

RESEARCH HIGHLIGHT

2011 Census/National Household Survey Housing Conditions Series: Issue 10 – The Housing Conditions of Off-reserve Status Indian Households

March 2016

Socio-economic Series

INTRODUCTION

The 2011 Census identified 13.3 million households in Canada. We have assessed 12.5 million households for core housing need (see Glossary in the Annex), including 180,985 off-reserve Status Indian households (see *Household characteristics of off-reserve Status Indian households* in the Annex).

This Research Highlight assesses the housing conditions of off-reserve Status Indian households, based on custom data from the 2011 National Household Survey (see *Data Sources*

in the Annex), and using CMHC's measures of acceptable housing and core housing need.

FINDINGS

Housing conditions of off-reserve Status Indians continued to improve

The percentage of off-reserve Status Indian households living in acceptable housing trended upward from 2001 to 2011, and the percentage in core housing need trended downward (see Figure 1).

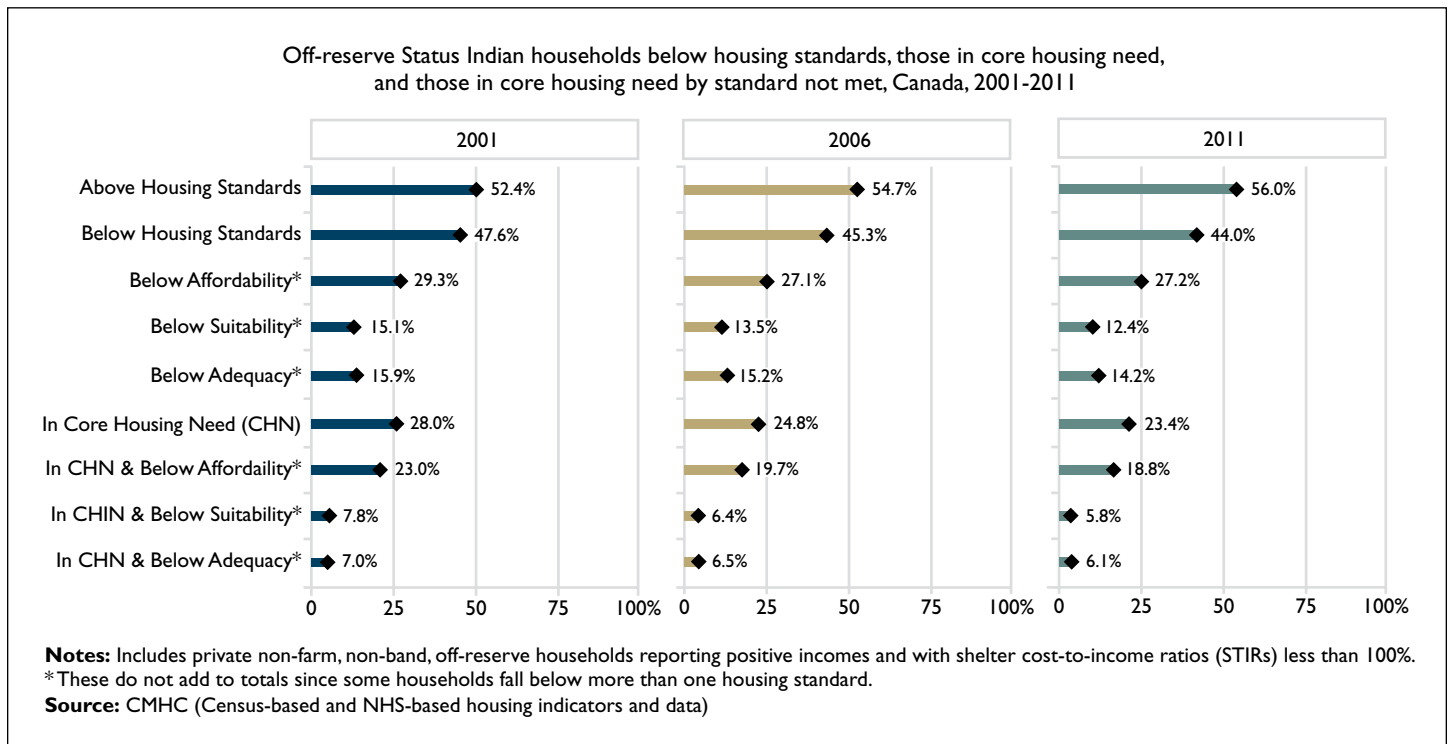


Figure 1 Housing conditions of off-reserve Status Indian households have been improving.

Research Highlight

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As a result of the increase of 16% in the number of off-reserve Status Indian households from 2006 to 2011 (see Annex Table 2), the number of these households in core housing need increased to 42,370 (or by about 3,630) during this period despite the decrease in the incidence of core housing need.

The incidence of core housing need for off-reserve Status Indians in 2011 was almost double that of all Canadian households (see Figure 2; and, for provincial and territorial data, Appendix Table 1, online, at https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/adhoco_002.cfm).

Between 2006 and 2011, despite the overall decrease in the incidence of core housing need of off-reserve Status Indian households, core housing need increased in Yukon and some provinces (see Annex Table 7). In 2011, the highest incidences of core housing need of off-reserve Status Indian households were in Saskatchewan, Yukon, Manitoba and British Columbia.

