



Housing Outcomes for Rural and Urban (Off-Reserve) Indigenous Peoples

Acknowledgements

The Congress of Aboriginal Peoples (CAP) respectfully acknowledges the location of its national head office in the traditional unceded territory of Anishinabee peoples and respectfully acknowledges all other traditional unceded territories of its provincial and territorial constituents. CAP is the national voice for its constituency of off-reserve status and non-status Indians, Métis, and Southern Inuit Peoples. CAP, which represents the interests of its provincial and territorial affiliate organizations, is one of the five National Indigenous (representative) Organizations recognized by the Government of Canada

Big River Analytics Ltd. is a Métis-owned consulting firm with staff across Canada. Indigenous and non-Indigenous researchers who worked on this project are located on Anishinabek Nation territory in Northern Ontario and on Coast Salish Territories in the Lower Mainland and Vancouver Island region of British Columbia. Additional support was provided

by researchers located in Ontario on the territories of many nations, including the Mississaugas of the Credit, the Anishinabek, the Chippewa, the Haudenosaunee, and the Wendat peoples.

Introduction

CAP's Political Accord with Canada, signed in December 2018 (Political Accord 2018), notes the joint objective of "clos[ing] the socio-economic gap between Indigenous peoples and non-Indigenous Canadians," and the joint policy priority of "research... to help determine needs... and gaps... in such areas as housing, education, health, language and culture." Due to the ongoing processes of settler colonialism, off-reserve Indigenous people lack equitable access to safe, affordable housing, yet data gaps have prevented an in-depth analysis of the outcomes related to homes and shelter. CAP, as well as Indigenous scholars and advocacy groups, have argued that historical and ongoing processes of colonialism are the root causes of Indigenous housing and homelessness challenges, with racism and discrimination continuing to impact the lives of Indigenous people living in urban, rural, and northern areas.

About CMHC Research Insights

Research insights are summaries of our research reports.

These insights:

- identify a housing research issue, gap or need
- provide an overview of the research project undertaken to address it
- present major findings of the research

The research presented in this series explore the areas of Housing Need, Housing Finance, Housing Supply and Outcomes of the National Housing Strategy.

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CMHC's Indigenous Housing Research

The Government of Canada is committed to reconciliation and renewed relationships with Indigenous Peoples based on the recognition of rights, respect, cooperation, and partnership.

Working in collaboration with government and Indigenous partners, CMHC is committed to advancing research to support the goals of the National Housing Strategy and inform improvements to Indigenous housing outcomes in Canada.

CMHC supports research on priorities identified by Indigenous organizations and communities.

Where possible, this research is led by Indigenous organizations, advised by an Indigenous steering committee, or conducted by an Indigenous consultant, respecting Indigenous ways of knowing and priorities that emerge as a result of an Indigenous research process.

CMHC embraces the principles that govern Indigenous data and research in Canada, and articulated by First Nations, Métis, and Inuit governing bodies such as the First Nations principles of OCAP®.

Project Overview

This jointly funded project provides an in-depth analysis of Indigenous housing, living conditions, issues, and trends. Funded by Canada Mortgage and Housing Corporation (CMHC) as well as Crown-Indigenous Northern Affairs Canada (CIRNAC), the project conducts an extensive analysis of a variety of datasets, including the Census of Population, the Aboriginal Peoples Survey, and the Canadian Community Health Survey. The authors analyze socio-economic outcomes for Indigenous people residing in urban and rural regions in relation to household and dwelling characteristics and in relation to identity group, geography, and demographic characteristics. An analysis of the Indigenous experience of homelessness remained out of scope, as such research would require a uniquely different and extensive approach.

Key Findings

The literature review co-developed by CAP, Big River Analytics Ltd., and CMHC in 2020 demonstrated that off-reserve Indigenous households in Canada consistently experience worse housing conditions than their non-Indigenous counterparts. Building on this knowledge, the quantitative analysis revealed significant relationships between perceived general health, school attendance and completion, labour force participation and full-time employment, and Indigenous children's use of Indigenous languages at home and several household and dwelling characteristics. In particular, the analysis revealed four outcomes, which are elaborated in greater detail later in this Research Insight:

- Among Indigenous people, **perceived general and mental health** is better for homeowners. The same holds true for those with affordable housing and adequate housing.
- Indigenous youth living in multigenerational households are less likely to **attend school**, but this is mitigated by homeownership and housing suitability, and increased household income.
- Homeownership is associated with a greater likelihood of **participating in the labour force** and with a greater likelihood of having **full-time employment**.
- Indigenous children in subsidized rentals are **most likely to speak an Indigenous language** regularly at home, followed by those in market rentals and then by those in owned dwellings.

