

RESEARCH REPORT



The Housing Conditions of Aboriginal People in Canada, 1991



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***The Housing Conditions
of Aboriginal People
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Aron Spector

Executive Summary

We know that many Aboriginal peoples in Canada have experienced considerable housing problems. Over the last few decades, numerous case studies have documented poor, unsafe and crowded housing in individual Aboriginal communities and among different groups. These studies have used a variety of approaches making it difficult to compare results or obtain a national perspective. The primary objective of this study is to portray the current housing situation of all peoples in Canada who identify themselves as Aboriginal. To do so, the commonly understood and applied housing norms and standards of the CMHC core housing need model are used in conjunction with data collected by Statistics Canada in the 1991 Census and post-censal Aboriginal Peoples' Survey.

The core housing need model is based on the concept that a household should have access to a dwelling unit that is adequate in condition, suitable in size and affordable. The model has the additional advantage of being used by Canada's federal government, provincial housing agencies and others to monitor housing conditions and to facilitate the design, delivery and evaluation of social housing initiatives. As a result, it is possible to make comparisons using commonly agreed upon standards.

First and foremost, housing conditions experienced by many Aboriginal households fall far short of those experienced by non-Aboriginal households. On-reserve, the majority of households (65% or 26,250 of 40,200 households) are in dwellings falling below at least one housing standard. Off-reserve, 49% or 97,100 of 196,375 Aboriginal households reside in dwellings below at least one housing standard. In contrast, less than a third of all non-Aboriginal households live in dwellings that fall below standards. Moreover, off-reserve, where core housing need can be fully measured, 32% of Aboriginal households (63,070) are in core need, a far higher proportion than non-Aboriginal households.

On-reserve, the great majority face adequacy and/or suitability problems. Housing below standard is especially concentrated in the mid-north, in band housing and in Ontario, Manitoba and Saskatchewan. Much of this housing is also without basic amenities, such as adequate sources of potable water and full, operational bathroom facilities. Residents of on-reserve households are particularly likely to indicate that their housing does not meet their needs.

Off-reserve, the type and incidence of housing need incurred by Aboriginal households varies significantly among three distinct locales-- the far-north, off-reserve urban areas, and off-reserve rural areas outside of the far-north.

In the Far-North, a large proportion of households are in core need and below suitability and adequacy standards. In addition, many do not have adequate sources of potable water and need better ways to keep their housing warm. Many of these households are Inuit, and a large proportion are also renters. Those in rented accommodations are particularly likely to fall below suitability standards. This reflects a serious mismatch between the small size of dwellings in the Far-north and the large size of many Inuit and other Aboriginal households.

Most Aboriginal households reside in urban areas and it is there, particularly in rented accommodations, that the highest incidence of core need occurs. The great majority of these households spend 30% or more of their income on rent, and often are in crowded conditions. The high incidence of core need in urban rented accommodations is related to the great many young adults and Aboriginal women living there. A large proportion of these households have low incomes. Many urban renters in core need are female single parents and their children, and the disabled. In addition, reflecting the communal nature of many Aboriginal cultures, a significant proportion of these households contain non-census family persons.

A third, much smaller group of those in core need includes rural owners in the south and mid-north, one in five of whom reside in Saskatchewan. These households tend to have an older maintainer and be mortgage free. By far, the largest proportion of these households are below the adequacy standard. A large proportion of these households are without a full, operational bathroom and do not have an adequate supply of potable water. Many are also dependent upon wood burning systems and do not have operational fire safety equipment.

Poor housing conditions in Aboriginal communities are strongly related to a number of socio-demographic, health and economic factors:

Aboriginal households tend to be large and are more likely than non-Aboriginal households to be made up of children and young adults, especially young spouses and single parents.

These tendencies are partly a consequence of high birth rates, short expected life spans and large proportions of older adults with Aboriginal ancestry who do not identify themselves as Aboriginal. In addition, Aboriginal peoples often reside in extended households including young families, seniors, other relatives and/or band/community members. This is a result of the special status of elders in many Aboriginal communities and the common practice of sharing resources, including housing, among family/community members in need.

Household sizes are largest on-reserve (especially in the mid-north) and among the Inuit. A lack of available housing on-reserve and among the Inuit living in remote communities exacerbate the problem of accommodating these large households.

In urban areas, of the significant majority of young adults that are women, many are single parents, raising children alone, while facing problems with housing affordability. The gender imbalance and high levels of single parenthood arise partly through higher death rates among young males and the disintegration of traditional Aboriginal culture.

The disability rate among Aboriginal adults is roughly twice that of non-Aboriginal adults and they are more likely to be moderately or severely disabled.

This is particularly disturbing given the relative youthfulness of the Aboriginal adult community. Aboriginal adults are much more likely than others to experience learning and memory limitations and mental health, sight, hearing and speaking difficulties. Poor housing conditions have been cited by many as especially significant causes and results of disability in the Aboriginal community.

While Aboriginal households are, on average, larger than non-Aboriginal households, household income is only 74% that of non-Aboriginal households. The proportion of off-reserve Aboriginal households with low incomes, using Statistics Canada's low income cutoff, is more than twice that of non-Aboriginal households.

Low household income among the Aboriginal population is a reflection of its relative youth, with many individuals having low levels of schooling and high levels of disability. A large proportion of working men are employed as unskilled or semi-skilled labourers in industries such as resource extraction and construction. The availability of jobs in these occupations is shrinking and work in these industries is often uncertain. Working Aboriginal women, like their non-Aboriginal counterparts, are still primarily employed in lower paying clerical and service industries. A large number of women remain outside the labour force in order to raise young children. These factors translate into extremely low labour force participation rates and unemployment rates two and a half times those of the non-Aboriginal population. Thus, an inordinate proportion of income among Aboriginal peoples comes from government transfer payments.

On-reserve, and in the far-north, these factors are often accentuated by a narrow economic base dominated by employment in primary industries and the public sector. Very high proportions of the adult population are either not in the labour force or unemployed and average income is particularly low. Low income levels lead to housing affordability barriers for many Aboriginal peoples.

Exacerbating the problem of low income on-reserve and in the far-north is a heavy dependence upon goods and services produced outside the community that are often expensive to transport.

Part of the resiliency of these communities comes from a continued dependence on subsistence activities and trade-in-

kind. A large minority of Inuit and many other Aboriginal peoples living on-reserve spends significant amounts of time living on the land and generating non-monetary income through activities such as trading-in-kind. Yet contemporary housing and household facilities often require repair and maintenance items that must be brought in from elsewhere and require installation using skills often not available in these areas. The common problem of poor housing maintenance in these areas may be a reflection of a dependence upon the formal economy which cannot be sustained, given the current economy of many Aboriginal communities.

Dwellings on-reserve and in rural areas, especially in the mid- and far-north tend to be small, despite housing relatively large households.

Small dwelling size is a result of low income and high cost of construction on-reserve and in remote communities, and a dependence upon federal and provincial support which has been directed towards the production of modest housing.

Although dwellings on-reserve and in the far-north tend to be relatively new, a considerable amount of this stock is in need of major repair.

On-reserve and in rural areas, climatic extremes, poor construction, crowding, and lack of sufficient income and skills to undertake continuing maintenance have been cited as the primary reasons for rapid housing deterioration, resulting in so much of the stock being in need of major repair despite being relatively new.

The research indicates a need for further work which focuses on ways of integrating the strengths of Aboriginal peoples and their resources in order to change the conditions that have led to an extreme situation. It is clear that a strength of many Aboriginal communities in both urban and rural areas has been the capacity to provide a communal support system in the face of poverty. There is considerable evidence that this support system is effective in sharing limited human resources and housing. Yet there are a number of similar problems of housing and poverty, such as the plight of single mothers and the disabled, that affect both Aboriginal and non-Aboriginal communities. It is also clear that in rural and remote areas, there is a real need for continued research into the design of appropriate and context sensitive housing. In these cases, dialogue between Aboriginal and non-Aboriginal peoples in sharing solutions would be rewarding. Lastly, this study indicates that poor housing is both a symptom and a cause of a weak economic base within much of the Aboriginal community. There is a need to explore the ways in which housing can play a part in enhancing that economic base.

Sommaire

Nous savons déjà que plusieurs peuples autochtones du Canada ont connu de graves problèmes de logement. Depuis quelques décennies, de nombreuses études de cas ont permis de documenter des situations de logements défectueux, non sécuritaires et surpeuplés dans certaines collectivités autochtones et chez différents groupes. Ces études ayant été fondées sur des approches variées, il est difficile d'en comparer les résultats ou d'obtenir une perspective nationale. L'objectif principal de la présente étude est de décrire la situation actuelle du logement de tous les peuples au Canada qui s'identifient comme autochtones. Pour ce faire, on se sert des normes et des standards généralement acceptés et utilisés du modèle des besoins impérieux de logement de la SCHL, ainsi que des données recueillies par Statistique Canada au recensement de 1991 et lors de l'Enquête auprès des peuples autochtones (EPA) faite après le recensement.

Le modèle des besoins impérieux de logement se base sur le concept qu'un ménage devrait avoir accès à un logement abordable et de qualité et de taille convenables. Le modèle a cet autre avantage d'être utilisé par le gouvernement fédéral du Canada, par les organismes provinciaux d'habitation et par d'autres intervenants pour contrôler les conditions de logement et favoriser la conception, la mise en oeuvre et l'évaluation des programmes de logement social. En conséquence, il est possible d'établir des comparaisons à l'aide de normes généralement acceptées.

D'abord et avant tout, les conditions de logement de bien des ménages autochtones sont très inférieures à celles des ménages non autochtones. La majorité des ménages dans les réserves (65 % ou 26 250 ménages sur 40 200) habitent des logements qui ne respectent pas au moins une des normes résidentielles. Hors des réserves, 49 % des ménages autochtones, ou 97 100 ménages sur 196 375, habitent des logements qui ne respectent pas au moins une des normes résidentielles. Par contre, moins du tiers de tous les ménages non autochtones habitent des logements ne répondant pas aux normes. De plus, hors des réserves, où il est possible de mesurer complètement les besoins impérieux de logement, 32 % des ménages autochtones (63 070) ont des besoins impérieux, un pourcentage beaucoup plus élevé que chez les ménages non autochtones.

Dans les réserves, la grande majorité des ménages ont des problèmes au plan de la qualité ou de la taille de leur logement. Les logements inférieurs aux normes sont particulièrement concentrés dans les régions presque nordiques, dans le logement de bande, et en Ontario, au Manitoba et en Saskatchewan. Une bonne part de ces logements n'a pas les commodités de base telles qu'une bonne source d'alimentation en eau potable et une salle de bains complète et fonctionnelle. Les membres des ménages vivant dans les réserves ont particulièrement tendance à indiquer que leur logement ne répond pas à leurs besoins.

Hors des réserves, le genre et la fréquence des besoins de logement ressentis par les ménages autochtones diffèrent de façon marquée selon trois régions distinctes - le Grand Nord, les régions urbaines hors des réserves et les régions rurales hors des réserves ailleurs que dans le Grand Nord.

Dans le Grand Nord, une forte part des ménages a des besoins impérieux et habite des logements surpeuplés et défectueux. De plus, bien des ménages ne disposaient pas d'une bonne source d'alimentation en eau potable et avaient besoin d'une meilleure installation de chauffage. Plusieurs de ces ménages sont inuit et une grande part d'entre eux sont locataires. Les locataires avaient particulièrement tendance à éprouver des problèmes de surpeuplement. Cette situation révèle un grave manque de concordance entre la petite taille des logements du Grand Nord et les vastes dimensions de bien des ménages inuit et autochtones.

La plupart des ménages autochtones habitent les régions urbaines et c'est là, surtout dans les logements locatifs, que l'on retrouve la plus forte fréquence de besoins impérieux de logement. La grande majorité de ces ménages ayant des besoins impérieux consacre 30 % ou plus de son revenu au loyer et habite souvent des logements surpeuplés. La fréquence élevée des besoins impérieux de logement dans les logements locatifs urbains est liée au grand nombre de jeunes adultes et de femmes autochtones qui habitent ces logements. Une grande part de ces ménages est à faible revenu. Un bon nombre des locataires urbains ayant des besoins impérieux de logement sont des mères seules avec leurs enfants, ou encore des personnes handicapées. De plus, en raison de la nature communautaire de plusieurs cultures autochtones, un bon nombre de ces ménages autochtones contiennent des personnes hors famille de recensement qui vivent avec d'autres.

Un troisième groupe, beaucoup plus petit, de personnes ayant des besoins impérieux de logement se compose de propriétaires ruraux du sud et des régions presque nordiques, et un sur cinq d'entre eux habite la Saskatchewan. Ces ménages ont plutôt tendance à avoir comme soutien une personne âgée et à être libres de toute créance hypothécaire. La plus grande part de ces ménages, et de loin, ont des logements inadéquats selon la norme. Un fort pourcentage d'entre eux n'ont pas de salle de bains complète et fonctionnelle ni de source convenable d'alimentation en eau potable. Plusieurs de ces ménages dépendent aussi de systèmes de chauffage au bois et n'ont pas de matériel de sécurité-incendie en état de fonctionnement.

Les mauvaises conditions de logement dans les communautés autochtones sont fortement liées à divers facteurs socio-démographiques, économiques et de santé :

- Les ménages autochtones comptent habituellement plusieurs membres et ont plus tendance que les ménages non autochtones à se composer d'enfants et de jeunes adultes, surtout de jeunes conjoints et des parents seuls.

Ces tendances sont en partie une conséquence des taux de natalité élevés, d'une courte espérance de vie et de forts pourcentages d'adultes âgés d'ascendance autochtones qui ne s'identifient pas comme Autochtones. De plus, les Autochtones vivent souvent dans des ménages élargis comprenant de jeunes familles, des personnes âgées, d'autres parents et/ou des membres de la bande ou de la communauté. C'est le résultat du statut spécial des personnes âgées dans plusieurs communautés autochtones et de la pratique répandue de partager les ressources, y compris le logement, avec les membres de la famille et de la communauté qui sont dans le besoin.

C'est dans les réserves (surtout dans les régions du Moyen Nord) et chez les Inuit que les ménages comptent le plus de membres. Le manque de logements dans les réserves et chez les Inuit des communautés éloignées aggrave le problème de loger ces ménages nombreux.

Dans les régions urbaines, on observe que les femmes constituent une majorité significative chez les jeunes adultes, et parmi ce groupe, plusieurs sont des mères élevant leurs enfants seules, en plus d'avoir à faire face à des problèmes d'abordabilité du logement. Le déséquilibre entre les sexes et le grand nombre de familles monoparentales sont attribuables en partie aux taux de mortalité élevés chez les jeunes hommes et à la désintégration de la culture autochtone traditionnelle.

- Le taux d'incapacité des adultes autochtones est à peu près le double de celui des adultes non autochtones. Les adultes autochtones ont aussi plus tendance à être handicapés légèrement ou gravement.

Cette situation est particulièrement alarmante, compte tenu du fait que la population adulte autochtone est relativement jeune. Les adultes autochtones ont plus tendance que les autres adultes à avoir des limitations d'apprentissage et de mémoire, ainsi que des difficultés au niveau de la santé mentale, de la vue, de l'ouïe et de l'élocution. De nombreuses personnes ont mentionné les mauvaises conditions de logement comme des causes et des effets d'incapacité particulièrement importants dans la communauté autochtone.

- Les ménages autochtones comptent en moyenne plus de membres que les ménages non autochtones, mais leur revenu ne représente que 74 % de celui des ménages non autochtones. Compte tenu du seuil de faible revenu de Statistique Canada, on constate que la proportion de ménages autochtones à faible revenu hors des réserves est plus du double de celle des ménages non autochtones.

Le faible revenu des ménages autochtones reflète l'âge relativement jeune des membres, des niveaux de scolarité inférieurs et des niveaux élevés d'incapacité. Une forte proportion des hommes en âge de travailler ont des emplois comme travailleurs non qualifiés ou de spécialisation moyenne dans des industries comme l'exploitation des ressources naturelles et la construction. Il y a de moins en moins d'emplois dans ces secteurs et le travail dans ces industries est souvent peu stable. Les femmes autochtones qui travaillent, tout comme leurs consœurs non autochtones, occupent surtout des emplois de bureau et de service mal rémunérés. Un grand nombre de femmes, dont

plusieurs sont des mères seules, ne font pas partie de la population active afin de pouvoir élever leurs jeunes enfants. Ces facteurs se traduisent par une participation extrêmement faible à la population active et par des niveaux de chômage qui sont deux fois et demie ceux de la population non autochtone. Ainsi, une part importante du revenu des peuples autochtones provient des transferts gouvernementaux.

Dans les réserves et dans le Grand Nord, ces facteurs sont souvent aggravés par une base économique étroite dominée par des emplois dans les industries primaires et le secteur public. Très peu d'adultes font partie de la population active, et le revenu moyen des ménages est particulièrement peu élevé. Pour un grand nombre d'Autochtones, les faibles niveaux de revenu représentent des obstacles à l'abordabilité du logement.

- Le problème des ménages à faible revenu dans les réserves et le Grand Nord est aggravé par une forte dépendance à l'égard de biens et de services produits à l'extérieur de la communauté et dont le transport coûte cher.

Une partie de l'endurance de ces communautés leur vient d'une dépendance continue à l'égard d'activités de subsistance et de troc. Une minorité importante d'Inuit et d'autres Autochtones habitant dans les réserves vivent de la nature pendant de longues périodes et produisent un revenu non monétaire au moyen d'activités comme le troc. Par ailleurs, le logement et les équipements ménagers contemporains nécessitent souvent des réparations et des articles d'entretien qui doivent être importés d'ailleurs, tout comme des services d'installation qui exigent des compétences qui ne se trouvent souvent pas sur place. Un problème souvent rencontré dans ces régions est celui du mauvais entretien des logements; il peut cependant être le reflet de la dépendance à l'égard d'une économie officielle impossible à soutenir, à cause de la structure économique actuelle de plusieurs communautés autochtones.

- Les logements dans les réserves et dans les régions rurales, surtout au Moyen Nord et dans le Grand Nord, ont tendance à être petits, bien qu'ils abritent des ménages qui sont relativement nombreux.

Les ménages dans les réserves et les régions rurales occupent de petits logements, à cause de leurs revenus faibles, des coûts élevés de la construction dans les réserves et dans les communautés éloignées, et enfin, d'une certaine dépendance à l'égard de l'aide fournie par le gouvernement fédéral et les provinces et qui est axée sur la production de logements modestes.

- Bien que les logements dans les réserves et dans les régions éloignées du Grand Nord aient tendance à être relativement neufs, une bonne part d'entre eux ont besoin de réparations majeures.

Dans les réserves et dans les régions rurales, les conditions climatiques extrêmes, la mauvaise construction, le surpeuplement, l'absence d'un revenu suffisant et le manque de compétences nécessaires pour effectuer l'entretien permanent sont les principales raisons mentionnées pour expliquer la détérioration rapide des logements et le fait qu'une partie importante de ce parc résidentiel relativement neuf a besoin de réparations majeures.

L'étude montre la nécessité de poursuivre les recherches sur les moyens d'intégrer les points forts et les ressources des peuples autochtones afin de changer les conditions qui ont mené à cette situation extrême. Il est évident qu'un des points forts de bien des collectivités autochtones, des régions urbaines comme rurales, réside dans cette capacité d'offrir un système de soutien communautaire contre la pauvreté. De nombreux indices semblent indiquer que ce système de soutien est efficace dans le partage de ressources humaines et de logements en quantités limitées. Pourtant, un certain nombre de problèmes semblables de logement et de pauvreté, comme ceux connus des mères seules et des personnes handicapées, touchent à la fois les communautés autochtones et non autochtones. Dans ces cas, un dialogue serait utile entre Autochtones et non-autochtones pour mettre les solutions en commun. Tout aussi évidente, dans les régions rurales et éloignées, est la nécessité réelle de poursuivre les recherches en vue de concevoir des logements convenables et adaptés au contexte. Enfin, la présente étude indique que les logements défectueux sont à la fois le symptôme et la cause d'une structure économique faible que l'on retrouve dans la plus grande partie de la communauté autochtone. Il faut étudier les façons dont le logement peut contribuer à améliorer cette base économique.



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The Housing Conditions of Aboriginal People in Canada, 1991

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Chapter I

Study Objectives

We know that many Aboriginal peoples in Canada have experienced considerable housing problems. Over the last few decades, a number of case studies have documented poor, unsafe and crowded housing in individual Aboriginal communities and among different groups. Though studies have shown that there is a high incidence of housing deficiencies in various segments of these populations, their use of varied methodologies and approaches has made it difficult to form comparisons and to develop an overall perspective.

The primary objective of this study is to portray the current housing situation of all peoples in Canada who identify themselves as Aboriginal. To do so, the commonly understood and applied housing norms and standards of the CMHC core housing need model are used. The core housing need model is based on the concept that a household should have access to a dwelling unit that is adequate in condition, suitable in size and affordable. The model has the additional advantage of being used by Canada's federal government, provincial housing agencies and others to monitor housing conditions and to facilitate the design, delivery and evaluation of social housing initiatives. As a result, it is possible to make comparisons using commonly agreed upon standards. Reaching this objective is made possible with the availability of data established for the first time by Statistics Canada using the 1991 Census and the post-censal Aboriginal Peoples Survey (APS). The results of applying core housing need standards to these data are the main subject of this report.

Other housing condition indicators are used to expand the picture provided through applying the core housing need Model. They shed additional light on the adequacy and suitability of Aboriginal housing conditions today. These indicators include Aboriginal peoples' assessments of how well dwellings meet the needs of their residents and how household members and others have responded to poor housing conditions. Other indicators build on past work to examine the unique circumstances of the significant proportions of Aboriginal households which lack basic amenities universally available to the general population. These include ready access to safe, assured supplies of drinking water, heating and electricity.

There are considerable variations in the housing conditions of Aboriginal peoples correlated with location, demography and socio-economic conditions. Historically, there has been a very high incidence of overcrowded housing and housing in poor repair on-reserve, and in northern and remote areas of the country. Poor housing conditions have also been noted as being particularly serious in the prairie cities of Winnipeg, Regina and Saskatoon. Work in the last decade has also shown that the vast majority of female-led Aboriginal households in urban areas were in need. A second objective of this study is to broadly set out and link these factors to the presence of poor housing conditions.

In the following chapter, the concepts, data and methodology used in this study are set out. Emphasis is placed upon making clear the assumptions and premises underlying these concepts and outlining the limitations of the concepts, data and methodology used. For example, this chapter sorts through the lack of consensus about who should be included in a study of Aboriginal peoples and what households should be considered as "Aboriginal". In addition, it discusses known gaps in the coverage of the APS that reduce the ability to make strong inferences and may bias interpretations about the housing conditions of Aboriginal peoples.

Chapters III, IV and V bring together demographic, socio-economic, geographic, health and housing characteristics of Aboriginal peoples pertinent to the understanding of housing conditions. These are melded into a series of key relationships. For example, in many northern and remote communities, small dwellings are the norm, yet many of them contain large Aboriginal households that include children, their parents and related and unrelated persons. The ability to change this situation is often severely constrained by low income and the high cost of building and maintaining housing in these areas.

Chapters VI through VIII address the primary objectives of the report. They describe the housing conditions of

Aboriginal households and relate them to the circumstances of Aboriginal peoples established in previous chapters. For example, the common occurrence of crowding and deteriorated housing conditions in northern and remote communities is identified and linked to dwelling and demographic characteristics, household composition and economic conditions.

This study is not definitive. It draws upon a literature that is often scant and diverse in approach. The study concludes by pointing at stark issues and problems related to housing need and the quality of the housing and communities in which Aboriginal peoples live. Little has been written about why many of the poor housing conditions outlined here and elsewhere have continued to exist as prominent and nagging problems for so long, or how to go about effectively designing housing and communities supportive of Aboriginal needs and requirements. Indeed, there are a considerable number of outstanding questions that this study cannot address given data limitations. For example, in what ways can we design, deliver and maintain housing appropriate for the climate and living conditions of remote and northern communities? How can Aboriginal housing be designed to be sustainable by more effectively complementing and using the resources available to Aboriginal peoples? How can we meet the needs of the many urban extended Aboriginal households and female led single parent families who often are faced with severe economic difficulties? In order to effectively respond to the needs of Aboriginal peoples, these and other questions raised through this report need to be given serious consideration.

Chapter II

Methodological and Statistical Issues

This chapter provides a basic understanding of the definitions, concepts and data used in the study. It presents the definitions used for Aboriginal peoples and households, explores the concepts used to evaluate their housing conditions, and reviews data limitations.

The first section indicates how the definitions for Aboriginal peoples and households are constrained by the data sources utilized in this report, the 1991 Census and the Aboriginal Peoples Survey (APS). From there, consideration is given to concepts related to:

- Aboriginal identity,
- disability, a special focus of this work, and
- geographical and locational aggregations.

The focal point then shifts to housing need. The basic evaluative tool of this report, the core housing need model, is reviewed and then supplemented with additional indicators designed specifically to assess housing conditions particular to Aboriginal persons.

Lastly, data quality is broadly and critically reviewed. This provides context and qualifications important to understanding use of the data sources. A primary issue touched upon is the lack of participation of significant proportions of the Aboriginal community.

A. Key Concepts Important in Assessing the Housing Needs of Aboriginal Peoples

1. Defining and Counting Aboriginal Persons and Households

There is no consensus in the literature on who is considered an Aboriginal person and what constitutes an Aboriginal household. Even the issue of who is considered to be living on a reserve is not clear, since treaty rights and land claims have often not been settled and in some circumstances, people living in certain "off-reserve" communities receive treatment accorded to those "on-reserve". As a result, this section sets out working definitions before data interpretation is undertaken.

i. Aboriginal Persons

Determining an "appropriate" definition of an Aboriginal person in considering housing issues invariably leads to debate. Rather than developing a global definition of Aboriginal peoples, studies have tended to:

- focus upon a specific group or location (for example, status Indians living on-reserve, EKOS (1986), Young et. al. (1991) or IUS (1986));
- utilize Aboriginal ancestry (for example, those with North American Indian or Inuit origins, Signer (1992)); or
- depend upon identification by self, acquaintances or community organizations (for example Krotz (1980) Clatworthy (1983), Chu (1991)).

The two major data sources used in this study apply different criteria to define Aboriginal persons. First, the Census defines anyone reporting either Aboriginal ancestry or "origin" or an appropriate legal status (registration under the Indian Act or Indian band membership) as an Aboriginal person. Almost all 1,002,670 people reporting Aboriginal ancestry or Indian status to the Census indicate they are North American Indian, Métis or Inuit.¹ Second, the Aboriginal Peoples Survey starts with the sample universe of 1,002,670 persons defined by the Census as Aboriginal according to ancestry or registered Indian status and then screens out those who, in spite of reporting some ancestry,

¹ A very small group indicate that they have Indian status but no Aboriginal ancestry.

do not identify themselves as Aboriginal or status Indians. As a result, an estimated 625,710 or 62% of those defined as Aboriginal by the Census indicate Aboriginal identity in the APS.

Many who have Aboriginal ancestry feel either a very weak sense of Aboriginal identity or none at all. The literature indicates a number of reasons for this. First and foremost, there is no question that Aboriginal peoples have historically been the subject of considerable discrimination in our society. It has been argued that, in seeking to avoid stigma or obtain advantages denied to them, many have rejected their identity.² In addition, many Aboriginal people also have other ancestral links. In comparing Census and APS counts, those with mixed Aboriginal and non-Aboriginal ancestry were much less likely to indicate Aboriginal identity.³

In this report, as in the APS, an Aboriginal person is:

Someone who identified him or herself as Aboriginal or who was included on the Indian registry.

Re-enforcing the use of this concept is some evidence of the common acceptance of identity as an appropriate definition when Aboriginal communities consider housing issues. For example, in recent consultations undertaken by the Ontario Ministry of Housing, there was consensus that Aboriginal identity should be a necessary criterion for eligibility to provincial housing built for Aboriginal people living off-reserve (OMOH (1993)).

Finally, the demographic picture presented of persons identifying as Aboriginal is quite different from that of persons with Aboriginal ancestry. Figure II.1 shows that those with an Aboriginal ancestry were much more likely to identify as Aboriginal:

- in certain parts of the country (in particular, Newfoundland, Manitoba, Saskatchewan and the Northwest Territories)
- outside of major urban areas, particularly on-reserve
- if they had identified as Inuit or Métis rather than as North American Indian
- if they were either 55 and over, or under 25.⁴

ii. Aboriginal Households

In most circumstances, people living together in households face the same housing situation. Yet very few studies have chosen to focus on or develop the concept of an Aboriginal household, and those that have provide no explicit discussion of their rationale. INAC developed a household definition specifically for studies considering status Indian household issues (Clatworthy and Stevens (1987) and Nault and Chen (1993)). There, only a household containing a census family with at least one spouse who is a registered Indian and at least 50% of members who are registered Indians is considered an Indian household. Most other studies depend upon some type of identification as Aboriginal by at least one adult member (for example Chu (1991) or New Brunswick Aboriginal Peoples Council (1989)). The APS uses a very broad household definition, identifying dwellings containing at least one person with Aboriginal identity and/or who is a registered Indian.

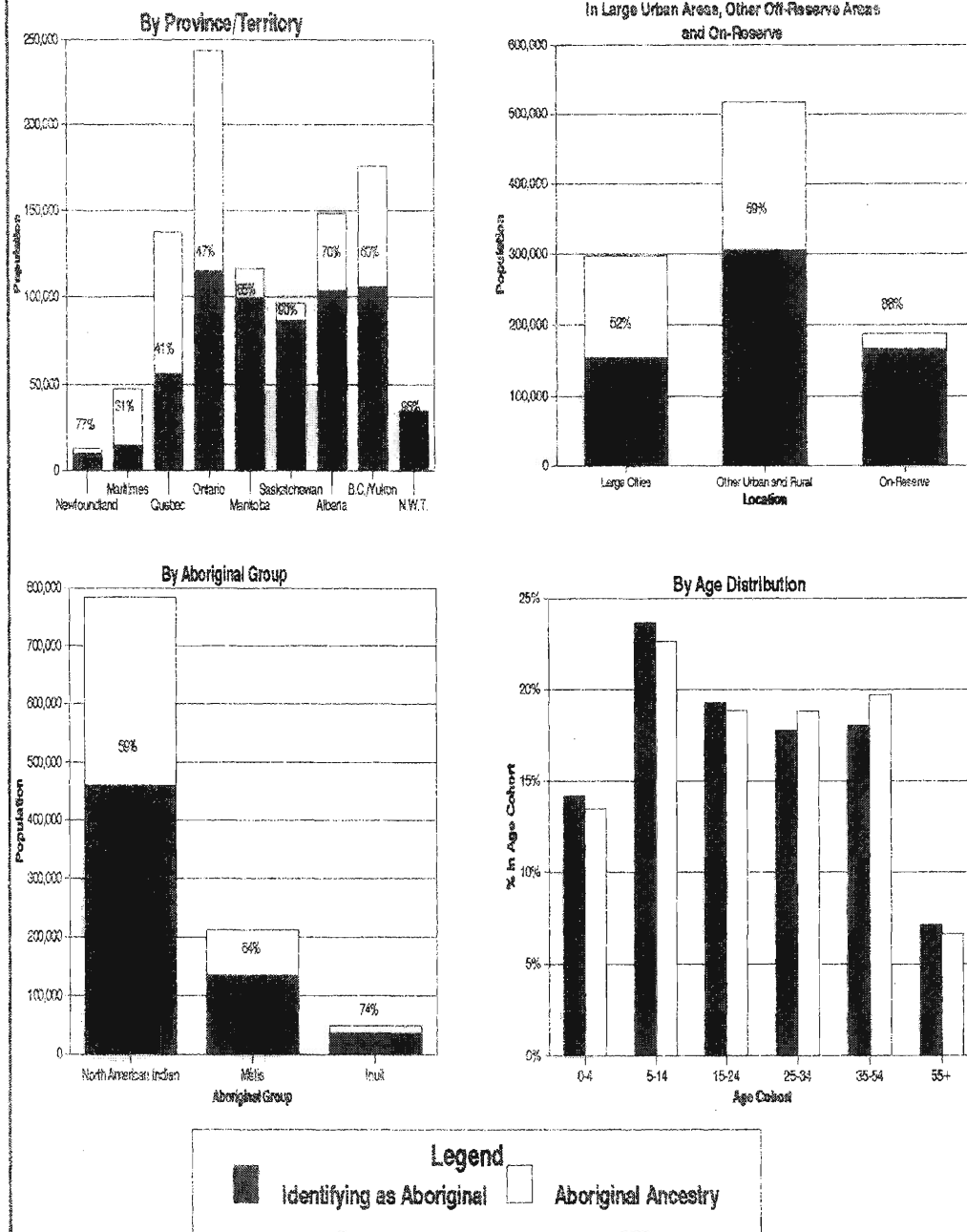
To some degree, the definition of household used here is established by default. In the APS, consideration was only

² For example, in the past, the message of residential schools attended by many now in late adulthood, was that shame in and explicit denial of Aboriginal origins and culture was key to advancement and a way to avoid punishment. In addition, explicit federal government policy of enfranchisement, in which Aboriginal people legally renounced their Indian status and became "white" in order to obtain property, money, voting rights, employment or education also had a great impact. (Richardson (1993) pp. 61-62 and Frideres (1988) p. 11).

³ For example, just over 76% of those who identified as Aboriginal people in the APS were among the 62% who indicated in the census either only Aboriginal ancestry or only one other non-Aboriginal origin.

⁴ These partly reflect errors due to APS coverage.

Figure II.1
Demographic Comparisons of Persons with
Aboriginal Ancestry and Identity*



* Percentages refer to number of persons with Aboriginal ancestry who also identified as aboriginal.

given to the Aboriginal identity of those interviewed and there was no linkage to characteristics of others residing in the same household. As a result, definition using the Aboriginal status of more than one member of the household is impossible. Of necessity then, the definition of an Aboriginal Household is constrained in this study to:

One where at least one resident is an Aboriginal person.

This allows the full use of APS data and some compatibility with the definition above of Aboriginal persons.⁵

Aboriginal peoples are a diverse group with myriad languages and cultural heritages. Their chief commonality is North American residency prior to the European incursion. It is impossible to portray the full diversity of situations faced by the many groups of Aboriginal peoples. It is, however, possible to provide some general insight into broad differences among persons who identified as being members of broad Aboriginal groups.

Following the APS, three groups of persons are distinguished:

- North American Indian (including those who are registered as Indian under the Indian Act)
- Métis
- Inuit

Households are also distinguished by Aboriginal group where at least one resident has identified themselves as being a member of one of these groups.

2. Presence of Disability

One focal point of this presentation is an examination of the housing situation of Aboriginal persons with disabilities. Because of limitations in sample size, data were only made available concerning the situation of adults (those 15 years of age and older). The disability concept used here is accepted by the World Health Organization and adopted by Statistics Canada:

any restriction or lack of ability to perform an activity in the manner or within the range considered normal for a human being (resulting from an impairment) (Statistics Canada (undated (b)), p. 3).

An Impairment is an "abnormality" of body structure or appearance caused by disorder or disease.

Requirements for housing adaptation are related to differences in capacity among those with disabilities. Two concepts, **severity** and **disability type** broadly cover many of these differences. **Severity** refers to the level of a person's loss of functions. **Disability type** distinguishes between six broad categories of disability:

- **Mobility Limitation:** a limited ability to walk or carry a moderately heavy object a given distance, move from room to room or up/down a flight of stairs, or stand for long periods
- **Agility Limitation:** a limited ability to bend, reach, dress or undress oneself, get in and out of bed or use fingers to grasp or handle objects
- **Hearing Difficulty:** a limited ability to hear what is being said in conversation with another person or in a group

⁵ The definition of an Aboriginal household used in CMHC's study of Aboriginal housing need in Canada's CMAs focuses, of necessity, upon Aboriginal ancestry since it uses the 1991 Census as a base (CMHC 1994). It also excludes households where members with Aboriginal origins do not contribute to household maintenance, effectively those where the only household members with Aboriginal origin are children or short term visitors.

· Seeing Difficulty: a limited ability to see ordinary newsprint or see someone across a room

· Speaking Difficulty: a limited ability to speak and to be understood

· Other Limitations: including Learning or Memory Difficulty or Mental Health problem.⁶

The last concept, that of **disability situation**, is designed to group persons who report common combinations of disabilities. The advantage of using this concept comes in understanding adaptation requirements, which in many cases require the heightened use of another, compensating capacity which may or may not be present.

3. Geography and Location

Geographical and locational factors play major roles in explaining differences in housing need. The influences on housing need of climate, population density, and jurisdiction are considered in ensuing chapters. In addition, other factors that are highly correlated with housing need (for example, tenure), also vary with geography and location.

As a result, three different geographies are used to examine Aboriginal housing conditions:

· Location on- and off-reserve, where location off-reserve is further differentiated between rural and urban residence;

· Three north/south regions, the far-north, mid-north and south;

· Nine regions generally corresponding with provincial and territorial boundaries.⁷

i. On-Reserve and Off-Reserve Urban and Rural Concepts

The concept of "on-reserve" generally refers to areas where land has been set aside as reserves for Indian bands through treaty. In these cases, Indian and Northern Affairs administers housing related programs with CMHC support. In addition, a small number of "Aboriginal communities" considered as "off-reserve", have significant numbers of residents who have treaty rights. For administrative purposes, INAC and CMHC have treated these communities as being "on-reserve". For the purposes of this study, "on-reserve" communities are:

Communities which have or could have received CMHC support in administering INAC housing related program objectives at the point of time when the Census was undertaken.

This definition leads to the inclusion of an additional 150 households on-reserve, bringing the total to 40,200. The majority (59%) of enumerated on-reserve households live in housing units collectively owned and administered by the band and known as **band housing**. The rest, as well as Aboriginal households off-reserve, reside in either privately owned or rented dwelling units.⁸

Off-reserve, Aboriginal households are identified as living in either urban or rural areas according to Statistics Canada's census concepts where urban areas are defined as:

Those which have attained a population concentration of at least 1,000, and a population density of

⁶ There is a rich literature which distinguishes the very different needs of those with memory and/or learning difficulties from those with mental health problems. Because of relatively small sample sizes in the APS population, it was not possible to further split this category.

⁷ A limited amount of data are also provided by province/territory and for Census Metropolitan Areas (CMA's) where there is a significant amount of Aboriginal settlement (defined here as 2,000 households). These CMA's include Montréal, Ottawa-Hull, Toronto, Winnipeg, Regina, Saskatoon, Calgary, Edmonton and Vancouver.

⁸ Those residing in non-profit co-operatives are considered to reside in rental accommodations. Those with ownership rights in equity co-operatives and condominiums are considered as owners. Residents of collective dwellings are excluded.

at least 400 per square kilometre, at the previous (1986) Census (Statistics Canada (1992)).

All others located off-reserve are considered to be "rural".

ii. North/South Regions

This concept, adopted from the Royal Commission on Aboriginal Peoples (RCAP (1994)) distinguishes the following as distinctive regions:

- *the far-north* which includes the Yukon, Northwest Territories and roughly the northern half of Quebec;
- *the mid-north* which includes Labrador, a strip of north-central Quebec and the northern portions of each of the provinces west of Quebec; and
- *the south* which includes the remaining portions of the country.

This distinction is made in order to identify relationships among housing need, climatic extremes and location in remote areas.⁹

iii. Regions based upon Political/Territorial Boundaries

Nine regions are delimited using provincial and territorial boundaries to facilitate the identification of regional variations in Aboriginal housing conditions ranging from jurisdictional to climatic.

In those areas of Canada where there are relatively small numbers of APS respondents, provinces have been combined to allow for the development of detailed inferences at the household level. As a result:

- a single Atlantic Canada region is used to characterize the provinces of Prince Edward Island, Nova Scotia and New Brunswick; and
- data for the Yukon are combined with those of British Columbia to reflect the affinities of native peoples residing there.¹⁰

B. Housing Need

1. Core Housing Need¹¹

Housing need is usually characterized as an inability to remove a housing related deficiency, defined in terms of prevailing and widely accepted norms. In this study, the norms and standard indicators used to measure them are based upon the core housing need model. The core housing need model is used by Canada's federal government, provincial housing agencies and others to monitor housing conditions and facilitate the design, delivery and evaluation of social housing programs. The model, commonly seen to reflect contemporary Canadian values and present housing technology is used in this study to assess and compare the housing conditions of Aboriginal Canadians to non-Aboriginal Canadians. Relationships between core housing need and a number of locational, economic, socio-demographic and health related factors are explored.

⁹ A number of other schemes have been utilized to identify remote and northern communities. The adoption of a more complex scheme, such as INAC's which defines the concept of remote in terms of road access (see for example, Armstrong (1994)) was not manageable because of the limited flexibility of APS data.

¹⁰ The methodology used in the Aboriginal Peoples Survey highly restricts the development of alternative geographies and further disaggregations. As a result, it was not possible to explore a number of likely variations in the incidence of housing need. For example, considerable work by INAC has indicated that remote location defined in terms of road access has an impact on access to housing related services. Further, as will be seen in later chapters, both location in the Prairies and in the mid-north is highly related to the incidence of housing below standard, especially on-reserve. Since a considerable proportion of the population located in the mid-north is also located in the Prairies, it is hard to distinguish the effects of these factors in trying to pinpoint the incidence of poor housing.

¹¹ For additional details concerning the core housing need model and its application, see CMHC (1991).

The core housing need model is based on the concept that a household should have access to a dwelling unit which is adequate in condition, suitable in size and affordable.¹² According to the standards used to apply the model to data available for Aboriginal private households from the 1991 Census and the APS, a dwelling is deemed to be below the:

- **Adequacy standard** if it is perceived by its residents to be in need of major repair (for example, defective plumbing or electric wiring, structural repairs to walls, floors or ceilings) or if it is lacking adequate, functioning bathroom facilities;
- **Suitability standard** and thus is crowded, if fewer bedrooms are available to household members than prescribed by the National Occupancy Standard (NOS);¹³
- **Affordability standard** if 30% or more of household income is used to acquire shelter.¹⁴

A household is considered to be in core housing need if its housing falls below any of these standards and 30% or more of household income is required to pay the average rent of housing in the local housing market which does meet these standards.¹⁵

The strength of the core housing need model comes in its general applicability and in its use of uniform norms and standards against which divergent populations can be compared. However, it cannot be used when persons reside:

- on farms,
- in collective dwellings, such as rooming houses,
- in households where no income is reported or where shelter expenses are estimated as being greater than 100% of household income¹⁶, and
- on-reserves.¹⁷

The inability to fully apply the concept of core housing need for those residing on-reserve is particularly problematic given that almost one in five Aboriginal households are located there. However, on-reserve, it is at least possible

¹² An adequate dwelling is in good repair and contains basic facilities. A suitable dwelling has sufficient space for household members. An affordable housing unit does not place an excessive burden upon a household budget.

¹³ The NOS limits the number of persons per bedroom to two and requires that parents have a separate bedroom from their children, that unmarried household members aged 18 or over have a separate bedroom, and that children aged five or older do not share with those of the opposite gender.

¹⁴ Shelter expenses include:
For owners: payments towards mortgage interest and principal, property taxes and utilities (water, fuel and electricity) and in addition, for those in condominiums, condominium fees;
For renters: payments for rent, and utilities (water, fuel and electricity) when paid separately from rent.

¹⁵ This rental housing is exclusively residential and unsubsidized. Households living below housing standards must have sufficient income to afford this housing to avoid being classified as being in housing need.

¹⁶ There are many reasons why this may be the case. In some cases, an error has occurred in the collection of income data. In others, shelter expenditures are being financed through the liquidation of capital assets of an unknown magnitude. In still other cases, a bias is introduced by comparing census responses on current shelter expenditures to those on past year's income.

¹⁷ The scattered nature of on-reserve communities and the very small number of rented, non-subsidized housing units make it impossible to establish meaningful average rents. In addition, for Aboriginal peoples living in band administered housing, housing cost data were not collected in the Census or the APS, so the affordability criterion cannot be applied.

to identify households living in accommodations below standards. On-reserve data allow for the application of housing adequacy and suitability standards for all households and the affordability standard for those households residing in rented or owned accommodations.

The individual housing standards reviewed above dichotomize the total household population into those with housing at or above and those with housing below standard. Additional perspective can be added, however, by identifying households "considerably below standard". These are households that:

- fall below more than a single core housing need standard;
- fall below both adequacy standards;
- have at least two fewer bedrooms available to household members than prescribed by the National Occupancy Standard (NOS) or
- use 50% or more of household income to acquire shelter.

2. Other Measures Used to Assess Housing Need

A number of amenities available universally to the general population are not enjoyed by a significant number of Aboriginal households. The Aboriginal Peoples Survey was designed to address this issue. As a result, it contains a wealth of data on housing which allows the application of a broader range of standards addressing housing adequacy and suitability.

Questions in the APS which extend the concept of adequacy include:

- the availability of an uninterrupted source of potable drinking water and consistently working and adequate electrical and heating systems, and
- the presence of functioning equipment significant in enhancing home fire safety--smoke alarms and fire extinguishers.

The availability of adequate fire safety equipment is of particular importance in the Aboriginal community because of the prevalence of wood-burning heating systems. A number of other works have noted that many of these systems are of minimal standard and/or are in poor repair making for significant fire hazards (Young et. al. (1991)).

A considerable amount of literature has been concerned with the requirements of living in remote and northern communities, particularly among those who depend upon the resources of the land for their livelihood, and who use their homes to process the food and materials they gather. For this and other reasons, APS provided a series of questions which deal with satisfaction with various attributes of the home. These questions make it possible to extend the concept of suitability to evaluate:

- household members' perceptions of how well the residence meets residents' needs, overall and with respect to specific functions (including storage, cooking, sleeping and living), and
- for persons with disabilities, the presence of housing adaptations utilized in making access to, and in and around the home.

These measures were supplemented with responses by household members and others to housing related problems. A response available to some is to seek to obtain alternative housing by being added to a waiting list for subsidized or band housing.¹⁸ Insurance agents can also respond to unsafe housing or the absence of adequate water or fire protection services by being unwilling to underwrite property insurance.

¹⁸ Presence on a waiting list does not necessarily indicate a response to housing need. For example, on many reserves band housing is the only tenure form. There, an application for housing may be the result of any number of motivations or events, including, for example, the formation of a new family or migration from a location off-reserve. In addition, factors such as the availability of subsidized housing, and even information about this type of housing have been shown to influence waiting list size (OMOH (1994)).

Finally, housing is located in a community or neighbourhood. An important element of the suitability of housing is the quality of the surrounding area. A measure of neighbourhood suitability provided in the APS is resident perceptions of neighbourhood or community safety. A second measure of neighbourhood suitability included relating to the special circumstance of many with disabilities is the presence of needed community supports and facilities.

These additional measures are used to extend the capacity to evaluate housing need. In addition, the correspondence between negative assessments in these regards and the incidence of core housing need (or for housing on-reserve, being below standard) is also examined.

C. Sources of Data: The Census and the Aboriginal Peoples Survey

The data utilized in this report come from those indicating Aboriginal identity in the Aboriginal Peoples Survey (APS). The APS is the first post-censal survey of Aboriginal persons in Canada. It includes considerable additional detail on areas covered in the Census and information on health and living conditions (Statistics Canada (undated)). The APS was administered on a voluntary basis to persons in a sample of households where at least one person had indicated Aboriginal ethnicity, band membership or status as a registered Indian in the Census¹⁹. Detailed APS data were gathered for those who identified as Aboriginal persons or who were registered Indians.

For those who identified as Aboriginal persons in the APS, additional personal, family and household data were linked from the 1991 Census.²⁰ Then, CMHC housing standards and norms were applied to these data to examine core housing need.

There is no doubt that the 1991 Census and APS together provide one of the richest and most comprehensive bases of information ever collected on the housing situation of Aboriginal peoples. Yet, as with all survey results, use requires caution and understanding. Problems in the comprehensiveness of the coverage of the Aboriginal population are of particular concern with both the 1991 Census and APS.²¹ The following sections outline the nature of these general problems.

1. Coverage Issues, the Census and the APS

Statistics Canada notes that there was significant error introduced in the Census because of problems in fully covering the Aboriginal population. Three of these problems deserve special note because of their impact:

- generally, there were clear indications of undercoverage in both those on enumerated Indian reserves and registered Indians living off-reserve.
- data on a number of reserves and Aboriginal settlements were not included because of "incomplete enumeration"²² (Statistics Canada (undated(a))), and
- questions concerning Aboriginal origin were not administered to persons residing in communal dwellings, including rooming houses and hotels. Further, the homeless (those with no permanent address) remain difficult to enumerate, despite Statistics Canada's 1991 exploratory initiatives (Statistics Canada (1994)).

¹⁹ These census data were obtained from surveys 2B and 2D, which provide overview data on socio-demographics, schooling, mobility, employment, income and housing. Form 2D was administered to 100% of private households on Indian reserves and in northern communities while form 2B was distributed to 20% of remaining private households.

