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# Serious Problems or Disputes Experienced by First Nations people living off reserve, Métis, and Inuit living in the provinces

by **Tristan Marshall** and **Mohan B. Kumar**

## Acknowledgment

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## Highlights

Serious problems, disputes or conflicts can arise in any area of life, whether this involves victimization, harassment, disputes with loved ones, encounters with police, or difficulties obtaining products or services like health care. This study utilizes the 2021 Canadian Legal Problems Survey (CLPS) which collected data on problems or disputes experienced in everyday life which may or may not have required legal help to resolve. This article focuses on those who experienced any of the 19 problems or disputes identified in the CLPS, and who reported that these problems or disputes were serious and difficult to fix. These findings add to existing literature and could inform policies and programs aimed at prevention, early intervention, and the resolutions of problems.

- The proportion of First Nations people living off reserve (30%), Métis (29%), and Inuit (26%) who experienced a serious problem in the past three years was significantly higher than the proportion of non-racialized/non-Indigenous people (19%). First Nations people and Métis were more likely to experience multiple problems compared to non-racialized/non-Indigenous people.
- First Nations people living off reserve and Métis experienced nearly every serious problem examined in the CLPS at higher rates compared to non-racialized/non-Indigenous people, such as health-related, criminal justice-related, discrimination- or harassment-related, or family-related problems that are regarded as serious.
- The proportion of Indigenous people who experienced a serious problem with discrimination is notable - being approximately four times more prevalent among First Nations people (8.0%), and Inuit (7.4%), and two and a half times more prevalent among Métis (5.0%), compared to non-racialized/non-Indigenous people (2.0%).
- There were differences among men and women in terms of the likelihood of experiencing certain types of serious problems among First Nations people living off reserve and Métis.
- Some socio-economic and demographic characteristics were associated with having experienced a serious problem among First Nations people and Métis. For example, with each increasing income quintile, a lower prevalence of serious problems was observed.
- Among First Nations people, after controlling for other factors, a higher education, having a self-reported disability, and being non-heterosexual was associated with experiencing a serious problem.
- Among Métis, after controlling for other factors, having a disability and being non-heterosexual was associated with experiencing a serious problem.

## Background

Previous literature has shown that Indigenous people face serious problems at higher rates. Indigenous people were more likely to report experiencing one or more serious problems in the 3 years preceding the survey compared to the non-racialized/non-Indigenous population in Canada (Cotter, 2022). Indigenous people were also more likely to report a variety of negative impacts, such as financial costs, physical or mental health impacts, or social impacts because of their most serious problem (Cotter, 2022). The experience of serious problems has structural roots. Research indicates Indigenous people are more likely to live in social environments that produce serious problems. For instance, Indigenous people are more likely to be victimized (Perreault, 2022), have health-related

problems such as a disability (Hahmann et al., 2019), to live in subsidized housing (Anderson, 2019; Randle & Thurston, 2022), to be over-policed (Rudin, 2007; Perry, 2009), and be over-represented in the criminal justice system (Office of the Correctional Investigator, 2020).

The high prevalence of serious problems is also rooted in historical and ongoing colonization, which if not regarded as a serious problem in and of itself, contributes to other kinds of serious problems. For example, a recent Senate report recognizes that former government policies have subjected Indigenous women to forced and coerced sterilization, and that this practice continues to happen today (Senate of Canada, 2021). This is not only a pertinent example of poor medical treatment, but a violation of medical and reproductive rights.

Investigating the predictors of serious problems is a valuable venture since serious problems are so common for Indigenous people in Canada. Several social factors (e.g., income, employment, housing) have been identified as determinants of justice within Canada's criminal justice system (Institute for Research on Public Policy, 2018). There likely exists similar social determinants of justice regarding serious problems of everyday life. Previous analysis of data from the CLPS identified Indigenous identities, age, and non-binary gender identities as strong predictors of experiencing serious problems (Savage & McDonald, 2022). Another analysis also found that presence of a disability, lower age, lower income, being non-heterosexual, and Indigenous identities were significant predictors of these problems (Cotter, 2022).

Understanding what factors are associated with serious problems may be useful for policy-making and program decisions aimed at prevention, early intervention, and the resolutions of problems. For example, early intervention and the resolution of problems may be effective in preventing subsequent problems from arising (Currie, 2016). The justice system has been criticized as being "too complex, too slow, and too expensive," (Canadian Forum on Civil Justice, 2013), and thus presents a challenge for marginalized people who are more likely to have a need for these services.

This study will compare First Nations people living off-reserve, Métis, Inuit, and non-racialized/non-Indigenous people, and highlight the disproportionate experience of serious problems and the socioeconomic and demographic factors that predict these disproportionate outcomes.

## Methods

### Data source

The data source for this analysis was the 2021 [Canadian Legal Problems Survey](#) (CLPS), which collected information on 19 types of serious disputes or problems encountered by Canadians within the past three years that may or may not require legal help, as well as the impacts these problems had on their lives. Topics covered in the survey include the types of serious problems experienced, the relationship between those problems, actions taken to resolve, access to legal help, costs associated with the legal problems, the level of understanding of the legal implications of the problems, the evolution and status of the problems, and the impacts of the problems on health, family, and work. The survey also collects socio-economic data. The content for the CLPS electronic questionnaire was developed in collaboration with the Department of Justice Canada. It was administered between February 1 and August 20, 2021.

The survey target population includes individuals 18 years of age or older living in one of Canada's ten provinces, except for individuals living in a collective dwelling, an institution or on a reserve. The survey frame is a person-based list frame, constructed using the 2016 long-form Census and other administrative files. A sample of 42,400 people was randomly selected from the survey frame. The sample consists of a representative sample of 29,972 people from the general population as well as an oversample of 12,428 Indigenous people.

Indigenous people in Canada are not a homogenous group, and analyses were conducted separately for each Indigenous group where possible. The reference group, non-racialized/non-Indigenous people, refers to those who did not identify as either a visible minority, or as having a First Nations, Métis, or Inuit identity.

## Defining serious problems and legal problems in Canada

The Canadian Legal Problems Survey was conducted for the first time in 2021. The survey builds upon previous literature investigating the problems experienced in everyday life that may have legal implications or a possible legal solution, even if the person experiencing the problem did not interpret it as a “legal” matter. Thus, it measures problems that could implicate either the criminal or civil justice systems, but may not have been addressed formally through the legal system.

The survey asked participants if they had experienced any of the following 19 types of problems or disputes in the past three years:

- A problem with a large purchase or service;
- A problem with your employer or job;
- An injury or serious health issue at work or in public;
- A problem with neighbourhood vandalism, property damage, threats, or excessive noise;
- A problem with your house, mortgage, or rent owed to you;
- A problem with debt or money owed to you;
- A problem getting government assistance;
- A problem getting disability assistance;
- A problem regarding immigration to Canada;
- Contact with the criminal justice system that involved being stopped, accused or arrested;
- Contact with the criminal justice system that involved being a victim of or witness to a crime;
- A breakdown of family;
- A problem with child custody or parental responsibilities;
- A problem with a will, or care for another person;
- Receiving poor or incorrect medical treatment;
- A problem involving a civil court or legal action;
- Harassment;
- Discrimination; and,
- Other (write-in responses)

After identifying which of these problems were experienced, participants were then asked if the problem or dispute was serious and not easy to fix; these are defined as serious problems for the purpose of this analysis.

