

RESEARCH REPORT



Urban Aboriginal Households



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Urban Aboriginal Households

A Profile of Demographic, Housing and Economic Conditions in Canada's Prairie and Territories Region

Canada Mortgage and Housing Corporation

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Executive Summary

This study of urban Aboriginal households was undertaken to provide an overview of their situation in the Prairies and Territories. Aboriginal households represent a relatively high proportion of the urban populations in the Prairie and Territories Region (PTR): 6% of this population, almost three times the Canadian urban average.

Among the findings of this study is that the urban Aboriginal population in the PTR:

- has a younger age profile than the non-Aboriginal population. The proportion of Aboriginal persons under-20 is almost twice that of the non-Aboriginal population - over 44% compared to about 26%.
- is also almost twice as mobile as their non-Aboriginal counterparts.
- has lower educational attainments, e.g. 44% of urban Aboriginal individuals in the larger centres did not have a high school certification, compared to 28% of non-Aboriginal population.
- has higher unemployment than the non-Aboriginal population – almost 15% compared to 5% unemployment rate – and, accordingly, approximately \$15,000 to \$20,000 less in household income on average.

- were over-represented in the homeless population – 26% of homeless in cities where they represented less than 5% of the total population (in the few centres for which data was available).
- were much more likely to be lone-parent – 30% compared to 13% for non-Aboriginal circumstances - and more than twice as likely to be multi-family - over 4% compared to about 2.2%.

All of the above factors led to a lower level of homeownership – about 41% compared to 70% – and over 2.5 times the incidence of “core housing need” (referring to adequacy, affordability and suitability) – 25% compared to 9.9%. However, this level of core housing need - and, therefore, many of the other factors – experienced significant improvement over the 1996 to 2001 period. This continues a generally positive 20 year trend noted in other studies.

Résumé

Cette étude effectuée sur les ménages autochtones a été entreprise dans le but de dresser un tableau de leur situation dans les Prairies et dans les Territoires. Les ménages autochtones représentent une proportion relativement élevée (6 %) des populations urbaines dans la grande région des Prairies et des Territoires, soit près de trois fois la moyenne canadienne pour les secteurs urbains.

Cette étude a, entre autres, permis de constater que les Autochtones en milieu urbain dans les Prairies et les Territoires :

- ont un profil d'âge inférieur à celui des non-Autochtones. La proportion d'Autochtones âgés de moins de 20 ans est près du double de celle des non Autochtones — soit plus de 44 % comparativement à environ 26 %;
- sont presque deux fois plus mobiles que leurs concitoyens non autochtones;
- ont un degré de scolarité inférieur; ainsi, 44 % des Autochtones des grands centres urbains ne possèdent pas de diplôme d'études secondaires, comparativement à 28 % pour les non Autochtones;
- affichent un taux de chômage plus élevé que les non Autochtones — près de 15 % par rapport à 5 % — et, de ce fait, ils gagnent en moyenne un revenu par ménage inférieur d'environ 15 000 \$ à 20 000 \$;

- sont surreprésentés au sein de la population des sans-abri — 26 % des sans-abri dans les villes où les Autochtones constituent moins de 5 % de la population totale (dans les quelques agglomérations pour lesquelles des données sont disponibles);
- sont beaucoup plus souvent chefs de famille monoparentale — 30 % contre 13 % pour les non Autochtones — et vivent plus de deux fois plus souvent au sein d'un ménage multifamilial — plus de 4 % comparativement à 2,2 %.

Tous les facteurs susmentionnés concourent à un plus faible taux d'accession à la propriété — environ 41 % contre 70 % — et se traduisent par un nombre deux fois plus élevé de ménages éprouvant des « besoins impérieux en matière de logement » (en fonction des normes de qualité, de taille et d'abordabilité), soit 25 % contre 9,9 %. Toutefois, cette fréquence des besoins impérieux de logement — et, par conséquent, bon nombre des autres facteurs — a connu une amélioration considérable au cours de la période comprise entre 1996 et 2001. Cette amélioration suit une tendance généralement positive étalée sur 20 ans qui a été remarquée dans d'autres études.



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Introduction

This study of the urban Aboriginal population of the Prairie and Territories Region (PTR¹) will provide a housing and socio-economic profile of Aboriginal² persons in 19 communities. Utilizing the most current Statistics Canada census and CMHC data, this study provides a portrait of economic factors and housing conditions among Aboriginal persons of the Prairie and Territories. As well, comparisons of some of these factors will be made between Aboriginal and non-Aboriginal populations.

This study was undertaken to provide baseline information for agencies involved in Aboriginal or affordable housing issues. It is hoped that this study will be useful for community discussions on these same topics.

Scope

To give an extensive look at the urban Aboriginal population within the PTR, five major urban cities in addition to 14 smaller centres were studied. The scope of this study reaches centres in all provinces and territories of the region by analyzing data types critical to painting a picture of populations and households in those centres. In most cases, the urban Aboriginal population is compared to the urban non-Aboriginal population of the PTR to give the reader a sense of the conditions to which a typical Aboriginal person or household³ may be exposed. Where possible, results have been compared with those found in a recent Statistics Canada publication on 20 year trends on Canada's urban Aboriginal population.⁴

This Study Examines the Following Variables:

- Population
- Age
- Mobility⁵
- Education
- Unemployment
- Household Income
- Homelessness⁶
- Household Type
- Homeownership
- Core Housing Need⁷

The Following Censuses Are Used:

- 2001
- 1996 (limited use)

This Study Focuses on the Following Centres:

Five Census Metropolitan Areas (CMAs), 13 Census Agglomerations (CAs) and one Census Subdivision (CSD)⁸.

Alberta

- Calgary (CMA)
- Edmonton (CMA)
- Red Deer
- Lethbridge
- Medicine Hat
- Grande Prairie
- Wood Buffalo (Fort McMurray)

Saskatchewan

- Regina (CMA)
- Saskatoon (CMA)
- Swift Current
- Prince Albert
- Lloydminster⁹
- Yorkton

Manitoba

- Winnipeg (CMA)
- Brandon
- Thompson

Northwest Territories

- Yellowknife

Nunavut

- Iqaluit¹⁰ (CSD)

Yukon

- Whitehorse

Population

In general, Aboriginal populations in many of Canada's cities has grown dramatically over the 1981-2001 period as noted in a recent Statistics Canada study (Statistics Canada, p. 5), the Aboriginal population in the cities studied more than doubled in this 20 year period and, in some cities such as Saskatoon, quadrupled (Statistics Canada, p. 26, Table 1). The Aboriginal population in the Prairie and Territories Region (PTR) represents a higher proportion of the overall urban population compared to centres in the rest of Canada¹¹. The Aboriginal population in the PTR makes up 6.0% of the urban population, while the urban Aboriginal population in all of Canada makes up just 2.1% of the total population.

For all Canadian CMAs, persons of Aboriginal identity make up about 1.6%, while CMAs in the PTR have an Aboriginal population proportion of 5.2%. Of the 279,875 Aboriginal persons living in CMAs across Canada, 154,560 or 55.2% live in the five CMAs in the PTR. Compared to CMAs outside of the PTR, Aboriginal populations in the region's CMAs make up a considerably larger proportion of the total population: 5.2% compared to 0.8%.

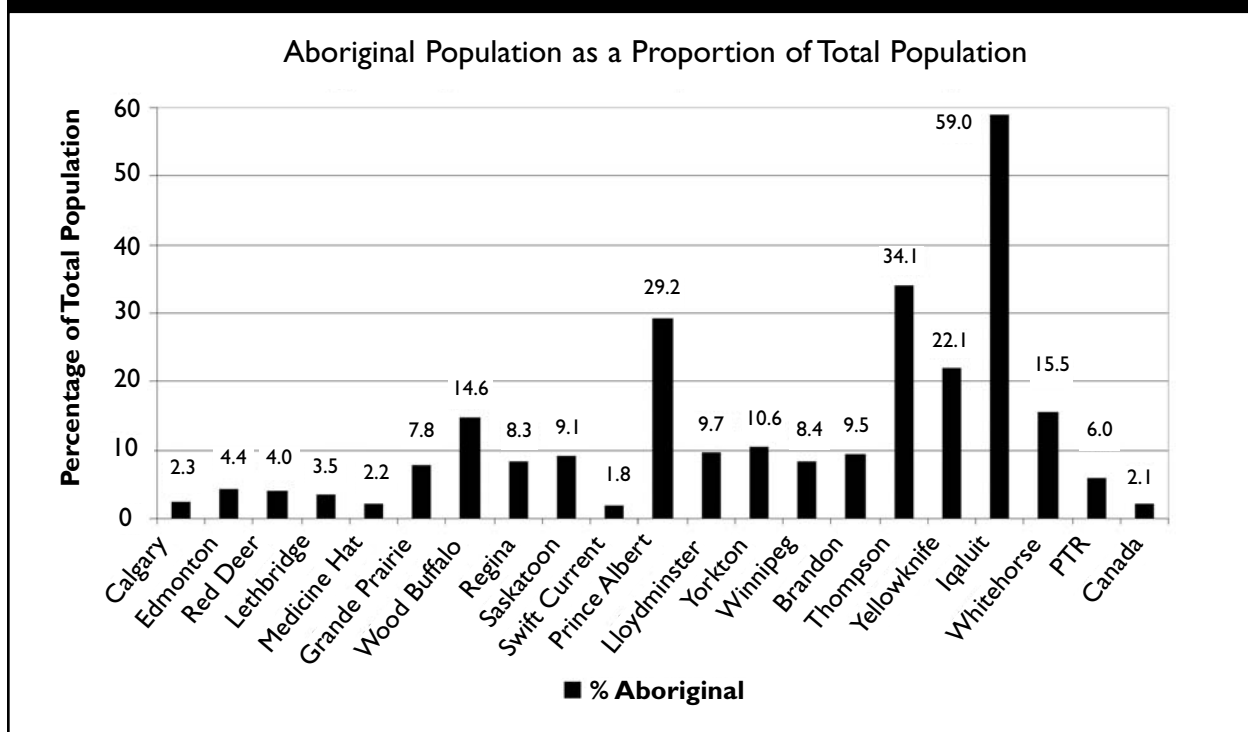
It should be noted that the composition of the urban Aboriginal population has been changing over time. In 2001, Regina and Saskatoon were the only PTR Centres where First Nations people ("North American Indian") formed the majority of the Aboriginal population. Calgary and Edmonton have slightly larger Métis populations (49% Métis to 47% First Nations in the case of Calgary, and 51% to 46% in Edmonton). Winnipeg, meanwhile had a significantly large Métis population (57% to 41% First Nations). First Nations people make up the largest proportion of Aboriginal populations in both Whitehorse and Yellowknife while Iqaluit has a significant Inuit population, accounting for roughly 98% of its entire Aboriginal population.

