SOCIO ECONOMIC ANALYSIS

Housing Needs and Conditions



March 2019

The Housing Conditions of Off-Reserve Aboriginal Households



Amran Wali Senior Analyst, Economics

"While the housing conditions of off-reserve Aboriginal households improved at a greater rate than non-Aboriginal households between 2011 and 2016, Aboriginal households still had a much higher incidence of core housing need. Although issues around affordability are still the leading drivers of core housing need for both sets of households, crowding and dwellings in need of major repair were relatively more prevalent issues for Aboriginal households."

Introduction

The 2016 Census identified 14.1 million households in Canada. CMHC has assessed 13.3 million households for core housing need (CHN) (see Glossary), including 648,765 Aboriginal households.

This report assesses the housing conditions of off-reserve Aboriginal households (referred to as Aboriginal households), based on custom data from the 2016 Census and using CMHC's measures of acceptable housing and CHN.

Overall, the housing conditions of Aboriginal households have improved at a greater rate than non-Aboriginal households between 2011 and 2016. Still, the incidence of CHN for Aboriginal households remained higher than that of non-Aboriginal households, as 18% of Aboriginal households were in CHN, while only 12% of non-Aboriginal households were in CHN in 2016.

A household is in CHN if:

- 1. its housing is below one or more of three housing standards (adequacy, suitability and affordability); and
- 2. the household would have to spend 30% or more of its before-tax household income to access housing elsewhere in the community that meets all three standards.

Meanwhile, acceptable housing is adequate in condition, suitable in size and affordable.

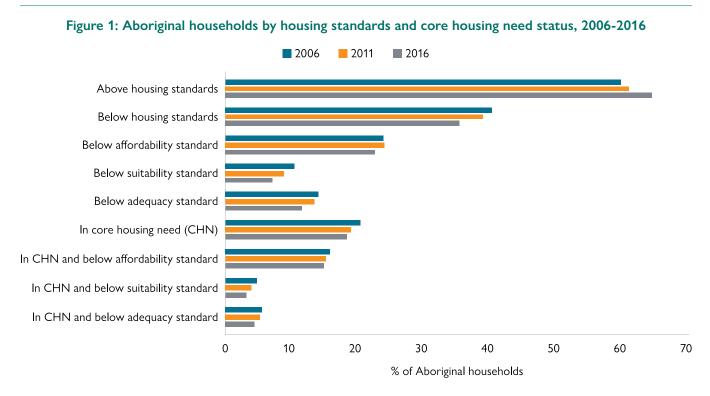






Housing conditions of Aboriginal households have improved at a faster rate than non-Aboriginal households

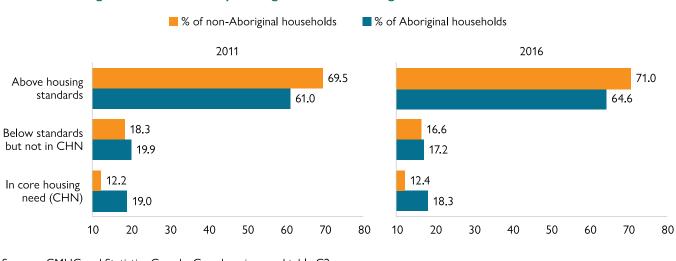
The share of Aboriginal households living in acceptable housing trended upward from 2006 to 2016, growing by five percentage points over the period. Meanwhile, the proportion of Aboriginal households in CHN steadily declined over the same period (figure 1).



Sources: CMHC and Statistics Canada, Core housing need table C2

Though the share of Aboriginal households in CHN declined from 2006 to 2016, the number of Aboriginal households in CHN grew by 36,690 households due to strong population growth. However, this figure was dwarfed by the much greater increase of 179,185 additional households living above standards.

While the housing conditions of Aboriginal households have improved at a quicker pace than non-Aboriginal households, the incidence of CHN for Aboriginal households remained significantly higher than non-Aboriginal households (figure 2).





Sources: CMHC and Statistics Canada, Core housing need table C2

The rate of core housing need for Aboriginal households varied considerably across provinces, territories and CMAs

The decline in the rate of CHN among Aboriginal households was not spread evenly across the provinces and territories. In fact, the share of Aboriginal households in CHN increased in Saskatchewan, Ontario and Manitoba (figure 3). Also, Aboriginal households living in urban areas had similar rates of CHN to Aboriginal households living in rural areas. Nonetheless, Yukon and the Northwest Territories were the exception, with higher rates of CHN for Aboriginal households in rural areas relative to urban areas. Moreover, the share of Aboriginal households living in CHN varied considerably across the CMAs, from a low of 5% in Saguenay to a high of 32% in Regina.

