



## Housing Conditions of On-Reserve Aboriginal Households



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*“In 2016, one third of on-reserve Aboriginal households lived in adequacy- and suitability-based (ASB) housing need compared to 4% of all households in Canada. Most of on-reserve Aboriginal households were in ASB housing need because they were living in dwellings needing major repairs.”*

### Introduction

This report<sup>1</sup> examines housing conditions of on-reserve Aboriginal<sup>2</sup> households as reported on the census.

In 2016, 97,500 Aboriginal households were living on-reserve. They represented 12.6% of all Aboriginal households and 0.7% of all households in Canada. The great majority of on-reserve Aboriginal households were located in Canada’s Western provinces; most lived on-reserve in rural areas.

On-reserve Aboriginal households faced specific challenges to meet their housing needs. Market-based housing, access to private financing and housing materials are limited on-reserve. Moreover, on-reserve Aboriginal households had lower incomes on average, compared to other households in Canada, and a large proportion of households received government transfers as their major source of income (44% compared to 20% for all households in Canada). On-reserve Aboriginal households were also larger with an average of 3.6 persons per household compared to 2.5 for all households in Canada.

### Highlights

**One third of on-reserve Aboriginal households lived in adequacy- and suitability-based (ASB) housing need in 2016. The Prairie provinces had the highest incidences of ASB housing need**

In 2016, 31,595 households, representing one third of on-reserve Aboriginal households, lived in adequacy- and suitability-based (ASB) housing need. As shown in figure 1, this proportion is substantially higher compared to only 4% of all households in Canada and 7% of Aboriginal households living off-reserve. Among on-reserve Aboriginal households in ASB housing need, more than four in five lived in a home that needed major repairs (below adequacy standard), while almost a third were struggling with crowding (below suitability standard).

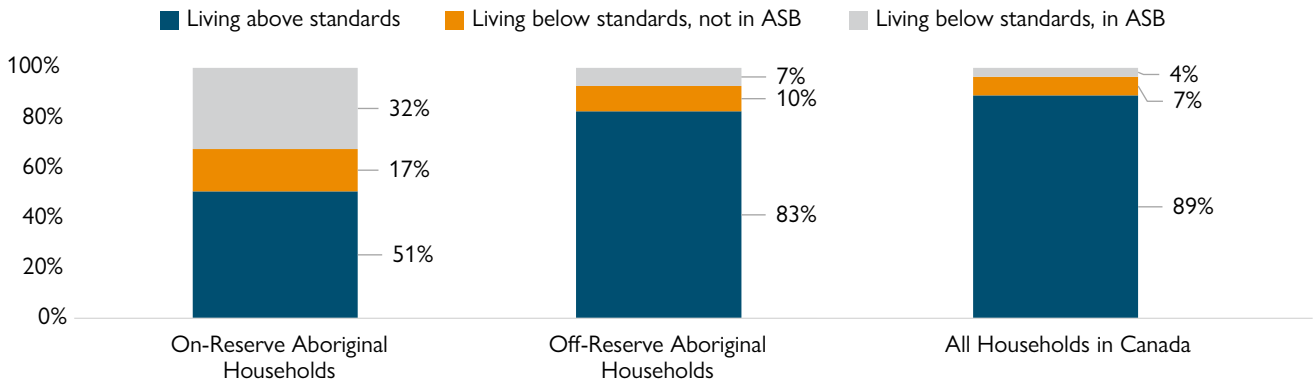
A household lives in **adequacy- and suitability-based housing need (“ASB housing need”)** if its dwelling does not meet one or both of the adequacy and suitability standards, and the household would have to spend 30% or more of its before-tax income to pay the shelter costs of alternative acceptable local housing.

<sup>1</sup> This report is an update of the CMHC report: 2011 Census/National Household Survey Housing conditions Series: Issue 8 — Housing Conditions of On-Reserve Aboriginal Households, March 2016.

<sup>2</sup> We use the term “Aboriginal” instead of “Indigenous” in this report since that was the term used in the census documents we studied.