The most common reason for off-reserve Status Indian households to fall into core housing need was not meeting the affordability standard, alone or in combination with other standards (see Figure 3). While affordability is affected by both shelter costs and income, low average household income is the reason for affordability problems among off-reserve Status Indian households in core housing need (see Figure 4); these households' before-tax income was only 30% of the income reported by off-reserve Status Indian

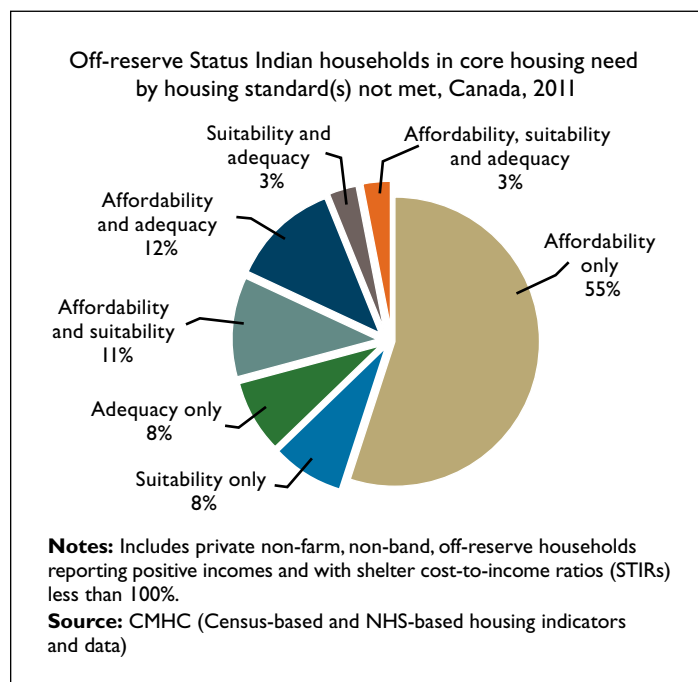


Figure 3 Affordability problems were the most common reason for off-reserve Status Indian households to fall into core housing need

households not in core housing need. As core housing need for these households, as for most of the households in core housing need in Canada, is primarily an income problem, initiatives which increase education, skills levels, job experience, and hence earning potential would be expected to reduce the incidence of core housing need.

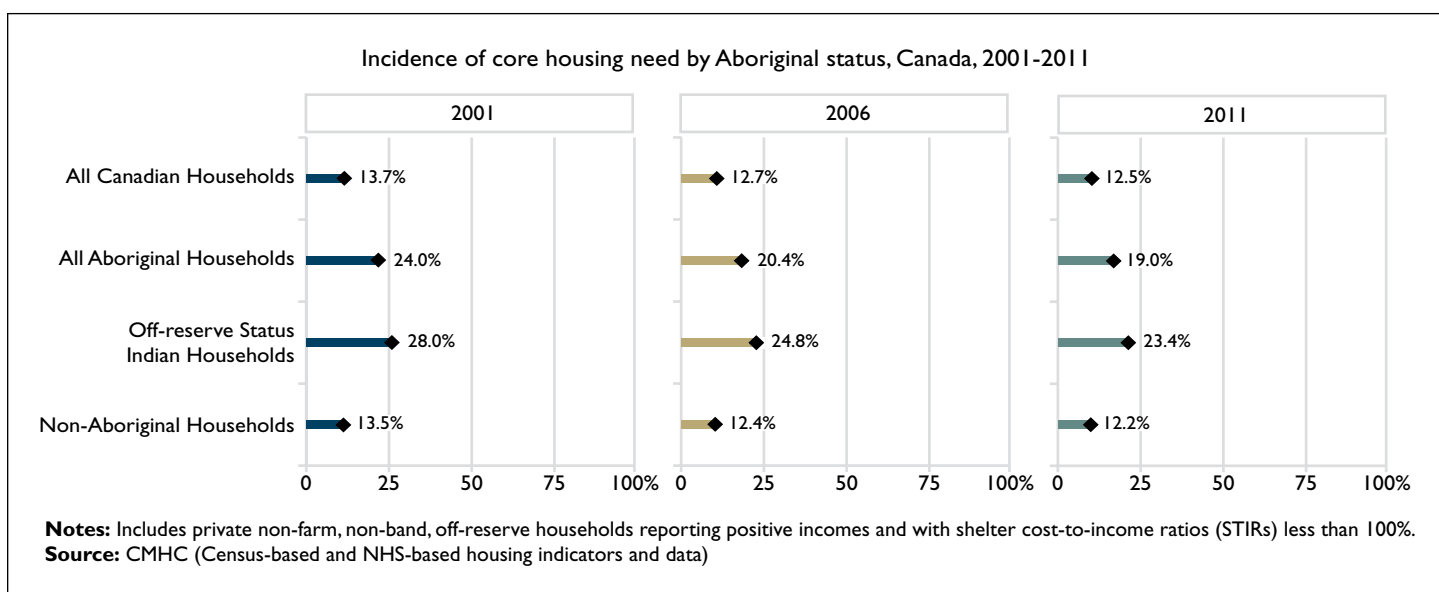


Figure 2 The percentage of off-reserve Status Indian households in core housing need remained much higher than for non-Aboriginal households.