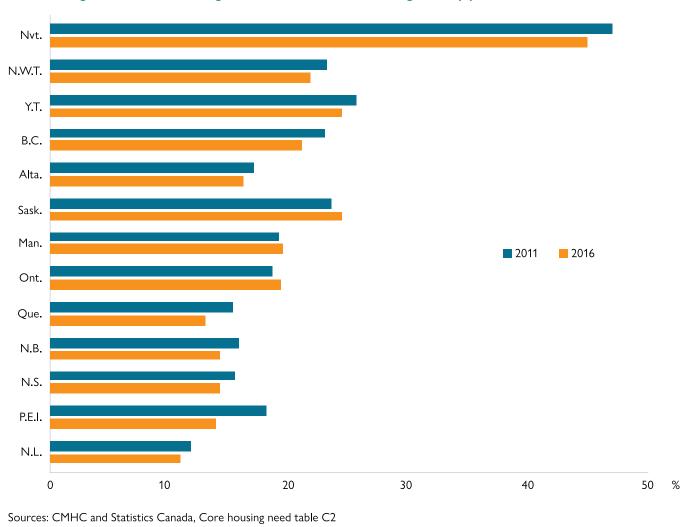


Figure 3: Share of Aboriginal households in core housing need by province, 2011 and 2016

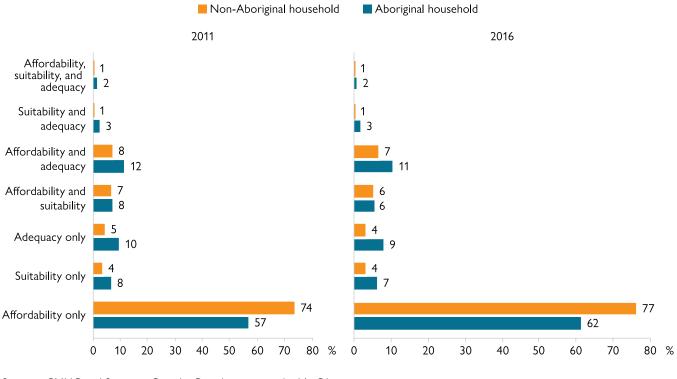
4 🔨

Aboriginal households in CHN continued to have a higher share of households primarily affected by falling below the adequacy and suitability standards relative to non-Aboriginal households in CHN (figure 4). However, falling below adequacy and suitability standards have been becoming slightly less dominant factors for both sets of households (figure 4).

The primary driver leading Aboriginal households into CHN was not meeting the affordability standard, alone or in combination with other standards (figure 4). However, not meeting the affordability standard as the leading cause of CHN was not unique to Aboriginal households. In fact, non-Aboriginal households in CHN had a much greater likelihood to also fall below the affordability standard (figure 4).

While affordability has been improving for Aboriginal households in general, affordability has been worsening for Aboriginal households in CHN. In fact, in 2016, 81% of Aboriginal households in CHN were below the affordability standard—a slight increase from 79% in 2011.





Sources: CMHC and Statistics Canada, Core housing need table C1

Although affordability is affected by both shelter costs and income, it is low average household income that plays a much larger role in the growing affordability challenge faced by Aboriginal households in CHN. For instance, in 2016, the level and growth of average shelter costs for Aboriginal households in CHN were similar to Aboriginal households not in CHN. Meanwhile, Aboriginal households in CHN had a significantly lower level and growth of average before-tax income than Aboriginal households not in CHN over the same period (figure 5).

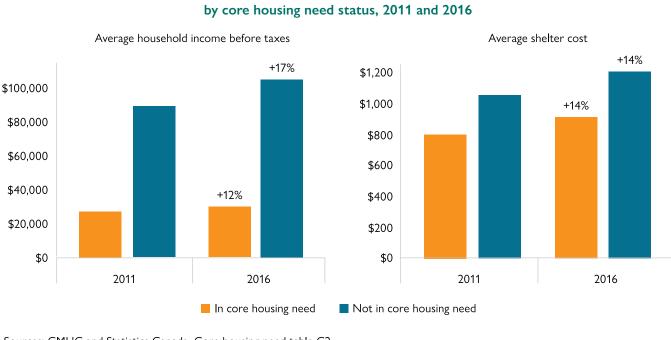


Figure 5: Average household income and shelter costs for Aboriginal households

Sources: CMHC and Statistics Canada, Core housing need table C2

While growth in average shelter costs for Aboriginal households in CHN was similar to non-Aboriginal households in CHN, growth in before-tax income was weaker for Aboriginal households in CHN (figure 6). Nonetheless, the difference in the growth of average shelter costs and income for Aboriginal households in CHN did not have a significant impact on affordability, as the average shelter cost-to-income ratio (STIR) for these households remained relatively unchanged between 2011 and 2016. (figure 7).