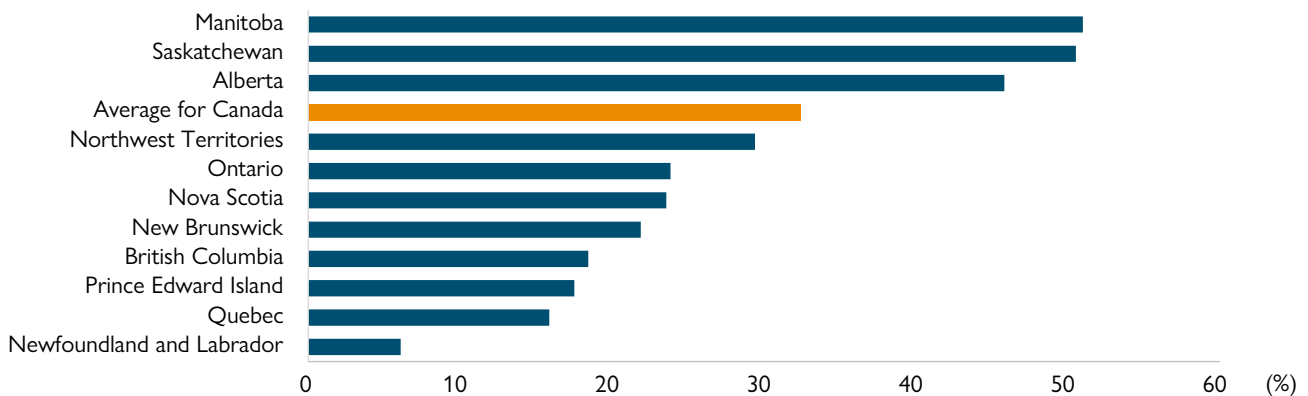
**Figure 1: ASB Housing Need for On-Reserve Aboriginal Households, Off-Reserve Aboriginal Households and All Households in Canada, 2016**



Source: CMHC, adapted from Statistics Canada (Census 2016)

The great majority of on-reserve Aboriginal households lived on-reserve in rural areas. These households were more likely to be in ASB housing need, compared to those living on-reserve in urban areas. Most of on-reserve Aboriginal households living on-reserve in rural areas were located in the Prairie provinces where the incidence of ASB housing need was the highest in Canada, with nearly half of on-reserve Aboriginal households in ASB housing need in 2016 (see figure 2). In these provinces, and more specifically in Manitoba and Saskatchewan, the proportions of on-reserve Aboriginal households that reported living in band housing (see Key Terms for definition), those living on-reserve in rural areas, and those having government transfers as a major source of income were higher compared to the rest of Canada. Also, on-reserve Aboriginal households in the Prairies were more likely to have insufficient income to afford an alternative housing that is adequate and suitable.

**Figure 2: On-Reserve Aboriginal Households in ASB Housing Need, by Province and Territory, and in Canada, 2016**



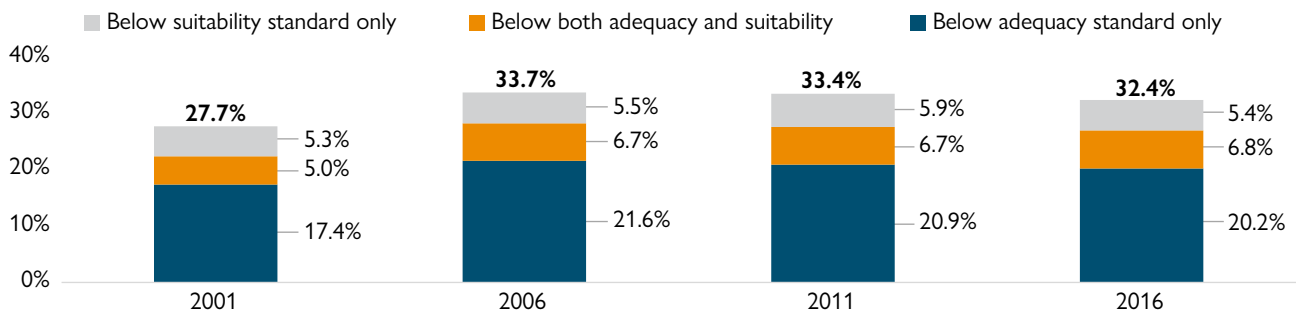
Source: CMHC, adapted from Statistics Canada (Census 2016)