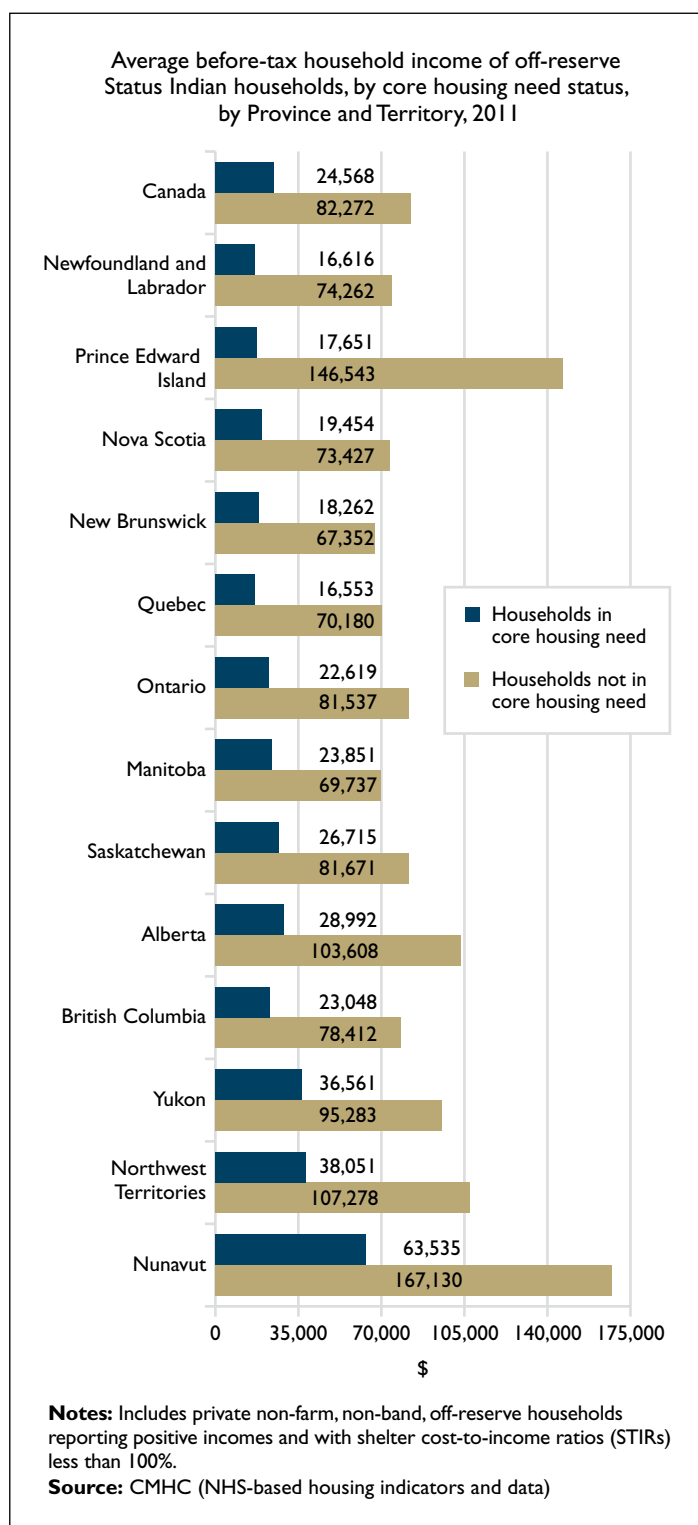


Figure 4 Before-tax household income of off-reserve Status Indian households in core housing need was well below that of households not in core housing need in 2011

Being below the adequacy and/or suitability standards were relatively more prevalent reasons for falling into core housing need for off-reserve Status Indian households (at 19%), than for all Canadian households (at 10%) (see Appendix Table 2, online, at https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/adhoco_002.cfm).

Average shelter costs increased from 2006 to 2011 by more than the increase in household incomes, leading to an increase in average shelter cost-to-income ratios (see Figure 5). This had an impact on housing affordability for these households during this period.

Off-reserve Status Indian renter households more likely to be in core housing need

As is the case with all Canadian households¹, off-reserve Status Indian renter households had a higher incidence of core housing need than owner households (see Figure 6). Renter households have greater difficulty finding acceptable housing than homeowners because of lower average household income (see Annex Table 6).

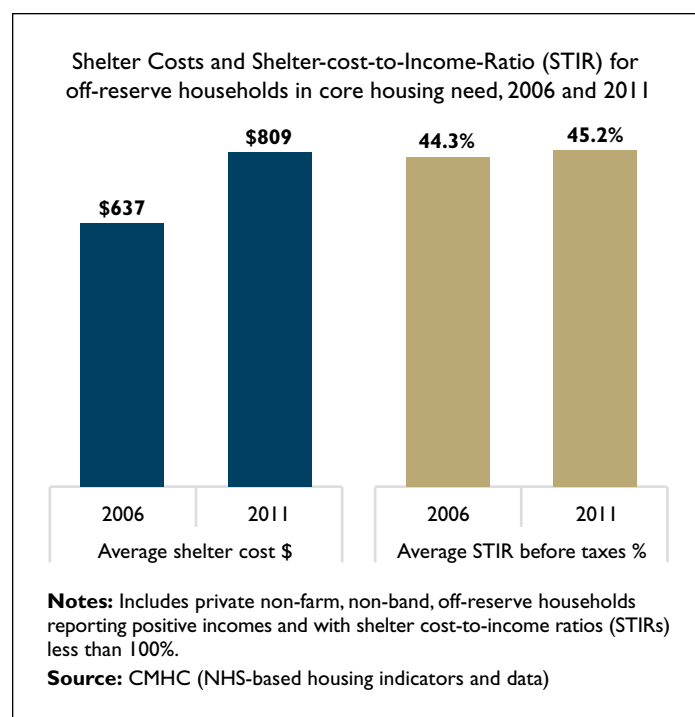


Figure 5 For off-reserve households in core housing need, the average Shelter-cost-to-Income-Ratio (STIR) increased from 2006 to 2011

¹ For all Canadian households, the incidence of core housing need in 2011 was 26.4% for renters and 6.5% for owners; see Canadian Housing Observer 2014, page 1-7 at www.cmhc.ca/en/hoficlincl/observer/upload/68193_w_ACC.pdf.

