

Catalogue no. 41-20-0002  
ISBN 978-0-660-47044-3



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Release date: April 4, 2023



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# Housing experiences and measures of health and well-being among First Nations people living off reserve, Métis and Inuit: findings from the 2018 Canadian Housing Survey

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## Overview of Study

Housing is a key social determinant of health. Using the 2018 Canadian Housing Survey (CHS), a unique dataset that combines housing and well-being indicators, this study examines health, life satisfaction, and financial hardship among First Nations people living off reserve, Métis and Inuit across specific measures of housing tenure, housing conditions, and core housing need. While housing measures such as core housing need have been previously explored, the CHS collects information on other measures such as satisfaction with dwelling conditions, accessibility, and neighbourhood safety, thus providing a more fulsome picture of housing experiences and how they relate to health and well-being. This study includes the following findings:

- Indigenous households were less likely to live in owned dwellings but more likely to have a mortgage on owned dwellings compared to their non-Indigenous counterparts.
- In 2018, one-quarter of Indigenous households lived in social and affordable housing (SAH), double that of non-Indigenous households. Over half of Indigenous households in SAH experienced some level of difficulty in the ability to meet past-year financial needs (55.7%).
- The high percentage of Indigenous households in SAH makes them particularly vulnerable to substandard housing conditions that impact health and wellness. Accordingly, Indigenous reference persons (person most knowledgeable about the household) in SAH were less likely than those in rented (non-SAH) or in owned dwellings to report excellent, very good, or good general and mental health and high life satisfaction.
- Indigenous people were more likely than their non-Indigenous counterparts to be in core housing need (13.5% vs. 8.8%). Indigenous respondents to the questionnaire who were in core housing need in 2018 reported poorer health and life satisfaction.
- When examining components of core housing need, Indigenous people were more likely than non-Indigenous people to report living in a crowded dwelling and twice as likely to live in a home in need of major repairs.
- Indigenous people were nearly three times more likely to report mould and mildew in their dwelling and undrinkable water compared to non-Indigenous people.
- Past-year financial hardship was more pronounced among Indigenous people, with those experiencing financial difficulty more likely than their non-Indigenous counterparts to have sought financial help (e.g., asking for money from friends and family, taking on debt or selling assets). In particular, three-fifths of Indigenous people in core housing need reported difficulty meeting financial needs, compared with under one-third of Indigenous people not in core housing need.

## Introduction

Housing is an important social determinant of health that impacts and is influenced by intersecting structural determinants such as social and economic factors as well as public policy (World Health Organization, 2018).

Indigenous people are disproportionately affected by poor housing conditions (Melvin & Anderson, 2022; Wali, 2019) linked to various structures and policies, including persistent underfunding of housing in Indigenous communities (Levesque & Theriault, 2020). Colonial structures create and maintain housing disparities through discrimination, exclusion, systematic racism, and social and economic imbalance (King, Smith, & Gracey, 2009; Loppie & Wien, 2022).

While First Nations communities face particular challenges that have been well documented (Senate Canada, 2015), those living off reserve, which constitutes 70% of the First Nations population (Statistics Canada, 2021), also

contend with housing concerns (Firestone, Syrette, Brant, Laing, & Teekens, 2021) which have been documented in various housing strategies aimed to improve housing conditions (Assembly of First Nations, 2018; Dyck & Patterson, 2017; Government of Canada, 2018, 2019).

Gaps in housing for Indigenous people include a larger proportion of Indigenous than non-Indigenous households in core housing need; that is, living in a household that falls below at least one of the three housing standards (i.e., adequacy, affordability or suitability)<sup>1</sup> (Wali, 2019). In 2016, 18% of Indigenous households were in core housing need, compared with 12% of non-Indigenous households (Wali, 2019). Poor housing conditions, more common among those experiencing economic deprivation, are associated with poorer physical health (Waterston, Grueger, & Samson, 2015; Webb, Blane, & de Vries, 2013) and mental health (Pevalin, Reeves, Baker, & Bentley, 2017).

Inadequate housing refers to a household living in a dwelling in need of major repairs including issues such as defective plumbing or electrical wiring or in need of structural repairs to walls, floors or ceilings. Housing inadequacy is a risk factor for health conditions such as respiratory infections, asthma, injuries, stress and poor mental health (Krieger & Higgins, 2002; National Collaborating Centre for Indigenous Health, 2017) with overcrowding contributing to or exacerbating such issues (World Health Organization, 2018). In 2021, about one in six Indigenous people (16.4%) in Canada lived in a dwelling that was in need of major repairs, higher than among the non-Indigenous population (5.7%) (Melvin & Anderson, 2022). This was highest among Inuit (26.2%) followed by First Nations people (19.7%) and Métis (10.0%). First Nations people with Registered or Treaty Indian status living on reserve were three times more likely to live in inadequate housing (37.4%) than their counterparts living off reserve (12.7%) (Melvin & Anderson, 2022).

In the same year, roughly one in six (17.1%) Indigenous people lived in crowded conditions where the dwelling did not have enough bedrooms for the size and composition of the household according to the National Occupancy Standard (NOS), thus indicating unsuitable housing. This rate was much higher than that seen among the non-Indigenous population at 9.4%. Just under one-quarter (21.4%) of First Nations people lived in crowded housing (with First Nations people with Registered or Treaty Indian status living on reserve over two times as likely), as did 7.9% of Métis and 40.1% of Inuit. Over half (52.9%) of Inuit in Inuit Nunangat lived in crowded housing in contrast to those living outside Inuit Nunangat (11.4%) (Melvin & Anderson, 2022). The housing conditions in Inuit Nunangat, including a lack of access to appropriate, safe<sup>2</sup>, and affordable housing and long wait lists for subsidized housing, have been deemed a crisis (Inuit Tapiriit Kanatami, 2016).

Housing affordability is also a growing concern especially in major cities in Canada where housing prices have continued on an upward trajectory (Dahms & Duchame, 2022). This is indicated by the proportion of household total income (before-tax) that is spent on shelter costs, also referred to as “shelter-cost-to-income” ratio. A household spending more than 30% of its total income on shelter is deemed to be living in unaffordable housing. A recent report highlighted housing affordability from 2018 to 2021 noting an increase in average monthly shelter costs in the provinces, which includes mortgages, utilities, property taxes and condo fees. Although data among Indigenous people were not included in the report, marginalized populations face greater housing challenges than others (Statistics Canada, 2022).

Analysis of Census data from 2011 to 2016 showed that housing affordability among Indigenous households improved overall (Wali, 2019). While this is a promising trend, lower average household income among Indigenous households, compared with non-Indigenous households, and its relation to housing affordability remains a concern, especially among those in core housing need (Wali, 2019). In some regions, namely inside Inuit Nunangat, the shelter-cost-to-income ratio for households in core housing need in 2011 was lower than that seen for all Indigenous households and Inuit households outside Inuit Nunangat (Canada Mortgage and Housing Corporation, 2015). This is mainly due to housing subsidization which is common in this region. Nonetheless, this type of housing is typically in poor condition, requiring repairs, and in limited supply which contributes to overcrowding (Canada Mortgage and Housing Corporation, 2015).

Poorer housing conditions within subsidized housing have been documented in addition to the limited availability of such units (Patrick, 2014). Wait lists are often lengthy, leaving some in precarious housing situations, and units themselves are in need of maintenance and repair even for existing tenants (Ontario Human Rights Commission,

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1. Further information about this definition can be located here: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>.  
2. Housing is considered safe if it does not jeopardize the health, safety or welfare of occupants and permits access to temperature control and clean water.

2008). The same can be said of lower-cost rental housing where landlords have few incentives to make costly repairs leaving renters to seek better quality housing that is often unaffordable (Kemp, 2011). The unaffordability of suitable and adequate housing is a barrier for many hoping to improve their housing situation (Ontario Human Rights Commission, 2008).

Housing tenure, namely whether a dwelling is owned or rented, can also have an impact on health and well-being with research suggesting that living in an owned dwelling is associated with higher levels of general health and self-reported health as well as lower numbers of reported health conditions (Munford, Fichera, & Sutton, 2020). One study found that homeowners compared to renters have better life satisfaction, civic participation, and physical and mental health. However, gaps in outcomes narrowed between the two groups with smaller differences in tenure length suggesting an impact of residential stability (Acolin, 2022). A recent study found that Indigenous people who owned their homes reported better mental health, general health, and they were more likely to be food secure (Congress of Aboriginal Peoples & Big River Analytics, 2021).

Owning rather than renting can also promote a sense of security, satisfaction, well-being, and the ability to ensure the proper maintenance of the home through repairs and general maintenance (Hiscock, Kearns, MacIntyre, & Ellaway, 2001). Maintenance of homes is critical for healthy environments and people. Substandard housing conditions, including infestations and environmental exposures, have longstanding health impacts. They often present as multiple exposures (e.g., to allergens, lead) that can impact physical health (e.g., respiratory conditions and infection, infectious disease, chronic conditions) (Adamkiewicz et al., 2011; Krieger & Higgins, 2002), mental health (National Collaborating Centre for Indigenous Health, 2017; Weich et al., 2002) and quality of life (Nelson & Saegert, 2010). To the latter point, a recent study using a pre-post rehousing design, found that changes in housing conditions, such as a reduction in overcrowding and an increase in sense of home, were significantly associated with a decline in psychological distress among Inuit in Nunavut and Nunavik (Perreault, Dufresne, Potvin, & Riva, 2022).

While housing has been and remains an important issue of concern, there is little research that examines measures of housing against health and well-being among Indigenous groups. This paper uses data from the 2018 Canadian Housing Survey (CHS) that combines such measures to examine health and well-being by housing tenure, conditions and core housing need among First Nations people living off reserve, Métis and Inuit. For example, health and well-being measures can be examined further with a focus on households in social and affordable housing (SAH). Where possible, estimates are presented by Indigenous identity group, gender, and age. Estimates for the non-Indigenous population are provided to contextualize findings throughout. The study provides decision makers with information to help inform policies and programs aimed at closing housing gaps among Indigenous people.

## Methods

### Data source

The Canadian Housing Survey (CHS) is a biennial voluntary survey developed jointly by Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada to gather information on the housing needs and related experiences of Canadian households. It oversamples households in social and affordable housing (SAH) to provide detailed and precise estimates for an important part of the housing stock that provides housing to people in need.

The 2018 CHS was conducted from the beginning of November 2018 to the end of March 2019 across the provinces and territories with a sample of 126,465 dwellings; 105,072 in non-SAH, and 24,393 that are in SAH. For the Northwest Territories (NWT), data were obtained from the 2019 NWT Community Survey, which collected housing information similar to that in the CHS. The sample for the 2019 NWT Community Survey consisted of 3,199 dwellings.

For operational reasons, people living in some small remote areas in the territories, where collection costs would be too high, were excluded from the survey. Coverage in Yukon and Nunavut was approximately 94% and the

samples in each region were designed to represent the territory as a whole. Several communities in the Yukon<sup>3</sup> and Nunavut<sup>4</sup> were excluded.

Also excluded from the survey are people living on reserves and in other Indigenous settlements in the provinces, members of the Canadian Armed Forces living in military bases, the institutionalized population and people living in other types of collective dwellings (e.g., shelters, campgrounds and hotels).

## Unit of Analysis

One questionnaire was completed per dwelling by a respondent (reference person) aged 15 and over who was responsible for the housing decisions. Information was collected on housing needs and related experiences including housing adequacy, suitability and affordability, dwelling and neighbourhood satisfaction, and other aspects of well-being related to housing from the reference person on behalf of the household.

Indigenous identity refers to whether a person identified as First Nations, Métis or Inuit. Indigenous people reporting multiple identities were not included in the analysis due to small sample size limitations.

To report on specific housing measures among *Indigenous and non-Indigenous households*, the following definition based on one used by CMHC, is used to identify Indigenous households: a non-family<sup>5</sup> household in which at least 50% of household members self-identified as Indigenous (single identity); 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 Indigenous; or at least 50% of household members self-identified as Indigenous. A total of 7,478 Indigenous households were identified in 2018 in areas outside of reserves and excluded communities in Yukon and Nunavut.

The percentage of Indigenous households where reference persons reported on various dwelling/household-based measures (e.g., type of dwelling, level of difficulty meeting financial needs in the past year) can then be examined and reported on. This is referred to in the analysis after the first specification, as *Indigenous/non-Indigenous households who experienced/reported “X” factor*.

In cases where household characteristics (e.g., dwelling issues or core housing need) are reported for the three main Indigenous identity groups, information collected from the reference person for the household is used for all persons in the household along with the Indigenous identity or group (First Nations, Métis or Inuit) reported for each person. Thus, the analysis is done at the person level, and we report on *Indigenous (First Nations, Métis, Inuit) and non-Indigenous people living in private households who experienced/reported “X” factor*.