Indigenous people in Canada may experience other serious problems with legal implications that are not represented well in this survey. For example, a disregard for, or differences in understanding of Indigenous rights in Canada may result in serious disputes between Indigenous people and non-Indigenous people or government departments and officials. Disputes can involve entire Indigenous communities, such as the Tsilhqot’in Nation v. British Columbia (2014) court case, where the Tsilhqot’in Nation sought to gain recognition and establish title of their traditional lands. Alternatively, disputes could involve Indigenous individuals, such as in the R v. Sparrow (1990) court case where the issue of government infringement of Indigenous rights (as described in Section 35[1] of the Constitution Act, 1982) was ruled upon.

## Descriptive and bivariate analysis

Descriptive analysis estimates the prevalence of those reporting the experience of one or more serious problems (the outcome of interest in this report) by Indigenous identity group and socio-economic characteristics such as gender, age group (18-29, 30-44, 45-64, and 65+ years of age), self-reported disability status, sexual orientation, income group, labour force participation, educational attainment, and geographical location. In addition, descriptive analysis examines the prevalence of different types of serious problems by Indigenous identity and gender. Among Inuit, numerous estimates were suppressed or excluded due to sample size limitations.

Next, bivariate analysis examines the correlations between candidate variables and the outcome variable. Candidate variables for bivariate analyses were identified with a review of previous literature. Variables included province of residence, urban or rural residence (whether the respondent resided in a Census Metropolitan Area [CMA] or Census Agglomeration [CA] or not), age group and gender. Survey participants were asked to identify their gender, which included a gender diverse option. However, analyses specifically examining gender is limited to those who identified as male or female due to sample size limitations.

Missing values (don't know, not stated and refusals) were excluded from the denominators to generate proportions. As such, the proportions may differ slightly from previously published analyses that included some missing values. Rounding and suppression were performed following Statistic Canada release guidelines. Briefly, estimates based on counts over 90 in the denominator are presented without any quality warnings; those based on counts between 45 and 90 were published with an "E"; and those based on fewer than 45 respondents in the denominator, or fewer than 10 respondents in the numerator are not disclosed. Variance was estimated using 1000 bootstrap weights, which was used to estimate 95% confidence intervals.

Estimates were deemed to be significantly different at  $p < 0.05$ .

## Multivariate analysis

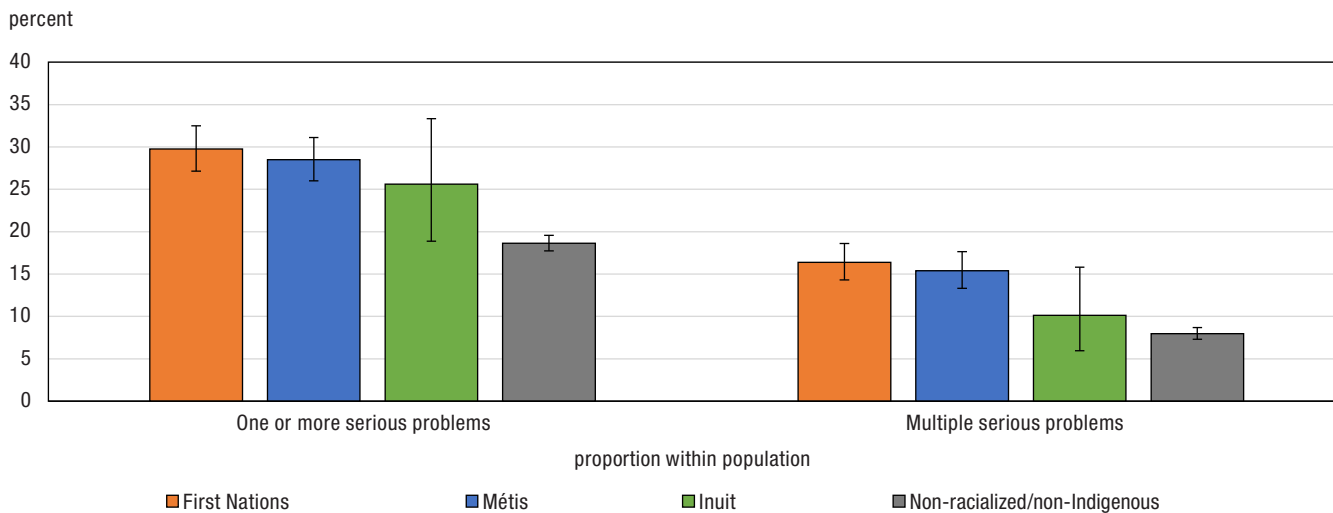
Logistic regressions were used to identify potential associations between socio-economic and demographic factors (independent variables) and having experienced one or more serious problems. Since educational attainment was a characteristic examined, the analysis only included those aged 25 and above. Age restriction takes into consideration the educational trajectories more often seen among Indigenous people, such as attaining high school or equivalent education later in life relative to the non-Indigenous population (O'Donnell & Arriagada, 2019). Restricting the sample to the 25 and above population provides a more representative profile of the highest level of education that people are likely to obtain, and therefore provides a better estimate of the actual effect of education. Also, labour force participation was removed from all models due to high collinearity with household income. This analysis aimed to build on previous work by Cotter, A. (2022) and Savage, L. & McDonald, S. (2022) by estimating prevalence of serious problems and examining associations between socioeconomic characteristics and the outcome variable separately for First Nations people living off reserve, Métis and Inuit. Predicted probabilities, their 95% confidence intervals and risk ratios are presented in this report.

## Results

### The proportion of First Nations people living off reserve, Métis, and Inuit who experienced serious problems is significantly higher than for non-racialized/non-Indigenous people

First Nations people, Métis, and Inuit were significantly more likely to report experiencing a serious problem, as defined by the CLPS, than non-racialized/non-Indigenous people (see Chart 1). Specifically, 30% of First Nations people living off reserve, 29% of Métis, and 26% of Inuit reported experiencing at least one problem in the past three years that was serious and not easy to resolve, all of which were significantly higher than the non-racialized/non-Indigenous population (19%). Additionally, First Nations (16%) people and Métis (15%) were about twice as likely to experience multiple serious problems than non-racialized/non-Indigenous people (8%). One in ten Inuit (10%) reported experiencing multiple serious problems, similar to the proportion among non-racialized, non-Indigenous people.

**Chart 1**  
**Percentage of First Nations people living off reserve, Métis, Inuit, and non-racialized/non-Indigenous people who experienced serious problems in the past three years, provinces, 2021**



**Note:** Error bars represent 95% confidence intervals.  
**Source:** Statistics Canada, Canadian Legal Problems Survey, 2021.

### First Nations people living off reserve, Métis, and Inuit are more likely to experience almost every type of serious problem examined, but unique differences across Indigenous groups exist

Previous research has shown that a significantly higher proportion of Indigenous people reported experiencing serious problems of nearly all types examined in the CLPS (Cotter, 2022). The current analysis aimed to disaggregate these earlier findings at the level of First Nations, Métis, and Inuit identity groups. Chart 2 shows the types of serious problems experienced by First Nations people, Métis, and non-racialized/non-Indigenous people in the past 3 years.

