	9.3	1,990	3.2	6,525	22.2
	Non-Aboriginal	6,260	7.6	1,725	3.0	4,535	18.6
	Aboriginal	2,255	26.2	270	7.5	1,985	39.5
	Non-Status Indian	175	25.9	45	18.0	125	29.4
Calgary	All	36,140	9.0	13,625	4.5	22,515	22.4
	Non-Aboriginal	34,235	8.9	13,250	4.5	20,985	22.2
	Aboriginal	1,905	14.3	380	5.2	1,525	25.6
	Non-Status Indian	320	16.0	65	5.9	255	28.2

#### Appendix Table 5 (cont'd) Core housing need for off-reserve Non-Status Indian households\*, by CMA, 2006

		Households in Core Housing Need					
	Off-reserve households	Total		Owner		Renter	
		#	%	#	%	#	%
Edmonton	All	41,220	10.6	12,465	4.6	28,750	24.6
	Non-Aboriginal	36,845	10.0	11,910	4.5	24,935	23.8
	Aboriginal	4,370	19.8	560	5.6	3,810	31.8
	Non-Status Indian	605	22.2	125	10.1	485	32.7
Kelowna	All	6,615	11.1	2,900	6.3	3,720	27.1
	Non-Aboriginal	6,260	10.9	2,845	6.3	3,420	26.8
	Aboriginal	355	15.7	**	**	295	30.1
	Non-Status Indian	70	12.2	**	**	60	25.0
Abbotsford	All	6,795	12.9	2,795	7.1	4,000	29.6
	Non-Aboriginal	6,205	12.4	2,680	7.1	3,520	28.7
	Aboriginal	590	23.6	115	9.0	480	39.2
	Non-Status Indian	225	26.2	50	12.2	175	39.3
Vancouver	All	129,145	17.0	49,780	9.9	79,365	31.2
	Non-Aboriginal	123,630	16.7	49,060	9.9	74,565	30.7
	Aboriginal	5,515	28.5	715	9.1	4,795	41.7
	Non-Status Indian	1,325	28.1	180	9.4	1,150	40.9
Victoria	All	16,900	12.4	4,420	4.9	12,480	26.5
	Non-Aboriginal	15,810	12.0	4,295	4.9	11,515	26.1
	Aboriginal	1,095	23.7	125	7.0	965	34.0
	Non-Status Indian	280	24.5	**	**	265	35.3

<sup>\*</sup> Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

Source: CMHC (Census-based housing indicators data).

<sup>\*\*</sup> Estimates of housing conditions are not provided where there are fewer than 100 households in total or fewer than 25 households in any housing standard. Figures may not add due to rounding.

<sup>†</sup> Ottawa represents the Ontario part of the Ottawa-Gatineau CMA.

<sup>††</sup> Gatineau represents the Gatineau part of the Ottawa-Gatineau CMA.

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