In addition, the survey collected information on self-assessed general and mental health, and life satisfaction as well as other socio-demographic characteristics. Reference persons were asked to report on the above noted measures on behalf of themselves (e.g., mental health) and thus these measures cannot be extended to others in the same household<sup>6</sup>.

Analyses strictly involving those measures are done on the sample of *reference persons* in responding households. When such measures are reported on, including distinctions-based, we report on *Indigenous (First Nations, Métis, Inuit) and non-Indigenous reference persons living in private households who experienced/reported “X” factor*.

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3. Tagish, Old Crow, Beaver Creek, Burwash Landing, Destruction Bay, Champagne Landing, Keno Hill, Steward Crossing, Johnsons Crossing, Klukshu, Moosehide Creek 2, Kloo Lake and Yukon, Unorganized.

4. Sanikiluaq, Kimmirut, Nanisivik, Resolute, Grise Fiord, Baffin, Unorganized, Whale Cove, Chesterfield Inlet, Keewatin, Unorganized, Bathurst Inlet, Umingmaktok and Kitikmeot, Unorganized.

5. Refers to whether the household is a Census or non-Census family type.

6. Detailed information on the survey methodology and the questionnaire can be found at: <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=793713>

Comparisons with non-Indigenous households, people or reference persons were provided when necessary for context, with significance mainly determined through examination of confidence intervals (at the 95% level provided in brackets throughout tables) and further statistical testing of differences in proportions as needed.

When possible, depending on the unit of analysis and the rules of disclosure for the 2018 CHS, data were disaggregated by Indigenous group and gender or age. In some cases, it was not possible to publish distinctions-based estimates for certain indicators (e.g., satisfaction with dwelling conditions shown in Chart 3), and pan-Indigenous estimates were provided instead.

## Results

### Indigenous households more likely to live in rented dwellings in 2018

When exploring home ownership, Indigenous households<sup>7</sup> were less likely to own their dwelling than non-Indigenous households (63.9% vs. 68.7%) (Table 1) and were more likely to have a mortgage on the current owned dwelling (64.2% vs. 58.1% respectively) (data not shown). Just over one-third of Indigenous households (36.1%) lived in rented dwellings (Table 1). Of those 228,465 renter households in 2018, about one in four (23.8%) were in SAH<sup>8</sup> which is double that seen among non-Indigenous households (13.0%) (Table 2).

### Among Indigenous households living in social and affordable housing, roughly one-quarter were led by lone-parents

More than one-third of Indigenous renter households in 2018 were one-person households (31.3%) of which two in five (39.7%) were living in SAH (Table 2). In contrast, Indigenous owner households were mainly couple households with children (32.5%) or without children (32.0%) (Table 1).

The proportion of lone-parent households was greater for Indigenous versus non-Indigenous renter households (17.7% vs. 9.6%) especially for those living in SAH. Of the 54,450 Indigenous renter households in SAH in 2018, about one-quarter (24.3%) were lone-parent households (Table 2) whereas the overall proportion of lone-parent renters was 15.6% and lone-parent owners was 9.9% (Table 1).

Indigenous lone-parent households were more likely to be female-led than male-led across housing tenure status. The same pattern was found among non-Indigenous lone-parent households (data not shown).

### Over half of Indigenous renter households in 2018 lived in apartment buildings

When it comes to dwelling type, Indigenous (52.5%) and non-Indigenous (70.9%) households who rented were more likely to live in apartment buildings<sup>9</sup> when compared with other dwelling types (Table 1). Over one-third (34.3%) of Indigenous renter households in SAH lived in low-rise rather than high-rise apartments (15.5%), with a similar pattern seen among non-Indigenous renter households in SAH (42.8% and 33.1%, respectively). Similar findings were seen for non-SAH households although far fewer Indigenous households lived in high-rise apartments than their non-Indigenous counterparts (9.5% vs. 23.9%) (Table 2).

7. The forthcoming sections that reference *Indigenous households* report on findings at the household level using the CMHC definition described in the methods section.

8. This refers to 'non-market rental housing', where housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand. Social housing is government-assisted housing that provides lower cost rental units to households with low-to-moderate incomes.

9. Low-rise apartment buildings are classified as those with fewer than five storeys while high-rise apartments are those with more than five storeys.



About 40.5% of Indigenous households in SAH in 2018 were living in dwellings with no bedroom (bachelor unit) or one bedroom, lower than among non-Indigenous households in SAH (52.4%) (Table 2). Unlike renter households, most Indigenous households in an owned dwelling were living in single-detached houses (79.3%) and in semi-detached houses (9.6%) with similar findings seen among non-Indigenous owner households (Table 1). Among owner households, more Indigenous households (33.0%) lived in rural areas than non-Indigenous households (21.3%) where there are likely fewer apartments than houses (data not shown).

### **Satisfaction with dwelling higher among Indigenous households who own their dwelling**

Indigenous owner households were more likely to report being satisfied or very satisfied with their dwelling overall (85.3%) compared with renter households (72.0%) (Table 1). Among Indigenous renter households, satisfaction was also lower for those in SAH (68.9%) (Table 2). Similar findings were seen among non-Indigenous owner and renter households (Table 1).

### **Over half of Indigenous households in social and affordable housing in 2018 experienced some level of difficulty in the ability to meet past-year financial needs**

Across housing tenure, Indigenous households were more likely to report difficulty meeting their financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months (Tables 1 and 2). Over half (55.7%) of Indigenous households in SAH in 2018 reported that it was difficult or very difficult in the past 12 months to meet financial needs compared with over one-third (37.2%) of households not in SAH and one-quarter (28.0%) of those in owned dwellings. A similar pattern was observed among non-Indigenous households although Indigenous households in SAH were more likely than their non-Indigenous counterparts to report that it was difficult or very difficult to meet past-year financial needs (Table 2)



**Table 1**  
**Percentage distribution of household characteristics for Indigenous and non-Indigenous households by owner and renter housing status, Canada, 2018**

	Indigenous				Non-Indigenous			
	Owner		Renter		Owner		Renter	
	percent	95% CI	percent	95% CI	percent	95% CI	percent	95% CI
<b>Total</b>	<b>63.9</b>	<b>(61.2-66.6)</b>	<b>36.1</b>	<b>(33.4-38.8)</b>	<b>68.7</b>	<b>(33.4-38.8)</b>	<b>31.3</b>	<b>(30.7-31.9)</b>
<b>Household type<sup>1</sup></b>								
One couple household with children	32.5	(29.0-36.3)	14.7	(11.8-18.2)	29.6	(29.0-30.2)	16.1	(15.2-17.0)
One couple household without children	32.0	(28.4-35.8)	20.2	(16.7-24.3)	30.9	(30.3-31.5)	17.8	(16.9-18.7)
One lone-parent household	9.9	(7.7-12.6)	17.7	(14.5-21.4)	6.9	(6.4-7.4)	9.6	(8.9-10.2)
One-person household	12.6	(10.2-15.4)	31.3	(27.6-35.2)	22.0	(21.6-22.5)	44.7	(43.7-45.6)
Other household type <sup>2</sup>	13.0	(10.4-16.2)	16.2	(13.3-19.5)	10.6	(10.1-11.1)	11.8	(11.0-12.7)
<b>Household size</b>								
1	12.6	(10.2-15.4)	31.3	(27.6-35.2)	22.0	(21.6-22.5)	44.7	(43.7-45.6)
2	41.8	(37.9-45.9)	36.9	(32.6-41.3)	37.5	(37.0-38.0)	29.2	(28.2-30.2)
3	15.6	(12.8-18.9)	12.5	(9.5-16.2)	13.9	(13.4-14.4)	10.5	(9.8-11.2)
4	18.7	(15.9-21.9)	10.6	(8.1-13.7)	15.7	(15.1-16.3)	8.7	(8.0-9.4)
5 or more	11.2	(8.9-14.1)	8.8	(6.6-11.6)	10.9	(10.5-11.3)	6.9	(6.2-7.6)
<b>Structural type of dwelling<sup>3</sup></b>								
Single detached house	79.3	(75.5-82.6)	22.9	(19.3-27.0)	70.0	(69.2-70.9)	11.4	(10.6-12.2)
Semi-detached	9.6	(7.1-12.9)	13.0	(10.1-16.4)	10.7	(10.1-11.3)	10.8	(10.0-11.6)
Row-house	4.7	(3.1-6.9)	11.6	(9.3-14.2)	6.5	(6.1-7.0)	7.0	(6.4-7.5)
Low and high-rise apartment	6.5	(4.8-8.8)	52.5	(48.0-56.9)	12.7	(12.1-13.4)	70.9	(69.7-71.9)
<b>Number of bedrooms</b>								
0 or 1	3.2	(2.1-4.8)	28.7	(25.1-32.5)	4.1	(3.8-4.6)	35.6	(34.4-36.7)
2	19.0	(16.0-22.4)	36.2	(32.3-40.2)	18.9	(18.2-19.6)	39.7	(38.5-40.8)
3	45.4	(41.3-49.5)	23.8	(20.0-27.9)	41.7	(40.8-42.7)	18.4	(17.5-19.4)
4 or more	32.4	(28.8-36.3)	11.3	(8.6-14.8)	35.3	(34.4-36.1)	6.3	(5.7-7.0)
<b>Dwelling satisfaction<sup>4</sup></b>								
Very satisfied or satisfied	85.3	(82.3-87.9)	72.0	(67.9-75.7)	88.0	(87.4-88.6)	71.2	(70.0-72.2)
Neither satisfied nor dissatisfied	9.5	(7.6-11.9)	15.6	(12.9-18.7)	8.8	(8.3-9.4)	18.3	(17.3-19.3)
Very dissatisfied or dissatisfied	5.2	(3.6-7.4)	12.4	(9.6-15.8)	3.2	(2.9-3.5)	10.5	(9.8-11.2)
<b>Levels of financial hardship in the past 12 months<sup>5,6</sup></b>								
Very difficult or difficult	28.0	(24.4-39.1)	41.6	(37.6-45.8)	17.8	(17.1-18.5)	30.2	(29.1-31.3)
Neither difficult nor easy	38.4	(34.6-42.4)	33.9	(29.7-38.4)	41.6	(40.7-42.5)	40.5	(39.3-41.7)
Very easy or easy	33.6	(29.8-37.6)	24.5	(20.8-28.6)	40.7	(39.8-41.6)	29.3	(28.3-30.5)

1. For household type, the categories "one couple household with children", "one couple household without children" and "one lone-parent household" do not include additional persons.

2. Includes households with one census family plus additional persons and those with two or more persons not in census families.

3. The category "moveable dwelling" is excluded from the structural type of dwelling in order to meet the confidentiality requirements of the Statistics Act.

4. Refers to the satisfaction of the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

5. Refers to the level of difficulty of any member of the household in meeting financial needs as reported by the reference person.

6. Households experiencing financial hardship are those reporting some level of difficulty in meeting their financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months.