²⁰ A limited amount of data from the 1991 Census concerning the characteristics of persons and households who have Aboriginal ancestry and who did not identify as Aboriginal, are included in this report.

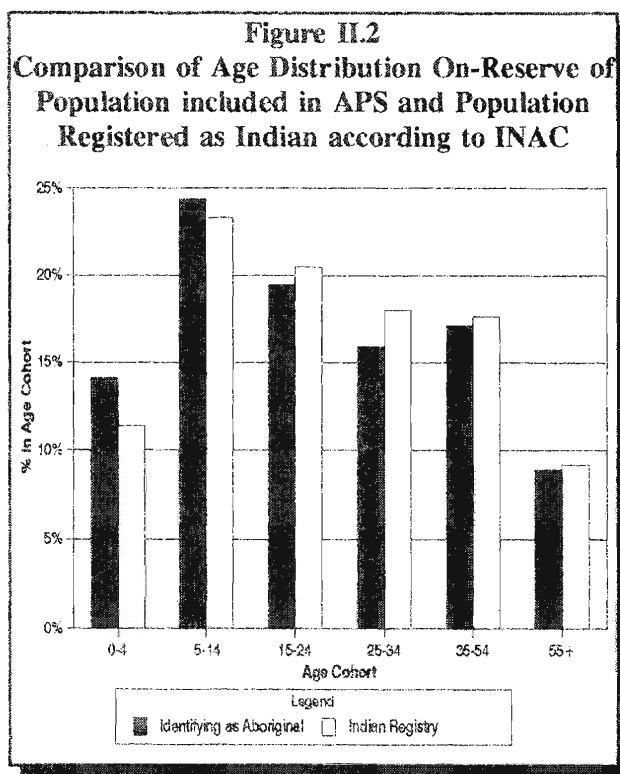
²¹ A general review of coverage and other data quality issues in the Census and APS is provided in Statistics Canada (1993), pp. 23-28 (Census) and 13-14 (APS).

²² Statistics Canada uses the term "incomplete enumeration" to refer to situations where enumeration was not permitted, was interrupted, occurred too late or where they considered the quality of the data collected to be inadequate.

A number of authors (see for example, Murray and Fallis (1990)) have indicated that in certain urban areas, a considerable number of Aboriginal persons (especially adult males) may be contained in these subpopulations.²³

An indication of the magnitude of the first of these problems for registered Indians can be made by comparing counts maintained by the federal Department of Indian and Northern Affairs (INAC) with counts of persons with Indian status developed from the Census. According to INAC, there were 511,800 registered Indians in December 1991, while the Census estimated 385,800 in June, a difference of 126,000 or 25% (INAC, (1992) and Statistics Canada (1993)).²⁴ In addition, Census coverage was uneven across the country since many of the reserves and Aboriginal settlements not enumerated were clustered in certain areas (most notably the Upper St. Lawrence and Lower Great Lakes region, and the areas surrounding North Bay and Edmonton). Among provinces and territories, there was a considerable range in how different these INAC and Statistics Canada population estimates were, from a gap of 10% in British Columbia to over 40% in Ontario.

In the APS, an additional 195 reserves, Aboriginal settlements and communities chose not to participate or were not completely enumerated. This represents data concerning approximately 23,000 persons identified in the Census, the vast majority of whom had Aboriginal origins or were status Indians.²⁵ As a result, APS population estimates concerning those with Indian status are only approximately 71% those of INAC estimates.



Further analysis was undertaken of the age and locational distributions of those identified by INAC as status Indians living on-reserve and those included in the APS. Figure II.2 shows that there are significantly higher proportions of adults and smaller proportions of young children (less than 15) in the INAC population. In the APS adult population, the largest gaps are found among those between the ages of 15-34.

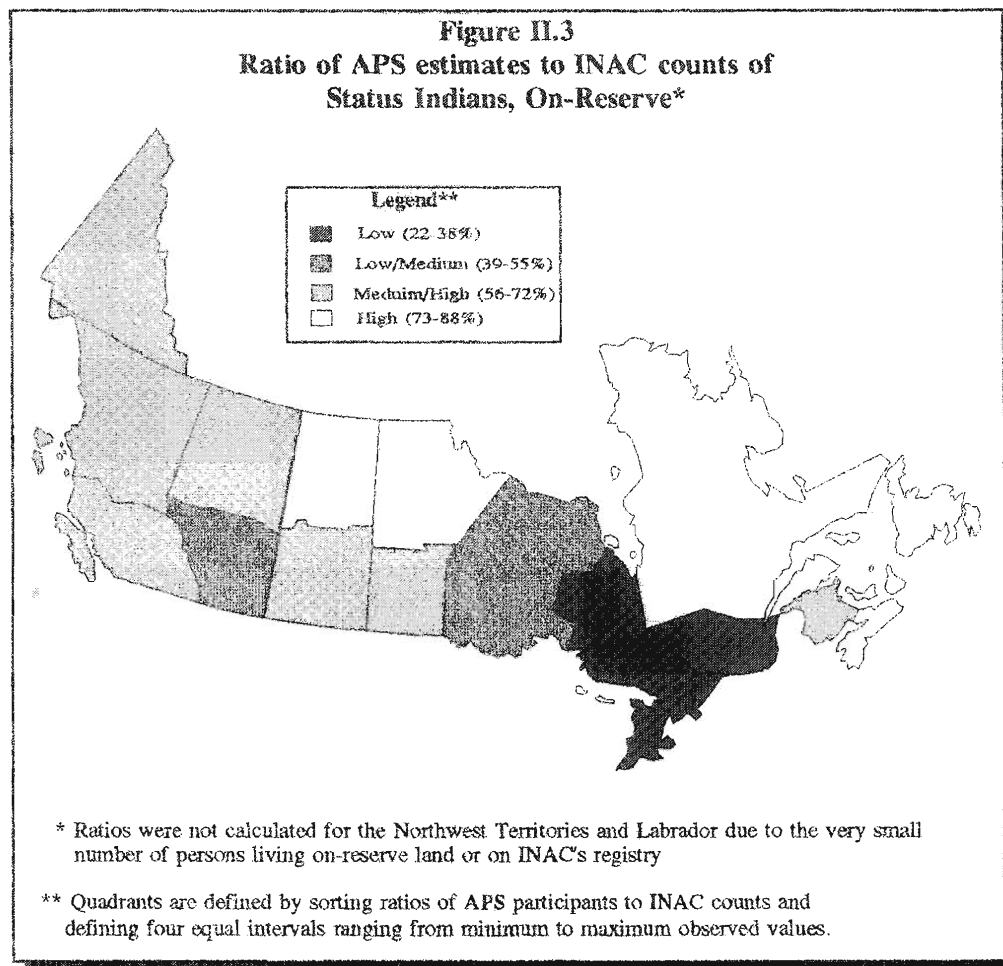
As will be seen in the chapters that follow, these differences are likely indications of biases. For example, it will be shown that the disability rate among Aboriginal peoples increases considerably with age, that children and younger adults are more likely to reside in rented accommodations or band housing than to be in owner occupied dwellings, and that younger adults are more likely to have achieved higher levels of schooling. If the INAC counts better reflect the Aboriginal population on-reserve than the APS, over-representation of children in the APS would also likely lead to under reporting of the disability rate as well as the rate of homeownership. An under-representation of young adults would lead to an under reporting of the level of schooling among adults.

²³ The APS methodology report holds a contrary opinion that relatively few Aboriginal persons reside in collective dwellings (Denis et. al. undated))

²⁴ INAC notes that the Indian registry is also subject to a number of sources of error (INAC (1992)).

²⁵ APS count estimates exclude these reserves and communities which limits their comparability with the census.

Figure II.3 shows the ratio of APS to INAC estimates of status Indians living on reserve at a regional level. It shows dramatic variances primarily reflecting differences in participation rates. In southern Ontario and the Upper St. Lawrence, APS estimates are only approximately one quarter of those of INAC's. As well, in Northern Ontario and



Southern Alberta, APS numbers are only half of INAC's. In contrast, in Saskatchewan and generally, the northern parts of the prairie provinces, APS and INAC estimates are very close. Uneven levels of participation may lead to biases in reporting national level characteristics of on-reserve persons and households. For example, on-reserve, the incidence of housing lacking basic amenities is particularly high in Saskatchewan and the northern Prairies in general, and somewhat lower in reserves reporting in southern Ontario and Quebec. As a result, national level statistics of the percentage of households on-reserve lacking these amenities may be somewhat higher than would have been the case had there been better representation of reserves in southern Ontario and Quebec.

2. Other Data Quality Issues

Census and APS data, like all sample data, are prone to various other sources of error. Both the Census and APS data reported are population estimates derived from samples. Sampling methodologies and the weighting procedures used in developing population estimates from these samples are common sources of error. The cumulative effect of this type of error will vary from characteristic to characteristic and from one geographic area to another.

Among those who were initially contacted to complete the APS, relatively few refused to respond. However, a relatively high proportion of those designated to be sampled that could not be contacted. In total, 135,599 were

successfully surveyed, a response rate of approximately 77% (Statistics Canada (undated), pp. 13).

Exclusions also occurred when responses were either omitted or where respondents indicated no opinion or not applicable. Census data often include imputation of results in these cases. However, for the APS results, no imputation was usually made. As a result, inferences are sometimes made upon a base of less than 100% of the included population. The majority of estimates were developed using a minimum of 98% of respondents. Where this is not true, the proportion responding is indicated in the text.

There are strong indications that there may have been significant coverage problems in the APS in a manner which may have produced bias in the statistics reported from the APS, at least among status Indians. In terms of the broad consideration of housing need characteristics and their correlates undertaken here, these data are certainly more than adequate. Further, the next chapters clearly indicate that differences in housing need between Aboriginal households and other Canadian households are often so large, that most likely the biases which may have been introduced due to these problems are of relatively small consequence.

D. Summary

This chapter establishes a framework of concepts for the study of Aboriginal housing needs. Concepts adopted by this report for defining and characterizing Aboriginal persons and households are in line with those accepted by much of the Aboriginal community and have the advantage of allowing maximal use of the APS. In considering housing need, the core housing need model provides a primary focal point for analysis. Norms applicable to assessing housing adequacy and suitability, such as the presence of adequate water and electrical supply, require specific consideration for this population. In addition, Aboriginal peoples are relatively concentrated in northern and remote areas where many are dependent upon subsistence activities. These factors translate into additional housing related requirements.

The chapter finishes by identifying a number of data quality issues that have a substantial impact upon the reliability of APS estimates used in this report. Principally, APS has major coverage problems because of the non-enumeration or under-enumeration of many reserves and Indian settlements for the 1991 Census. These reserves and settlements are relatively concentrated in specific areas of the country. In addition, there are significant discrepancies in INAC and census counts of persons with Indian status. Notwithstanding these and other problems, these data have the potential to provide one of the richest and most comprehensive sources of insight concerning the housing situation of Aboriginal peoples collected to date.

Chapter III

Demographic, Family Status and Disability Characteristics of Aboriginal Peoples

This chapter explores a number of population and household characteristics relevant to the understanding of Aboriginal housing need. Demography, family form, household form and disability are examined nationally. Factors contributing to household composition and size are emphasized. The focus then shifts to significant variations in all of these characteristics along the dimensions of identity group, location and geography. Finally, a brief look is taken at migration patterns.

A. General Characteristics of the Aboriginal Population

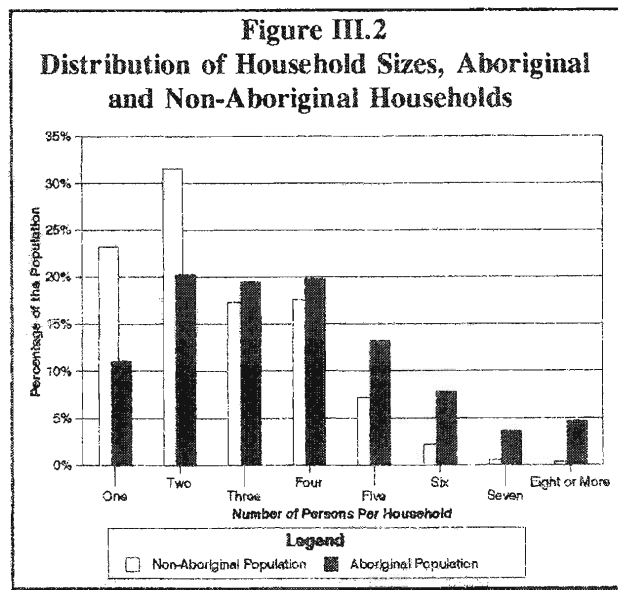
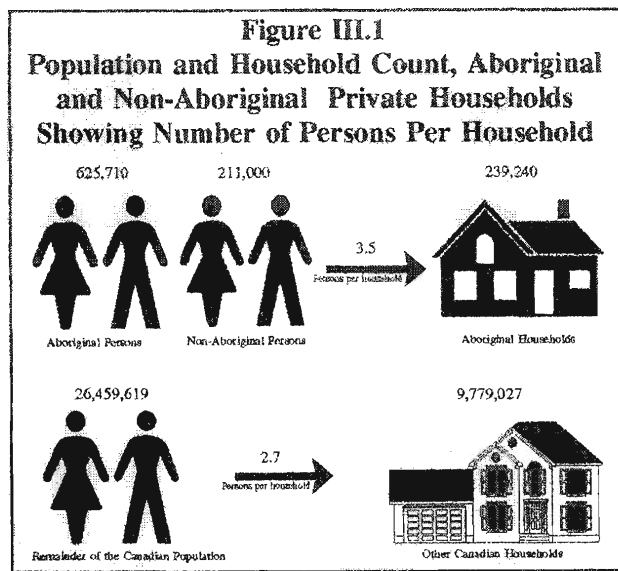
1. Demography, Family and Household Characteristics

The age, gender and family status characteristics of any population are important considerations in understanding both housing need and demand. These demographic building blocks determine household form, size and composition. Consideration of these building blocks is especially important because many of the demographic and household characteristics of Aboriginal peoples differ considerably from those of other Canadians (Norris, 1990).

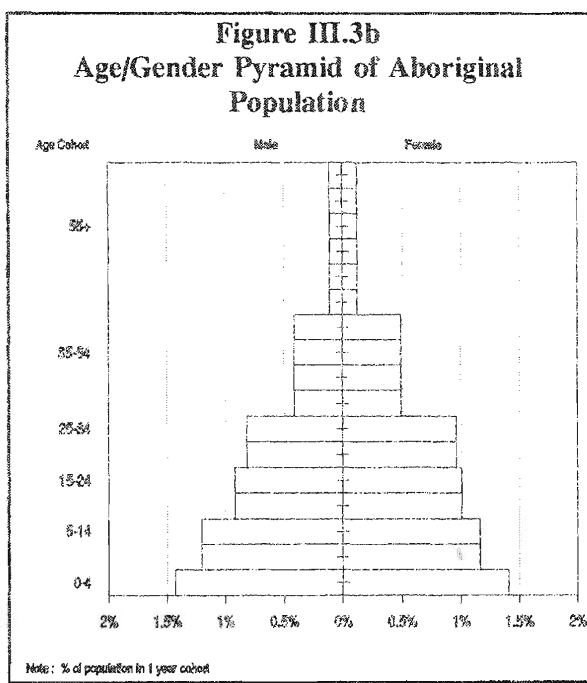
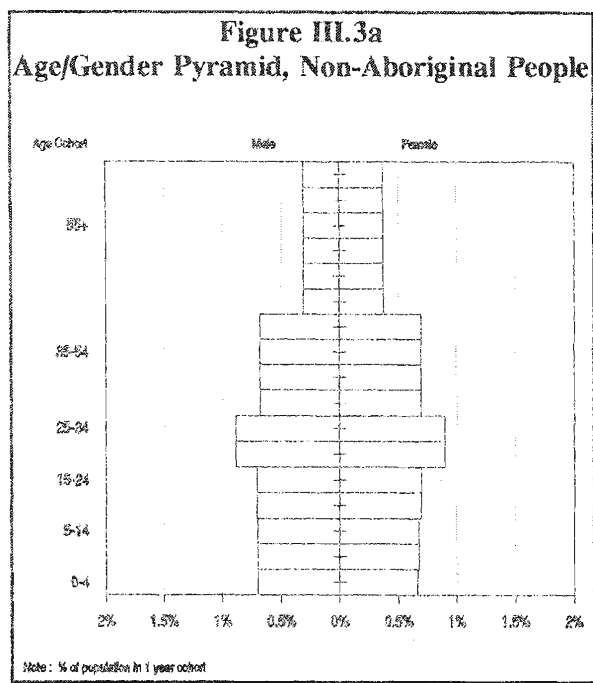
In 1991, Statistics Canada estimated that there were 625,710 Aboriginal persons, making up about 2.3% of Canada's population. These persons lived in 239,240 Aboriginal households, along with approximately 211,000 non-Aboriginal persons.¹ In total, this 3.1% of the population resided in 2.4% of Canadian households. In comparison to others, Aboriginal households are:

- larger, containing an average of 3.5 persons in contrast to 2.7 persons,
- less likely to contain only one or two persons, and
- much more likely to contain five or more persons (Figure III.2). Aboriginal households made up just one in eighty-five of Canada's one person households but one in six of Canada's households that contain eight or more persons.

Larger average household size is very much a reflection of differences in the Aboriginal and non-Aboriginal age/gender distributions (Figures III.3a and 3b). The Aboriginal age/gender pyramid shows that much higher proportions of the Aboriginal population



¹ There is almost no literature which refers to the demography of non-Aboriginal persons who reside in Aboriginal households. Most of the analysis which follows only considers in passing the socio-demographic and other characteristics of this population.



are comprised of young children and young adults², while much lower proportions are constituted of older adults. As a result, Aboriginal households are more likely to contain a large family with children and less likely to be comprised of a person living alone. In this regard, the Aboriginal age/gender pyramid resembles those of many developing countries, reflecting a high birth rate and relatively short life expectancy. Current data concerning status Indians, for example, indicates that the crude birth rate is approximately double that of the non-Aboriginal population and life expectancy at birth is shorter by 6 years than that of non-Aboriginal persons (INAC (1992))³.

The width of the base of the Aboriginal age/gender pyramid has been accentuated because of a number of other recent demographic trends. Life expectancy at birth has increased considerably as mortality rates among all age groups have dropped continuously over the period 1976 to 1990 (Norris (1990), INAC (1992) and Young (1994)). In addition, while crude birth rates dropped rapidly during this period, infant mortality rates decreased even more quickly. Increases in survival rates among children have resulted in an increase in the proportion of women who are of child bearing age. Accentuating the growth in the proportion of very young children is the relatively young age of first births among Aboriginal women (Young (1994)).

In addition, the attrition among older Aboriginal peoples shown in Figure III.3b may be partly a result of age related factors influencing the propensity to identify as an Aboriginal person. As noted in the last chapter, this is partly a reflection of past institutional and societal discrimination towards those who identified themselves as Aboriginal (Richardson (1993) and Frideres (1989)).

Among adults, women make up a significant majority of the population (53%). Figure III.3b indicates the ratio of

² In line with common practice in the demography literature, unless otherwise stated, an adult is a person 15 years of age or over, a child is less than 15.

³ Less current data concerning the Inuit residing in the Northwest Territories indicate that these persons have considerably higher crude birth rates and shorter life expectancy at birth than status Indians (Young (1994)). No corresponding data are available for the Métis or North American Indians without Indian status.

females to males increases with age. As in the population at large, this is partly a reflection of life expectancy, which, for example among status Indians, was 7.1 years shorter for men in 1990 (INAC (1992)).⁴ It may also be partly due to a higher attrition in Aboriginal identification among status Indian men since, historically, they faced a larger number of institutional constraints (i.e. lack of access to certain types of employment and educational opportunities), as long as they continued to claim status.

As with age and gender, census family status differs considerably for Aboriginal people (Figure III.4):

47% of Aboriginal people are census family children, in contrast to 33% of the non-Aboriginal population. This is almost fully attributable to differences in the proportion of those under 15, which included 34% of Aboriginal peoples in contrast to 20% of others;

11% of the Aboriginal population are non-census family persons living with others in contrast to 7% of other Canadians. This reflects a collective responsibility among many Aboriginal peoples to share housing with other band and/or community members who are in need (Peters (1987)). It also reflects the special position of elders as integral members of households (Wiseman (1982) and Wolfe (1989)). Among Aboriginal people over 55⁵, this proportion rises to 16% in contrast to 8% of others. Correspondingly, relatively few Aboriginal persons live alone (4% of the Aboriginal population in contrast to 9% of others);

7% of Aboriginal persons are single parents in contrast to 4% of others. The literature indicates that these persons are predominantly women (White (1985), Clatworthy and Stevens (1987), Chu (1990) and Sparling (1992)).

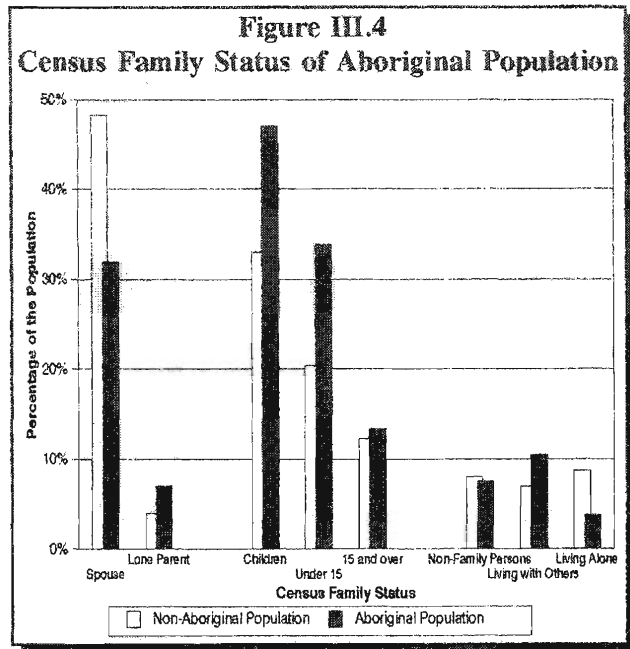


Figure III.5 provides some insight as to how age and family status trends translate into household form. Four out of five Aboriginal households are non-senior family households in contrast to 64% of non-Aboriginal households⁶.

⁴ The gap between the life expectancy of status Indian men and women was slightly greater than in the population as a whole. There it was 6.9 years.

⁵ Most data concerning Aboriginal seniors are reported for those age 55 and over. In the non-Aboriginal populations, data concerning seniors is typically provided for those 65 and over. The use of age 55 versus age 65 in defining the seniors population is due to differences in the age pyramid of these groups and the dependence upon the APS, which provides only sample data. In the Aboriginal population, relatively few survive to 65. As a result, an APS sample size is often not large enough to produce a sufficiently reliable statistic for many subgroups of those 65 and over (for example, those 65 and over living alone) (See Statistics Canada (1993), footnote addendum for the statistical reliability criterion ordinarily used by Statistics Canada in these contexts and adopted here). When statistics are commonly reported in the literature for the non-Aboriginal population who are 65 and over (for example, housing need by household composition or disability rates), corresponding statistics are reported for the Aboriginal population, where sufficiently reliable.

⁶ A non-senior family household contains at least one family and no maintainer over 65 (CMHC (undated)). A seniors household contains at least one maintainer 65 or over. A non-family singles household contains no census family and no person 65 or over. A maintainer is a person who contributes to household rent, mortgage payments, property taxes or utility bills (Statistics Canada (1992), pp. 139).

Seniors are much less likely to be found in Aboriginal households and those that are tend to belong to extended families, where they are less likely to be maintainers.

2. Incidence of Disability

The relationships between disability and housing are many. First, and foremost, there is strong evidence that housing conditions are more likely to be causative factors related to diseases or conditions leading to disability in the Aboriginal community than they are in the non-Aboriginal population (Standing Committee on Aboriginal Affairs (1992), Young et. al. (1991) and Young (1994)). As will be seen later, crowding, housing in poor repair, inadequate water supply and sewage disposal, and unsafe, inadequate heating systems are particularly prevalent in the Aboriginal community. All are causative factors associated with accidental injury and a range of diseases leading to disability. As a result, home based accidents (including fires and falls) and gastro-intestinal diseases and respiratory conditions are much more common in the Aboriginal community.⁷ Secondly, the presence of a health or activity limitation, particularly among young adults, often has severe repercussions on the ability to undertake normal functions and activities necessary in everyday life, including for many, participation in the labour force. Thirdly, many diseases and conditions leading to disability also lead to premature death, reducing the population of older adults who are often most skilled and able and who have accumulated housing related resources (for example, owning a home with no mortgage). Finally, the presence of disabilities often requires adaptations in the home and elsewhere to overcome barriers standing in the way of normal functioning. These adaptations are not always available.

Adults within Aboriginal households are considerably more likely to have health and activity limitations than other Canadians (Figure III.6). Approximately 31% (117,090) of Aboriginal adults⁸ reported a health and activity limitation in 1991.⁹ Their disability rate is almost double that of other Canadian adults. This is especially striking, given the very low number of

Figure III.5
Distribution of Household Types, Aboriginal and Non-Aboriginal Households

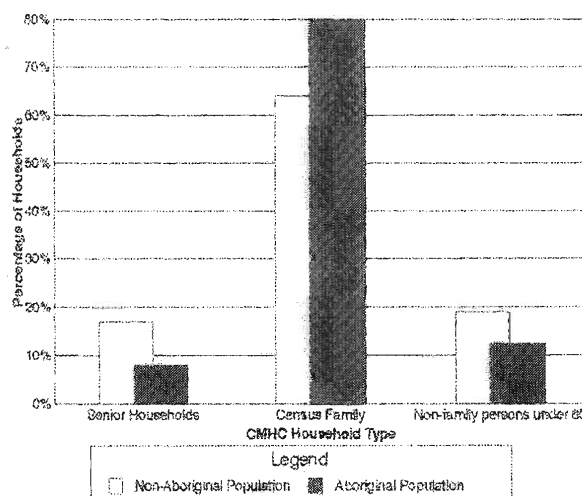
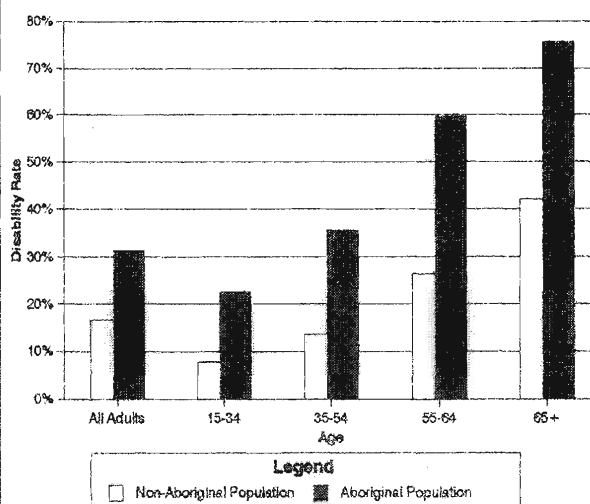


Figure III.6
Age Related and Total Disability Rates, Aboriginal and Non-Aboriginal Adults



⁷ For example, respiratory problems which may be caused by exposure to heating or cooking systems and poor air circulation are particularly evident in Aboriginal women living on-reserve (Young (1994)).

⁸ No data concerning Aboriginal children with disabilities have been made available from the Aboriginal Peoples survey.

⁹ Based upon estimates regarding 96% of the adult Aboriginal population.

Aboriginal persons surviving to old age, where disability rates in the non-Aboriginal population substantially increase. Among adults under 65, disability rates are more than two and a half times higher than in the non-Aboriginal population.

The vast majority of Aboriginal peoples presently face disability and/or premature death as an eventuality. Among the few that survive to age 65, more than three quarters are disabled, in contrast to two in five of other seniors. Seen another way, the disability rate for those over 65 in the Aboriginal population is greater than the disability rate for those over 85 in the non-Aboriginal population.

However, disabilities are of mild severity for roughly two thirds of Aboriginal adults with disabilities in contrast to half of other adult Canadians with disabilities (Figure III.7). This contrast can be related to the relative youth of the Aboriginal population. In most populations, younger adults are less likely to face multiple types of disability. Still, Aboriginal adults are much more likely to experience a moderate or severe level of disability than others. One in nine Aboriginal adults reported a moderate or severe level of disability in contrast to one in twelve non-Aboriginal people.

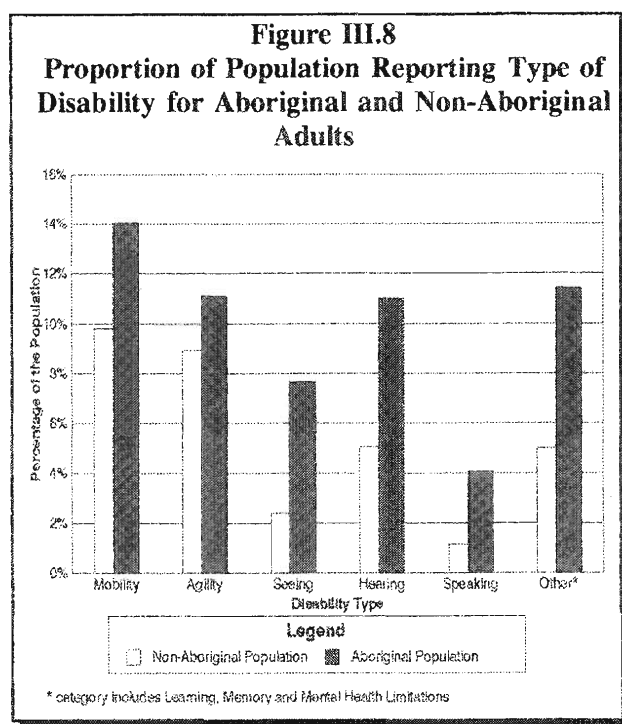
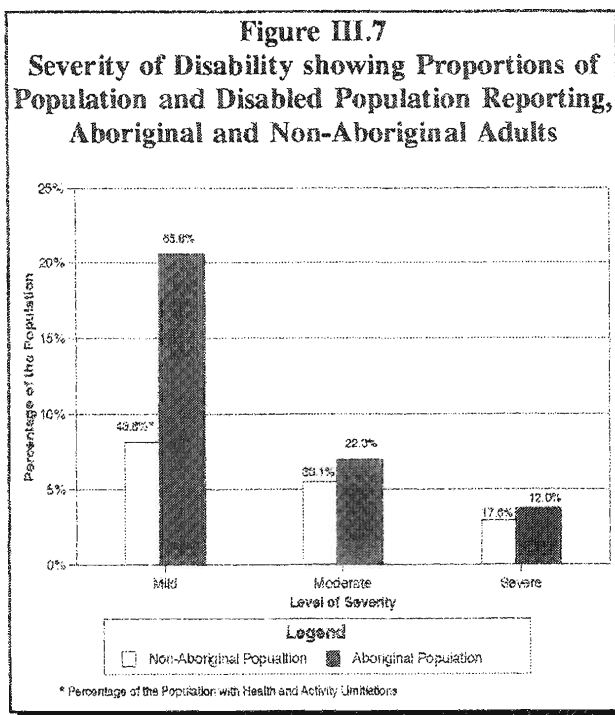
Higher proportions of Aboriginal adults report every major type of disability (Figure III.8). As in the non-Aboriginal community, agility and mobility limitations are the most common, affecting 18% of Aboriginal adults, often in conjunction with other disabilities. Among those over 65, two thirds of the population report agility/mobility limitations. Other types of disabilities, though, are much more prevalent among Aboriginal adults. Aboriginal adults report seeing and speaking disabilities three times as often as non-Aboriginal adults and hearing or learning/memory/mental health limitations more than twice as often. Notably, among those under 65, Aboriginal people are more than six times more likely to experience sight loss (just over 7%) than those in the non-Aboriginal community (1%).

B. Variances within the Aboriginal Population

This section overviews how the demographic, household and disability characteristics of the Aboriginal population differ by identity group and location.

1. Aboriginal Identity Group

Most Aboriginal peoples identified themselves as North American Indian or had Indian status (460,690 or 73%). The vast majority of the remainder of the Aboriginal population identified as Métis 135,270 (21%) or Inuit 36,215



(6%).¹⁰ There are considerable variations in household size among identity groups (see Figure III.9). The 177,445 North American Indian Households average 3.9 persons in size, the 65,005 Métis households average 3.3 persons, and the 9,655 Inuit households average 4.3 persons. As a result, the 6% of Aboriginal persons that are Inuit live in only 4% of Aboriginal households while the 21% of the population that are Métis reside in 26% of Aboriginal households. Within North American Indian and Métis households, a relatively large number of persons did not identify as Aboriginal or did not indicate the same identity group (34% of those in Métis and 41% of those in North American Indian households). This was comparatively rare in Inuit households (13%).

Significantly larger Inuit households, of markedly different family and household composition, are related to historically higher birth rates and shorter life expectancies.¹¹ While there have been significant changes in the life expectancy of Aboriginal people over the last two decades, these changes have been relatively slow to come to the Inuit. Inuit persons, as a result, are even more likely than other Aboriginal peoples to:

- be either census family children (See Figure III.10) or spouses;
- reside with relatively large numbers of persons; and/or
- be in a family household with no maintainer 65 or over.

2. Location

i. On-reserve, Off-reserve Rural and Off-reserve Urban Locations

There are considerable differences in the demographic and family characteristics of those living on-reserve and those living in urban areas, off-reserve. Invariably, the general characteristics of the population residing in rural areas, off-reserve fall somewhere in between.¹² Since the population on-reserve is predominantly North American Indian, these differences also go a long way towards explaining differences between North American Indian and Métis demography.

Figure III.9
Population Count and Household Count
showing Average Persons Per Household by
Aboriginal Identity Group

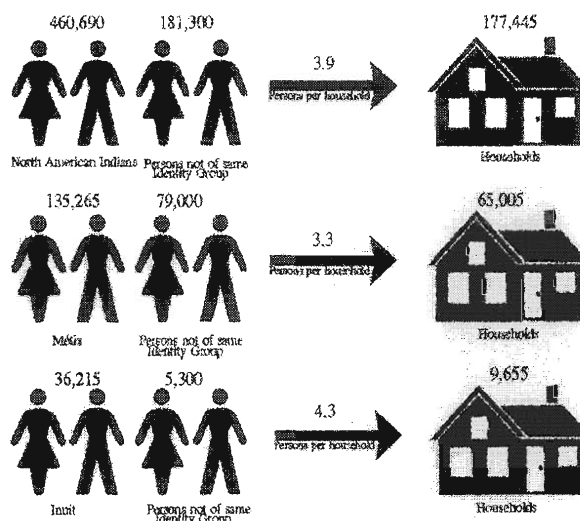
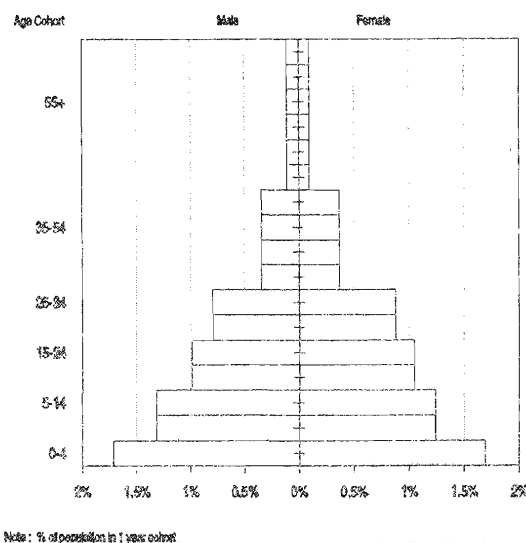


Figure III.10
Age/Gender Pyramid, People Identifying as
Inuit



¹⁰ In some cases, Aboriginal people identified as having more than one origin and a few did not identify with any of these groups.

¹¹ These generalities are based upon data available for the Inuit of the Northwest Territories (from Young (1994)).

¹² The Inuit population, primarily residing in off-reserve rural locations has a socio-demographic profile much like that of the on-reserve population. This group makes up a relatively small proportion of off-reserve rural persons (24%) and households (17%).

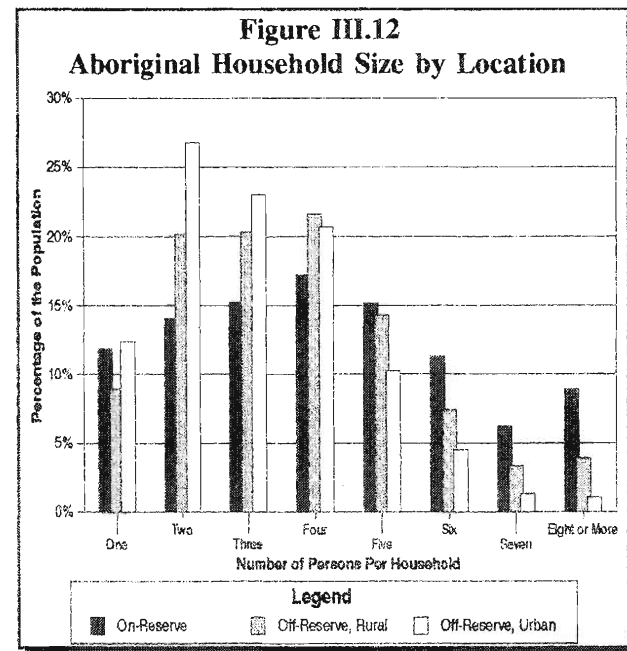
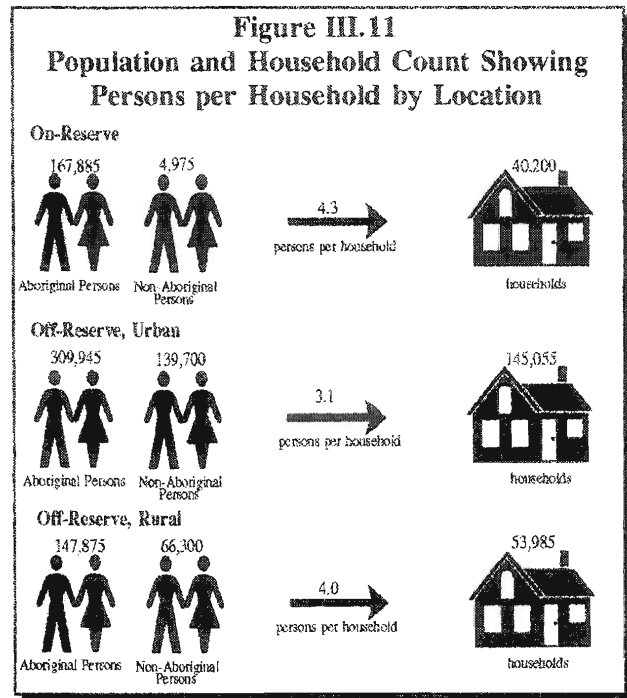
Approximately half of Aboriginal peoples live in urban areas. However, as with the population as a whole, urban Aboriginal peoples tend to form much smaller households than their rural counterparts (Figure III.11). As a result, urban Aboriginal peoples form by far the largest proportion (61% or 145,055) of all Aboriginal households.

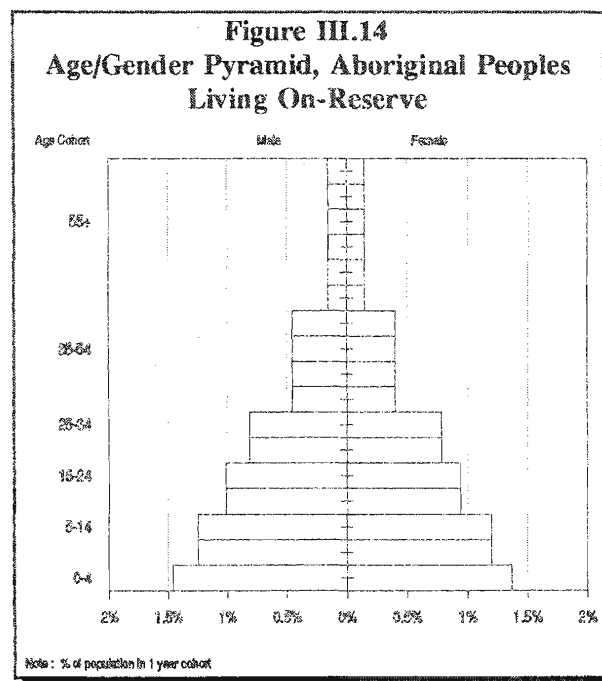
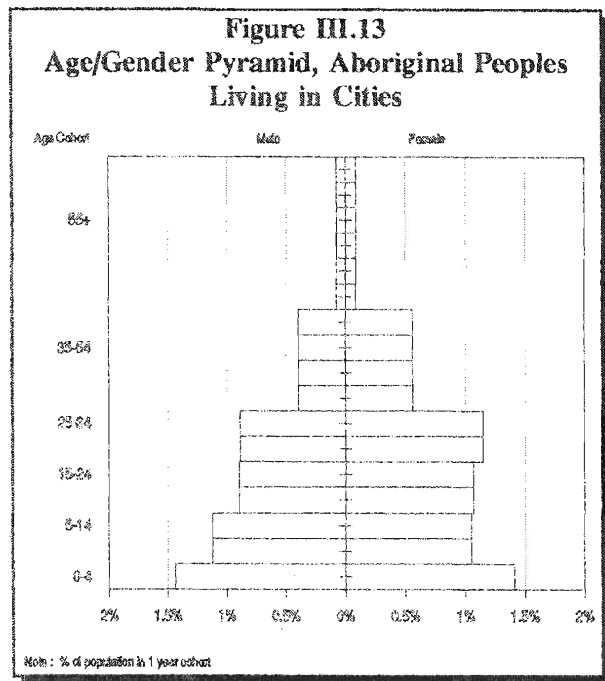
The majority (27% or 167,885) of other Aboriginal peoples reside on-reserve in fewer (16% or 40,200) but larger households averaging 4.3 persons. The remaining 24% (147,875) of the Aboriginal population resides in off-reserve rural areas in 53,985 households. Averaging 4 persons, these households make up the majority (23%) of all Aboriginal households located outside of urban areas. Irrespective of urban or rural location, Aboriginal households are larger than non-Aboriginal households, which average 2.6 and 2.9 persons in urban and rural areas respectively.

Off-reserve, in both urban and rural areas, approximately 69% of the residents of Aboriginal households are Aboriginal persons. On-reserve, over 97% are Aboriginal persons. The combination of a large proportion of non-Aboriginal persons and small household size translate into urban Aboriginal households containing relatively few Aboriginal persons.

Examining the distribution of persons per household shows that a disproportionate number of smaller households are located in urban areas (Figure III.12). It is much more common for off-reserve urban households to be comprised of three or fewer persons than in other locales. In contrast, larger proportions of households located on-reserve are composed of five or more persons. In fact, more than half of the dwellings that house eight or more persons are located on-reserve.

In considering age/gender differences, urban Aboriginal peoples and those residing on-reserve again represent extremes (Figures III.13 and III.14). First and foremost, the urban population contains a much higher proportion of adults between 25 and 54, especially among females. The ratio of females to males in this age group is approximately 1.6 to 1. In contrast, on-reserve, there are slightly more men than women in this age cohort. The situation on-reserve is likely related to



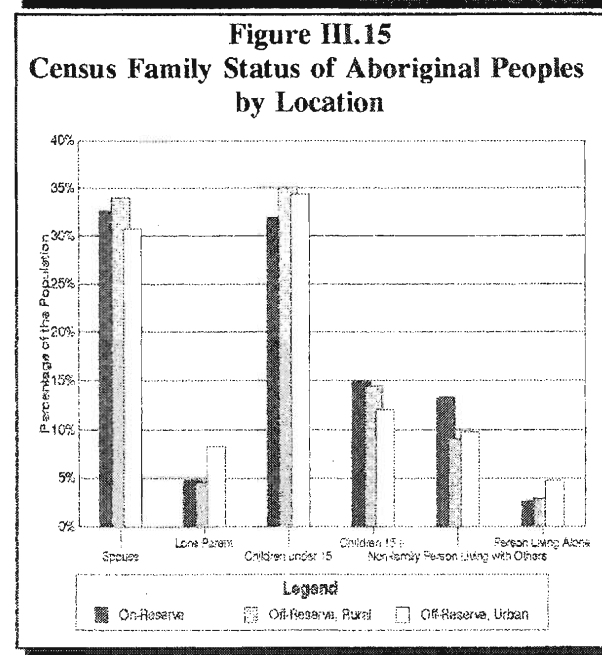


the exclusion of some women from treaty rights prior to the introduction of Bill C-31.¹³

Examining census family status reveals other important differences between the off-reserve urban and on-reserve populations (Figure III.15):

Single parents, who are predominantly female, are relatively concentrated in urban areas. While they make up 8% of the urban population, single parents constitute 5% on-reserve. Differences in the age distributions among these populations mask some of the marked differences among those who are raising young children alone. In urban areas, 94% of single parents are under 55, in contrast to 75% on-reserve.

In urban areas, 33% of non-census family persons live alone compared to 16% of those



¹³ The very wide gap in the gender ratio of young Aboriginal adults residing in urban areas is quite perplexing. Discussions with Aboriginal groups and in the ongoing proceedings on the Royal Commission on Aboriginal Peoples (RCAP (1992)) suggest that:

- a larger proportion of males were among the homeless or living in communal and commercial dwellings and so were not included in the survey;
- high levels of institutional discrimination against those identifying as Aboriginal people, related to career paths which in the past have been dominated by men living in urban areas (for example, entry into professional occupations requiring a university or post university education), influenced the willingness to identify as Aboriginal;
- Aboriginal men in urban areas were more likely to find employment in hazardous occupations (the construction trades were commonly cited) and as a result, were more likely to have died prematurely.

residing on-reserve. This difference may indicate that with urbanization, extended family/group links in some cases gradually break down (Saskatchewan Senior Citizens Provincial Council (1988)). The proportion of non-family persons living alone in urban areas, though, remains significantly lower than in the non-Aboriginal community (55%). In addition, on-reserve, the very low proportion of non-census persons living alone, while clearly related to extended family structure, may also be necessitated by the relative shortage of housing stock available to single persons.

On-reserve, there is a higher proportion of households which include a maintainer 65 years or older (12%) than in off-reserve urban areas (6%). The difference is a result of a higher proportion of non-family seniors living with others on-reserve and a higher proportion of the population aged 65 and over.

On-reserve Aboriginal people are slightly more likely to have health and activity limitations (33%) than those residing off-reserve (31%). This difference widens for those over 65, of whom 82% on-reserve report a disability compared to 71% off-reserve. Further, those on-reserve are more likely to experience all types of disability. In particular, they are considerably more likely to report sight problems (11% in contrast to 7% of other Aboriginal peoples). They are also slightly more likely to be moderately or severely disabled.

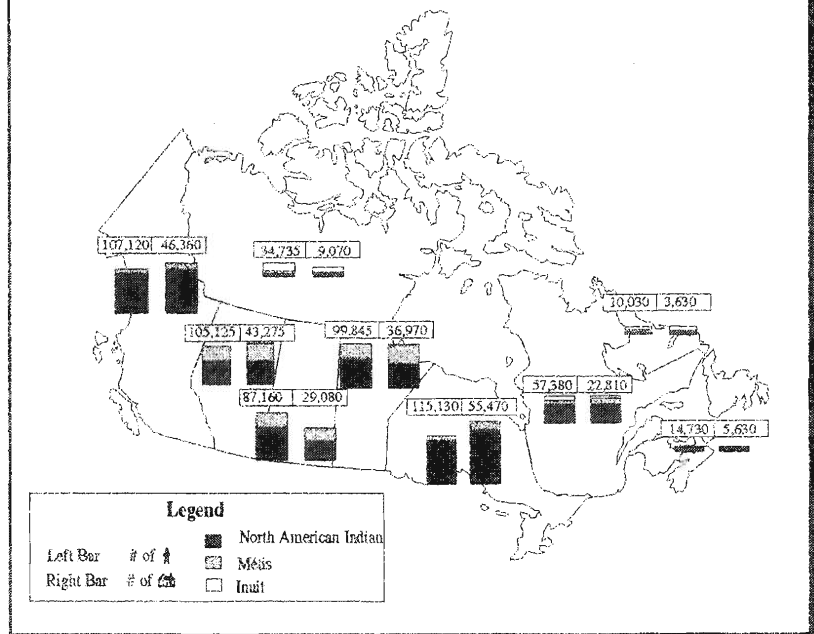
In summary, urban households are smaller, more likely to include young adults, especially single parents, and less likely to include non-family persons living with others or persons with disabilities. At the other end of the spectrum, reserve households are much larger, contain more children, seniors, non-family persons and married/common law spouses and far more persons with disabilities.

ii. Regional Variations

The Aboriginal population is relatively concentrated in the regions west of Quebec. Figure III.16 shows that Ontario, Manitoba, Saskatchewan, Alberta and B.C./Yukon have very similar Aboriginal populations, ranging from 87,000 to 115,000. The regional distribution of the Métis and the Inuit departs somewhat from the general pattern. The Métis are most heavily concentrated in the three prairie provinces and the Inuit population are almost totally to be found in the Northwest Territories, Quebec and Newfoundland.