Analysis and Data Limitations

After conducting an extensive literature review, the researchers concluded that a trend analysis and correlation analysis would be beneficial. Researchers used a trend analysis to establish benchmarks around housing tenure and adequate, affordable, and suitable housing for Indigenous people living outside of a reserve. Researchers then used a correlation analysis, which relies on multivariate logistic regression, to examine the multidimensional relationships between housing and the four socio-economic outcome areas.

Researchers used many datasets, including the Census of Population, the Aboriginal Peoples Survey, and the Canadian Community Health Survey. Nonetheless, these datasets present some limitations, including Indigenous mobility and urbanization, Indigenous self-identification, and underestimation of Indigenous populations as well as Indigenous peoples living in one dwelling. Without record linking across cycles, the results of this report can only speak to the short run effects of household and dwelling conditions on socio-economic outcomes. Longitudinal data would be required to assess long run effects.

The following sections represent highlights of the analysis.

Perceived Health

The researchers examined four areas pertaining to housing and health: **self-reported** physical and mental health, **food security**, and **sense of belonging to one's own Indigenous group**.

- Relative to subsidized renters, the odds of reporting **good general health** are between **45 and 121% greater for homeowners** and between **12 and 32% greater for non-subsidized renters**.
- The odds of reporting **good mental health** are between **13 to 76% greater for homeowners** and between **8 to 24% greater for non-subsidized renters**.
- The odds of being **food secure** are between **205 and 285% greater for homeowners** and **50 to 66% greater for market renters**.
- Conversely, the odds of having a **sense of belonging** are between **30 to 37% lower** for those living in **owned dwellings** and **20 to 27% lower** for those living in **market rentals**, as compared to those in subsidized rentals.

All of these effects are present after controlling for income and other demographic information.

Education

The researchers analyzed the effect of housing on **school attendance** and **school completion**.

- **Homeownership and housing suitability are positively associated with school attendance for Indigenous youth.**
 - Relative to subsidized rentals, the odds of attending school are between **26 and 46% greater** for Indigenous youth residing in **owned dwellings**.
 - Similarly, the odds of attending school are between **29 and 34% greater** for Indigenous youth in **suitable housing**.
- **The likelihood of completing school is greater for Indigenous youth living in market rentals and owned homes.**
 - Compared to subsidized rentals, the odds of completing school for Indigenous youth are **23 to 32% greater** for those living in **market rentals** and **36 to 73% greater** for those living in **owned homes**.

All of these effects are present after controlling for income, and other demographic information.

Labour

The researchers examined three areas identified during the literature review that linked housing characteristics and conditions with labour market outcomes among Indigenous people living in urban, rural and northern areas: **labour force participation**, **full-time work status**, and **job satisfaction**.

- **Homeowners are more likely to participate in the labour force** than renters.
 - Relative to subsidized rentals, Indigenous people living in **owned homes** have **89 to 120% greater odds** and Indigenous people living in **market rentals** have a **93 and 105% greater odds** of participating in the labour force.
- **Housing affordability is associated with greater labour force participation**, but housing suitability and adequacy are not.
- Dwelling types, such as living in a detached home, semi-detached home, or multi-unit dwelling, are not associated with labour force participation for Indigenous peoples.
- The **likelihood of having full-time work rises** when comparing Indigenous people living rental units to Indigenous **homeowners**.

- Relative to subsidized rentals, the odds of having full-time work for Indigenous workers are **61 to 72% greater** for those living in **market rentals** and **31 to 47% greater** for those living in **owned dwellings**.
- **Adequate and affordable housing are positively associated with full-time work**, while suitable housing is **negatively associated with full-time work**.
 - Indigenous workers in **adequate housing** have between **8 and 11% greater odds** of working full time.
 - Indigenous workers in **affordable housing** have between **45 and 47% greater odds** of working full time.
 - Indigenous workers in **suitable housing** have between **9 and 13% lower odds** of working full time.
- Dwelling types are not associated with working full time for Indigenous peoples.
- Indigenous workers with **adequate housing are substantially more likely** to be satisfied with their jobs.
 - Indigenous workers in **adequate housing** have between **53 and 58% greater odds** of being satisfied with their job.
- Tenure, dwelling type, and suitable and affordable housing are not associated with job satisfaction.

Indigenous Languages

Researchers examined the **effect of housing on language usage** at home by a child.

- Speaking an Indigenous language regularly at home is **less likely for Indigenous children living in market rentals and in owned homes**.
 - An Indigenous child is **16 to 30% less likely** to speak an Indigenous language at home while living in market rentals than in subsidized rentals.
 - Similarly, an Indigenous child is **21 to 51% less likely** to speak an Indigenous language while living in an owned dwelling than in a subsidized rental.