**Notes:** Due to rounding, totals may be different from the sum of all percentages.

Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

**Table 2**  
**Percentage distribution of household characteristics for Indigenous and non-Indigenous renter households by social and affordable housing<sup>1</sup> status, Canada, 2018**

	Indigenous				Non-Indigenous			
	Renter in social and affordable housing		Renter not in social and affordable housing		Renter in social and affordable housing		Renter not in social and affordable housing	
	percent	95% CI	percent	95% CI	percent	95% CI	percent	95% CI
<b>Total</b>	<b>23.8</b>	<b>(20.8-27.1)</b>	<b>76.2</b>	<b>(72.9-79.2)</b>	<b>13.0</b>	<b>(12.4-13.6)</b>	<b>87.0</b>	<b>(86.4-87.6)</b>
<b>Household type<sup>2</sup></b>								
One couple household with children	12.2	(9.5-15.6)	15.5	(11.8-20.0)	12.8	(10.9-15.1)	16.6	(15.6-17.6)
One couple household without children	11.0	(6.4-18.4)	23.1	(18.7-28.1)	5.4	(4.5-6.4)	19.7	(18.6-20.8)
One lone-parent household	24.3	(19.8-29.5)	15.6	(11.7-20.5)	17.1	(15.3-19.1)	8.4	(7.7-9.2)
One-person household	39.7	(33.3-46.5)	28.6	(24.3-33.3)	59.2	(56.6-61.8)	42.5	(41.5-43.6)
Other household type <sup>3</sup>	12.8	(9.0-17.7)	17.2	(13.7-21.5)	5.4	(4.0-7.3)	12.8	(11.9-13.8)
<b>Household size</b>								
1	39.7	(33.3-46.5)	28.6	(24.3-33.3)	59.2	(56.6-61.8)	42.5	(41.5-43.6)
2	27.3	(21.5-34.1)	39.9	(34.7-45.3)	15.3	(13.7-17.1)	31.3	(30.2-32.5)
3	10.1	(7.5-13.4)	13.3	(9.5-18.2)	9.2	(7.8-10.8)	10.7	(9.9-11.6)
4	10.7	(7.1-15.8)	10.6	(7.6-14.5)	7.5	(5.9-9.5)	8.9	(8.1-9.7)
5 or more	12.2	(9.4-15.6)	7.7	(5.1-11.5)	8.8	(7.2-10.7)	6.6	(5.9-7.4)
<b>Structural type of dwelling<sup>4</sup></b>								
Single detached house	18.1	(14.2-22.9)	24.5	(20.0-29.6)	4.5	(3.4-5.9)	12.4	(11.5-13.4)
Semi-detached	11.1	(7.2-16.6)	13.6	(10.1-17.9)	6.0	(4.5-7.9)	11.5	(10.6-12.4)
Row-house	21.0	(15.9-27.1)	8.6	(6.3-11.7)	13.6	(12.0-15.4)	6.0	(5.4-6.6)
Low and high-rise apartment	49.8	(43.1-56.5)	53.4	(47.9-58.7)	75.9	(73.3-78.2)	70.1	(68.9-71.3)
<b>Number of bedrooms</b>								
0 or 1	40.5	(33.6-47.9)	25.0	(21.1-29.4)	52.4	(49.7-55.0)	33.1	(31.8-34.3)
2	30.0	(24.7-35.9)	38.2	(33.3-43.2)	26.1	(23.8-28.5)	41.7	(40.4-43.0)
3	21.0	(17.0-25.7)	24.6	(19.9-30.0)	17.2	(15.2-19.3)	18.6	(17.6-19.7)
4 or more	8.4	(5.8-12.0)	12.2	(8.7-16.8)	4.3	(3.3-5.7)	6.6	(5.9-7.4)
<b>Dwelling satisfaction<sup>5</sup></b>								
Very satisfied or satisfied	68.9	(62.2-74.9)	73.0	(68.0-77.4)	72.7	(70.3-74.9)	70.9	(69.7-72.2)
Neither satisfied nor dissatisfied	14.0	(10.4-18.7)	16.1	(12.8-20.0)	14.4	(12.7-16.4)	18.9	(17.8-20.0)
Very dissatisfied or dissatisfied	17.1	(12.1-23.6)	10.9	(7.8-15.0)	12.9	(11.3-14.6)	10.2	(9.3-11.0)
<b>Levels of financial hardship in the past 12 months<sup>6,7</sup></b>								
Very difficult or difficult	55.8	(49.2-62.2)	37.2	(32.6-42.1)	42.5	(40.0-45.1)	28.3	(27.1-29.6)
Neither difficult nor easy	24.3	(19.6-29.6)	36.9	(31.8-42.3)	34.3	(31.9-36.8)	41.4	(40.1-42.7)
Very easy or easy	19.9	(15.1-25.9)	25.9	(21.4-31.0)	23.2	(21.1-25.4)	30.3	(29.1-31.5)

1. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

2. For household type, the categories "one couple household with children", "one couple household without children" and "one lone-parent household" do not include additional persons.

3. Includes households with one census family plus additional persons and those with two or more persons not in census families.

4. The category "moveable dwelling" is excluded from the structural type of dwelling in order to meet the confidentiality requirements of the Statistics Act.

5. Refers to the satisfaction of the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

6. Refers to the level of difficulty of any member of the household in meeting financial needs as reported by the reference person.

7. Households experiencing financial hardship are those reporting some level of difficulty in meeting their financial needs in terms of transportation, housing, food, clothing and other necessary expenses in the past 12 months.

**Notes:** Due to rounding, totals may be different from the sum of all percentages.

Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## Higher life satisfaction and better health were reported by Indigenous reference persons in owner households

Respondents to the survey in 2018 were asked about their health and life satisfaction in the past 12 months. In general, higher perceptions of life satisfaction and health were seen among Indigenous reference persons<sup>10</sup> in owned dwellings than those living in renter households. The difference with those in SAH was even more pronounced. About 86.0% of Indigenous reference persons in owner households reported being satisfied with their life compared with 68.9% of those in renter households in SAH. Similar differences were seen among non-Indigenous reference persons in owned (88.0%) versus rented SAH (70.0%) (Table 3).

10. The reference person is the household member responsible for housing decisions. Health and life satisfaction indicators in the Canadian Housing Survey are exclusive to the reference person and could not be inferred to others in the household.

**Table 3**  
**Percentage distribution of self-rated life satisfaction<sup>1</sup> among Indigenous and non-Indigenous reference persons by housing tenure, social and affordable housing<sup>2</sup> status and gender<sup>3</sup>, Canada, 2018**

	Life Satisfaction			
	High		Low	
	percent	95% CI	percent	95% CI
<b>Indigenous</b>				
<b>Owner</b>	<b>86.0</b>	<b>(82.3-89.1)</b>	<b>14.0</b>	<b>(10.9-17.7)</b>
Men	90.1	(85.6-93.3)	9.9	(6.7-14.4)
Women	83.2	(77.7-87.6)	16.8	(12.4-22.3)
<b>Renter</b>	<b>74.0</b>	<b>(69.9-77.7)</b>	<b>26.0</b>	<b>(22.3-30.1)</b>
Men	74.7	(67.5-80.7)	25.3	(19.3-32.5)
Women	73.7	(68.3-78.4)	26.3	(21.6-31.7)
<b>In social and affordable housing</b>	<b>68.9</b>	<b>(61.5-75.5)</b>	<b>31.1</b>	<b>(24.5-38.5)</b>
Men	62.2	(47.7-74.9)	37.8	(25.1-52.3)
Women	72.9	(65.9-78.9)	27.1	(21.1-34.1)
<b>Not in social and affordable housing</b>	<b>75.7</b>	<b>(70.8-80.1)</b>	<b>24.3</b>	<b>(19.9-29.2)</b>
Men	78.5	(71.3-84.3)	21.5	(15.7-28.7)
Women	74.0	(67.0-79.9)	26.0	(20.1-33.0)
<b>Non-Indigenous</b>				
<b>Owner</b>	<b>88.0</b>	<b>(87.3-88.6)</b>	<b>12.0</b>	<b>(11.4-12.7)</b>
Men	87.8	(86.9-88.6)	12.2	(11.4-13.1)
Women	88.2	(87.3-89.0)	11.8	(11.0-12.7)
<b>Renter</b>	<b>76.2</b>	<b>(75.1-77.2)</b>	<b>23.8</b>	<b>(22.7-24.8)</b>
Men	75.6	(74.0-77.2)	24.4	(22.8-26.0)
Women	76.8	(75.4-78.1)	23.2	(21.9-24.6)
<b>In social and affordable housing</b>	<b>70.0</b>	<b>(67.7-72.2)</b>	<b>30.0</b>	<b>(27.8-32.3)</b>
Men	66.9	(62.3-71.2)	33.1	(28.8-37.7)
Women	72.1	(69.5-74.5)	27.9	(25.5-30.5)
<b>Not in social and affordable housing</b>	<b>77.1</b>	<b>(76.0-78.2)</b>	<b>22.9</b>	<b>(21.8-24.0)</b>
Men	76.6	(74.9-78.3)	23.4	(21.7-25.1)
Women	77.6	(76.0-79.2)	22.4	(20.8-24.0)

1. Reference person of the household was asked how they currently feel about their life using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied". Low life satisfaction was defined as ratings of 0 to 5, whereas high life satisfaction was defined as ratings of 6 to 10 to the question. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.

2. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

3. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Notes:** Due to rounding, totals may be different from the sum of all numbers.

Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

Indigenous reference persons who lived in owned dwellings also reported higher mental health ratings with about 9 in 10 (87.9%) indicating excellent, very good or good mental health compared with 7 in 10 (69.2%) among reference persons in SAH. Although a larger proportion of non-Indigenous reference persons in owned dwellings had high mental health ratings than their Indigenous counterparts (92.1% vs. 87.9%), a similar pattern was found among those living in SAH compared with those living in other rental housing (Table 4).

Similarly, non-Indigenous reference persons living in owned dwellings (88.0%) were more likely to report excellent, very good, or good general health compared to their Indigenous counterparts (79.6%), while non-Indigenous and Indigenous reference persons in SAH had lower self-reported ratings of health. No significant gender differences were observed across the above health measures among Indigenous and non-Indigenous reference persons within housing tenure groups (Table 4).

**Table 4**  
**Percentage distribution of self-rated general<sup>1,2</sup> and mental health<sup>1,3</sup> for Indigenous and non-Indigenous reference persons by housing tenure, social and affordable housing<sup>4</sup> status and gender<sup>5</sup>, Canada, 2018**

	Self-rated general health				Self-rated mental health			
	Excellent/very good/good		Fair/poor		Excellent/very good/good		Fair/poor	
	percent	95% CI	percent	95% CI	percent	95% CI	percent	95% CI
<b>Indigenous</b>								
<b>Owner</b>	<b>79.6</b>	<b>(74.9-83.5)</b>	<b>20.4</b>	<b>(16.5-25.1)</b>	<b>87.9</b>	<b>(84.4-90.7)</b>	<b>12.1</b>	<b>(9.3-15.6)</b>
Men	78.7	(70.8-85.0)	21.3	(15.0-29.2)	88.8	(83.7-92.4)	11.2	(7.6-16.3)
Women	80.7	(74.9-85.5)	19.3	(14.5-25.1)	87.8	(82.7-91.5)	12.2	(8.5-17.3)
<b>Renter</b>	<b>71.2</b>	<b>(66.9-75.2)</b>	<b>28.8</b>	<b>(24.8-33.1)</b>	<b>72.1</b>	<b>(67.8-76.1)</b>	<b>27.9</b>	<b>(24.0-32.2)</b>
Men	73.6	(66.7-79.6)	26.4	(20.4-33.3)	74.8	(67.4-81.0)	25.2	(19.0-32.6)
Women	69.7	(64.1-74.7)	30.3	(25.3-35.9)	70.7	(65.3-75.6)	29.3	(24.5-34.7)
<b>In social and affordable housing</b>	<b>57.4</b>	<b>(49.8-64.6)</b>	<b>42.6</b>	<b>(35.4-50.2)</b>	<b>69.2</b>	<b>(61.8-75.8)</b>	<b>30.8</b>	<b>(24.2-38.2)</b>
Men	60.9	(47.7-72.7)	39.1	(27.3-52.3)	65.2	(50.0-77.9)	34.8	(22.1-50.0)
Women	55.2	(46.2-63.9)	44.8	(36.1-53.8)	71.6	(64.3-78.0)	28.4	(22.0-35.7)
<b>Not in social and affordable housing</b>	<b>76.0</b>	<b>(71.2-80.2)</b>	<b>24.0</b>	<b>(19.8-28.8)</b>	<b>73.1</b>	<b>(67.9-77.8)</b>	<b>26.9</b>	<b>(22.2-32.1)</b>
Men	77.8	(70.5-83.8)	22.2	(16.2-29.5)	78.0	(69.9-84.4)	22.0	(15.6-30.1)
Women	74.9	(68.5-80.4)	25.1	(19.6-31.5)	70.3	(63.3-76.5)	29.7	(23.5-36.7)
<b>Non-Indigenous</b>								
<b>Owner</b>	<b>88.0</b>	<b>(87.4-88.6)</b>	<b>12.0</b>	<b>(11.4-12.6)</b>	<b>92.1</b>	<b>(91.5-92.6)</b>	<b>7.9</b>	<b>(7.4-8.5)</b>
Men	88.3	(87.4-89.2)	11.7	(10.8-12.6)	92.9	(92.2-93.6)	7.1	(6.4-7.8)
Women	87.8	(86.9-88.6)	12.2	(11.4-13.1)	91.2	(90.4-92.0)	8.8	(8.0-9.6)
<b>Renter</b>	<b>81.0</b>	<b>(80.0-81.8)</b>	<b>19.0</b>	<b>(18.1-19.9)</b>	<b>84.2</b>	<b>(83.3-85.0)</b>	<b>15.8</b>	<b>(14.9-16.6)</b>
Men	81.3	(79.8-82.8)	18.7	(17.3-20.2)	85.5	(84.1-86.7)	14.5	(13.3-15.9)
Women	80.6	(79.4-81.7)	19.4	(18.3-20.6)	83.1	(81.9-84.2)	16.9	(15.8-18.1)
<b>In social and affordable housing</b>	<b>65.1</b>	<b>(62.8-67.4)</b>	<b>34.9</b>	<b>(32.6-37.2)</b>	<b>77.7</b>	<b>(75.7-79.5)</b>	<b>22.3</b>	<b>(20.5-24.3)</b>
Men	63.4	(59.0-67.6)	36.6	(32.4-41.0)	79.7	(76.5-82.6)	20.3	(17.4-23.5)
Women	66.3	(63.7-68.8)	33.7	(31.2-36.3)	76.3	(73.9-78.6)	23.7	(21.4-26.1)
<b>Not in social and affordable housing</b>	<b>83.3</b>	<b>(82.3-84.3)</b>	<b>16.7</b>	<b>(15.7-17.7)</b>	<b>85.2</b>	<b>(84.2-86.1)</b>	<b>14.8</b>	<b>(13.9-15.8)</b>
Men	83.4	(81.8-84.9)	16.6	(15.1-18.2)	86.1	(84.7-87.5)	13.9	(12.5-15.3)
Women	83.2	(81.9-84.4)	16.8	(15.6-18.1)	84.3	(83.0-85.6)	15.7	(14.4-17.0)

1. These indicators are based on information reported by the reference person. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.