Provinces/territories with larger average household sizes have either high proportions of Inuit (Northwest Territories, Newfoundland and Québec), on-reserve Aboriginal populations (Saskatchewan, Manitoba and Alberta), and/or small proportions of urban stock (Maritimes and Saskatchewan). In contrast, in Ontario and British Columbia/Yukon, the Aboriginal population is highly urbanized and average household sizes are significantly smaller. In these two regions, average household size in large CMAs is just above that of the corresponding non-Aboriginal population (2.8 versus 2.7 persons). As a result, the distribution of households varies somewhat from the population distribution. Because of the smaller size of Aboriginal

Figure III.16
Number of Persons and Households, by Region,
Showing Identity Group



households, Ontario and British Columbia/Yukon possess disproportionately larger shares of households relative to their populations. The reverse holds true in Saskatchewan, the Northwest Territories and Newfoundland/Labrador where larger household size yields disproportionately smaller shares of Aboriginal households relative to the total population of Aboriginal peoples residing in these regions.

These regional comparisons tend to obscure north-south variations in household size. In the far-north, including the Yukon and northern Quebec, as well as the Northwest Territories, household size is largest by a wide margin. There, 10% of the population (59,725) reside in 6% of households (15,425). The mid-north is home to 26% of the population (165,110) and 23% of Aboriginal households (52,890). As a result, while the majority of the Aboriginal population reside in the south (64%, 399,875), an even larger majority of households are located there (71% or 170,920).

Household size tends to be larger among those on-reserve and among the Inuit. While the on-reserve population (47% or 77,445) and on-reserve households (43% or 17,200) are relatively concentrated in the mid-north, the Inuit are predominantly located in the far-north. As a result, the largest household sizes are found among those on-reserve in the mid-north (4.5 persons) and among the Inuit in the far-north (4.6 persons). In addition, these households contain relatively few non-Aboriginal persons (less than 2%).

The resultant regional distribution of Aboriginal peoples is quite different from that of the remainder of the Canadian population (Figure III.17). The Aboriginal population makes up the majority of one region--the Northwest Territories and approximately 7% of two others--Manitoba and Saskatchewan. In the remaining regions Aboriginal peoples make up less than 3.5% of the population. The three Census Metropolitan Areas located in Manitoba and Saskatchewan (Winnipeg, Regina and Saskatoon) are the only urban areas in the country where more than 6% of the population is Aboriginal.

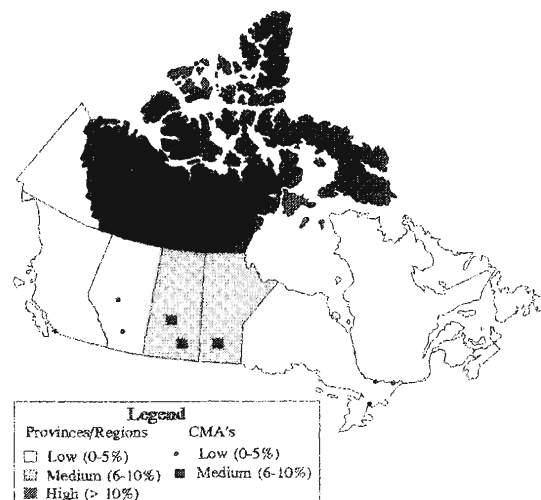
Across the regions, disability rates are very similar. Differences are largely related to the relative concentration of on-reserve populations. In two of the regions with relatively high proportions of on-reserve populations (Saskatchewan and Alberta), disability rates are slightly higher than the national average (3%). In Saskatchewan, again reflecting a high proportion of on-reserve population, there is a relatively high incidence of sight disability. A second factor affecting the disability rate is access to support services. In the Northwest Territories and Newfoundland/Labrador, where low population densities limit provision of support services, often necessitating migration, disability rates are considerably lower.

C. Migration

1. General Trends

Within the literature, there are a number of strands linking the incidence of housing need to mobility patterns. Urban centres, particularly in Western Canada, have historically received low income Aboriginal peoples from rural areas, particularly on-reserve (Norris (1992)). Once in these cities these migrants then exhibit a high incidence of intra-urban mobility, likely linked to income fluctuations associated with unstable employment (Clatworthy (1983)). In addition, mobility rates are highly related to age and to location. Historically, young adults aged 15-34 and those residing in urban areas have been much more likely to move than others, both within and between communities (Che-

Figure III.17
Proportion of Provincial and Large CMA populations Made up of Aboriginal People



Alford (1992)). These adults are more likely to be experiencing changes in their employment and family circumstances, including moving away from home to school, from school to work, between jobs and from being single to being married. Each of these transitions is frequently associated with a move, many of which are between communities. Further, these transitions are often associated with tenure changes, as young adults move from parental, owner-occupied homes to rental accommodations and then to their own owner-occupied homes. In 1991, 69% of Canadian adults aged 15-34 reported changing their address in the preceding five years in contrast to 39% of other Canadians (derived from Che-Alford (1992), Table 10). Within the Aboriginal community, as noted earlier, there is a significant concentration of these young adults, especially within urban areas. In addition, high levels of mobility have been correlated with rental tenure (Che-Alford (1992)), high levels of unemployment, and employment in resource and construction industries (Clark (1986)). In each of these regards, there are relative concentrations in the Aboriginal population.

<p align="center">Table III.1 One Year and Five Year Mobility, by Present Location Aboriginal and Non-Aboriginal Population, 1991</p>							
	Population		Aboriginal Peoples On-Reserve	Off-reserve, Urban		Off-Reserve, Rural	
	All Others ¹⁴	Aboriginal		All Others	Aboriginal	All Others	Aboriginal
Moved at least once in Last Year, Aged 1 and over	16%	15%	8%	17%	20%	11%	12%
Moved at least once in Last 5 Years, Aged 5 and over	44%	59%	42%	47%	72%	34%	51%

Table III.1 indicates that in the year preceding the 1991 Census, Aboriginal mobility rates were slightly lower than those of the non-Aboriginal population. Five year Aboriginal mobility rates were, however, much higher. The table provides no surprises. Both the one year and five year mobility rates of those residing on-reserve were low. However, in contrast, substantially higher proportions of urban Aboriginal residents moved than either their urban or rural non-Aboriginal counterparts. Moreover, the relative youth of the Aboriginal population living off-reserve in rural areas may also have contributed to their relatively high level of five year mobility compared to other rural residents (51% versus 34%).¹⁵

Examining one and five year migration origins indicates that one migration trend noted in the literature (Norris (1992)) seems to have fallen off. Recently, relatively little mobility has originated on-reserve. In contrast, urban areas predominated as sources of migration, and rates of movement from urban origins are much higher than for Aboriginal people who resided in other locales or non-Aboriginal persons who resided in urban areas.

Combining five year origin and destination data provides a picture of the nature and extent of migration flows (Figure III.18). Over this period, inter-regional moves were dominated by those moving from urban areas, off-reserve.¹⁶ Urban Aboriginal persons were much more likely than their rural counterparts to move: 29% versus 19%.

¹⁴ "All others" excludes external migrants, or persons that had moved to their present location from a different country. This comparison is chosen because a very small minority of Aboriginal peoples (approximately 1,155, or less than .2% in the year preceding census) were external migrants.

¹⁵ Clatworthy (1994) reports data which indicate that there were high inter-regional flows to the western provinces experiencing higher than average growth (Alberta and British Columbia), and low level levels of inter-regional migration in the slower growth economies of Saskatchewan and Manitoba. This may indicate that the search for employment was a significant motivating factor in inter-regional migration.

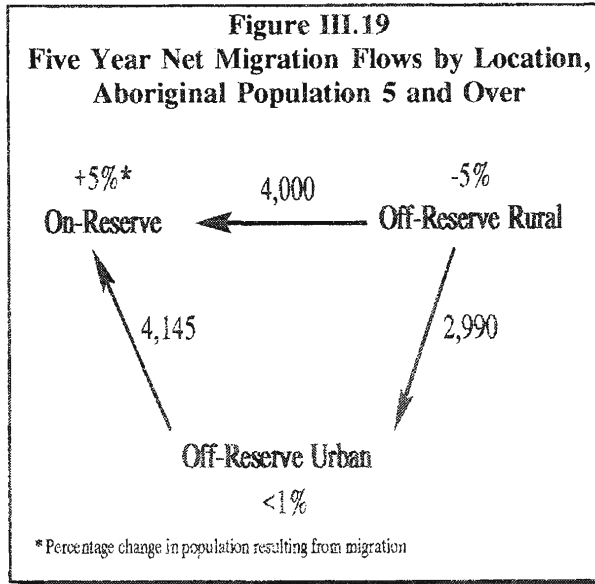
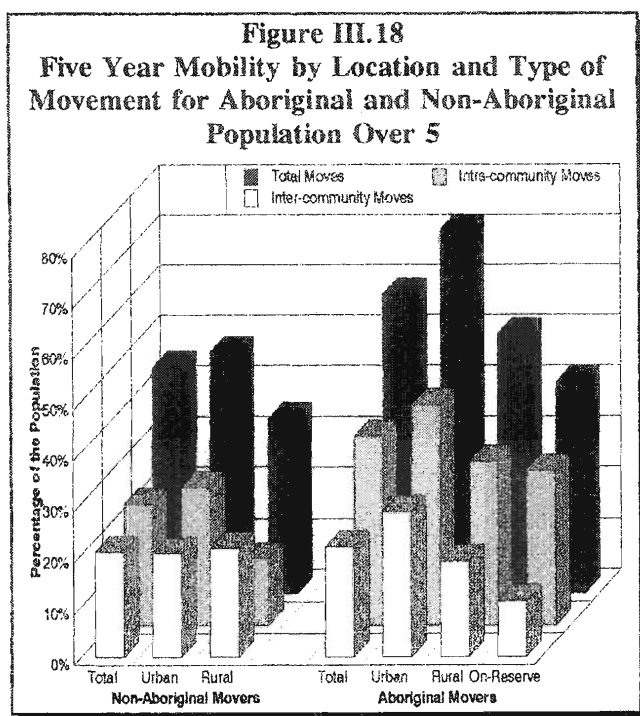
¹⁶ A relatively large percentage (11%) of inter-regional migrants did not indicate their former location. This was particularly the case for

The 50% of Aboriginal peoples living in urban areas supplied approximately 66% of migrants. In contrast, the 23% of the Aboriginal population living on-reserve was least likely to have moved from one community to another and supplied only 14% of all movers.

As in the population as a whole, and in line with recent trends (Siggner (1992)), urban areas were the origins and destinations of most Aboriginal inter-regional moves. Those in urban areas, off-reserve, dominated flows to all locations, making up 61% of those moving to reserves, 67% to urban areas, off-reserve and 70% to rural areas, off-reserve. Figure III-18 indicates that a major part of the reason for this dominance was the high proportion of persons in urban areas moving. By far, the most common origin-destination pair involved a move from an urban area to another urban area.¹⁷

Figure III.18 also shows that intra-urban movements are the most common form of mobility and that the much higher five-year mobility rates of Aboriginal in contrast to non-Aboriginal persons can be primarily attributed to a wide difference in intra-urban mobility rates. As noted above, high levels of intra-urban mobility can be related to the disproportionate numbers of relatively young adults in this population.¹⁸

Finally, Figure III.19 shows the net effect of migration on changing the distribution of population between on-reserve and off-reserve locations. Net flows, the difference between in and out-migration between these locations, were relatively small during this period. Overall, between 1986 and 1991, locations on-reserve experienced a net inflow of population which represented 5% (8,145) of the 1991 population due to positive flows from both urban and rural locations. Off-reserve, rural locations experienced a corresponding outflow of 5% (6,990) with net out-migration to both urban areas and locations on-reserve. In urban areas, there was a minute net outflow (1,155, or less than .5%), representing small inflows from rural areas and outflows to reserves. The inflow to reserves during this period counters recent historical trends and is likely



those living in rural areas, off-reserve (15%).

¹⁷ Clatworthy (1994) indicates that a disproportionate number of movements between urban communities were from smaller to larger urban communities.

¹⁸ High levels of intra-urban migration have been commonly noted as occurring in Prairie cities and have been largely attributed to high levels of poverty there (see, for example, Clatworthy (1983)).

related to the impacts of Bill C-31 (Norris (1992) and INAC (1992)). As in the population as a whole, these data seem to reflect a stemming of the long term flow of population from rural to urban areas (Statistics Canada (1995)).

2. Temporary Migration

There is some literature which indicates that it is relatively common for Aboriginal people to undertake temporary migration. On the one hand, temporary migrants may be attracted by the availability of hunting and fishing during certain times of the year, particularly for those living on the land and in northern communities; on the other hand, they may be enrolled in educational institutions situated in large communities or they may find seasonal employment, frequently available in urban areas. This latter group have tended to be employed in the construction industry and in trades (Krotz (1980)). It has been noted that these people, because of the transitory nature of their stay, are more likely to rent and may be prone to residing in short term accommodations having adequacy problems (Clatworthy (1983)).

Overall, 6% of adults lived in different communities during the year prior to the census. In addition, though, so too did 5% of children under 15, possibly indicating that a significant number of families are making these moves. This practice is relatively evenly spread among Aboriginal peoples, although residents in urban areas, particularly Winnipeg and Regina are significantly more likely to reside in another community during part of the year (9% of both adults and children).

D. Summary

In 1991, there were 625,710 Aboriginal persons residing in 239,240 private households. This represents 3.4% of Canada's population, and 2.4% of its households. Aboriginal households contain on average, a considerably larger number of persons than non-Aboriginal households. In addition, there were relatively few one and two person households and a larger proportion of households with six or more persons.

Size of household reflects a number of demographic, family and household trends which are markedly different from those of the non-Aboriginal community. In Aboriginal households, there are significantly more children and young adults, especially young spouses, single parents and their children. Significantly shorter expected lifespans among Aboriginal peoples and larger proportions of older adults with Aboriginal ancestry who did not identify as Aboriginal people lead to these unique Aboriginal household characteristics. In addition, among Aboriginal peoples, extended families are common and often include seniors, other relatives and/or band/community members. This is a reflection of the special status of elders in many Aboriginal communities and the common practice of sharing resources, including housing, among family/community members in need. As a result, there is a relative concentration of non-census family persons who live with others and relatively few persons who live alone. The large number of families raising children and the presence of extended households are major contributing factors to the substantial number of large Aboriginal households. These factors, taken in conjunction with the low average life expectancies of Aboriginal peoples also help to explain why 80% of Aboriginal households contain a census family with no senior maintainer 65 or over, in contrast to 64% of other Canadian households.

The disability rate among Aboriginal peoples is roughly twice that of the non-Aboriginal population. Aboriginal peoples are also more likely to experience moderate or severe levels of disability than others. This is particularly disturbing given the relative youthfulness of the Aboriginal community. While, as in the non-Aboriginal community, Aboriginal peoples are most likely to report agility and/or mobility problems, they are twice as likely to experience hearing and learning/memory/ mental health limitations and three times more likely to experience sight or speaking difficulties. Poor housing conditions have been cited by many as especially significant causes and results of disability in the Aboriginal community.

Within the Aboriginal population, there are considerable variations on these themes. First and foremost, household sizes are larger on-reserve (especially in the mid-north) and among the Inuit, and smaller in urban areas, off-reserve. A factor accentuating these differences may be the lack of supply of housing on-reserve and among the Inuit living in remote communities. Secondly, in urban areas, there is a relative concentration of single parents under 55, the

majority of whom are women.

Approximately half of the Aboriginal population resides in urban areas. Because household sizes are so much smaller there, these persons reside in more than 60% of Aboriginal households. Smaller household sizes in urban areas are related to the presence of fewer children, a lower incidence of non-census persons living with others, a higher incidence of single persons living alone, and a large number of single parents. Some literature has suggested that the lower level of unrelated census persons residing with others and a higher level of single person households, particularly among seniors, represents a trend towards urbanization and a corresponding movement away from traditional culture.

Overall, the Aboriginal population is relatively concentrated in the western two thirds of the country. The on-reserve and Métis population are especially concentrated in the three prairie provinces and the Inuit in the far-north (the Northwest Territories, Québec and Newfoundland/Labrador). While this population distribution generally results in a similar distribution of Aboriginal households, high degrees of urbanization have resulted in relatively greater concentrations of Aboriginal households in B.C./Yukon and Ontario.

Most mobility among Aboriginal people during the period 1986-1991 involved an urban area as an origin or destination. The 50% of the Aboriginal population that resides in urban areas generates 68% of all movers. Most moves were between locations within urban areas. Migration played a relatively small role in shifting population between reserves, rural and urban areas. Reversing past trends, there were small net inflows to reserves, probably largely reflecting the effects of Bill C-31, primarily from rural areas off-reserve. As with the population at large, there was a stemming of the historical flow from rural to urban areas.

This quick sketch of demographic and health conditions unique to Aboriginal peoples provides an important prerequisite in understanding many of their unique housing requirements and problems. Although many of these factors also influence the population at large, they are often more pronounced within the Aboriginal community. Irrespective of the population considered, the incidence of rental tenure and core housing need is somewhat higher among households maintained by younger adults, female led single parents, and households including a non-senior adult with a sight, learning/memory or mental health limitation. Some housing problems, once widespread in the population at large, remain as significant housing issues only for Aboriginal peoples. In the past, in the general population, large household size and location in northern and remote areas have been related to problems of housing adequacy and suitability. These conditions are still very prevalent within the Aboriginal community. Other trends, which reflect characteristics unique to Aboriginal culture and community, translate into unique housing requirements. The special role of the elder and the informal support provided to extended family and band members stand out in this regard.

Chapter IV

Education, Labour Force, Income and Expenditure Characteristics¹

This chapter provides an understanding of some of the economic factors which influence the accessibility of adequate, affordable housing to Aboriginal peoples. It examines how the socio-demographic characteristics of the Aboriginal community affect household income. In particular, the chapter looks at how and where Aboriginal people participate in formal economic activities.² It then turns to how location on-reserve and in remote and isolated communities limits the range of economic activities and access to goods and services, creates high transportation costs, and results in many Aboriginal people making their livelihoods through subsistence activities and trading goods and services in kind.

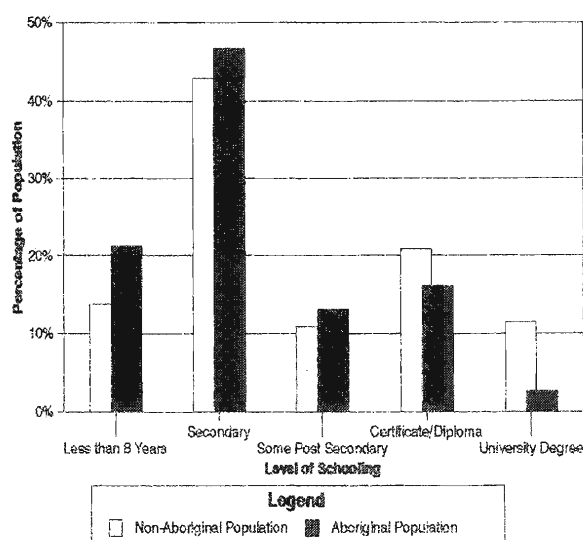
A. Factors Influencing Household Income

In the last chapter, a number of contrasts were illustrated in the socio-demographic and health characteristics of Aboriginal and non-Aboriginal persons and households. Aboriginal people and households tend to have less capacity to generate or accumulate income, because they include:

- young adults, many of whom presently remain in school or who have relatively little job related experience or seniority;
- women, many of whom have historically faced gender related discrimination in the labour force (Gunderson et al. (1990));
- single parents, mainly female who face additional barriers entering the labour force and obtaining adequate income (Clatworthy (1980)) while undertaking household sustenance and maintenance which usually absorbs the lives of two adults; and
- working age adults who have health and activity limitations and who, as a result, often face significant barriers in obtaining employment.

There are also very few older adults among Aboriginal peoples. This may be a major reason why a relatively small proportion of income comes from savings and pension income (4%) among Aboriginal peoples in contrast to other Canadians (12%). In the population as a whole, older family members have often accumulated considerable savings and investments and are a source of capital to younger generations, sometimes providing housing related financial support (for example, help with a down payment). Even more, in many Aboriginal cultures, older members or relatives, or "elders" are particularly important sources

Figure IV.1
Level of Schooling, Aboriginal and Non-Aboriginal Persons, 15-64



¹ Data are used in this chapter which were collected in the census but were not linked to APS responses. As a result, references are made to the population of those who had Aboriginal ancestry and/or were Status Indians. Variables used include occupation, industry and source of income. The source of data for these three variables is Statistics Canada (1995b).

² For the purposes of this analysis, the formal economy, is defined as the sector of activities in our society which involves monetary transactions, (or "formal economic activity"). Informal economic activity includes activities undertaken solely for subsistence, exchanges in kind, non-monetary gifts and volunteer work. These activities create or transfer benefits or goods but do not involve monetary transfers.

of expertise and resources.

In addition, there are significant differences in educational attainment levels that often translate into variations in income generating capabilities. Aboriginal working age adults have, on average, received less schooling than other working age Canadians.³ Figure IV.1 indicates that a much larger proportion of Aboriginal peoples between the ages of 15 and 64 have high school or less compared with the non-Aboriginal population. Further, one in seven of these Aboriginal people have received eight years or less of schooling, in contrast to one in eleven of other Canadians aged 15 to 64. These simple statistics understate differences in levels of schooling because they do not reflect the high proportion of younger adults in the Aboriginal population. By and large over the last few decades, succeeding generations of children have increasingly received more schooling and greater numbers have been remaining in school through their late teens and early twenties. While this is also the case in the Aboriginal community, younger Aboriginal adults still, on average, receive less schooling than others and smaller proportions remain in school through their late teens and early twenties. In 1991, among those 15-24, 51% of Aboriginal peoples were attending school full or part time, in contrast to 62% of other Canadians.

All of these are contributing factors to the very low level of labour force participation of Aboriginal persons. Figure IV.2 shows that 70% of those aged 15-64 in the non-Aboriginal population were employed in 1991, in contrast to 45% of Aboriginal peoples. Among Aboriginal peoples in the labour force, the unemployment rate was 25%, about two and a half times that of non-Aboriginal non-senior adults. In the non-Aboriginal population more than half of those not in the labour force aged 15-64, were attending school full time, in contrast to just over a third of Aboriginal persons in the same age cohort.

Location plays a major part in characterizing differences in labour and employment characteristics among Aboriginal peoples. There are considerable differences in many of these characteristics between those residing on-reserve and in the far-north and those residing in other locations, off-reserve, particularly in

Figure IV.2
Labour Force Participation, Aboriginal and Non-Aboriginal Persons, 15-64

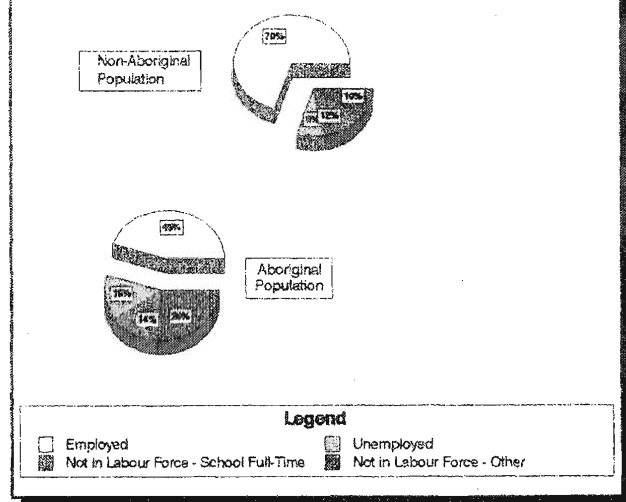
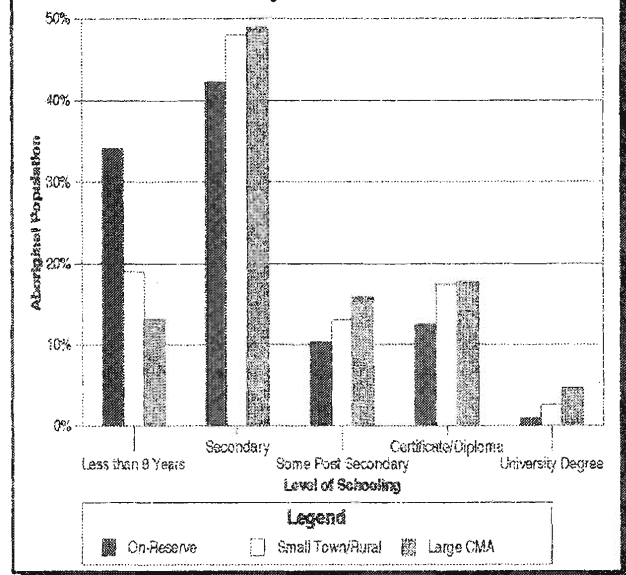


Figure IV.3
Level of Education of Aboriginal Persons, 15-64 by Location



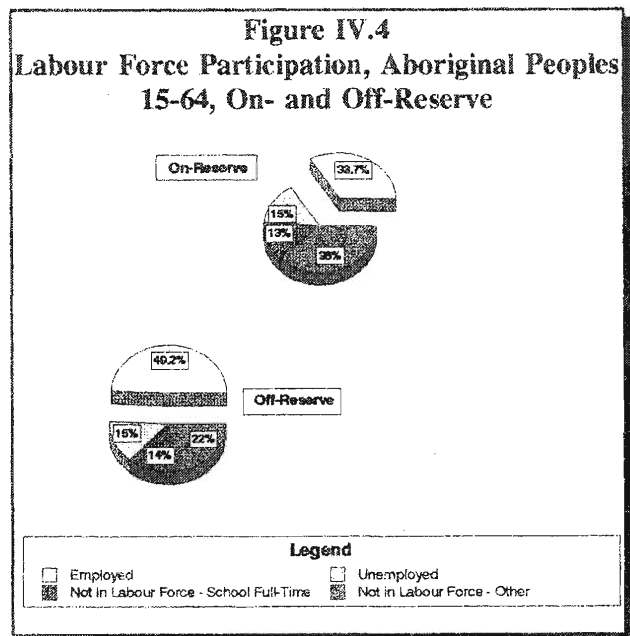
³ In addition, there is considerable evidence that the Aboriginal residential school system may not have provided an appropriate quality of education (RCAP (1994)).

urban areas.⁴ As noted in the last chapter, relative to other Aboriginal peoples, those residing in urban areas:

- include larger proportions of young adults
- are slightly less likely to report a health or activity limitation
- include a much larger proportion of women and female led single parent families.

In addition, working-aged Aboriginal adults residing in urban areas averaged more years of schooling (Figure IV.3). In 1991, 39% had received post secondary education, in contrast to 24% of those living on-reserve and only 13% had received eight years or less of schooling in contrast to more than a third of those living on-reserve. To some degree, this is a reflection of the necessity of moving off-reserve in many parts of the country in order to continue schooling, often beyond the middle high school years. The proportion of those aged 15-24 in school full time was much higher in urban areas (53%) than on reserve (41%). This is a reflection of the greater availability of employment and of opportunities for those with higher levels of educational attainment in urban areas.

There are also considerable differences in the labour force characteristics of non-senior Aboriginal adults living on-reserve and in northern communities and others living off-reserve. These differences reflect two very different economies (see Figure IV.4) (Duhaim (1982)). It has been noted that a lack of formal employment opportunities on-reserve results in low labour force participation and high unemployment (for example, Siggner (1992)). Just over a third of the on-reserve population between 15 and 64 were employed in 1991, in contrast to 49% of those off-reserve. Part of this can be attributed to a very low labour force participation rate, particularly among working age women.⁵ More significant is a clear absence of on-reserve employment opportunities. Among those participating in the labour force, just under 31% were unemployed, in contrast to 23% off-reserve. A result of low labour force participation is that close to 38% of all income on-reserve comes from government transfer payments in contrast to 11% in the non-Aboriginal community.



On reserve, a factor important in understanding the low labour force participation rate is the narrow base of economic activity. Generally, government services (generating 37% of employment), health and education, and the primary sector (including trapping, fishing, logging, forestry and mining) dominate (Figure IV.5). Almost absent is employment in manufacturing (including transport and communication), trade and business services. Occupations, and thus jobs in these industries are clearly delineated by gender. Approximately 34% of those employed on-reserve are men working as semi-skilled or manual workers (Figure IV.6). These occupations were predominantly associated with primary industries. Much of this work has historically been irregular and low paying. These occupations have, though, been a source of employment for the many who have had limited amounts of education. Among women, the largest sources of employment are jobs in the clerical, service and professional occupations. Women working

⁴ Many of the distinctions made between those living on- and off-reserve also hold for those living in northern and remote communities and others, off-reserve. Unfortunately, data in many cases were not available for those in northern communities.

⁵ There are clear gender differences in participation rates on-reserve. Among men 15-64, 59% were employed, among women, 41%, a difference of 18 percentage points. Off-reserve, among both persons with Aboriginal and non-Aboriginal ancestry, the difference was 14%.

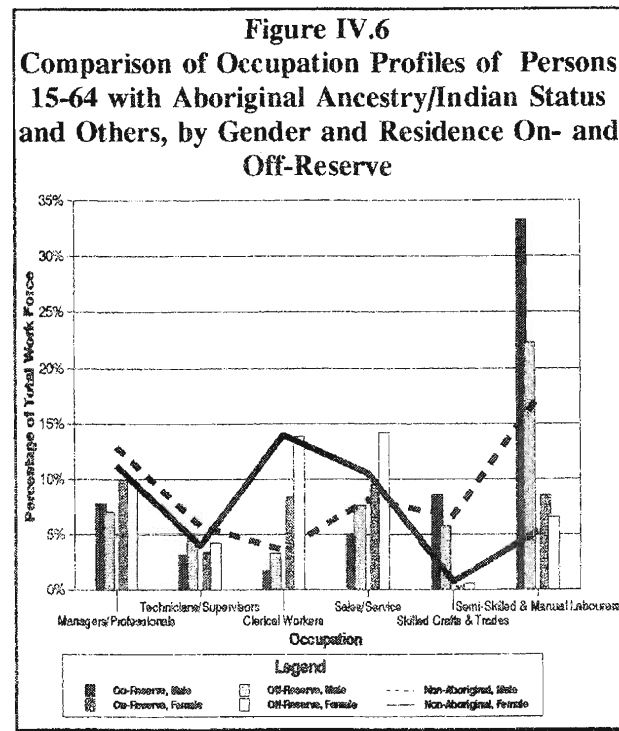
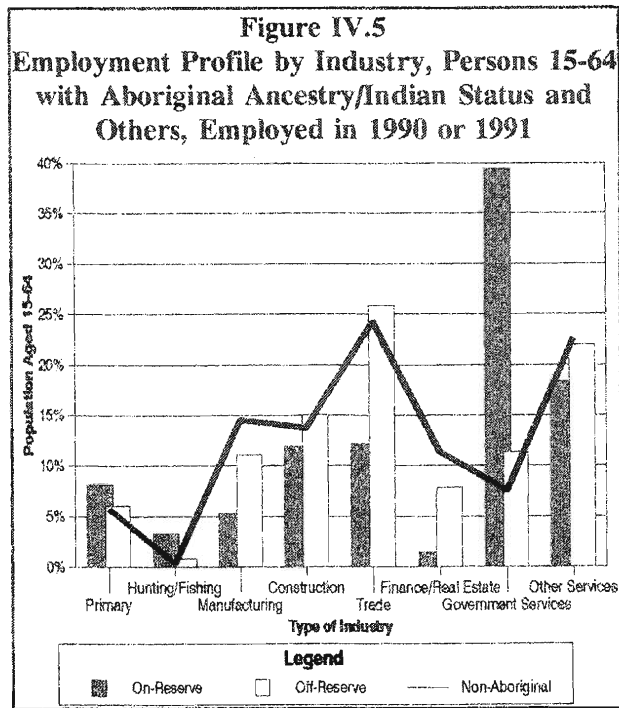
in these occupations made up 27% of the labour force.

Off-reserve, a very different picture emerges. There, 64% of those 15-64 are in the labour force, and a full 40% of those not in the labour force are aged 15-24 and attending school full time. Only a slightly higher proportion of income, 15%, comes from government transfer payments, than in the non-Aboriginal community.

In examining industry and occupations, there are indications that the employment base of the community is much wider than on-reserve. Still, in examining industry (Figure IV.5), compared to the non-Aboriginal population, Aboriginal employment is relatively more concentrated in trade, construction, and government and other services,⁶ and relatively sparse in financial services and manufacturing. Just under one quarter of the labour force is made up of males working as semi-skilled or unskilled manual workers, and another third is made up of women working in clerical and service occupations. Vis-a-vis the non-Aboriginal population, a relatively large proportion of male adults work as semi-skilled or manual labourers. In contrast, the occupational profile of Aboriginal women closely parallels that of their non-Aboriginal counterparts, showing a relative concentration of pink collar clerical and service related occupations, many of which are found in trade, government and social service industries. In both cases, concentrations occur where remuneration levels are generally low. To a lesser degree than on-reserve, the industry and occupational profile of male labour force participants off-reserve still tends to be more concentrated in short term, unreliable employment opportunities.

On-reserve, low labour force participation, high unemployment, and employment concentrated in jobs that are often irregular and low paying all contribute to an inability to generate the income necessary to produce and sustain a supply of adequate housing at the household or community level. Exacerbating these factors are the high costs of building housing in remote and northern locations where a significant proportion of the on-reserve population resides.

Off-reserve, in spite of a wider employment base and higher level of employment activity among working age adults a number of on-reserve similarities still exist. There is a concentration of employment within lower paying



⁶ Other services primarily include educational and health related services (see Statistics Canada (1980) for further details).

occupations and industry, and, for men, as has been noted in the past, shrinking and unreliable sources of employment (Clatworthy and Gunn (1981)). A crucial issue for this population is the availability of stable, adequately paying employment in order to generate the income flow necessary to satisfy basic needs in the formal economy, including the ability to afford suitable and adequate housing in the market place.

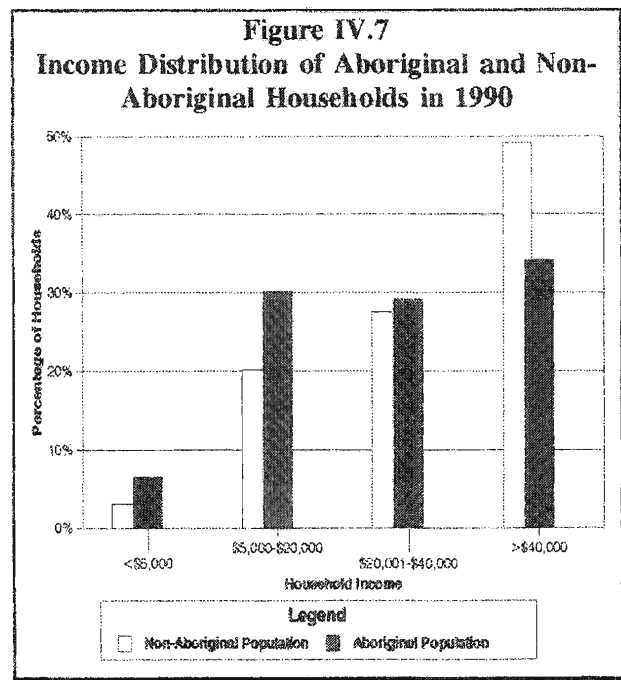
B. Household Income Levels

Given their demographic, labour force and occupational characteristics, it is not surprising to find that overall, in 1990, Aboriginal households had incomes that averaged only 74% of those of non-Aboriginal households. It is also not surprising that location on-reserve is a major factor influencing income among Aboriginal households. There, average household income was 52% of that of non-Aboriginal households. Off-reserve, Aboriginal household incomes averaged 81% of those of non-Aboriginal households.⁷

A comparison of income distributions further accentuates these differences (Figure IV.7). Aboriginal households were much less likely to have incomes in excess of \$40,000 in 1990 and instead, much higher proportions had incomes of \$20,000 or less.⁸

On-reserve, more than half of Aboriginal households had incomes of \$20,000 or less and a large pocket had incomes of \$5,000 or less (Figure IV.8). As in the non-Aboriginal community, the highest proportion Aboriginal households earning over \$40,000 was in urban areas, off-reserve. Here, still, a much higher proportion of non-Aboriginal households had incomes of over \$40,000 (50% in contrast to 39% of Aboriginal urban households). As well, in urban areas, Aboriginal households were more than twice as likely as non-Aboriginal households to have incomes below \$5,000.

These comparisons of household income distributions do not take into account variations in household size and composition and include only very broad locational concerns. For example, in the last chapter it was shown that Aboriginal households are on average largest on-reserve, and irrespective of location, are larger than corresponding non-Aboriginal households. Thus disparities on a per capita basis are much wider between



⁷ Simple income level comparisons are somewhat misleading because of the higher proportion of Aboriginal persons residing in the far-north. There, as a reflection of the high cost of living, wage rates and social assistance benefits tend to be considerably higher (Statistics Canada (1993c) and NCW (1992)), considerably narrowing the gap between Aboriginal and non-Aboriginal average incomes.

⁸ Comparing mean and median income provides additional insight concerning income distributions skew. In most income distributions, the greater the amount that mean income is above median income, the greater the proportion of very high income households in the population. Within the Aboriginal population, the average income was just over \$5,000 above median income in contrast to just over \$7,000 in the non-Aboriginal population, indicating that there were relatively few very high income households, and also less variation in Aboriginal income levels, in comparison to the non-Aboriginal population.

Aboriginal and non-Aboriginal persons, and especially between those on-reserve and others.⁹ Statistics Canada's Low Income cutoffs (LICOs), available only for households residing off-reserve, provide a standard for assessing low income. They consider the cost of basic needs while taking into account household size and also differences in the cost of necessities in rural and urban areas.¹⁰

While 34% of Aboriginal households off-reserve had incomes below LICOs in 1990, 16% of non-Aboriginal households did.¹¹ As with the non-Aboriginal population, the proportion of households with low income is considerably higher in urban (37%) than in rural (26%) areas. Irrespective of location, though, Aboriginal households are more than twice as likely as non-Aboriginal households to have low incomes. In the non-Aboriginal population, those most prone to incomes below LICOs are single person households, households headed by female lone parents and those with maintainers under 34. This too is the situation in the Aboriginal community, although single person households are relatively rare. In addition, there is a significant proportion of larger households (containing six or more occupants) who have incomes below LICO, (40%).

C. Other Factors important in considering Income in the Aboriginal Community

The income measures reviewed above do not evaluate the capacity of many Aboriginal people to provide and maintain adequate, suitable housing. While the LICO measure generally takes into account variations between expenditure patterns in rural and urban areas, it is not sensitive to location in remote areas, since such a small proportion of Canada's households reside there (IUS (1986)). It was noted above that on-reserve and in remote areas, there are relatively few jobs in retailing, wholesaling or service industries. The lack of a wide

Figure IV.8
Income Distributions of Aboriginal and Non-Aboriginal Populations by Location

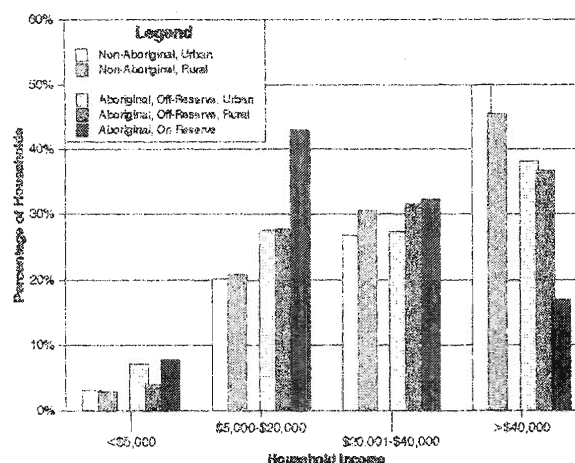
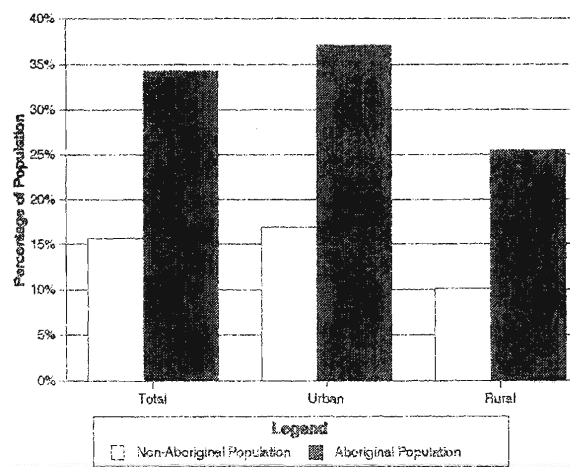


Figure IV.9
Incidence of Aboriginal and Non-Aboriginal Households With Incomes Below LICO, By Location



⁹ Aboriginal per capita income is 57% that of non-Aboriginal persons in private households, increasing to 65% when off-reserve household incomes are compared. On-reserve, Aboriginal per capita income is 32% that of non-Aboriginal persons in private households and 51% that of Aboriginal persons residing off-reserve.

¹⁰ LICOs do not take into account other factors which may contribute to variations in the cost of basics or differences in quantities required. For example, there are considerable regional variations in cost and the age and gender of household members affects a number of consumption characteristics (Spector (1992)).

¹¹ Non-Aboriginal data are derived from Statistics Canada (1994b), Table 1, pp. 16. As elsewhere, these data are modified by removing the estimated effect of including Aboriginal households. In this case, Aboriginal and non-Aboriginal LICO statistics are not strictly comparable since the LICO measure is applied to economic families rather than households in the non-Aboriginal community. In 1991, there were approximately 10.8 million economic families residing in 10 million households.

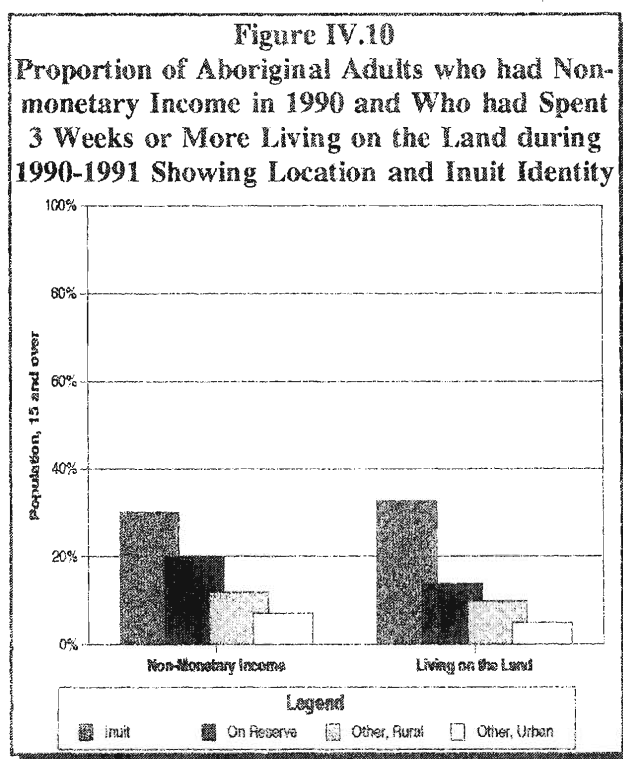
economic base in conjunction with the presence of small, scattered populations in many northern and remote communities often means that goods and services are produced in, purchased in, and transported from other, sometimes quite distant communities, at considerable cost.

One indication of the reliance upon outside communities directly related to housing maintenance is provided by examining where expenditures are made for goods and services used in housing repair. While on-reserve, 56% of those who recently purchased supplies to repair, fix or keep up their home, obtained these goods exclusively from a source outside their community, off-reserve 23% did. Similarly, for those who purchased home repair services, 63% went outside their community, in contrast to 39% of those living off-reserve.

On the other hand, the literature indicates that among Aboriginal peoples residing in remote communities, a considerable amount of activity involves the informal economy--gathering resources from the land for household or communal consumption and trading in kind with other persons in the community. Viewing monetary income exclusively does not fully capture the livelihood of many Aboriginal peoples. Approximately one in seven or 14% of adults over 15 undertook activities to support themselves or their families for which they did not receive money in 1990 (Figure IV-10).¹² These activities were much more prevalent among the Inuit (35%) and those on-reserve (30%).

A major source of non-monetary benefit is the gathering of resources from the land.¹³ In the year preceding the APS, approximately one in nine (11%) adults 15 and over spent over 3 weeks living on the land (Figure IV-10). A very small proportion of the population (3%) spent over 20 weeks. Again, it is much more common for the Inuit and those living on-reserve to have spent a significant amount of time on the land. Approximately 35% of Inuit and 16% of the on-reserve population had spent at least 3 weeks on the land.

There has been little research that directly relates the significance of these two variables to housing need. At first glance, the prevalence of non-monetary income would seem to indicate that the high incidence of low income among Aboriginal households may not be as serious an issue as previously indicated. However, in remote communities and on-reserve, lack of monetary income is especially pertinent when considering the ongoing ability to afford and maintain adequate housing. Inadequate financial resources for upkeep and operations often have been noted as contributing factors to the relatively short lives and poor condition of Aboriginal housing reported in northern and remote communities (Chislett (1985); Bone et. al. (1987); B.H. Martin (1991) and CMHC (1991b)). The commodities necessary to produce or repair existant housing (for example, glass, plumbing, electrical fixtures and wiring) are almost exclusively produced and available from sources outside of the community--they are often not readily



¹² These data refer to persons rather than households. It may be that a very different proportion of Aboriginal households gain benefits from non-monetary sources of support. In addition, it is unfortunate that no data were collected concerning the extent or significance of these activities.

¹³ In many cases, persons also make their livelihood in the formal economy by selling the proceeds of living on the land.

available outside of the formal economy. Some research among the Inuit of northern Québec has indicated that this dependence on non-monetary sources of sustenance may contribute to the inability of some Aboriginal households to generate the monetary resources necessary to improve housing conditions, given current technology and practice in constructing and maintaining Aboriginal housing (Duhaime (1982)).

D. Summary

Household incomes in the Aboriginal community are extremely low, averaging only 74% of those of non-Aboriginal households. Yet Aboriginal households are, on average, larger. Statistics Canada's measure of low income, which takes into account household size, indicates that the proportion of off-reserve Aboriginal households with low incomes was more than twice that of non-Aboriginal households in 1990.

There are a number of socio-demographic factors that explain low Aboriginal household income. The Aboriginal population is relatively young. There are relatively few who have built up experience and seniority in the labour force, and there are also few who have survived to their senior years and who have had the opportunity to accumulate the savings necessary to generate investment income. Many are disabled, and face barriers in seeking adequate employment. Compared to the population at large, relatively few Aboriginal peoples have had post-secondary schooling and many have less than a high school education. A significant number of Aboriginal men are employed as unskilled or semi-skilled labourers in industries such as resource extraction and construction. Jobs for these occupations are shrinking and work in these industries is often uncertain. Working Aboriginal women, like their non-Aboriginal counterparts, are primarily employed in the relatively low paying clerical and service industries. A large number of women remain outside the labour force in order to raise young children.

These factors translate into labour force participation rates which are extremely low and unemployment rates two and a half times those of the non-Aboriginal population. Thus, an inordinate proportion of income among Aboriginal peoples comes from government transfer payments.

On-reserve, and in the far-north, these factors are often combined with an economic base which is inadequate to sustain a diverse, formal economy. The formal economy of many reserves and far northern communities is dominated by employment in primary industries and government. For example, on-reserve, just over half of adults 15-64 were not in the labour force, and, of those that were, approximately a third were unemployed. It is not surprising that household incomes on-reserve averaged less than two-thirds those of Aboriginal households off-reserve. Exacerbating lack of income is a heavy dependence upon goods and services produced outside the community which are often expensive to transport. Part of the resiliency of these communities comes from a continued dependence on subsistence activities and trade in kind. A large minority of Inuit and those living on-reserve spend significant amounts of time living on the land and generate non-monetary income through activities such as trading in kind.

In conclusion, trying to support large families on low incomes while living in high cost areas means many Aboriginal households have problems finding enough money to operate and maintain housing. Contemporary housing and household facilities often require replacement and maintenance items (glass, plumbing pipes, electrical equipment) which are produced in the formal economy, far away from these remote communities. In many cases, these inputs are not available within the community and cannot be produced through the informal sector that exists. In addition, in Chapter VIII it will be seen that basic community-based resources important to the provision of adequate housing are often also lacking. Many Aboriginal peoples on-reserve and in northern and remote areas do not have access to facilities considered to be basic necessities within much of society (a reliable source of an adequate amount of clean potable water or adequate sewage disposal). The large scale inability to produce and maintain suitable, adequate housing then may be a reflection of a dependence upon the formal economy which cannot be sustained, given the current economy of many Aboriginal communities.

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Chapter V

Housing and Dwelling Characteristics of Aboriginal Households

This chapter focuses on general dwelling characteristics. We begin with a brief overview of tenure and expenditure patterns then move to a description of dwelling size, type and age. Throughout this chapter, links are made between these and the socio-demographic, health, labour force and income characteristics of Aboriginal households outlined in the last two chapters.