The PTR centre with the largest proportion of their population being of Aboriginal identity is Iqaluit at 59%. The most northern centre in each province has the highest proportion of Aboriginal persons. These centres include: Thompson (34.1%), Prince Albert (29.2%) and Wood Buffalo (14.6%). As for CMAs, Saskatoon has the most concentrated Aboriginal population with 9.1% while Winnipeg is second with 8.4 per cent. *See Figure 1 and Table 1 of Appendix.*

The CA with the largest Aboriginal population is Prince Albert with 11,640 Aboriginal persons (29.2%) followed by Wood Buffalo with 6,215 (14.6%). Winnipeg has the largest Aboriginal population of any major Canadian city with 55,760 (8.4%). Edmonton's Aboriginal population is second largest with 40,930 (4.4%). Although the size of the Aboriginal population in CMAs easily outweighs those in CAs in real numbers, the Aboriginal population proportion of CAs (10.6%) is about double that of CMAs (5.2%).

The dramatic increase in urban Aboriginal population is due to a number of factors. Nationally, the total Aboriginal identity population grew by about 22% between 1996 and 2001. A recent Statistics Canada study estimated that "10% of the growth was due to natural increase, while the other 12% was likely due to changes in how respondents identified themselves on the Aboriginal identity question in the two censuses" (Statistics Canada, p. 13). This response increase was especially notable in the Métis population.

Figure 1: Population



Age

Variances in age will often suggest differences in education, income and mobility, which affect housing decisions. Differences in age can have a significant impact on the ability to own a dwelling and the likelihood of a household being in core need and, because of that, populations with a younger population are more likely to experience core need.

The age profile of the Aboriginal population does not differ much from CMAs to CAs in the PTR, although Aboriginal populations in CAs are slightly younger than their counterparts in CMAs. Of the individual urban centres, Yorkton has the largest proportion of under-20 Aboriginal persons.

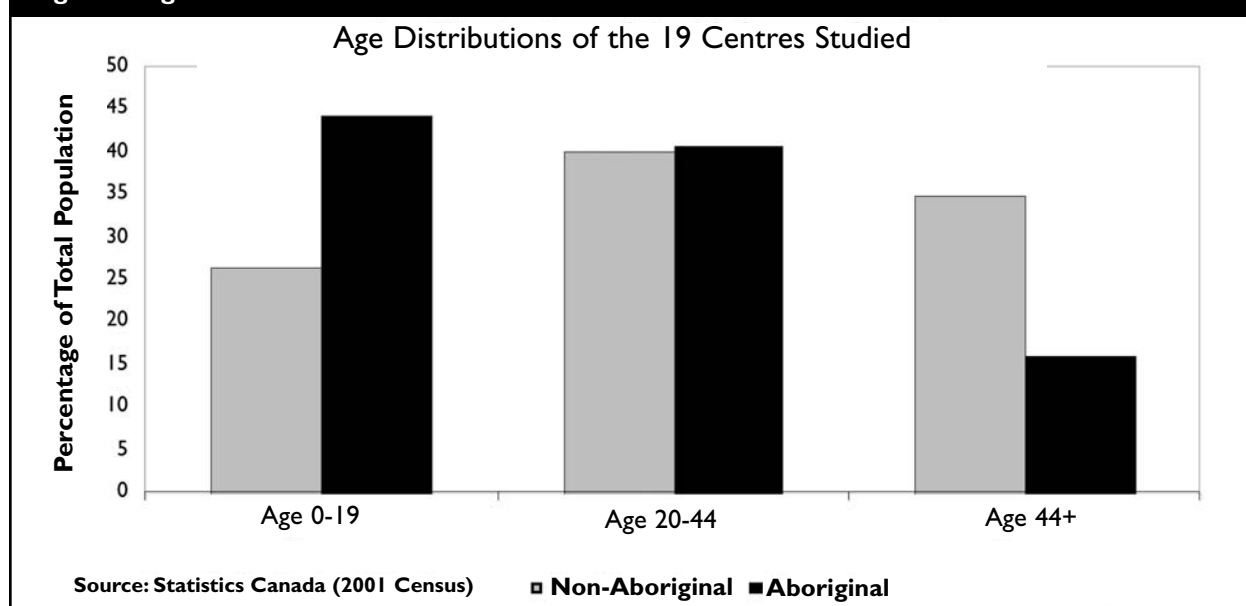
Considering all 19 urban centres, 44.3% of the Aboriginal population is under 20 years old compared to only 26.3% of the non-Aboriginal population. In the 20-44 age group, Aboriginal and non-Aboriginal populations are very similar as they both account for about 40% of their respective populations. In the 44+ age group, however, only 16.1% of the Aboriginal population fall into this category, while 34.8% of the non-Aboriginal population are within the same age bracket. See Figure 2.

When compared to other provinces and territories¹², Saskatchewan has an exceptionally high proportion (48.4%) of its Aboriginal population falling into the under-20 age group, along with the smallest proportion (13.4%) falling into the 44+ age group.

From *Figure 2* it's clear that the age profile of the urban Aboriginal population is younger than that of urban non-Aboriginals. This could have negative implications with respect to income (younger people generally do not make as much) and could also lower homeownership potential, as well as account for an increase in mobility and core housing need. This will be explored in the sections to follow.

Despite this younger demographic, between 1981 and 2001, the share of the Aboriginal population in the region comprised of children and youth declined while older age groups increased (Statistics Canada, p. 16). Winnipeg's Aboriginal youth population, for instance, declined by 12.5 percentage points - 62.9% of the population in 1981 compared to 50.4% in 2001 - while its 55-plus population increased by 3.3 percentage points - 4.9% in 1981 compared to 8.2% in 2001.

Figure 2: Age Cohorts



Mobility

Mobility can be interpreted as a positive variable, as it can suggest that mobile persons are off to better and brighter opportunities such as work, school or a better house. On the other hand, mobility could be considered negatively as it may be a result of being forced to move due to evictions or the loss of employment. In general, mobility lessens the likelihood of homeownership and thus increases the demand for rental units.

Between 1996 and 2001, some CMAs experienced net in-migration of Aboriginal people, while others experienced a loss of this group. Regina, for instance, had a 25% higher out-migration rate compared to the in-migration rate (16% vs. 20%). Winnipeg, Saskatoon, Calgary and Edmonton, meanwhile, recorded net in-flows of Aboriginal people, especially in the case of Calgary (23% vs. 18%).

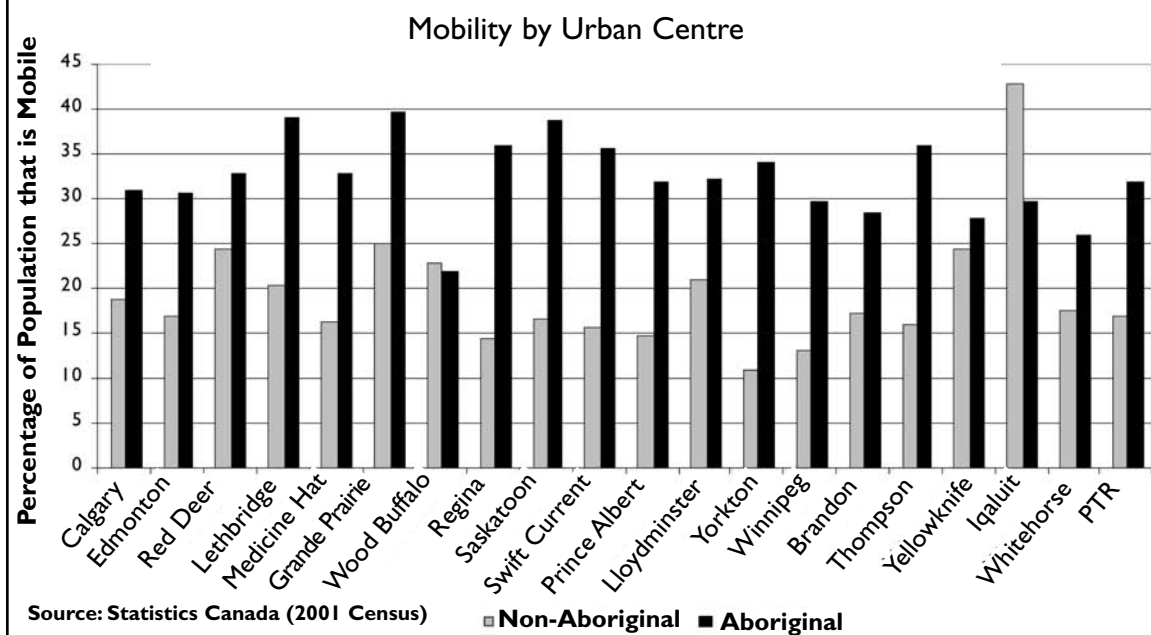
Although mobility varies across PTR centres, the Aboriginal population has a consistently higher rate of mobility (with the exception of Iqaluit and Wood Buffalo) than the non-Aboriginal population. Across the region, the Aboriginal population is nearly twice as likely to be mobile than the non-Aboriginal population (Figure 3). Least mobile Aboriginal populations are in Wood Buffalo (21.9%), while the most mobile Aboriginal population is in Grande Prairie (39.9%). The Aboriginal population in CMAs (32%) and CAs (31.2%) have very similar mobility rates, whereas there is greater variability in non-Aboriginal mobility rate between CMAs (16.5%) and CAs (20%).

The Aboriginal population in Saskatchewan has the highest mobility rate in the region, even though the non-Aboriginal population in Saskatchewan has the second lowest. The Aboriginal populations in Nunavut and NWT have lower mobility rates, but have the highest rates among their non-Aboriginal populations. This can be attributed to non-Aboriginal persons travelling north to gain experience in a certain profession or to make a higher income, with the intent of returning to southern Canada. The Aboriginal population may consider living in the north simply a way of life and are less likely to leave.