2. Reference person of the household was asked "In general, how is your health?"

3. Reference person of the household was asked "In general, how is your mental health?"

4. Social and affordable housing refers to 'non-market rental housing'; that is, housing allocation and rent-setting mechanisms are not entirely dictated by the law of supply and demand.

5. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Notes:** Due to rounding, totals may be different from the sum of all numbers.

Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## Indigenous people, particularly women and older adults, were more likely to be in core housing need in 2018

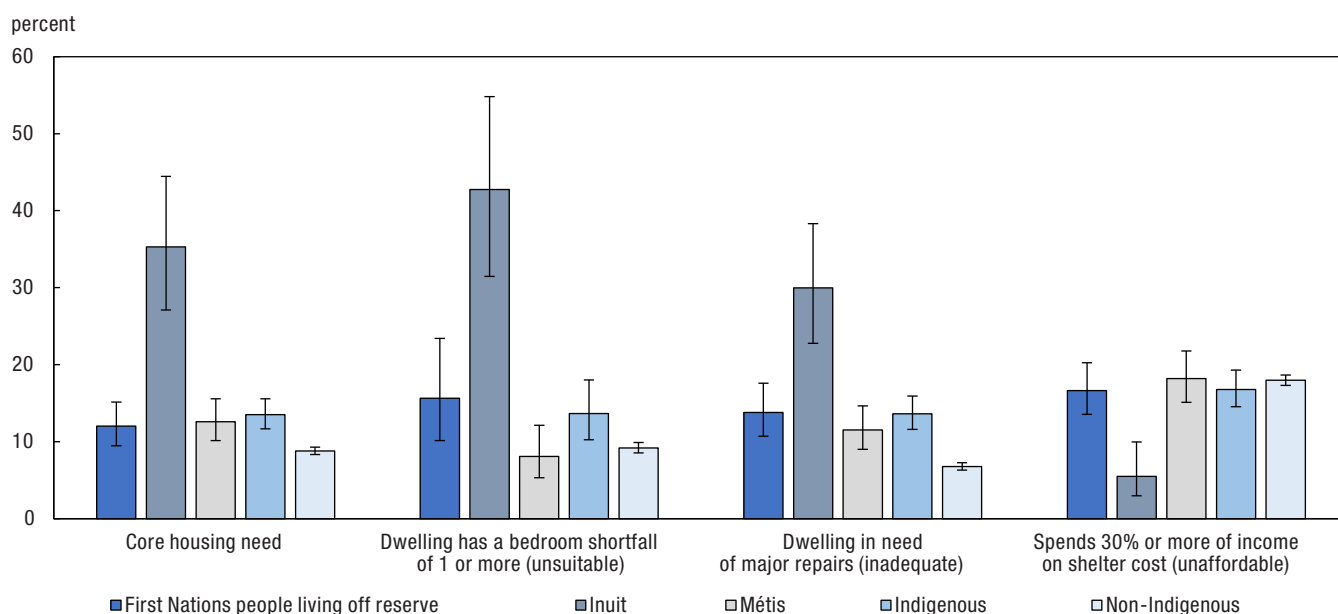
Core housing need<sup>11</sup> is a useful indicator to identify households living in housing that is unaffordable and/or falls below acceptable housing standards. This measure can also help to determine if a household needs assistance to renovate or move (Canada Mortgage and Housing Corporation, 2019). Overall, about 13.5% of Indigenous people lived in households that were in core housing need in 2018 compared with 8.8% of non-Indigenous people<sup>12</sup> (Chart 1). In particular, the proportion was much higher for Inuit where more than one-third (35.3%) lived in a household in core housing need.

Although there were no significant gender differences between the share of Indigenous men and women in core housing need, Indigenous women (13.6%) were more likely to live in households that were in core housing need than non-Indigenous women (9.6%) and the same applied to men (13.4% and 8.0%, respectively) (data not shown).

11. A household in "core housing need" is one where housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (i.e., that meets all three housing standards).

12. Questions on the components of core housing need were asked of the reference person in each household and this information was inferred to all persons in the household as reported on in this and the next two sections.

**Chart 1**  
**Percentage of First Nations people living off reserve, Inuit, Métis and non-Indigenous people in private households in core housing need (CHN)<sup>1,2,3</sup> and across housing standards (living in unsuitable, inadequate and unaffordable housing), Canada, 2018**



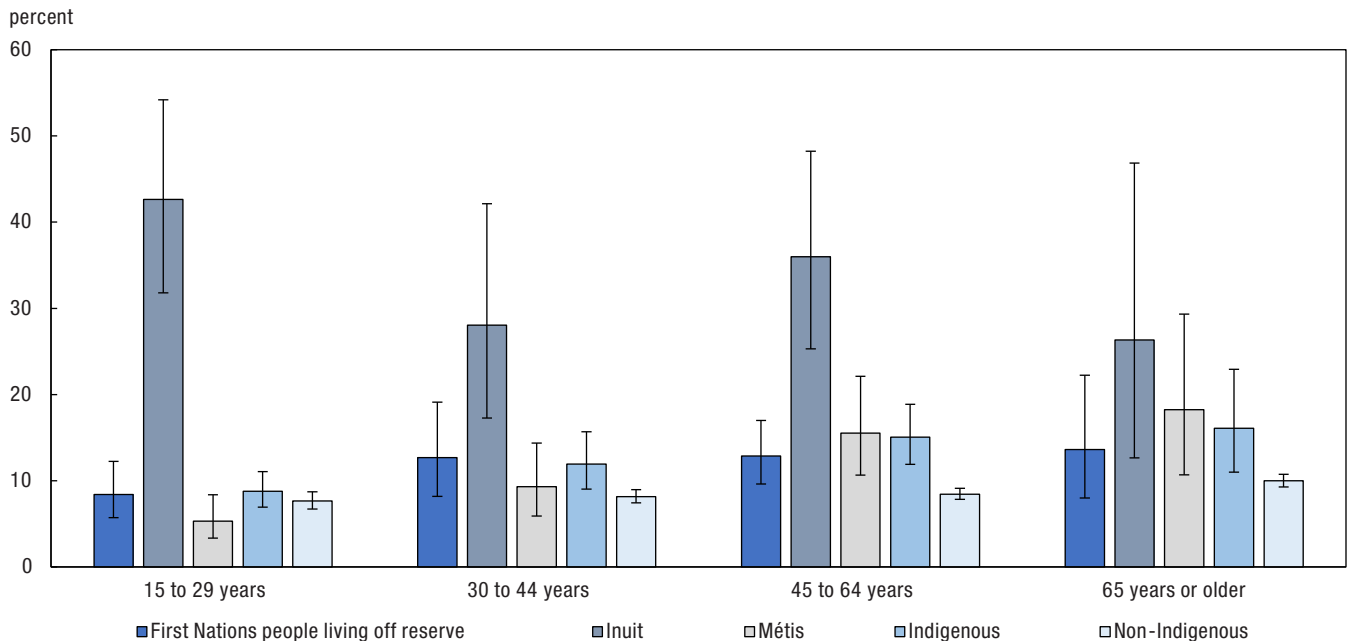
1. A household in core housing need (CHN) is one whose dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels are such that they would not be able to afford alternative suitable and adequate housing in their community.  
 2. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need'. Non-family households where the reference person is aged 15 to 29 and attending school are not considered to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase and the low incomes earned by student households are viewed as temporary.  
 3. Households not examined for core housing need (CHN) are excluded from the calculation of core housing need rate.  
**Note:** Responses 'not stated' are excluded from the calculation of the percentages.  
**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

When examining the percentage of Indigenous people in core housing need across age groups, the proportion was lowest among those aged 15 to 29 years when compared with the two oldest age groups. A similar pattern emerged among Métis where fewer of the youngest age group were in core housing need compared with the oldest two age groups (Chart 2). First Nations people living off reserve 15 to 29 years of age were less likely to be in core housing need than those 45 to 64 years of age while no significant differences were seen across age groups for Inuit.

While regional analyses were limited due to sample size considerations, there were no significant differences in the rate of core housing need in 2018 between those living in rural areas versus small, medium or large population centres among First Nations people living off reserve and Métis (data not shown).

## Chart 2

### Percentage of First Nations people living off reserve, Inuit, Métis and non-Indigenous people in private households in core housing need (CHN)<sup>1,2,3</sup> by age group, Canada, 2018



1. A household in core housing need (CHN) is one whose dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels are such that they would not be able to afford alternative suitable and adequate housing in their community.

2. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need'. Non-family households where the reference person is aged 15 to 29 and attending school are not considered to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase and the low incomes earned by student households are viewed as temporary.

3. Households not examined for core housing need (CHN) are excluded from the calculation of core housing need rate.

**Note:** Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

Looking at housing tenure, Indigenous renter households in SAH were most likely to be in core housing need (40.9%) when compared with rented non-SAH (26.4%) and owner (6.4%) households. The same pattern was observed for non-Indigenous households with around one-third (32.0%) of those in SAH in core housing need.

### Indigenous people were twice as likely to live in inadequate housing with higher proportions seen among Inuit

Indigenous people (13.6%) were twice as likely as non-Indigenous people to live in inadequate housing<sup>13</sup> (6.8%) with much lower proportions seen among First Nations people living off reserve and Métis than among Inuit. Close to one-third (30.0%) of Inuit reported living in inadequate housing in 2018 while 13.8% of First Nations people living off reserve and 11.5% of Métis reported the same (Chart 1).

With regard to crowding, about 13.7% of Indigenous people lived in unsuitable housing<sup>14</sup> compared with 9.2% of non-Indigenous people (Chart 1). About 4 in 10 (42.7%) Inuit reported living in a dwelling that was not suitable for them, whereas the proportions were lower among First Nations people living off reserve (15.6%) and Métis (8.1%). Unsuitable housing with more extreme bedroom shortfalls of two or more were higher among Indigenous (5.2%) than non-Indigenous people (1.9%), with Inuit reporting the highest percentage among all groups (17.2%) (data not shown).

13. The dwelling needs major repairs.

14. The size of the household exceeds the number of bedrooms required (a bedroom shortfall of one or more).

## Inuit were less likely to pay more than 30% of their household income to shelter costs

Similar proportions were seen among Indigenous and non-Indigenous people when it comes to housing affordability. Around 16.8% of Indigenous people and 18.0% of non-Indigenous people paid more than 30% of their household income to shelter costs in 2018. While the percentages of First Nations people living off reserve (16.6%) and Métis (18.2%) living in an unaffordable dwelling were similar, Inuit had a lower percentage (5.5%) (Chart 1).

Research has found that people living in core housing need in Canada are typically deemed as such because of affordability issues, rather than housing suitability or adequacy. However, Inuit living within Inuit Nunangat were particularly impacted by unsuitable or inadequate housing (67.7%), more so than Inuit living outside Inuit regions (11.2%) (Canada Mortgage and Housing Corporation, 2015). This may in part be due to a high percentage of Inuit living in subsidized rental dwellings given specific housing access and cost issues unique to the regions that comprise Inuit Nunangat (Canada Mortgage and Housing Corporation, 2015). No significant gender differences were seen among Indigenous groups across the three housing standards (Table 5).