Of the 19 problems examined in the CLPS, the five most common serious problems for First Nations people were discrimination (8.0%), harassment (6.1%), receiving poor or incorrect medical treatment (5.0%), vandalism, property damage, threats, or noise in one’s neighbourhood (5.0%), and a serious problem with debt or money being owed to them (4.3%). The five most common for Métis were vandalism, property damage, threats, or noise in one’s neighbourhood (5.8%), receiving poor or incorrect medical treatment (5.4%), discrimination (5.0%), harassment (4.8%), and a serious problem with debt or money being owed to them (4.8%). Due to sample size limitations, only one type of serious problem is publishable for Inuit – discrimination – which was experienced by 7.4% of Inuit across Canada’s ten provinces.

In comparison, the five most common problems for non-racialized/non-Indigenous people were vandalism, property damage, threat, or noise in one’s neighbourhood (3.8%), receiving poor or incorrect medical treatment (2.9%), harassment (2.8%), not receiving what one paid for regarding a large purchase or service (2.7%), and a serious problem with debt or money being owed to them (2.4%).

The proportion of Indigenous people who experienced a serious problem with discrimination and/or harassment is notable - being approximately four times more prevalent among First Nations people, and Inuit, and two and a half times more prevalent among Métis, compared to non-racialized/non-Indigenous people (2.0%). Additionally, other research has shown that the reasons for this discrimination, and the location where one experiences discrimination are different for Indigenous people compared to non-Indigenous people (Savage & McDonald, 2022). For example, Indigenous people were more likely to experience discrimination in a variety of contexts, such as at school, at work, or online (Savage & McDonald, 2022). Relatedly, experiences of harassment were also significantly more likely among First Nations people and Métis compared to non-racialized/non-Indigenous people.



Significant differences in health-related problems were also seen between Indigenous and non-racialized/non-Indigenous people. A serious problem with an injury or health issue occurring in public, getting disability assistance, or receiving poor or incorrect medical treatment were about twice as likely to be experienced among Métis (3.8%, 2.2% and 5.4%, respectively) and First Nations people (3.8%, 1.8% and 5.0%, respectively) compared to non-racialized/non-Indigenous people (1.7%, 0.9% and 2.9%, respectively).

The prevalence of criminal justice-related problems differed significantly between Indigenous and non-racialized/non-Indigenous people. Serious problems with being stopped, accused, charged, detained or arrested were nearly three times more likely among First Nations people (3.3%) compared to non-racialized/non-Indigenous people (1.2%). Further, contact with the criminal justice system as a result of being a victim of or witness to a crime were approximately two times more likely for Métis (3.9%) and First Nations people (3.6%) compared to non-racialized/non-Indigenous people (1.9%).

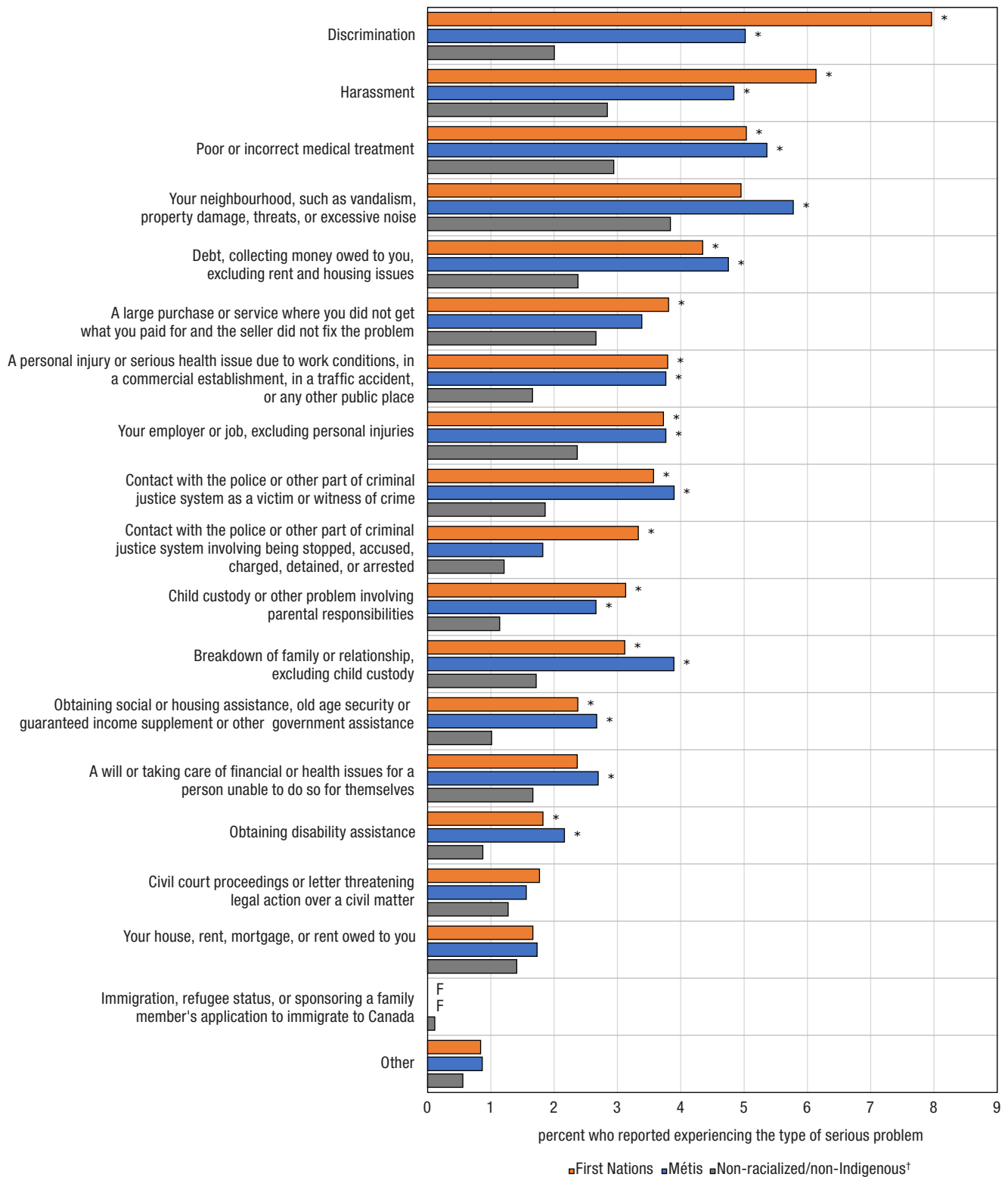
Significant differences were also observed regarding serious problems in one's family life. Notably, First Nations people (3.1%), and Métis (2.7%) were nearly three times more likely to experience a serious child custody or parental responsibility problem than non-racialized/non-Indigenous people (1.1%). Additionally, a serious breakdown of the family, not related to child custody problems, was approximately twice as likely to be experienced by Métis (3.9%) and First Nations people (3.1%) compared to non-racialized/non-Indigenous people (1.7%).