A. Tenure

For all Canadian households, owner or renter status is intricately linked age, family status, income level and mobility. Generally, renter households tend to be younger, more likely to be single persons, much more likely to have moved recently, and have lower household incomes (Silver and Van Diepen (1995), Che-Alford (1992)). As will be seen in Chapter VII, the incidence of housing need is also highly correlated with tenure, with renters more prone to being in housing need, especially because of affordability problems.

Income and employment security are key variables in determining the ability of owners to qualify for mortgage financing. Mortgage financing is often key to the leveraging of a household's capital in order to purchase a new or better equipped dwelling or renovate/rehabilitate an existing dwelling. A significant issue among Aboriginal peoples, especially on-reserve and in northern or remote areas, has been access to the banking system, and the capacity to use land and/or existing dwellings as collateral. In the population at large, there is also a clear link between increasing age, related increases in income, and "free and clear" ownership. Within the Aboriginal population, there are very few older persons.

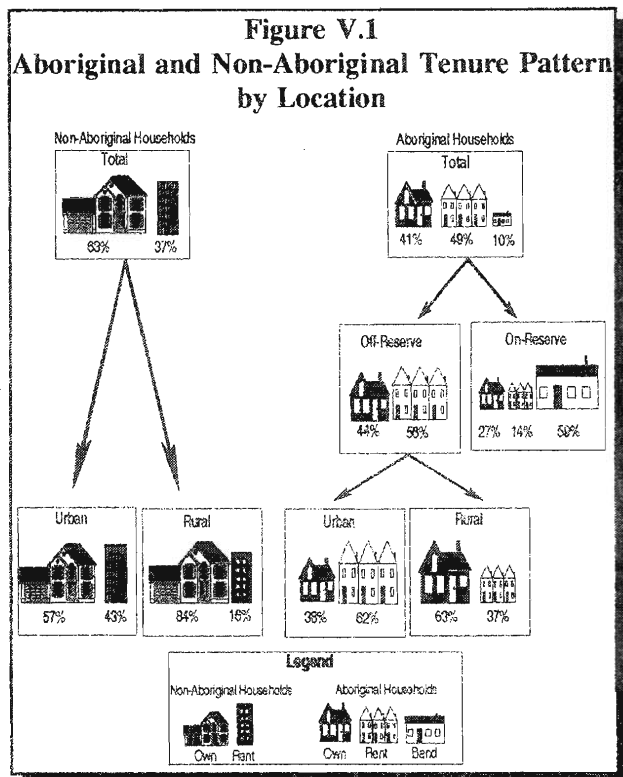
Complicating the discussion of tenure on-reserve is the existence of a third significant tenure option, band housing. This housing is collectively owned and administered by the band, is provided to member households, and in some cases, is restricted to those who have Indian status.¹

1. Geographic and Locational Variations in Tenure Patterns

Tenure form, more than most other personal or household characteristics discussed in the last chapter, is influenced by culture, jurisdiction, and location.

Overall, in 1991, 49% of Aboriginal households rented their accommodations, 41% owned and 10% resided in band housing. On-reserve, the majority of occupied dwellings (59%) are band housing. Of the remainder, 27% is owned and 14% is rented. Off-reserve, the majority of Aboriginal households rent (56%), in contrast to the considerable majority of non-Aboriginal households that own (63%). Thus, off-reserve, Aboriginal households make up less than 2% of all households, but represent more than 3% of renters.

Like non-Aboriginal households, a higher proportion



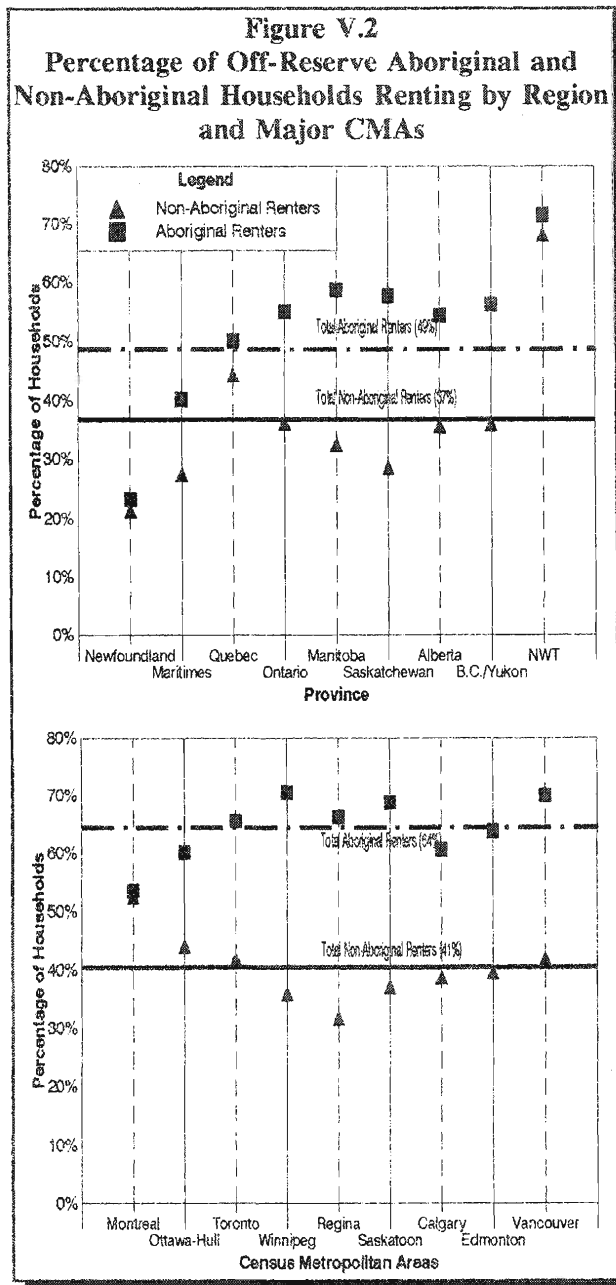
¹ Further confusing matters is the tenure status of households occupying band housing since there are various methods of compensation to the band, running the gamut from in-kind transfers to rent to lease-to-purchase.

(62%) of Aboriginal households rent in urban areas, and a lower proportion (37%) in rural areas. In both urban and rural areas, the proportion of Aboriginal households renting was well above that of other Canadian households. Among other Canadian households, 43% rent in urban areas and, 16% rent in rural areas²

On-reserve, as the decision to administer housing collectively is the prerogative of the band, housing arrangements vary across the country. At one extreme, over 80% of housing on-reserve is administered by bands in the Manitoba and Saskatchewan. At the other extreme, in Québec and B.C./Yukon, housing is predominately rented or owned and less than a third of the housing is band administered. Band housing tends to be more common in the remote reserves of the mid-north (66%) in contrast to the south (55%).

Off-reserve, in most regions of the country, the proportion of Aboriginal households renting varies within the narrow range of 50% to 58%. When comparing the incidence of rental tenure between the Aboriginal and non-Aboriginal communities, there are significant variances (Figure V.2). In some parts of the country, Aboriginal and non-Aboriginal household tenure patterns strongly resemble one another. In the Maritimes and Newfoundland, the majority own. These areas have historically had a plentiful supply of modest housing in the ownership market. Conversely, in Québec and the Northwest Territories, the majority rent, reflecting the well established rental markets of urban Québec, as well as the transitory nature of the population and very high costs of housing in the Northwest Territories and Québec's far-north. However, in all provinces from Ontario to B.C./Yukon, where a significant majority of Aboriginal households resides, a consistent gap exists between the proportion of Aboriginal and non-Aboriginal renters. The proportion of renters is generally 14% higher than in the non-Aboriginal population, and it reaches a peak of 19% in Saskatchewan.

Still, in many areas, geographical variations in the proportion of Aboriginal renters generally follow those of the non-Aboriginal community. The percentage renting is relatively high in the more urbanized regions of Ontario, Alberta and B.C./Yukon. Major exceptions occur in Manitoba and especially Saskatchewan. In these generally rural provinces, where the rental market is relatively small, Aboriginal households make up 12% of rental households, while they make up 8% of all households.



² Off-reserve, in rural areas a significant amount of this difference is attributable to the proportion of Aboriginal housing stock which is made up of rental social housing.

In the large urban areas west of Québec, the gap in the proportion of Aboriginal and non-Aboriginal households renting is especially large. Among Aboriginal households, the proportion of renters varies between 60% and 71%; among non-Aboriginal households, it varies between 29% and 42%. These differences peak in Winnipeg, Regina and Saskatoon, where 38% or less of non-Aboriginal households rent, in contrast to 66% to 70% of Aboriginal households. In these three cities, Aboriginal households, on average, make up 6% of all households but 14% of all renters.

A concentration of rental dwellings can also be found in the communities of the far- and mid-north where more than half of Aboriginal households rent. Much of this population is Inuit and/or is located in remote areas. The one area where a significant majority of Aboriginal households own is in rural, off-reserve locations in the south.

Tenure also differs significantly among Aboriginal people on the basis of identity group. Close to three quarters of Inuit households rent, while only 52% of Métis households rent. Among North American Indians living off-reserve, 56% rent. To a large degree, tenure differences are attributable to locational factors. The high proportion of Inuit who rent, for example, is largely linked to the predominance of rental housing available in northern and remote areas, and the high cost of purchasing and maintaining housing (Buchanan (1979)). Much of this rental stock is comprised of social housing, provided by the federal and various provincial governments. The Métis, in contrast, are concentrated in the prairie provinces where the cost of purchasing housing is relatively low, and Métis household incomes are relatively high, compared with the remainder of the Aboriginal population. In addition, a large proportion of the rural, off-reserve housing support programs that have been put in place by the federal and provincial governments in the prairie provinces have encouraged home ownership (CMHC (1992)).

2. Relationships to Socio-Demographics and Income

On-reserve, there are relatively small differences in the socio-demographic make-up and income characteristics of households occupying band, rented and owned housing. Most significantly, band housing contains a higher proportion of large households and household incomes average 85% that in rented/owned accommodations.³ Meanwhile, in line with trends in the non-Aboriginal population, rental accommodations are the choice of recent movers, who occupy 54% of rental units in contrast to 42% of band housing and 33% of owner occupied housing. A slightly higher proportion of renters are adult women. As will be noted later, these differences are related to the relative newness of rental stock on-reserve, and in-migration during the contemporary post Bill C-31 era, which reinstated Indian status for a number of women and their children. In owner occupied dwellings, a slightly higher proportion of residents are over 55, likely reflecting the higher capacity of older persons to afford ownership. In addition, there have been tenure related changes in how government subsidized housing has been provided over the years, and a larger proportion of housing delivered in the last two decades has been band administrated (CMHC (1987)).

Off-reserve, the socio-demographic and income profiles of renters and owners differ widely. Many renter/owner differences reflect similar trends among non-Aboriginal households. The types of households who occupy rented dwellings are:

- single parents age 55 or under. This is especially true in urban areas (Chu (1991), Clatworthy and Stevens (1987)) where 87% of Aboriginal single parents rent. As noted in Chapter III, Aboriginal single parents are predominantly women, a population group heavily concentrated in urban areas. As a result, three in five Aboriginal adults residing in rental housing in urban areas are women;⁴
- households of one or two persons, especially in urban areas. Over 85% of single Aboriginal persons in

³ Average per capita incomes in band housing are considerably lower than in other housing averaging 70% that of persons rented/owned dwellings, reflecting larger household sizes.

⁴ In contrast to the non-Aboriginal population, a much smaller proportion of Aboriginal women in urban areas live alone. As a result, to a much greater extent, the large proportion of women in rented accommodations can be attributed to a concentration of female single parents.

urban areas rent;

young maintainers (adults 15-54). Irrespective of the age of maintainer, however, Aboriginal households are more likely to rent than non-Aboriginal households, especially in urban areas.

A number of characteristics of renters are unique to the Aboriginal peoples, off-reserve:

in urban areas, primarily reflecting the very high incidence of single parent families and a large number of young families with relatively little income, a very high proportion (68%) of children under 15 reside in rental accommodations;

the proportion of adults with disabilities who rent is much higher among Aboriginal than non-Aboriginal adults (58% versus 31%). This is partly due to the relative youth of those with disabilities in the Aboriginal community. As noted in chapter III, for a larger proportion of the non-Aboriginal population the onset of disability occurs in later years of life, which for many, is after the household has moved to an owner occupied dwelling;

in rural areas, a significantly larger proportion of rented accommodations provides shelter to very large households of six or more persons. These households are concentrated in northern and remote communities, reflecting both larger family sizes in these areas and the predominance of rental stock there.

The high proportion of off-reserve Aboriginal peoples living in rented accommodations is also to a large degree related to Aboriginal/non-Aboriginal household income disparities (Chapter IV) and a high incidence of low income among Aboriginal households. As in the non-Aboriginal community, average household income is higher for owners than for renters (Table V.1), and a much smaller proportion of owners have low incomes. Yet the average household incomes of both owners and renters are lower than corresponding non-Aboriginal household incomes. Average Aboriginal household income is 85% that of other owners, and 89% of other renters. Further, one in six Aboriginal households in owned accommodations have low incomes in contrast to one in twelve non-Aboriginal owners. In rented accommodations, almost half of Aboriginal households have low incomes in contrast to just over a third of other renters.

Table V.1 Income Statistics of Aboriginal and Non-Aboriginal Households, Off-reserve, by Tenure				
Tenure	Average Household Income (1990)		Income Below LICO	
	Other Households	Aboriginal Households	Other Households	Aboriginal Households
Own	\$55,570	\$47,295	8%	16%
Rent	\$30,914	\$27,555	35%	49%

The high incidence of rental tenure among Aboriginal households residing off-reserve is related to many of the socio-economic differences between Aboriginal and non-Aboriginal households noted in the last two chapters. In particular, non-senior adults with disabilities and female single parents make up especially large proportions of the Aboriginal population, who, as in the non-Aboriginal population, are very likely to have low incomes and to rent, especially in urban areas.

3. Tenure and Mobility

Among all Canadian households, mobility rates have been historically high among young adults and renters. Similarly, five year mobility data indicate that Aboriginal peoples in rental accommodations in urban areas (a relatively young segment of the population) exhibit very high levels of mobility. A full 84% of the Aboriginal population aged 5 and over, who presently reside in rental accommodations had moved during the past five

years, compared to 76% of all renters (Che-Alford (1992))⁵. Among both Aboriginal and non-Aboriginal owners off-reserve, mobility rates are substantially lower and there was very little difference in mobility rates. Higher mobility among the urban Aboriginal population relative to the non-Aboriginal population is thus largely attributable to the very high proportion of Aboriginal persons renting in urban areas.

4. Presence of a Mortgage among Homeowners

Aboriginal households that own are more likely to have mortgages than their non-Aboriginal counterparts (58% versus 51%). Given the relative youth of Aboriginal adults and the lower average income of Aboriginal households, this is not unexpected.

As in the non-Aboriginal population, the proportion of owner occupied homes with mortgages varies considerably with location. On-reserve, 21% of owned residences are mortgaged, compared to 48% in rural areas and 71% in urban areas. Among non-Aboriginal households, 40% of rural and 52% of urban owned dwellings are mortgaged.

Within the Aboriginal population, differences attributable to location are tied to the age distribution of owners, availability of financial assistance, the cost of home ownership and issues of ownership related to reserve lands. Past research in the area has indicated that owners in urban areas tend to be younger than in rural areas or on-reserve (Clatworthy and Stevens (1987)). Financial assistance, provided by federal, provincial and band governments reducing housing purchase price and interest rates has, in the past, also tended to be more readily available on-reserve and in rural areas. As well, homes are considerably more expensive in urban areas than elsewhere. Finally, on-reserve, the collective ownership of reserve land has restricted the ability of individual Aboriginal households to use the mortgage instrument as a means of financing (INAC (1990)).

As will be seen in Chapter VII, there is also a strong relationship between the absence of a mortgage among those residing on-reserve and in off-reserve, rural areas, and the need for major repair. This may correspond to the length of time Aboriginal households have been in possession of their homes, and thus, the likelihood of being mortgaged. Despite the availability of financial support through a number of programs in rural areas, inadequate income for ongoing maintenance and difficulties obtaining financing have been seen as factors related to the deterioration of older dwellings (CMHC (1992)). In addition, the use of inadequate materials and poor or inappropriate design have also been seen as problems in older owner occupied housing (Bone et. al. (1985)).

B. Housing Expenditures

Nationally, rents paid by Aboriginal households average approximately 9% less than those of non-Aboriginal households and owner's major payments average 12% less. While average housing expenditures are relatively low among Aboriginal households, average incomes, as noted in chapter IV are 26% below those of non-Aboriginal households. As a result, in 1990 housing expenditures averaged 19% of Aboriginal household income and 15% of non-Aboriginal household income.⁶

Differences in expenditure patterns are influenced by two non-income related factors. First, Aboriginal households are relatively concentrated in the prairie provinces, rural areas and on-reserve where, in each case, renter and owner shelter costs are relatively low. Second, a significant proportion of the Aboriginal population reside in subsidized housing.⁷

⁵ The source of the non-Aboriginal comparison is the General Social Survey, completed in 1990, while APS data was collected one year later, in 1991.

⁶ Includes only Aboriginal households that rent or own their dwellings; excludes those living in band housing.

⁷ Counterbalancing these factors in the rental market is the high proportion of large households, many of which include children in rental units. As a result there is likely a higher requirement for more expensive, ground-oriented, three and four bedroom units.

The most notable exception was the province of Saskatchewan, where average rent and owner's major payments are both higher. There, on average, Aboriginal households dedicated 20% of income to shelter and non-Aboriginal households 14%.

Focusing on large CMAs, where the majority of Aboriginal households reside, the situation is quite different. In most cases, Aboriginal average household rents are within 5% of those of non-Aboriginal households. However, in every major city except Edmonton, owner's major payments are markedly higher. The Saskatchewan CMAs--Regina and Saskatoon, again stand out. There, Aboriginal owner's major payments averaged 20% higher than among non-Aboriginal households. Generally, this reflects the relatively high proportion of homeowners with mortgages in urban areas. In addition, the relatively young average age of Aboriginal owners likely means they have higher amounts of principal owing.

C. Dwelling Characteristics

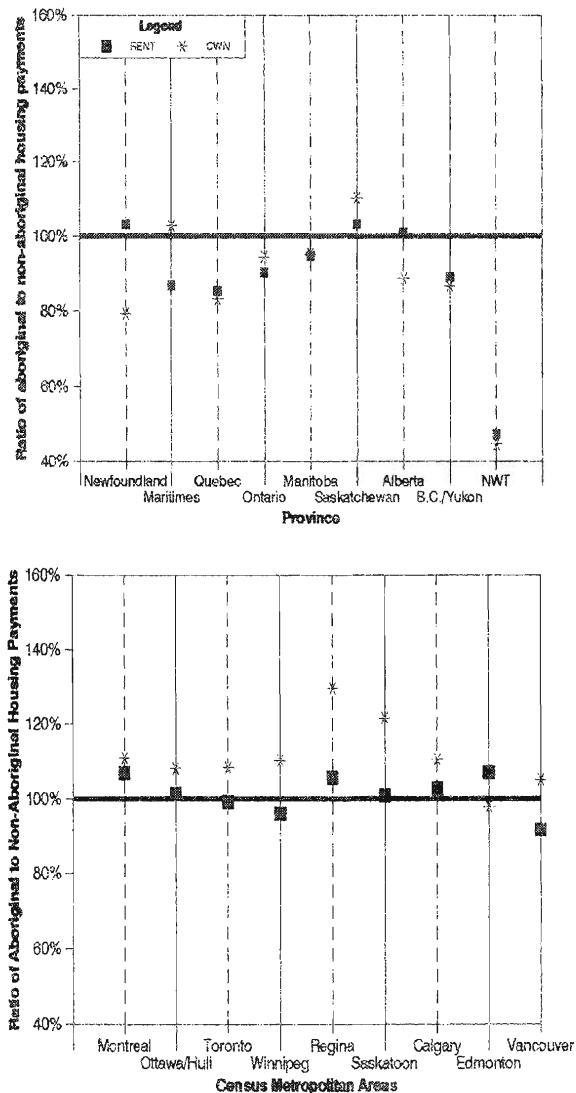
In this section, consideration is given to some broad dwelling characteristics. Two elements considered here, dwelling size and type, provide some rudimentary perspective on design. In rural and remote areas, there seems to be a mismatch between dwelling size and household size. At the same time, considerable amounts of Aboriginal housing is ground orientated, a virtue since so many Aboriginal households contain families with children. A third characteristic, dwelling age, is discussed because of an on-reserve problem of premature deterioration and an off-reserve problem of housing which, because of aging, is often more likely to be in poor condition.

1. Dwelling Size

In Chapter III, it was shown that Aboriginal households contain more persons than non-Aboriginal households. Aboriginal households, though, live in houses that average fewer rooms (5.8 versus 6.1). Members of these larger households are more likely to share bedrooms: where Aboriginal dwellings average 1.3 persons per bedroom, non-Aboriginal dwellings average 1.0.

Within the Aboriginal community a paradox seems to emerge. As noted in Chapter III, household size tends to be larger among those located on-reserve and among the Inuit than among other Aboriginal peoples. But the dwelling units of these two groups are smaller (averaging 5.5 rooms on reserve and 5.4 among the Inuit) and tend to have the largest number of persons per bedroom (1.5 for those on-reserve and 1.6 among the Inuit). The paradox continues when regions are compared. The Northwest Territories contains, on average, the largest household size (4.2 persons) and again the dwelling units with the fewest number of rooms (5.1 rooms) and the highest ratio of persons per bedroom. (1.7 persons). The common threads linking these groups are their concentrations in northern and remote communities, and their large numbers of children and extended family members. In addition, much of

Figure V.3
Ratios of Aboriginal to Non-Aboriginal
Average Rents and Homeowner Major
Payments by Region and Major CMAs



their housing has been constructed with the assistance of federal and provincial governments according to standards which, historically, have not anticipated use by multiple family units.

In the next chapter it will be shown that a considerable number of these households are considered to be crowded, using the core need suitability criterion.

2. Dwelling Type

Most Aboriginal dwellings outside of urban areas are single detached, as is the case of the dwellings occupied by non-Aboriginal households. A full 94% of on-reserve housing and 80% of off-reserve housing is single detached in contrast to 87% of non-Aboriginal housing. Mobile homes, which are usually modestly priced, make up a significant part of the remainder of the stock on-reserve (2%) and in rural areas, off-reserve (9%). These two forms make up more than 98% of band and owner occupied housing and about 75% of the rental stock. Another 15% of the rental stock, in rural-off-reserve locations is made up of semi-detached and duplex/triplex structures.

In urban areas, single detached structures still make up 45% of dwellings occupied by Aboriginal households, in contrast to just under half of the dwellings occupied by others. Aboriginal households are more likely to occupy row and semi-detached housing (20% versus 10%) and less likely to occupy apartments (30% versus 40%). Clatworthy (1980 and 1983) noted that in some Prairie cities, there is a relative concentration of Aboriginal households in low rise and detached rental stock. Nationally, a third of the dwellings rented by Aboriginal peoples are row and semi-detached and another quarter are single detached, in each case a significantly larger proportion than among non-Aboriginal renters.

The relative concentration of Aboriginal households which rent in semi-detached and row housing is linked to some general characteristics of this type of stock. In comparison to low and high rise apartment buildings which dominate the rental stock nationally, these units tend to be large, are ground orientated and often provide some green space. These options are particularly attractive to a great proportion of Aboriginal renter households, which tend to be larger, are more likely to include children and are less likely to include single persons,

Figure V.4
Household and Dwelling Size for Aboriginal and Non-Aboriginal Households by Location

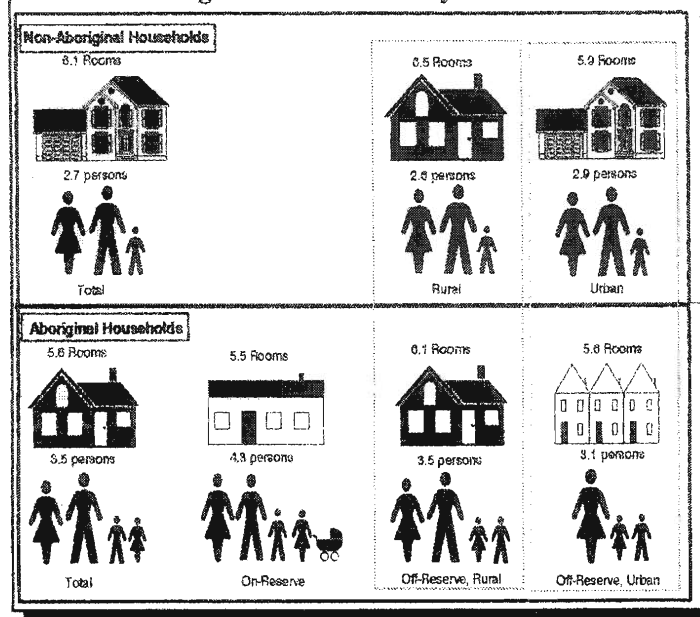
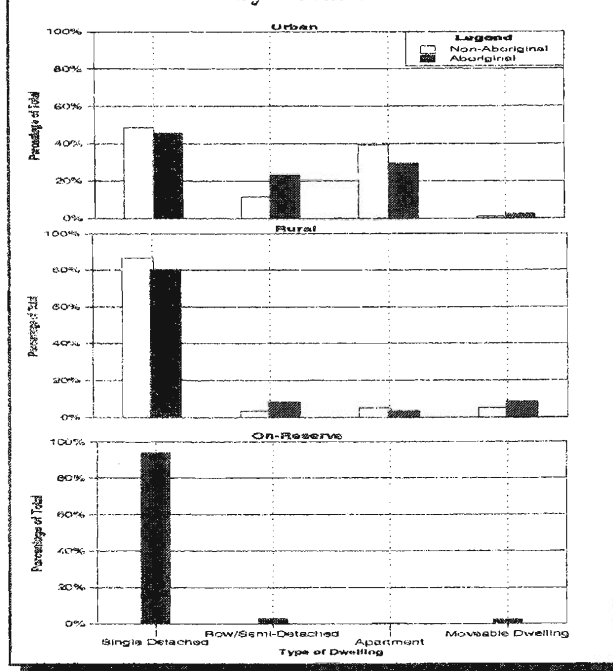


Figure V.5
Aboriginal and Non-Aboriginal Dwelling Types by Location



especially those aged 55 and over.⁸ As well, the urban Aboriginal community is concentrated in housing markets in the Prairie provinces where a relatively large proportion of the rental market is made up of this type of stock.

3. Dwelling Age

In considering dwelling age, the literature has emphasized a major distinction between housing on-reserve or in rural areas (especially in remote mid-northern and northern areas) and the urban stock. On-reserve and in northern and remote areas, the impacts of climate, overcrowding, ill-adapted and poor construction have all been seen as factors in shortening the useful life of housing (Bigue and Pageau (1980), EKOS (1986a), B.H. Martin Consultants Ltd. (1991), and Canada. House of Commons (1992)).⁹ Further, an insufficient skill base and inadequate income have been seen to exacerbate the situation since repair requirements often cannot be handled adequately, accelerating dwelling deterioration (Bone and Green (1983), New Brunswick Aboriginal People's Council (1989) CMHC (1992)). It is not surprising, then, that in comparison to the housing stock off-reserve, a larger proportion of on-reserve dwellings have required replacement making the present stock relatively new. At the same time, there are other factors influencing the relative age of the on-reserve stock. The demographic literature indicates that there has been considerable growth in the number of Aboriginal households both on-reserve and in rural areas, increasing the need for new dwellings. Chapter III indicated that on-reserve, there has been net immigration over the 1986-1991 period and that both on-reserve and in rural areas, a considerable number of Aboriginal persons are reaching early adulthood and beginning new households. Finally, in recognition of an historical situation of poor, inadequate housing on-reserve, federal and provincial governments and many band councils have provided support for a considerable amount of new housing over the last decade.

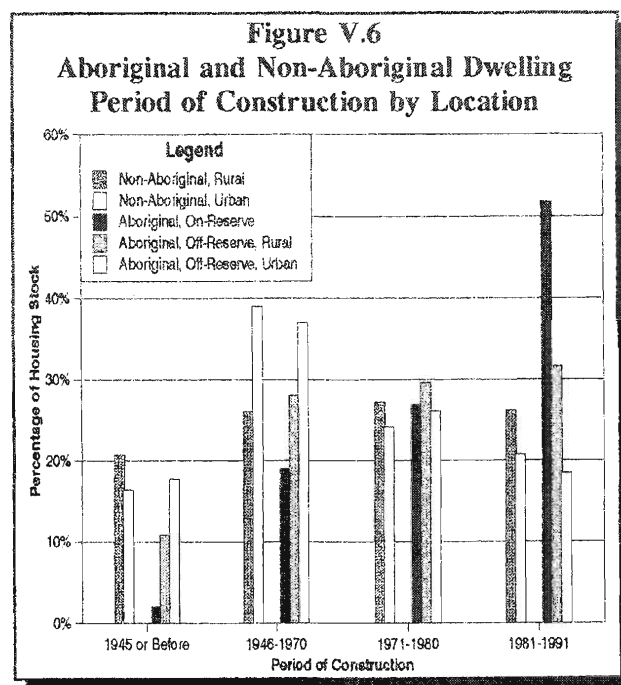


Figure V.6 provides some evidence that shortened dwelling life spans lead to a much newer housing stock in rural and on-reserve locations. Over half of the housing stock on-reserve was constructed in the last decade, and 78% of that stock is 20 years of age or less. In rural areas, off-reserve, 61% of housing is 20 years of age or less compared to 52% of non-Aboriginal housing in rural areas. In Chapter VII further evidence will be provided indicating that, on-reserve and in rural areas, the need for major repair increases rapidly with dwelling age. Most likely then, significant amounts of stock are deteriorating beyond the point of repair and are either being demolished or abandoned within a relatively short time span.

On-reserve, there is also a strong relationship between building age and tenure. The small stock of rental housing is relatively new: 62% was constructed in the last ten years. At the other end of the spectrum, owner occupied housing is relatively old: 61% of this stock was built more than ten years ago. It will be shown in Chapter VII that

⁸ Within the urban social housing stock generally, row and semi-detached housing tend to make up a large proportion of "family housing" in contrast to seniors' or singles' housing, where low rise and high rise apartment structures dominate.

⁹ Chislett (1985) has noted that this situation may be exacerbated in some social housing ownership programs in remote communities in which allowances for home owners to accumulate savings for eventual repairs and replacements are not provided.

variations in level of deterioration with tenure are largely due to differences in the relative age of the stock and in household composition.

In urban areas, the average age of dwellings occupied by the Aboriginal population is slightly greater than that of the non-Aboriginal population. The distribution of dwelling units by period of construction shows a relative concentration in housing more than 45 years old.¹⁰ This pattern is in line with past research which has noted that in urban areas, particularly in the western provinces, Aboriginal peoples have tended to be concentrated in and around the central city where the stock is generally old (Clatworthy (1983) and Clatworthy (1980)). There is a strong positive relationship between the incidence of poor repair in dwellings, dwelling age and location in inner city neighbourhoods (Davies and Murdie (1993)). In Chapter VII, it will be shown that particularly in rental stock, older dwellings occupied by Aboriginal households are more likely to be in need of major repair.

D. Summary

Aboriginal households residing off-reserve predominantly rent. Off-reserve, especially in urban areas, the high incidence of renter households is highly inter-related with a number of the socio-demographic features of the Aboriginal population outlined in previous chapters. Aboriginal households contain a disproportionate number of young adults, especially women and children. These are contributing factors, in conjunction with relatively low levels of educational attainment and high levels of unemployment, in understanding the low income levels of Aboriginal households, which in turn often translate into an inability to afford owner occupied housing. In urban areas, reflecting the high proportion of families in rented accommodations, a greater proportion of the rental stock is made up of semi-detached and row housing. Likely reflecting the income situation of Aboriginal households, their housing tends to be older and in many cities tends to be concentrated in inner city neighbourhoods where housing is more likely to be in poor repair. Among those who have purchased their homes, a much higher proportion of owners are encumbered by a mortgage than in the non-Aboriginal community. This reflects the relatively young age of Aboriginal owners and, again, relatively low household income. As a result, Aboriginal owners allocate, on average, larger amounts and higher proportions of household income to housing than do non-Aboriginal owners.

In rural areas, in comparison to the non-Aboriginal population, Aboriginal households are relatively concentrated in northern and remote areas where significantly large amounts of the stock are social housing and much is provided as rental. This housing is relatively small in size and, given relatively large Aboriginal households, often crowded. A significant majority of this population reside in detached or mobile housing.

On-reserve, the majority reside in band housing. Generally, housing here is relatively small and crowded. Band housing, though, because of a relative concentration of large households is particularly prone to crowding problems. An issue on-reserve (and to a lesser extent, in off-reserve rural areas) has been the rapid deterioration of the housing stock. Climate, poor construction, crowding and lack of sufficient income and skills to undertake continuing maintenance have all been cited as reasons for this. In addition there is evidence that increases in the number of households due to higher survival rates among younger Aboriginal peoples and to net in-migration to reserves have led to increased housing requirements on-reserve and in rural areas, particularly in the rental stock. As a result, a large proportion of stock in these areas has been built relatively recently.

¹⁰ The small difference in the proportion of urban Aboriginal and non-Aboriginal households residing in buildings built before 1945 which shows in Figure V.6 likely masks much larger regional differences. As noted in Chapter III, large proportions of Aboriginal households reside in the western part of the country where a much smaller proportion of the urban housing stock is made up of older buildings.

Chapter VI

The Incidence of Housing Below Housing Standards and of Core Housing Need

This chapter describes the overall and geographical/location incidence of Aboriginal housing that is below core housing need standards and Aboriginal households in core housing need. To better understand the presence of housing need among Aboriginal households today, comparisons are made to need measured within the Aboriginal community in the past and to need identified in the non-Aboriginal community today. In addition, a number of measures are introduced to examine the degree to which dwellings fall below housing standards.

The first section examines the incidence of Aboriginal households residing in dwellings below housing standards. In the recent past a number of other studies have used these or similar standards in assessing housing need among Aboriginal households. In addition, in the APS, some measures which supplement core housing need adequacy and suitability measures are also included. Comparisons are made with both the results of these past studies and using these additional measures.

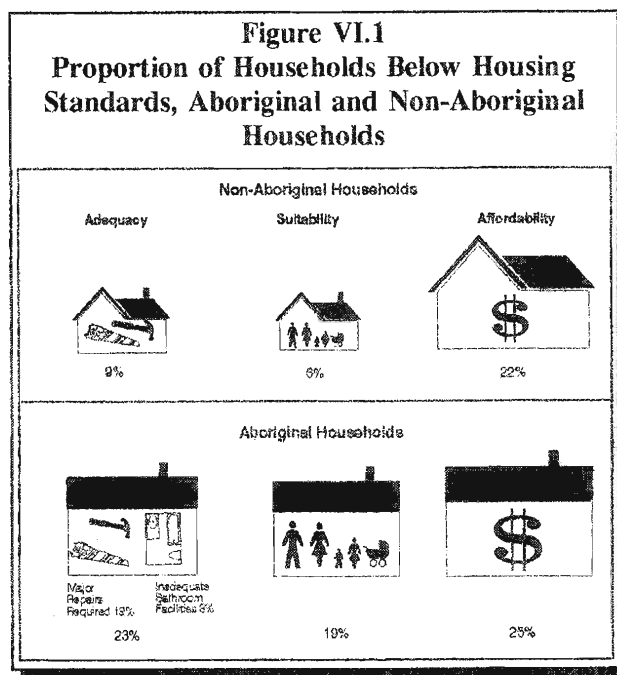
Focus then shifts to a more detailed examination of the incidence of on-reserve accommodations below core housing need standards. The core housing need model cannot be applied here because the population is small and scattered and the majority of housing is comprised of band housing for which housing expenditure data are not available. Some comparisons are made with off-reserve Aboriginal households and the non-Aboriginal population.

Finally, discussion turns to the incidence of core housing need among Aboriginal households residing off-reserve. Included here is a brief overview of households whose dwellings fall below standards who are not in core housing need.

A. The Incidence of Aboriginal Households below Housing Standards

This section first profiles households living below standards and compares today's findings to those from work undertaken on housing need over the last two decades. Only broad comparisons with work done in the past are carried out because the standards used to measure housing need have evolved over the years.¹ In addition, the concepts of Aboriginal person and Aboriginal household are unique to this study and do not correspond to those used in past Aboriginal housing studies. This section then briefly turns to insights that can be gained by exploring some extensions to today's housing standards.

A much higher proportion of Aboriginal than non-Aboriginal households reside in dwellings that are below one or more of today's housing standards: 52% compared to 32%. Among Aboriginal households, those most likely to be living below standards are located on-reserve. There, 65% of households fall below at least one standard, in contrast to 49%, off-reserve. Further, as the next sections show, the



¹ For example, most studies in the past have been concerned only with whether or not indoor bathroom facilities have been present. However today's adequacy standard explicitly determines whether or not these facilities are in working order.

incidence of housing below each of the housing standards varies considerably, both in comparison to the non-Aboriginal population, and among locales within the Aboriginal community.

1. The Adequacy Standard

Studies over recent decades, despite varying methodologies and scope, all found that inordinately high proportions of Aboriginal households have resided in housing that is below adequacy standards for repair and that lack full, functioning bathroom facilities. (Desmeules and Welch (1978-81), DIAND (various) EKOS (1986a)). Today, this remains the case. In 1991, 23% of Aboriginal households resided in dwellings below today's standard for adequate housing (See Figure VI.1). The great majority (19%) of these households had housing in poor repair, and 8% did not have adequate, functioning bathroom facilities. In contrast, 9% of non-Aboriginal households resided in dwellings that did not meet the adequacy standard, and less than .5% did not have adequate, functioning bathroom facilities (derived from Statistics Canada (1992b)).

Historically, these problems have been particularly pressing on-reserve, especially in remote areas, although there has been considerable variation in estimates of the magnitude of the problem. In 1981, roughly a quarter of on-reserve housing was judged to be in need of major repair (derived from Clatworthy and Stevens (1987)). The 1984 INAC evaluation of on-reserve housing conditions found that, using professional inspectors, approximately 47% of on-reserve housing was judged to be in substandard condition. Both the 1984 INAC evaluation and the 1981 Census indicate very similar results with respect to the absence of bathroom facilities (38% and 30% respectively). In 1991, the incidence of housing below the adequacy standard remained especially high on reserves. There, 39% of households indicated that their accommodations were in need of major repair, over 3.5 times the proportion among all non-Aboriginal households.² In addition, 25% reported not having adequate, functioning bathroom facilities (See Figure VI.2).³ In total, 52% of households fell below at least one adequacy standard, and 13% indicated that they had both housing in need of major repair and bathroom facilities below standard. Work in the past has also indicated that reserves in northern and remote locales are considerably more likely to include dwellings that fall below each of the adequacy standards (EKOS (1986a)). In 1991, this again was the case, with much higher proportions of reserves located in the mid-north falling below adequacy standards than in the south.

Generally, off-reserve, the problem of dwellings below adequacy standards has been seen as being less acute. For example, Clatworthy and Stevens (1987) report that among status Indians in 1981, 13% of dwellings were seen to be in need of major repair. In 1991, 18% of housing off-reserve was below the adequacy standard, in contrast to 10% of non-Aboriginal housing. A major exception occurs in rural areas, especially in northern and remote locales. There, a high proportion of dwellings in need of major repair or not having adequate, functioning bathroom facilities has been noted:

- among all Aboriginal peoples residing in rural areas of New Brunswick (New Brunswick Aboriginal People's Council (1989));
- among the Métis in the northern prairies (Chislett (1985));
- among those on-reserve in northern Manitoba (Young et. al. (1991));
- among the Inuit residing in remote areas of the Northwest Territories and northern Québec (Young et. al. (1991), Bigue and Pageau (1980), Canada, House of Commons (1992)) and
- in Aboriginal housing administered by CMHC through the Rural and Native Housing Program located in

² Indian and Northern Affairs Canada indicates in its summary of housing and infrastructure assets that 30% of the units that it covers on-reserve were in need of replacement or major renovation in the period 1991-1992. As noted above, there are considerable differences in APS and INAC coverage which likely accounts for much of the 9 percentage point difference between INAC and APS estimates.

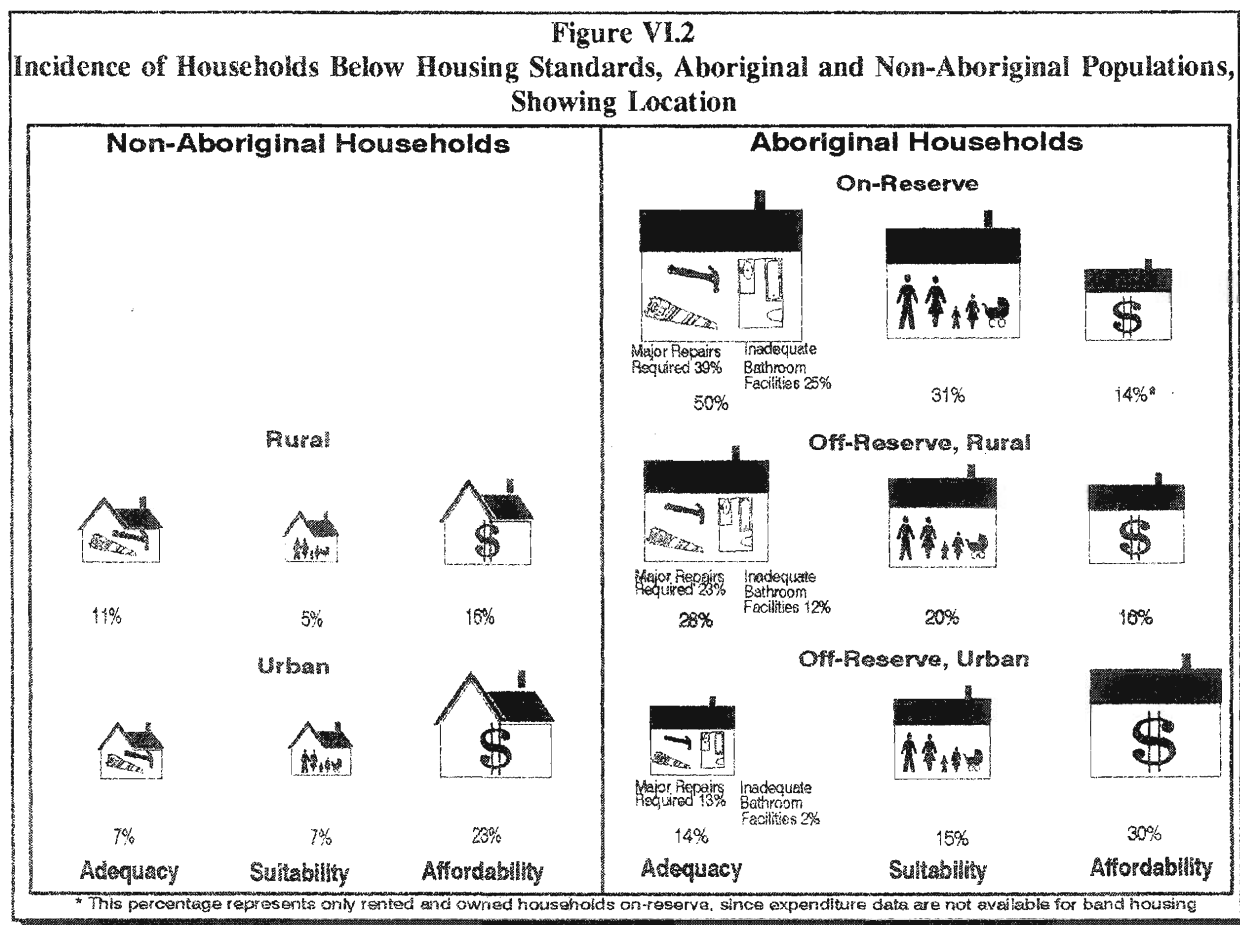
³ Comparability of these and other on-reserve results are limited by differences in coverage and question wording in the 1981 Census, the 1984 INAC evaluation survey and the 1991 Census (see Chapter II). Present results, though, could indicate marginal improvement over conditions in the past. The 1984 INAC on-reserve evaluation found that just under half of households were viewed by residents as being in need of major repair, in contrast to 39% of APS respondents and that 30% did not have full bathroom facilities in contrast to 25% without full, operational bathroom facilities.

remote areas (CMHC (1992)).

As has been the situation in the past, in 1991 a high proportion of dwellings in rural areas (28%) were in poor repair and/or without operational bathroom facilities. In these locales, 23% of housing was in poor condition, 12% did not have adequate bathroom facilities and 7% of dwellings fell below both elements of the adequacy standard. In contrast, 11% of non-Aboriginal housing in rural areas fell below adequacy standards, almost all of which were dwellings in need of major repair.

In urban areas, housing below adequacy standards is generally seen to be less common. Still, in 1981, 10% or more of the dwellings occupied by status Indians in most large CMAs were seen to be in poor repair. More than 4% were without adequate bathroom facilities in Winnipeg, Regina and Saskatoon (Clatworthy and Stevens (1987)). In 1991, 14% of urban Aboriginal households off-reserve had housing below the adequacy standard, including 13% with housing in need of major repair and 2% without operational bathroom facilities. In contrast, 7% of dwellings occupied by non-Aboriginal households in urban areas were in need of major repairs, and less than .2% were without adequate, functioning bathroom facilities (derived from Statistics Canada (1992b)).

It is clear that, as in the past, Aboriginal households are considerably more likely to reside in housing in need of major repair and while the absence of operating bathroom facilities is extremely rare among non-Aboriginal households, their absence remains a common occurrence among Aboriginal households. In addition, again, as in the past, Aboriginal housing below adequacy standards is considerably more common on-reserve, especially in more northerly locales, and in the far-north.



2. The Suitability Standard

Many measures have been used over time to identify crowded households. Since today's National Occupancy Standard, which considers the number of bedrooms required by a household, has only recently been adopted, there is no previous research considering Aboriginal households that has used this standard.

The range of other measures used as indicators of crowding include: the number of persons per bedroom (New Brunswick Aboriginal People's Council (1989) and CMHC (1982)); the number of persons per room or "finished room"; (Clatworthy and Stevens (1987), EKOS (1986a), IUS (1986)); and living area per person (Bigue and Pageau (1980)). Irrespective of the measure used, significant crowding problems have been noted in northern and remote locations (IUS (1986)) and on-reserve (Clatworthy and Stevens (1987), CMHC (1987) and EKOS (1986a)). One comparable measure used in the past has been the ratio of household occupants to bedrooms. Both the count of households with a ratio of greater than one (i.e. where some persons must be sharing bedroom facilities), and the overall ratio of persons per bedroom have been used in reporting crowding (for example, Clatworthy and Stevens (1987), New Brunswick Aboriginal People's Council (1989) and CMHC (1987)). As in the past, in 1991, Aboriginal households are more likely to share bedroom space than others. Using the aggregate measure, there was an average of 1.3 persons per bedroom in Aboriginal households in comparison to 1.0 in non-Aboriginal households. This ratio climbs to 1.5 for those on reserve and 1.6 for Inuit households, who were predominantly located in the far-north, and overall, in the Northwest Territories.

As noted in Chapter II, the National Occupancy Standard allows for the sharing of bedrooms among children and among co-habiting adults. Given currently accepted norms, and the large number of young children and few adults living alone in the Aboriginal community, persons per bedroom statistics by themselves do not necessarily provide a good picture of crowding. Still, using this standard, trends evident in the APS data resemble those reported in the past. In 1991, approximately 19% of Aboriginal households resided in dwellings below standard in contrast to 6% of non-Aboriginal households (See Figure VI.1). As with the adequacy standard, households living below the suitability standard are most prevalent on-reserve (31%) (See Figure VI.2). Meanwhile, in rural areas, 20% of Aboriginal households are crowded compared to 5% of non-Aboriginal households. Finally, in urban areas, 15%, twice the proportion of non-Aboriginal households, live below the suitability standard.

As noted in Chapter V, on the remote reserves of the mid-north and in the Aboriginal communities of the far-north there is a considerable mismatch between small dwelling units and large family and household sizes. As a result, the highest incidence of households below the suitability standard occurs in these two places. In 1991, the proportion of households that were crowded increased from 16% in the south to 25% in the mid-north to 35% in the far-north. Similarly, on-reserve, crowding increased from 26% in the south to 38% in the mid-north.