**Table 5**  
**Unsuitable, inadequate, and unaffordable housing among First Nations people living off reserve, Inuit, Métis and non-Indigenous people in private households by gender<sup>1</sup>, Canada, 2018**

	Bedroom shortfall (1 or more)		Home in need of major repairs		Spends 30% or more of income on shelter costs	
	percent	95% CI	percent	95% CI	percent	95% CI
<b>First Nations people living off reserve</b>	<b>15.6</b>	<b>(10.1-23.4)</b>	<b>13.8</b>	<b>(10.7-17.6)</b>	<b>16.6</b>	<b>(13.5-20.2)</b>
Men	15.5	(10.2-22.9)	14.7	(10.9-19.7)	16.0	(12.2-20.6)
Women	15.8	(9.8-24.5)	12.8	(9.9-16.4)	17.3	(13.9-21.4)
<b>Inuit</b>	<b>42.7</b>	<b>(31.5-54.8)</b>	<b>30.0</b>	<b>(22.8-38.3)</b>	<b>5.5</b>	<b>(3.0-10.0)</b>
Men	42.2	(31.2-54.0)	32.7	(24.7-41.8)	2.9	(1.7-5.1)
Women	43.3	(30.9-56.6)	27.3	(20.1-35.8)	8.1	(3.9-15.8)
<b>Métis</b>	<b>8.1</b>	<b>(5.3-12.1)</b>	<b>11.5</b>	<b>(9.0-14.6)</b>	<b>18.2</b>	<b>(15.1-21.8)</b>
Men	7.0	(4.4-10.9)	11.9	(8.8-15.9)	15.9	(12.5-20.0)
Women	9.3	(5.6-15.0)	10.8	(8.2-14.2)	20.4	(16.4-25.0)
<b>Indigenous</b>	<b>13.7</b>	<b>(10.2-18.0)</b>	<b>13.6</b>	<b>(11.6-15.9)</b>	<b>16.8</b>	<b>(14.5-19.3)</b>
Men	13.0	(9.8-17.0)	14.3	(11.8-17.3)	15.3	(12.8-18.2)
Women	14.4	(10.5-19.5)	12.7	(10.7-15.0)	18.2	(15.5-21.2)
<b>Non-Indigenous</b>	<b>9.2</b>	<b>(8.5-9.9)</b>	<b>6.8</b>	<b>(6.3-7.3)</b>	<b>18.0</b>	<b>(17.3-18.6)</b>
Men	9.0	(8.3-9.8)	6.7	(6.2-7.2)	17.0	(16.3-17.8)
Women	9.3	(8.7-10.1)	6.8	(6.3-7.4)	18.9	(18.1-19.6)

1. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Note:** Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## Among Indigenous reference persons, those in core housing need reported poorer health and lower life satisfaction

Indigenous reference persons<sup>10</sup> in core housing need versus those not in core housing need were more likely to report fair or poor general health (41.6% vs. 20.8%) and mental health (32.0% vs. 15.7%) (Table 6) and low life satisfaction (35.5% vs. 15.9%) (Table 7). The same pattern was seen among non-Indigenous reference persons where the proportion of those reporting fair or poor health or mental health (Table 6) and low life satisfaction (Table 7) was halved among those not in core housing need.

In general, among those in core housing need in 2018, Indigenous reference persons were more likely than their non-Indigenous counterparts to report poorer health (41.6% vs. 27.3%) and mental health (32.0% vs. 19.7%) (Table 6). There were no significant differences between Indigenous men and women in core housing need and those not in core housing need across measures of health and well-being. Among non-Indigenous reference persons in core housing need, women were more likely than men to report fair or poor mental health (10.2% vs. 8.2%) (Table 6).



**Table 6**  
**Percentage distribution of off-reserve First Nations, Inuit, Métis and non-Indigenous reference persons in core housing need (CHN)<sup>1,2,3</sup> by self-rated general<sup>4,5</sup> and mental health<sup>4,6</sup> and gender<sup>7</sup>, Canada, 2018**

	Self-rated general health				Self-rated mental health			
	Excellent/very good/good		Fair/poor		Excellent/very good/good		Fair/poor	
	percent	95% CI	percent	95% CI	percent	95% CI	percent	95% CI
<b>Total</b>								
<b>First Nations people living off reserve</b>								
In CHN	60.2	(49.6-70.0)	39.8	(30.0-50.4)	65.4	(54.5-74.9)	34.6	(25.1-45.5)
Not in CHN	79.2	(75.7-82.3)	20.8	(17.7-24.3)	84.9	(81.0-88.1)	15.1	(11.9-19.0)
<b>Inuit</b>								
In CHN	80.6	(72.9-86.6)	19.4	(13.5-27.1)	87.6	(80.4-92.4)	12.4	(7.6-19.6)
Not in CHN	80.5	(75.1-84.9)	19.5	(15.1-24.9)	89.6	(81.8-94.3)	10.4	(5.7-18.2)
<b>Métis</b>								
In CHN	53.0	(40.7-65.0)	47.0	(35.0-59.3)	67.4	(55.4-77.5)	32.6	(22.5-44.6)
Not in CHN	87.5	(87.0-88.0)	12.5	(12.0-13.1)	83.4	(78.9-87.1)	16.6	(12.9-21.1)
<b>Indigenous</b>								
In CHN	58.4	(50.6-65.9)	41.6	(34.1-49.4)	68.0	(60.5-74.7)	32.0	(25.3-39.5)
Not in CHN	79.2	(75.7-82.3)	20.8	(17.7-24.3)	84.3	(81.5-86.8)	15.7	(13.2-18.5)
<b>Non-Indigenous</b>								
In CHN	72.7	(70.6-74.7)	27.3	(25.3-29.4)	80.3	(78.6-82.0)	19.7	(18.0-21.4)
Not in CHN	87.5	(86.9-88.0)	12.5	(12.0-13.1)	90.8	(90.3-91.3)	9.2	(8.7-9.7)
<b>Men</b>								
<b>First Nations people living off reserve</b>								
In CHN	61.6	(44.4-76.3)	38.4	(23.7-55.6)	62.6	(44.9-77.5)	37.4	(22.5-55.1)
Not in CHN	79.8	(69.9-87.1)	20.2	(12.9-30.2)	90.3	(85.7-93.6)	9.7	(6.4-14.3)
<b>Inuit</b>								
In CHN	79.7	(71.0-86.3)	20.3	(13.8-29.0)	90.9	(80.0-96.1)	9.1	(3.9-20.0)
Not in CHN	82.7	(71.6-90.1)	17.3	(9.9-28.4)	92.4	(87.3-95.5)	7.6	(4.5-12.7)
<b>Métis</b>								
In CHN	62.3	(41.3-79.5)	37.7	(20.5-58.7)	62.4	(40.3-80.2)	37.6	(19.8-59.7)
Not in CHN	77.6	(68.8-84.4)	22.4	(15.6-31.2)	84.0	(77.1-89.1)	16.0	(10.9-22.9)
<b>Indigenous</b>								
In CHN	63.3	(50.4-74.6)	36.7	(25.5-49.6)	64.6	(50.8-76.4)	35.4	(23.6-49.2)
Not in CHN	78.6	(72.6-83.7)	21.4	(16.3-27.5)	86.9	(82.8-90.2)	13.1	(9.9-17.2)
<b>Non-Indigenous</b>								
In CHN	71.8	(68.2-75.1)	28.2	(24.9-31.8)	80.2	(77.4-82.7)	19.8	(17.3-22.6)
Not in CHN	87.8	(87.0-88.6)	12.2	(11.5-13.0)	91.8	(91.2-92.5)	8.2	(7.5-8.8)
<b>Women</b>								
<b>First Nations people living off reserve</b>								
In CHN	59.5	(45.5-72.1)	40.5	(27.9-54.5)	66.9	(52.6-78.7)	33.1	(21.3-47.4)
Not in CHN	81.1	(74.6-86.2)	18.9	(13.8-25.4)	81.8	(75.9-86.5)	18.2	(13.6-24.1)
<b>Inuit</b>								
In CHN	81.3	(69.7-89.2)	18.7	(10.9-30.3)	85.3	(74.7-92.0)	14.7	(8.0-25.3)
Not in CHN	83.1	(68.6-91.8)	16.9	(8.2-31.4)	88.2	(75.2-94.8)	11.8	(5.2-24.9)
<b>Métis</b>								
In CHN	45.6	(32.6-59.3)	54.4	(40.8-67.4)	71.6	(60.0-81.0)	28.4	(19.0-40.0)
Not in CHN	78.5	(72.0-83.9)	21.5	(16.1-28.0)	83.8	(77.5-88.5)	16.2	(11.5-22.5)
<b>Indigenous</b>								
In CHN	55.2	(45.8-64.2)	44.8	(35.8-54.2)	70.3	(61.7-77.7)	29.7	(22.3-38.3)
Not in CHN	80.0	(75.7-83.7)	20.0	(16.3-24.3)	82.9	(78.9-86.3)	17.1	(13.8-21.1)
<b>Non-Indigenous</b>								
In CHN	73.5	(70.9-75.9)	26.5	(24.1-29.2)	80.5	(78.2-82.6)	19.5	(17.4-21.8)
Not in CHN	87.2	(86.5-87.9)	12.8	(12.1-13.5)	89.8	(89.1-90.4)	10.2	(9.6-10.9)

1. A household in core housing need (CHN) is one whose dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels are such that they would not be able to afford alternative suitable and adequate housing in their community.  
2. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need'.  
3. Households not examined for core housing need (CHN) are excluded from the calculation of core housing need rate.  
4. These indicators are based on information reported by the reference person. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.  
5. Reference person of the household was asked "In general, how is your health?"  
6. Reference person of the household was asked "In general, how is your mental health?"  
7. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Notes:** Due to rounding, totals may be different from the sum of all numbers. Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

**Table 7**  
**Percentage distribution of off-reserve First Nations, Inuit, Métis and non-Indigenous reference persons in core housing need (CHN)<sup>1,2,3</sup> by self-rated life satisfaction<sup>4</sup> and gender<sup>5</sup>, Canada, 2018**

	Life satisfaction			
	High		Low	
	percent	95% CI	percent	95% CI
<b>Total</b>				
<b>First Nations people living off reserve</b>				
In CHN	63.7	(53.1-73.1)	36.3	(26.9-46.9)
Not in CHN	86.3	(82.3-89.5)	13.7	(10.5-17.8)
<b>Inuit</b>				
In CHN	83.1	(75.1-88.8)	16.9	(11.2-24.9)
Not in CHN	79.6	(64.6-89.3)	20.4	(10.7-35.4)
<b>Métis</b>				
In CHN	62.4	(50.3-73.1)	37.6	(26.9-49.7)
Not in CHN	82.2	(77.6-86.1)	17.8	(13.9-22.4)
<b>Indigenous</b>				
In CHN	64.5	(57.1-71.3)	35.5	(28.7-42.9)
Not in CHN	84.1	(81.1-86.7)	15.9	(13.3-18.9)
<b>Non-Indigenous</b>				
In CHN	70.2	(68.1-72.4)	29.8	(27.7-31.9)
Not in CHN	86.2	(85.6-86.7)	13.8	(13.3-14.4)
<b>Men</b>				
<b>First Nations people living off reserve</b>				
In CHN	70.8	(55.1-82.8)	29.2	(17.2-45.0)
Not in CHN	88.6	(83.2-92.5)	11.4	(7.6-16.8)
<b>Inuit</b>				
In CHN	85.0	(76.1-91.0)	15.0	(9.0-23.9)
Not in CHN	90.3	(82.9-94.7)	9.7	(5.4-17.1)
<b>Métis</b>				
In CHN	61.3	(40.8-78.6)	38.7	(21.5-59.3)
Not in CHN	85.9	(79.9-90.3)	14.1	(9.7-20.1)
<b>Indigenous</b>				
In CHN	67.0	(54.0-77.8)	33.0	(22.2-46.0)
Not in CHN	87.2	(83.2-90.3)	12.8	(9.7-16.8)
<b>Non-Indigenous</b>				
In CHN	67.6	(64.0-71.0)	32.4	(29.0-36.0)
Not in CHN	86.0	(85.2-86.7)	14.0	(13.3-14.8)
<b>Women</b>				
<b>First Nations people living off reserve</b>				
In CHN	59.9	(46.2-72.3)	40.1	(27.8-53.8)
Not in CHN	84.9	(79.2-89.3)	15.1	(10.7-20.8)
<b>Inuit</b>				
In CHN	81.8	(70.2-89.5)	18.2	(10.5-29.8)
Not in CHN	74.0	(53.1-87.7)	26.0	(12.3-46.9)
<b>Métis</b>				
In CHN	63.4	(48.9-75.8)	36.6	(24.2-51.1)
Not in CHN	79.7	(72.6-85.3)	20.3	(14.7-27.4)
<b>Indigenous</b>				
In CHN	63.0	(53.8-71.4)	37.0	(28.6-46.2)
Not in CHN	82.2	(77.9-85.8)	17.8	(14.2-22.1)
<b>Non-Indigenous</b>				
In CHN	72.3	(69.6-74.8)	27.7	(25.2-30.4)
Not in CHN	86.4	(85.6-87.2)	13.6	(12.8-14.4)

1. A household in core housing need (CHN) is one whose dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels are such that they would not be able to afford alternative suitable and adequate housing in their community.

2. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need'.

3. Households not examined for core housing need (CHN) are excluded from the calculation of core housing need rate.

4. Reference person of the household was asked how they currently feel about their life using a scale of 0 to 10, where 0 means "Very dissatisfied" and 10 means "Very satisfied". Low life satisfaction was defined as ratings of 0 to 5, whereas high life satisfaction was defined as ratings of 6 to 10 to the question. The reference person is the household member responsible for housing decisions. When household members share responsibility for housing decisions, one person is chosen as the reference person.

5. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Notes:** Due to rounding, totals may be different from the sum of all numbers.

Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## Indigenous people were more likely to report some level of dissatisfaction with the condition of their dwelling, particularly energy efficiency

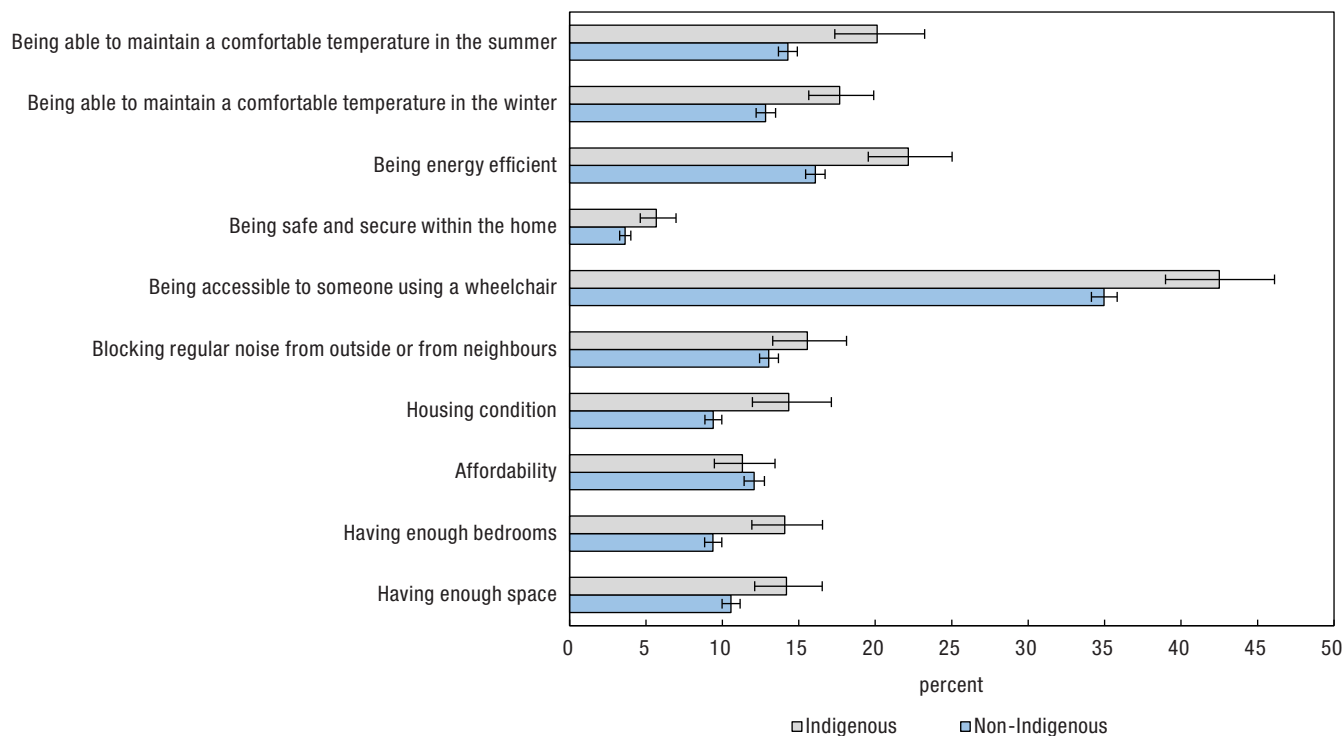
Questions about level of satisfaction with various aspects of the dwelling, including indicators that comprise core housing need, were asked of the reference person in each household and responses were inferred to all persons in the household whose dwelling experiences are likely shared.

Consistent with measures of core housing need, Indigenous people were more likely to report being dissatisfied or very dissatisfied with the condition of their current dwelling (14.4% vs. 9.4%) as well as having enough space (14.2% vs. 10.6%) and bedrooms (14.1% vs. 9.4%) in their home compared with non-Indigenous people (Chart 3). Inuit had the highest proportion reporting dissatisfaction across these measures, double that of First Nations people living off reserve, Métis and non-Indigenous people (Table A1).

Relatedly, Indigenous people were more likely to report being dissatisfied or very dissatisfied with dwelling energy efficiency (22.2% vs. 16.1%) and being able to maintain a comfortable dwelling temperature in the summer (20.1% vs. 14.3%) and winter (17.7% vs. 12.8%) (Chart 3). While these concerns might be reflective of weatherization issues linked to dwelling quality or costs, it may also be a consequence of energy poverty, that is, having to minimize energy consumption due to costs (Karpinska & Smiech, 2020).

### Chart 3

Percentage of Indigenous and non-Indigenous people in private households who are dissatisfied or very dissatisfied<sup>1</sup> with various dwelling conditions, Canada, 2018



1. Refers to the satisfaction (with dwelling conditions) reported by the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

**Note:** Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## Over two-fifths of Indigenous people in households in 2018 reported some level of dissatisfaction with their dwelling's wheelchair accessibility

Dissatisfaction with safety and security in the home was roughly 1.5 times more likely to be reported by Indigenous people than non-Indigenous people in 2018 (5.7% vs. 3.6%) (Chart 3). The lack of satisfaction with security and safety can be tied to several factors, including poor and potentially unsafe housing conditions and insecure housing which Indigenous people are more likely to experience.

Accessibility concerns are another form of dwelling safety. Indigenous people were more likely to report being dissatisfied or very dissatisfied with the wheelchair accessibility of their dwelling (42.5% vs. 35.0%) (Chart 3). Around 4 in 10 First Nations people living off reserve (40.8%) and Métis (43.4%) reported some level of dissatisfaction with their dwelling's accessibility while over half of Inuit (51.3%) reported the same (Table A1). No significant gender differences were found among First Nations people, Métis, Inuit and non-Indigenous people.

## Indigenous people were nearly three times more likely to report mould and mildew issues within their dwelling, particularly among those in rented social and affordable housing

Housing conditions vary for Indigenous people, but Indigenous people bear a greater burden of inadequate and substandard housing. This includes dwellings with physical, chemical and biological contaminants (e.g., mould, infestations), environmental exposures (e.g., outdoor air quality), and with poor water access and quality (National Collaborating Centre for Indigenous Health, 2017).

Reference persons in each household were asked if they experienced certain dwelling quality issues in the past 12 months and this information was inferred to all persons in the household. For both Indigenous people (living outside of the Northwest Territories)<sup>15</sup> and non-Indigenous people, the two most commonly reported issues in 2018 were infestations of unwanted pests (19.4% and 15.0%, respectively) and having patches of mould or mildew larger than one square meter in the dwelling (13.2% and 5.1%, respectively) (Chart 4). A larger proportion of Indigenous people compared with non-Indigenous people had undrinkable faucet water for more than one week (8.7% vs. 3.1%) (Chart 4).

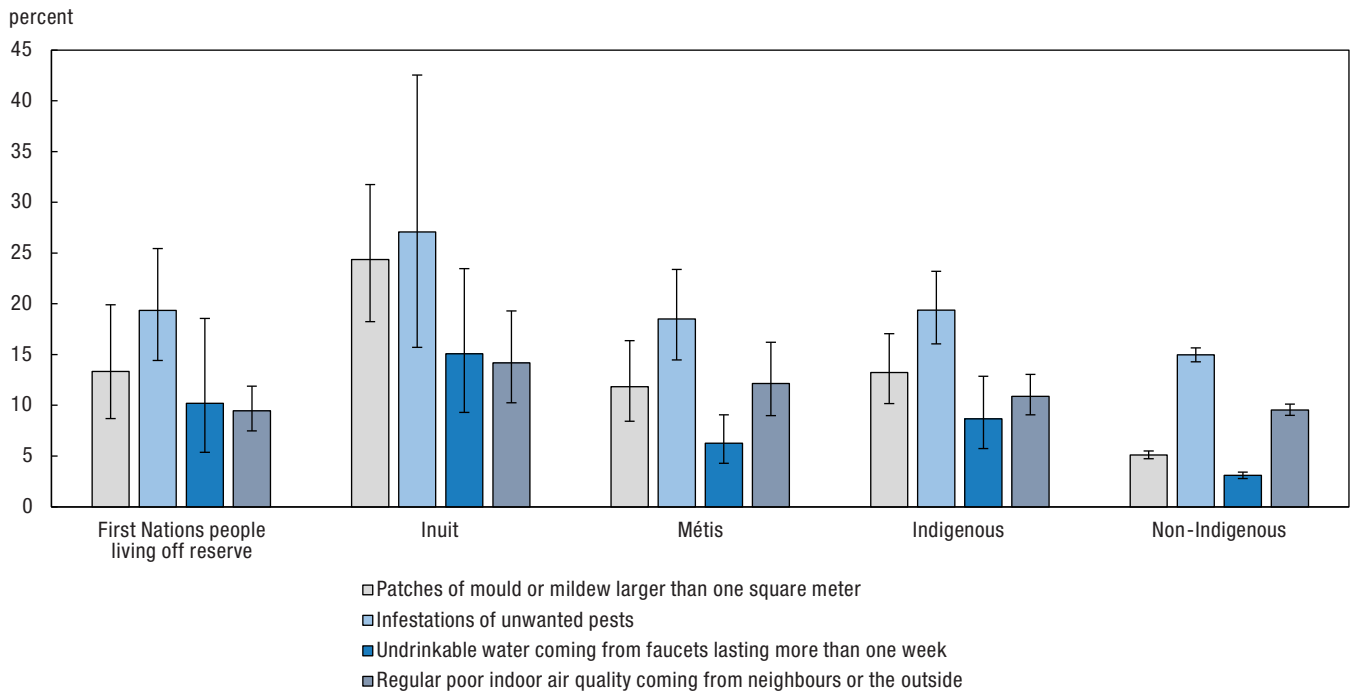
First Nations people living off reserve and Inuit were more likely to report patches of mould or mildew in their households (13.3% and 24.4%) as well as infestations of unwanted pests (19.3% and 27.1%), whereas Métis identified infestations of unwanted pests (18.5%) along with poor indoor air quality coming from neighbours or the outside as more common dwelling issues (12.2%) (Chart 4).

Dwelling issues reported by respondents in 2018 varied by housing tenure. Indigenous people in SAH were nearly three times more likely (26.5%) than those in owned dwellings (10.1%) to report patches of mould or mildew larger than one square meter. The same trend emerged for non-Indigenous people in SAH (12.7%) versus owned dwellings (3.4%) (data not shown).

Poor indoor air quality and pests were issues less commonly reported by Indigenous people living in owned dwellings (7.4% and 15.2%, respectively) compared with those in non-SAH (14.5% and 26.3%, respectively) and SAH rented dwellings (25.2% and 29.4%, respectively). Similar findings were seen among non-Indigenous people (data not shown). No significant differences were seen across housing tenure among those reporting issues with undrinkable water from faucets lasting more than one week.

15. For the Northwest Territories (NWT), data were obtained from the 2019 NWT Community Survey, which collected housing information similar to that collected by the CHS, however, certain questions, such as this one, were not asked on this survey.

**Chart 4**  
**Percentage of First Nations people living off reserve, Inuit, Métis and non-Indigenous people in private households reporting past-year dwelling issues<sup>1</sup>, Canada, 2018**



1. Refers to dwelling issues of the household as reported by the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

**Notes:** The category "Undrinkable water coming from faucets lasting more than one week" does not include responses from those living in the Northwest Territories. Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

### In 2018, over one-third of Indigenous people reported some level of difficulty in meeting their financial needs in the past 12 months

Housing need and quality are associated with material deprivation or poverty (Braubach & Salvesberg, 2009), which can be expressed in subjective measures of poverty such as the inability to meet financial needs (Siposne Nandori, 2014).