From 1996 to 2001 there was strong evidence of Aboriginal individuals and household moves within the same community. In 2001, all CMAs in the Prairies saw about 35 to 50 per cent of their Aboriginal populations changing residences within the community in the previous five years (Statistics Canada, p. 15).

The reasons amongst the Aboriginal population for moving to CMAs in the Prairies vary. Family reasons were usually the most important, although work was equally important in the case of Calgary. Schooling reasons were higher in Winnipeg, Regina and Saskatoon relative to other Canadian CMAs (Statistics Canada, p. 15).

Figure 3: Mobility



Education

Education is an important variable due to its ability to realize higher earning potential. Although a higher education does not guarantee better pay, a higher education does lead one in that direction. A higher income is typically associated with homeownership and living in acceptable dwellings, making education a variable worthy of analysis.

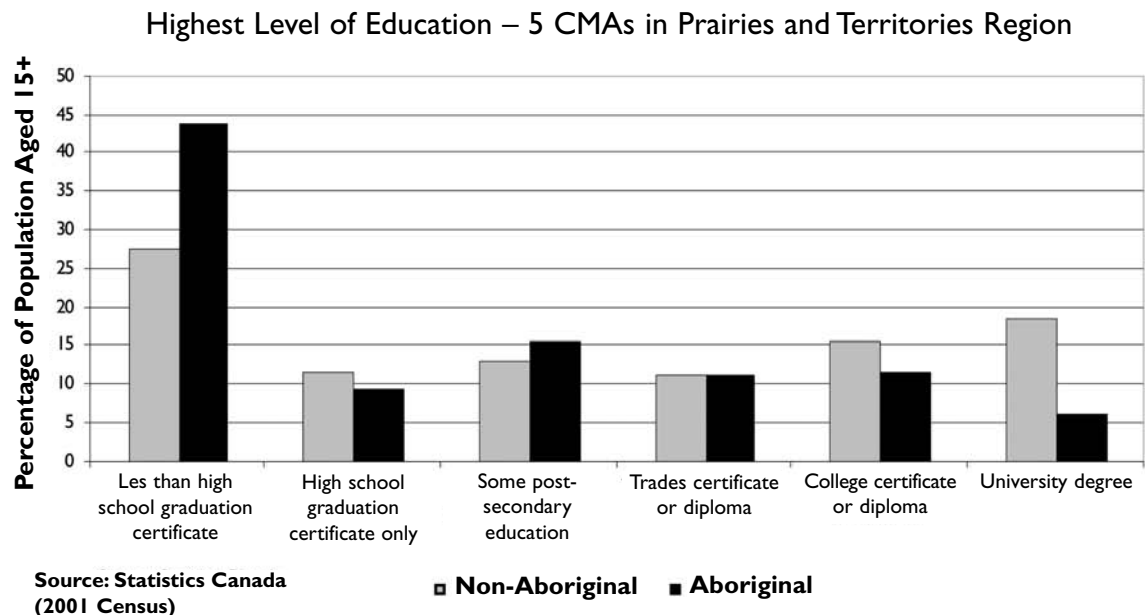
Not only can a higher level of education help in accessing housing, it may also provide the consumer (buyer or renter) with more tools to make more educated housing decisions. These decisions can involve negotiating, financial planning, legal contracts or issues, and renter and owner rights, to name a few.

Comparable education data was only available for the five CMAs: Calgary, Edmonton, Regina, Saskatoon and Winnipeg. Of the PTR CMAs, Calgary's Aboriginal population had the lowest proportion of persons without a high school diploma at 36.7%, whereas Aboriginal persons in Winnipeg had the highest proportion at 47.6%. The average among the five CMAs was 43.8% of Aboriginal persons being without a high school diploma. In general, school attendance rates for Aboriginal youth in Prairie CMAs improved between 1981 and 2001. In 1981, average attendance rate for Aboriginal youth was 37.3%, climbing to 44.5% in 2001. Attendance for their non-Aboriginal counterparts, nonetheless, increased slightly more – from 44.5% in 1981 to 60% twenty years later (Statistics Canada, p. 27, Table 5).

Though the urban Aboriginal population is more educated in the five CMAs than they are nationally (where 48% do not have a high school diploma), the non-Aboriginal population enjoys yet higher levels of formal education. Regionally, the percentage of the non-Aboriginal population that hadn't finished high school is 27.5 per cent. The proportion of the non-Aboriginal population that has a university degree in the PTR is 18.4%, whereas the corresponding figure for Aboriginal persons is 6.4 per cent. *See Figure 4.*

A large segment of Aboriginal youth are due to enter the labour market during the next 10 to 15 years. At the same time, high school completion rates will have risen for this group. Achieving high school or beyond significantly improves employment opportunities. All these factors point to the possibility that “Aboriginal people can reach employment levels on par with their non-Aboriginal counterparts . . . which [will] allow them to compete in a diverse economy” (Statistics Canada, p. 20).

Figure 4: Education



Employment

Employment indicates the health of the labour market, while a lack of jobs will lead to reduced incomes which, in turn, may lead to difficulties affording or maintaining dwellings. Large variances between particular populations within a single centre suggest economic differences between the populations, as is found with the Aboriginal and non-Aboriginal populations in the PTR.

The Aboriginal population has a higher unemployment rate than the non-Aboriginal population in every centre with the exception of Medicine Hat. Of the 19 centres analyzed, the estimated non-Aboriginal unemployment rate is at 5.1% while the Aboriginal unemployment rate is almost three times higher at 14.7 per cent. This gap of nearly 10 percentage points appears to be on par with Canadian unemployment rates, however, Aboriginal and non-Aboriginal populations in the PTR enjoy slightly lower rates than their respective national averages. *See Figure 5.*

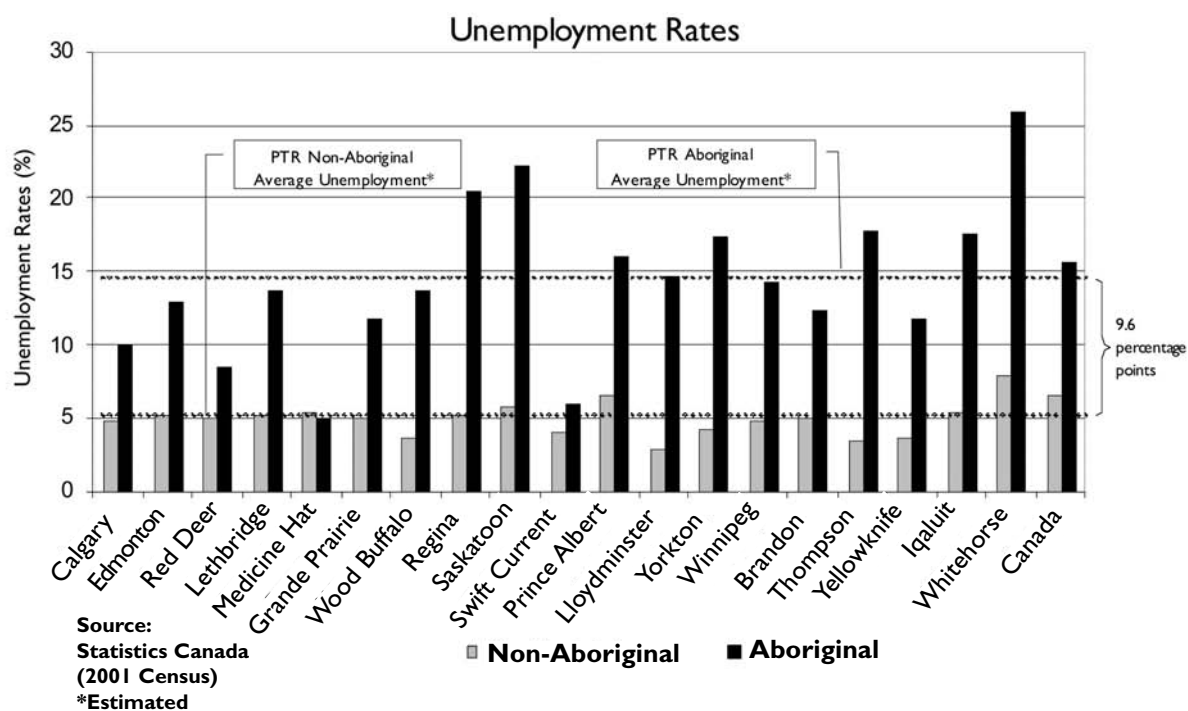
Whitehorse (26.0%) followed by Saskatchewan's two major centres, Saskatoon (22.3%) and Regina (20.6%), have the highest estimated unemployment rates for their Aboriginal populations. Medicine Hat (5.1%), Swift Current (6.1%) and Red Deer (8.6%) are the only three centres with an Aboriginal unemployment rate below 10 per cent. Of the three Prairie provinces, Saskatchewan has the highest estimated unemployment rates of both the non-Aboriginal (5.4%) and the Aboriginal population (19.7%).

Of the entire region, Whitehorse has the highest unemployment rates of both non-Aboriginal (8.0%) and Aboriginal (26.0%) populations. Whitehorse also has the largest difference between Aboriginal and non-Aboriginal unemployment rates, with Saskatoon (at 16.5 percentage points) and Regina (15.4 percentage points) right behind.

Unemployment rates are similar from CMAs to CAs. The estimated Aboriginal unemployment rate in CAs and CMAs are both at about 14.7%. The estimated non-Aboriginal unemployment rate in CAs (5.0%) is just below those in CMAs (5.1%).

The 20 year trends are positive for Aboriginal populations in the five Prairie CMAs. On average, the Aboriginal employment rate in the five centres went from about 58% in 1981, to almost 64% in 2001. In Winnipeg, this rate rose from 53% to 65% during this period, while in Edmonton the Aboriginal employment rate increased from 60% to 68% (Statistics Canada, p. 20).

Figure 5: Unemployment



Household Income

Household income is a clear indication of how easily a household can afford to live in an acceptable dwelling. In addition, the higher the household income, the lower the odds of being in core housing need.

As shown by *Figure 6*, Aboriginal household income is lower than non-Aboriginal household income in each of the 19 centres analysed. Yellowknife (\$78,605), Wood Buffalo (\$78,380) and Iqaluit (\$67,321) have the highest average Aboriginal household incomes, while Yorkton (\$31,658), Lethbridge (\$37,552) and Brandon (\$38,038) have the lowest.