## The percentage of on-reserve Aboriginal households in ASB housing need fell slightly from 2011 to 2016; adequacy remained the main housing standard not met

The incidence of ASB housing need for on-reserve Aboriginal households fell slightly between 2011 and 2016 from 33.4% to 32.4%, but is still above the level of 2001 (27.7%) (see figure 3). Meeting the adequacy standard alone or jointly with suitability remained the main issue for on-reserve Aboriginal households living in ASB housing need. Most households on-reserve were in ASB housing need because they were living in housing needing major repairs. This remains in contrast to the relatively new housing stock on-reserve. Almost half of the housing stock on-reserve was built between 1996 and 2016 compared to approximately one quarter at the national level. However, 28% of on-reserve dwellings built during the same period needed major repairs compared to only 2% in all of Canada.

**Figure 3: On-Reserve Aboriginal Households in ASB Housing Need, by Standards Not Met, 2001 to 2016**

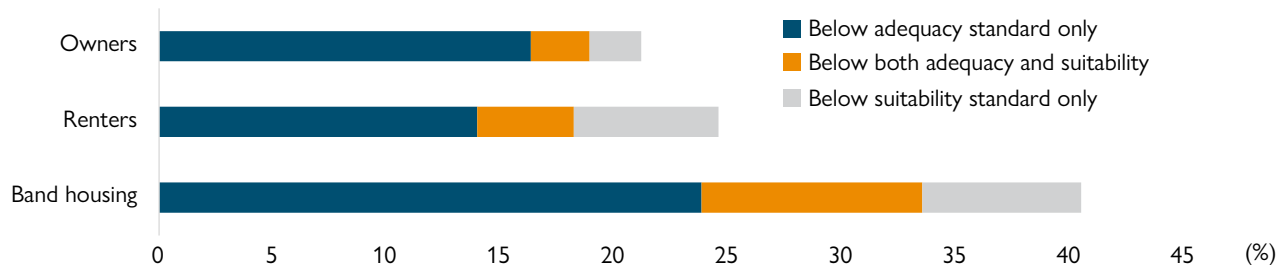


Source: CMHC, adapted from Statistics Canada (Census 2001, 2006 and 2016, and 2011 National Household Survey)

## On-reserve Aboriginal households living in band housing, those having government transfer payments as the major source of income, and those for whom the primary household maintainer is aged 15 to 29 were more likely to be in ASB housing need

On-reserve Aboriginal households that indicated they live in band housing were more likely to be in ASB housing need compared to those living under other forms of tenure. While households living in band housing represented 56% of all on-reserve Aboriginal households, they accounted for 70% of those living in ASB housing need. The great majority of households in band housing were in ASB housing need because they lived in housing that needed major repairs (see figure 4).

**Figure 4: On-Reserve Aboriginal Households in ASB Housing Need, by Tenure and by Standards Not Met, 2016**

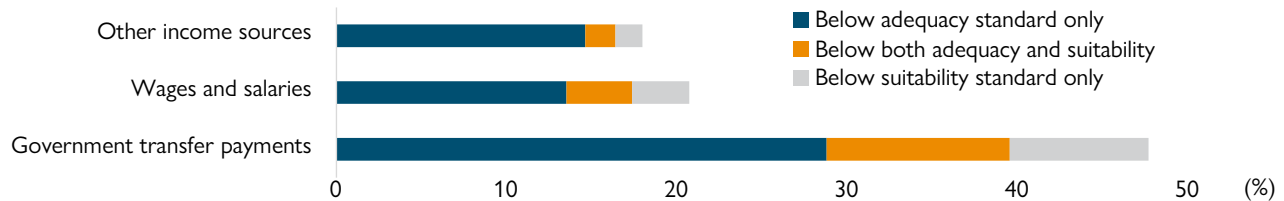


Source: CMHC, adapted from Statistics Canada (Census 2016)



On-reserve Aboriginal households that had government transfer payments as the major source of income were more likely to live in ASB housing need than those receiving wages and salaries or with other income sources. Households for whom government transfers represented the major source of income accounted for nearly half of all on-reserve Aboriginal households and had the lowest incomes on average. They faced a much higher ASB housing need incidence (48%), compared to households who had wages and salaries or other income sources as a major source of income (21% and 18% respectively) (see figure 5).