Overall, about one-third (34.2%) of Indigenous people reported that it was difficult or very difficult to meet their financial needs, a proportion that is higher than among non-Indigenous people (22.7%). Among Indigenous people, 42.5% of Inuit, 37.9% of Métis and 30.1% of First Nations people living off reserve experienced financial difficulties with no significant gender differences seen within groups (data not shown).

### Three-fifths of Indigenous people in core housing need in 2018 reported some level of financial hardship

Living in core housing need often signifies some level of economic hardship (Canada Mortgage and Housing Corporation, 2019). About three-fifths (60.1%) of Indigenous people in core housing need reported that it was very difficult or difficult to meet financial needs in the past year, a proportion that is higher than that seen among their non-Indigenous counterparts (45.2%) as well as Indigenous people not in core housing need (30.9%). There were no significant differences among Indigenous and non-Indigenous men and women in core housing need (Table 8).

**Table 8**  
**Percentage distribution of First Nations people living off reserve, Inuit, Métis and non-Indigenous people in private households in core housing need (CHN)<sup>1,2,3</sup> by level of difficulty meeting financial needs<sup>4</sup> and gender<sup>5</sup>, Canada, 2018**

	Level of difficulty meeting financial needs in the past 12 months					
	Very difficult or difficult		Neither difficult nor easy		Easy or very easy	
	percent	95% CI	percent	95% CI	percent	95% CI
<b>Total</b>						
<b>First Nations people living off reserve</b>						
In CHN	52.3	(41.0-63.4)	31.0	(21.2-43.0)	16.6	(10.4-25.5)
Not in CHN	27.8	(22.9-33.2)	42.1	(35.8-48.6)	30.1	(25.0-35.8)
<b>Inuit</b>						
In CHN	69.1	(61.0-76.2)	24.0	(17.2-32.4)	6.9	(4.5-10.6)
Not in CHN	30.0	(19.9-42.5)	23.1	(14.6-34.5)	46.9	(29.6-64.9)
<b>Métis</b>						
In CHN	65.7	(54.9-75.1)	22.7	(15.1-32.5)	11.6	(6.6-19.7)
Not in CHN	34.5	(29.3-40.1)	37.0	(32.3-41.9)	28.5	(24.0-33.5)
<b>Indigenous</b>						
In CHN	60.1	(52.8-67.0)	26.6	(20.6-33.7)	13.3	(9.3-18.6)
Not in CHN	30.9	(27.3-34.7)	39.1	(35.2-43.2)	30.0	(26.5-33.8)
<b>Non-Indigenous</b>						
In CHN	45.2	(41.8-48.7)	37.5	(34.5-40.6)	17.3	(15.1-19.9)
Not in CHN	20.5	(19.7-21.3)	44.1	(43.1-45.1)	35.4	(34.6-36.3)
<b>Men</b>						
<b>First Nations people living off reserve</b>						
In CHN	53.9	(39.5-67.7)	33.7	(21.0-49.3)	12.5	(7.2-20.8)
Not in CHN	29.4	(23.4-36.2)	40.3	(33.4-47.6)	30.3	(24.3-37.1)
<b>Inuit</b>						
In CHN	73.1	(65.3-79.7)	20.8	(14.7-28.6)	6.1	(3.4-10.7)
Not in CHN	31.5	(20.7-44.8)	21.4	(13.4-32.6)	47.0	(29.9-64.8)
<b>Métis</b>						
In CHN	65.7	(51.8-77.4)	20.5	(12.0-32.9)	13.8	(7.5-24.0)
Not in CHN	32.1	(26.3-38.5)	39.9	(34.1-46.0)	28.0	(22.6-34.2)
<b>Indigenous</b>						
In CHN	61.6	(52.5-70.0)	26.2	(18.8-35.2)	12.2	(8.3-17.8)
Not in CHN	30.7	(26.6-35.2)	39.4	(35.0-44.0)	29.9	(25.8-34.3)
<b>Non-Indigenous</b>						
In CHN	45.7	(41.9-49.6)	36.2	(32.9-39.7)	18.1	(15.3-21.2)
Not in CHN	20.4	(19.5-21.3)	43.8	(42.7-44.9)	35.8	(34.9-36.8)
<b>Women</b>						
<b>First Nations people living off reserve</b>						
In CHN	50.9	(39.0-62.7)	28.6	(18.6-41.3)	20.5	(12.2-32.4)
Not in CHN	26.1	(21.3-31.4)	43.9	(37.1-51.0)	30.0	(24.7-35.9)
<b>Inuit</b>						
In CHN	65.2	(54.5-74.5)	27.1	(17.9-38.7)	7.7	(4.7-12.5)
Not in CHN	28.4	(17.6-42.3)	24.9	(14.8-38.7)	46.7	(27.2-67.4)
<b>Métis</b>						
In CHN	65.8	(53.9-76.0)	25.0	(16.2-36.5)	9.2	(4.5-17.8)
Not in CHN	36.9	(30.9-43.4)	34.0	(28.9-39.4)	29.1	(24.1-34.8)
<b>Indigenous</b>						
In CHN	58.7	(50.7-66.2)	27.0	(20.5-34.7)	14.3	(9.5-21.1)
Not in CHN	31.0	(27.1-35.1)	38.8	(34.5-43.4)	30.2	(26.3-34.4)
<b>Non-Indigenous</b>						
In CHN	44.7	(41.2-48.3)	38.5	(35.3-41.9)	16.7	(14.4-19.3)
Not in CHN	20.5	(19.7-21.4)	44.4	(43.4-45.4)	35.1	(34.2-36.0)

1. A household in core housing need (CHN) is one whose dwelling is considered unsuitable, inadequate, or unaffordable and whose income levels are such that they would not be able to afford alternative suitable and adequate housing in their community.

2. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need'.

3. Households not examined for core housing need (CHN) are excluded from the calculation of core housing need rate.

4. Refers to the level of difficulty meeting financial needs (e.g., transportation, housing, food, clothing and other necessary expenses) in the past 12 months as reported by of the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

5. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Notes:** Due to rounding, totals may be different from the sum of all numbers.

Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

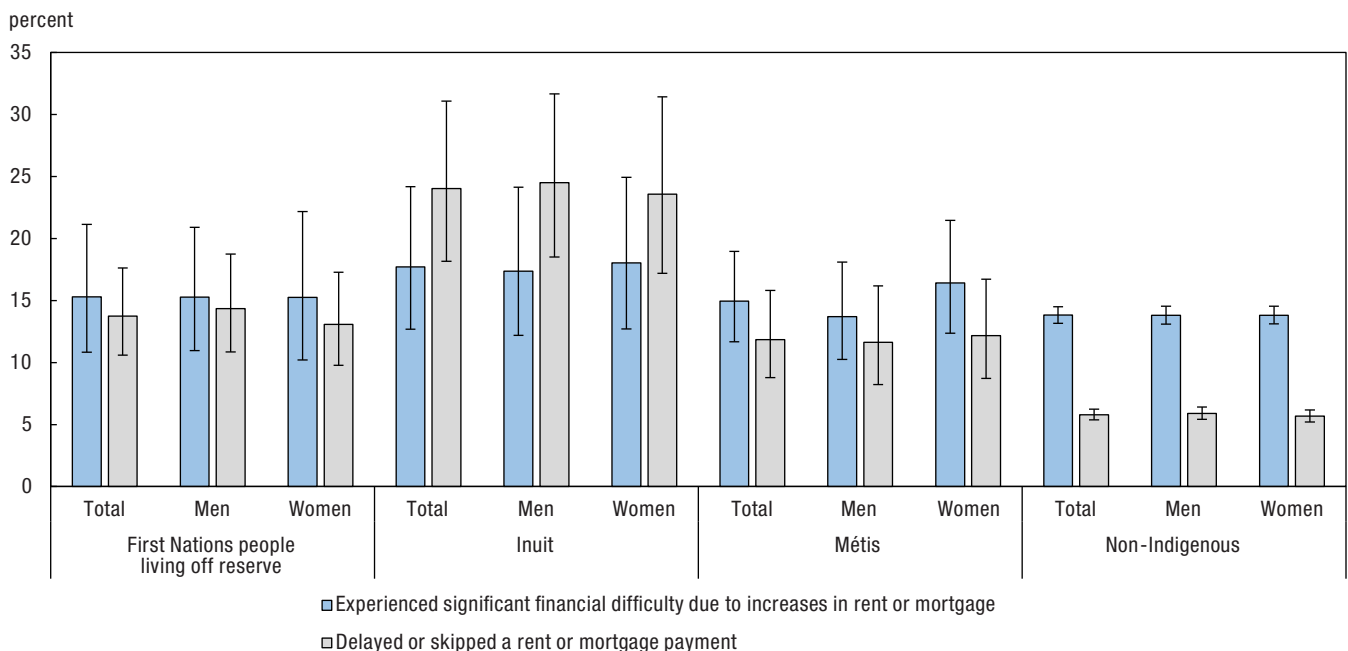
## Among Indigenous people experiencing financial difficulty, around one in ten skipped or delayed a mortgage or rent payment with highest proportion seen among Inuit

Housing costs were also examined in the survey in 2018 where respondents were asked if, in the past 12 months, the household experienced significant financial difficulty because of increases in rent or mortgage payments. No statistically significant differences were observed between First Nations people living off reserve (15.3%), Métis (15.0%), and Inuit (17.7%) compared with non-Indigenous people (13.8%) (Chart 5).

First Nations people living off reserve (13.7%), Métis (11.9%) and Inuit (24.0%) were more likely than non-Indigenous people (5.8%) to have skipped or delayed a mortgage or rent payment in the last 12 months (Chart 5). Among those who reported skipping or delaying a mortgage or rent payment in the past 12 months, a similar percentage of Indigenous (85.6%) and non-Indigenous people (88.5%) did so due to financial difficulties<sup>16</sup>.

### Chart 5

**Percentage of First Nations people living off reserve, Inuit, Métis and non-Indigenous people who experienced significant financial difficulty due to increases in rent or mortgage or delayed or skipped a rent or mortgage payment in the past 12 months<sup>1</sup> by gender<sup>2</sup>, Canada, 2018**



1. As reported by the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

2. The category 'gender-diverse' is not included in the estimates in this chart in order to meet the confidentiality requirements of the Statistics Act.

**Note:** Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## One-quarter of Indigenous people took on debt or sold assets to manage day-to-day expenses

The 2018 CHS included a series of questions asking whether in the past 12 months any member of the household asked for financial help for day-to-day expenses because they were short on money<sup>17</sup>. Over a quarter (28.7%) of Indigenous people reported asking friends or family for financial help compared with 15.0% of non-Indigenous people. Similar proportions were seen among First Nations people living off reserve (29.6%), Métis (27.7%) and Inuit (28.3%). No significant gender differences were found among Indigenous and non-Indigenous people (Chart 6).

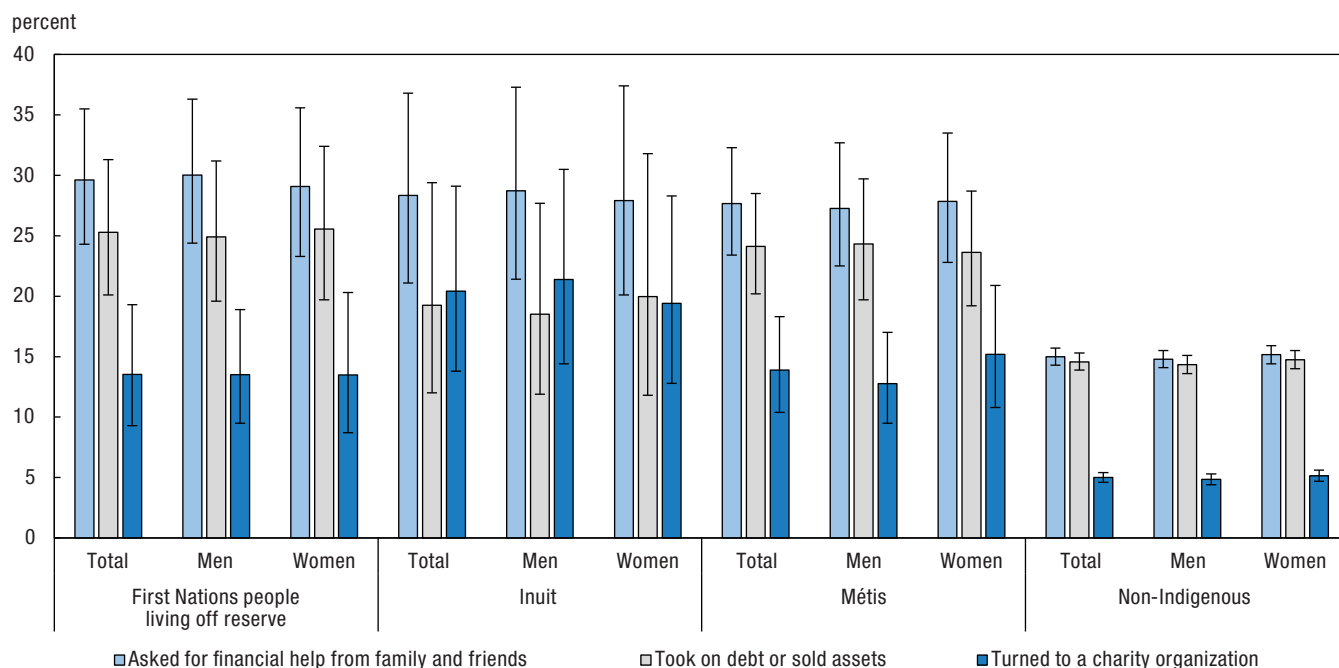
16. Estimates exclude people living in private households in the NWT as they were not asked this question.