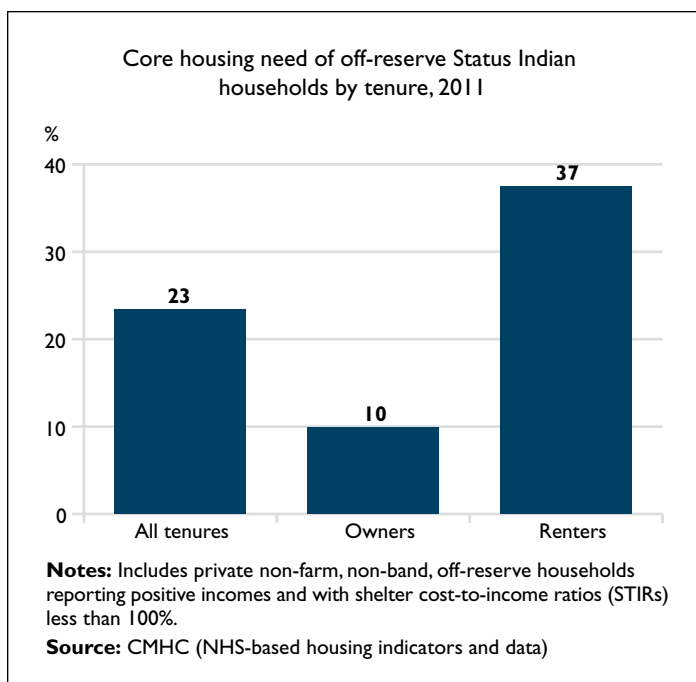


Figure 6 For off-reserve households in core housing need, the average Shelter-cost-to-Income-Ratio (STIR) increased from 2006 to 2011

Core housing need for off-reserve Status Indian households was slightly higher in Census Metropolitan Areas than elsewhere, but varied considerably among CMAs

In 2011, the incidence of core housing need was slightly higher for off-reserve Status Indian households in CMAs than for those living elsewhere (see Appendix Table 1, online). The percentage of off-reserve Status Indian households living in core housing need varied considerable among CMAs, from a low of 3.6% in Saint John to 37.4% in Regina.

The homeownership rate among off-reserve Status Indian households increased but remained lower than that for all households

Off-reserve Status Indian households' homeownership rate increased from 2006 to 2011, but remained well below the rate for all Canadian households (see Figure 7). The percentage owning without a mortgage was also much lower for off-reserve Status Indian households. Off-reserve Status Indian households in Atlantic Canada have the highest rates of homeownership (74% in Newfoundland and Labrador, 67% in Nova Scotia, and 64% each in New Brunswick and Prince Edward Island); those in Saskatchewan and Manitoba the lowest rates (at 41% each) (see Annex Table 4).

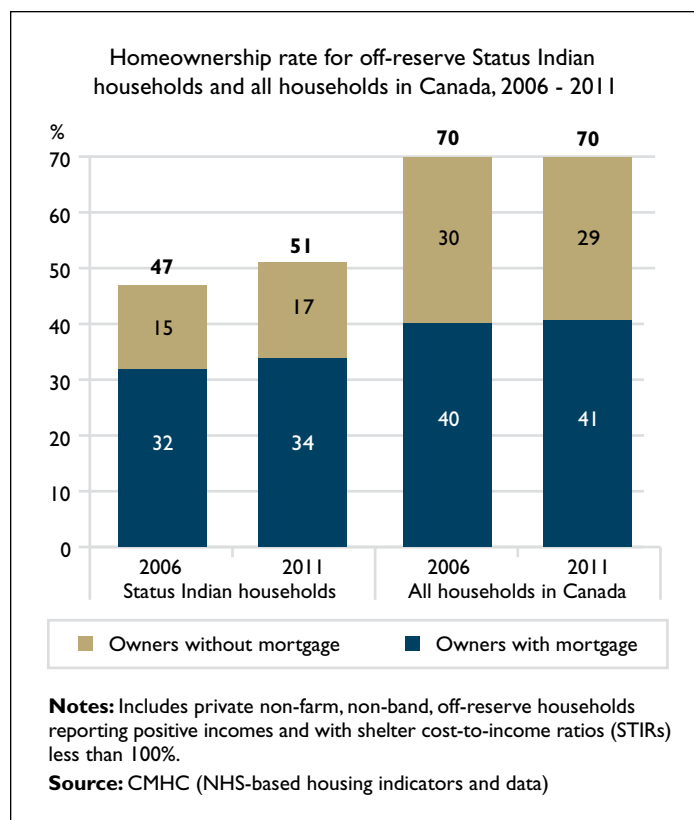


Figure 7 The homeownership rate among off-reserve Status Indian households increased from 2006 to 2011, but remained low relative to all households in Canada

What CMHC does to help address the housing needs of off-reserve Status Indian households

We work with provincial and territorial partners to deliver Government of Canada funding under the Investment in Affordable Housing, as well as with private and non-profit organizations, to address the housing needs of residents living off-reserve, both in southern Canada and in the north.

Provinces and territories cost-match the federal investment and are responsible for program design and delivery in order to address their local housing needs and priorities.

Organizations interested in developing or maintaining affordable housing off-reserve, can find help through our Affordable Housing Centre, which offers Seed and Proposal Development Funding to help cover the costs of the early stages of a housing development proposal.

For projects that meet our affordability criteria, Mortgage Loan Insurance Flexibilities are available for home buyers and developers of rental projects, beyond those available for the financing of market housing.

We also offer the Housing Internship Initiative for First Nations & Inuit Youth (HIIFNIY) for First Nations and Inuit youth who are interested in pursuing employment in the housing industry.

SUMMARY

In 2011, the incidence of core housing need was nearly twice as high for off-reserve Status Indian households, as compared to non-Aboriginal households. Housing conditions of off-reserve Status Indian households did, however, improve between 2006 and 2011, and between 2001 and 2006.

The incidence of core housing need for off-reserve Status Indian households was highest in Saskatchewan, Yukon, and Manitoba.

As it is for non-Aboriginal households, affordability is the most common reason for falling into core housing need for off-reserve Status Indian households. Crowding and dwellings in need of major repair were relatively more prevalent as reasons for being in core housing need for off-reserve Status Indian households when compared to non-Aboriginal households.

Although the gap narrowed somewhat between 2006 and 2011, off-reserve Status Indian households, in general, have lower average household incomes and homeownership rates relative to non-Aboriginal households. About half of off-reserve Status Indian households own their homes.