An important context for these findings is the negative effect that colonization and ensuing intergenerational trauma has had on Indigenous people and families. Intergenerational trauma is related to negative well-being and may contribute to greater interpersonal stress and household dysfunction (Bombay et al., 2009), and/or disconnection among families (O'Neil et al., 2018). Government policies have contributed to this intergenerational trauma by encouraging and enabling the separation of Indigenous children from their families, as demonstrated through the residential school system and the overrepresentation of Indigenous children in the child welfare system. The results here show that family-related challenges continue to be disproportionately experienced by First Nations people and Métis.

Various other types of serious problems were significantly more likely to be experienced by First Nations people and Métis compared to non-racialized/non-Indigenous people. First Nations people were significantly more likely to have a serious problem or dispute making a large purchase or receiving a service (3.8% vs. 2.7%), with one's employer or job (3.7% vs. 2.4%), with debt or money owed to them (4.3% vs. 2.4%), or with getting government assistance (2.4% vs. 1.0%). Métis were significantly more likely than non-racialized/non-Indigenous people to have a serious problem or dispute with vandalism, property damage, threats, or noise (5.8% vs. 3.8%), with their employer or job (3.8% vs. 2.4%), with debt or money owed to them (4.8% vs. 2.4%), getting government assistance (2.7% vs. 1.0%), and with a will or taking care of financial or health issues for someone unable to look after themselves (2.7% vs. 1.4%).



**Chart 2**  
**Percentage of First Nations people living off reserve, Métis, and non-racialized/non-Indigenous people who experienced serious problems or disputes in the past three years, by type of problem, provinces, 2021**



F too unreliable to be published

\* significantly different from reference category (p < .05)

† reference category

**Note:** Data for the types of serious problems experienced by Inuit in the past three years were only publishable for those relating to discrimination (7.4%). Estimates for all other types of problems are not included in this chart because the data is too unreliable to be published.

**Source:** Source: Statistics Canada, Canadian Legal Problems Survey, 2021.

## Differences exist between men and women in the likelihood of experiencing certain types of serious problems among First Nations people living off reserve and Métis

Previous literature suggests that Indigenous women experience certain problems at higher rates than Indigenous men, such as violent victimization (Heidinger, 2022) or having chronic health conditions (Hahmann & Kumar, 2022). In contrast, men within the general population in Canada are more likely than women to have serious problems with encounters with police or with debt or money being owed to them (Currie, 2009; Cotter, 2022; Savage & McDonald, 2022).

Another important consideration is the differences between Indigenous women and Indigenous men, in terms of the serious problems they experience. A gendered analysis indicates that the difference between First Nations women and non-racialized/non-Indigenous women was greater than the difference between First Nations men and non-racialized/non-Indigenous men. First Nations women were significantly more likely than non-racialized/non-Indigenous women to experience 14 types of serious problems examined in the CLSP (see Table 1). Notably, First Nations women were about two times more likely than non-racialized/non-Indigenous women to experience poor or incorrect medical treatment (6.2% vs. 3.3%), about four times more likely to experience discrimination (8.1% vs. 2.0%), about two and a half times more likely to experience serious child custody or parental responsibility problems (3.6% vs. 1.5%), and about three times as likely to experience a serious problem with contact with the criminal justice system, either for being stopped, accused, charged, detained or arrested (1.6% vs. 0.6%), or as a victim or witness of a crime (4.3% vs. 1.8%).

First Nations women were also significantly more likely than First Nations men to experience a serious problem with receiving poor or incorrect medical treatment (6.2% vs. 3.5%) or harassment (7.6% vs. 4.0%), and significantly less likely to experience a serious problem with being stopped, accused, charged, detained or arrested (1.6% vs. 5.4%).

**Table 1**  
**Percentage of First Nations women living off reserve, Métis women, and non-racialized/non-Indigenous women who experienced serious problems or disputes in the past three years, by type of problem, provinces, 2021**

Types of Serious Problems	First Nations women		Métis women		Non-racialized/ non-Indigenous women†	
	percent	95% Confidence Interval	percent	95% Confidence Interval	percent	95% Confidence Interval
Discrimination	8.1*	(6.2-10.3)	5.3*	(3.6-7.4)	2.0	(1.5-2.5)
Harassment	7.6*	(5.8-9.8)	5.8*	(4.0-8.0)	3.2	(2.6-3.8)
Poor or incorrect medical treatment	6.2*	(4.5-8.2)	6.0*	(4.3-8.2)	3.3	(2.8-4.0)
Your neighbourhood, such as vandalism, property damage, threats, or excessive noise	6.0*	(4.4-8.0)	6.6*	(4.8-8.7)	3.6	(3.1-4.3)
Debt, collecting money owed to you, excluding rent and housing issues	3.9*	(2.5-5.8)	3.4*	(2.3-4.9)	2.0	(1.6-2.5)
A large purchase or service where you did not get what you paid for and the seller did not fix the problem	4.3*	(2.9-6.1)	2.6	(1.6-3.9)	2.4	(1.9-2.9)
A personal injury or serious health issue due to work conditions, in a commercial establishment, in a traffic accident, or any other public place	4.1*	(2.7-5.9)	3.1*	(2.1-4.4)	1.6	(1.3-2.0)
Your employer or job, excluding personal injuries	4.4*	(3.0-6.3)	3.5	(2.1-5.4)	2.3	(1.8-2.8)
Contact with the police or other part of criminal justice system as a victim or witness of crime	4.3*	(3.0-6.1)	4.7*	(3.2-6.6)	1.8	(1.4-2.3)
Contact with the police or other part of criminal justice system involving being stopped, accused, charged, detained, or arrested	1.6*	(0.8-2.9)	1.2	(0.5-2.4)	0.6	(0.4-0.9)
Child custody or other problem involving parental responsibilities	3.6*	(2.3-5.4)	3.6*	(2.4-5.1)	1.5	(1.1-1.9)
Breakdown of family or relationship, excluding child custody	3.2*	(2.0-4.8)	4.7*	(3.2-6.7)	1.7	(1.3-2.2)
Obtaining social or housing assistance, old age security or guaranteed income supplement or other government assistance	2.9*	(1.7-4.5)	2.6*	(1.4-4.3)	0.8	(0.5-1.2)
A will or taking care of financial or health issues for a person unable to do so for themselves	2.8	(1.8-4.2)	3.1	(1.8-4.9)	1.8	(1.5-2.3)
Obtaining disability assistance	2.2*	(1.3-3.5)	1.8*	(1.1-2.9)	0.8	(0.5-1.1)
Civil court proceedings or a letter threatening legal action over a civil matter	1.6	(0.8-2.8)	1.0	(0.5-1.9)	1.1	(0.8-1.5)
Your house, rent, mortgage, or rent owed to you	1.8	(1.0-2.9)	1.6	(0.9-2.6)	1.3	(1.0-1.7)
Immigration, refugee status, or sponsoring a family member's application to immigrate to Canada	F	F	F	F	F	F
Other	F	F	1.1	(0.5-2.1)	0.7	(0.4-1.1)

F too unreliable to be published

\* Significantly different from reference category ( $p < .05$ ).

† reference category

**Note:** Data for the types of serious problems experienced by Inuit women in the past three years are not included in this chart because the data is too unreliable to be published.