17. Questions on financial hardship and mitigation strategies were asked of the reference person in each household and this information was inferred to all persons in the household.



In 2018, approximately one-quarter (24.5%) of Indigenous people took on debt or sold assets because they were short on money for day-to-day expenses, nearly double the proportion seen among non-Indigenous people (14.6%). In addition, about 14.1% of Indigenous people in households turned to a charity organization compared with 5.0% of their non-Indigenous counterparts. These proportions were similar across Indigenous groups and remained higher than among non-Indigenous people in general (Chart 6).

**Chart 6**  
Types of actions taken to mitigate financial difficulties<sup>1</sup> in the past 12 months among First Nations people living off reserve, Inuit, Métis and non-Indigenous people in private households by gender<sup>2</sup>, Canada, 2018



1. Reference persons were asked to report if any member of their household in the past 12 months: a) Asked for financial help from friends or relatives for day-to-day expenses b) Took on debt or sold an asset for day-to-day expenses c) Had to turn to a charity organization, because they were short of money.

2. The category 'gender-diverse' is not included in the estimates in this chart in order to meet the confidentiality requirements of the Statistics Act.

**Note:** Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.

## Summary

This study used the 2018 Canadian Housing Survey (CHS) to examine previously documented measures (e.g., core housing need) in conjunction with newly available data on health and well-being. Given that housing is an important determinant of health, this study provided a more detailed picture of the health, life satisfaction, and financial hardship of Indigenous people across housing tenure and core housing need. It also offered new insights on dwelling conditions (e.g., pest infestation) and dissatisfaction on a variety of dwelling conditions (e.g., energy efficiency or temperature control) that provides policy makers with additional insights on the housing gaps that need to be filled.

The findings must be interpreted in the context of broader systemic factors (e.g., social marginalization, residential schools, territorial displacement) that underpin housing disparities among Indigenous people (National Collaborating Centre for Indigenous Health, 2017). These factors are rooted in colonial policies that have created persistent, and well documented (National Centre for Truth and Reconciliation, 2015) social and economic disadvantage. In the context of housing, the findings of this study reflect these disparities.

The analyses in this study confirmed that Indigenous households were less likely than non-Indigenous households to live in a house that they own. Indigenous households were more likely than non-Indigenous households to have a mortgage on an owned dwelling. Among renters, one-quarter of Indigenous households lived in social and affordable housing (SAH), double that of non-Indigenous households.

While households in SAH tended to be occupied by one person, Indigenous households in SAH in 2018 were more likely to be one-parent households than non-Indigenous households in SAH. Those in rental dwellings, including SAH, lived mainly in apartments whereas three-quarters of owner-occupied homes were single detached homes. Across Indigenous and non-Indigenous households, rented dwellings tended to have fewer bedrooms compared to owned dwellings.

The high percentage of Indigenous households in SAH makes them particularly vulnerable to substandard housing conditions that impact health and wellness (Adamkiewicz et al., 2011; Waterston et al., 2015). Accordingly, Indigenous people in SAH were less likely than those not in SAH or in owned dwellings to report excellent, very good or good general and mental health and high life satisfaction. The same trend was seen among non-Indigenous people.

Indigenous people were more likely than non-Indigenous people to be in core housing need, with Inuit particularly impacted, as noted elsewhere (Canada Mortgage and Housing Corporation, 2020), and specifically younger Inuit aged 15 to 29 years. When examining the indicators that comprise core housing need, Indigenous people living in private households in 2018 were more likely than non-Indigenous people to report living in a crowded dwelling and one in need of major repairs. These findings are further affirmed with an additional set of dwelling satisfaction questions where Indigenous people were more likely to report dissatisfaction with housing conditions such as having enough space, accessibility issues, and being able to maintain comfortable temperatures in winter and summer months.

Additionally, Indigenous people were more likely than non-Indigenous people to report large patches of mould or mildew, undrinkable water lasting more than a week and pest infestations. These dwelling problems are associated with a range of long-term health conditions such as respiratory illnesses, allergies, gastrointestinal issues, and chronic and infectious diseases (Krieger & Higgins, 2002; Pevalin et al., 2017).

The transition out of core housing need, and, in turn, out of homes in poor condition, requires financial means. Financial hardship was more pronounced among Indigenous people, with those experiencing financial difficulty more likely than their non-Indigenous counterparts to have sought financial help from loved ones, organizations and through acquiring debt or selling assets. Not surprisingly, those in core housing need in 2018 had more difficulty meeting financial needs in the past year with difficulties more pronounced for Indigenous people compared to non-Indigenous people. Persistent housing problems and related financial hardships such as food insecurity have lasting impacts on the well-being of those caught in their cycle (Pevalin et al., 2017). The harsh reality for many Indigenous people trapped in economic hardship is the inability to improve their current housing situation by moving into more acceptable housing (Patrick, 2014).

Disparities in housing persist for Indigenous people with the risks thereof amplified in the COVID-19 context (which these data predate). Poor housing conditions, including a lack of clean water, poor ventilation, and crowding, are particular concerns when considering measures required to curb COVID-19 transmission (Ontario Human Rights Commission, 2021). The higher percentage of Indigenous people in inadequate and unsuitable housing in combination with higher rates of chronic conditions, place Indigenous people at increased risk for severe illness (Arriagada, Hahmann, & O'Donnell, 2020). Housing has become the front-line defense against COVID-19 (Ontario Human Rights Commission, 2021), underscoring the need to establish suitable and adequate housing as a human right (Mitchell & Enns, 2014) in order to effectively manage the pandemic and to improve the health and well-being of Indigenous people more generally.

## Limitations

The Canadian Housing Survey (CHS) does not aim to enumerate the Indigenous population and should not be used as the main source of population counts for the Indigenous population as a whole or for distinct Indigenous groups. Furthermore, data are not weighted to Indigenous populations so data may not reflect the specific characteristics of these populations (e.g., geographic and/or age distribution). Demographic information for the Indigenous population is best obtained from the Census.

Due to confidentiality and data quality considerations, many estimates could not be provided at the regional level. While many housing issues are shared across Indigenous groups, housing solutions may need to be tailored to the specific needs of communities or regions which should be further explored in subsequent research.

Small sample sizes also limited reporting of breakdowns by age and gender as well as Indigenous group in some cases. Similarly, estimates for gender-diverse groups could not be reported due to sample size limitations and were omitted from the results. This omission warrants further research using other sources of data (e.g., the 2021 Census or administrative data if available). Data for households in the Northwest Territories were obtained through the 2019 Northwest Territories (NWT) Community Survey (NCS), which collects similar housing information as the CHS in the territory. However, the NCS does not collect all measures included in the CHS, as noted in the paper where relevant, which limits regional representation when reporting on those (e.g., dwelling issues).

Moreover, not all communities in Inuit Nunangat were enumerated which limits the geographical scope of evidence regarding Inuit housing experiences. Similarly, the CHS did not sample First Nations people living on reserve, where adverse housing conditions are a serious and persistent problem. As such, the findings here are limited to the off-reserve population. Information on Status First Nations people was not collected in this survey and could not be reported on specifically, although differences may exist due, in part, to benefits, rights, and programs that are accessible to First Nations people who have status. Since respondents self-identify as Indigenous, there may be some underestimation of the number of Indigenous people living in private households given that some individuals may not self-identify.

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## Appendix

**Table A1**  
**Percentage of First Nations people living off reserve, Inuit and Métis in private households who are dissatisfied or very dissatisfied with various dwelling conditions<sup>1</sup> by gender<sup>2</sup>, Canada, 2018**

	First Nations people living off reserve			Inuit			Métis		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Having enough space</b>									
percent	13.0	13.5	12.4	23.6	24.6	22.7	14.4	14.2	14.8
95% CI	(10.5-16.0)	(10.5-17.2)	(9.8-15.8)	(17.7-30.8)	(18.1-32.4)	(16.7-30.1)	(11.1-18.6)	(10.5-18.9)	(11.1-19.5)
<b>Having enough bedrooms</b>									
percent	12.3	11.4	13.2	37.4	36.5	38.3	13.4	13.5	13.2
95% CI	(9.7-15.5)	(8.7-14.9)	(10.1-17.0)	(26.0-50.4)	(25.5-49.1)	(25.8-52.5)	(10.2-17.3)	(10.0-18.1)	(9.4-18.3)
<b>Affordability</b>									
percent	9.8	9.6	9.9	20.3	19.4	21.1	12.0	11.7	12.4
95% CI	(7.6-12.5)	(7.1-13.0)	(7.5-13.0)	(14.0-28.3)	(14.0-26.3)	(13.7-31.0)	(9.0-15.8)	(8.4-15.9)	(8.6-17.5)
<b>Housing condition</b>									
percent	12.3	13.5	11.0	28.5	29.9	27.2	15.0	15.0	14.9
95% CI	(9.3-16.1)	(9.7-18.5)	(8.5-14.3)	(21.6-36.6)	(22.4-38.6)	(20.0-35.7)	(11.5-19.5)	(10.9-20.1)	(10.9-20.0)
<b>Blocking regular noise from outside or from neighbours</b>									
percent	14.5	13.5	15.5	26.6	26.8	26.5	15.4	14.4	16.3
95% CI	(11.4-18.4)	(9.8-18.3)	(12.1-19.6)	(20.1-34.4)	(20.2-34.5)	(19.2-35.4)	(12.1-19.4)	(10.8-18.9)	(12.1-21.5)
<b>Being accessible to someone using a wheelchair</b>									
percent	40.8	40.2	41.3	51.3	53.1	49.5	43.4	42.9	43.7
95% CI	(35.2-46.6)	(33.8-47.0)	(35.4-47.5)	(39.8-62.7)	(41.4-64.4)	(36.8-62.2)	(38.9-48.1)	(37.3-48.7)	(38.4-49.2)
<b>Being safe and secure within the home</b>									
percent	5.2	4.3	6.1	8.8	9.0	8.6	5.9	6.4	5.1
95% CI	(3.8-7.0)	(2.6-6.8)	(4.3-8.5)	(5.8-13.0)	(5.7-13.9)	(5.8-12.5)	(4.3-8.0)	(4.2-9.6)	(3.6-7.1)
<b>Being energy efficient</b>									
percent	18.8	19.1	18.5	34.1	33.8	34.5	24.5	25.1	23.7
95% CI	(15.5-22.6)	(15.1-23.9)	(15.0-22.6)	(25.1-44.5)	(24.7-44.3)	(24.5-45.9)	(20.7-28.8)	(20.5-30.2)	(19.2-28.9)
<b>Being able to maintain a comfortable temperature in the winter</b>									
percent	15.5	15.3	15.5	31.8	33.5	30.1	18.5	18.3	18.5
95% CI	(12.9-18.4)	(12.0-19.2)	(12.8-18.6)	(23.8-41.0)	(24.9-43.3)	(22.0-39.7)	(15.4-22.2)	(14.5-22.9)	(14.8-22.9)
<b>Being able to maintain a comfortable temperature in the summer</b>									
percent	20.0	20.5	19.4	29.0	31.2	26.8	19.3	18.9	19.4
95% CI	(15.5-25.4)	(15.5-26.6)	(14.8-25.1)	(19.8-40.2)	(20.9-43.7)	(17.6-38.5)	(15.7-23.4)	(14.6-24.1)	(15.5-24.0)

1. Refers to the satisfaction (with dwelling conditions) reported by the reference person. The reference person is the household member responsible for housing decisions. In cases where members share responsibility for housing decisions, one person is chosen to be the reference person.

2. The category 'gender-diverse' is not included in the estimates in this table in order to meet the confidentiality requirements of the Statistics Act.

**Note:** Responses 'not stated' are excluded from the calculation of the percentages.

**Source:** Statistics Canada, Canadian Housing Survey (CHS), 2018.