Research Implications

- Primary data is needed to better understand the experience of housing for Indigenous peoples living in urban and rural regions.
- Additional research is needed to examine the longitudinal effects of housing on socio-economic, health, and language outcomes among Indigenous peoples living in urban and rural environments.

Implications for the Housing Industry

- Indigenous home ownership has **substantial positive effects** on perceived mental and physical health, food security, school attendance, and labour force participation. Supporting Indigenous homeownership in market regions has the potential to equally support positive socio-economic and health outcomes at the community level.
- However, Indigenous homeownership has a **negative influence** on language use and on having a sense of community belonging. Other community mechanisms need to be leveraged to ensure that language attainment and retention are not impacted, and space is created to foster belonging and safety.
- A holistic approach that addresses **the entire continuum of housing needs** is required to respond to **the diverse needs of Indigenous people living in urban and rural areas**.
- Moreover, **Indigenous community services and programs** should be included in **permanent funding models** in order to ensure that all Indigenous peoples do not face systemic barriers and accomplish the full spectrum of wellbeing. Current funding mechanisms are episodic or project-based.

Fast Facts

- From 2006 to 2016, the **percentage of Indigenous homeowners rose**, while the percentage of Indigenous households in rented or band dwellings fell. In 2016, the number of Indigenous households living in band housing **fell to 7%**, as compared to **10%** in 2006.
- However, the percentage of Indigenous homeowners was still below that of non-Indigenous households. In 2016, **53.8%** of Indigenous households **owned their dwellings**, compared to **68.6%** of non-Indigenous households.
- Indigenous households remained significantly below non-Indigenous households on adequacy and suitability in 2016. The gap between Indigenous and non-Indigenous households was largest in the adequacy criterion; in 2016, **85% of Indigenous households had adequate dwellings compared to 94% of non-Indigenous households**. However, the percentage of Indigenous households living in affordable housing in market regions was similar to non-Indigenous households (77% vs. 79%).

Figure 1: Housing tenure of Indigenous versus non-Indigenous households, 2006-2016

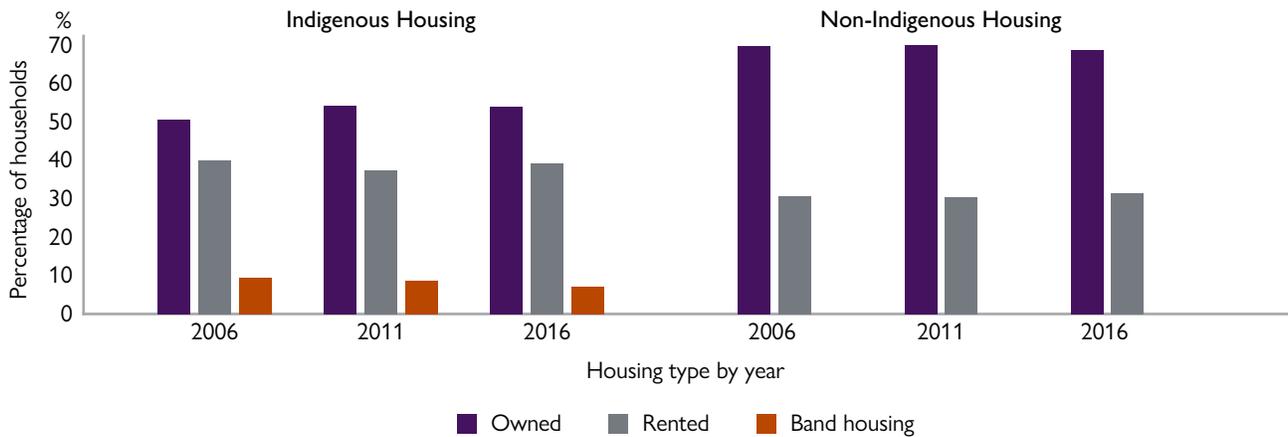
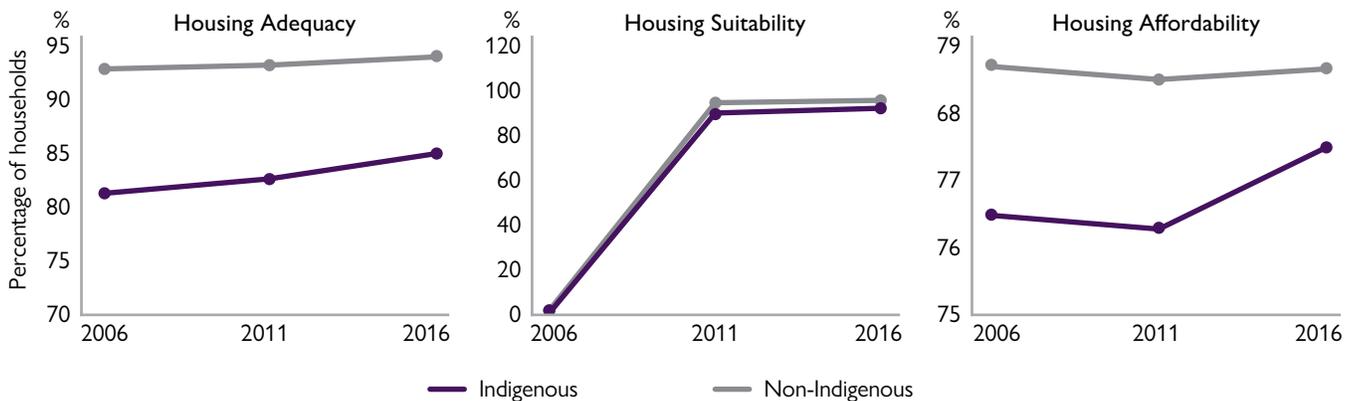