Off-reserve Status Indian renter households were much more likely to be in core housing need than owner households.

Housing conditions of off-reserve Status Indian households varied considerably among CMAs. Regina had the highest incidence of off-reserve Status Indian households in core housing need and Saint John the lowest.

ANNEX

Glossary**Status Indian and Aboriginal households**

A **household** comprises a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada.

- A **Status Indian household** is any Aboriginal household in which at least one member reported being a Treaty Indian or a Registered Indian.
- An **Aboriginal household** is any family household in which:
 - at least one spouse, common-law partner, or lone parent self-identified as Aboriginal, or
 - any household (family or non-family) in which at least 50 per cent of household members self-identified as Aboriginal.

A person self-identifies as being Aboriginal on the questionnaire. If any member of an Aboriginal household identified as Indian (Status or Non-Status), Métis, or Inuit, then the household is counted in that group. There are cases where a household is counted in two or more identity groups. For example, a household with one Métis and one Inuit spouse will be counted as both a Métis and an Inuit household. As a result, the sum of the identity subtotals will add to more than the total of all Aboriginal households.

Acceptable housing and core housing need

Acceptable housing is adequate in condition, suitable in size, and affordable.

Adequate housing does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.

Suitable housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; lone parent; unattached household member age 18 or older; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (example, a unit with no bedroom).

Affordable housing costs less than 30% of before-tax household income. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services.

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

Assessing whether a household is in core housing need thus involves **two steps**:

1. **determining whether or not the household lives in acceptable housing;** and
2. **if the household does not live in acceptable housing, determining whether its before-tax income is sufficient to access acceptable local housing.**

ANNEX (CON'T)

In communities where market rents can be estimated, the cost of acceptable local housing is calculated using the median rent of rental units with the number of bedrooms the household requires. Elsewhere, the cost of acceptable local housing is based on the estimated monthly carrying cost of a newly constructed home with the number of bedrooms the household requires.

Not all households in below-standard housing are in core housing need

If a household not living in acceptable housing can access acceptable local housing for less than 30% of its before-tax income, it is not in core housing need; it is in core housing need only if acceptable local housing would cost 30% or more of its before-tax income.

Households assessed for core housing need

Only private, non-farm, non-band, non-reserve households with incomes greater than zero and **shelter-cost-to-income ratios (STIRs)** less than 100% are assessed for core housing need. Farms are excluded because shelter costs for farm households are not separable from costs related to other farm structures. Band households are excluded because shelter costs are not collected for households whose housing costs are paid through band housing arrangements. For the purpose of measuring affordability, CMHC regards STIRs of 100% or more, STIRs for households with incomes of zero or less, and STIRs of households living in non-band housing on reserves² as uninterpretable.

The **STIR** is calculated for each household by dividing its total shelter cost by its total household income. Shelter costs include, as applicable, rent, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. The average STIR for a particular group is the average of the STIRs recorded for each household in that group; it cannot be calculated by dividing the group's total average shelter cost by the group's total average income.

Census Metropolitan Area (CMA) and Census Agglomeration (CA)

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

Primary household maintainer

The person or one of the people in the household responsible for major household payments such as the rent or mortgage. In households with more than one maintainer, the primary maintainer is the first person listed as a maintainer.

² Given communal land tenure in most reserve communities, the distinction among different tenures as reported on-reserve may be less clear than off-reserve.

DATA SOURCES

Census of Population and National Household Survey

Census of Population

The Census of Population collects demographic and other information on the population of Canada. Its large sample provides extensive scope for cross-classification of data and a degree of local geographic detail that surveys with smaller samples cannot match.

In recent years prior to changes introduced in 2011, the census consisted of two mandatory questionnaires: a short-form and a long-form. Most households (80%) received only the short-form questionnaire, which contained questions on basic topics such as age, sex, marital status, and mother tongue. One in five households (20%) received the long-form questionnaire, which contained additional questions on topics such as education, ethnicity, mobility, income, employment, housing and dwelling characteristics. Starting with the 1991 Census, CMHC began deriving core housing need estimates using data from the long-form questionnaire.

The **2011 Census** was conducted using a short-form questionnaire, which consisted of the following components:

1. the same eight questions that appeared on the 2006 Census short-form questionnaire; and
2. two additional questions on knowledge of official languages and languages spoken at home.

It collected data from some 33.5 million people and 13.5 million households.

The National Household Survey (NHS), 2011

In 2011, the mandatory long-form census questionnaire was replaced by the voluntary *National Household Survey* (NHS). The NHS provides social and economic information for communities so that they may better plan services such as child care, schooling, family services, housing, roads and public transportation, and skills training for employment. A random sample of 4.5 million households was invited to respond to a 64-question survey questionnaire which

Statistics Canada had updated from the long-form questionnaire used in the 2006 Census. In remote areas and on Indian reserves, information was gathered in face-to-face interviews. In other areas of the country, respondents were asked to complete the questionnaire online or by mail; and follow-up was conducted by enumerators with households who had not yet responded. About 3 million households responded; the response rate was 68.6%, similar to rates on other voluntary surveys conducted by Statistics Canada.

Income estimates from the 2011 NHS are for 2010, and shelter cost estimates are for 2011.

HOUSEHOLD CHARACTERISTICS OF OFF-RESERVE STATUS INDIAN HOUSEHOLDS

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

The number of off-reserve Status Indian households increased 77% from 102,395 in 1996 to 180,985 in 2011; compared to 22% for non-Aboriginal households (see Annex Table 1). Off-reserve Status Indian households accounted for 1.5% of all Canadian households in 2011.

Between 2006 and 2011, the number of off-reserve Status Indian households increased in all provinces except Prince Edward Island, with the strongest percentage growth recorded in Newfoundland and Labrador (78%), Nova Scotia (40%), and Ontario (22%) (see Annex Table 2).