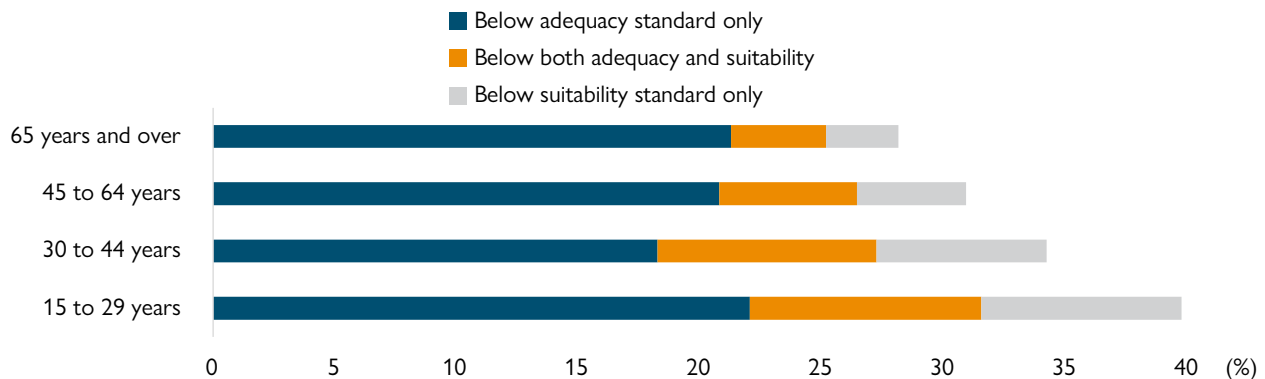
**Figure 5: On-Reserve Aboriginal Households in ASB Housing Need, by Major Source of Household Income<sup>1</sup> and by Standards Not Met, 2016**



<sup>1</sup> Includes only households with a non-zero total before-tax household income.  
 For the 2016 Census, the reference period is the calendar year 2015 for all income variables.  
 Source: CMHC, adapted from Statistics Canada (Census 2016)

The incidence of ASB housing need was the highest for on-reserve Aboriginal households for whom the primary household maintainer was aged 15 to 29 (see figure 6). These households had lower likelihood to have sufficient income to afford an alternative acceptable housing. Additionally, on-reserve Aboriginal households aged 15 to 29 and those aged 30 to 44 who were in ASB housing need faced crowding issues in a higher proportion compared to other age groups.

**Figure 6 : On-Reserve Aboriginal Households in ASB Housing Need, by Age Group of the Primary Household Maintainer and by Standards Not Met, 2016**



Source: CMHC, adapted from Statistics Canada (Census 2016)



## What CMHC and the Government of Canada do to help on-reserve Aboriginal households meet their housing needs

In partnership with First Nation communities and other government departments, CMHC is involved in a number of housing programs and capacity development initiatives to help on-reserve Aboriginal households meet their housing needs.

Annually, the Government of Canada spends an estimated \$319 million to support the housing needs of First Nations on-reserve. Of this amount, \$176 million are provided by CMHC. CMHC's annual funding supports the construction of 1,000 new homes, the renovation of close to 350 existing houses and ongoing subsidy for some 25,600 households.

Further, the federal government provided new funding of \$554.3 million over 2016-2017 and 2017-2018 to address urgent housing needs on-reserve, and to enhance skills and training support for First Nations communities. Of this amount, \$137.7 million helped renovate or retrofit homes through CMHC's suite of on-reserve renovation programs. This suite of programs helps to address emergency repairs, home adaptations, major repairs and additions as well as shelters for survivors of family violence. CMHC also offers insured loans, direct lending and proposal development funding to support First Nations in meeting their housing goals.