3. Affordability

A household is below the affordability standard if 30% or more of household income is dedicated to shelter (see Chapter II).⁴ In the last decade while the issue of affordability has not dominated the literature concerning Aboriginal housing need, it has been the focus of discussion concerning non-Aboriginal households (see for example CMHC (1991)). Nonetheless, this does not mean that affordability for Aboriginal households has been ignored in the literature. Rather, the issue has been emphasized for Aboriginal households in some urban areas in the prairie provinces. Clatworthy and Stevens (1987) showed that in 1981 over half of status Indian households in Regina and Saskatoon and more than 40% in Winnipeg, Calgary and Edmonton paid 30% or more of their income on housing, in contrast to 30% or less of non-Aboriginal households. Chu (1989) showed that in 1986, a very high proportion of Aboriginal households remained below this standard in Winnipeg. In contrast, in the non-Aboriginal population,

⁴ For a large segment of Aboriginal households, those living in band housing on-reserve, shelter cost data are not collected. Were they available, the quality of such data would be questionable since, as noted in Chapter V, the arrangements concerning compensation for the utilization of band housing are complex and varied, often, for example, involving transfers in kind.

excessive amounts of income dedicated to shelter have in recent years received considerable attention, primarily as problems caused by high housing costs in the cities of southern Ontario and British Columbia (for example, CMHC (1992)). In 1991, though, Aboriginal households were more likely to use 30% or more of their income on housing than were non-Aboriginal households -- 25% (excluding those in band housing) in comparison to 22% (See Figure VI.1). As in the past, this difference can be fully attributed to the higher incidence of Aboriginal households spending more than the norm for their shelter in urban areas (See Figure VI.2). There, 30% of Aboriginal households spent 30% or more of their income on shelter compared to 23% of non-Aboriginal households. In rural areas off-reserve, this proportion was 16% -- identical to that in the non-Aboriginal rural population. On-reserve, in rented and owned accommodations, 14% of households were in dwellings below the affordability standard. Affordability problems were least common in remote and northern areas. For example, in the Northwest Territories, less than 10% of Aboriginal households allocated 30% or more of their income to shelter.

Also as in the past, in 1991, housing below affordability standards continued to be common among Aboriginal households residing in the CMA's of Western Canada, ranging from 30% of those in Calgary to 38% of those in Regina and Saskatoon. Corresponding to the increasing cost of housing in Vancouver, affordability became a more pronounced issue there, affecting 36% of households. Among non-Aboriginal households, between 19% and 23% fell below affordability standards outside of Vancouver. In Vancouver, 27% spent 30% or more on housing. Throughout the west, then, a significant gap exists between the proportion of those below affordability standards in the Aboriginal and non-Aboriginal communities. Varying from 8 to 13 percentage points in Calgary, Edmonton, Vancouver and Winnipeg, the affordability gap widens to between 15 and 19 percentage points in Saskatoon and Regina respectively.

In summary, Aboriginal households are much more likely to reside in dwellings below adequacy or suitability standards than non-Aboriginal households, irrespective of locale. However, Aboriginal households most likely to live in housing below adequacy and suitability standards reside on-reserve, especially in mid- and far-north. Indeed, the proportion of Aboriginal households living below housing standards in general is considerably higher on-reserve (65%) than off-reserve (49%). Housing below the affordability standard, as in the non-Aboriginal community, is relatively concentrated in urban areas. As in the past, households below the affordability standard are much more prevalent in the Aboriginal population in the CMA's of western Canada, especially Regina and Saskatoon.

4. Other Indicators of Housing Below Standard

i. Alternative Adequacy Measures

The need for major repair can be assessed for each individual structural component of a dwelling unit. While a number of studies undertaken in the last decade (for example, EKOS (1986a), CMHC (1987) CMHC (1992)) examined an extensive range of dwelling structural components, the APS addressed two in particular: problems with existing electrical wiring and the need for a new roof. As with the overall assessment of housing in need of major repair, the incidence of perceived need, using both measures is:

- highest among households on-reserve, followed by those in rural and then urban off-reserve locales and
- lowest in the south, increasing generally to the north. The highest incident of problems in both cases is on-reserve in the mid-north.

Responses to these more specific questions were correlated with the evaluation of need for major repair to determine the degree to which the specific questions may have formed the basis for evaluating this more general question.⁵ Results show the correspondence to be highest on-reserve. There, approximately 61% of those experiencing problems with electrical wiring and 80% of those requiring a new roof also indicated that their housing was in need of major repair. Off-reserve, these proportions drop. In rural areas, approximately 40% of those with electrical problems and 60% of those needing a new roof also indicated the need for major repairs, and in urban areas, the

⁵ This analysis should be viewed with caution since in neither case did the survey allow the capacity to evaluate the seriousness of exsistant problems, or whether a remedy to these problems would involve "major repairs".

proportion drops again to 30% and 48%.

There are a number of clues in the APS and elsewhere as to why the correspondence between the need for major repairs and electrical problems or need for a new roof is highest on-reserve. Young et. al. (1991) notes that faulty electrical systems have been cited as a frequent cause of fires on-reserve, necessitating major repairs. Further, the 1984 EKOS study and the 1987 CMHC evaluation indicated that on-reserve, inspections often found extensive and multiple problems in housing on-reserve in need of major repair (EKOS (1986a), CMHC (1987)).

ii. An Alternative Suitability Measure

As well as applying the National Occupancy Standard to identify crowded living conditions, a second, corresponding measure was also applied. Residents were asked whether or not their present dwelling had a sufficient number of bedrooms to satisfy residents' needs. This allows a comparison of the results of applying the normative suitability standard to corresponding perceptual data.

There is a correspondence between the proportion of those in households below the suitability standard and the perceived need for more bedrooms, although it is weaker than that found when using the alternative adequacy measures. As with the incidence of housing below the suitability standard, the highest proportion of those that believe they need more bedroom space is on-reserve in the mid-north (31%), and the lowest proportion is in urban areas off-reserve (12%).

Nonetheless, the association is not perfect. In fact, the great majority of those in households below the suitability standard did not indicate that people in their dwelling needed more bedroom space. Again, as noted elsewhere, the application of the externally defined normative standard leads to higher proportions of falling below standard than a self-assessment of need. These two measures were most strongly associated on-reserve (38%), where crowding is both most prevalent and most excessive.⁶ Conversely, a small proportion (5%) of residents indicated a need for more bedroom space though they did not fall below the suitability standard.

B. Housing Below Standard, On-Reserve

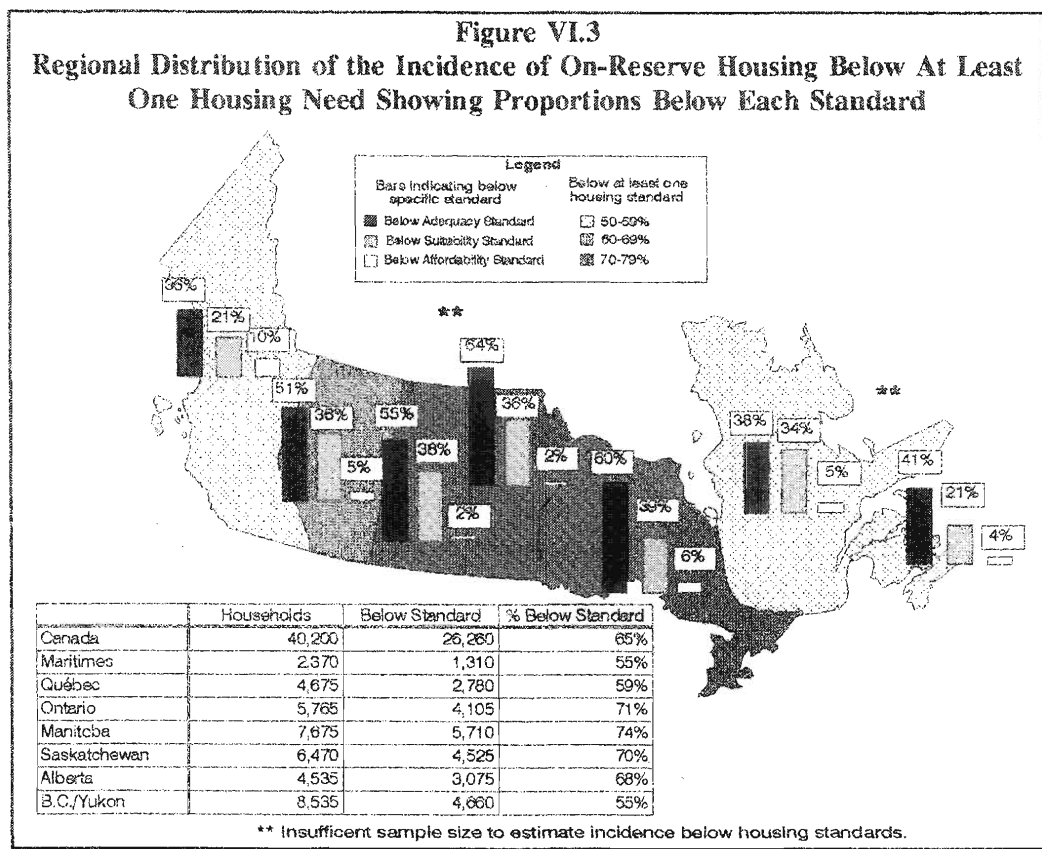
The core housing need model identifies whether or not households living below housing standards have sufficient income to improve their housing conditions. Unfortunately, on-reserve, it is only possible to determine if households live below today's housing standards. Lack of complete cost data make it impossible to assess whether or not households can afford to improve their situations and therefore impossible to assess whether or not they are in core housing need. As a result, the following discussion of housing conditions on-reserve focuses only on living in housing below standards. When the discussion shifts to the off-reserve population, the focus returns to core housing need.

The very high proportions of households living in dwellings on-reserve without full bathroom facilities, in need of major repair and considered to be crowded has been the focal point of a number of analyses in the past (Clatworthy and Stevens (1987)). In 1991, again, the proportion of households residing in housing below standard is greatest on-reserve.

Of the 40,200 households identified on-reserve in the APS, approximately 26,250 or 65% live below housing standards. A very high proportion of Aboriginal people living on-reserve, 71% or 116,000 of 166,000 reside in these households.

Dwellings on-reserve are roughly 5 times more likely to be below either of the adequacy or suitability standards than non-Aboriginal housing. Half of households on-reserve fell below the adequacy standard, 31% below the suitability

⁶ For example, the highest proportion of housing below the National Occupancy Standard by two or more bedrooms was found on-reserve.



standard and 6% could be identified as falling below the affordability standard.⁷

Figure VI.3 shows that housing below standard is concentrated in an area stretching from Ontario to Alberta and peaking in Manitoba (74% of the stock). Between three-quarters and four-fifths of the people living on-reserve in these regions reside in these dwellings. Housing below the adequacy standard makes up a particularly large proportion of the on-reserve stock here, ranging from 51% in Alberta to just under two-thirds in Manitoba. While the incidence of housing below the suitability standard is much more evenly spread, it too is concentrated in this area, ranging from 36% to 39% of the stock, partly reflecting large average household sizes (as indicated in chapter III).⁸

Band housing dominates on-reserve stock in most parts of the country. The inability to measure affordability in band housing lies behind the very small proportions of households indicated in Figure VI.3 as being below the affordability standard in most regions. The exception is B.C./Yukon, where a large proportion of stock is rented or owned. There, one in ten households is below the affordability standard.

Examining north/south distinctions, a much higher proportion of households live below standard on-reserve in the

⁷ Affordability problems, as noted above, were only identifiable for the 41% of on-reserve households that resided in owned or rented accommodations. In rented and owner stock, 14% are below the affordability standard. Thus, 6% of on-reserve households could be identified as falling below the affordability standard.

⁸ The relatively high incidence of housing on-reserve in the central regions of the country considered crowded, in need of major repair and lacking operational bathroom facilities was also noted in reviews of 1981 and 1984 housing conditions on-reserve (Clatworthy and Stevens (1987) and EKOS (1986a)).

mid-north (73%) than in the south (58%). In the mid-north, 60% of households fall below the adequacy and 38% below the suitability standard. The major difference is in housing below the adequacy standard (60% versus 43% in the south), although the proportion below the suitability standard also declines from 38% to 26%.

Households on-reserve are considerably more likely either to live below more than one standard or to fall further below adequacy or suitability standards than Aboriginal households living off-reserve and non-Aboriginal households (see Table VI.1). On-reserve, 22% of households fall below two or more standards, in contrast to 12% of Aboriginal households off-reserve and 4% of non-Aboriginal households. Predominantly, these standards are adequacy and suitability (20%). Households on-reserve are more than 25 times more likely than non-Aboriginal households to be below both adequacy and suitability standards. One in seven dwellings on-reserve lack full, operational bathroom facilities and are in need of major repairs and one in seven have a deficiency of two or more bedrooms below the suitability standard.

<p align="center">Table VI.1 Degree to Which Housing is Below Standard Indicators On-Reserve, Off-Reserve Aboriginal and Non-Aboriginal Households</p>				
Standard	Indicator	% On-Reserve Households	% Off-Reserve Aboriginal Households	% Non-Aboriginal Households
Overall Indicator	Housing below <u>more than one</u> Standard	22%	12%	4%
Adequacy Standard	Lack <u>both</u> full, operational bathroom facilities and in Need of Major Repairs	14%	3%	0%
Suitability Standard	Deficiency of <u>2 or more bedrooms</u> from the National Occupancy Standard	14%	4%	N.A.*
Affordability Standard	Expenditure between <u>50% and 99%</u> of household income for shelter	2%	9%	9%
<p>* This specific statistic is not available for non-Aboriginal households. It is known that 6% of non-Aboriginal households are below the suitability standard.</p>				

Households in the mid-north are more likely to be below more than one standard and to fall further below adequacy and suitability standards than households in the south. There, for example more than 26% of dwellings fell below more than one standard, and 20% fell below the suitability standard by 2 or more bedrooms.

As will be indicated in more detail in the next chapter, the presence of crowded housing may be a major factor in accelerating wear and tear. One way of examining the relationship between adequacy and suitability is by comparing the actual proportion of households which fall below both adequacy and suitability standards to the expected proportion that would exist if adequacy and suitability standards were not related.⁹ In the mid-north, where high proportions of dwellings fall below the suitability standard¹⁰, many well below it, the incidence of housing below both adequacy and suitability standards is 3 percentage points above the expected proportion (26% versus 23%).

In contrast, it is relatively rare for Aboriginal households residing in rented or owned accommodations on-reserve to utilize 50% or more of their income on housing (2%). Indeed, in comparison, their Aboriginal and non-Aboriginal

⁹ The proportion below both adequacy and suitability standards should be roughly equal to the product of multiplying the proportion below the adequacy standard by the proportion below the suitability standard, if there is no relationship between the two standards.

¹⁰ The same holds true for three of four regions where there are high proportions of households below the suitability standard (Manitoba, Saskatchewan and Alberta).

household counterparts residing off-reserve are almost 4.5 times more likely to utilize 50% or more of their income for shelter.

C. Core Housing Need, Off-Reserve

Off-reserve, 32% or 63,070 of 196,375 Aboriginal households are in core housing need. (See Figure VI.4)¹¹. These households are far more likely to be in core housing need than their non-Aboriginal counterparts. These households are home to 35% or 157,000 Aboriginal people living off-reserve.

In urban areas, the proportion of households in core housing need is only slightly higher (33%) than in rural areas (31%). However, because Aboriginal households are concentrated in urban areas, three quarters of all households in core housing need are located there (47,000). Because of the slightly larger proportion of households in urban areas in the non-Aboriginal population and the greater relative concentration of core housing need there, an even larger majority (86%) of non-Aboriginal households in core housing need reside in urban areas.

Despite a higher proportion of households in urban areas in core housing need, the proportion of the Aboriginal peoples residing in these households is, at 35%, identical to the proportion of rural Aboriginal peoples living in rural households in core housing need. This reflects a larger average number of persons per household in rural areas. Still, because such a large majority of households are located in urban areas, a large majority (68%) of Aboriginal persons in core housing need (107,045 versus 49,955) are in urban areas.

1. Regional and Locational Variations

Figure VI.4 also indicates that the proportion of households in core housing need ranges considerably from region to region, from a low of 21% in Quebec to a high of 47% in the Northwest Territories. The highest proportions of households in core housing need are in the Northwest Territories, Saskatchewan and the Yukon.¹² In the remainder of Western Canada (Manitoba, Alberta and B.C./Yukon) and in Newfoundland, the incidence of core housing need is relatively close to the national average. In the Maritimes, Ontario, and especially Québec, the proportions of those in core housing need are substantially below the average. As a result, the distribution of households in core housing need is quite different from the overall distribution of households (See Figures VI.4 and VI.5). It is much more evenly distributed from Ontario to B.C./Yukon, than is the overall household population. While the distribution of core need households ranges from a low of 15% located in Manitoba to a high of 20% residing in Ontario, the distribution of all households is more dispersed, varying from a low of 11% located in Saskatchewan to a high of 24% in Ontario. In the Northwest Territories, just over 4,000 households are in core need, while 3,500 are in Québec even though Québec contains twice as many households.

In the non-Aboriginal community, the incidence of core housing need varies much less substantially across the regions--ranging from 14% in the Northwest Territories to 18% in British Columbia/Yukon. Further, there is little relationship between the regional incidence of core need among non-Aboriginal and Aboriginal households. In Saskatchewan and the Territories where the proportions of core need among Aboriginal households are highest, they are relatively low in the non-Aboriginal population. The converse is true in Québec.

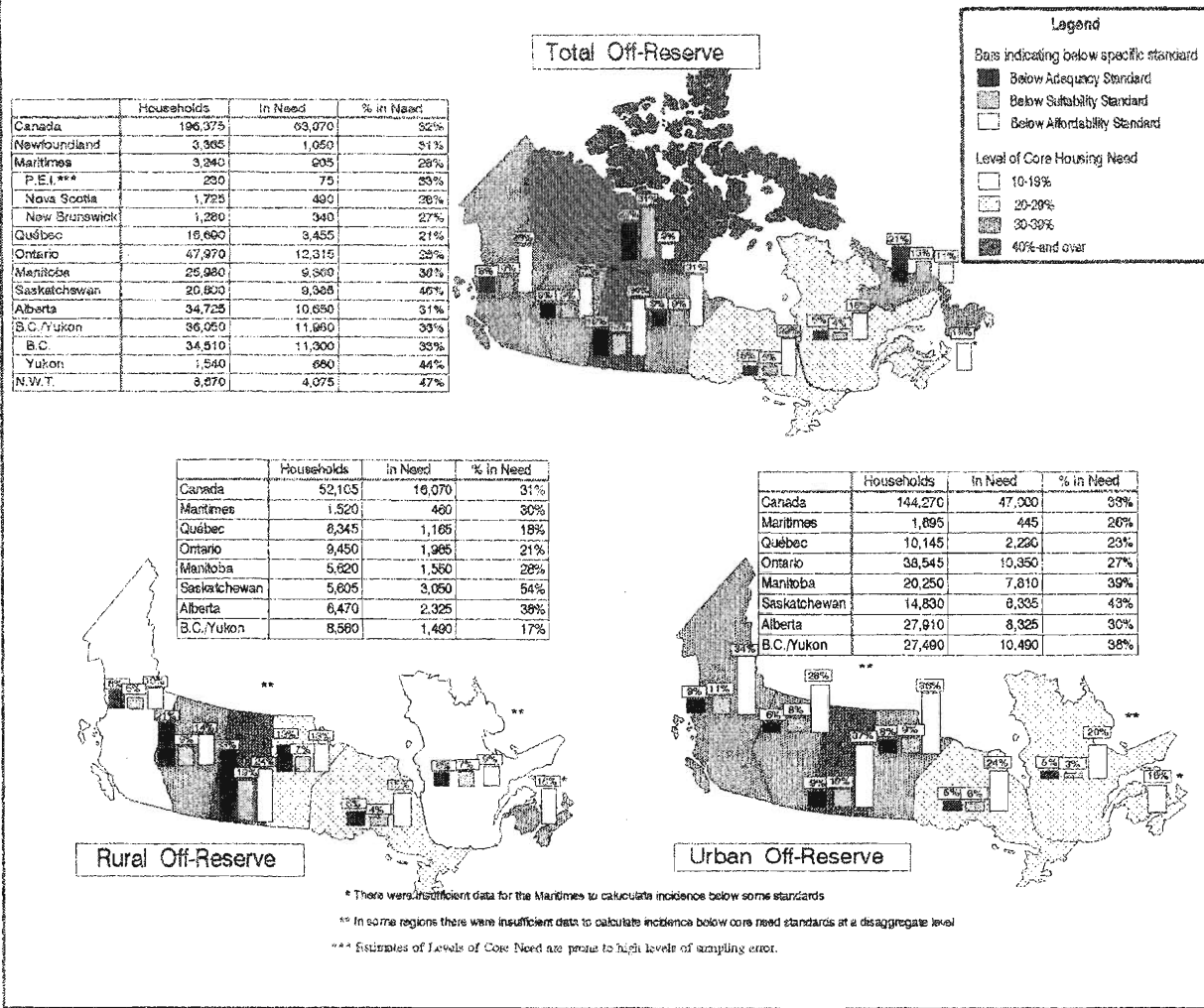
Figure VI.5 also indicates that the regional distribution of Aboriginal peoples in core housing need accentuates these differences since in regions with high levels of household core need, household sizes tend to be large, and a disproportionate number of these households fall below the suitability standard. Thus, in Saskatchewan and the Northwest Territories, more than half of the off-reserve population is in core housing need. As a result,

¹¹ Note that core need could not be calculated for a total of 2,665 Aboriginal households, off-reserve. See Chapter II, Section B, Part 1 for the various conditions where core need cannot be calculated.

¹² The estimated level of core need in the Yukon should be viewed with caution since it is based upon a small sample. It is, though, sufficiently reliable for use in making this distinction with a high level of confidence (99%). The high level of core need in the Yukon among Aboriginal peoples is also in line with the findings of prior work in the area (IUS (1986)).

Figure VI.4

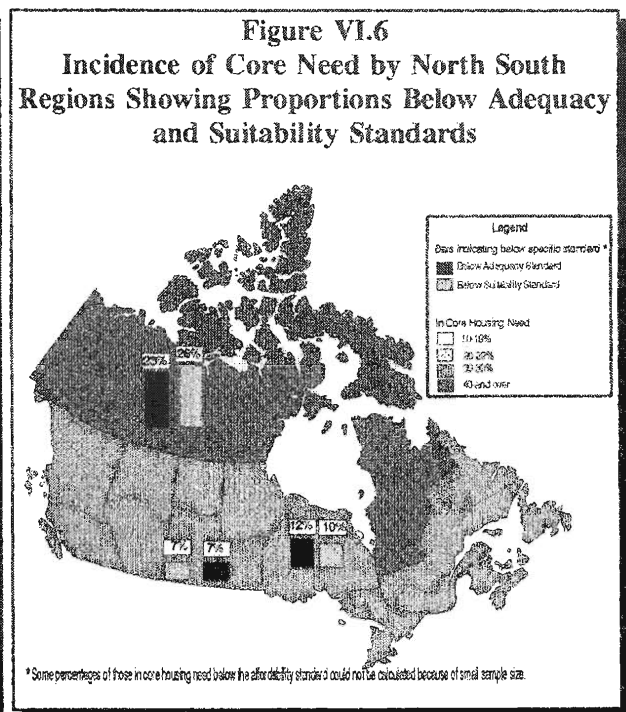
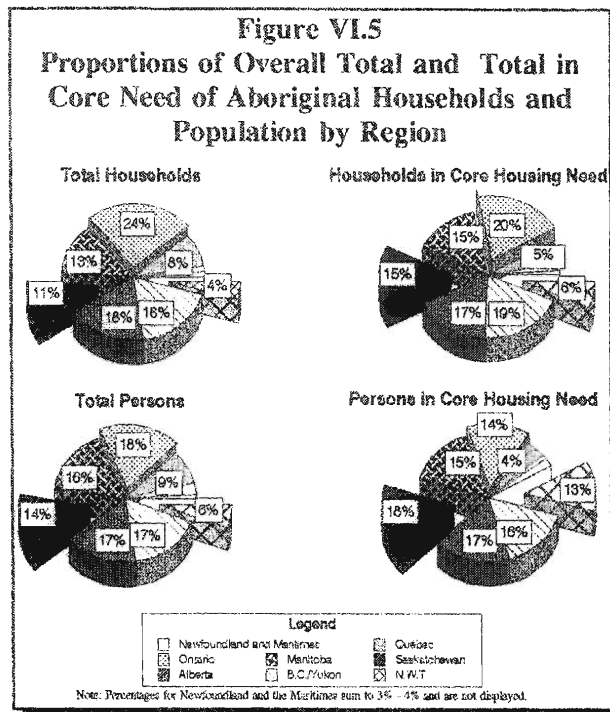
Regional Distribution of Core Need among Aboriginal Households Showing Rural/Urban Location and the Incidence of Dwellings Below Each Core Housing Need Standard



Saskatchewan also has the highest number of persons in core housing need (just under 28,000, or 18% of all Aboriginal persons in core need). Meanwhile, the number of persons in the Northwest Territories in core housing need (just under 20,000 or 13% of all Aboriginal persons in core housing need) rivals the core need population of Ontario (approximately 23,000 or 14%).

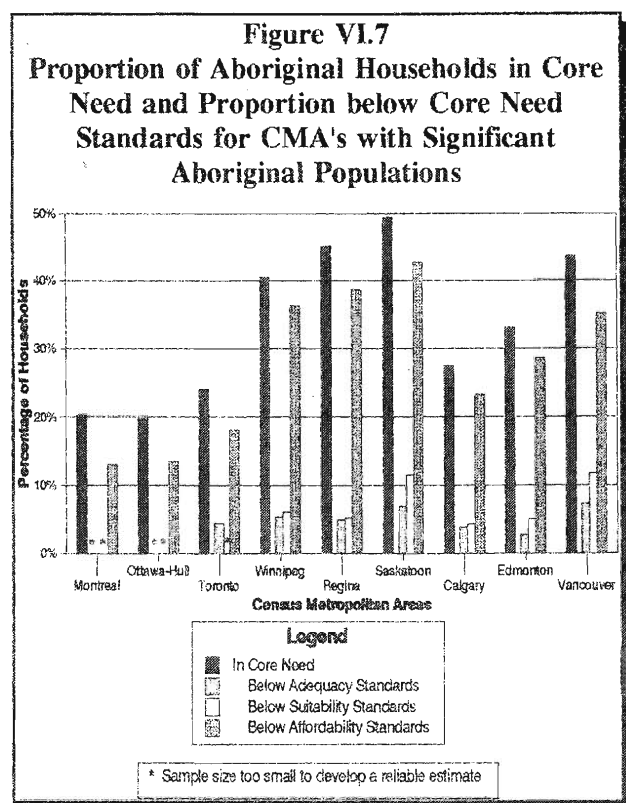
In addition to these major regional variations in the incidence of core housing need, north/south location also plays a major part. As Figure VI.6 illustrates, in the south, 31% of households are in need, in the mid-north, 34% and in the far-north, 45%. As will be seen in the next chapter, the high incidence of core housing need in the far-north in general, and the Northwest Territories in particular, is a reflection of the high incidence of Inuit need, primarily in rural areas, and again, is highly related to household and dwelling unit size. With the progression from south to north, there is a general increase in the proportion of households in core need falling below adequacy and suitability standards.

Figure VI.4 shows that there is a very high proportion of off-reserve rural households in core need in Saskatchewan



(54%). One contributing factor to this high level of core need is the high proportion of Saskatchewan's households located in the mid-north.

The proportion of households in core need in urban areas is particularly high in three regions--Saskatchewan, Manitoba and B.C./Yukon. This is to a large degree a reflection of very high proportions of Aboriginal households in core need in the major CMA's of these regions. (See Figure VI.7). These proportions are especially high in the Saskatchewan CMA's of Regina (45%) and Saskatoon (49%). In Winnipeg (41%) and Vancouver (44%), the incidence of core housing need is well above provincial levels. The gap between Vancouver and the remainder of British Columbia is 18% and between Winnipeg and the remainder of Manitoba is 13%. In Manitoba, apart from high levels of core need in Winnipeg, the incidence of housing below standard is highly concentrated on-reserve. In fact, much of the literature indicates that Winnipeg has tended to serve as a reception area to many who have previously lived on-reserve but have moved for economic reasons (Clatworthy (1982). Previous work has indicated that many of these people have little income and have been very likely to be in housing need (Clatworthy (1983)). In B.C., in contrast, core need and housing below standard are concentrated primarily in Vancouver. Vancouver, with a relatively buoyant economy has been seen in



the literature as a destination for many living in the prairies because of greater economic opportunity (Richardson (1993)). In addition, the Vancouver housing market has been particularly prone to price surges in the last decade (CMHC (1992)). In eastern cities, in contrast, the level of core need is relatively close to that of non-Aboriginal households.

2. Core Housing Need Standards

By far the majority of households in core housing need reside in dwellings for which they pay 30% or more of their income for shelter. In total, 25% of Aboriginal households (48,900) fall into need because they are below the affordability standard. In contrast, 9% reside in housing below the adequacy standard and 9% occupy dwellings that are unsuitable or too small in size. Among non-Aboriginal households, housing affordability is an even more dominant cause of core housing need. Non-Aboriginal households are seven times more likely to fall into need because of affordability than either adequacy or suitability problems. Thus affordability is the dominant cause of Aboriginal and non-Aboriginal housing need. However, Aboriginal households living off-reserve are approximately 4.5 times more likely than non-Aboriginal households to be in core need because they fall below adequacy or suitability standards.

The dominance of affordability as a cause of core housing need is a reflection of the large proportion of Aboriginal households off-reserve residing in urban locales. This hides a very clear distinction between the incidence of core need in rural and urban areas. In urban areas, the largest proportion of households in core need spend more than the affordability norm for their housing (29% of all urban households or 42,000). This is a block of households so large that it constitutes approximately two thirds of all Aboriginal households in core need. In contrast, 8% of urban households reside in dwellings below the adequacy standard and 7% in dwellings below the suitability standard. In rural areas, a much smaller proportion of Aboriginal households fall into core need and are below the affordability standard (14%), but significantly larger proportions fall below suitability (12%) and adequacy (16%) standards.

Regardless of the housing standard, Aboriginal households in both urban and rural areas are more likely to be in core housing need than non-Aboriginal households. In urban areas, the single largest segment of non-Aboriginal households are in core need because of affordability. Yet Aboriginal households are still almost twice as likely to be in core need and below this standard. Aboriginal households are also between 3.5 and 4 times more likely to be in core need and fall below adequacy or suitability standards, because these housing problems are relatively rare among non-Aboriginal households. In rural areas, the proportions of non-Aboriginal households in core need because they are below housing affordability and suitability standards are lower than in urban areas while the proportion below the adequacy standard is somewhat higher. Thus, in rural areas, Aboriginal households are 12 times more likely to be crowded and in core need and 4 times more likely to be living in inadequate dwellings in core need than are non-Aboriginal households.

The proportion of households below adequacy and suitability standards is also highly related to north/south location. In the south, the percentage of Aboriginal households residing in dwellings below adequacy and suitability standards is in both cases 7%. In the mid-north, the percentages increase to 12% living in dwellings below adequacy standards and 10% living in crowded conditions, and in the far-north to 23% and 26% (See Figure VI.6). In contrast, reflecting the fact that housing affordability is primarily an urban problem, the incidence of housing failing to meet affordability standards declines from south to north.

Examining the regional distribution of core housing need households below various standards re-enforces the trends already described (Figure VI.4). Households below the affordability standard and in core need are concentrated in Western Canada, with the highest proportion being in Saskatchewan. Core need households residing in dwellings below the affordability standard are especially common in the urban areas of this region, with proportions being highest in Regina, Saskatoon, Winnipeg and Vancouver (See Figure VI.5 and VI.7). Notably, in Saskatchewan, almost one in four households in rural areas are in core need because of falling below the affordability standard. Households in core housing need and below the adequacy standard are concentrated in the Northwest Territories, Newfoundland and in the rural parts of Saskatchewan and Alberta. Households in core housing need and below the suitability standard are especially concentrated in the Northwest Territories and rural Saskatchewan. In rural

Saskatchewan, one third of all households are in core need and below the adequacy standard, more than twice the proportion of Aboriginal households living in other parts of rural Canada.

Aboriginal households in Saskatchewan thus bear the dubious distinction of being the most likely to fall into core need, regardless of housing standard and irrespective of rural or urban location.

Aboriginal households are much more likely than non-Aboriginal households to be in core need because they fall below more than one housing standard, irrespective of urban or rural location. Approximately 10% of Aboriginal households or four times the proportion of non-Aboriginal households are in core need because they fall below more than one housing standard. While this proportion was identical in rural and urban areas, in urban areas, it usually includes housing affordability and suitability, while in rural areas, it most frequently includes adequacy and suitability. Given the high incidence of need noted above, it is not surprising to find a concentration of those in core need and residing in dwellings below multiple standards in Saskatchewan (15%) and the Northwest Territories (14%).

Among Aboriginal households, 2% are in core need and below the adequacy standard because of living in housing that both lacks full, operational bathroom facilities and needs major repair. These households are almost all in rural areas. Meanwhile, 3% of households are in core need and fail to meet the National Occupancy Standard by two bedrooms or more, a third of core need households with housing below the suitability standard. These households are relatively concentrated in rural areas (5% versus 2% in urban areas), and in the far-north (11%, falling to 3% in the mid-north, and 1% in the south). Just over 8% of households are in core need and dedicated 50% or more of their income to shelter. These households are concentrated in Saskatchewan, particularly in Regina, and in Vancouver.

D. Housing Below Standards Among those Not in Core Housing Need

As in the non-Aboriginal population, a number of households whose incomes are above the core housing need income thresholds occupy dwellings below housing standards. The proportions of Aboriginal and non-Aboriginal households falling below housing standards but not in core need are similar. Among those with incomes above the core need income threshold:

- a smaller proportion (5%) of Aboriginal households spend 30% or more of their income on housing than among non-Aboriginal households (8%);
- larger proportions of Aboriginal households occupy dwellings below housing suitability (8%) and adequacy standards (8%) than in the non-Aboriginal community (4% and 5%).

As with non-Aboriginal households, Aboriginal households below the affordability standard but not in core housing need are concentrated in urban areas where housing costs are especially high, particularly in Ontario and British Columbia. As with Aboriginal households who are core need, households living in dwellings below housing adequacy and suitability standards, are more concentrated in rural areas, especially in the mid- and far-north.

E. Summary

Aboriginal households are considerably more likely to fall below housing standards than others, especially adequacy and suitability standards. Households falling below standards are concentrated on-reserve, particularly in the mid-north, and in the far-north. Those falling below the affordability standard are concentrated in urban areas, especially in western Canada.

Among Aboriginal households, 8% fall below adequacy standards because they lack operational bathroom facilities. In the non-Aboriginal community, very few households are lacking these basic amenities (less than .5%). The high incidence of housing below the adequacy standard in the far-north and on-reserve in the mid-north can be largely attributed to dwellings lacking adequate, operational bathroom facilities.

Using other indicants of housing adequacy and suitability, including the need for specific items in the home and the

perceived need for more bedroom space, yields trends which correspond quite closely with the application of the core housing need standards. Still, while households members who believe their dwellings need specific repairs or more bedroom space are considerably more likely to fall below corresponding adequacy and suitability standards, the correlation is not perfect. In particular, members of Aboriginal households are considerably less likely to believe that they require more bedroom space than would be indicated through the application of the National Occupancy Suitability standard.

On-reserve, the majority of households (65%) live in dwellings falling below at least one housing standard. A very high proportion of Aboriginal people living on-reserve, 71% or 116,000 of 166,000, reside in these households. One half of on-reserve housing is below the adequacy standard while 31% is crowded. One in four households on-reserve do not have full, operational bathroom facilities. In contrast, dwellings below the affordability standard make up a small proportion of housing below standard, except in one region: B.C./Yukon. The highest proportions of households below standards are located in regions with the highest concentrations of on-reserve housing--in Manitoba and Saskatchewan. Finally, a very high proportion of housing below standards is in the mid-north (73%).

Off-reserve, just under a third of households are in core housing need (32%), twice the proportion of the non-Aboriginal population (16%). Approximately three quarters of Aboriginal households in core need reside in urban areas. By far the largest proportion of households in core need fall below the affordability standard. In rural areas, while affordability is less significant as a contributor to core need, the relative incidence of housing below adequacy, and to a lesser extent, suitability standards is much higher. There is a concentration of core housing need in Manitoba, Saskatchewan and the Northwest Territories. British Columbia and Ontario, which have the most urbanized populations and the bulk of Aboriginal households, also have the largest numbers of households in core need. However, because urban households tend to be smaller in size, B.C. and Ontario do not have the largest number of Aboriginal peoples in housing need. Instead Saskatchewan does, and the Northwest Territories, in spite of its small size, houses a population in need almost the size of Ontario's.

Saskatchewan thus bears the dubious distinction of being the province in which Aboriginal households are the most likely to fall into core housing need, regardless of housing standard and irrespective of rural or urban location. Despite the relatively low cost of housing in Regina and Saskatoon, an inordinately high proportion of Aboriginal households falls below the affordability standard. The Northwest Territories, and the far-north in general have extremely high proportions of households with dwellings below adequacy and suitability standards.

The incidence of dwellings below the affordability standard outside of Saskatchewan tends to be relatively concentrated in two large CMA's--Vancouver and Winnipeg. Vancouver, where the housing market has generally experienced severe supply constraints, also has a relatively high concentration of households below the adequacy and suitability standards.

Chapter VII

Correlates and Determining Factors in Core Housing Need

The incidence of housing falling below core housing need standards is correlated with a number of other housing, socio-demographic and economic factors. This chapter examines the interdependence among these factors. It extends linkages made between tenure, household and socio-demographic characteristics and housing below standards and need first made in Chapters III, IV and V. In addition, new linkages are introduced to better understand why the incidence of housing need among Aboriginal households is so prevalent.

A. Housing Below Standard, On-Reserve

As noted in the last chapter, among Aboriginal households, there is a considerable difference in the incidence of housing below standard on- and off-reserve. On-reserve, almost two thirds (65%) fell below at least one housing standard, in contrast to 46% off-reserve. Further, the incidence of housing below standard is more than twice that of non-Aboriginal households.

In Chapters III through VI, a number of reasons for these considerable differences were posited:

- In many cases, there is a mismatch between the size of housing on-reserve and household size. Average household size is larger, while dwelling size is smaller than in other locales. Larger household sizes reflect a much higher number of children and non-census family persons living with others, often as parts of extended families. This may also be a result of housing shortages in some reserve communities;
- A significantly higher proportion of adults living on reserve have health and activity limitations, especially among non-seniors. They are also more likely to be moderately or severely disabled. Without considerable investment to enhance accessibility, the presence of a disability often restricts opportunities to undertake many everyday activities necessary to sustaining a livelihood or maintaining housing;
- Many reserves are located in remote locations, where it is expensive and difficult to provide the resources necessary to maintain existing housing and to provide the water and sewage necessary to support adequate bathroom facilities;
- Many reserves are located in remote locations and/or are subject to climatic extremes which can lead to accelerated rates of building deterioration. Further, many structures built in the past did not include adequate provision in the design or the materials used to meet the conditions typically faced in these communities;
- Average income on-reserve is approximately 64% of Aboriginal income off-reserve. The base of many reserve economies is relatively narrow and considerable employment is in industries and occupations which do not pay well or provide secure, steady employment. Thus unemployment rates are high and a relatively small proportion of adults are labour force participants.
- Many of the activities necessary for subsistence or business are undertaken using the resources of the home. These activities often lead to considerable wear on interior surfaces and floors and can increase humidity and dust levels, further affecting heating systems, wall surfaces and windows (CMHC (1987)).
- In many communities, especially in remote areas, a substantial proportion of the local economy involves subsistence activities and trading in kind. The ability of Aboriginal households to purchase materials and services required to maintain existing structures from sources outside of the community is thus limited.

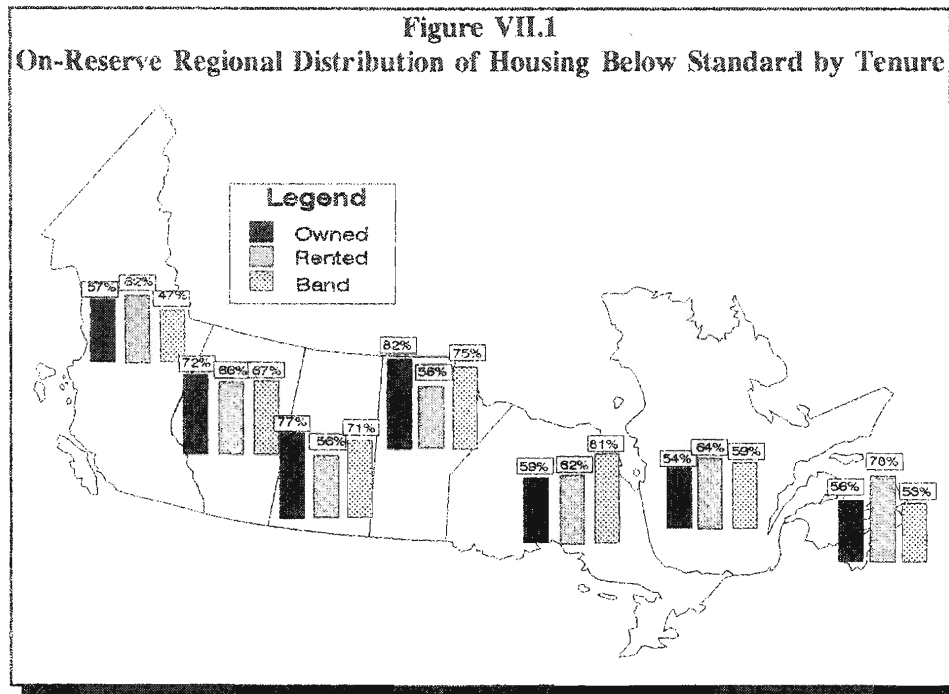
The likelihood of housing falling below the adequacy standard increases quickly with dwelling age. In the past, detailed evaluations of on-reserve stock have related dwelling age to very quick rates of deterioration (CMHC (1987) and EKOS (1986a)). Only 21% of the on-reserve housing stock was built more than 20 years ago. While the youthful age of on-reserve housing reflects a concerted effort to improve this housing stock by various levels of government, it also reflects the quick deterioration and ultimately, the short building life of stock constructed in the past.

Finally, for rental and owner occupied housing, housing below the affordability standard is less an issue than

elsewhere. In part, this is a reflection of the large proportion of rental housing that is subsidized, and the various programs available now and in the past which have reduced the cost of ownership (ranging from capital grants to low interest loans to sweat equity) (CMHC (1987)).

1. Factors Contributing to Variations in the Incidence of Housing below Standards

On-reserve, at the national level, there is a clear correlation between tenure and the incidence of housing below adequacy and suitability standards. Band housing is more likely to be overcrowded and/or in poor repair (68%) than either rental (50%) or owner occupied housing (56%). This means that approximately 70% of Aboriginal peoples residing in band housing, 58% of those renting and 63% of those owning live in dwellings below these standards.¹



Regionally, however, the correlation between tenure and housing below standard is weaker. Figure VII.1 shows that the incidence of band housing below standard was highest in provinces with disproportionately large amounts of on-reserve and hence band housing stock, i.e. Ontario (81%), Manitoba (75%) and Saskatchewan (71%). In two of these provinces, Manitoba and Saskatchewan, there is an even higher proportion of owner occupied housing below standard, 82% and 77% respectively.² Only in Ontario was the incidence of on-reserve need much higher in band housing than in the owned or rented stock.

The correlation between band housing and dwellings below standards re-emerges when incidence is examined using north/south location. Irrespective of tenure, the incidence of housing below standard is considerably higher in the mid-north. In the mid-north more than three quarters of band housing (77%) is either crowded and/or in poor repair, in contrast to 60% in the south. Among owners, the proportion decreases from 65% in the mid-north to 51% in the

¹ Adding affordability, which is not available for band housing, an identical 62% of rented and owned dwellings were below at least one standard.

² In these two provinces there was a negligible amount of rental stock.

south. As well 56% of renters in the mid-north in contrast to 44% in the south are below these standards.

Figure VII.2 shows that a strong correlation between housing below the adequacy standard and band housing also appears when dwellings of various ages are examined. Irrespective of tenure, the incidence of housing below standard increases quickly with dwelling age over the first three decades of dwelling life. For band housing, it begins at a higher level in the first decade, and increases most quickly. Just over 43% of band housing built in the period 1981-1991 is below standard, and this rises to 73% of units constructed between 1961 and 1970. In contrast, 31% of the new owner occupied dwellings and 22% of rented accommodations are below the adequacy standard. These proportions rise to 59% of owner occupied and 62% of rented accommodations for housing built between 1961-1970.³

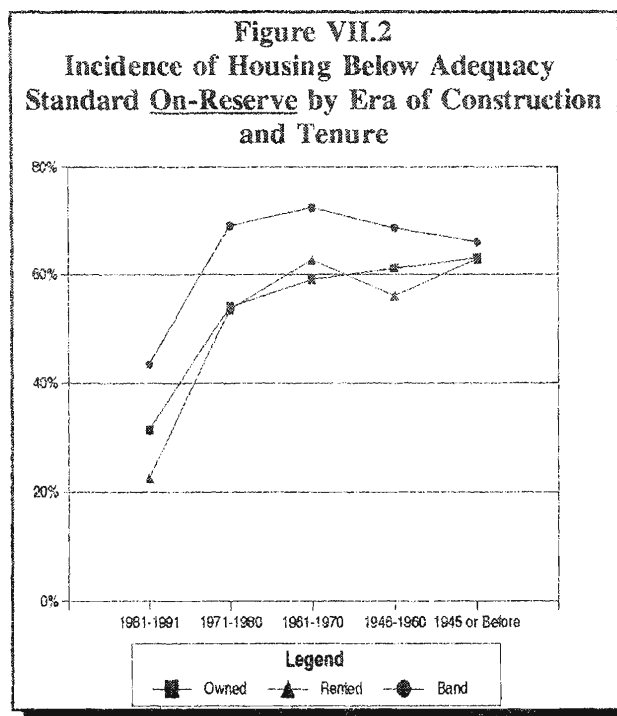
When such a large proportion of on-reserve housing falls below adequacy and/or suitability standards, it is clear that tenure form in and of itself is not the key explanation. Band housing is highly likely to be below standard at least in part because much higher proportions of this stock:

- are located in the mid-north and
- lack a full range of operational bathroom facilities (33% in contrast to 17% of owned dwellings and 8%) of the occupied rental stock.

In terms of housing suitability, Figure VII.3 shows that approximately 35% of band housing is below standard in contrast to 27% and 24% of on-reserve rented and owned housing respectively. Further, higher proportions of band housing are below the National Occupancy Standard by 2 bedrooms or more (16% in contrast to 10% of owned and 11% of rented accommodations).⁴ For the most part, these differences can be attributed to the presence of larger households in band housing.

In 1991, households containing 5 or more persons occupied 46% of band housing units in contrast to 39% of rented and 33% of owned units. The proportion of households below the suitability standard increases with household size, from 8% of dwellings with two persons to 90% of dwellings with 8 or more persons.

Past literature has used "doubling up", defined as having more than one census family reside in a dwelling, as an

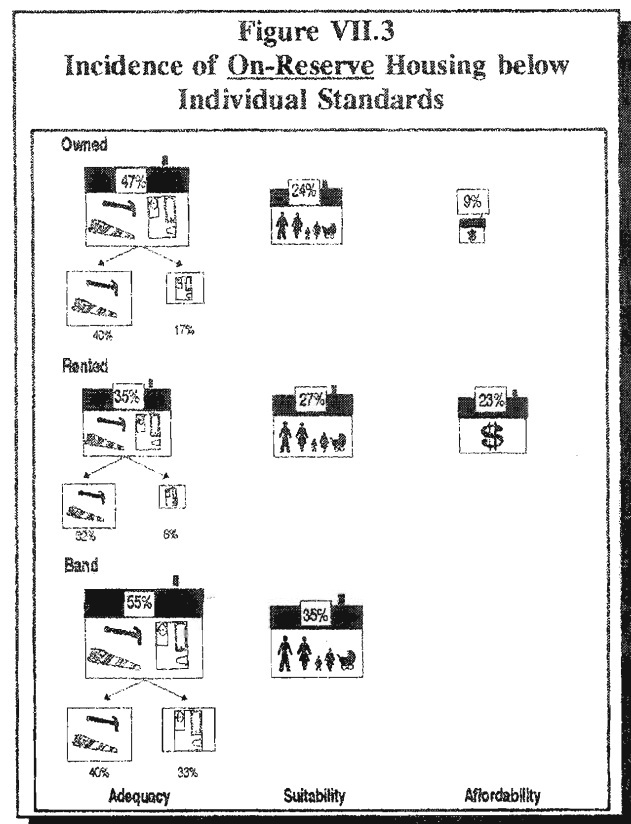


³ In most cases, roof deterioration is related to age. All else being equal, rental accommodations, which tend to have been constructed most recently, will also be least likely to require new roofing, while owner occupied housing which tends to be older, will be most likely to require such repairs. The APS indicates that 12% of those on-reserve in rental housing believed they required new roofing, in contrast to 16% of owner occupiers. Of those in band housing, 19% believed their dwellings to be in need of roof repairs, although this housing is on average younger than owned accommodations. This high proportion can likely be attributed to the relative concentration of band housing in the mid-north, where climatic extremes are more prevalent and thus roof life is shorter.