Figure 2: Housing Adequacy, Suitability, and Affordability of Indigenous and non-Indigenous households, 2006-2016



Glossary of Key Terms

Adequate housing is reported by their residents as not requiring major repairs (CMHC 2019b).

Affordable housing has shelter costs equal to or less than 30% of total before-tax household income (CMHC 2019a).

Band housing is a dwelling that has been provided to members of a First Nation or Indian band. Some band housing is located outside of a reserve.

Dwelling type involves the structural design of the dwelling. For this study, dwelling types include single-detached houses, semi-detached houses (including row houses), apartments, and other dwellings (including other single-attached houses, mobile homes, and other movable dwellings).

Household denotes “a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad” (Statistics Canada, 2019).

Household maintainers refer to members of the household that are responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.

Indigenous, as used primarily throughout this report, refers widely to the original peoples of North America and their descendants, including First Nations, Métis, and Inuit Peoples.

Where **Aboriginal** is used, it refers specifically to the constituency represented by CAP and reflects the term as used in the Constitution of Canada.

Off-reserve refers to a person’s usual place of residence being in a census subdivision (CSD) that is defined as ‘off reserve’ (Statistics Canada, 2017c). While often conflated with urbanism, off-reserve residence includes rural and remote areas. In this Research Insight, we use “off-reserve” in terms of Indigenous people residing in areas outside of a reserve. This use provides geographic context. Off-reserve is not used in relation to Indigenous people residing away from their home communities.

Ownership pertains to the type of tenure held by an individual. Tenure refers to whether a principal residence is owned, is a market rental, or a subsidized rental (CMHC n.d.).

Registration status refers to whether or not an Indigenous person is a Registered or Treaty Indian. Registered Indians are persons who are registered under the Indian Act of Canada. Treaty Indians are persons who belong to a First Nation or Indian band that signed a treaty with the Crown. Registered or Treaty Indians are sometimes also called Status Indians.

Sense of belonging embodies the social attachment of individuals and reflects social engagement and participation within communities.

Suitable housing involves dwellings with enough bedrooms given the household’s size and composition (CMHC 2019b).

Full Report

Off-Reserve Indigenous Housing Needs and Challenges in Canada Literature Review (Phase I)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/phase-1-full-report.pdf

Off-Reserve Indigenous Housing Needs and Challenges in Canada Quantitative Analysis (Phase II)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/phase-2-full-report.pdf

Further Reading

Ganohonyohk (giving thanks): Understanding prosperity from the perspectives of urban Indigenous Friendship Centre communities in Ontario (2020)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations2/final-report---ganohonyohk.pdf

National urban, rural & northern Indigenous housing & homelessness: A case for support and conceptual model (2021)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations3/urban-rural-northern-housing-report-en.pdf

Urban, rural, and northern Indigenous housing (2021).

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations3/5b2407108abe40544f4c66d4a7fe08c47aecce914911c2f7e3bbcad23a2070fc.pdf

Results from the 2016 Census: Housing, income and residential dissimilarity among Indigenous people in Canadian cities (2019)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations/statistics_canada/00018-eng.pdf

Urban, rural & northern Indigenous housing: the next step (2019)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations/20190802urnindigenouhousingfinalreportaug262019.pdf

Household characteristics data tables: Aboriginal housing (2011-2021)

https://www.cmhc-schl.gc.ca/chic/Listing?item_ID=%7b458EA1E7-C69D-43F1-96DF-059FF0AE854F%7d

Indigenous wellness indicators: Including urban Indigenous wellness indicators in the healthy city strategy (2020)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations2/2018-62-indigenous-wellness-indicators_heggie.pdf

Indigenous people in urban areas: Vulnerabilities to the socioeconomic impacts of COVID-19 (2020)

https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/housing_organizations2/00023-eng.pdf

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