## Key Terms

### Aboriginal households

An **Aboriginal household** is one of the following:

- i. a non-family household in which at least 50% of household members self-identified as Aboriginal people; or
- ii. a family household that meets at least one of two criteria:
  - a. at least one spouse, common-law partner, or lone parent self-identified as an Aboriginal person; or
  - b. at least 50% of household members self-identified as Aboriginal people.

An **Aboriginal person** is anybody self-identifying as an Aboriginal person (that is, as Inuit, Métis or North American Indian), a Treaty Indian or Registered Indian, or a member of an Indian Band/First Nation.

### On-reserve Aboriginal households

On-reserve Aboriginal households live within six census subdivision (CSD) types affiliated with First Nations or Indian bands, that is, Indian reserve (IRI), Indian settlement (S-É) (except for the four Indian settlements of Champagne Landing 10, Klukshu, Two Mile and Two and One-Half Mile Village, and Kloo Lake, all located in Yukon), Indian government district (IGD), terres réservées aux Cris (TC), terres réservées aux Naskapis (TK) and Nisga'a land (NL) (see Statistics Canada's 2016 *Census Dictionary* for more details).

**Urban reserves** include those reserve CSDs that are found within census metropolitan areas (CMAs) and census agglomerations (CAs).

**Rural reserves** include reserve CSDs that are not found within CMAs or CAs.

### Adequacy- and suitability-based housing need (“ASB housing need”)

For this report, the term **acceptable housing** refers to housing that is adequate in condition and suitable in size.

**Adequate** housing does not require any major repairs, according to residents.

**Suitable** housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements.

A household living in **adequacy- and suitability-based housing need (“ASB housing need”)** lives in a dwelling that does not meet one or both of the adequacy and suitability standards, *and* the household would have to spend 30% or more of its before-tax income to pay the shelter costs of alternative acceptable local housing. On-reserve, these costs are estimated as the carrying costs of a newly constructed home, including mortgage payments (principal and interest), taxes and utilities.

For on-reserve households, we use the ASB housing need indicator instead of the core housing need (CHN) indicator because housing costs for most on-reserve households are paid through band housing arrangements, so shelter costs are not collected by the population census.

### Band housing

Band housing exists on-reserve in addition to homeownership (freehold or condominium) and rented housing. According to Statistics Canada: “For historical and statutory reasons, shelter occupancy on reserves does not lend itself to the usual classification by standard tenure categories. Therefore, a special category, band housing, has been created.”

## References

CMHC, 2011 Census/National Household Survey Housing conditions Series: Issue 8 — Housing Conditions of On-Reserve Aboriginal Households, March 2016 (<https://www.cmhc-schl.gc.ca/en/data-and-research/publications-and-reports/2011-census-national-household-survey-housing-conditions-series-issue>)

CMHC, On-Reserve Housing Programs and Initiatives Information (<https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities>)

Interim Report of the Standing Senate Committee on Aboriginal Peoples, Housing on First Nation Reserves: Challenges and Successes, February 2015 (<https://sencanada.ca/content/sen/committee/412/appa/rep/rep08feb15b-e.pdf>)

Standing Senate Committee on Aboriginal Peoples, On-Reserve Housing and Infrastructure: Recommendations for Change, June 2015 (<https://sencanada.ca/content/sen/Committee/412/appa/rep/rep12jun15-e.pdf>)



## Annexes

### Annex 1: Summary Information on On-Reserve Aboriginal Households, All Aboriginal Households and All Households in Canada, 2016

	On-Reserve Aboriginal Households	All Aboriginal Households	All Households in Canada
Number of private households	97,500	773,000	14,072,080
Average before-tax household income <sup>1</sup> (\$)	52,827	80,892	92,764
Average number of persons in private households	3.6	2.8	2.5
Percentage of households receiving government transfers as major source of income <sup>1</sup>	43.6	26.3	20.4

<sup>1</sup> Includes only households with a non-zero total before-tax household income. For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