⁴ Reflecting these high proportions of band housing below the suitability standard, it is not surprising that a high percentage of band housing occupants believe that they need more bedrooms (31%), especially those located in the mid-north (34%).

indicator of crowding largely attributed to lack of adequate supply. The presence of large households is, however, a reflection of a particularly large proportion of non-census family persons who reside in band housing, which may or may not be related to "doubling up" and lack of supply. It may simply reflect the fact that housing has been built to specifications that do not take into account the practice of many Aboriginal peoples to live in extended family units.

Variations in the census family composition of households shed some perspective on why households in band housing are larger and are more likely to be below the suitability standard. First and foremost, children under 15 are concentrated in band housing, making up 35% of residents, in contrast to 31% elsewhere. Among adults, children over 15 and non-census family children are also concentrated in band housing (44% versus 40%). Among the 28% of band housing which included older children (those 15 and over) and/or non-census family persons living with others, 80% live below adequacy/suitability standards. Housing below standard thus tends to be occupied by households of younger and older children, their parents, and, in many cases, non-census family persons living with others. These households are relatively concentrated in band housing.⁵



Crowding, which is especially prominent in band housing, has implications for the long term adequacy and life of the housing stock. For example, crowding has been seen to have a direct influence on the life of floor and other interior surfaces. (CMHC (1987)). In addition, it can influence interior moisture levels, which play a considerable role in the deterioration of window casings and nearby wall surfaces, especially during cold weather. Differences in household size likely help to explain why the proportions of band and owner occupied housing in need of major repair are the same (40%), despite the much higher percentage of band housing which had been constructed in the past 11 years (54% versus 38%).

Other factors come into play in understanding differences in the proportions of band and rented housing in need of major repair (40% versus 32%). Some of this variation can be attributed to the relative age of these two stocks. Over 62% of the rental stock was constructed in the period 1980-1991 in contrast to 54% of band housing. Further, while household composition is similar, households in band housing tend to be larger and thus households below the suitability standard are more common.

Another influence on the relative incidence of housing below adequacy and suitability standards is household income. In 1991, average household income in band housing was 15% below that of households in rented and owned

⁵ In many ways the census family status of households in band and rental housing is similar, although band households are larger. Renter households tend to be smaller because they contain smaller proportions of children and non-census family persons living with others. In contrast, a significantly larger number of persons over 55 either living alone or with their spouses are in owner-occupied housing (9% versus 5% in rented/band housing).

accommodations.⁶ This gross comparison does not take into account variations in household form. Calculating income on a per capita basis magnifies this difference to just under 30%. Since those in band housing are often responsible for the maintenance of their dwellings, low income and the inability of households to afford repairs may be an especially significant problem.

Differences in the housing conditions attributed to household tenure and age of dwelling structure exist regardless of household mobility status. However, generally, those who moved in the last five years are less likely to reside in housing below standards than are others (61% versus 71%).⁷ This is not surprising since it is typical for a considerable proportion of those moving to relocate to new housing. The smallest proportions of those residing in housing below standard had moved to rental stock, which, vis-a-vis other stock, is relatively new (50%). The relatively low incidence of renters in housing below adequacy and suitability standards may very much be a reflection of the high proportion of new and rehabilitated rental housing made available to movers on-reserve, and to migrants. Thus, for example, those who had remained in the same rental stock over the last five years were just as likely as others to reside in housing below standard (68%).

More significantly, those moving from off-reserve are less likely to live in housing below standard than others (59% versus 65%). These movers are more likely to reside in rented accommodations (18% versus 12% of others), where they are even less likely to reside in housing below standard (50%). At the other end of the spectrum, three quarters of those who had not moved and had remained in band housing lived in dwellings below standard.

Owners were least likely to have moved in the past five years, and among those who had "stayed put", are least likely to live in housing below standard (64% versus 71%).⁸

2. Housing Below Adequacy and Suitability Standards Among Adults with Disabilities

Overall, on-reserve, there is no significant difference in the incidence of housing below standard among adults with and without health and activity limitations (Table VII.1). Persons with disabilities over 65 are slightly less likely to live in housing below standard, especially if faced with moderate or severe disabilities. This may reflect the special status of the elder in Aboriginal communities. It may also, though, parallel a trend seen in the non-Aboriginal community where seniors, because of their ability to accumulate assets and the high likelihood of living in smaller households, are also less likely to live in housing below standard.^{9 10}

⁶ Average incomes in rented and owned accommodations were quite similar, with renter household income averaging 98% that of owner household income.

⁷ This difference is likely understated since one large component of movers, those moving from off-reserve were more likely to reside in owned or rented accommodations. As noted in chapter II, in band housing, the affordability standard could not be applied and as a result, the proportion of housing below standard there is probably understated.

⁸ There is also a strong relationship between the presence of a mortgage among homeowners and the incidence of housing below standard that is likely related to mobility patterns. In the population at large, those moving to home ownership tend to be relatively young, are more likely to purchase new housing and to require mortgage financing. New housing is, of course, much less likely to be in need of major repair. Among homeowner households on reserve, 27% of those with a mortgage had adequacy problems in contrast to 53% of those with no mortgage.

⁹ These results and others below are derived from a series of special tabulations compiled from the 1991 Health and Activity Limitations Survey. Below these are referenced as "1991 HALS special runs".

¹⁰ In addition, older persons (those over 55) living on-reserve were more likely to live alone or in smaller households than others on-reserve, and thus were less likely to be in households below the suitability standard.

<p align="center">Table VII.1 On-reserve Population 15 and Over, Residing in Dwellings Below Adequacy and/or Suitability Standards by Presence of a Disability and Related Factors</p>			
	Population not Reporting Disability	Population reporting Disability	Population with Moderate or Severe Disability
Total	67%	68%	67%
Under 65	68%	69%	70%
Over 65	64%	63%	61%

There was some relationship between nature of disability and residence below adequacy/suitability standards, which in turn can be linked to age. Higher proportions of adults with seeing and "other" disabilities (learning/memory and/or mental health conditions) are in housing below these standards (74%) than are others. A much larger than average proportion of this group is under 65. As Chapter III indicated, much higher proportions of Aboriginal peoples than the population at large have these types of disabilities. In contrast, relatively small proportions of those with hearing difficulties (63%) and in need of mobility aids (60%) are in housing below standard. A much larger than average proportion of these persons are 65 and over.¹¹

B. Core Housing Need, Off-Reserve

Compared to Aboriginal peoples living in on-reserve households, those residing in off-reserve households are much less likely to live below housing standards. Aboriginal households off-reserve are, however, still far more likely to live below housing standards and be in core housing need than their non-Aboriginal counterparts. In Chapters III though V, a number of differences between Aboriginal and non-Aboriginal households were posited which can be seen as contributing to this difference. They include:

- a larger number of young adults in the Aboriginal community, especially in urban areas,
- a lower proportion of older adults who have higher incomes and some accumulated assets, enabling them to provide financial and other types of supports to fledgling families;
- a concentration of Aboriginal men with lower levels of educational attainment in occupations and industries where average remuneration levels are low and there is little job security,
- higher levels of unemployment and lower levels of labour force participation among non-senior adults;
- higher proportions of adults in urban areas who are women, many of whom are lone parents. Women in the labour force share the occupational and industrial profile of other women, and thus are as likely as others to face lower levels of employment income;
- a much higher proportion of young adults with disabilities; and
- much higher proportions of households located in the far-north and in remote locations where extremes in climate and high costs result in maintenance problems which are especially significant among Inuit households.

In the following sections, a profile is provided of the relationships between core housing need and the characteristics

¹¹ Among those in the non-Aboriginal community, a similar relationship exists between the incidence of core need, age and nature of disability. Here too, there may be a weak relationship between age, disability onset and the incidence of housing below standard. Those reporting hearing problems and requiring mobility aids tend to have acquired these problems later in life, particularly in contrast to those with learning/memory or mental health problems. Persons in the non-Aboriginal population who become disabled for the first time later in life are also more likely to own their dwelling and be without a mortgage (derived from 1991 HALS special runs). Since disability rates increase with age, the proportion owning in the non-Aboriginal population is higher among those with disabilities. On-reserve, those with a disability as well, are slightly more likely to own (28% versus 25% of those with no disability).

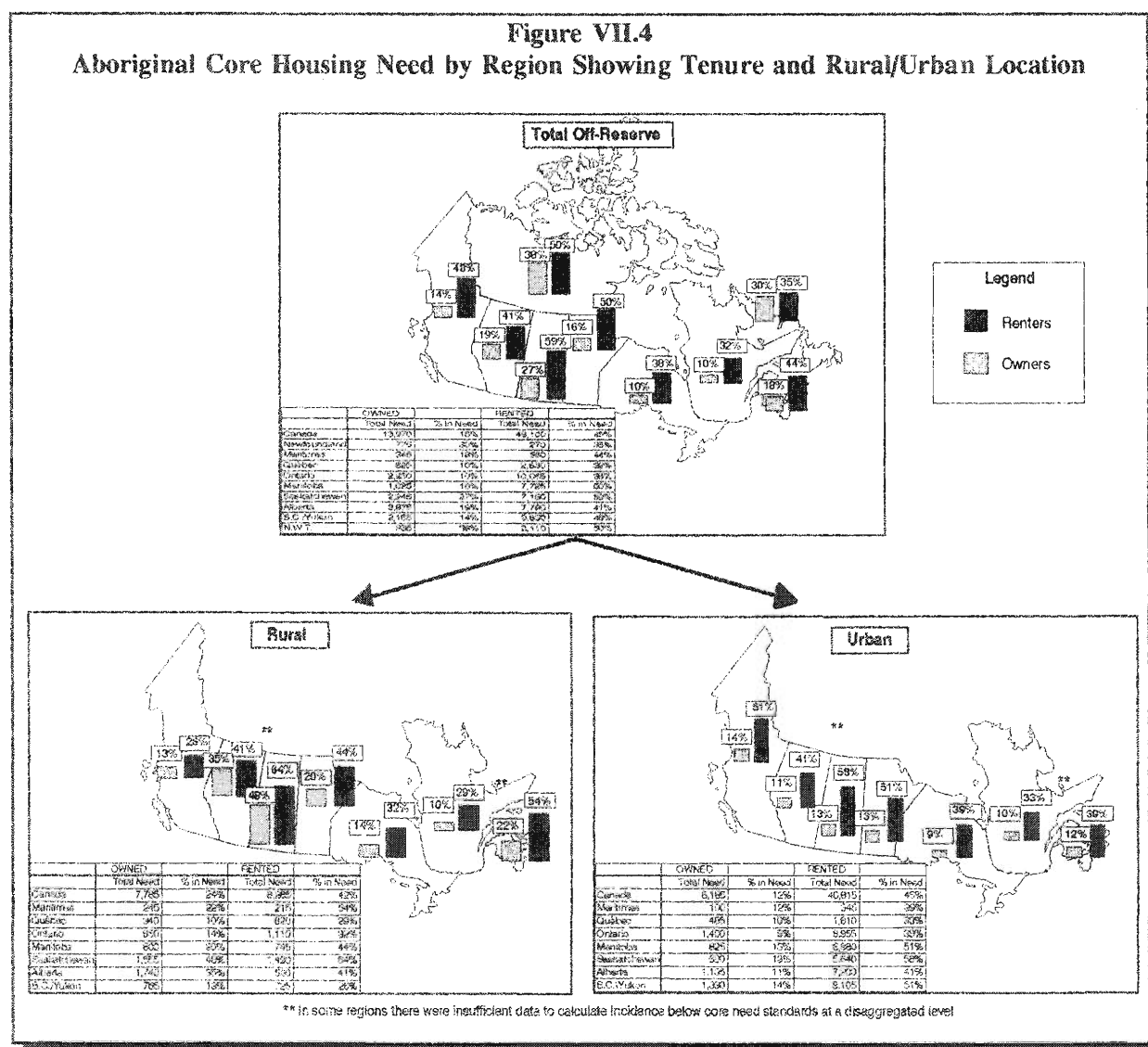
of Aboriginal peoples and households, off-reserve. Emphasis is placed upon major distinctions which occur by tenure and rural/urban location.

1. Housing and Dwelling Characteristics

i. Tenure

Off-reserve, Aboriginal households primarily rent and, as in the non-Aboriginal community, renters are much more likely to be in core housing need. Further, as noted in Chapter V, rental tenure is highly correlated with other factors which influence the relative incidence of core need. For example, younger maintainers are more likely to rent, usually reflecting relatively low incomes and low levels of savings. Among Aboriginal households renting, 45% are in core need, in contrast to 16% of those owning. Meanwhile, non-Aboriginal households that rent are about half as likely as Aboriginal renter households to be in core need. The combination of high proportions of renter households and high levels of core need among renters translates into renters making up an even higher proportion of those in core need among Aboriginal households than in the non-Aboriginal community -- 78% in contrast to 70%.

Figure VII.4
Aboriginal Core Housing Need by Region Showing Tenure and Rural/Urban Location



Still, irrespective of tenure, Aboriginal households are more likely to be in core need than their non-Aboriginal counterparts. In Manitoba and Saskatchewan much higher proportions of Aboriginal households are renting than among non-Aboriginal households and the proportions of Aboriginal renters in core need are substantially above the percentages of non-Aboriginal renters.¹² Figure VII.4 shows that among Aboriginal renter households, 50% are in core need in Manitoba and 59% in Saskatchewan.

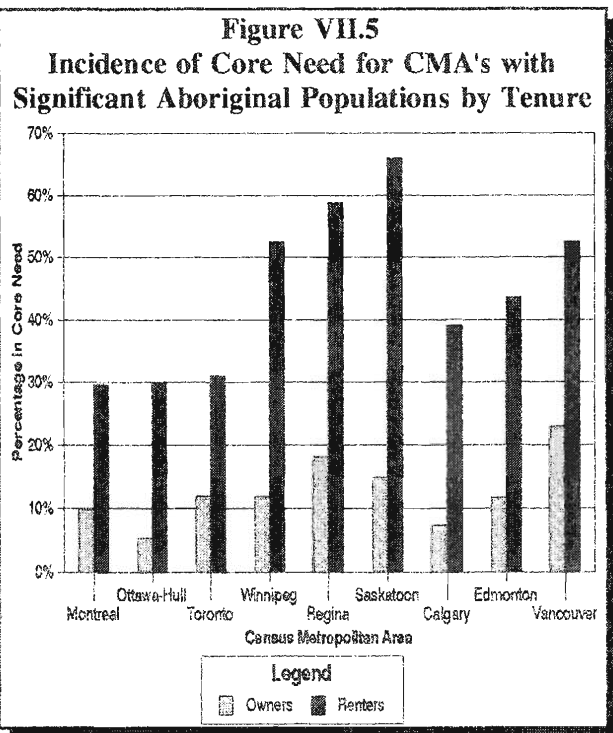
As among non-Aboriginal households, most renters reside in urban areas. These urban renters are most likely to be in core need—45% or 40,815 households. These make up just under two thirds of all Aboriginal households in core need. In contrast, a relatively small proportion of urban owners (12% or 6,185) are in core need.

In rural areas, renters are slightly less likely to be in core need (42%), while the proportion of owners increases substantially (24%). Because a significant majority of rural households are owners, only a slight majority of renters are in core need (8,285 versus 7,785 owners).

Across the regions, there is considerable variation in the incidence of core need among renters and among rural owners. As would be expected, peaks occur in the Western Provinces—especially Saskatchewan. In Saskatchewan, core need is extremely high among all three of these groups (58% of urban renters, 64% of rural renters and 48% of rural owners). In Manitoba (51%) and British Columbia/Yukon (51%), core need is especially high among urban renters. In Alberta, there is a peak in the incidence of rural owners in core need at 35%.

Core housing need is especially high in rented accommodations in the Census Metropolitan Areas (CMAs) of Saskatchewan, Manitoba and British Columbia. While at least half of renter households are in need in these CMAs, need peaks at 66% in Saskatoon. In Vancouver, reflecting the very high cost of owner occupied housing, more than 23% of owner occupiers are in core need. In all western cities, the proportion of Aboriginal households in core need among both renters and owners is well above that of corresponding non-Aboriginal households. This is not the case in Eastern cities. (see CMHC (1994)).

For non-Aboriginal and Aboriginal peoples alike, housing affordability is the biggest cause of core need, and urban renter households are by far the largest group of those in core need below the affordability standard. A total of 37,090, or 59% of Aboriginal households in core need are urban renters below the affordability standard. Two out of five urban renters are in core need and below the affordability standard. Among urban owners, 9% are in core need. Most (77%) are below the affordability standard. A second, but much less significant problem among urban renters is suitability. A full 12% of renter households are in core need and below the suitability standard (10,565). For four out of five of these urban renters, affordability is also a problem.



¹² Magnifying these differences even further, Aboriginal owners in these provinces are also more likely than non-Aboriginal owners to be in core housing need.

In rural areas, a lower incidence of affordability problems among both renters and owners is offset by a higher incidence of suitability or adequacy problems. Among owners, the most common factor contributing to core need is adequacy -- 15% of owners are in core need and below the adequacy standard. Among rural renters in core need, roughly equal proportions experience affordability, suitability and adequacy problems. Unlike the situation in urban areas, there are significant numbers of households in core need and below the adequacy standards because they lack complete, fully operational bathroom facilities, in particular 9% of owners and 6% of renters.

Amongst owners, the incidence of core need increases significantly from south to north. Amongst renters need is more uniformly high. Compared to the far-north where 39% of owner occupied households are in core need, 24% are in the mid-north and 12% are in the south. In contrast, among renters, the overall incidence of core need is similar but high, irrespective of region, ranging from 47% in the far-north to 43% in the mid-north to 44% in the south. Secondly, there are considerable differences in the incidence of those in core need and below adequacy and/or suitability standards, among both owners and renters. In the far-north, substantial proportions of owners are in core need living in dwellings below adequacy (28%) and/or suitability (19%) standards. In contrast, while renters are less likely to experience adequacy problems than owners in the far-north (21%), a very substantial proportion are in core need and below the suitability standard (30%). As noted below, a substantial proportion of these renter households are Inuit.

In the mid-north, the proportions of housing below both adequacy and suitability decline by at least 50%, across tenure. Still, households in core need and below adequacy standards are more common in owner occupied stock (14%) than in rental stock (10%) while suitability remains a more significant issue among those in core need in rented accommodations (13% versus 7%).

In the south, largely reflecting the predominant presence of full, operating bathroom facilities, the incidence of households in core need below adequacy standards drops to 5% of owners and 9% of renters. Among owners in core need, few are below the suitability standard (2%). While the incidence of those in core need below the suitability standard declines in the south, it remains high among renters (11%), reflecting crowded conditions in urban areas.

Households in the far-north and to a lesser extent in the mid-north are predominantly located in rural and remote areas, and the high incidence of rural off-reserve adequacy and suitability problems is to a large extent, attributable to housing located in these areas. Especially in the far-north, the same factors come into play as are relevant to on-reserve housing in the mid-north--very large household sizes, small housing units, the effects of extreme climates and in many cases, the absence of full, functional bathroom facilities.

ii. Presence of a Mortgage

Among owners, a further distinction is important in examining the incidence of core need. Paradoxically, those without mortgages are more likely to be in core need (22%) than those with mortgages (13%). This difference can be attributed largely to the incidence of housing below adequacy standards. Among those in core need without a mortgage, 71% are below adequacy standards, in contrast to 30% of those with a mortgage.

As noted in Chapter V, rural homeowners are much more likely to be mortgage free than those in urban areas. These same rural homeowners are considerably more likely than other Aboriginal homeowners to be in core need (31%), most below the adequacy standard.¹³ The result is just under a quarter of rural households without a mortgage are in core need and below adequacy standards.¹⁴

¹³ In contrast, 17% of rural owners with mortgages are in core need. Just over 63% of rural home owners in core need are mortgage free. In urban areas, 13% of those with and 11% of those without mortgages are in core need.

¹⁴ In contrast, 6% of owners with a mortgage are in core need and below adequacy standards. In urban areas, 7% of those without a mortgage and 3% with are in core need and below adequacy standards.

In the population as whole, the presence of a mortgage is highly correlated with length of occupancy, and with maintainer age. Older maintainers, who have resided in a dwelling for a long period of time are less likely to be encumbered by a mortgage than others. In the population as a whole, older maintainers are also more likely than others to have a dwelling in need of major repair (derived from Statistics Canada (1992c). This is also true of Aboriginal households in core need with maintainers 65 and over in rural areas where 28% are in core need and below the adequacy standard. Other factors, such as age of dwelling, access to banking services and credit and access to adequate income for upkeep and maintenance likely play a part in this higher incidence.¹⁵

iii. Dwelling Age

Households who occupy older dwellings tend to reside in core need because older dwellings are more likely to be below the adequacy standard. This relationship exists most clearly in the urban stock. There, among owner occupied dwellings, 2% of households in dwellings less than 10 years old are in core need and below adequacy standards. This proportion increases to 7% among those residing in housing built before 1945. Among urban renters, these proportions in core need and below adequacy standards increase from 3% to 15% with the same changes in dwelling age.

In rural areas, no clear relationship exists between dwelling age and core need among owner occupiers. Among renters, the proportion in core need with adequacy problems increases from 13% of those living in housing built less than 10 years ago to 22% of dwellings built 20-30 years ago and then, declines to 16% of those residing in units built before 1945. As with on-reserve housing, a large amount of the housing stock is relatively new in rural areas, and there has been a considerable amount of replacement and rehabilitation of older dwellings in poor condition in rural areas. In northern and remote areas, where a substantial amount of new building activity has taken place, services allowing for full, working bathroom facilities have often not been provided.

iv. Dwelling Type

As noted in Chapter V, the great majority of owners and renters in rural areas live in single family, detached dwellings, limiting the usefulness of comparisons by type of dwelling. Yet, one distinction seems clear. A significant minority of those that live in mobile homes, which tend to be relatively inexpensive, are below adequacy standards. Further, among renters in urban areas, a significantly higher proportion of those who live in apartment buildings of under five stories are in core need (50%).

2. Socio-Demographics

i. Aboriginal Group

Off-reserve, the overall incidence of core housing need experienced by Métis households (31%) is almost the same as that incurred by North American Indian households (32%). In contrast, a much higher proportion of the Inuit are in core need (40%) (See Figure VII.6). In urban areas, North American Indian households are slightly more likely to be in core need than Métis households (33% versus 31%) but are less likely to be in core need in rural areas (26% versus 31%). As a result, among North American Indians core need is to a much greater degree concentrated in urban areas. Approximately 82% of North American Indian households in core need, off-reserve, are located in urban areas, while 70% of Métis households in core need are located there, despite being more highly urbanized. In contrast the Inuit still remain a rural population and among those that do reside in urban areas, 28% are in core need.

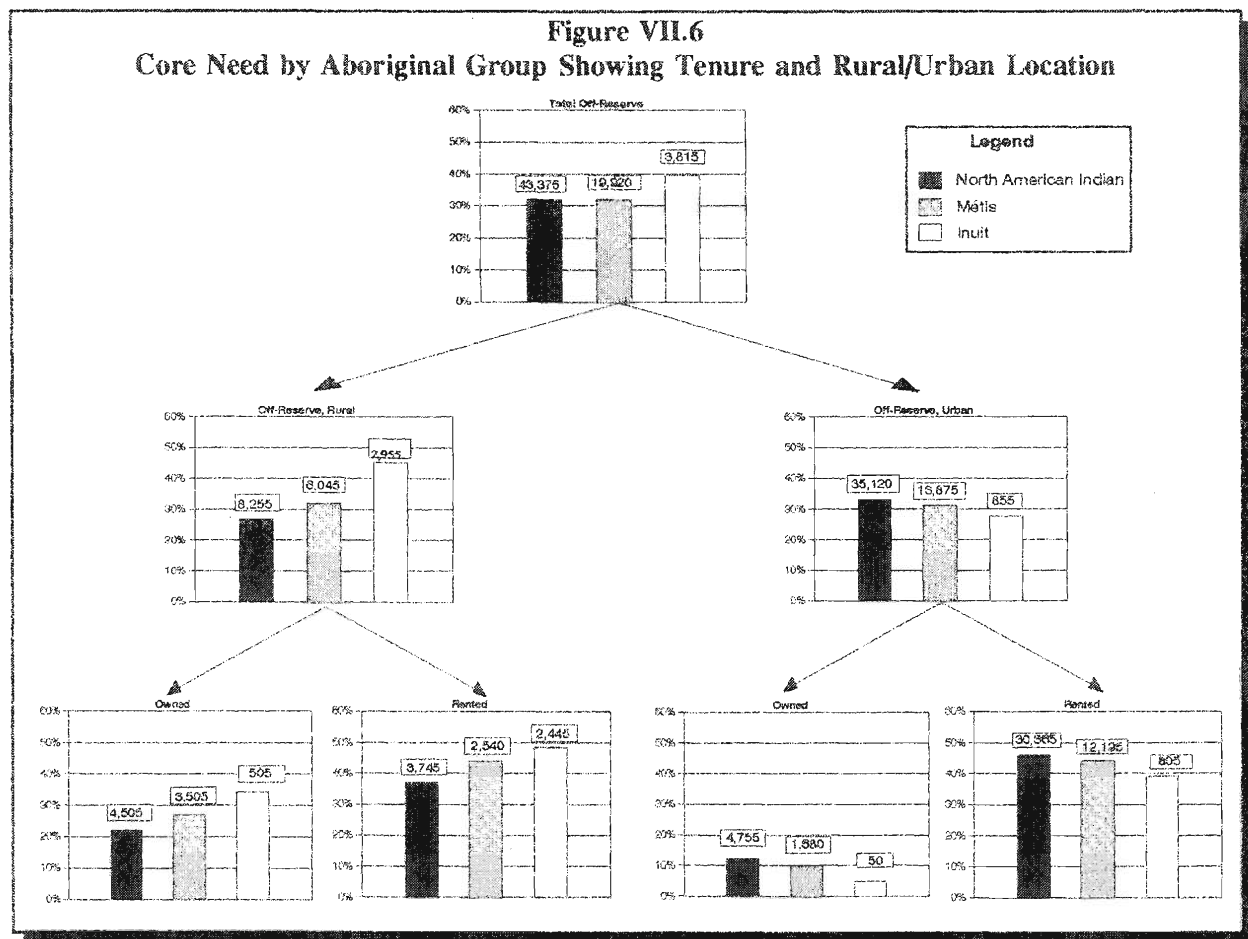
In urban areas, among North American Indians and the Métis, unaffordable housing is the dominant core housing

¹⁵ The incidence of adequacy problems is also related to dwelling age, and length of time Aboriginal households have been in possession of their homes. This is demonstrated in the finding below that non-migrants in owner occupied housing are marginally more likely to be in core need than other owners, especially in rural areas. This may be related to the past standards of housing available on-reserve and in rural areas as well as the availability for financial and other resources to undertake maintenance among older, Aboriginal households. This connection between length of ownership, housing deterioration and inadequate resources to undertake maintenance was also observed in the evaluation of the pilot off-reserve self help program. (CMHC (1991)).

need problem. In rural areas, housing below the adequacy standard is especially predominant among the Métis.

As noted in Chapter III, the Métis are relatively concentrated in the prairies, where, generally, the incidence of core need is particularly high. In the literature, some emphasis has been placed upon the high incidence of housing in poor repair among the Métis in the rural areas and small towns of northern Manitoba and Saskatchewan (Chislett (1985)). Various factors, such as poor and inadequate construction techniques and lack of adequate income have been cited as reasons for the high incidence of housing in poor repair, especially among owner occupiers.

Unlike others off-reserve, Inuit households are predominantly located in rural areas. It is also here that the incidence of core need was highest (45%). Inuit households in rural areas are considerably more likely to fall below the adequacy and especially the suitability standard than other Aboriginal households (Figure VII.7). Inuit housing need even more than on-reserve need is related to a mismatch between large household size and small housing (See Figure



V.4). As noted in Chapter III, a much higher proportion of the Inuit population, and thus members of Inuit households, is made up of young children. In addition, extended families, including elders in particular, are common among the Inuit (Canada. House of Commons (1992)). As with those on-reserve, the effects of crowding, climatic extremes and often livelihoods centred around processing food and materials in the home lead to the accelerated deterioration of dwellings. In addition, many of the Inuit, like others in remote locations, remain without full, operational bathroom facilities. Unlike others living off-reserve in rural areas, the Inuit are predominantly renters

(77%).¹⁶

ii. Demography and Household Composition

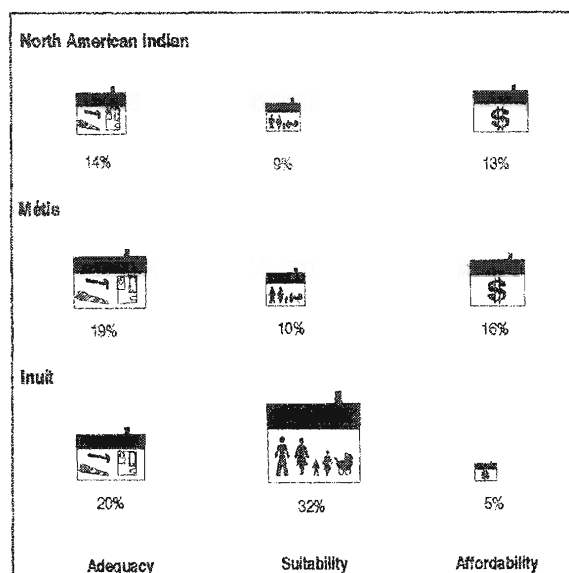
Distinguishing Aboriginal peoples by gender and census family status, and their households by size and composition reveals considerable variations in the incidence of core need, off-reserve. Further, the nature of the inter-relationship between these factors and core need differs considerably in urban and rural contexts.

First and foremost, there is a considerable gap in the incidence of core housing need between Aboriginal men and women. Aboriginal women are much more likely to live in a household in core need than men. This difference can be attributed almost totally to Aboriginal social and housing conditions in urban areas where approximately 45% of women are in core need, in contrast to 18% of men.¹⁷ Irrespective of tenure, women make up higher proportions of the adult population in core need; however, women in core need are much more likely to rent.¹⁸

Underlying much of this gender gap is the very large number and proportion of single parents under 55 in core need, the great majority of whom are women. (See Figure VII.8) Approximately 16,730 Aboriginal single parents under 55 (or 71%) living in urban areas are in core need. Just under 85% of these single parents reside in rented accommodations and 74% of them are core need. A considerable amount of the difference between the incidence of core need in the Aboriginal and non-Aboriginal population off-reserve is a reflection of the higher proportion of Aboriginal households led by female single parents residing in urban areas. The range of disadvantages facing women and single parents is reflected in their very high incidence of core need. These include gender based differences in earning capacity and the need to dedicate the resources of a single person to the multiple tasks of raising children, maintaining a home and earning a living.

In urban areas, largely as a result of the high number of female led single parents, a very large proportion of children under 15 are also in core need. A total of just under 42,000 children under 15 are in core need in urban areas and of these, four in ten, or 38,055 are in rented accommodations. Children in urban areas are more likely than adults

Figure VII.7
Incidence of Core Need Households Below Specific Standards by Aboriginal Group, in Rural Areas, Off-Reserve



¹⁶ A considerable proportion of the Inuit reside in stock administered through federal and/or provincial/territorial arrangements.

¹⁷ In rural areas, women are slightly more likely to be in core need, but the difference is just under 1% percentage point.

¹⁸ In owner occupied housing, 13% of women are in core need, in contrast to 11% of men. In rental accommodations, 47% of women are in core need in comparison to 38% of men.

to be in core need (40%, in contrast to 33%).

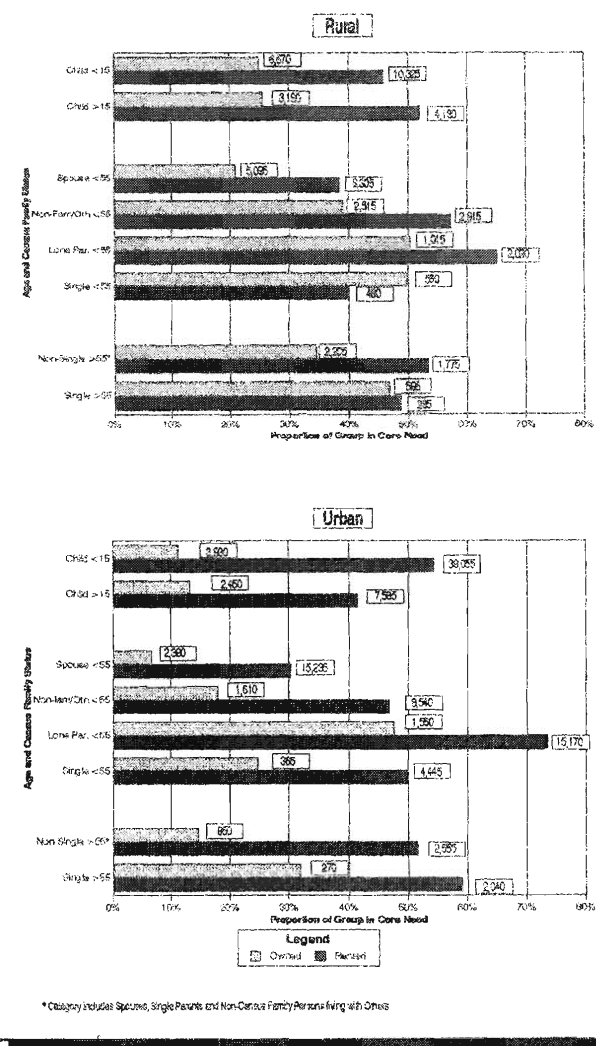
Figure VII.9 indicates that the majority of households in core need below suitability standards have 2-4 members and live in rented accommodations in urban areas. The presence of smaller, single parent families, many of whom are trading off needed space for lower rents is likely a major contributing factor.¹⁹

The relative situation of women and of young children is considerably different in rural areas. There is almost no gender difference in the incidence of core need. Women are only slightly more likely than men to be in core need: 35% versus 34%. Children less than 15 are less likely to reside in housing in core need (34%) than adults in rural areas (36%). Women and children are less likely to be in core need in rural areas than in urban areas. The lack of a gender gap and the lower proportions of rural women and children in core need may be largely attributable to a much lower incidence of single parent families in rural areas.²⁰

Yet, 34% of children is an inordinately high proportion to be living in core need households. Unlike urban areas, there are a significant number of large rural households with children and crowding is a major cause of core need among these households. Overall, 19% of off-reserve rural renter households are in core need and are living in housing below the suitability standard. Figure VII.9 shows that the proportion of households in core need increases with household size, irrespective of tenure, to the point where, overall, more than half of households containing seven or more members are in core need and fall below the suitability standard.

Suitability problems are a major factor contributing to the high level of core need among children, especially in the Northwest Territories (See Figure VI.4). The high incidence of suitability problems in the Northwest Territories is in large part the result of larger Inuit households with many young children residing in smaller rental accommodations. While most Inuit reside in the Northwest Territories, crowding is a general problem among the Inuit linked to location in rural areas and in the far-north. While the number of households in core need in rural areas among the Inuit and in the far-north is relatively small, chapter VI showed that these households contain a

Figure VII.8
Census Family Status, in Off-Reserve Urban and Rural Core Need Households



¹⁹ Single parent households tend to be smaller than dual family households, since an adult is absent, and there are, on average, fewer children. In 1991, this remained the case (see Statistics Canada (1992d)).

²⁰ The incidence of core need among single parents residing in rural areas is, however, still quite high (59%). Here, too, single parents, especially those in core need are concentrated in rental accommodations (61% and 67% respectively). The high incidence of children in rented accommodations in core need can at least partly be attributed to the concentration of single parents there. (See Figure VII.8).

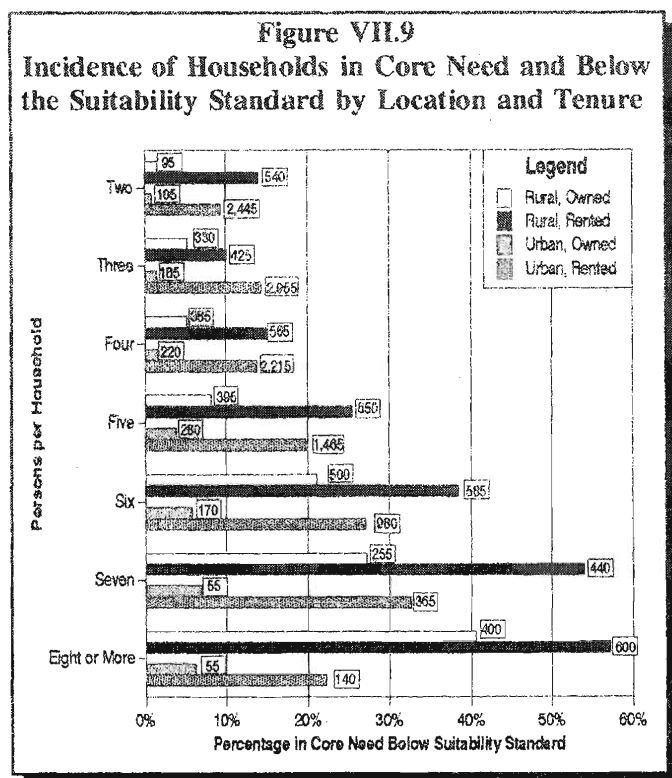
population in core need very close to that of the provinces in the south with the largest Aboriginal populations.²¹

With urban housing need dominated by single parents and their children, and rural need by two parent families and their children, it is not surprising that the vast majority of households in core need are family households (i.e. containing no maintainer over 55). These households are predominantly located in rental accommodations and the great majority face affordability problems, especially in urban areas. In both urban and rural areas, a significant minority live below the suitability standard.

The proportion of non-census family persons living with others is considerably higher in Aboriginal communities (see Chapter III). In urban areas, for example, Peters (1987) has noted that it is common for households to extend support through providing shelter to kin and band members. More generally, elders often have a special place as part of extended households. In rural areas, as on-reserve, this tendency may reflect extended family relationships and/or the presence of housing shortages. Limited income in urban areas and limited size of units in rural areas may in many of these cases translate into housing below the suitability standard. Figure VII.8 indicates that for non-census family persons living with others under 55 in rented accommodations, there is a relatively high incidence of core need in both urban (48%) and rural areas (57%). Figure VII.8 also shows that these relationships most likely also extend to elders, contributing to a high incidence of core need among those 55 and over living as couples or living as non-census family persons. In both urban and rural areas, the presence of non-related census family persons and possibly second, seniors families as parts of larger households may be another factor contributing to the high incidence of housing below suitability standards.

In contrast to the non-Aboriginal population, relatively few Aboriginal people live alone. Those that do, are most likely to reside in urban areas. (See Chapter III). A high proportion of Aboriginal peoples living alone are in core need (just under half). As in the non-Aboriginal population, the great majority (72%) are renters who reside in urban areas. Among single urban renters, the incidence of core need is particularly high, especially among seniors (59%). This may be indicative of a weakness in urban areas of the support system commonly offered within the Aboriginal community through the extended household.

Over a third of seniors in owner occupied dwellings were in core need. A large proportion of these persons were in housing which fell below the adequacy standard.²² Further, as in the non-Aboriginal population, many of these



²¹ The very high incidence of crowding in rural rental accommodations indicated in Figure VII.9 is related, as noted in Chapter V, to the concentration of rented accommodations in the far-north. Further, as Figure VII.6 indicates, among the Inuit, those in core need in rural areas are predominantly renters.

²² On-reserve, a high proportion of seniors are also owner occupiers whose housing is below the adequacy standard.

persons reside in dwellings that are mortgage free. While the proportions of persons in core need are high, Figure VII.8 shows that the numbers are small, reflecting the relatively few older Aboriginal people in rural areas.

In summary, members of families with children predominate the population of those in core need. In urban areas, a large number of these families are headed by female single parents residing in rental accommodations. In rural areas, these families tend to be large and a significant proportion are Inuit and/or reside in the far-north. In both cases, crowding is often a significant problem. A large number of core need households contain a non-census family person, likely reflecting the role of the extended family as a support mechanism within much of the Aboriginal community. While relatively few Aboriginal peoples live alone, a high proportion of those that do are in core need, especially those residing in rented housing in urban areas. Finally, among owners in rural areas, there is a small, but significant group of seniors in core need, many of whom reside in housing below the adequacy standard.

iii. Disability among Adults

As was seen in Chapter III, the incidence of disability among adults is lower off-reserve than on, but remains considerably higher than in the non-Aboriginal community. Table VII.2 indicates that as with other Aboriginal peoples, adults with health and activity limitations are more likely than their non-Aboriginal counterparts to be in core need. While the presence of a disability only seems to increase the likelihood of living in need marginally in the non-Aboriginal population, existence of a disability increases the likelihood of being in need significantly for off-reserve Aboriginal adults. Just under 39% of Aboriginal adults with a disability are in core need households, in contrast to 29% of those without a disability. As in the non-Aboriginal population, the incidence of housing need is highest among non-seniors with disabilities. The affect of disability on increasing the probability of being in core need among non-seniors is particularly marked. In the non-Aboriginal community, 19% of non-senior adults with a disability are in core need in contrast to 15% of those without a disability, a difference of 4 percentage points. Among Aboriginal non-seniors, the difference is 10 percentage points. Finally, those with moderate or severe levels of disability are more likely than others to be in core need, especially among non-senior adults.

Table VII.2 Proportion of Aboriginal and Non-Aboriginal Adults Off-reserve, Residing in Private Households Experiencing Core Housing Need by Presence of a Disability and Related Factors						
	Non-Aboriginal Adults			Aboriginal Adults		
	Not Reporting Disability	Reporting Disability	With Moderate/Severe Disability	Not Reporting Disability	Reporting Disability	With Moderate/Severe Disability
Population	16%	18%	19%	29%	39%	42%
Under 65	15%	19%	23%	29%	39%	43%
Over 65	19%	16%	14%	31%	35%	37%

As in the non-Aboriginal population, the incidence core need among persons 65 and over reporting a disability is lower than among non-seniors. Yet, unlike non-Aboriginal people, seniors with disabilities are more likely than seniors who did not report a disability to be in core need. Again, in contrast, seniors on-reserve with disabilities are less likely to reside in dwellings which fall below standards.²³

²³ The higher incidence of core need among seniors with disabilities in urban areas may support the hypothesis that assistance to elders, particularly those with more severe disabilities, is less among those off-reserve, leading to a higher incidence of housing need. Not all evidence, though, points in this direction. For example, the highest incidence of core need among seniors with disabilities occurs in rural areas, and is correlated with home ownership there.

As among non-Aboriginal adults with disabilities, type of disability plays a significant and similar role in affecting the likelihood of being in core need. At one end of the spectrum, those with sight disabilities and those with mental health or learning/memory problems are more likely than others to be in core need (45% of this population in contrast to 25% of those in the non-Aboriginal population); at the other end, those with hearing difficulties are least likely to be in core need (35% versus 15%).

Disabled Aboriginal adults in core need are relatively concentrated in rented accommodations in urban areas. In urban areas, adults with disabilities are both more likely to rent (66%) than other Aboriginal adults (61%), and are more likely to be in core need (51%) than other adults renters (40%).

iv. Migration

A number of authors have made strong links between housing need and high levels of intra- and inter-regional migration, particularly among renters in urban areas. It has generally been posited that factors such as high rates of evictions and frequently changing economic circumstances go hand in hand with transitory employment opportunities pushing many with low incomes to move. These points have been made about Aboriginal households and especially those in Western Canada by Chu (1991) and Clatworthy and Stevens (1987). In particular, renters with low incomes have been seen to be much more likely to make local moves. More generally, the mobility literature has posited that many move to a new dwelling or new region in order to improve their circumstances. Clatworthy (1982) posits this as a reason for some who have moved to urban areas from on-reserve and rural areas and a limited amount of evidence is provided in the APS that this may sometimes be the case (Clatworthy (1994)).

Table VII.3 Incidence of Core Housing Need by Present Location and Tenure, Past Year/ 5 Year Migration Status among Aboriginal People					
Present Location	Migration Status	Owner		Renter ²⁴	
		Past Year	Past 5 Years	Past Year	Past 5 Years
URBAN	Non-Mover	12%	13%	46%	44%
	Inter-Regional	15%	10%	50%	45%
	Intra-Urban	17%	12%	52%	48%
RURAL	Non-Mover	26%	28%	47%	50%
	Inter-Regional	30%	22%	32%	37%
	Intra-Regional	39%	27%	51%	49%

Table VII.3 indicates that, indeed, those presently residing in rental accommodations who made intra-urban moves during the past one and five years are more likely to be in core need than those who had moved between urban areas or those who had not moved at all. Examining both one year and five year mobility data, these differences exist but they are not considerable. Further, age and position in the life cycle may have a significant part to play in these differences. Among both Aboriginal and non-Aboriginal Canadians, younger adults are more likely to move than others, to rent, to have lower than average incomes (Che-Alford (1992)) and to be in core housing need. As chapter III indicated, a very large proportion of the Aboriginal population, especially in urban areas is made up of young adults.

²⁴ These data seem indicate that in the aggregate, slightly higher proportions of 1 year migrants were in core need than 5 year migrants. This is in fact the case, since 1 year migrants include the population of those aged 1 and over and 5 year migrants include the population 5 years and over. As with other children under age 15, the incidence of core need among Aboriginal children age 1-4 is higher than for other urban renters (55% versus 46% of those 5 and over). As a result, 47% of those 1 and over were in core need.

In addition, recent movers in Canada typically face higher housing related costs and are more likely to face housing related problems than others. This occurs for a range of reasons. For many of those moving from rented to owned accommodations for the first time, mortgage costs tend to be high (Michelson (1978)). For those who are inter-regional movers, information about the housing market is often incomplete and accommodations have to be found relatively quickly, in turn, frequently leading to "poor" housing choices being made. Following migration, an adjustment process often occurs where household circumstances gradually improve, often through taking advantage of an economic activity which had spurred the move, or getting to know the local housing market. As a result, those who made inter-regional moves during the previous five years are less likely to face housing related difficulties than recent movers or those who had not moved at all (Clark (1986)). Likely reflecting these more general findings, the results summarized in Table VII.3 indicate that with one exception (rural renters), core need is much higher among Aboriginal persons who had moved in the past year than among those who had moved at least once in the past five years or who had not moved at all.

In Chapter IV, it was shown that within the Aboriginal population, there are a considerable number of persons between 15 and 24 who, to continue their education, move from on-reserve and rural areas to urban communities. Because of high levels of unemployment, on-reserve and in rural areas, many others move to urban areas looking for employment. The result, as indicated in chapter III, is a concentration of young adults renting in urban areas often on very little income. Historically, upon arrival in urban areas, these migrants are relatively young and compared to their urban counterparts, poorly educated (Clatworthy (1994) and Krotz (1980)). Table VII.4, which shows the location of origin for those having made inter-regional moves, indicates that these trends may be reflected in the high incidence of core need for those moving from on-reserve and rural areas to urban areas, especially when these persons currently reside in rental accommodations.

Table VII.4 Incidence of Core Housing Need by Origin of Move for Inter-Regional Five Year Migrants by Present Location and Tenure			
Present Off-Reserve Location	Origin:	Owner	Renter
URBAN	On-Reserve	23%	51%
	Off-Reserve Rural	14%	51%
	Off-Reserve Urban	8%	42%
RURAL	On-Reserve	44% *	34% *
	Off-Reserve Rural	24%	40%
	Off-Reserve Urban	21%	35%
* Statistics for On-Reserve to Rural Moves are based upon very small sample sizes and thus should be used with caution			

Comparing Tables VII.4 and VII.3 may also indicate a counter-trend. Those who had moved from urban areas to either other urban or rural areas are less likely to be in core need than others. In addition, those moving from urban areas to locations on-reserve were less likely to reside in housing below standard. The literature indicates that upon completing advanced schooling, the likelihood of making an inter-regional move to take up employment is quite high (Michelson (1978)). This move is usually from an urban area. Further, income levels among these movers are, on average relatively high. This situation may arise because migrants qualify for jobs requiring professional qualifications, jobs that are often unavailable to many of those who have stayed in these communities. Many of the remaining employment opportunities are insecure and low paying (See Chapter IV).

3. Income

As noted in Chapter IV, off-reserve Aboriginal household incomes average only 81% of those of non-Aboriginal households. Moreover, larger average Aboriginal household size accentuates this difference. On a per capita basis, persons in Aboriginal households have approximately one third less income. As noted in Chapter V, despite dedicating lower average amounts of income to shelter expenses than non-Aboriginal households, Aboriginal households pay larger average proportions of their incomes on housing.

Table VII.5 uses a range of measures to indicate that among Aboriginal households in core need urban renters have both the lowest average and per capita incomes and are the most likely to be below the Statistic Canada Low Income Cutoffs. Further, a very large percentage of these households had incomes of less than \$20,000 in 1990. It is thus not surprising that 59% of all Aboriginal households in core need are urban renters with affordability problems. The great majority of these households earned less than \$20,000 in 1990.