A household income is often directly correlated to the costs of living in a particular community. *Table 2* of the Appendix shows that the centres with the largest household incomes also have the highest average shelter cost. Not only is the cost of shelter correlated, but other expenses such as food and fuel also correspond to a higher income. Higher costs of living are typically associated with northern communities and/or centres with certain industries such as oil and gas. Lower costs of living are generally found in the southern part of the region where industries such as agriculture are predominant.

Saskatchewan has the lowest average Aboriginal household income but also has the lowest average non-Aboriginal household income. NWT has the highest household income in the region. Aboriginal households in the PTR are in line with the rest of Canada as the average household income of an Aboriginal household in the PTR (\$48,374) is similar to the national average (\$49,123).

An Aboriginal household typically earns a greater income in CAs (\$54,341) than they do in CMAs (\$46,681). The opposite is found with

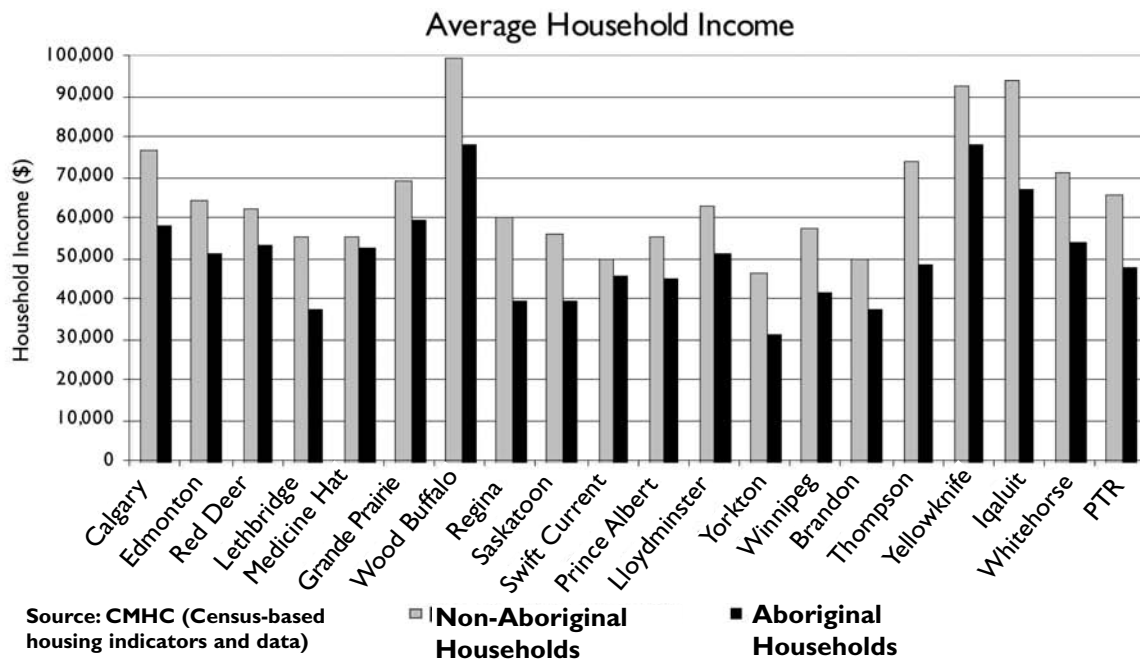
non-Aboriginal households as they earn more in CMAs (\$66,168) than they do in CAs (\$62,646). The difference between Aboriginal and non-Aboriginal is consistent between CAs and CMAs as Aboriginal households have incomes approximately \$8,000 to \$20,000 lower in each case.

Disparity between incomes can help illustrate why Aboriginal households experience higher rates of core housing need than non-Aboriginal households (*see section on core housing need*). Iqaluit and Thompson have the largest differences between non-Aboriginal and Aboriginal household incomes (differences are \$27,229 and \$25,712 respectively). Medicine Hat and Swift Current show the smallest differences (\$2,833 and \$4,157 respectively).

Differences in income between Aboriginal and non-Aboriginal households is evident in each of the 19 centres studied, and what is more, the difference in average shelter cost does not follow accordingly. For instance, in Brandon, the average Aboriginal household's income is 24.2% lower than that of the non-Aboriginal household's, while the average shelter cost that the same household pays is only 8.1% less. In other words, an average Aboriginal household often must allocate a greater percentage of their income towards shelter. *See Table 2 of Appendix.*

On a per capita basis, median employment income for urban Aboriginal populations in Prairie CMAs has not only increased over the past 20 years (from \$16,057 on average to over \$17,362 between 1981 to 2001), the gap has also narrowed compared with the non-Aboriginal population. In 1981, the average gap was \$10,033. By 2001, this difference had decreased to \$8,108 (Statistics Canada, p. 28).

Figure 6: Average Household Income



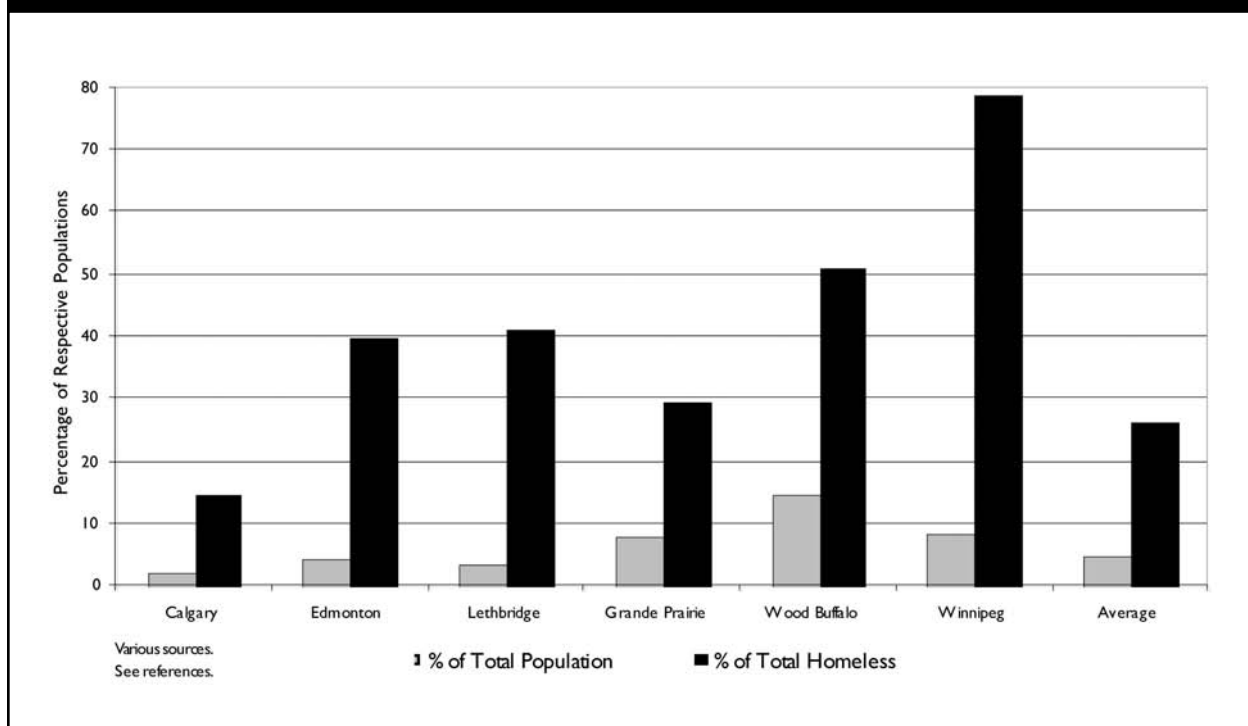
Homelessness

Homeless surveys were only available from five centres in Alberta and from Winnipeg¹³. Results from other centres were not available at the time of publication. The five Albertan centres were Calgary, Edmonton, Lethbridge, Grande Prairie and Wood Buffalo.

In the six centres, the Aboriginal population makes up about 4.8% of the entire population, yet comprise 26.5% of all homeless people in these studies (*Figure 7*). From this data, the Aboriginal population is over-represented amongst the homeless population in the Prairie centres that were studied.

Persons in extreme instances of core housing need may be forced onto the street. When a household is considered to be in core housing need, residents are at a higher risk of becoming homeless.

Figure 7: Homelessness



Household Type

Two household types are analyzed: lone parent households¹⁴ and multi-family households¹⁵. These two household types are analyzed as they tend to be correlated to core housing need, due to affordability and overcrowding risks.

Aboriginal households are more likely to be headed by lone parents than non-Aboriginal households. Across PTR centres, almost one-third (29.9%) of Aboriginal households are headed by a lone parent, while only 13.4% of non-Aboriginal households are single-parent families, as shown in *Figure 8*.

“Another way of looking at family composition is to examine the percentage of Aboriginal children living in a lone-parent family. In Winnipeg, Regina and Saskatoon, over half of Aboriginal children lived in lone-parent families in 2001. The comparable percentages for non-Aboriginal children in these CMAs ranged from 17% to 19%” (Statistics Canada, p. 17).

Nunavut¹⁶ and Yorkton have an exceptionally high proportion of their Aboriginal households being multi-family households (*Figure 9*). The high percentage of multi-family households gives some explanation as to why these locations also have two of the highest levels of core housing need. Multi-family suggests more occupants, which may lead to overcrowding, in turn affecting the suitability component of core housing need.

Average regional CMA Aboriginal households comprise a higher number of occupants per bedroom than their non-Aboriginal counterparts. In all five CMAs, the person-to-room ratio for non-Aboriginal households is below 1.0, with Regina being the lowest at 0.86, meaning that for every bedroom there are 0.86 occupants. Meanwhile, the person-to-room ratios for Aboriginal households in the five cities are above 1.0, with Winnipeg being the highest at 1.22.

An estimated average of the five CMAs have Aboriginal households consisting of 2.9 occupants and 2.6 bedrooms, while the average non-Aboriginal household consists of 2.5 occupants and 2.8 bedrooms. This means a typical Aboriginal household holds 0.4 more occupants, and at the same time, have 0.2 less rooms at their disposal. This combination of fewer bedrooms and more occupants brings forward the notion of overcrowding once again.