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

### Annex 2: On-Reserve Aboriginal Households as a Percentage of All Aboriginal Households and of All Households, by Province and Territory, and in Canada, 2016

Provinces and Territories	On-Reserve Aboriginal Households (#)	As % of All Aboriginal Households	As % of All Households
Canada	97,500	12.6	0.7
Newfoundland and Labrador	740	3.3	0.3
Prince Edward Island	200	14.0	0.3
Nova Scotia	3,245	12.0	0.8
New Brunswick	3,085	19.6	1.0
Quebec	12,020	12.6	0.3
Ontario	18,155	9.4	0.4
Manitoba	15,200	17.4	3.1
Saskatchewan	13,750	21.2	3.2
Alberta	12,385	10.9	0.8
British Columbia	18,635	14.2	1.0
Northwest Territories	85	1.1	0.6

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





### Annex 3: Housing Standards and ASB Housing Need for On-Reserve Aboriginal Households in Canada, 2016

Housing Standards	Number of Households (#)	Percentage of Households (%)
All on-reserve Aboriginal households	97,500	100.0
Living below standards	48,075	49.3
Not In ASB housing need	16,480	16.9
Below adequacy standard only	8,490	8.7
Below both adequacy and suitability	3,810	3.9
Below suitability standard only	4,180	4.3
In ASB housing need	31,595	32.4
Below adequacy standard only	19,730	20.2
Below both adequacy and suitability	6,610	6.8
Below suitability standard only	5,255	5.4

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

### Annex 4: ASB Housing Need for On-Reserve Aboriginal Households, All Aboriginal Households and All Households, by Province and Territory, and in Canada, 2016

Provinces and Territories	On-Reserve Aboriginal Households in ASB Housing Need (%)	All Aboriginal Households in ASB Housing Need (%)	All Households in ASB Housing Need (%)
Canada	32.4	10.4	3.5
Newfoundland and Labrador	6.1	4.2	2.5
Prince Edward Island	17.5	7.3	2.1
Nova Scotia	23.6	7.1	3.7
New Brunswick	21.9	8.0	2.8
Quebec	15.8	6.2	2.0
Ontario	23.9	8.2	4.2
Manitoba	51.0	16.3	5.6
Saskatchewan	50.5	18.5	5.6
Alberta	45.8	10.4	3.2
British Columbia	18.4	8.6	3.9
Northwest Territories	29.4	17.0	10.4

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



## Annex 5: On-Reserve Aboriginal Households in ASB Housing Need, by Standards Not Met, by Province and Territory, and in Canada, 2016

Provinces and Territories	Incidence of ASB Housing Need (%)	Below Adequacy Standard Only (%)	Below Both Adequacy and Suitability (%)	Below Suitability Standard Only (%)
Average for Canada	32.4	20.2	6.8	5.4
Newfoundland and Labrador	6.1	4.7	1.4	0.0
Prince Edward Island	17.5	17.5	0.0	0.0
Nova Scotia	23.6	16.9	2.8	3.9
New Brunswick	21.9	18.6	1.5	1.8
Quebec	15.8	11.8	1.8	2.2
Ontario	23.9	17.8	3.1	2.9
Manitoba	51.0	26.8	14.3	9.9
Saskatchewan	50.5	27.8	13.0	9.7
Alberta	45.8	25.7	11.4	8.7
British Columbia	18.4	14.9	1.6	1.9
Northwest Territories	29.4	17.6	11.8	0.0

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

## Annex 6: On-Reserve Aboriginal Households in ASB Housing Need, by Tenure, by Province and Territory, and in Canada, 2016