The highest percentages of off-reserve Status Indian households lived in Ontario (29%), British Columbia (19%), Alberta (15%), and Manitoba (11%).

The great majority (73%) of off-reserve Status Indian households lived in census metropolitan areas (CMAs) and census agglomerations (CAs) spread across Canada (see Annex Figure 1). Nearly 88,850 (49% of) off-reserve Status Indian households were located in Canada's 33 CMAs. Among CMAs, Winnipeg had the highest number of off-reserve Status Indian households with 11,965, followed by Edmonton (9,670), Vancouver (9,005), Toronto (7,175), Calgary (5,195), and Ottawa-Gatineau (4,770).

Annex Table 1 Off-Reserve Status Indian households in Canada, 2006 and 2011

	2006	2011	% Change 2006-2011
All households in Canada	11,766,145	12,462,435	5.9%
All Aboriginal households ¹	401,145	503,165	25.4%
Off-reserve Status Indian households ¹	156,235	180,985	15.8%
Non-Aboriginal households	11,365,000	11,959,275	5.2%

Notes: ¹Some of the growth was due to an increased tendency to self-identify as a member of the group.
Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.

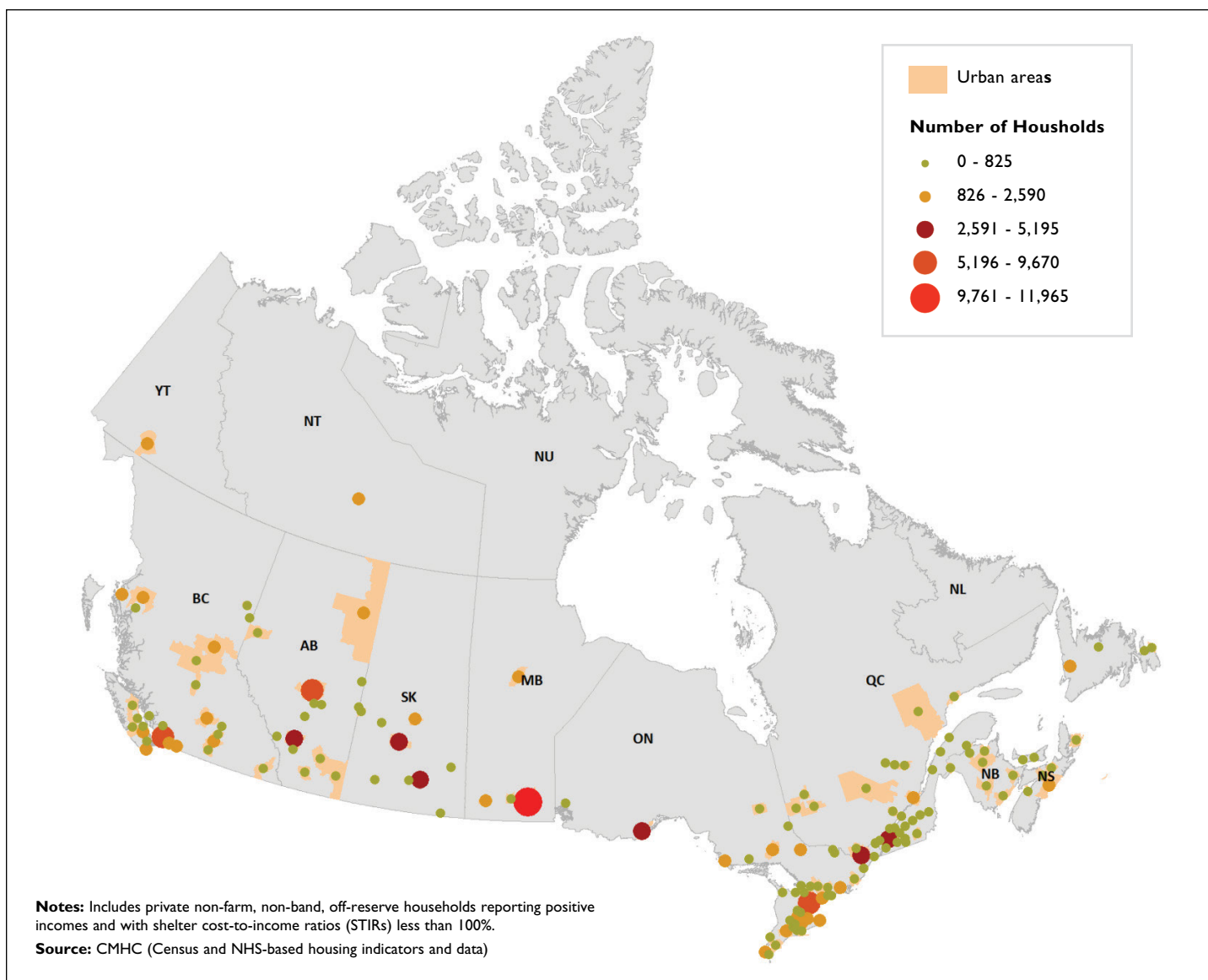
Source: CMHC (Census and NHS-based housing indicators and data)

Annex Table 2 Off-reserve Status Indian households, Canada, Provinces and Territories, 2006 and 2011

	Off-reserve Status Indian Households					
	2006	2011	Change between 2006 and 2011	% Change between 2006 and 2011	% share in 2011	% share of the increase between 2006 and 2011
Canada	156,235	180,985	24,750	15.8	100.0	100.0
Newfoundland and Labrador	2,305	4,105	1,800	78.1	2.3	7.3
Prince Edward Island ¹	300	295	-5	-1.7	0.2	0.0
Nova Scotia	2,600	3,645	1,045	40.2	2.0	4.2
New Brunswick	2,305	2,710	405	17.6	1.5	1.6
Quebec	13,465	14,975	1,510	11.2	8.3	6.1
Ontario	42,370	51,665	9,295	21.9	28.5	37.6
Manitoba	18,490	19,780	1,290	7.0	10.9	5.2
Saskatchewan	15,500	16,255	755	4.9	9.0	3.1
Alberta	23,080	26,730	3,650	15.8	14.8	14.7
British Columbia	29,505	34,250	4,745	16.1	18.9	19.2
Yukon	1,955	2,060	105	5.4	1.1	0.4
Northwest Territories	4,260	4,445	185	4.3	2.5	0.7
Nunavut	95	75	-20	-21.1	0.0	-0.1

Notes: ¹Due to Statistics Canada's random rounding process, very small changes, such as with Prince Edward Island, should be viewed with caution.
Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.
Figures may not add due to rounding.