Figure 8: Household Type – Lone Parent Households

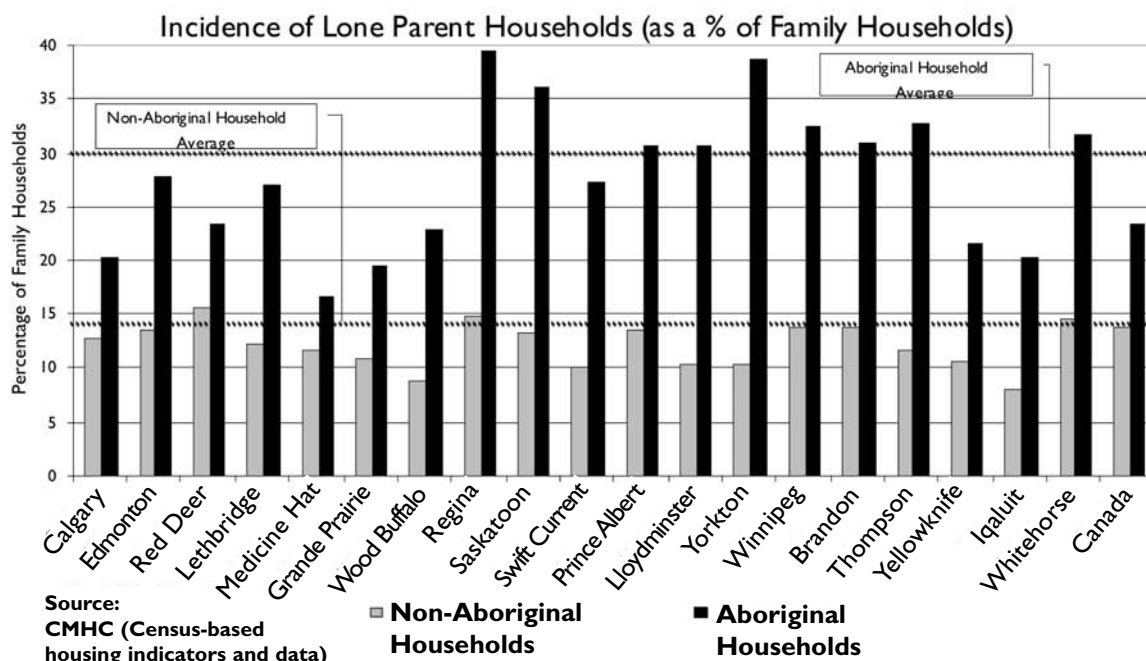
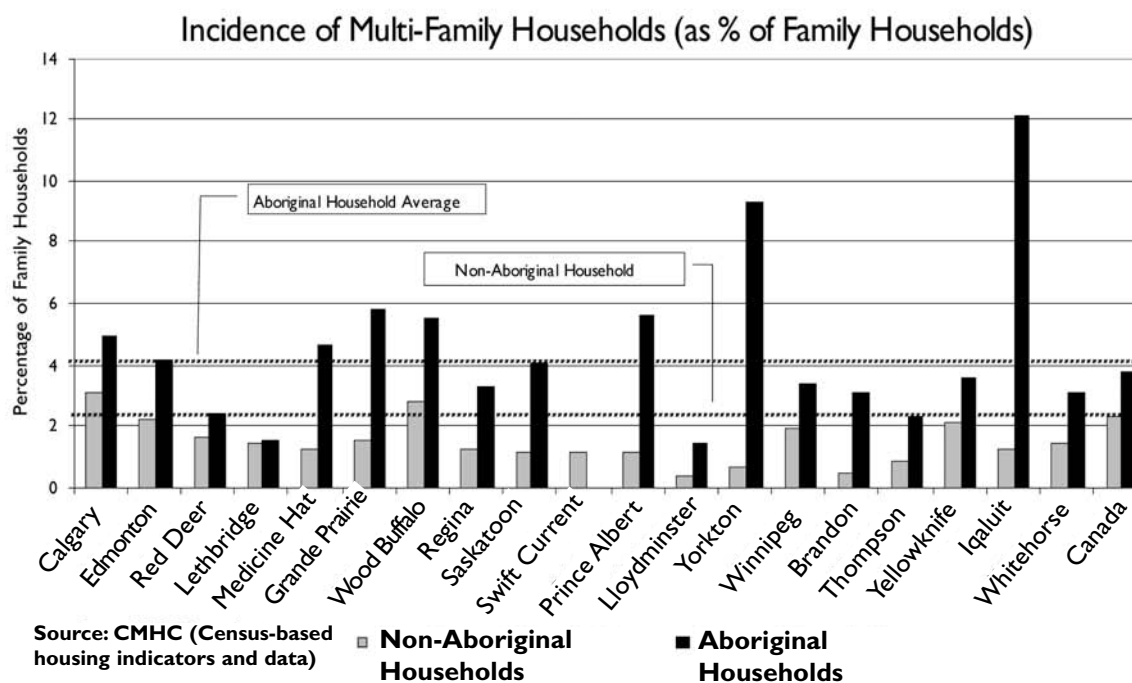


Figure 9: Household Type – Multi-Family Households



Homeownership

Homeownership among urban Aboriginal households is considerably lower than for urban non-Aboriginal households. Across the PTR centres, urban Aboriginal households have about a 40.7% homeownership rate, while 70.1% of non-Aboriginals own a home; representing a homeownership gap of nearly 30 percentage points (*see Figure 10*).

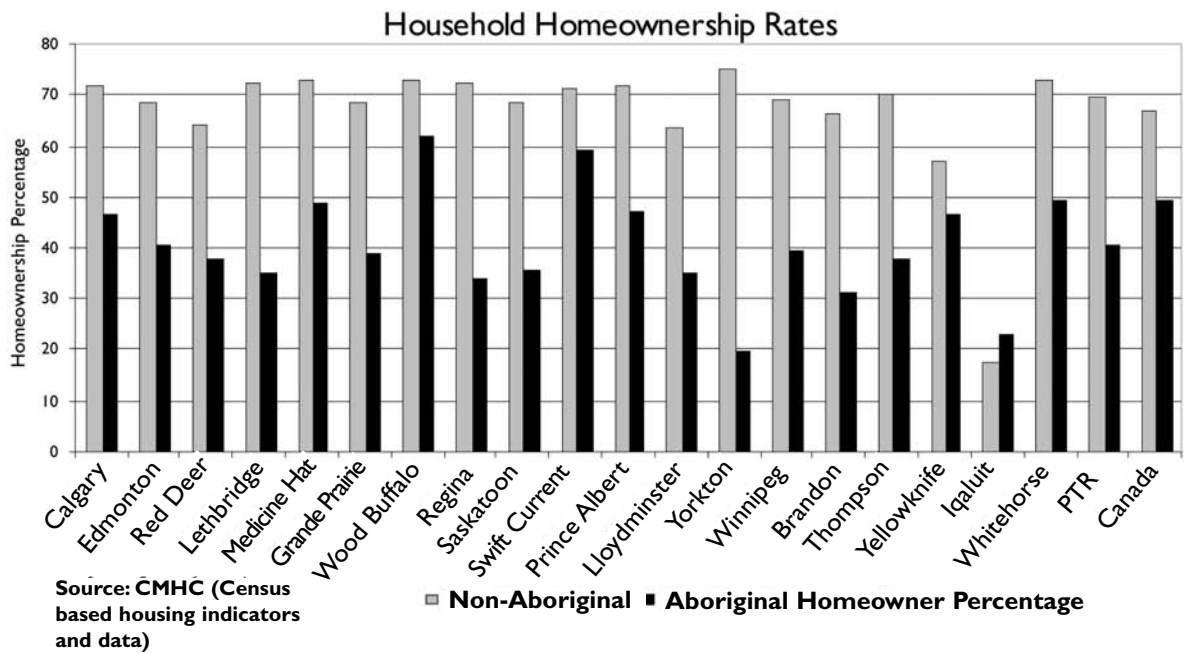
Nationally, Aboriginal homeownership is at 49.8%, while non-Aboriginal homeownership is 67.4 per cent. These figures are about 17.6 percentage points apart, which is a little more than half the gap of the PTR averages. Clearly, the disparity in homeownership between Aboriginal and non-Aboriginal households is much greater in the PTR than it is nationally. Although a slight difference between non-Aboriginal homeownership rates in the PTR and Canada exists (less than three percentage points difference), the Aboriginal homeownership rate in the PTR is considerably lower than Canada's Aboriginal homeownership rate (almost 10 percentage points lower).

The largest difference in the PTR is in Yorkton where the gap is 55.2 percentage points between Aboriginal and non-Aboriginal homeownership rates (*see Figure 10*). This large difference could be attributed to Yorkton having the lowest average income of Aboriginal households, the youngest Aboriginal population, and its Aboriginal population being about three times as mobile as its non-Aboriginal population.

Centres with the highest Aboriginal homeownership rates are Wood Buffalo (62.4%), Swift Current (59.3%) and Whitehorse (49.8%), while Yorkton (20%), Iqaluit (23%) and Brandon (31.4%) have the lowest.

These rates increase only slightly from CMAs to CAs, but vary considerably across provincial and territorial jurisdictions. By jurisdiction, Nunavut has the lowest homeownership rate of both Aboriginal and non-Aboriginal households, and it is the only area where Aboriginal (23%) exceeds non-Aboriginal homeownership (17.8%). Interestingly, Saskatchewan has the second highest non-Aboriginal homeownership rate at 70.7% but the second lowest Aboriginal homeownership rate at 37.6%. Yukon has the highest Aboriginal homeownership rate in the region at 49.8 per cent.

Figure 10: Homeownership



Core Housing Need

Core housing need for Aboriginal households is well above that of non-Aboriginal households. In fact, core housing need for Aboriginal households is higher in all of the 19 centres analyzed (*Figure 11*). The centre with the largest gap of core housing need incidence between the two population groups is Thompson (difference is 26.6 percentage points).

Across the PTR, the percentage of Aboriginal households in core housing need is at about 25.0% while non-Aboriginal households, at close to 9.9%, are less than half the Aboriginal rate. Across Canada, the incidence of Aboriginal households in core need is 23.8%, while 13.5% of non-Aboriginal households across Canada are considered to be in core housing need. Similar to homeownership, the gap between Aboriginal and non-Aboriginal households appear to be wider in the PTR than it is nationally.

As shown in *Figure 11*, the centres with the highest percentage of Aboriginals in core need are Iqaluit (36.4%), Yorkton (34.9%), Regina (32.4%) and Saskatoon (31.1%). The centres with the lowest percentage of Aboriginals in core housing need are Medicine Hat (10.9%), Swift Current (14.8%) and Wood Buffalo (16.7%).