Provinces and Territories	On-Reserve Aboriginal Households in ASB			On-Reserve Aboriginal Households Not in ASB		
	Owners (%)	Renters (%)	Band Housing (%)	Owners (%)	Renters (%)	Band Housing (%)
Average for Canada	20.8	9.0	70.2	37.2	13.2	49.6
Newfoundland and Labrador	22.2	0.0	88.9	30.4	14.5	55.1
Prince Edward Island	22.2	0.0	66.7	29.0	19.4	54.8
Nova Scotia	14.5	13.8	71.7	18.9	10.9	70.2
New Brunswick	23.9	20.9	55.2	25.5	12.9	61.6
Quebec	33.1	12.3	54.6	39.9	13.0	47.1
Ontario	36.9	12.1	50.9	46.2	15.0	38.7
Manitoba	9.8	4.6	85.7	14.6	7.3	78.0
Saskatchewan	5.3	8.1	86.6	8.1	13.6	78.3
Alberta	16.2	5.4	78.5	17.7	6.9	75.5
British Columbia	57.8	17.4	24.6	64.8	17.6	17.6
Northwest Territories	100.0	0.0	0.0	84.6	15.4	15.4

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



## Annex 7: On-Reserve Aboriginal Households in ASB Housing Need, by Major Source of Household Income<sup>1</sup>, by Province and Territory, and in Canada, 2016

Provinces and Territories	On-Reserve Aboriginal Households in ASB		On-Reserve Aboriginal Households Not in ASB	
	Wages and Salaries (%)	Government Transfer Payments (%)	Wages and Salaries (%)	Government Transfer Payments (%)
Average for Canada	34.1	64.1	62.6	33.7
Newfoundland and Labrador	40.0	60.0	65.2	31.2
Prince Edward Island	33.3	77.8	67.7	29.0
Nova Scotia	27.0	71.7	57.1	40.4
New Brunswick	33.6	61.9	56.7	37.5
Quebec	29.1	68.5	65.3	31.0
Ontario	27.2	70.9	59.3	36.3
Manitoba	35.6	63.4	61.3	36.5
Saskatchewan	34.1	64.6	59.7	38.6
Alberta	41.5	56.2	68.3	29.5
British Columbia	31.4	65.4	64.7	30.0
Northwest Territories	0.0	60.0	83.3	25.0

<sup>1</sup> Includes only households with a non-zero total before-tax household income. For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

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

## Annex 8: On-Reserve Aboriginal Households in ASB Housing Need, by Age Group of the Primary Household Maintainer, by Province and Territory, and in Canada, 2016

Provinces and Territories	15 to 29 years (%)	30 to 44 years (%)	45 to 64 years (%)	65 years and over (%)
Average for Canada	39.7	34.2	30.9	28.1
Newfoundland and Labrador	12.0	7.3	5.0	20.0
Prince Edward Island	0.0	15.4	22.2	66.7
Nova Scotia	30.3	22.4	23.1	19.5
New Brunswick	27.6	22.7	20.0	18.6
Quebec	24.5	14.1	14.9	16.4
Ontario	31.8	23.0	23.1	21.7
Manitoba	60.1	56.2	46.6	43.7
Saskatchewan	54.3	53.6	48.2	46.3
Alberta	49.1	47.4	45.1	42.1
British Columbia	17.0	17.6	19.6	17.5
Northwest Territories	-	0.0	37.5	50.0

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



## Annex 9: Average Before-Tax Household Income<sup>1</sup> for On-Reserve Aboriginal Households and All Households, by Province and Territory, and in Canada, 2016

Provinces and Territories	On-Reserve Aboriginal Households (\$)	All Households (\$)
Average for Canada	52,827	92,764
Newfoundland and Labrador	86,435	87,392
Prince Edward Island	62,156	74,210
Nova Scotia	39,511	76,797
New Brunswick	42,810	72,786
Quebec	70,293	77,306
Ontario	49,721	97,856
Manitoba	45,701	85,373
Saskatchewan	45,008	93,942
Alberta	58,587	125,522
British Columbia	54,757	90,354
Northwest Territories	80,184	134,794

<sup>1</sup> Includes only households with a non-zero total before-tax household income. For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

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

## Annex 10: Period of Construction for Dwellings Occupied by On-Reserve Aboriginal Households and by All Households in Canada, 2016