The median depth of housing need (DoHN) was \$2,882 for Aboriginal households and \$2,368 for non-Aboriginal households. The difference between the DoHNs for the two sets of households was largely due to a higher share of Aboriginal households living in Alberta and British Columbia, where shelter costs were higher than the national average. The difference in DoHN between Aboriginal and non-Aboriginal households was more pronounced for renter households, as subsidized Aboriginal renter households had a median DoHN that was 64% higher than subsidized non-Aboriginal renter households (figure 8).

6

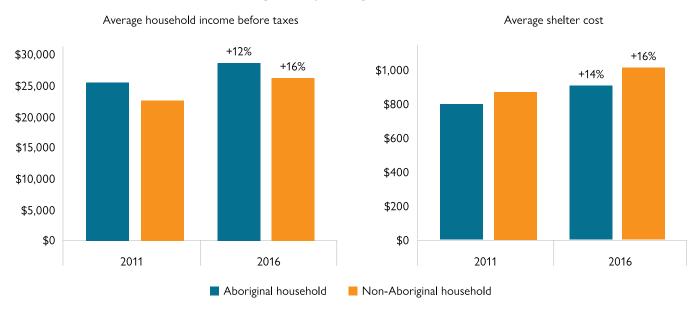


Figure 6: Average household income and shelter costs for households in core housing need by Aboriginal status, 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2

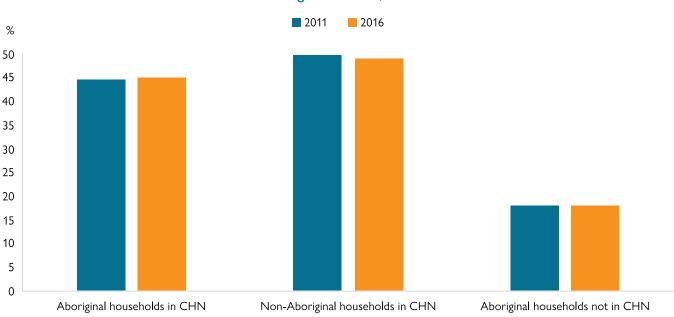


Figure 7: Average shelter cost-to-income ratio (STIR) by Aboriginal status and core housing need status, 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2



Sources: CMHC and Statistics Canada, Core housing need table C13

Aboriginal households had a higher share of renters, and Aboriginal renter households were more likely to be in CHN, although that likelihood has been declining

Aboriginal households were much more likely to be renters than non-Aboriginal households. Moreover, nearly a quarter of Aboriginal renter households lived in subsidized housing, compared to 13% of non-Aboriginal renter households. Accordingly, the homeownership rate of Aboriginal households was only 58%, which was significantly lower than the 69% homeownership rate among non-Aboriginal households. Aboriginal homeowners also had a greater proportion of households that held a mortgage relative to non-Aboriginal homeowners.

Similar to non-Aboriginal households, Aboriginal renter households continued to face a higher propensity of falling into CHN compared to homeowners. Moreover, although the share of Aboriginal renter households in CHN has declined, Aboriginal renters still had a much greater rate of CHN than non-Aboriginal renters (figure 9). Meanwhile, Aboriginal homeowners had a similarly small share of households in CHN as non-Aboriginal homeowners, which was largely unchanged from 2011 to 2016 (figure 9). Across Aboriginal homeowners, owners with a mortgage faced a higher likelihood of falling in CHN relative to owners without a mortgage—the opposite held true for Canadian households in general.