Table VII.5 Income and Affordability Indicators Households Off-Reserve, In Core Housing Need by Location and Tenure						
Location	Tenure	Percentage below Affordability Standard	Average Household Income	Per Capita Income	Percent Below LICO	Percent Earning Less than \$20,000
Urban	Renter	88%	\$12,016	\$4,238	80%	86%
	Owner	71%	\$14,831	\$4,603	67%	74%
Rural	Renter	42%	\$16,820	\$4,344	73%	69%
	Owner	34%	\$16,085	\$4,343	63%	70%

As noted above, predominant among those in core need in urban rental accommodations are low income single parents, many of whom are women. For these households, low income tends to result in both affordability and suitability problems. For example, as Figure VII.9 indicates, there are a considerable number of two person households in urban rented accommodations in core need and below the suitability standard. Given the high number of single parents and children in core need, it is likely that many of these households are made up of a single parent and child sharing a single bedroom.

Table VII.5 also indicates that per capita incomes among those in core need are about the same whether the household resides in rural or urban areas. In rural areas, however, while lower housing costs may lead to much lower proportions of Aboriginal households below the affordability standard, low incomes still play a significant role in the high incidence of housing below adequacy and suitability standards.

Low income is an especially significant contributing factor to the incidence of core need among urban renters in Manitoba and Saskatchewan. In Manitoba, 94% of urban renters in core need had incomes of less than \$20,000, averaging \$10,016; in Saskatchewan, 87%, averaging \$11,403. In Manitoba 90% of urban renters are below the affordability standard, in Saskatchewan 85% (See Appendix A for a complete reference table on low income).

4. Households in Core Housing Need that are Considerably Below Standards

Re-enforcing the results discussed above, Table VII.6 indicates that urban households living in rented accommodations are most likely (14%) to be below more than one core need standard and to allocate more than 50% of their income on housing. These households also constitute almost half (48%) of Aboriginal households living in core need and below the National Occupancy Standard by two bedrooms or more. Among urban renter households living below more than one standard, approximately two thirds are below the affordability and suitability standards.

Rural renters are almost as likely (13%) to fall below multiple standards. By and large, these rural renters are in

housing below both the adequacy and suitability standards. These households are also more than twice as likely to fall below the suitability standard by two or more bedrooms as other Aboriginal households.

Rural owners are considerably more likely to fall below both adequacy standards--that is having a dwelling in need of major repair and not having full, functional bathroom facilities. Indeed, they constitute half of all households off-reserve below this bench mark.

In contrast, most (90%) of urban owner households residing well below housing standards spent over 50% of their income on shelter. This result is expected, given the young average age of urban adults, and the high proportion owing and holding a mortgage. It is quite common for young homeowners, generally, to have substantial mortgages and interest payments. In addition, in 1991, homeowner affordability problems were exacerbated by high mortgage interest rates in 1991.²⁵

Table VII.6 Proportion of Households in Core Housing Need Showing Degree to Which Housing is Below Standard Indicators Total and By Location and Tenure					
Location	Tenure	Overall Indicator: Housing below <u>more</u> than <u>one</u> Core Housing Need Standard	Adequacy: Lacking <u>both</u> Full, operational bathroom facilities and in Need of Major Repairs	Suitability: Deficiency of <u>2 or more</u> <u>bedrooms</u> from the National Occupancy Standard	Affordability: Expenditure between <u>50%</u> and <u>99%</u> of household income for shelter
TOTAL		10%	2%	4%	8%
URBAN	Own	3%	0%	1%	3%
	Rent	14%	1%	3%	14%
RURAL	Own	7%	5%	4%	2%
	Rent	13%	3%	9%	7%

C. Summary

1. On-Reserve

Close to two-thirds (65%) of on-reserve Aboriginal households reside in dwellings below standard, a much higher proportion than Aboriginal households living off-reserve (49%) and more than twice the proportion of non-Aboriginal households. This situation can be linked to more general problems of poverty, lack of a strong economic base and the location of many reserves in remote locales.

Band housing, most likely of all to fall below standard, best reflects many of the major endemic problems on-reserve. Disproportionate amounts of band housing are located in those parts of the country where housing conditions are particularly poor--Manitoba, Saskatchewan and the mid-north. A high proportion of band housing is without full, operational bathroom facilities. Households in band housing are large, most frequently including children, their parents and others, and yet dwelling size is small. As a result, band housing is more frequently crowded. Further, because it is crowded, and concentrated in areas of climatic extremes, it is also more prone to deterioration. Finally, households residing in band housing are also poorer than others on reserve. Their per capita incomes average only 70% of others on-reserve and limit the resources they have available for upkeep and maintenance. While housing on-reserve generally deteriorates quickly, the factors above contribute to a further acceleration of deterioration in band housing.

When the housing conditions of movers and non-movers on-reserve are examined, some general tenure related

²⁵ As well, the data used compares owner's major payments in 1991 to 1990 income levels.

differences are accentuated. Those who have moved in the last five years, especially those migrating from off-reserve locations, tend to reside in new rental accommodations which are less likely to fall below standard. Non-movers, especially those residing in band housing, are most likely to reside in housing below standard.

With two exceptions, disability status tends to have little influence over whether Aboriginal adults reside in housing below standard. The small group of those 65 and over with a disability are considerably less likely to live in housing below standard. This probably reflects the special status of elders and the high proportion of this group living in small, owner occupied housing. Finally, those with sight impairments and those with mental health or memory/learning difficulties, both of whom are disproportionately concentrated among those under 65, are more likely than others to be in housing below standard.

2. Off-Reserve

Off-reserve, the great majority of those in core need are located in urban rental accommodations. There, households in core need are most likely to fall below affordability standards, although a significant proportion are also below suitability standards. A large proportion of these households have low incomes, particularly in Manitoba and Saskatchewan. A disproportionate number of adults in these households are women, and many of these are single parents. Their incidence of core need is by far the highest among Aboriginal peoples. Further, the great majority of children under 15 in core need are also located in these households.

Core housing need is also quite common among the considerable number of non-census family persons residing with others, especially in urban rental accommodations. This may be a reflection of the practice in Aboriginal households of including the elder in a multigenerational household and extending their homes to new migrants and persons in unfortunate circumstances. At the same time, this practice may now be less common in urban areas, reflecting in a larger number of persons living alone, particularly those over 55 who are in core need. Another possible indication of the breakdown of family/band support is the relatively high incidence of adults with disabilities in core need. A disproportionate number of these persons live in urban rental accommodations. Core housing need is especially concentrated among those under 55 and those with sight impairment, mental health and learning/memory difficulties.

Outside of urban areas, those in core need are considerably less likely to be below affordability standards but more likely to fall below suitability and adequacy standards. A much larger proportion of Inuit households are in core need, and a large proportion of these households are below suitability standards. Inuit households, concentrated in rural areas, primarily in the far-north, face many of same problems as those on-reserve--isolation, climatic extremes and a considerable mismatch between large average household size and small dwelling size. Many of these problems are also faced by others in rural areas of the mid- and far-north. There is also a significant group of home owners living with adequacy problems in rural areas. These households tend to be mortgage free and many have seniors as maintainers. A significant proportion of these households are also located in remote areas and are without full, operational bathroom facilities.

The literature has pointed to migration as a reflection of poverty in the Aboriginal community citing the movement of persons both from rural and on-reserve to urban areas in search of employment and persons within urban areas reacting to unstable financial circumstances. While migrants to urban areas are slightly more likely to be in core need than others, factors such as the youthfulness of the Aboriginal population and the large number of Aboriginal persons migrating to urban areas to attend school likely play a major part in explaining these differences. Those migrating from urban areas, which make up the great bulk of inter-regional migrants, are somewhat less likely to be in core need than others, partly reflecting the movement patterns of those completing their education and moving into the labour force and possibly the success of those who have migrated to new employment opportunities.

Chapter VIII

Other Indicators of Housing Need

This chapter explores a range of alternative indicators of housing need. It begins by examining the degree to which residents believe their housing needs are being met. Emphasis then shifts to the presence of household facilities considered by most people as necessary to sustain everyday, normal activity in the home. This section broadens the perspective on, and interpretation of, the concept of dwelling adequacy discussed in Chapter II. Included here are the presence of a reliable, clean source and mechanism for delivering drinking water, and reliable, safe electrical and heating systems. Because of the high incidence of fires reported in Aboriginal housing, the presence of adequate fire safety equipment and the availability of insurance are also considered. Attention is then devoted to elements of housing design and community which are perceived as not satisfying the needs of residents. Residents' views of their housing and community help to extend the concept of suitability. This section begins with Aboriginal household members' perceptions of how well various elements of living space--ranging from work areas to living space--meet their needs. Attention then turns to how well housing and support services have served the needs of the very large proportion of Aboriginal adults with health and activity limitations. This involves a subtle shift in perspective to consider familial and available community supports necessary to allow for normal, everyday functioning. This consideration of community as part of what constitutes a suitable residential environment is extended to examine how safe residents feel in the area surrounding their home. The chapter ends with an assessment of questions which, to some degree, indicate how households themselves and others involved in making pertinent decisions have reacted to poor housing conditions. Households may react by requesting one of the range of social or subsidized housing alternatives provided by government or the band. This often involves being placed upon a waiting list for this housing. At the same time, insurers may respond by considering a dwelling to be too great a risk to insure.

Results using the indicators examined in this chapter are juxtaposed against the results of applying the core housing Need model, off-reserve and Standards on-reserve. This provides additional insight concerning the breadth of need and in addition may identify special pockets of need within the Aboriginal community.

A. Overall Perception of How Well the Dwelling Meets Household Needs

The APS question asking respondents how well their residence meets the needs of the people living there may be broadly linked to the housing suitability and adequacy concepts. Here, and in past research, it has been included as part of a battery of questions concerning various aspects of housing condition, as well as amount and design of space.¹

When similar questions have been posed in the past, they have focused upon subgroups of Aboriginal households. (EKOS (1986a), CMHC (1987) and CMHC (1992)). The 1984 EKOS evaluation of on-reserve stock indicated that 44% of those on-reserve were not satisfied with their dwelling units. Consistent with EKOS (1986a), CMHC in its 1987 on-reserve evaluation found that between 35% and 49% of households indicated that they were dissatisfied with their dwelling.² Off-reserve, the CMHC evaluation of the Rural and Native Housing Program indicated that 19% of Aboriginal participants in this program were dissatisfied with their dwelling or its location.

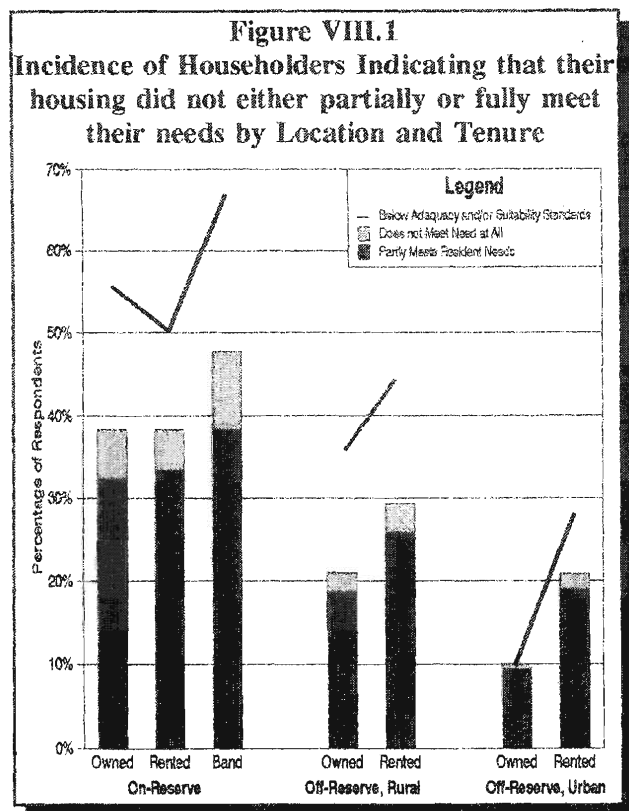
The APS query as to how well the residence meets the needs of the people living there provides results which are consistent with past studies. Overall, an estimated 49,845 or 23% perceived their dwellings to either partially (20%)

¹ Responses to these other questions are reviewed through the various sections of this report concerning adequacy and suitability indicators.

² Response was reported by how housing was "delivered". Those most satisfied with their housing had had it delivered through the most recent program at that time, while those least satisfied resided in "old housing, without assistance". No estimate of the overall proportion on-reserve is provided.

or totally (3%) not meet the needs of residents.³ Those living on-reserve are the most likely to indicate that residents' needs are not being met (43%). This proportion is roughly consistent with the 1984 and 1987 evaluations.⁴ Further, this response was provided by half of those in band housing (49%) (See Figure VIII.1). Off-reserve, rural residents are more likely than those in urban areas to feel that their housing needs were not being satisfied (23% versus 18%).⁵ Rural renters are the most likely to feel that their housing did not satisfy their needs (just under 30%), followed by rural owners (21%). In urban areas, renters make up the largest group of persons indicating their needs were not being met (just over 20%), in contrast to 10% of owners.

Comparing the proportion of those below standards to those indicating that their dwelling does not meet the needs of its residents produces some interesting results. First and foremost, the gap between these two sets of data is widest on-reserve. This may be related to the high incidence of other, non-standard problems, including the water, electricity and heating problems noted below.⁶ In urban owner occupied housing, differences are remarkably small, and the match in urban rental stock also is close. In urban rental households, the incidence of housing below adequacy and/or suitability standards is overshadowed by the very large proportion of households who pay 30% or more of their income for shelter.



High proportions of residents indicating that their housing did not meet their needs are found in locations where there are also high proportions of those below adequacy/suitability standards.⁷ On-reserve, proportions are highest in owned or band housing in Saskatchewan (60% of owned, 52% of band), Manitoba (53% owned, 52% band), Alberta (49% of owned and band) and Ontario (50% of owned). Off-reserve, these proportions peak among rural renters in the Northwest Territories and Quebec, where they are very likely concentrated among the Inuit and more

³ Approximately 93% of the APS sample responded to this question.

⁴ These data provide a number of other indications that the perceived situation of housing on-reserve is considerably worse than that off-reserve. For example, while only 16% of dwellings are located on reserve, close to half (48%) of those that indicated that their housing needs were not being met at all were located there.

⁵ Given that RNH housing is relatively new, in contrast to other rural stock, and has commonly been built to standards congruent with core need standards, this percentage is also likely in line with that reported in CMHC (1992).

⁶ This gap may also be related to a more general phenomena. A household member's perception of the acceptability of present circumstances may be related to what they are accustomed to. The more modest the circumstances, the more modest the perceived requirements. For example, research undertaken by Statistics Canada and internationally indicates that asking persons to estimate the amount of household income required to "make ends meet", results in estimates that tend to increase with household income. Further, those with low incomes tend to make estimates which are often well below other, normative standards such as Statistic Canada's Low Income Cutoff (Poulin (1988)).

⁷ Similar results are reported in EKOS (1986a) for on-reserve households.

generally, those in the far-north. Peaks also occur among rural owners in Manitoba and Saskatchewan.

B. Adequacy of Household Equipment⁸

A series of APS indicators show the availability and reliability of facilities and amenities which are considered by most as basic to everyday, safe functioning within the home. These include aspects of water supply, electricity, heating, the presence of safety devices, and of insurance. Still other indicators identify the possible presence of underlying unsafe conditions. For example, the use of wood burning systems in some cases can be associated with a heightened danger of fire.

The application of these indicators shows that those residents who are less likely to have amenities/facilities likely live:

- on-reserve, and in rural areas, off-reserve;
- below the adequacy standard, on-reserve and in core housing need and below the adequacy standard, off-reserve;
- in band housing in the mid-north, on-reserve;
- in owner occupied housing in rural areas, off-reserve or
- in rented housing in the far-north, off-reserve.

In chapter VII, it was seen that the incidence of band housing below both suitability and adequacy standards is particularly high in the mid-north. Much of this housing is concentrated in the provinces of Manitoba and Saskatchewan. Renters in the far-north are, like those on-reserve in the mid-north, considerably more likely to fall below adequacy and suitability standards and a very high proportion are in core housing need. Finally, a high proportion of owners in rural areas are in core need and fall below the adequacy standard. These dwellings often contain an older person and are often owned mortgage-free.

In the following sections, differences in the relative incidence of these housing facilities and amenities are compared by location, and the focus is largely placed upon households with the locational/tenure form combinations listed above.

1. Water Supply

It is rare in non-Aboriginal households to be without a reliable, clean source of water. Yet for Aboriginal people residing in rural areas and on-reserve, the presence of an adequate supply of potable drinking water has commonly been highlighted as a significant issue (EKOS (1986a), CMHC (1987), CMHC (1991b) CMHC (1992)).

Young (1994) reviews a number of studies which indicate that an inadequate supply of clean, potable drinking water has been tied to a number of infant diseases and to gastro-intestinal and skin diseases among adults. It is difficult to assess what makes for an adequate water system and as Young et. al. (1991) has noted, contamination can occur irrespective of the water source or delivery system used. The APS, however, does provide a range of measures concerning the water delivery system and potability. From these, a set of attributes were chosen that are correlated with the reliability, safety and adequacy of the drinking water supply. The drinking water supply is considered likely to be inadequate if it:

- has as a **source** that is at least partially surface water (rivers, lakes), rain water, snow or dugout. In these cases, supply may not be assured and the likelihood of water contamination is relatively high. Young et. al. (1991) indicated that in a number of studies, correlations have been found between the use of water from these sources and gastro-intestinal diseases among Aboriginal peoples residing in remote areas and on-reserve;

⁸ APS did not address a number of issues of adequacy of community services related to housing. These include the availability of road access, adequate sewage disposal and fire protection. On-reserve, data concerning these services are provided in EKOS (1986b), INAC (1992) and Armstrong (1994).

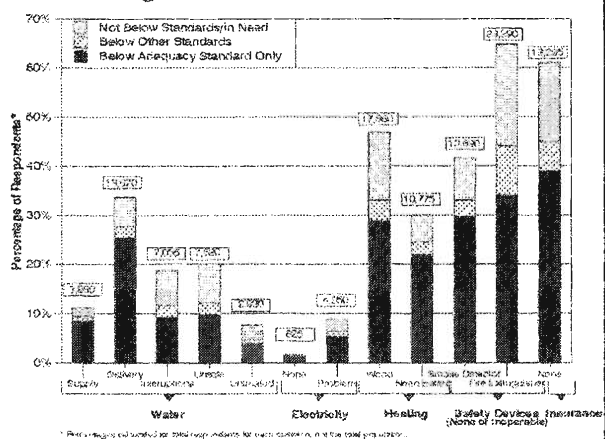
is delivered, at least partially, by hauling it by hand or by truck. Factors such as the volume of water which can be delivered and the frequency of delivery may affect the capacity to consistently provide an adequate amount of drinking water to the home;

- was interrupted at some point in last 12 months;
- was considered unsafe for drinking by household members. To be used, unsafe water may require home treatment which adds additional expense to water provision and is open to error or omission; or
- was not treated, despite being considered unsuitable. Either not using available water for drinking or consuming water which may be unsuitable can have considerable health implications (Young et. al. (1991)).⁹

Relatively few households reported using surface water or rainwater/runoff as a source of drinking water (5%, or approximately 10,000) or either carried it or had it trucked to their home (13%, or 28,000). These households were concentrated among band housing on-reserve in the mid-north, rented housing in the far-north and rural owner occupied housing where 66% of those using these sources and 73% using these delivery systems were located. Households with these locational/tenure characteristics were considerably more likely to be below adequacy standards, and as indicated in Chapter VI, and are also likely to be without full, operating bathroom facilities. This relationship is most evident in band housing, on-reserve, where 91% of households using these sources and 89% using these delivery systems were below the adequacy standard. Substituting core housing need, off-reserve, to some degree blurs this relationship since a considerable number of those households which depend upon these systems are below standards but not in core need.¹⁰ In far-north rental stock, the linkage was not as strong--23% of households using these water sources and 33% of those using these delivery systems were in core need and below the adequacy standard. Still, here, households with these water sources/delivery systems were twice as likely as other households to be in core housing need because of falling below adequacy standards. In owner occupied housing in rural areas off-reserve, small proportions used these sources (11%) or delivery systems (20%), but very high proportions of those that did were in core need and below adequacy standards--43% of those using these sources and 33% using these delivery systems.

Among the 11% who had experienced an interruption in their supply of drinking water in the year prior to the APS, the large majority were also on-reserve and in rural areas. The focal point of those experiencing interruptions, however, was not among on-reserve band housing in the mid-north or in rental housing in the far-north, but rather in other on-reserve and rural locales. Examining the reasons for water shortages provides some weak clues as to why this is the case. Lack of rain and runoff were very rarely cited as a reasons for lack of water. The most common reason cited was frozen pipes.¹¹

Figure VIII.2a
Other Adequacy Indicators by Location and Housing Below Standards, On-Reserve



⁹ Indian and Northern Affairs Canada use a much more comprehensive method of determining water service adequacy. Data collected for most on-reserve dwelling units are used to determine if they have an adequate supply of indoor potable water, under pressure, which meets the quality requirements of the Canada Drinking Water Guidelines (INAC 1992).

¹⁰ In many small communities, especially in remote locations, all households, irrespective of economic circumstances depend upon these systems.

¹¹ The range of reasons cited for a water interruption was wide and a considerable proportion did not cite a reason. Of those that did, just over 40% indicated frozen pipes.

Figure VIII.2b
Other Adequacy Indicators, in Off-Reserve Rural Locations by Incidence of Core Housing Need

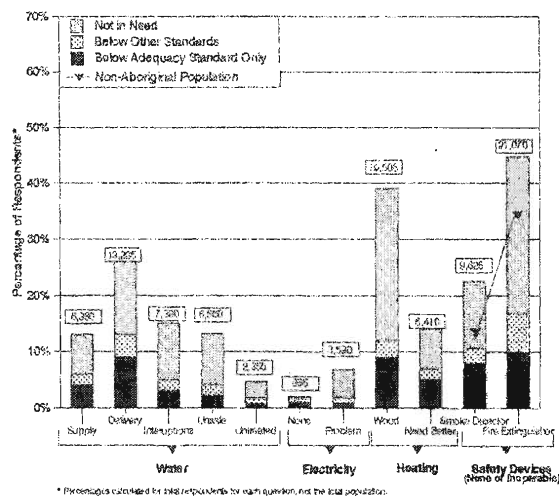
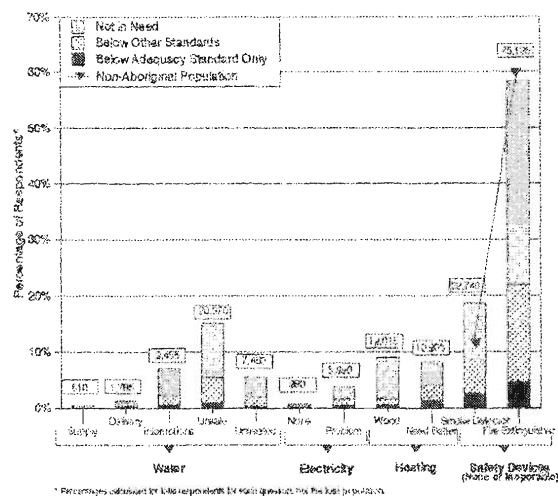


Figure VIII.2c
Other Adequacy Indicators, in Off-Reserve Urban Locations by Incidence of Core Housing Need



Generally, households with piped water were considerably less likely to be located in these locales or to be below adequacy standards. While frozen pipes were more likely as a reason for water interruption in northern and remote locales, those below the adequacy standard were relatively unlikely to have piped water at all.

Figure VIII.2d
Other Adequacy Indicators, in On-Reserve Band Housing in the Mid-North by Incidence of Housing Below Standards

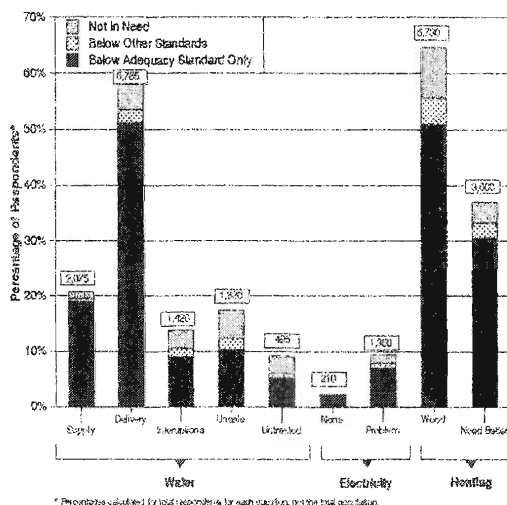
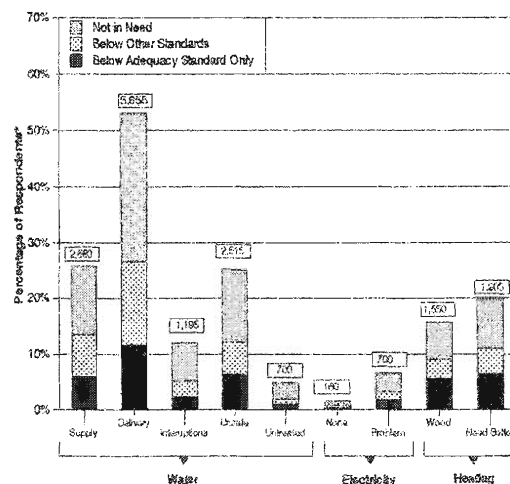


Figure VIII.2e
Other Adequacy Indicators, in Off-Reserve Rental Housing in the Far-North by Incidence of Household in Core Housing Need



Finally the highest proportions of those that did not consider the water in their home suitable for drinking, and that did not treat their water were also located on-reserve. There, 20% of households did not believe that their water was suitable for drinking, and 8% did not treat water that was unsuitable for drinking (Figure VIII.2a). Off-reserve, there was no significant difference between the proportions of urban and rural residents believing their water to be unsuitable and who did not treat their water (Figures VIII.2b and c).¹² A full one quarter of those who were renters in the far-north, though, considered their water to be unsafe. While higher proportions of those on-reserve treated their water, those on-reserve who felt their water was unsuitable were slightly less likely to treat their water (40%) than elsewhere (37% in rural areas, off-reserve, 33% in urban areas).

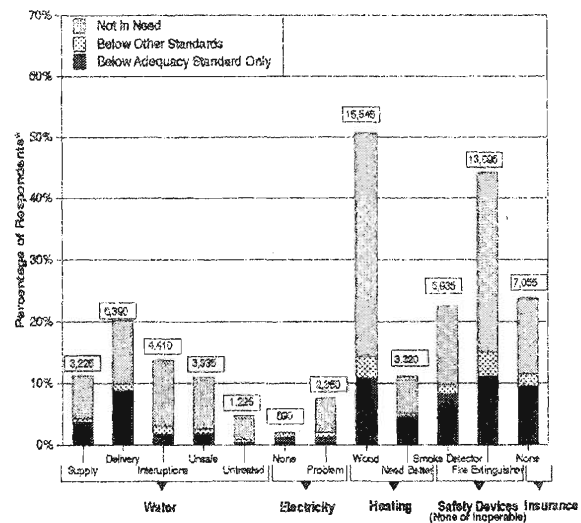
In summary, a considerable number of households that were below the adequacy standard were concentrated on- and off-reserve in remote and northern areas and were dependent upon open water sources/rainwater and haulage systems for water delivery. Further, a number of households, irrespective of whether or not they were in core need or below standards were also prone to service interruptions. Those on-reserve and in remote areas were also somewhat more likely to believe that their water was unsafe and larger proportions treated their water.

2. Electrical Supply^{13 14}

For a significant proportion of Aboriginal peoples living on-reserve and in rural locations, the provision of adequate electrical systems is a relatively recent phenomenon. It was routine, for example, not to provide wiring in housing in some communities built in the late 1970's (see for example Hedican (1990) and CYI (1981)). Still, there is considerable evidence that in the recent past, inadequate provision of electricity and poorly installed and maintained wiring was a major problem, particularly on-reserve. In the 1984 On-Reserve Evaluation, it was found that 4% of on-reserve households did not have access to electricity. (EKOS (1986b)). It was also found that 25% of the on-reserve housing stock had frayed, broken or inoperative visible wiring, and that 10% of the households had had a circuit overload over the year prior to the survey. Further, 41% had experienced a loss of service during that time (EKOS (1986a)). Electrical system failures have been seen as a primary cause for the high incidence of fires on-reserve (Young et. al. (1991)).

In 1991, the APS provides evidence that these conditions may have improved. Just over 1% of Aboriginal

Figure VIII.2f
Other Adequacy Indicators, in Off-Reserve Owned Occupied Housing in Rural Areas by Incidence of Households in Core Housing Need



* Percentages attributed to total respondents for each question, not to total population.

¹² There are considerable difficulties in the interpretation of these perceptual responses. Most urban systems, for example, are considered by "experts" to provide safe, clean drinking water, yet residents of one in seven urban Aboriginal households considered their water unsuitable for drinking. In addition, more than two thirds of these households treated their water to make it safe in some manner. At the other end of the extreme, residents of rural owned dwellings in core need and below adequacy standards were considerably more likely to believe their water safe than those in urban areas--despite a dependence by many on sources which for many would be considered unsafe.

¹³ Only 80% of APS households provided responses to these questions.

¹⁴ Electrical service is classified by INAC as inadequate if full service is not provided. (See INAC (1992)).

households had no access to electricity and almost all of these were located on-reserve or in rural areas, off-reserve (2% of these dwellings). Almost all of these households were also below the adequacy standard, and, off-reserve, were in core need.

Another 6% indicated that they had had electrical problems. Here, though, there was a sizeable difference between the 12% on reserve which had electrical problems, and the 8% in off-reserve rural areas and 6% in urban areas. The majority of problems cited both on- and off-reserve were related to the condition of the dwelling's circuitry--old wiring, faulty outlets and circuit breakers tripping/fuses blowing. On-reserve and in off-reserve rural areas, those with electrical problems were slightly more likely to indicate that their housing was below the adequacy standard.

3. Heating

Two very different indicators are used to provide evidence about the adequacy of household heating systems. The first, having a wood burning system as a source of heating, is an indirect measure or surrogate for other problems. The second is a more direct measure of occupant perceptions that their heating system is inadequate.

There is no inherent relationship between housing need and the utilization of one heating type or another. In urban areas, for example, the utilization of high cost electric heat may help create a housing affordability problem. As will be seen, this is a problem among urban renters. A nagging issue is the much less direct relationship seen in past studies between the incidence of housing need among households who utilize wood burning systems on-reserve and in rural areas (INAC (1978), EKOS (1986a)). At first glance, the utilization of wood in areas where supply is often readily available should free up scarce monetary resources, which, among other things could be used to enhance housing conditions. Unfortunately, for many in rural areas and on-reserve, wood burning systems have been seen to be highly related to other housing problems. This association extends to other worrisome associations which were beyond the scope of APS. Poorly designed and maintained wood burning systems are considered as likely health and safety risks. Young et. al. (1991) have reviewed links between inadequately vented wood burning systems and a number of health related problems including pulmonary disease and carbon monoxide poisoning. They also noted that the risk of fires is particularly high on-reserve, where a significant proportion of households use wood burning systems. While wood burning systems are commonly available that are clean, safe and highly efficient, these require investment and, like all other heating systems, a stream of upkeep and maintenance expenditures to remain efficient. To a great extent, the association between wood burning systems and inadequate housing conditions may be in reality an association with economic capacity.

On-reserve, wood burning systems, the most common type of heating system, are used by 47% of households. The use of wood burning systems is most common in owned (66%) and band housing (64%) in the mid-north.¹⁵ There is a strong correlation between the use of wood as a fuel and housing that falls below the adequacy standard on-reserve. Among those households using wood, 61% were below adequacy standard, in contrast to 42% of those exclusively using other systems. Households using wood systems in band housing (70%), particularly in the mid-north (79%), were particularly likely to fall below the adequacy standard.

On-reserve, households were also most likely to believe that they require better ways to keep their house warm (31%). A very high proportion of these households were also in housing below adequacy standards (73%). The highest proportions of those perceiving the need for better ways to keep warm is in band housing in the mid-north, precisely where both wood burning systems were most common and the highest proportions are found of those below adequacy standards. This very strong relationship is likely related to the availability of other infrastructure. In many remote areas in the mid-north, wood burning as a source of heat is a necessity rather than an option and water systems and infrastructure to provide for full operational bathroom facilities, for example, are also generally not in place. More generally, high incidences of wood burning systems, band housing as a tenure form and housing below

¹⁵ On-reserve, and in rural areas, Aboriginal households often depend upon more than one source of heating. Approximately 28% relied upon two or more heating sources. For example, those with wood burning systems often supplement them with an electric or kerosene space heater.

the adequacy standard are all reflections of the physical and economic situation in remote locations.

Off-reserve, the relationship between the presence of a wood burning stove and housing need is considerably weaker. In total, a much smaller proportion (17%) have wood burning systems.¹⁶ Figure VIII.2b and 2f show that these systems are, as would be expected, concentrated in rural areas (39%), especially in owner occupied households (51%). Rural homeowners using wood burning systems are much more likely to be in core need and below the adequacy standard (43%) than others off-reserve (9%). Yet, rural owner occupiers do not indicate that they are particularly dissatisfied with their heating systems. Overall, a relatively small proportion (11%) of rural homeowners feel that they require better ways to keep their houses warm, just slightly higher than others living off-reserve (10%).¹⁷

A second strong relation also exists off-reserve between the presence of a specific heating system and core housing need. Urban renter households with electric heating are significantly more likely to be in core housing need (49%) than other urban renters (43%) or for that matter, all others off-reserve. Urban renter households were also much more likely than others to have electric heating (38% in contrast to 22% overall). Further, larger proportions of these households have some combination of affordability/suitability problems than other urban renters. The high cost of electric heating is probably a contributing factor to affordability problems among these households.

4. Fire Safety Equipment¹⁸

Fire has been noted as a particularly significant cause of injury and death among Aboriginal peoples on-reserve (Young et. al. (1991)). As noted above, this has been related to the high incidence of wood burning heating and electrical systems in poor operating condition (Young et. al. 1991 and EKOS (1986a)). Wood burning systems are particularly concentrated among those on-reserve, especially in the mid-north and in rural owner-occupied dwellings. Accentuating the danger of fire is a common lack of systems that can easily and quickly deliver a plentiful amount of water to households in these areas. EKOS (1986b) also indicated that inadequate fire protection is another serious problem that continues to exist on-reserve and in many Aboriginal communities in remote areas. In 1991-1992, 54% of Aboriginal communities on-reserve did not have these services in place or available (INAC (1992)). Thus, the presence of these devices on-reserve and in owner occupied housing in rural areas is of particular importance, given the high risk of fire in the home and inadequate capacity to extinguish fires once started.

Overall, smoke detectors are quite common in Aboriginal households. Aboriginal households were, though, slightly less likely to have smoke detectors in their homes than other households in 1991. Of those that responded to the question, an estimated 17% did not have smoke detectors, in contrast to 12% of non-Aboriginal households. Of those who were aware of the condition of their smoke detector, 90% believed that it was operational.¹⁹ Thus, an estimated one in four Aboriginal households did not have an operational smoke detector.

In both non-Aboriginal and Aboriginal households, fire extinguishers are a much less common feature than smoke detectors. Just under half of Aboriginal households have an extinguisher (47%), about the same as in non-Aboriginal households (46%). Of those that know, a large proportion believe that their equipment is operational (97%). As

¹⁶ In contrast, in 1991, 4% of principal heating equipment was fueled by wood among non-Aboriginal households (derived from Statistics Canada (1992e), Table 2.3))

¹⁷ A much more significant factor affecting the proportion of those who indicated that there was a need for better ways to keep the house warmer among off-reserve households was, as would be expected, north-south location. In the far north, irrespective of tenure, one in five residents indicated this as a need, in contrast to one in nine in the south.

¹⁸ Household data concerning the presence of smoke alarms and fire extinguishers among non-Aboriginal households used in this section are derived from (Statistics Canada (1992b) and they refer to the situation in 1991.

¹⁹ No comparable statistics are collected for the non-Aboriginal population.

a result, an estimated 45% of Aboriginal households have an operational fire extinguisher.

Contrasting figures VIII.2a, b and c, operating smoke detectors and fire extinguishers tend to be absent in on-reserve housing, precisely where the danger of fire is likely highest. Further, on-reserve, those below adequacy standards are more likely to be without an operating smoke detector. However, these same households were slightly more likely to have a fire extinguisher, possibly in recognition of fire risk.

5. Presence of Household Insurance

The relatively high likelihood of fire noted above and of accidents in rural households, particularly on-reserve (see Young et. al. (1991)), make the absence of home insurance a potentially significant issue. Overall, among the 82% of persons responding to this question, 32% indicated that they had no home insurance. This is in contrast to an estimated 22% of non-Aboriginal households who had not purchased insurance in 1992 (derived from Statistics Canada (1994c)). Generally, in both populations, renters are considerably less likely to have insurance than owners. Nonetheless, much larger proportions of Aboriginal owner households in rural areas (24%) and on-reserve (54%) do not have insurance than in urban areas (5%) or non-Aboriginal households (4%). Further, those in band housing were considerably more likely than others, either renters or owners, to be without insurance (70%). Irrespective of tenure or location, those with housing below the adequacy standard, on-reserve, or in core need and below the adequacy standard off-reserve were considerably less likely to have insurance. For example, 90% of those in band housing with housing below the adequacy standard were without insurance as were two thirds of rural owners in core need below the adequacy standard.

Among those who cited a reason for not having insurance, most indicated the cost (38%, or 12% of Aboriginal households overall). These households were predominantly concentrated among renters in urban areas, especially those in core housing need, an indication of an additional housing related affordability problem.

C. Suitability of Housing Design, Community Facilities and Resources

The concept of suitability is easily extended to encompass the various dimensions of fit between the functions normally performed in the home and facilities available there and in the nearby community. This extended concept is often found in the consideration of how well housing has been adapted to those who have experienced functional loss (see Lifchez (1979) for an explicit treatment of this concept.) Further, in assessing the housing needs of those with health and activity limitations, these considerations are often extended to include support needed to undertake normal home based functions, such as food preparation, moving about in the home and undertaking household chores, and access to the surrounding community.²⁰ In this section, focus is placed upon three elements of this fit:

- how well a range of five features of the home are perceived to meet the needs of residents (eating area, kitchen, living, work and storage space);
- for the large proportion of Aboriginal persons with health and activity limitations, the degree to which necessary facilities and supports are available in the home; and
- how safe the surrounding community is perceived to be.

1. Dwelling Unit Design

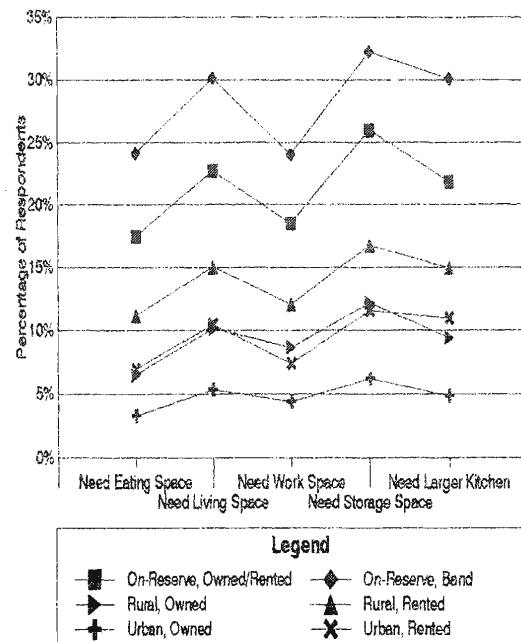
On-reserve and in northern and remote areas, a number of authors have noted that considerable amounts of informal and formal economic activity focus around the home (see for instance, Duhaime (1982)). For example, there is a common need among those who make their livelihood by hunting and fishing for space to cure/smoke meat and dry hides. As a result, it would be expected that households in these areas would be more likely to indicate additional work and storage space needs. The CMHC evaluation of the on-reserve program found this to be a particularly common occurrence in older accommodations (CMHC (1987)).

²⁰ To some degree adaptations in the home can reduce dependence upon family and community services by removing barriers to independent functioning.

Figure VIII.3 shows that indeed, households on-reserve are much more likely than others, off-reserve, to believe that their housing is not satisfying all five of these living requirements. In addition, those in rural areas are somewhat more likely than those in urban areas to believe that their housing needs are not being met. Further, on-reserve those in band housing are most likely to feel their space requirements are not being met. Off-reserve, renters were more likely to feel their space requirements were not being met than owners. Off-reserve, in band housing an average of just under 30% felt that these elements did not satisfy household needs in contrast to 5% of urban owners.

Irrespective of location, Aboriginal households were most likely to indicate that additional storage space was needed, followed closely by living space and a larger kitchen. Also irrespective of location, smaller proportions indicated that existing work space and eating space did not meet the needs of household members. As would be expected from prior work, storage space is an especially common perceived need among those living on-reserve. While work space is more commonly seen as a need on-reserve than off-reserve, other elements indicating crowded conditions--enough living and kitchen space, were more frequently cited as unmet needs.

Figure VIII.3
Proportions of Various Elements of Aboriginal Dwellings Felt to Not to Meet the Needs of Residents by Location and Tenure



On-reserve, just under 80% of those in dwellings below the suitability standard indicated that their housing did not meet residents' needs. As noted in chapter VII, those below the suitability standards were relatively concentrated in band housing. Coincidentally, these households most frequently indicated the need for all types of space (39%).

Differences among those off-reserve are highly correlated with the incidence of those in core need and below the suitability standard. Overall, those in core housing need and below the suitability standard were 2.5 times more likely to indicate a space problem than others. The wide gap between the relative incidence of households in rural rented accommodations and those in other tenure/locations groups in feeling that these design features did not meet the needs of the household can be largely attributed to the large proportion of these households in core need and below suitability standards. As noted above, a large proportion of these households are located in the far-north and among the Inuit.

2. The Presence of Aids, Adaptations and Supports for Disabled Aboriginal Adults

As would be expected, given their high disability rate, higher proportions of Aboriginal adults require support in undertaking home related tasks, in comparison to the population at large (Figure VIII.4). In the vast majority of cases, when there was need for support, support was forthcoming. Roughly 7 of 8 requiring help in household tasks, 91% of those with difficulties in moving about the house and 95% of those requiring help in preparing food indicate receiving support. In three out of four of these cases, a higher proportion of Aboriginal than non-Aboriginal adults indicated that adequate support was available.²¹ This occurred despite the very high disability rate among Aboriginal adults and the remote locations, small population bases and limited resources of many Aboriginal communities. Family, friends or neighbours were more likely to provide this support than in the non-Aboriginal community. At

²¹ Statistics concerning non-Aboriginal persons with disabilities are derived from Statistics Canada (1994d).

the same time, Aboriginal adults requiring support were less likely to receive this from formal support mechanisms (such as private care, home care or attendant care). It is likely that the high value placed upon providing support to members of the band and community, and the privileged position of the elder, many of whom are disabled, translates into a greater commitment to support.

One exception to this trend is support in undertaking heavy household work such as snow removal, repairs or yard work. Aboriginal persons were 1.6 times more likely to require support in this regard than those in the non-Aboriginal population (10% versus 7%). Those with this need were more than twice as likely to require additional support (13% versus 5%). It was here that help was considerably less likely to be forthcoming from formal support mechanisms (26% versus 17%). This may be a reflection of a lack of skills and resources in the Aboriginal community to undertake this type of work, a contributing factor to the high level of housing in poor repair, particularly on-reserve and in remote communities.

Aboriginal persons with disabilities however tend to be younger and much higher proportions have mild levels of disability. As a result, a smaller proportion have mobility aids or adaptations to make their homes accessible. While Aboriginal persons were 43% more likely to report mobility related limitations, they were equally likely to be using non-housing technical aids for mobility (cane, walking support or wheelchair).

Despite a higher proportion having disabilities, Aboriginal adults were less likely to have modifications made to their homes than non-Aboriginal adults. Approximately 7% of non-Aboriginal adults and 3% of Aboriginal adults with disabilities reported that modification had been made to their homes (See figure VIII.5).²² As among other Canadians, the most common modification (involving 84% of households with a modification) was the inclusion of an entry ramp or a ground level entrance. As well, 32% reported widened doorways and 20% reported disability related modifications or inclusion of elevators or lift devices. The majority of persons reported these last two in conjunction with ramp/entry level modifications. In all three cases, these modifications allow for increased

Figure VIII.4
Proportion of Aboriginal and Non-Aboriginal Adults Requiring Supports in Everyday Activities in the Home

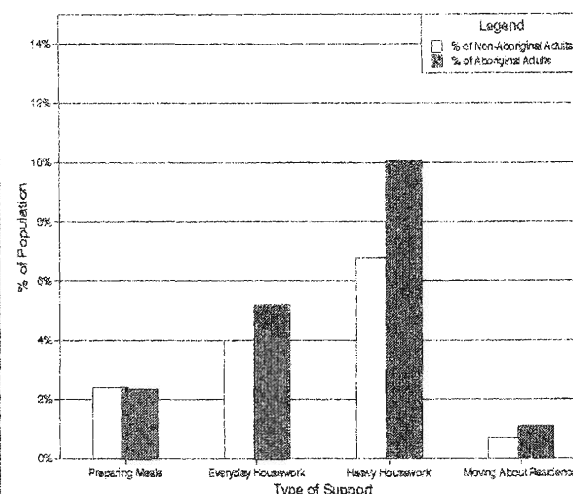
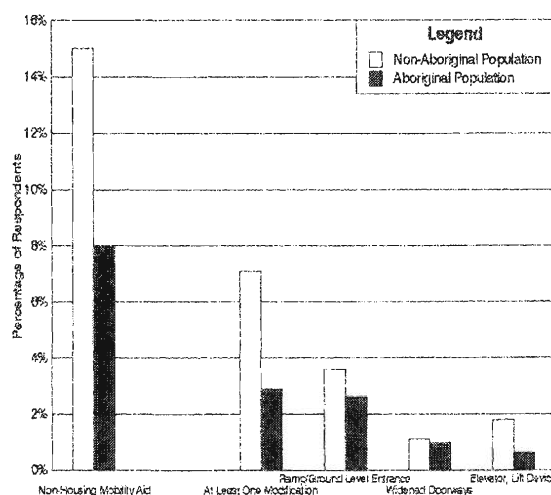


Figure VIII.5
Proportions of Adult Aboriginal and Non-Aboriginal Populations with Disabilities Having Mobility Aids and Total and Selected Disability Related Modifications to the Home



²² Only 85% of persons with disabilities responded to questions concerning the use of specialized features in the home. Unlike the Health and Activity Limitations Survey, there were no questions asked about unmet needs for these facilities.

access to those with mobility or agility limitations. It is thus not surprising that 98% of those who reported a modification also indicated a mobility and/or agility limitation and that 67% also required other non-housing technical mobility aids such as a wheel chair.²³

Those on-reserve were slightly more likely to feel that their support needs were being fully met, except in receiving help in heavy household tasks. Further, while there was no great difference in the proportion of the adult population with mobility/agility disabilities on and off-reserve, those on-reserve were more likely to reside in a dwelling where an adaptation had been made. There, 5% of those with a disability reported a modification. These results would seem to be in line with other indicants of the relatively high level of support for those with disabilities residing on-reserve, and also the higher incidence of persons with moderate or severe disabilities.

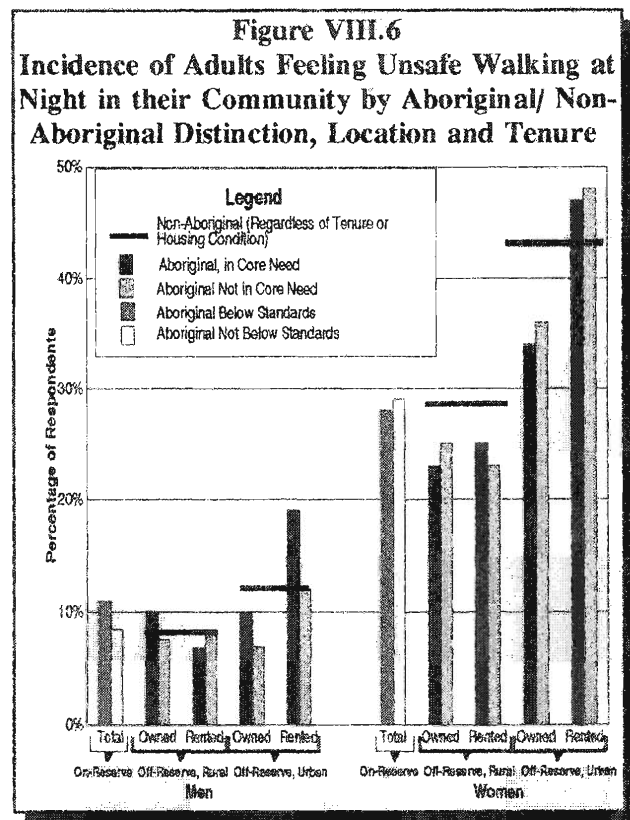
Lastly, on-reserve, specialized housing related features in the home were equally likely to be present among disabled persons residing in housing at or below standard and those above standard. Similarly, the proportions of those with housing related features off-reserve was almost identical between disabled persons in core housing need and others.