**Source:** Statistics Canada, Canadian Legal Problems Survey, 2021.

First Nations men were more likely than non-racialized/non-Indigenous men to experience five types of serious problems examined in the CLPS (see Table 2). In particular, First Nations men were three times more likely than non-racialized/non-Indigenous men to experience a serious problem that involved being stopped, accused, charged, detained or arrested (5.4% vs. 1.8%), about three and a half times more likely to experience a serious problem with discrimination (7.3% vs. 2.0%), and about three times as likely to experience a serious child custody or parental responsibility problem (2.3% vs. 0.8%).

Overall, there are different trends among Métis men and women in the types of serious problems they experience. For example, Métis women were significantly more likely to experience a serious child custody or parental responsibility problem compared to Métis men (3.6% vs. 1.7%). Compared to non-racialized/non-Indigenous women, Métis women were significantly more likely to experience 11 types of serious problems (see Table 1). Of note, Métis women were about two and a half times more likely than non-racialized/non-Indigenous women to experience a serious child custody or parental responsibility problem (3.6% vs. 1.5%), about two times more likely to receive poor or incorrect medical treatment (6.2% vs. 3.3%), and about two and a half times more likely to experience a serious problem with discrimination (5.3% vs. 2.0%).

Métis men were significantly more likely than non-racialized/non-Indigenous men to experience six types of serious problems (see Table 2). Notably, Métis men were more likely to experience a serious problem getting government assistance (2.8% vs. 1.2%) or disability assistance (2.5% vs. 0.9%), experiencing discrimination (4.8% vs. 2.0%), and almost two times more likely to receive poor or incorrect medical treatment (4.6% vs. 2.6%).

**Table 2**  
**Percentage of First Nations men living off reserve, Métis men, and non-racialized/non-Indigenous men who experienced serious problems or disputes in the past three years, by type of problem, provinces, 2021**

Types of Serious Problems	First Nations men		Métis men		Non-racialized/ non-Indigenous men†	
	percent	95% Confidence Interval	percent	95% Confidence Interval	percent	95% Confidence Interval
Discrimination	<b>7.3*</b>	(5.3-9.7)	<b>4.8*</b>	(3.2-6.9)	<b>2.0</b>	(1.5-2.6)
Harassment	<b>4.0</b>	(2.4-6.2)	<b>3.8</b>	(2.5-5.4)	<b>2.4</b>	(1.9-3.0)
Poor or incorrect medical treatment	<b>3.5</b>	(2.0-5.6)	<b>4.6*</b>	(3.1-6.4)	<b>2.6</b>	(2.0-3.2)
Your neighbourhood, such as vandalism, property damage, threats, or excessive noise	<b>3.6</b>	(2.1-5.7)	<b>4.9</b>	(3.5-6.6)	<b>4.0</b>	(3.3-4.7)
Debt, collecting money owed to you, excluding rent and housing issues	<b>4.7*</b>	(3.1-6.7)	<b>5.8*</b>	(3.9-8.2)	<b>2.8</b>	(2.2-3.4)
A large purchase or service where you did not get what you paid for and the seller did not fix the problem	<b>3.3</b>	(1.9-5.3)	<b>4.1</b>	(2.7-5.9)	<b>2.9</b>	(2.4-3.5)
A personal injury or serious health issue due to work conditions, in a commercial establishment, in a traffic accident, or any other public place	<b>3.5*</b>	(2.1-5.4)	<b>4.5*</b>	(2.9-6.6)	<b>1.7</b>	(1.3-2.2)
Your employer or job, excluding personal injuries	<b>2.7</b>	(1.5-4.4)	<b>4.0</b>	(2.6-5.8)	<b>2.4</b>	(1.9-3.0)
Contact with the police or other part of criminal justice system as a victim or witness of crime	<b>2.5</b>	(1.3-4.2)	<b>3.1</b>	(1.9-4.7)	<b>1.9</b>	(1.4-2.5)
Contact with the police or other part of criminal justice system involving being stopped, accused, charged, detained, or arrested	<b>5.4*</b>	(3.5-7.8)	<b>2.5</b>	(1.3-4.3)	<b>1.8</b>	(1.4-2.4)
Child custody or other problem involving parental responsibilities	<b>2.3*</b>	(1.2-3.9)	<b>1.7</b>	(0.9-3.0)	<b>0.8</b>	(0.5-1.2)
Breakdown of family or relationship, excluding child custody	<b>2.8</b>	(1.6-4.6)	<b>2.9</b>	(1.8-4.5)	<b>1.7</b>	(1.3-2.3)
Obtaining social or housing assistance, old age security or guaranteed income supplement or other government assistance	<b>1.5</b>	(0.6-3.0)	<b>2.8*</b>	(1.7-4.4)	<b>1.2</b>	(0.9-1.6)
A will or taking care of financial or health issues for a person unable to do so for themselves	<b>1.9</b>	(0.9-3.4)	<b>2.2</b>	(1.3-3.5)	<b>1.5</b>	(1.1-1.9)
Obtaining disability assistance	<b>F</b>	<b>F</b>	<b>2.5*</b>	(1.5-4.1)	<b>0.9</b>	(0.7-1.3)
Civil court proceedings or a letter threatening legal action over a civil matter	<b>2.0</b>	(1.0-3.4)	<b>2.1</b>	(1.2-3.5)	<b>1.4</b>	(1.1-1.9)
Your house, rent, mortgage, or rent owed to you	<b>1.6</b>	(0.8-2.9)	<b>1.8</b>	(1.0-3.0)	<b>1.5</b>	(1.1-2.0)
Immigration, refugee status, or sponsoring a family member's application to immigrate to Canada	<b>F</b>	<b>F</b>	<b>F</b>	<b>F</b>	<b>0.1</b>	(0.1-0.3)
Other	<b>F</b>	<b>F</b>	<b>F</b>	<b>F</b>	<b>0.4</b>	(0.2-0.6)

F too unreliable to be published.

\* Significantly different from reference category ( $p < .05$ ).

† reference category

**Note:** Data for the types of serious problems experienced by Inuit men in the past three years are not included in this chart because the data is too unreliable to be published.

**Source:** Statistics Canada, Canadian Legal Problems Survey, 2021.

## Certain socio-economic characteristics are associated with experiencing at least one serious problem, especially having a disability, being non-heterosexual, or having low household income

An examination of the socio-economic characteristics associated with serious problems can reveal which subpopulations might benefit most from legal or social supports. Previous research suggests that several characteristics increase the likelihood of experiencing one or more serious problems, including lower income, having a self-reported disability, or having higher educational attainment (Savage & McDonald, 2022). However, these characteristics have not been examined within First Nations, Métis and Inuit populations specifically.

Characteristics of serious problems, such as perceived severity, or chronicity may vary across provinces because of policy differences, or other provincial differences such as access to legal support. There were no significant differences across regions in the proportion of First Nations people who experienced a serious problem in the past three years. Meanwhile, the proportion of Métis who experienced at least one serious problem was significantly lower in the Atlantic provinces compared to Ontario. To compare, non-racialized/non-Indigenous people in Ontario were significantly more likely to experience one or more serious problems than those in Quebec, and significantly less likely than those in British Columbia.