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



Annex Figure I Distribution of off-reserve Status Indian households in CMAs and CAs, 2011

About 43,815 (24%) off-reserve Status Indian households lived in CAs, with Prince Albert, Saskatchewan, recording the highest number (2,320), followed by Prince George, British Columbia, (2,045), and Sault Ste. Marie, Ontario, (1,760) (see Annex Table 3).

In 2011, a higher proportion (52%) of off-reserve Status Indian households living in CMAs and CAs, had a primary household maintainer in the age group 15-44 years than did non-Aboriginal households (36%).

The great majority (78%) of off-reserve Status Indian households lived in family households in 2011 (see Annex Table 4). Nearly 21% were lone-parent households, compared to 10% for non-Aboriginal households. Nearly 72% of off-reserve Status Indian households had household maintainers in the age group 35-64 years, compared to 67% for non-Aboriginal households.

Annex Table 3 Census Agglomerations with the largest numbers of off-reserve Status Indian households, 2011

	Census Agglomeration	All Tenures	Owner Household	Renter Households
1	Prince Albert	2,320	725	1,595
2	Prince George	2,045	980	1,065
3	Sault Ste. Marie	1,760	885	875
4	Prince Rupert	1,650	670	975
5	Kamloops	1,380	520	860
6	Wood Buffalo	1,355	935	415
7	Chilliwack	1,240	525	710
8	Nanaimo	1,180	550	630
9	Thompson	1,125	440	685
10	Whitehorse	1,085	645	440
11	North Bay	1,060	670	390
12	Corner Brook	1,025	735	290
13	Yellowknife	990	385	605
14	Belleville	980	600	380
15	Brandon	950	250	700
16	Terrace	880	295	580
17	Lethbridge	825	325	500
18	Campbell River	775	330	445
19	Williams Lake	730	355	375
20	Grande Prairie	720	265	455

Notes: Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.
 Figures may not add due to rounding.

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

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Annex Table 4 Homeownership rates of off-reserve Status Indian households, Canada, Provinces and Territories, 2006–2011

	2006			2011		
	All Tenures (#)	Owner Household (#)	Owner Rate (%)	All tenures (#)	Owner Household (#)	Ownership Rate (%)
Canada	156,235	73,245	46.9	180,985	92,285	51.0
Newfoundland and Labrador	2,305	1,710	74.2	4,105	3,030	73.8
Prince Edward Island	300	185	61.7	295	190	64.4
Nova Scotia	2,600	1,720	66.2	3,645	2,445	67.1
New Brunswick	2,305	1,520	65.9	2,710	1,720	63.5
Quebec	13,465	7,550	56.1	14,975	8,425	56.3
Ontario	42,370	22,525	53.2	51,665	29,230	56.6
Manitoba	18,490	6,535	35.3	19,780	8,130	41.1
Saskatchewan	15,500	4,925	31.8	16,255	6,685	41.1
Alberta	23,080	10,580	45.8	26,730	13,100	49.0
British Columbia	29,505	12,615	42.8	34,250	15,655	45.7
Yukon	1,955	1,020	52.2	2,060	1,310	63.6
Northwest Territories	4,260	2,350	55.2	4,445	2,355	53.0
Nunavut	95	20	21.1	75	20	26.7

Notes: Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.
Figures may not add due to rounding.
Source: CMHC (Census and NHS-based housing indicators and data)

Annex Table 5 Off-reserve Status Indian households by household type, 2006–2011

Household Type	Households in 2006	% in 2006	Households in 2011	% in 2011
All Status Indian Households	156,235	100.0%	180,985	100.0%
Family household	124,275	79.5%	140,810	77.8%
Couples without children	32,520	20.8%	39,925	22.1%
Couples with children	52,085	33.3%	57,185	31.6%
Lone-parent household	33,995	21.8%	37,395	20.7%
Multiple-family household	5,675	3.6%	6,305	3.5%
Non-family household	31,965	20.5%	40,185	22.2%
One-person household	23,670	15.2%	28,535	15.8%
Two or more person household	8,295	5.3%	11,650	6.4%

Notes: Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.
Figures may not add due to rounding.
Source: CMHC (Census and NHS-based housing indicators and data)

Annex Table 6 Average household income, shelter cost, and STIRs of off-reserve Status Indian households by tenure, 2006–2011

		Households Living In or Able to Access Acceptable Housing			Households in Core Housing Need		
		Average Household Income (\$)	Average Shelter Cost (\$)	Average STIR (%)	Average Household Income (\$)	Average Shelter Cost (\$)	Average STIR (%)
Total	2011	82,272	1,036	18.3	24,568	809	45.2
	2006	66,701	855	18.3	19,734	637	44.3
Owner	2011	97,471	1,151	16.8	30,312	910	42.0
	2006	80,322	969	16.8	24,187	724	41.0
Renter	2011	59,471	860	20.6	22,995	781	46.1
	2006	49,277	706	20.2	18,699	617	45.1