At 28.7%, Saskatchewan Aboriginal households have the second highest percentage in regional core housing need after Nunavut at 44.5%.

When comparing CMAs to CAs, the incidence of core housing need is lower in CAs by a few percentage points. The proportion of Aboriginal households living in CMAs in core housing need is 25.6%, while in CAs this number is 23.0%. The proportion of non-Aboriginal households living in CMAs and CAs and in core housing need is 10.0% and 9.3%, respectively.

Regardless of whether a centre is a CMA or CA, the incidence of Aboriginal households being in core housing need are more than double that of non-Aboriginal households.

From 1996 to 2001, the incidence of core housing need has declined across the five CMAs in the region, as shown in *Figure 12*. The incidence of core housing need for non-Aboriginal households decreased slightly while Aboriginal households are showing a large decrease in the incidence of core housing need. Aboriginal households show the most improvement over the five year span. Despite the large decline in the incidence of core housing need among Aboriginal households, there is still a significant gap between Aboriginal and non-Aboriginal households.

Figure 11: Core Housing Need

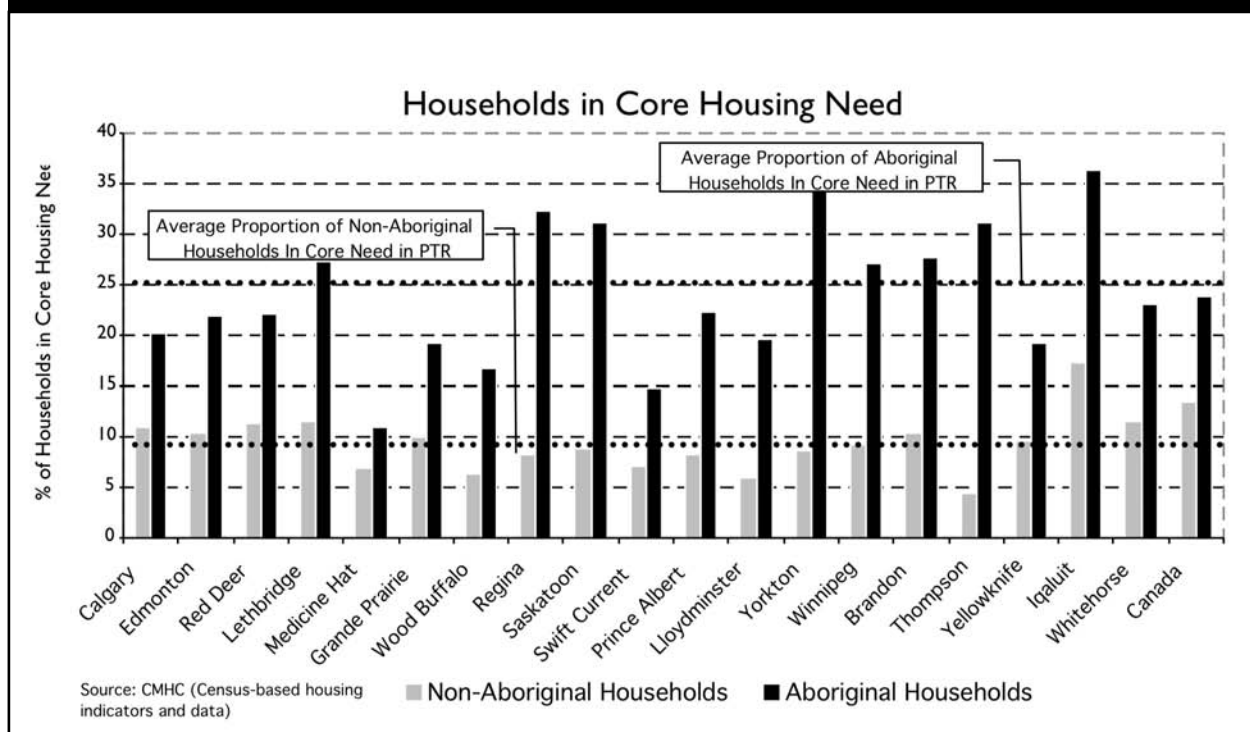
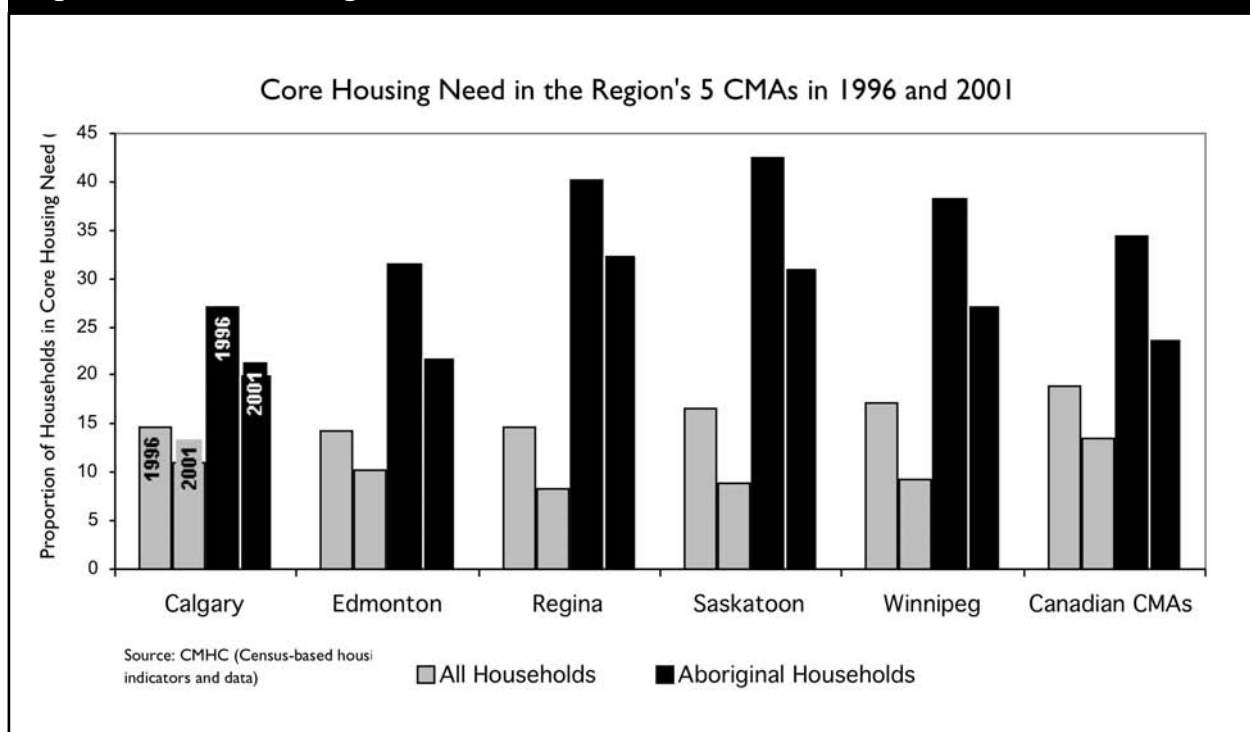


Figure 12: In Core Housing Need – 5 CMAs, 2 Censuses



Analysis

A number of conclusions can be drawn from the preceding information. The first is the importance of the Aboriginal demographic in the Prairie and the three territories.

The urban Aboriginal population in the PTR is significant. It makes up 6.0% of the urban centres' population in 2001 and promises to increase over the foreseeable future. It also makes up a larger proportion of the total population than it does in Canada as a whole (2.1%). The region's high percentage is a logical consequent of the high Prairie on-reserve population – 45% of Canada's total – and ongoing migration from reserves to nearby CAs and CMAs for education, employment and other opportunities.

A second is the fact that the proportion of Aboriginal population increases from south to north in the region. The six centres with the largest proportion of Aboriginal persons are the six most northerly centres in the region; while the five centres with the lowest proportion are found in the southern half of the Prairies.

Thirdly, there are large gaps in employment, income, age, education and mobility between the Aboriginal and non-Aboriginal population that have direct and indirect implications in variances in housing situations. In most instances however, the 20 year trends are positive and these gaps are narrowing.

Homeownership rates can be greatly reduced if crucial variables, such the ones listed in the previous paragraph, are below average. The Aboriginal population has disadvantages in each of these areas with their younger population, lower average income, higher mobility and the lower level of education.

In addition to homeownership rates, core housing need is an important indicator of one's housing situation. The incidence of core housing need is

much greater among Aboriginal households (25.1%) than it is among non-Aboriginal households (9.1%). The type of household that resides in a particular dwelling suggests that certain household types are more prone to be in core housing need than others. A greater proportion of Aboriginal households are either single-parent households or multi-family households than non-Aboriginal households. These two household types can impair the chance of housing being affordable or of suitable size, which are two components of core housing need. *See Figure 13.*

Although Aboriginal households exhibit challenging housing situations, there have been significant improvements. Between 1996 and 2001, the incidence of core housing need has declined considerably among Aboriginal households (*Figure 12*), which is promising for the Aboriginal population especially if that trend continues as expected.

This decline in core housing need may have a positive impact on the number of homeless. Homelessness is evident among CMA's across Canada and the Aboriginal population makes up an exceptionally large proportion of the homeless population.

With the urban Aboriginal population consisting of many young people, this could suggest that there will be changes in demand for housing and the types of houses as that population ages and their incomes begin to rise. Aboriginal households might begin to have a high demand for smaller, “entry-level” houses in the near future.

In general, as populations age, average incomes rise and, as a result, homeownership rates increase and incidence of core housing need fall. However, the gap between Aboriginal and non-Aboriginal populations is currently so large over so many different variables that it's unlikely that a rise in one variable will result in equality in the others

in the short term. It is also interesting to note the prevalence of housing-related factors across the 19 PTR centres. See *Table 4* for a collection of selected statistics for each centre.