Among First Nations people, there were no significant differences across the four age groups in the likelihood of having experienced a serious problem. However, among Métis, those aged 65 and over were significantly less likely to experience a serious problem (18%), compared to those between 18 years to 29 years old (27%). Among non-racialized/non-Indigenous people, those aged 65 and over were significantly less likely to experience a serious problem compared to those between 18-29 years old, whereas those between 30-64 years old were significantly more likely to report experiencing a problem. Of note here, the proportion of First Nations people and Métis between the ages of 18 and 64 years old who experienced a serious problem was similar. This was not the case for the non-racialized/non-Indigenous population, where middle aged people were more likely to experience serious problems than other age groups.

Among the off-reserve First Nations, Métis, Inuit, and non-racialized/non-Indigenous populations, there were no significant differences in the proportion of men and women who experienced one or more serious problems. Similarly, there were no significant differences between urban or rural places of residence among any of the population groups.

A significantly higher proportion of non-heterosexual people, that is, people who reported being lesbian or gay, bisexual, pansexual, asexual, or another sexual orientation, reported experiencing serious problems. Over two in five (42%) non-heterosexual First Nations people, 48% of non-heterosexual Métis, and 29% of non-heterosexual non-racialized/non-Indigenous people reported a serious problem, compared to their heterosexual counterparts (28%, 27% and 18%, respectively). Not only do non-heterosexual people seem to experience serious problems more often, research conducted in western Canada has indicated they may experience more barriers to justice and legal assistance (Community Based Research Centre, 2021).

Among First Nations people, Métis, and Inuit, there were no significant differences in the prevalence of serious problems between people who reported working in the previous twelve months and those who were not working. In comparison, non-racialized/non-Indigenous people who reported working in the past twelve months were significantly more likely to report experiencing a serious problem (20%) than non-racialized/non-Indigenous people who were not working (16%).

Qualitative research has indicated that people with physical or mental disabilities, especially if they are Indigenous or visible minorities, experience more serious problems and face more challenges resolving them (Rajan, 2021). Nearly half of First Nations people (46%) and Métis (44%) with a self-reported disability experienced at least one serious problem, which is significantly higher than about one quarter of First Nations people (25%) and Métis (24%), respectively, without a self-reported disability who reported the same. More than one third of non-racialized/non-Indigenous people (34%) with a self-reported disability experienced at least one serious problem, a significantly higher proportion than 16% of non-racialized/non-Indigenous people without a self-reported disability.

The literature on serious problems suggests that people with higher education are more likely to report experiencing serious problems (Currie, 2009; Savage & McDonald, 2022). This was also the case for First Nations people, as those who completed a college (37%) or university (34%) education were significantly more likely to report experiencing a serious problem than those without a high school diploma or equivalent (25%). One potential reason for these findings may be that those with less education are underreporting their experiences of serious problems (Currie, 2009). However, it is notable that there were no significant differences in the proportion of Métis who experienced a serious problem across education groups.

Consistent with previous research in other population groups, having lower income increased the likelihood of experiencing at least one serious problem in First Nations and Métis populations. First Nations people in the lowest household income quintile were significantly more likely to experience a serious problem than those in the third, fourth-, and fifth-income quintiles, and approached significance for the second income quintile. Métis in the lowest income quintile were significantly more likely to experience a serious problem than those in the fourth- and fifth-income quintiles.

**Table 3**  
**Proportion of First Nations people living off reserve, Métis, Inuit, and non-racialized/non-Indigenous people who experienced a serious problem in the past three years, by socio-economic characteristics, provinces, 2021**

Characteristics	First Nations		Métis		Inuit		Non-racialized/ non-Indigenous	
	percent	95% Confidence Interval	percent	95% Confidence Interval	percent	95% Confidence Interval	percent	95% Confidence Interval
<b>Provinces</b>								
Atlantic provinces	25	(18-33)	19*	(12-29)	14 <sup>E</sup>	(7-25)	17	(16-18)
Quebec	23	(16-32)	28	(19-38)	F	F	16*	(14-18)
Ontario <sup>†</sup>	32	(27-37)	30	(25-35)	F	F	19	(17-21)
Prairie provinces	30	(25-35)	29	(25-33)	F	F	21	(19-23)
British Columbia	31	(25-38)	29	(23-36)	F	F	22*	(19-25)
<b>Geographical Location<sup>†</sup></b>								
Rural	26	(21-31)	26	(22-31)	24	(16-34)	17	(15-19)
Urban <sup>†</sup>	31	(28-35)	29	(27-33)	28 <sup>E</sup>	(18-40)	19	(18-20)
<b>Age group (in years)</b>								
18-29 <sup>†</sup>	28	(23-34)	27	(21-33)	F	F	17	(14-19)
30-44	33	(28-39)	33	(28-38)	32 <sup>E</sup>	(18-49)	24*	(22-26)
45-64	30	(26-35)	31	(27-35)	25	(15-38)	21*	(20-23)
65+	24	(18-31)	18*	(14-23)	F	F	12*	(11-13)
<b>Gender</b>								
Male	28	(24-32)	27	(23-31)	22 <sup>E</sup>	(12-34)	19	(17-20)
Female <sup>†</sup>	31	(27-35)	30	(26-34)	30	(20-40)	19	(17-20)
<b>Sexual Orientation</b>								
Heterosexual <sup>†</sup>	28	(25-31)	27	(24-30)	23	(16-31)	18	(17-19)
Non-Heterosexual	42*	(31-53)	48*	(37-59)	F	F	29*	(23-35)
<b>Labour force Participation<sup>2</sup></b>								
Working <sup>†</sup>	29	(26-32)	28	(25-31)	28	(20-37)	20	(19-21)
Not Working	32	(27-37)	30	(26-34)	21 <sup>E</sup>	(10-35)	16*	(15-18)
<b>Self-reported Disability</b>								
Yes	46*	(40-52)	44*	(38-50)	F	F	34*	(31-37)
No <sup>†</sup>	25	(22-28)	24	(22-27)	21	(15-29)	16	(15-17)
<b>Educational Attainment<sup>3</sup></b>								
Less than high school <sup>†</sup>	25	(19-31)	28	(22-35)	F	F	13	(11-16)
High school or equivalent	24	(20-29)	26	(22-31)	F	F	17*	(15-19)
College, CEGEP, or Trade School	37*	(32-41)	31	(26-36)	24 <sup>E</sup>	(13-38)	21*	(19-23)
University Certificate or Higher	34*	(28-40)	29	(25-35)	F	F	20*	(18-21)

**Table 3**

**Proportion of First Nations people living off reserve, Métis, Inuit, and non-racialized/non-Indigenous people who experienced a serious problem in the past three years, by socio-economic characteristics, provinces, 2021**

Characteristics	First Nations		Métis		Inuit		Non-racialized/ non-Indigenous	
	percent	95% Confidence Interval	percent	95% Confidence Interval	percent	95% Confidence Interval	percent	95% Confidence Interval
<b>Income Quintiles<sup>4</sup></b>								
Q1 <sup>†</sup>	<b>38</b>	(33-44)	<b>34</b>	(29-40)	<b>F</b>	F	<b>23</b>	(21-26)
Q2	<b>30</b>	(23-37)	<b>31</b>	(25-38)	<b>F</b>	F	<b>20*</b>	(18-22)
Q3	<b>29*</b>	(23-35)	<b>28</b>	(23-35)	<b>F</b>	F	<b>19*</b>	(17-21)
Q4	<b>28*</b>	(20-36)	<b>19*</b>	(15-25)	<b>F</b>	F	<b>15*</b>	(13-17)
Q5	<b>26*</b>	(19-33)	<b>23*</b>	(17-30)	<b>F</b>	F	<b>16*</b>	(14-18)

F too unreliable to be published

E use with caution

\* Significantly different from reference category (p < .05).