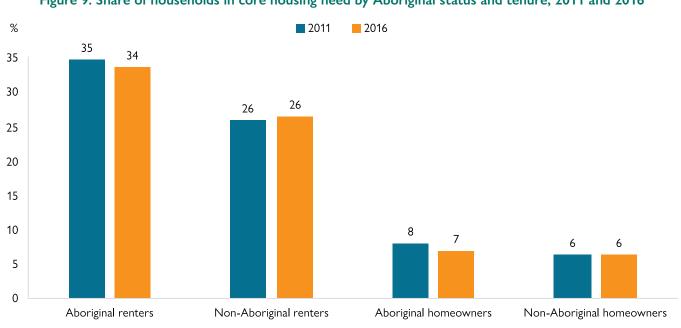


Figure 9: Share of households in core housing need by Aboriginal status and tenure, 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2

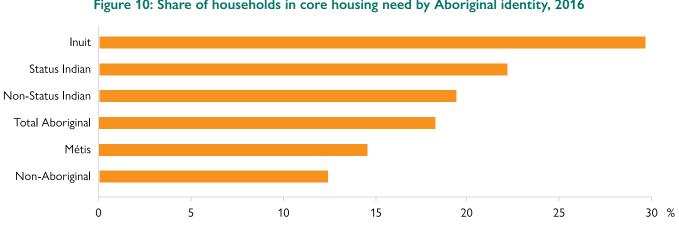
Lone-parent and youth-led Aboriginal households continued to face the poorest housing conditions

Aboriginal households had a higher incidence of CHN across all household types relative to non-Aboriginal households. While the share of lone-parent Aboriginal households in CHN declined, these households still faced the highest rate of CHN. In addition, Aboriginal households continued to have a much higher share of lone-parent households than non-Aboriginal households.

Youth-led households had the highest incidence of CHN across all Aboriginal households led by various age groups. In fact, a quarter of Aboriginal households led by individuals between the ages of 15 and 29 were in CHN. Moreover, while the number of youth-led, non-Aboriginal households declined from 2011 to 2016, the number of youth-led Aboriginal households grew by 22% over the same period.

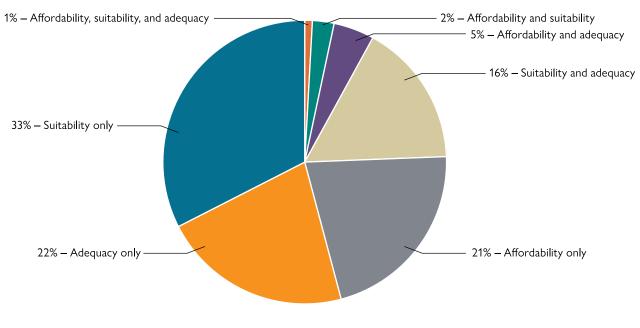
Inuit households had the worst housing conditions across the different Aboriginal identities

Core housing need was most prevalent among Inuit households and least prevalent among Métis households (figure 10). Contrary to all other Aboriginal identities, Inuit households in CHN primarily fell below the adequacy and suitability standards—they were least likely to be below the affordability standard (figure 11). Falling below the affordability standard was less prevalent amongst Inuit households due to a higher level of housing subsidies in the Inuit Nunangaat.





Sources: CMHC and Statistics Canada, Core housing need table C1





Sources: CMHC and Statistics Canada, Core housing need table C1

10

Summary

Overall, the housing conditions of off-reserve Aboriginal households have improved at a greater rate than non-Aboriginal households between 2011 and 2016. Still, the incidence of CHN for Aboriginal households was far greater than that of non-Aboriginal households. While issues around affordability are still the leading drivers of CHN for both sets of households, crowding and dwellings in need of major repair were relatively more prevalent issues for Aboriginal households were still more likely to be renter households than non-Aboriginal households and Aboriginal renters had a significantly higher incidence of CHN than Aboriginal owners as well as non-Aboriginal renters. Accordingly, Aboriginal households had a lower homeownership rate and Aboriginal homeowners had a larger share of households that held mortgages relative to non-Aboriginal households. Finally, after comparing Aboriginal households by household type, age and identity; we found that lone-parent, youth-led and Inuit households, respectively, had improved housing conditions but still held the highest rate of CHN within their respective groups.

Key Terms Aboriginal households

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

An **Aboriginal** household is any family household in which at least one spouse, common-law partner, or lone parent self-identified as Aboriginal, or any household (family or non-family) in which at least 50% of household members self-identified as Aboriginal. A person self-identifies as being Aboriginal on the questionnaire. If any member of an Aboriginal household identified as Indian (Status or Non-Status), Métis or Inuit, then the household is counted in that group. There are cases where a household is counted in two or more identity groups. For example, a household with one Métis and one Inuit spouse will be counted as both a Métis and an Inuit household. As a result, the sum of the identity subtotals will add to more than the total of all Aboriginal households.

A **Status Indian** household is any Aboriginal household in which at least one member reported being a Treaty Indian or a Registered Indian.