3. Community Safety

There has been some concern about the ghettoization of Aboriginal peoples, particularly in poorer, downtown areas in western cities dominated by rental stock (Chu (1986), Clatworthy (1983)). An integral part of suitable housing may be the capacity to comfortably reach, and therefore use resources available in the area--ranging from shopping to support services. Fear or crime in the neighbourhood can create a considerable barrier to many, particularly in these areas. A single question was asked of adults about safety in the community--"Do you feel safe walking alone at night in the community or neighbourhood where you are living now?"

Just under 22% of those responding felt unsafe walking alone at night in their community. Similar results were found in a 1988 national survey undertaken by Statistics Canada (25%) (Sacco and Johnson (1990)).²⁴ There was a considerable difference in response patterns based on gender. Among males 10% felt unsafe, among women, 35%. Similar gender differences were found in the earlier national survey (11% of men and 40% of women).

Figure VIII.6 indicates a gender gap appears irrespective of rural/urban location in both Aboriginal and non-Aboriginal adults. The gender gap is accentuated in urban areas where women are



²³ In both the non-Aboriginal and Aboriginal population, the great majority of those who had modifications made to their homes had agility or mobility limitations. The difference in the proportion of those who had had modifications made to the home between the Aboriginal and non-Aboriginal disabled populations may thus be largely attributed to the lower proportion of Aboriginal peoples with mobility/agility limitations (see Chapter III).

²⁴ This survey did not include persons living on-reserve. Further, limited published tabulations are available. As a result, no comparisons are available by tenure.

considerably more likely to feel unsafe walking alone at night. In addition, tenure played a significant role among Aboriginal women. Aboriginal women in urban rented accommodations were considerably more likely than others to feel unsafe (47% versus 28% of all other Aboriginal women). As Chapter VII indicated, Aboriginal women are very heavily concentrated in urban rental accommodations. A very large proportion of these women are also poor. Surprisingly, there is no statistically significant differences in the incidence of women in core housing need and others in responses to this question, including those in urban rented accommodations.

Figure VIII.6 also indicates that safety concerns are also particularly high among Aboriginal men living in urban rental accommodations. Here, those in core housing need are much more likely to indicate safety concerns (19%) than other men (11%).

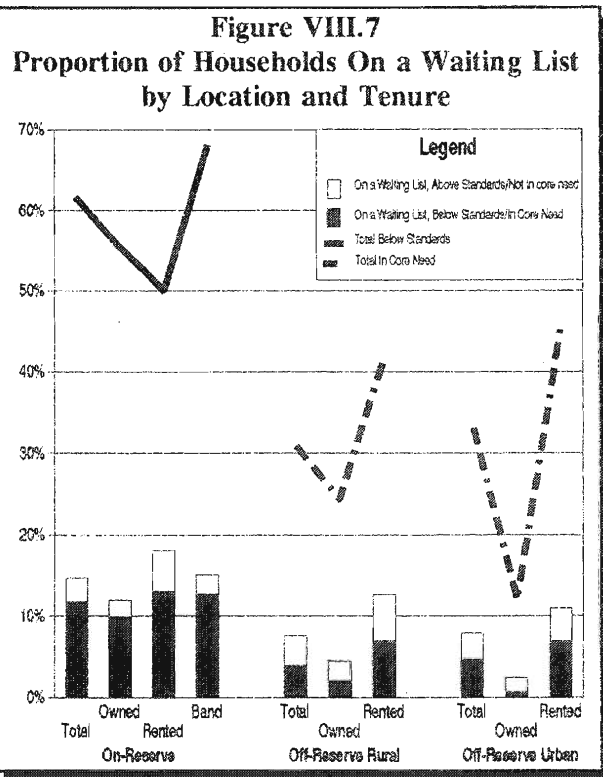
Aboriginal women and Aboriginal men in core need living in urban rental accommodations who do not feel safe at walking alone at night in their neighbourhood include a very large proportion of the Aboriginal adult population and an even larger proportion of those who have low income and/or are in core need. Housing located in unsafe communities/neighbourhoods may thus pose a substantial problem for Aboriginal households by limiting access to services and resources. This is especially the case in urban areas.

D. Responses to Unmet Need

1. On a Housing Waiting List

One way in which housing problems can be alleviated is through a move to housing provided through federal or provincial agencies or by the band. Programs providing this housing are designed to provide adequate, suitable and affordable housing to those with moderate and low incomes. Depending upon the province/territory, social housing programs provide operating subsidies to band and rental housing, assistance in constructing or purchasing new housing and in rehabilitating existing housing in poor repair. Presence on any housing waiting list thus provides some indication of housing need. It is, though, influenced by a number of other factors including different levels of awareness among Aboriginal peoples of this option, differing eligibility standards, widely differing levels and types of programs, and varying expectations of the availability of help through these programs. In addition, many households who apply remain on waiting lists for considerable periods of time and many others do not apply, because of insufficient supply.

In total, 19,890 households were on at least one waiting list.²⁵ A significantly higher proportion of households on-reserve are on waiting lists -- 15% in contrast to 8% in both urban and rural areas off-reserve. Off-reserve, those in rental housing are most likely to be on a waiting list (13% in rural areas and 11% in urban areas). Irrespective of location, the proportion of those on waiting lists is a small fraction of those below standard on-reserve and in core housing need off-reserve. On-reserve, the great majority of those on waiting lists (80%) are in housing below standard. Off-reserve, 59% of those in urban areas and 52% of those in rural areas on waiting lists are in core



²⁵ This represents 9% of those who responded to this question (94% of the estimated household population).

need (See Figure VIII.7).

The proportion of those on waiting lists, is weakly correlated with the incidence of need across the country. Generally, the higher the level of core need or need on-reserve in the renter population, the higher the proportion of the population on waiting lists. The major exception to this trend is in Saskatchewan where the highest proportions of households on-reserve were below standards and off-reserve in core need, yet small proportions of households were on housing waiting lists (13% on-reserve and off-reserve, 6% in rural areas, 4% in urban areas).

2. Inability to Find Insurer

An indicator of housing and neighbourhood quality is an inability to find an insurer willing to underwrite the risk of properties which, for example are at high risk of damage by fire or which are not adequately served by fire fighting services. A very small proportion of those who had not insured their property cited an inability to find an insurer as a reason (8%). Well over 95% of these households are owners on-reserve, in rural areas and in those residing in band housing. In each of these groups, 15% indicated this as a reason. It is precisely in these stocks that the incidence of housing below adequacy standards is highest.

E. Summary

This chapter has focused upon a wide range of indicants of housing need which complement and expand the application of standard housing need measures of earlier discussions.

Just under one in four (23%) Aboriginal residents felt in 1991 that their housing either partially or fully did not meet the needs of their households. Those on-reserve and in rural areas were more likely to provide these responses. This proportion is in line with work in the past which asked similar questions of those on-reserve and among Aboriginal households who participated in the rural off-reserve Rural and Native Housing Program. Both on and off-reserve in rural areas, responses to this question were highly correlated with being below adequacy and/or suitability standards. Thus, those most likely to feel that their housing needs were not being met resided in households located in Saskatchewan, Manitoba and the Northwest Territories. On-reserve, these households were particularly concentrated in band housing.

Many households on-reserve and in rural areas off-reserve are lacking in the wide range of basic infrastructure and amenities covered by the APS. These include adequate and reliable sources of drinking water, electrical and heating sources, safety equipment and homeowner/renter insurance. Irrespective of the indicant applied, the highest proportions without these amenities are on-reserve, in band housing in the mid-north where they are also considerably more likely to fall below the adequacy standard. Off-reserve, renters in the far-north, a large proportion of whom are Inuit, are more likely to believe their source of water to be unsafe. Rural owners, especially those in core need and below the adequacy standard are quite likely to depend upon potentially inadequate water sources and delivery systems, to have problems with their electricity, to feel that they needed better means of heating and to be without fire safety equipment or homeowner's insurance.

Examining the suitability of housing design features in meeting residents' needs provides additional insights. By and large, the largest proportion of those believing that their household needs were not being met felt that they required more storage space, followed by kitchen and living space. Generally, those on-reserve, particularly in band housing, and those in rural rental accommodations (which are concentrated in the far-north and among the Inuit) were more likely to indicate that these needs were not being well met, irrespective of housing attribute. Those living on-reserve below the suitability standard and those residing off-reserve in core need because of being below the suitability standard were considerably more likely to indicate that these elements were not meeting residents' needs.

A very positive note is the evidence of considerable household and community support for Aboriginal adults with disabilities. Despite a higher proportion of Aboriginal adults having health and activity limitations, lower proportions feel that they require additional support in undertaking most home related activities. This may be a reflection of considerable informal and formal support provided by Aboriginal families, communities and institutions to those with disabilities in undertaking home related activities, particularly on-reserve. One exception is in support needed in

undertaking heavy work, such as repairs and maintenance. Possibly, because of lack of financial and skill resources in the community, the proportion needing support in this area exceeds that of the non-Aboriginal population. Finally within the Aboriginal community, there does not seem to be any special barrier faced by those with disabilities either living in core housing need off-reserve, or below housing standards on-reserve to obtaining housing related modifications designed to increase access.

An indicant of the suitability of location within the community was examined -- do persons feel unsafe walking in their neighbourhood at night. As in the non-Aboriginal population, women are much more likely to feel at risk than men. It was found that Aboriginal women were concentrated precisely in the areas where they tended to feel most unsafe -- urban rental accommodations. Among men, those in core need living in urban rental accommodations also were more likely to feel unsafe.

An indication of need is the action taken by Aboriginal peoples to go onto housing waiting lists for various housing assistance programs. A very small proportion, roughly a third, of those living in housing below standards on-reserve or in core need off-reserve, are on housing waiting lists. While the relative incidence of being on a waiting list for social or band housing generally coincides with the incidence of need, in Saskatchewan, where a very large proportion of households were in housing below standard or in core need, a very small proportion of the population are on a waiting list.

Another response to the presence of unsafe housing or conditions is the willingness of agents to underwrite property insurance. It was found that it was somewhat more difficult for those living in areas where a considerable amount of the stock was in poor condition--on-reserve and in rural areas--to find insurance.

This chapter thus paints a stark picture of certain housing options and locations. Band housing, and to a lesser extent, rural/on-reserve owner-occupied housing is very likely to be inadequate and lacking in a range of infrastructure and housing amenities. As noted in the last chapter, band housing is also likely to be crowded. Housing in the far-north, irrespective of tenure is more likely to be lacking in adequate infrastructure. To a large degree, this housing corresponds with the settlement patterns of the Inuit. Households in owner occupied housing in rural areas, particularly those in core need below adequacy and/or suitability standards, tend to be lacking in amenities and more likely to be living in unsafe conditions.

In urban areas, a significant proportion of rental housing is expensive, lacking in adequate space and for women in particular, located in areas which are felt to be unsafe. Large proportions of the Aboriginal population in core need reside in these accommodations.

Chapter IX Summary of Findings and Recommendations for Further Research

A. Summary of Findings

The Aboriginal Peoples Survey and the 1991 Census are two of the richest and most comprehensive information sources available for understanding the housing situation of Canadian Aboriginal peoples. In this report, the housing standards of the core housing need model have been applied to these data to assess housing need among Aboriginal peoples and households. In addition to the housing standards of the core housing need model, a number of other indicators have been used to identify the special needs and additional housing related requirements of Aboriginal households. Interpretation of APS data is hampered by a number of major problems including considerable undercoverage of certain Aboriginal groups in specific locations. Despite this, a wide range of important insights has been garnered from this exercise.

First and foremost, housing conditions experienced by many Aboriginal households fall far short of those experienced by non-Aboriginal households.

On-reserve, close to two-thirds of Aboriginal households reside in dwellings falling below at least one housing standard, in contrast to less than a third of all non-Aboriginal households. Off-reserve, just under a third of households are in core housing need (32%), a far higher proportion than non-Aboriginal households.

■ Socio-demographic, Health and Economic factors and Aboriginal Peoples' Housing Conditions

Poor housing conditions in Aboriginal communities are strongly related to a number of socio-demographic, health and economic factors:

Aboriginal households tend to be large and are more likely than non-Aboriginal households to be made up of children and young adults, especially young spouses and single parents.

These tendencies are partly a consequence of high birth rates, short expected life spans and large proportions of older adults with Aboriginal ancestry who do not identify themselves as Aboriginal. In addition, Aboriginal peoples often reside in extended households including young families, seniors, other relatives and/or band/community members. This is a result of the special status of elders in many Aboriginal communities and the common practice of sharing resources, including housing, among family/community members in need.

Household sizes are largest on-reserve (especially in the mid-north) and among the Inuit. A lack of available housing on-reserve and among the Inuit living in remote communities exacerbates the problem of accommodating these large households.

In urban areas, a significant majority of young adults are women and many of these women are single parents, raising children alone often while facing problems with housing affordability. Two of the reasons posed for this gender imbalance and the high levels of single parenthood are the higher death rates among young males and the disintegration of traditional Aboriginal culture.

The disability rate among Aboriginal adults is roughly twice that of non-Aboriginal adults and they are more likely to be moderately or severely disabled.

This is particularly disturbing given the relative youthfulness of the Aboriginal adult community. Aboriginal adults are much more likely than others to experience learning and memory limitations and mental health, sight, hearing and speaking difficulties. Poor housing conditions have been cited by many as especially significant causes and results of disability in the Aboriginal community.

While Aboriginal households are, on average, larger than non-Aboriginal households, household income is only 74% that of non-Aboriginal households. The proportion of off-reserve Aboriginal households with low incomes, using Statistics Canada's low income cutoff, is more than twice that of non-Aboriginal households.

Low household income among the Aboriginal population is a reflection of its relative youth, with many individuals having low levels of schooling and high levels of disability. A large proportion of working men are employed as unskilled or semi-skilled labourers in industries such as resource extraction and construction. The availability of jobs in these occupations is shrinking and work in these industries is often uncertain. Working Aboriginal women, like their non-Aboriginal counterparts, are still primarily employed in lower paying clerical and service industries. A large number of women remain outside the labour force in order to raise young children. These factors translate into extremely low labour force participation rates and unemployment rates two and a half times those of the non-Aboriginal population. Thus, an inordinate proportion of income among Aboriginal peoples comes from government transfer payments.

On-reserve, and in the far-north, these factors are often accentuated by a narrow economic base dominated by employment in primary industries and the public sector. Very high proportions of the adult population are either not in the labour force or unemployed and average income is particularly low. Low income levels lead to housing affordability barriers for many Aboriginal peoples.

Exacerbating the problem of low income on-reserve and in the far-north is a heavy dependence upon goods and services produced outside the community that are often expensive to transport.

Part of the resiliency of these communities comes from a continued dependence on subsistence activities and trade-in-kind. A large minority of Inuit and many other Aboriginal peoples living on-reserve spends significant amounts of time living on the land and generating non-monetary income through activities such as trading-in-kind. Yet contemporary housing and household facilities often require repair and maintenance items that must be brought in from elsewhere and require installation using skills often not available in these areas. The common problem of poor housing maintenance in these areas may be a reflection of a dependence upon the formal economy which cannot be sustained, given the current economy of many Aboriginal communities.

Dwellings on-reserve and in rural areas, especially in the mid- and far-north tend to be small, despite housing relatively large households.

Small dwelling size is a result of low income and high cost of construction on-reserve and in remote communities, and a dependence upon federal and provincial support which has been directed towards the production of modest housing.

Although dwellings on-reserve and in the far-north tend to be relatively new, a considerable amount of this stock is in need of major repair.

On-reserve and in rural areas, climatic extremes, poor construction, crowding, and lack of sufficient income and skills to undertake continuing maintenance have been cited as the primary reasons for rapid housing deterioration, resulting in so much of the stock being in need of major repair despite being relatively new.

A large proportion of Aboriginal people living off-reserve reside in rental housing in urban areas.

Most Aboriginal households off-reserve live in urban areas and there the great majority (62%) rent. In contrast, 43% of non-Aboriginal urban dwellings are rented. This is related to the high proportion of Aboriginal adults who are

young and the many households who are poor. On average, Aboriginal urban renters spend less for rent than non-Aboriginal urban renters but they allocate higher proportions of their income to rent.

As in the non-Aboriginal population, large proportions of single parents (87%), single persons (85%) and women (60%) rent in urban areas. As noted above, a very large proportion of Aboriginal adults living in urban areas are women and single parents. Unlike the non-Aboriginal population, large proportion of children under 15 (68%) and persons with disabilities (58%) rent.

■ Location and Aboriginal Peoples' Housing Conditions

It is clear that location plays a significant part in helping to understand housing conditions among Aboriginal households. For example, there are marked changes in housing characteristics as one moves north, or into urban areas, or into the Prairies. Thus:

On-reserve and in the Far-North:

The incidence of housing below adequacy and suitability standards is extremely high on-reserve and in rural areas, including, for example 62% of stock on-reserve. Housing below these standards is concentrated on-reserve, especially in band housing in the mid-north (which includes the northern parts of the provinces stretching from B.C. to Ontario, central Quebec and Labrador) and in the far-north (The Yukon, the Northwest Territories and northern Quebec), especially in rental stock.

Band housing on-reserve is the most likely of all Aboriginal housing to fall below adequacy and suitability standards and best exhibits many of the major endemic problems. Households residing in band housing are poorer than others on reserve, with per capita incomes which average only 70% of others on-reserve. This limits the resources available for upkeep and maintenance. Households in band housing tend to be large, frequently include children, their parents and others, and yet dwelling size is small. As a result, band housing is more frequently crowded. Shortage of space is also reflected in the perception of many that their storage, kitchen and living spaces do not meet residents' needs. Further, because it is crowded, and concentrated in areas of climatic extremes, it is also more prone to deterioration. While, overall, housing on-reserve deteriorates quickly, these factors contribute to a further acceleration of deterioration in band housing.

Many of these same issues apply to Inuit households, a large proportion of which is rented and are concentrated in remote areas of the far-north. Especially important here is a considerable mismatch in size between, on average, large households and small dwellings.

Because of remote location and poverty, a high proportion of households located on-reserve and in the far-north are without a range of facilities and amenities generally considered to be basic necessities in the non-Aboriginal community.

A significant proportion of these households are below housing standards because they lack full, operational bathroom facilities, a rare situation in the non-Aboriginal community. On-reserve, especially in the mid-north, there are significant proportions of residents who reported that they did not have a safe and reliable source of drinking water; adequate, reliable electrical and heating systems; and operational fire safety equipment. In the far-north a reliable source of drinking is a particularly prominent problem. Previous work has identified a strong link on-reserve between heating and electrical system deficiencies and accidents and death due to fire. This same work also indicates that a high level of disease is attributable to inadequate and unsafe water supply.

On-reserve, very high disability rates play a major part in contributing to poverty and housing related problems.

The high disability rate on-reserve is strongly linked with poverty and poor housing. Accidents within the home, particularly due to fire, are important causes of disability and death. Meanwhile, lack of basic facilities is a causative factor in the high rate of many diseases. The high level of disability among non-senior adults likely contributes to their low level of labour force participation. Yet, overall, the housing situation of adults with disabilities on-reserve is no worse than others. In fact, the small group of those 65 and over with a disability is considerably less likely to live in housing below standard. One explanation for this seemingly contradictory situation lies in the existence of considerable household and community support for Aboriginal adults with disabilities. Although a higher proportion of Aboriginal than non-Aboriginal adults reported having health and activity limitations, larger proportions reported receiving support from family and friends and lower proportions felt that they were not receiving needed support in undertaking most home related activities. This partly reflects the special status of elders and the strong supportive characteristics of many Aboriginal cultures.

There are, however, some groups with health and activity limitations on-reserve that are more likely to reside in housing below standards. Among non-senior adults, those with mental health or memory/learning difficulties are more likely than others to reside in housing below standards. In addition, those needing help to undertake heavy work, such as repairs and maintenance, are less likely than their counterparts in the non-Aboriginal community to receive needed help. The latter situation may reflect a lack of financial resources and skills to undertake this type of work on-reserve.

Overall, household members residing on-reserve and in the far-north were most likely of all Aboriginal households to believe that their dwellings did not fully meet residents' needs. The highest proportions of those who believed that their dwellings did not fully meet residents' needs were located on-reserve, in mid-north band housing and in the far north, in rental housing.

Still, a significant proportion of those who felt that their needs were being fully met were in housing below standard and were without a range of basic amenities and facilities. This may indicate that many Aboriginal peoples in these areas live in a world where historically, the housing available to most of them has never reached standards considered as minimal in the eyes of most Canadians.

On-reserve and in the far-north, the evaluation of residents, the application of core housing need standards and a range of other indicators, all provide a consistent image that a considerable proportion of housing stock is not fully adequate or suitable for the needs of Aboriginal households.

In Off-reserve, urban locales:

In 1991, a full 45% of urban renter households were in core need and they comprised two-thirds of Aboriginal core need households. By far the great majority of urban renter households in core need spend 30% or more of their income on shelter. A large proportion of these households also live in crowded conditions.

In urban areas, a large proportion of Aboriginal adults are young and many are in poor economic circumstances. As a result, most rent, often in older dwellings and frequently in central parts of cities.

Women 15-54 and children under 15 are very likely to be in households in core housing need. These women are very likely to also be single parents. Single parents and their children make up a very large proportion of urban renters in core housing need.

Female-led single parent families tend to have very low household incomes and are by far the most likely of any Aboriginal family type to be in core need. They are also very likely to pay 30% or more of their incomes on shelter and to be crowded. Aboriginal women are concentrated precisely in the areas where they tend to feel most unsafe -- urban rental accommodations.

While disability rates among adults are lower in urban areas than in rural areas or on-reserve, adults with disabilities are considerably more likely than those without disabilities to be in core housing need.

A large proportion of adults with disabilities reside in rental accommodations, where they are considerably more likely to be in core need. Similar to the situation on-reserve, those in core need are especially concentrated among those under 55 and include a disproportionate number with sight impairment, mental health and learning/memory difficulties.

A considerable number of non-census family persons in core housing need reside with others, especially in urban rental accommodations.

High levels of core need related to crowded housing may still be a reflection of the common practice of Aboriginal peoples to live in extended households which may include elders, recent migrants and persons in unfortunate circumstances. At the same time, this practice may be in the process of disappearing. In urban areas, there are also a large number of persons, particularly among those 55 and over, who live alone and are also in core need. Another possible indication of the breakdown of family/band support is the relatively high incidence of adults with disabilities in core need.

A much smaller proportion of Aboriginal households that own are in core need in comparison to other Aboriginal households in urban or rural areas. Still, Aboriginal urban owners are more likely to be in core housing need than non-Aboriginal urban owners.

A higher proportion of Aboriginal than non-Aboriginal urban owners have mortgages, and on average, they dedicate larger amounts and higher proportions of their household income to housing. This may partially reflect the young average age of Aboriginal owners in urban areas.

The majority of Aboriginal households in core need reside in urban rental accommodations. Most of these households pay 30% or more of their income on housing and many are crowded. A large proportion of renters in core need are either female single parents and their children or adults under 65 with disabilities.

In Rural Areas, outside of the far-north:

Those in core need are considerably less likely to be below affordability standards than in urban areas but are more likely to fall below suitability and adequacy standards. The majority of the stock outside of the far-north is owner occupied and in this stock a large proportion of households are in core need and below adequacy standards. Much of this housing is mortgage free.

The large majority of owner occupied dwellings in rural areas are mortgage free. Yet these households are more likely to be in core need than rural owners with mortgages (31% versus 17%). A disproportionate number of these mortgage free owners in rural areas are likely seniors.

A significant proportion of owner occupied households in core need are without adequate or operational basic facilities.

Many of these households fall into core need because of a lack of full, operational bathroom facilities. Further, many also depend upon possibly inadequate water sources and delivery systems, have problems with their electricity, feel that they need better means of heating and are without fire safety equipment. Despite a high risk of fire in these households, a considerable proportion are also without homeowner's insurance.

Other Regional Variations:

High proportions of households experiencing serious housing difficulties are concentrated throughout Saskatchewan and the Northwest Territories. Other localized pockets occur in the Census Metropolitan Areas of Winnipeg and Vancouver.

On-reserve, Saskatchewan and neighbouring Manitoba have by far the highest proportion of households below adequacy and suitability standards. Off-reserve, Saskatchewan also has the highest proportion of households in core need in rural areas and in rental accommodations in urban areas. Despite the relatively low cost of housing in Regina and Saskatoon, an inordinately high proportion of Aboriginal households is below the affordability standard. Low income and lone parent family status correspond strongly to a high incidence of core need in the urban areas of Saskatchewan and neighbouring Manitoba.

In the Northwest Territories, a high proportion of households are in core need and below suitability and/or adequacy standards. While the Northwest Territories has a relatively small number of households in core need, large household size and the prevalence of housing below suitability standards translates into a count of persons in core need which is in the range of much more populous provinces of the south.

Vancouver and Winnipeg contain particularly high concentrations of households below the affordability standard. In Vancouver, which has recently become a magnet to many Aboriginal people looking for employment, has housing costs that are particularly high. Winnipeg has remained a focal point of rural-urban migration.

In Saskatchewan, the Northwest Territories and Manitoba, high levels of households in core need off-reserve and below standards on-reserve mesh with high proportions of residents who feel that their housing does not meet their needs.

■ Responses to Aboriginal Peoples' Housing Conditions

One response to poor housing or economic conditions is to move. Aboriginal people are quite likely to move and among those that move from urban areas, the incidence of core need tends to be lower.

Aboriginal peoples living off-reserve, especially those in urban areas, are much more likely to have moved in the last five years than non-Aboriginal persons. Over 72% of Aboriginal persons over age 5 in urban areas had moved at least once in the last five years in contrast to 44% of non-Aboriginal peoples. Most moves were intra- and inter-urban moves.

Inter-regional migrants, who previously resided in urban areas, are somewhat less likely to be in core need than others. Migrants moving from urban areas experience less core need partly because they include many who have recently completed post-secondary education and who have moved into the labour force. In contrast, the small stream of migrants from rural and on-reserve locations to urban areas is somewhat more likely than others to reside in core need, partly because of their youth, and low average levels of education. A large proportion of this group is actually moving to attend school.

Intra-regional movers, primarily renters, are more likely than others to be in core need. This may be attributable to the generally very high mobility rates among young adults, many of whom tend to have low incomes, and reside in rental accommodations. Indeed, in the urban Aboriginal community, young adult movers make up a very large proportion of the renter population.

Very few Aboriginal households are presently responding to residing in housing below standards by placing their names on waiting lists for social or band housing, especially in

Saskatchewan where as a whole, the incidence of housing need is greatest.

Very little is known about why Aboriginal households in housing need do not turn to social housing as an option. There may be a number of contributing factors including lack of knowledge of available options, the great length of existing waiting lists or the perception that the likelihood of improving the household's housing situation by being on a waiting list is low.

A significant minority of home owners living on-reserve and in rural areas in housing that is in poor condition have reported that it is difficult to obtain insurance. The presence of unsafe housing conditions tends to reduce the willingness of agents to underwrite property insurance.

B. Recommendations for Further Research

Globally, in recommending further research there is a need to focus on ways of integrating the strengths of Aboriginal peoples and their resources in order to change the conditions that have led to an extreme situation. Therefore, the following five suggested areas of further research focus upon mechanisms for strengthening and re-enforcing the social, economic and technological bases that Aboriginal peoples currently have available for grappling with the underlying conditions of housing need.

- ★ **There is a need to examine how existing support mechanisms and organizations within the Aboriginal community can be strengthened to better allow the tackling of underlying problems of poverty in the Aboriginal Community.**

First and foremost, poor housing conditions in Aboriginal communities are reflections of poverty. To a large degree, a strength of many Aboriginal communities in both urban and rural areas has been the capacity to provide a communal support system, reacting to poverty extremes. It is quite clear that this support system is effective in sharing limited human resources and housing. These support systems have been formalized into a network of Friendship Centres and a series of non-profit housing organizations throughout the country. A potential area of research is to examine how to strengthen and further develop these and other supportive organizations.

- ★ **There are a number of similar problems of housing and poverty that affect both Aboriginal and non-Aboriginal communities. There is a need to explore and to better establish dialogue between Aboriginal and non-Aboriginal peoples concerning solutions to these issues.**

There are strong parallels between housing need in Aboriginal and non-Aboriginal households. For example, in both, there is a high incidence of housing need among single parents in urban areas. Given the strength of communal relations within the Aboriginal community, there is likely considerable merit to establishing dialogue between those who have been successful in developing successful co-operative models in non-Aboriginal and Aboriginal communities. In both, there is also a very high incidence of housing need among non-senior adults with mental health problems and memory/learning disabilities. Here, again, there is a need for establishing and enhancing dialogue concerning affordable, supportive housing for these people.

- ★ **In rural and remote areas, there is a real need for continued research into the design of appropriate and context sensitive housing.**

This research should:

aim at innovative housing designs for housing on-reserve and in the far-north that are sensitive to Aboriginal

culture, providing for example, sufficient room and durability to undertake the tasks of everyday living in these areas;

· continue to develop materials and designs that are resilient to the climatic extremes common in these areas;

· continue to support innovative programs such as self-help building and to develop the skills necessary to repair and maintain housing in these communities;

· develop housing designs that can easily incorporate in their construction and maintenance the resources available in northern and remote communities;

· continue to provide support in developing an indigenous housing development, construction and maintenance industry within Aboriginal communities in northern and remote areas thus dealing with the underlying problem of housing which cannot be sustainable in the existing, import dependent economy;

· explore mechanisms for making housing on-reserve and in northern areas safer, for example, by designing simple, low cost and low maintenance wood burning systems which are safe and air tight; and

· explore economical methods ensuring that northern and remote areas have adequate supplies of safe, potable water and other basic amenities.

★ **There remain significant portions of the Aboriginal community for which little data has been gathered concerning housing need. There is a need to address these gaps.**

APS coverage problems have left a number of major gaps in our understanding of Aboriginal housing needs. It is not clear to what degree the findings of this report can be extended to major segments of the Aboriginal community. These include the mystery of where so many young men reside in urban areas. It is likely that there are a significant number of the homeless among these men as well as many residing in hotels and rooming houses. A second area where coverage was extremely weak was in the on-reserve populations of certain areas of the country, including much of southern Ontario and southwestern Québec. Supplementary research is likely required to explore the housing needs of these groups.

★ **Poor housing is both a symptom and a cause of a weak economic base within much of the Aboriginal community. There is a need to explore the ways in which housing can play a part in enhancing that economic base.**

Inherent in most of this section has been an emphasis upon the need to strengthen and maintain a strong Aboriginal economic base, with a firm footing within Aboriginal culture. As has been illustrated throughout this document, poor housing has been both a causative factor and a result of failures in this regard. A fundamental area of needed research involves exploring the ways in which housing can be instrumental in the development of this economic base.

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Appendix A
Selected Aboriginal Household Income Statistics by Location, and Tenure¹

OFF RESERVE												
			TOTAL HOUSEHOLDS					CORE NEED HOUSEHOLDS				
Geography	Location	Tenure	Total Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.	Core Need Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.
CANADA												
	Total	Total	199,045	\$36,262	34%	7%	9%	63,075	\$13,426	77%	19%	30%
	Total	Owned	87,820	\$47,295	16%	2%	4%	13,970	\$15,530	67%	13%	21%
	Total	Rented	111,115	\$27,555	49%	10%	13%	49,105	\$12,827	79%	20%	33%
	Urban	Total	145,060	\$36,365	37%	7%	10%	47,000	\$12,387	78%	20%	36%
	Urban	Owned	53,915	\$51,896	15%	2%	4%	6,185	\$14,831	62%	14%	34%
	Urban	Rented	91,140	\$27,176	50%	10%	14%	40,815	\$12,016	80%	21%	36%
	Rural	Total	53,985	\$35,987	26%	4%	5%	16,075	\$16,464	73%	11%	14%
	Rural	Owned	33,905	\$39,978	19%	3%	3%	7,785	\$16,085	74%	11%	10%
	Rural	Rented	19,975	\$29,283	38%	6%	7%	8,290	\$16,820	73%	11%	17%
THE REGIONS												
Newfoundland	Total	Total	3,370	\$36,217	25%	2%	4%	1,050	\$18,153	76%	6%	13%
Newfoundland	Total	Owned	2,575	\$37,731	21%	1%	2%	775	\$19,541	77%	5%	5%
Newfoundland	Total	Rented	780	\$30,964	39%	4%	13%	270	\$13,157	74%	11%	42%
Maritimes	Total	Total	3,240	\$35,232	30%	7%	N.A.	905	\$11,500	71%	24%	N.A.
Maritimes	Total	Owned	1,925	\$42,989	22%	5%	N.A.	340	\$12,209	61%	22%	N.A.
Maritimes	Total	Rented	1,305	\$23,777	43%	17%	N.A.	560	\$11,276	77%	34%	N.A.
Maritimes	Urban	Total	1,720	\$37,922	29%	8%	N.A.	445	\$11,445	67%	28%	N.A.
Maritimes	Urban	Owned	810	\$53,055	15%	0%	N.A.	90	\$16,604	50%	0%	N.A.
Maritimes	Urban	Rented	905	\$24,402	43%	16%	N.A.	345	\$10,431	73%	35%	N.A.
Maritimes	Rural	Total	1,520	\$32,189	31%	5%	9%	460	\$11,553	75%	16%	29%
Maritimes	Rural	Owned	1,115	\$35,676	27%	5%	N.A.	250	\$10,627	66%	22%	N.A.
Maritimes	Rural	Rented	400	\$22,364	44%	25%	N.A.	215	\$12,632	86%	18%	N.A.
Québec	Total	Total	16,690	\$37,088	27%	5%	6%	3,450	\$11,078	64%	21%	30%
Québec	Total	Owned	8,325	\$45,555	16%	2%	3%	825	\$10,013	58%	21%	26%
Québec	Total	Rented	8,360	\$28,660	39%	8%	8%	2,625	\$11,420	67%	21%	31%
Québec	Urban	Total	10,230	\$37,390	30%	6%	7%	2,290	\$9,687	70%	23%	38%
Québec	Urban	Owned	4,750	\$49,470	15%	3%	4%	485	\$10,187	65%	22%	34%
Québec	Urban	Rented	5,480	\$26,924	43%	9%	11%	1,805	\$9,559	71%	23%	38%
Québec	Rural	Total	6,460	\$36,611	24%	3%	3%	1,160	\$13,824	53%	13%	14%
Québec	Rural	Owned	3,575	\$40,353	18%	2%	2%	340	\$9,766	49%	19%	14%
Québec	Rural	Rented	2,880	\$31,962	31%	4%	4%	820	\$15,518	56%	10%	14%
Ontario	Total	Total	48,325	\$40,929	27%	5%	8%	12,315	\$13,067	76%	19%	34%
Ontario	Total	Owned	21,560	\$54,263	10%	1%	4%	2,250	\$15,177	71%	11%	22%

OFF RESERVE												
			TOTAL HOUSEHOLDS					CORE NEED HOUSEHOLDS				
Geography	Location	Tenure	Total Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.	Core Need Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.
Ontario	Total	Rented	26,770	\$30,188	42%	9%	12%	10,070	\$12,594	77%	21%	36%
Ontario	Urban	Total	38,720	\$40,460	29%	6%	9%	10,355	\$13,010	76%	20%	37%
Ontario	Urban	Owned	15,455	\$55,662	10%	1%	4%	1,400	\$14,836	65%	12%	29%
Ontario	Urban	Rented	23,265	\$30,359	43%	9%	13%	8,955	\$12,724	77%	21%	38%
Ontario	Rural	Total	9,605	\$42,821	19%	4%	5%	1,960	\$13,366	77%	18%	19%
Ontario	Rural	Owned	6,105	\$50,721	9%	1%	5%	850	\$15,738	88%	9%	11%
Ontario	Rural	Rented	3,505	\$29,051	36%	9%	6%	1,115	\$11,550	73%	25%	24%
Manitoba	Total	Total	26,265	\$30,722	44%	9%	11%	9,360	\$10,272	77%	25%	35%
Manitoba	Total	Owned	10,735	\$42,755	20%	5%	4%	1,625	\$11,262	71%	27%	8%
Manitoba	Total	Rented	15,530	\$22,401	60%	13%	17%	7,730	\$10,064	79%	24%	36%
Manitoba	Urban	Total	20,280	\$30,620	48%	10%	13%	7,810	\$10,283	78%	24%	37%
Manitoba	Urban	Owned	6,445	\$48,113	19%	3%	5%	825	\$12,541	64%	19%	0%
Manitoba	Urban	Rented	13,835	\$22,468	60%	13%	17%	6,985	\$10,016	80%	25%	37%
Manitoba	Rural	Total	5,985	\$31,067	32%	8%	7%	1,550	\$10,219	76%	26%	24%
Manitoba	Rural	Owned	4,290	\$34,706	22%	7%	4%	800	\$9,943	83%	31%	17%
Manitoba	Rural	Rented	1,695	\$21,855	55%	11%	13%	745	\$10,515	71%	21%	31%
Saskatchewan	Total	Total	20,915	\$29,380	45%	9%	12%	9,380	\$12,830	82%	19%	29%
Saskatchewan	Total	Owned	8,780	\$41,435	20%	3%	4%	2,255	\$15,979	74%	15%	15%
Saskatchewan	Total	Rented	12,130	\$20,650	62%	12%	19%	7,135	\$11,836	84%	20%	34%
Saskatchewan	Urban	Total	14,940	\$29,681	47%	10%	13%	6,335	\$11,827	81%	21%	35%
Saskatchewan	Urban	Owned	5,190	\$46,920	16%	3%	4%	695	\$15,281	54%	21%	33%
Saskatchewan	Urban	Rented	9,745	\$20,497	63%	13%	19%	5,645	\$11,403	85%	21%	36%
Saskatchewan	Rural	Total	5,975	\$28,627	39%	5%	9%	3,045	\$14,916	85%	8%	17%
Saskatchewan	Rural	Owned	3,590	\$33,506	27%	3%	3%	1,560	\$16,290	92%	8%	6%
Saskatchewan	Rural	Rented	2,385	\$21,276	55%	7%	17%	1,490	\$13,478	80%	8%	29%
Alberta	Total	Total	35,240	\$36,212	35%	6%	9%	10,655	\$12,576	78%	18%	32%
Alberta	Total	Owned	15,850	\$45,576	21%	2%	5%	2,865	\$15,092	67%	11%	23%
Alberta	Total	Rented	19,390	\$28,551	47%	9%	12%	7,785	\$11,649	82%	20%	35%
Alberta	Urban	Total	28,070	\$37,035	37%	6%	10%	8,330	\$11,887	78%	19%	36%
Alberta	Urban	Owned	10,150	\$52,203	17%	2%	5%	1,130	\$14,328	58%	14%	39%
Alberta	Urban	Rented	17,920	\$28,437	48%	9%	12%	7,195	\$11,503	82%	20%	36%
Alberta	Rural	Total	7,170	\$32,989	28%	4%	5%	2,325	\$15,043	82%	6%	15%
Alberta	Rural	Owned	5,700	\$33,775	27%	3%	4%	1,735	\$15,589	78%	5%	13%
Alberta	Rural	Rented	1,470	\$29,940	30%	6%	9%	590	\$13,428	91%	8%	21%
B.C./Yukon	Total	Total	36,410	\$36,661	34%	7%	10%	11,980	\$13,783	77%	17%	33%
B.C./Yukon	Total	Owned	15,715	\$48,045	16%	2%	4%	2,155	\$17,104	59%	9%	14%

OFF RESERVE												
			TOTAL HOUSEHOLDS					CORE NEED HOUSEHOLDS				
Geography	Location	Tenure	Total Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.	Core Need Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.
B.C./Yukon	Total	Rented	20,590	\$28,046	47%	10%	14%	9,830	\$13,057	82%	19%	34%
B.C./Yukon	Urban	Total	27,710	\$35,594	39%	7%	12%	10,490	\$13,510	80%	18%	35%
B.C./Yukon	Urban	Owned	9,910	\$50,835	17%	2%	5%	1,390	\$16,295	66%	10%	22%
B.C./Yukon	Urban	Rented	17,795	\$27,111	51%	10%	16%	9,105	\$13,086	82%	19%	35%
B.C./Yukon	Rural	Total	8,700	\$40,039	18%	2%	3%	1,490	\$15,707	58%	9%	14%
B.C./Yukon	Rural	Owned	5,805	\$43,283	15%	2%	1%	765	\$18,575	46%	8%	N.A.
B.C./Yukon	Rural	Rented	2,795	\$34,000	25%	3%	5%	725	\$12,688	74%	10%	19%
N.W.T.	Total	Total	8,760	\$40,938	N.A.	5%	2%	4,075	\$26,097	N.A.	6%	4%
N.W.T.	Total	Owned	2,440	\$52,282	N.A.	4%	2%	935	\$25,167	N.A.	9%	6%
N.W.T.	Total	Rented	6,270	\$36,651	N.A.	5%	2%	3,105	\$26,396	N.A.	6%	4%
LARGE CMA'S												
Montréal	Total	Total	4,050	\$41,382	28%	5%	8%	825	\$10,712	71%	N.A.	43%
Montréal	Total	Owned	1,880	\$53,846	15%	N.A.	N.A.	185	\$10,172	66%	N.A.	N.A.
Montréal	Total	Rented	2,165	\$30,526	40%	N.A.	N.A.	640	\$10,868	73%	N.A.	N.A.
Ottawa-Hull	Total	Total	3,945	\$43,631	24%	5%	6%	780	\$11,932	70%	22%	34%
Ottawa-Hull	Total	Owned	1,575	\$61,338	6%	0%	3%	95	\$13,002	78%	0%	22%
Ottawa-Hull	Total	Rented	2,375	\$31,894	36%	8%	9%	695	\$11,614	69%	24%	37%
Toronto	Total	Total	8,585	\$48,568	23%	6%	7%	2,065	\$15,316	75%	21%	28%
Toronto	Total	Owned	2,960	\$66,540	13%	1%	8%	355	\$16,388	62%	8%	31%
Toronto	Total	Rented	5,620	\$39,098	29%	9%	7%	1,715	\$15,094	78%	23%	28%
Winnipeg	Total	Total	15,165	\$30,079	51%	9%	13%	6,155	\$10,423	78%	23%	36%
Winnipeg	Total	Owned	4,470	\$49,116	21%	2%	3%	530	\$13,329	57%	12%	26%
Winnipeg	Total	Rented	10,695	\$22,121	63%	13%	18%	5,630	\$10,151	81%	24%	37%
Regina	Total	Total	4,330	\$31,489	46%	8%	15%	1,955	\$12,610	83%	17%	38%
Regina	Total	Owned	1,460	\$51,995	11%	2%	4%	265	\$17,811	90%	13%	30%
Regina	Total	Rented	2,875	\$21,061	64%	11%	21%	1,690	\$11,790	82%	17%	39%
Saskatoon	Total	Total	4,735	\$27,159	51%	12%	14%	2,340	\$11,939	88%	21%	33%
Saskatoon	Total	Owned	1,440	\$46,734	14%	4%	3%	215	\$14,303	71%	28%	24%
Saskatoon	Total	Rented	3,260	\$18,529	68%	15%	20%	2,105	\$11,611	90%	21%	34%
Calgary	Total	Total	7,160	\$41,944	32%	6%	11%	1,965	\$13,236	79%	16%	45%
Calgary	Total	Owned	2,635	\$61,584	11%	3%	6%	190	\$12,882	64%	26%	30%
Calgary	Total	Rented	4,335	\$30,933	45%	9%	14%	1,660	\$12,731	82%	16%	40%
Edmonton	Total	Total	12,740	\$35,225	42%	7%	11%	4,210	\$12,558	77%	19%	35%
Edmonton	Total	Owned	4,375	\$50,505	21%	1%	6%	515	\$19,198	48%	5%	51%
Edmonton	Total	Rented	8,125	\$27,381	52%	10%	13%	3,555	\$11,164	83%	22%	35%
Vancouver	Total	Total	13,175	\$36,433	42%	8%	12%	5,745	\$15,768	79%	17%	31%

OFF RESERVE												
			TOTAL HOUSEHOLDS					CORE NEED HOUSEHOLDS				
Geography	Location	Tenure	Total Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.	Core Need Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.
Vancouver	Total	Owned	3,770	\$52,966	24%	2%	6%	850	\$22,731	60%	8%	26%
Vancouver	Total	Rented	9,220	\$29,795	49%	11%	15%	4,845	\$14,405	83%	19%	32%

ON- RESERVE												
			TOTAL HOUSEHOLDS					HOUSING BELOW STANDARD				
Geography	Location	Tenure	Total Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.	Core Need Count	Average 1990 Income	% Below LICO	% with Income <\$5,000	% with 50% or More Exp.
CANADA												
		Total	40,200	\$24,641	N.A.	8%	5%	26,260	\$24,574	N.A.	7%	5%
		Owned	10,880	\$27,631	N.A.	8%	4%	6,640	\$26,144	N.A.	8%	3%
		Rented	5,500	\$26,979	N.A.	7%	9%	3,425	\$29,595	N.A.	5%	7%
		Band	23,820	\$22,736	N.A.	8%	N.A.	16,200	\$23,130	N.A.	8%	N.A.
THE REGIONS												
Maritimes		Total	2,370	\$21,910	N.A.	11%	9%	1,310	\$21,688	N.A.	10%	11%
Maritimes		Owned	460	\$28,622	N.A.	5%	2%	250	\$27,074	N.A.	4%	N.A.
Maritimes		Rented	185	\$16,261	N.A.	14%	28%	155	\$16,507	N.A.	9%	32%
Maritimes		Band	1,725	\$20,755	N.A.	12%	N.A.	915	\$20,876	N.A.	12%	N.A.
Québec		Total	4,675	\$31,541	N.A.	2%	3%	2,780	\$34,397	N.A.	1%	3%
Québec		Owned	1,375	\$29,194	N.A.	4%	3%	720	\$29,414	N.A.	4%	2%
Québec		Rented	1,495	\$36,693	N.A.	2%	4%	970	\$40,331	N.A.	1%	3%
Québec		Band	1,805	\$29,048	N.A.	1%	N.A.	1,070	\$32,655	N.A.	N.A.	N.A.
Ontario		Total	5,770	\$26,909	N.A.	5%	5%	4,105	\$26,670	N.A.	5%	5%
Ontario		Owned	2,025	\$28,823	N.A.	5%	4%	1,190	\$26,781	N.A.	5%	4%
Ontario		Rented	630	\$25,287	N.A.	6%	9%	390	\$27,978	N.A.	3%	8%
Ontario		Band	3,115	\$25,991	N.A.	5%	N.A.	2,535	\$26,459	N.A.	5%	N.A.
Manitoba		Total	7,675	\$22,572	N.A.	9%	4%	5,710	\$22,292	N.A.	9%	4%
Manitoba		Owned	865	\$21,906	N.A.	15%	4%	760	\$20,170	N.A.	16%	4%
Manitoba		Rented	470	\$29,233	N.A.	3%	6%	235	\$30,713	N.A.	5%	N.A.
Manitoba		Band	6,340	\$22,166	N.A.	9%	N.A.	4,735	\$22,218	N.A.	8%	N.A.
Saskatchewan		Total	6,470	\$19,880	N.A.	11%	5%	4,525	\$20,018	N.A.	10%	3%
Saskatchewan		Owned	755	\$21,459	N.A.	13%	4%	600	\$21,545	N.A.	11%	4%
Saskatchewan		Rented	570	\$22,547	N.A.	9%	6%	275	\$23,836	N.A.	6%	0%
Saskatchewan		Band	5,145	\$19,352	N.A.	11%	N.A.	3,625	\$19,526	N.A.	10%	N.A.
Alberta		Total	4,540	\$23,602	N.A.	8%	6%	3,075	\$23,427	N.A.	7%	6%
Alberta		Owned	950	\$25,923	N.A.	9%	6%	665	\$23,785	N.A.	9%	5%
Alberta		Rented	370	\$24,804	N.A.	4%	7%	270	\$24,573	N.A.	0%	9%
Alberta		Band	3,215	\$22,776	N.A.	8%	N.A.	2,145	\$23,208	N.A.	7%	N.A.
B.C./Yukon		Total	8,535	\$25,882	N.A.	8%	6%	4,660	\$25,702	N.A.	9%	5%
B.C./Yukon		Owned	4,355	\$28,809	N.A.	7%	3%	2,420	\$27,956	N.A.	8%	3%
B.C./Yukon		Rented	1,770	\$21,752	N.A.	11%	15%	1,100	\$22,482	N.A.	12%	10%
B.C./Yukon		Band	2,410	\$23,625	N.A.	8%	N.A.	1,145	\$23,492	N.A.	9%	N.A.

¹ N.A. indicates Not Applicable or Suppressed due to small sample size.