† Reference category

1. An urban location is defined as residence within a CMA or CA. A rural location is any residence outside of a CMA or CA.

2. Labour force participation was determined by asking survey respondents whether they had worked at a job or business within the past twelve months. Analysis on this variable was restricted to those aged 25 and above to better reflect the working population.

3. Analysis on this variable was restricted to those aged 25 and above.

4. Income quintiles were generated using household income within each province, where Q1 represents the lowest income group and Q5 represents the highest income group.

Source: Statistics Canada, Canadian Legal Problems Survey, 2021.

### Controlling for other characteristics, some socio-economic characteristics are associated with experiencing at least one serious problem among First Nations people living off reserve, Métis, and non-racialized/non-Indigenous people

To examine the effect of socio-economic characteristics on the probability of experiencing a serious problem while controlling for other factors explored previously, a multivariate logistic regression was conducted. Table 4 examines factors among the off-reserve First Nations population, Table 5 examines factors among the Métis population, and Table A1 examines factors among the non-racialized/non-Indigenous population.

Among First Nations people, self-reported disability status, sexual orientation, and education level were significantly associated with the probability of experiencing one or more serious problems when controlling for the socio-economic characteristics examined in Table 4. Specifically, First Nations people with a self-reported disability had a 49% adjusted probability of experiencing at least one serious problem, 1.86 times the probability compared to First Nations people without a self-reported disability. Further, non-heterosexual First Nations people had a 45% adjusted probability of experiencing at least one serious problem, 1.49 times the probability compared to heterosexual First Nations people. Lastly, First Nations people who completed either a college or university education both had a 38% adjusted probability of experiencing at least one serious problem, 1.65 times and 1.63 times the probability, respectively, of those who had not completed high school.

Age did not have a statistically significant association with the probability of experiencing a serious problem among First Nations people. However, it should be noted that the risk ratios were nearly identical in the 25-29 and 30-44 age group, unlike among non-racialized/non-Indigenous people, where the ratio is higher in the latter age group (see Table A1). A similar pattern emerged regarding education, with those with less than high school and high school having similar risk ratios. This is not the case among non-racialized/non-Indigenous people, where their ratio is higher among those with high school education (see Table A1). This too may be the result of higher prevalence among First Nations people with less than high school education compared to non-racialized/non-Indigenous people with the same education.



**Table 4**  
**Adjusted predicted probabilities and risk ratios of experiencing one or more serious problems in the past three years by socio-economic characteristics among First Nations people living off reserve aged 25 years and over, provinces, 2021**

Characteristics	Predicted Probabilities (percent)	95% Confidence Interval	Risk Ratio <sup>1</sup>
<b>Provinces</b>			
Atlantic provinces	31	(22-41)	0.94
Quebec	30	(22-40)	0.93
Ontario <sup>†</sup>	33	(28-38)	1.00
Prairie provinces	32	(27-38)	0.98
British Columbia	29	(22-37)	0.89
<b>Geographical Location<sup>2</sup></b>			
Rural	28	(23-34)	0.86
Urban <sup>†</sup>	33	(29-37)	1.00
<b>Age Group (in years)</b>			
25-29 <sup>†</sup>	34	(25-44)	1.00
30-44	34	(29-40)	1.01
45-64	30	(26-35)	0.88
65+	25	(19-32)	0.73
<b>Gender</b>			
Male	32	(28-38)	1.06
Female <sup>†</sup>	31	(27-35)	1.00
<b>Sexual Orientation</b>			
Heterosexual <sup>†</sup>	30	(27-34)	1.00
Non-Heterosexual	45	(31-60)	1.49*
<b>Self-Reported Disability</b>			
Yes	49	(42-56)	1.86*
No <sup>†</sup>	26	(23-30)	1.00
<b>Educational Attainment</b>			
Less than high school <sup>†</sup>	23	(17-31)	1.00
High school or equivalent	25	(19-31)	1.07
College, CEGEP, or Trade School	38	(33-43)	1.65*
University Certificate or higher	38	(31-45)	1.63*
<b>Income Quintiles<sup>3</sup></b>			
Q1 <sup>†</sup>	36	(30-42)	1.00
Q2	31	(24-39)	0.87
Q3	30	(24-37)	0.83
Q4	28	(21-36)	0.77
Q5	27	(20-35)	0.74

\* Significantly different from reference category ( $p < .05$ ).

† Reference category.

1. Risk ratio: The ratio of adjusted probabilities in one category divided by the reference category

2. An urban location is defined as residence within a CMA or CA. A rural location is any residence outside of a CMA or CA.

3. Income quintiles were generated using household income within each province, where Q1 represents the lowest income group and Q5 represents the highest income group.

Source: Statistics Canada, Canadian Legal Problems Survey, 2021.

Among Métis, self-reported disability status and sexual orientation were significantly associated with the likelihood of experiencing one or more serious problems in the past three years when controlling for the socio-economic characteristics examined in Table 5. Métis with a self-reported disability had a 42% adjusted probability of experiencing a serious problem, 1.68 times the probability than Métis who did not have a self-reported disability. Non-heterosexual Métis had a 49% adjusted probability of experiencing a serious problem, 1.81 times the probability of heterosexual Métis experiencing the same. The risk ratio among Métis 65 years or older approached statistically significant difference compared to the 25–29-year-old age group, and the ratio is similar to that seen in the non-racialized/non-Indigenous population (see Table A1). With regards to income among Métis, there were no significant associations, and the risk ratios in most income quintiles were not statistically distinguishable from the reference group. However, it is possible that income is related to the types of serious problems experienced and resources available to resolve them, which was not investigated in this article.



**Table 5**  
**Adjusted predicted probabilities and risk ratios of experiencing one or more serious problems in the past three years by socio-economic characteristics among Métis aged 25 years and over, provinces, 2021**

Characteristics	Predicted Probabilities (percent)	95% Confidence Interval	Risk Ratio <sup>1</sup>
<b>Provinces</b>			
Atlantic provinces	27	(18-39)	0.91
Quebec	27	(20-36)	0.90
Ontario <sup>†</sup>	30	(25-36)	1.00
Prairie provinces	28	(24-32)	0.93
British Columbia	32	(26-39)	1.06
<b>Geographical Location<sup>2</sup></b>			
Rural	27	(22-33)	0.93
Urban <sup>†</sup>	29	(26-33)	1.00
<b>Age Group (in years)</b>			
25-29 <sup>†</sup>	26	(19-35)	1.0
30-44	34	(29-40)	1.29
45-64	31	(27-35)	1.16
65+	17	(13-23)	0.65
<b>Gender</b>			
Male	28	(25-32)	0.97
Female <sup>†</sup>	29	(26-33)	1.00
<b>Sexual Orientation</b>			
Heterosexual <sup>†</sup>	27	(24-30)	1.00
Non-Heterosexual	49	(37-61)	1.81*
<b>Self-Reported Disability</b>			
Yes	42	(35-49)	1.68*
No <sup>†</sup>	25	(22-28)	1.00
<b>Educational Attainment</b>			
Less than high school <sup>†</sup>	32	(24-41)	1.00
High school or equivalent	25	(20-30)	0.77
College, CEGEP, or Trade School	31	(27-36)	0.97
University Certificate or higher	29	(24-34)	0.90
<b>Income Quintiles<sup>3</sup></b>			
Q1 <sup>†</sup>	31	(25-37)	1.00
Q2	35	(29-42)	1.15
Q3	30	(24-36)	0.96
Q4	22	(17-28)	0.72
Q5	26	(20-33)	0.84

\* Significantly different from reference category (p < .05).