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

Annex Table 7 Percent of off-reserve Status Indian households in Core housing need, by tenure, for Canada, the Provinces and Territories, 2006–2011

	Total			Owner			Renter		
	2006	2011	Percentage-point change between 2006 and 2011	2006	2011	Percentage-point change between 2006 and 2011	2006	2011	Percentage-point change between 2006 and 2011
Canada	24.8	23.4	-1.4	10.0	9.9	-0.1	37.9	37.5	-0.4
Newfoundland and Labrador	20.6	7.9	-12.7	12.6	4.8	-7.8	44.1	16.7	-27.4
Prince Edward Island	13.3	13.6	0.2	0.0*	0.0*	0.0*	20.8	10.0	-10.8
Nova Scotia	14.6	14.0	-0.6	6.7	4.9	-1.8	30.1	32.6	2.5
New Brunswick	15.6	16.9	1.3	5.9	9.0	3.1	35.0	31.3	-3.7
Quebec	13.7	12.8	-0.8	4.0	4.0	0.1	26.0	24.1	-1.8
Ontario	21.3	19.4	-1.8	7.1	6.9	-0.2	37.3	35.7	-1.6
Manitoba	32.7	29.8	-2.9	15.1	13.9	-1.2	42.3	40.9	-1.4
Saskatchewan	37.7	31.9	-5.8	16.8	14.4	-2.3	47.4	44.0	-3.5
Alberta	22.1	24.5	2.4	10.9	12.7	1.9	31.6	35.8	4.2
British Columbia	27.0	28.5	1.5	10.3	11.2	1.0	39.5	43.1	3.6
Yukon	23.8	29.9	6.1	14.6	23.3	8.6	33.3	41.1	7.7
Northwest Territories	28.4	24.0	-4.4	24.1	20.2	-3.9	33.3	28.4	-4.9
Nunavut	31.6	20.0	-11.6	0.0*	0.0*	0.0*	31.3	18.2	-13.1

Notes: *Either zero, or suppressed by Statistics Canada. Includes private non-farm, non-band, off-reserve households reporting positive incomes and with shelter cost-to-income ratios (STIRs) less than 100%.
Figures may not add due to rounding.
Source: CMHC (Census and NHS-based housing indicators and data)

Appendix Tables are available online at

https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/abhoco/adhoco_002.cfm.

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For further information on CMHC's 2011 NHS/Census-based housing data, refer to *Housing in Canada Online* on the CMHC website, at www.cmhc.ca. To inquire or comment on this Highlight or make suggestions for further research, please contact us.

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Alternative text and data for figures

Figure 1 Housing conditions of off-reserve Status Indian households have been improving

Housing Conditions	2001 (%)	2006 (%)	2011 (%)
Above housing standards	52.4	54.7	56.0
Below housing standards	47.6	45.3	44.0
Below affordability	29.3	27.1	27.2
Below suitability	15.1	13.5	12.4
Below adequacy	15.9	15.2	14.2
In core housing need	28.0	24.8	23.4
Below affordability	23.0	19.7	18.8
Below suitability	7.8	6.4	5.8
Below adequacy	7.0	6.5	6.1

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

* These do not add to totals since some households fall below more than one housing standard.

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

Figure 3 Affordability problems were the most common reason for off-reserve Status Indian households to fall into core housing need

Housing standard(s) not met	(%)
Affordability only	55%
Suitability only	8%
Adequacy only	8%
Affordability and suitability	11%
Affordability and adequacy	12%
Suitability and adequacy	3%
Affordability, suitability and adequacy	3%

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

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

Figure 2 The percentage of off-reserve Status Indian households in core housing need remained much higher than for non-Aboriginal households

Housing Conditions	2001 (%)	2006 (%)	2011 (%)
All Canadian households	13.7	12.7	12.5
All Aboriginal households	24.0	20.4	19.0
Off-reserve Status Indian households	28.0	24.8	23.4
Non-Aboriginal households	13.5	12.4	12.2

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

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

Figure 4 Before-tax household income of off-reserve Status Indian households in core housing need was well below that of households not in core housing need in 2011

	Households in core housing need (\$)	Households not in core housing need (\$)
Canada	24,568	82,272
Newfoundland and Labrador	16,616	74,262
Prince Edward Island	17,651	146,543
Nova Scotia	19,454	73,427
New Brunswick	18,262	67,352
Quebec	16,553	70,180
Ontario	22,619	81,537
Manitoba	23,851	69,737
Saskatchewan	26,715	81,671
Alberta	28,992	103,608
British Columbia	23,048	78,412
Yukon	36,561	95,283
Northwest Territories	38,051	107,278
Nunavut	63,535	167,130

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

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

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Figure 5 For off-reserve Status Indian households in core housing need, the average Shelter-cost-to-Income-Ratio (STIR) increased from 2006 to 2011

Year	Average shelter cost (\$)	Average STIR before taxes (%)
2006	637	44.3
2011	809	45.2

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

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

Figure 6 Off-reserve Status Indian renter households more likely to be in core housing need than owner households

	Tenure						
	All tenures	Owners			Renters		
		All owners	With a mortgage	Without mortgage	All renters	Living in subsidized housing	Not living in subsidized housing
Incidence of core housing need (%)	23.4	9.9	8.6	12.4	37.5	45.7	34.5

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

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

Figure 7 The homeownership rate among off-reserve Status Indian households increased from 2006 to 2011, but remained relatively low

Status Indian households						All households in Canada					
Percent of households that own (%)		Owners with mortgage (%)		Owners without mortgage (%)		Percent of households that own (%)		Owners with mortgage (%)		Owners without mortgage (%)	
2006	2011	2006	2011	2006	2011	2006	2011	2006	2011	2006	2011
46.9	51.0	31.9	33.9	15.0	17.1	69.3	69.9	39.8	40.6	29.6	29.3

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

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