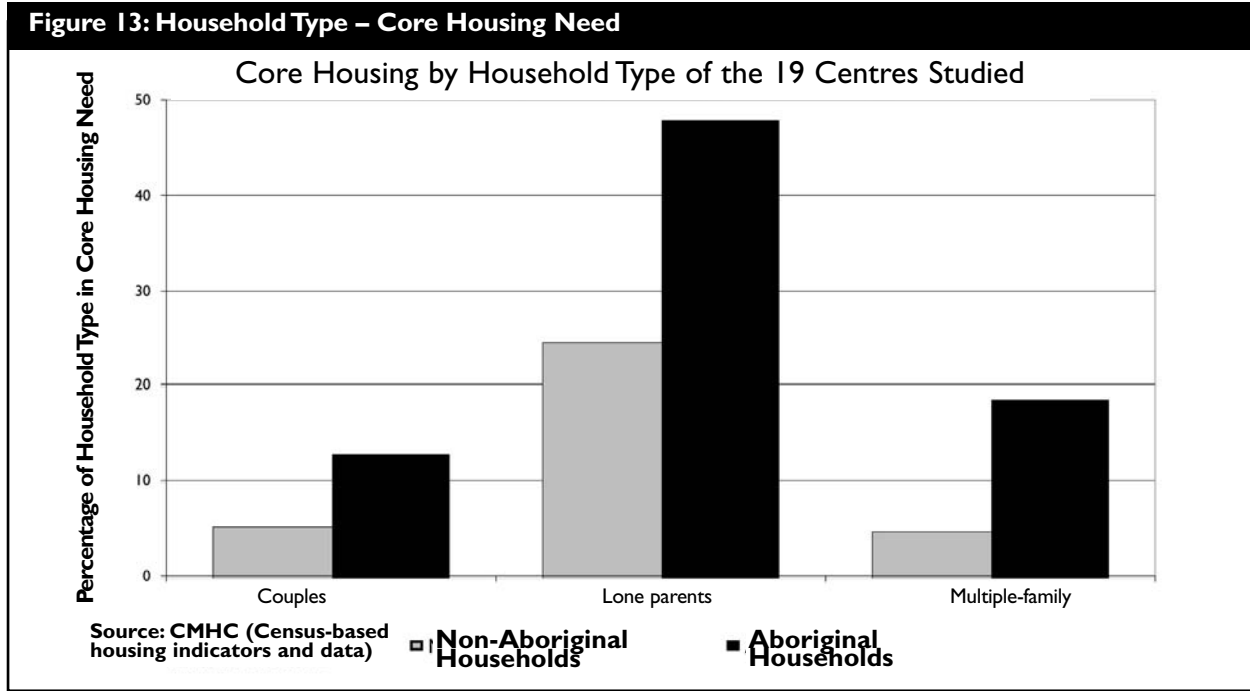
Aboriginal populations of Saskatchewan centres have a strong presence in the lowest income category, high unemployment rates, and high incidence of core housing need. Of the top five PTR centres ranked by youth concentration, four of the centres are in Saskatchewan. The only exception is Swift Current, with the lowest incidence of core housing need in the region and second highest homeownership rate. It should be noted that Swift Current's Aboriginal population is quite small, so variables could be easily affected by a small change in the data.

Aboriginal populations in Albertan centres, on the other hand, seem to be relatively better off. Unemployment is low, average household income and homeownership rates are above the regional averages, and the incidence of core housing need is low. Lethbridge is the sole exception, as it has the second lowest average household income and fifth lowest homeownership in the region.

At least one Manitoban centre appears in each variable that could be considered negative. Brandon has one of the lowest average household incomes and one of the lowest homeownership rates, while Thompson has one of the highest unemployment rates and one of the highest incidences of core housing need. The Aboriginal population in Winnipeg, the largest in Canada, doesn't land in any of the extremes.

The three main centres of the Territories aren't as similar as one might expect; each requires a different description. Iqaluit, being a “fly-in” centre, is put at a considerable disadvantage with regards to the extra costs of living and residents finding acceptable housing. The unfavourable statistics are indisputably a result of the community being so remote. Yellowknife has considerably better economic and housing conditions, due to the fact that it is more accessible. Statistics shown by Whitehorse usually fall between its two northern counterparts.

In conclusion, significant improvements are evident in the housing and economic conditions of Aboriginal residents in PTR centres. Nevertheless, significant gaps remain when compared to the situation of their non-Aboriginal counterparts.



Notes

1. "PTR" will refer to only the 19 urban centres analyzed. It will not refer to Aboriginal populations in other centres or on-reserve.
2. Included in the Aboriginal population are those persons who reported (in the 2001 census) identifying with at least one Aboriginal group, that is, "North American Indian", "Métis" or "Inuit (Eskimo)", and/or who reported being a Treaty Indian or a Registered Indian, as defined by the Indian Act of Canada, and/or who reported they were members of an Indian Band or First Nation.
3. An Aboriginal household is defined as one of the following: a non-family household in which at least 50 per cent of the household members self-identified as Aboriginal; or a family household that meets at least one of two criteria: at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal; or at least 50 per cent of the household members self-identified as Aboriginal.
4. Statistics Canada. (June 2005). Aboriginal Conditions in Census Metropolitan Areas, 1981-2001.
5. Mobility describes anyone over the age of 1 that was not living at the same address 1 year earlier. Mobility includes persons that move from centre to centre, as well as those who move within a centre.
6. Homelessness can refer to persons who are using temporary shelters, living on the street or living with family or friends on a temporary basis ("couch surfing").
7. A household in core housing need is defined by CMHC as a household that does not live in and could not access acceptable housing. Acceptable housing refers to housing that is affordable, in adequate condition, and of suitable size. If any of these conditions are not met, the household is deemed to be in core housing need.

"Affordable" refers to dwellings that cost less than 30 per cent of before-tax household income. "Adequate" refers to dwellings that do not require any major repairs. "Suitable" refers to dwellings that are not crowded, according to the National Occupancy Standard requirements.
8. A CMA is an area consisting of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000. A CA has a major urban core population of at least 10,000. A CSD is an area that is a municipality or an area that is deemed to be equivalent to a municipality for statistical reporting purposes.
9. Lloydminster includes both Saskatchewan and Alberta portions.
10. Iqaluit's population is not large enough to be a CA, so it is a Census Subdivision (CSD), but will be grouped with CAs throughout this study for simplicity.
11. "Canada" will refer to averages of urban centres (CMAs and CAs) across the country unless otherwise noted.

12. References to provinces/territories refer only to the centres that are studied in that respective province/territory. For instance, comparisons between Manitoba and Nunavut, are actually comparisons of the average characteristics of Winnipeg, Brandon and Thompson to Iqaluit.
13. Only the street homeless portion of the study from Winnipeg, as the sheltered homeless portion for Aboriginal persons was not complete.
14. A lone parent household is defined by Statistics Canada as a lone parent living with one or more children.
15. A multi-family household is defined by Statistics Canada as two or more families occupying the same dwelling
16. Data for Iqaluit in this case is unavailable, although territorial data for Nunavut was, so Nunavut is presented in the graph to give some representation from that territory. Note: neither Nunavut nor Iqaluit are used in the regional averages.

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Appendix

Table 1: Total Aboriginal Population and Percentage of Total Population for the 19 PTR Centres Studied Plus Totals, 2001

| | Total Population | Total Aboriginal Population | Aboriginal Population as a % of Total Population |
|--------------------------------|------------------|-----------------------------|--|
| Canada (urban only) | 23,534,805 | 494,095 | 2.1% |
| PTR (19 centres) | 3,419,140 | 203,780 | 6.0% |
| Alberta (7 centres) Total | 2,154,140 | 77,965 | 3.6% |
| Calgary | 943,310 | 21,910 | 2.3% |
| Edmonton | 937,845 | 40,930 | 4.4% |
| Red Deer | 66,565 | 2,675 | 4.0% |
| Lethbridge | 66,270 | 2,290 | 3.5% |
| Medicine Hat | 61,115 | 1,335 | 2.2% |
| Grande Prairie | 36,535 | 2,610 | 7.1% |
| Wood Buffalo | 42,500 | 6,215 | 14.6% |
| Saskatchewan (6 centres) Total | 506,860 | 51,715 | 10.2% |
| Regina | 190,015 | 15,685 | 8.3% |
| Saskatoon | 222,635 | 20,275 | 9.1% |
| Swift Current | 16,330 | 290 | 1.8% |
| Prince Albert | 39,890 | 11,640 | 29.2% |
| Lloydminster | 20,710 | 2,000 | 9.7% |
| Yorkton | 17,280 | 1,825 | 10.6% |
| Manitoba (3 centres) Total | 715,230 | 64,095 | 9.0% |
| Winnipeg | 661,725 | 55,760 | 8.4% |
| Brandon | 40,280 | 3,820 | 9.5% |
| Thompson | 13,225 | 4,515 | 34.1% |
| NWT (1 centre) Total | 16,450 | 3,635 | 22.1% |
| Yellowknife | 16,450 | 3,635 | 22.1% |
| Nunavut (1 centre) Total | 5,195 | 3,065 | 59.0% |
| Iqaluit | 5,195 | 3,065 | 59.0% |
| Yukon (1 centre) Total | 21,265 | 3,305 | 15.5% |
| Whitehorse | 21,265 | 3,305 | 15.5% |
| PTR CAs (14) | 463,610 | 49,220 | 10.6% |
| PTR CMAs (5) | 2,955,530 | 154,560 | 5.2% |
| Canadian CMAs | 17,959,320 | 279,875 | 1.6% |
| CMAs outside PTR | 15,003,790 | 125,315 | 0.8% |

Source: Statistics Canada (2001 Census)

Table 2: Average Income, Average Shelter Cost by Aboriginal Status and Tenure for Canada and for the 19 PTR Centres Studied, 2001

Note: Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%.