Period of Construction	On-Reserve Aboriginal Households		All Households in Canada	
	All Households (#)	Households Below Adequacy Standard (#)	All Households (#)	Households Below Adequacy Standard (#)
1945 or before	840	435	1,446,490	202,195
1946 to 1970	6,755	3,605	3,417,440	318,310
1971 to 1980	11,635	6,050	2,447,965	179,055
1981 to 1990	21,910	10,570	1,977,635	105,045
1991 to 1995	13,035	5,685	892,300	39,655
1996 to 2000	12,650	5,045	854,090	29,835
2001 to 2005	11,000	3,620	976,390	22,235
2006 to 2010	11,250	2,575	1,089,750	15,325
2011 to 2016	8,415	1,050	970,020	8,825

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





## Alternative text and data for figures

**Figure 1: ASB Housing Need for On-Reserve Aboriginal Households, Off-Reserve Aboriginal Households and All Households in Canada, 2016**

	On-Reserve Aboriginal Households (%)	Off-Reserve Aboriginal Households (%)	All Households in Canada (%)
Living above standards	50.7	82.6	89.0
Living below standards, not in ASB	16.9	10.1	7.4
Living below standards, in ASB	32.4	7.2	3.5
Total	100.0	100.0	100.0

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

**Figure 2: On-Reserve Aboriginal Households in ASB Housing Need, by Province and Territory, and in Canada, 2016**

Provinces and Territories	Incidence of ASB Housing Need (%)
Newfoundland and Labrador	6.1
Prince Edward Island	17.5
Nova Scotia	23.6
New Brunswick	21.9
Quebec	15.8
Ontario	23.9
Manitoba	51.0
Saskatchewan	50.5
Alberta	45.8
British Columbia	18.4
Northwest Territories	29.4
Average for Canada	32.4

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



**Figure 3: On-Reserve Aboriginal Households in ASB Housing Need, by Standards Not Met, 2001 to 2016<sup>1</sup>**

	Total in Adequacy- and Suitability-Based Housing Need (%)	Below Adequacy Standard Only (%)	Below Both Adequacy and Suitability (%)	Below Suitability Standard Only (%)
2001	27.7	17.4	5.0	5.3
2006	33.7	21.6	6.7	5.5
2011	33.4	20.9	6.7	5.9
2016	32.4	20.2	6.8	5.4

<sup>1</sup> Due to incomplete enumeration on reserves in the 2001, 2006 and 2016 censuses and the 2011 National Household Survey, caution should be used when comparing differences over time.

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

**Figure 4: On-Reserve Aboriginal Households in ASB Housing Need, by Tenure and by Standards Not Met, 2016**

Housing Tenure	Total in Adequacy- and Suitability-Based Housing Need (%)	Below Adequacy Standard Only (%)	Below Both Adequacy and Suitability (%)	Below Suitability Standard Only (%)
Owners	21.1	16.3	2.6	2.3
Renters	24.5	14.0	4.2	6.3
Living in band housing	40.4	23.8	9.7	7.0

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

**Figure 5: On-Reserve Aboriginal Households in ASB Housing Need, by Major Source of Household Income<sup>1</sup> and by Standards Not Met, 2016**

Major Source of Household Income	Total in Adequacy- and Suitability-Based Housing Need (%)	Below Adequacy Standard Only (%)	Below Both Adequacy and Suitability (%)	Below Suitability Standard Only (%)
Wages and salaries	20.7	13.5	3.8	3.4
Government transfer payments	47.7	28.8	10.7	8.1
All other income sources	18.0	14.6	1.8	1.6

<sup>1</sup> Includes only households with a non-zero total before-tax household income. For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

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



**Figure 6: On-Reserve Aboriginal Households in ASB Housing Need, by Age Group of the Primary Household Maintainer and by Standards Not Met, 2016**

<b>Age Group of the Primary Household Maintainer</b>	<b>Total in Adequacy- and Suitability-Based Housing Need (%)</b>	<b>Below Adequacy Standard Only (%)</b>	<b>Below Both Adequacy and Suitability (%)</b>	<b>Below Suitability Standard Only (%)</b>
15 to 29 years	39.7	22.0	9.5	8.2
30 to 44 years	34.2	18.2	9.0	7.0
45 to 64 years	30.9	20.8	5.7	4.5
65 years and over	28.1	21.2	3.9	3.0

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