† Reference category

1. Risk ratio: The ratio of adjusted probabilities in one category divided by the reference category

2. An urban location is defined as residence within a CMA or CA. A rural location is any residence outside of a CMA or CA.

3. Income quintiles were generated using household income within each province, where Q1 represents the lowest income group and Q5 represents the highest income group.

Source: Statistics Canada, Canadian Legal Problems Survey, 2021.

For reference, the same multivariate logistic regression model for the non-racialized/non-Indigenous population was examined. Among non-racialized/non-Indigenous people, living in an urban area, being between 30 and 65 years of age, being non-heterosexual, having a self-reported disability, and lower income were significantly associated with the likelihood of experiencing one or more serious problems, when controlling for the socio-economic characteristics examined in Table A1.

## Conclusion

Using CLPS data, this article examined the types of serious problems experienced within the off-reserve First Nations, Métis and Inuit populations in the provinces of Canada, and the characteristics associated with the likelihood of experiencing one or more serious problems.

First Nations people living off reserve, Métis, and Inuit are more likely to report experiencing a serious problem compared to the non-racialized/non-Indigenous population, and First Nations people and Métis are more likely to experience multiple serious problems. Among First Nations people and Métis, these patterns hold for almost every serious problem type measured by the survey, such as serious problems with discrimination, harassment, receiving poor medical treatment, or with vandalism, property damage, excessive noise, or threats in one's neighbourhood. This suggests that serious problems are more prevalent in nearly every area of life compared to non-racialized/

non-Indigenous people. This pattern is more pronounced for First Nations and Métis women than men, when compared to their respective non-racialized/non-Indigenous counterparts.

Among First Nations people living off reserve, those with a self-reported disability, non-heterosexual people, those who completed post-secondary education, and those with lower incomes were more likely to report experiencing at least one serious problem. When controlling for other factors among the First Nations population aged 25 and over, sexual orientation, self-reported disability status, and education level were associated with a higher likelihood of experiencing a serious problem.

Among Métis, those with a self-reported disability, non-heterosexual people, and those of lower incomes were more likely to report experiencing at least one serious problem. Métis over 65 years of age were less likely. When controlling for other factors within the Métis population aged 25 and over, self-reported disability status, and sexual orientation were the only significant factors associated with an increased likelihood of experiencing a serious problem.

The fact that relatively few factors are significantly associated with the increased likelihood of experiencing serious problems among First Nations people and Métis is, perhaps, the result of higher prevalence of serious problems in all First Nations and Métis subgroups. The lack of significant differences could be related to a smaller sample size among the First Nations and Métis populations, however many of the risk ratios were closer to the reference category in the First Nations (Table 4) and Métis (Table 5) population models than in the non-Indigenous/non-racialized population model (Table A1). The results might reflect a general pervasiveness of serious problems across all walks of life among First Nations people and Métis. For example, while the prevalence of serious problems is lower for the youngest age group and higher for the middle age groups among non-racialized/non-Indigenous people, this is not the case for First Nations people and Métis. Moreover, the prevalence of serious problems in the youngest age group is significantly higher among First Nations people and Métis compared to non-racialized/non-Indigenous people. A similar pattern emerges with education. The prevalence among those with less than high school education is higher among First Nations people and Métis compared to non-racialized/non-Indigenous people. Also, among non-racialized/non-Indigenous people, every income quintile higher than the lowest had a protective effect. However, there was no apparent protective effect of higher income for First Nations people and Métis.

This article's findings cannot be generalized to the First Nations population on reserve, as well as First Nations people, Métis, and Inuit residing in the territories. The literature on serious problems could benefit from further analysis of Indigenous people who experienced multiple problems, as well as analysis of the resolution of serious problems, interactions with the civil legal system, and impacts of serious problems within the Indigenous population.

These findings add to the existing literature on serious problems among First Nations people, Métis and Inuit in Canada and could inform policies and programs aimed at prevention, early intervention, and the resolutions of problems.

## Appendix

**Table A1**  
**Adjusted predicted probabilities and risk ratios of experiencing one or more serious problems in the past three years by socio-economic characteristics among non-racialized/non-Indigenous people aged 25 years and over, provinces, 2021**

Characteristics	Predicted Probabilities (percent)	95% Confidence Interval	Risk Ratio <sup>1</sup>
<b>Provinces</b>			
Atlantic provinces	18	(16-19)	0.96
Quebec	17	(15-29)	0.91
Ontario <sup>†</sup>	18	(17-20)	1.00
Prairie provinces	21	(19-23)	1.14
British Columbia	21	(18-24)	1.14
<b>Geographical Location<sup>2</sup></b>			
Rural	16	(14-19)	0.86*
Urban <sup>†</sup>	19	(18-20)	1.00
<b>Age Group (in years)</b>			
25-29 <sup>†</sup>	16	(13-20)	1.00
30-44	25	(22-27)	1.52*
45-64	21	(19-23)	1.30*
65+	11	(10-12)	0.67*
<b>Gender</b>			
Male	19	(18-21)	1.04
Female <sup>†</sup>	18	(17-20)	1.00
<b>Sexual Orientation</b>			
Heterosexual <sup>†</sup>	18	(17-19)	1.00
Non-Heterosexual	24	(19-30)	1.32*
<b>Self-Reported Disability</b>			
Yes	33	(30-37)	1.99*
No <sup>†</sup>	17	(16-18)	1.00
<b>Educational Attainment</b>			
Less than high school <sup>†</sup>	11	(9-14)	1.00
High school or equivalent	16	(14-18)	1.42*
College, CEGEP, or Trade School	20	(19-22)	1.78*
University Certificate or higher	21	(19-23)	1.85*
<b>Income Quintiles<sup>3</sup></b>			
Q1 <sup>†</sup>	27	(25-31)	1.00
Q2	22	(19-34)	0.79*
Q3	17	(15-19)	0.63*
Q4	14	(12-16)	0.51*
Q5	15	(13-17)	0.54*

\* Significantly different from reference category (p < .05).

† Reference category

1. Risk ratio: The ratio of adjusted probabilities in one category divided by the reference category

2. An urban location is defined as residence within a CMA or CA. A rural location is any residence outside of a CMA or CA.

3. Income quintiles were generated using household income within each province, where Q1 represents the lowest income group and Q5 represents the highest income group.

Source: Statistics Canada, Canadian Legal Problems Survey, 2021.

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