| | Total | | Owners | | Renters | |
|--|---------------------|---------------------------|---------------------|---------------------------|---------------------|---------------------------|
| | Average Income (\$) | Average Shelter Cost (\$) | Average Income (\$) | Average Shelter Cost (\$) | Average Income (\$) | Average Shelter Cost (\$) |
| Aboriginal Households | | | | | | |
| Canada | 49,123 | 705 | 63,668 | 810 | 34,670 | 598 |
| Winnipeg | 41,760 | 617 | 64,137 | 795 | 27,161 | 497 |
| Brandon | 38,038 | 559 | 62,700 | 715 | 26,852 | 484 |
| Thompson | 48,645 | 638 | 79,381 | 805 | 29,707 | 531 |
| Regina | 39,731 | 647 | 64,923 | 824 | 26,492 | 554 |
| Saskatoon | 40,031 | 673 | 62,955 | 845 | 27,094 | 575 |
| Yorkton | 31,658 | 543 | 54,727 | 646 | 26,026 | 525 |
| Swift Current | 45,733 | 662 | 57,543 | 706 | 30,149 | 549 |
| Prince Albert | 45,257 | 669 | 64,602 | 797 | 28,033 | 552 |
| Lloydminster | 51,392 | 723 | 79,186 | 949 | 36,276 | 592 |
| Calgary | 58,760 | 922 | 77,209 | 1,097 | 42,637 | 768 |
| Edmonton | 51,896 | 756 | 73,246 | 953 | 37,210 | 619 |
| Medicine Hat | 52,779 | 683 | 66,556 | 801 | 39,582 | 578 |
| Lethbridge | 37,552 | 691 | 52,132 | 823 | 29,660 | 619 |
| Red Deer | 53,668 | 829 | 66,218 | 953 | 45,991 | 753 |
| Grande Prairie | 59,736 | 860 | 81,104 | 1,039 | 45,875 | 744 |
| Wood Buffalo | 78,380 | 953 | 88,882 | 988 | 60,869 | 889 |
| Yellowknife | 78,605 | 1,157 | 102,359 | 1,438 | 57,630 | 893 |
| Iqaluit | 67,321 | 944 | 102,245 | 1,668 | 56,781 | 723 |
| Whitehorse | 54,364 | 835 | 69,131 | 962 | 39,518 | 690 |
| Non-Aboriginal Households | | | | | | |
| Canada | 61,311 | 766 | 72,119 | 821 | 38,977 | 651 |
| Winnipeg | 57,436 | 676 | 68,428 | 735 | 32,783 | 543 |
| Brandon | 50,205 | 608 | 60,504 | 643 | 29,339 | 536 |
| Thompson | 74,357 | 736 | 83,784 | 808 | 52,109 | 565 |
| Regina | 60,248 | 698 | 70,441 | 746 | 33,352 | 571 |
| Saskatoon | 56,481 | 704 | 67,429 | 759 | 32,042 | 579 |
| Yorkton | 46,918 | 542 | 53,863 | 562 | 25,822 | 479 |
| Swift Current | 49,890 | 558 | 57,370 | 590 | 30,765 | 479 |
| Prince Albert | 55,536 | 637 | 65,037 | 692 | 30,849 | 494 |
| Lloydminster | 63,529 | 753 | 76,433 | 844 | 40,595 | 590 |
| Calgary | 77,202 | 929 | 89,329 | 990 | 45,644 | 770 |
| Edmonton | 64,751 | 782 | 76,460 | 850 | 39,090 | 632 |
| Medicine Hat | 55,612 | 599 | 62,638 | 612 | 36,496 | 563 |
| Lethbridge | 55,854 | 704 | 64,296 | 738 | 33,061 | 610 |
| Red Deer | 62,827 | 814 | 74,503 | 864 | 41,699 | 721 |
| Grande Prairie | 69,268 | 904 | 78,368 | 964 | 48,898 | 770 |
| Wood Buffalo | 99,846 | 1,088 | 110,919 | 1,115 | 69,112 | 1,011 |
| Yellowknife | 93,228 | 1,274 | 108,680 | 1,439 | 72,317 | 1,040 |
| Iqaluit | 94,550 | 1,127 | 135,643 | 1,606 | 85,833 | 1,012 |
| Whitehorse | 71,818 | 882 | 81,292 | 939 | 46,102 | 724 |
| Difference (Aboriginal over Non-Aboriginal) | | | | | | |
| Canada | -19.9% | -8.0% | -11.7% | -1.3% | -11.1% | -8.1% |
| Winnipeg | -27.3% | -8.7% | -6.3% | 8.2% | -17.1% | -8.5% |
| Brandon | -24.2% | -8.1% | 3.6% | 11.2% | -8.5% | -9.7% |
| Thompson | -34.6% | -13.3% | -5.3% | -0.4% | -43.0% | -6.0% |
| Regina | -34.1% | -7.3% | -7.8% | 10.5% | -20.6% | -3.0% |
| Saskatoon | -29.1% | -4.4% | -6.6% | 11.3% | -15.4% | -0.7% |
| Yorkton | -32.5% | 0.2% | 1.6% | 14.9% | 0.8% | 9.6% |
| Swift Current | -8.3% | 18.6% | 0.3% | 19.7% | -2.0% | 14.6% |
| Prince Albert | -18.5% | 5.0% | -0.7% | 15.2% | -9.1% | 11.7% |
| Lloydminster | -19.1% | -4.0% | 3.6% | 12.4% | -10.6% | 0.3% |
| Calgary | -23.9% | -0.8% | -13.6% | 10.8% | -6.6% | -0.3% |
| Edmonton | -19.9% | -3.3% | -4.2% | 12.1% | -4.8% | -2.1% |
| Medicine Hat | -5.1% | 14.0% | 6.3% | 30.9% | 8.5% | 2.7% |
| Lethbridge | -32.8% | -1.8% | -18.9% | 11.5% | -10.3% | 1.5% |
| Red Deer | -14.6% | 1.8% | -11.1% | 10.3% | 10.3% | 4.4% |
| Grande Prairie | -13.8% | -4.9% | 3.5% | 7.8% | -6.2% | -3.4% |
| Wood Buffalo | -21.5% | -12.4% | -19.9% | -11.4% | -11.9% | -12.1% |
| Yellowknife | -15.7% | -9.2% | -5.8% | -0.1% | -20.3% | -14.1% |
| Iqaluit | -28.8% | -16.2% | -24.6% | 3.9% | -33.8% | -28.6% |
| Whitehorse | -24.3% | -5.3% | -15.0% | 2.4% | -14.3% | -4.7% |

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

Table 3: Total Aboriginal Households in Core Housing Need for the 19 PTR Centres Studied Plus Totals, 2001

Note: Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%.

| | Total Aboriginal Households | Total Aboriginal Households in Core Housing Need | % of Aboriginal Households in Core Housing Need |
|--------------------------------|-----------------------------|--|---|
| Canada (urban only) | 297,285 | 70,745 | 23.8% |
| PTR (19 centres) | 79,845 | 20,054 | 25.1% |
| Alberta (7 centres) Total | 31,940 | 6,675 | 20.9% |
| Calgary | 9,445 | 1,900 | 20.1% |
| Edmonton | 16,725 | 3,665 | 21.9% |
| Red Deer | 1,215 | 270 | 22.2% |
| Lethbridge | 840 | 230 | 27.4% |
| Medicine Hat | 640 | 70 | 10.9% |
| Grande Prairie | 1,065 | 205 | 19.2% |
| Wood Buffalo | 2,010 | 335 | 16.7% |
| Saskatchewan (6 centres) Total | 18,180 | 5,309 | 29.2% |
| Regina | 5,695 | 1,845 | 32.4% |
| Saskatoon | 7,200 | 2,249 | 31.2% |
| Swift Current | 135 | 20 | 14.8% |
| Prince Albert | 3,840 | 855 | 22.3% |
| Lloydminster | 765 | 150 | 19.6% |
| Yorkton | 545 | 190 | 34.9% |
| Manitoba (3 centres) Total | 26,095 | 7,160 | 27.4% |
| Winnipeg | 23,135 | 6,290 | 27.2% |
| Brandon | 1,465 | 405 | 27.6% |
| Thompson | 1,495 | 465 | 31.1% |
| NWT (1 centre) Total | 1,350 | 260 | 19.3% |
| Yellowknife | 1,350 | 260 | 19.3% |
| Nunavut (1 centre) Total | 935 | 340 | 36.4% |
| Iqaluit | 935 | 340 | 36.4% |
| Yukon (1 centre) Total | 1,345 | 310 | 23.0% |
| Whitehorse | 1,345 | 310 | 23.0% |
| PTR CAs (14) | 17,645 | 4,105 | 23.3% |
| PTR CMAs (5) | 62,200 | 15,949 | 25.6% |

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

Table 4: Selected Variables for the Aboriginal Population and Households for the 19 PTR Centres Studied, 2001.

Note: Includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios (STIRs) less than 100%.

| | Population | Homeownership | Core Housing Need | Household Income | Mobility | Unemployment |
|----------------|--|--|---|--|---|------------------------------|
| | Aboriginal Population as a % of Total Population | % of Aboriginal Households that are Homeowners | % of Aboriginal Households in Core Housing Need | Aboriginal Household Average Income (\$) | % of Aboriginal Population that is Mobile | % of labour force unemployed |
| Calgary | 2.3% | 46.6% | 20.1% | 58,760 | 30.9% | 10.1% |
| Edmonton | 4.4% | 40.8% | 21.9% | 51,896 | 30.7% | 13.1% |
| Red Deer | 4.0% | 37.9% | 22.2% | 53,668 | 32.8% | 8.6% |
| Lethbridge | 3.5% | 35.1% | 27.4% | 37,552 | 39.2% | 13.7% |
| Medicine Hat | 2.2% | 49.2% | 10.9% | 52,779 | 32.9% | 5.1% |
| Grande Prairie | 7.1% | 39.2% | 19.2% | 59,736 | 39.8% | 11.9% |
| Wood Buffalo | 14.6% | 62.4% | 16.7% | 78,380 | 21.9% | 13.7% |
| Regina | 8.3% | 34.4% | 32.4% | 39,731 | 36.1% | 20.6% |
| Saskatoon | 9.1% | 36.1% | 31.1% | 40,031 | 38.9% | 22.3% |
| Swift Current | 1.8% | 59.3% | 14.8% | 45,733 | 35.6% | 6.1% |
| Prince Albert | 29.2% | 47.2% | 22.3% | 45,257 | 31.9% | 16.2% |
| Lloydminster | 9.7% | 35.3% | 19.6% | 51,392 | 32.2% | 14.7% |
| Yorkton | 10.6% | 20.0% | 34.9% | 31,658 | 34.1% | 17.5% |
| Winnipeg | 8.4% | 39.5% | 27.2% | 41,760 | 29.9% | 14.3% |
| Brandon | 9.5% | 31.4% | 27.6% | 38,038 | 28.4% | 12.4% |
| Thompson | 34.1% | 38.1% | 31.1% | 48,645 | 36.1% | 17.8% |
| Yellowknife | 22.1% | 46.9% | 19.3% | 78,605 | 27.8% | 11.9% |
| Iqaluit | 59.0% | 23.0% | 36.4% | 67,321 | 29.7% | 17.6% |
| Whitehorse | 15.5% | 49.8% | 23.0% | 54,364 | 26.1% | 26.0% |

Sources: Statistics Canada (2001 Census) and CMHC (census-based housing indicators and data)

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