A Non-Status Indian household is any Aboriginal household in which at least one member reported being a Non-Status Indian. A Non-Status Indian is either of the following: i) a person who reported being a North American Indian (question 18), but did not report being a Treaty Indian or a Registered Indian (question 21); or ii) a person who reported being a member of an Indian Band or First Nation (question 20), but did not report being a Treaty Indian or a Registered Indian or a Registered Indian or a Registered Indian or a Registered Indian (question 21) and did not report identifying with any of the three identity groups (that is, North American Indian, Métis or Inuit—question 18). The definition of Non-Status Indian excludes Band housing members who did not report being North American Indian but who did report being Métis and/or Inuit.

A Métis household is any Aboriginal household in which at least one member reported being a Métis (question 18).

An Inuit household is any Aboriginal household in which at least one member reported being an Inuit (question 18).

Acceptable housing and core housing need

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

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

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

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

12 🦰

(continued)

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

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

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

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

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

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

Households assessed for core housing need

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

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

Census metropolitan area (CMA) and census agglomeration (CA)

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

Primary household maintainer

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

(continued)

Household income

Household income is the sum of the before-tax incomes of all members of that household. According to Statistics Canada's 2011 *National Household Survey Dictionary*, total income refers to monetary receipts from certain sources, before income taxes and deductions, during the 2010 calendar year. It includes employment income from wages, salaries, tips, commissions and net income from self-employment (for both unincorporated farm and non-farm activities); income from government sources, such as social assistance, child benefits, employment insurance, Old Age Security pension, Canada or Quebec pension plan benefits and disability income; income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs; income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships. The monetary receipts included are those that tend to be of a regular and recurring nature. It excludes one-time receipts, such as lottery winnings, gambling winnings, cash inheritances, lump sum insurance settlements, capital gains and RRSP withdrawals. Capital gains are excluded because they are not by their nature regular and recurring. It is further assumed that they are less likely to be fully spent in the period in which they are received, unlike income that is regular and recurring.

Depth of housing need

Limited to households in core housing need, depth of housing need is defined as the difference between the amount that a household would need to pay for acceptable housing and the amount that it can afford to pay based on the affordability standard of shelter costs being less than 30% of before-tax household income.

Selected tables

Table 1: Private households by Aboriginal status, CHN tenure and selected characteristics in 2011 and 2016

	Total	Private Hous	eholds	Abo	riginal House	holds	Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN
2011									
Private households	12,462,435	1,552,145	10,910,295	503,160	95,780	407,380	11,959,275	1,456,365	10,502,910
	100%	12%	88%	100%	19%	81%	100%	12%	88%
Average household income before taxes	\$82,945	\$22,833	\$91,496	\$74,083	\$25,580	\$85,487	\$83,317	\$22,653	\$91,729
Average shelter cost	\$1,042	\$873	\$1,066	\$1,011	\$803	\$1,060	\$1,043	\$878	\$1,066
Average STIR before taxes	22%	49%	18%	23%	45%	18%	22%	50%	18%
2016									
Private households	13,333,965	1,693,775	11,640,190	648,765	118,500	530,270	12,685,200	1,575,275	11,109,925
	100%	13%	87%	100%	18%	82%	100%	12%	88%
Average household income before taxes	\$96,057	\$26,516	\$106,176	\$87,248	\$28,729	\$100,325	\$96,507	\$26,350	\$106,455
Average shelter cost	\$1,197	\$1,012	\$1,225	\$1,154	\$917	\$1,207	\$1,200	\$1,019	\$1,225
Average STIR before taxes	22%	49%	18%	23%	45%	18%	22%	49%	18%

Sources: CMHC and Statistics Canada, Core housing need table C2

	Total	Private Hous	eholds	Abo	riginal House	holds	Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN
2011									
Total private households	12,462,435	1,552,145	10,910,295	503,160	95,780	407,380	11,959,275	1,456,365	10,502,910
	100%	12%	88%	100%	19%	81%	100%	12%	88%
Owned	8,712,335	562,765	8,149,570	294,110	23,265	270,840	8,418,225	539,495	7,878,730
	100%	6%	94%	100%	8%	92%	100%	6%	94%
With a mortgage	5,058,790	336,080	4,722,705	199,290	14,490	184,800	4,859,500	321,590	4,537,910
	100%	7%	93%	100%	7%	93%	100%	7%	93%
Without a mortgage	3,653,545	226,685	3,426,860	94,820	8,780	86,040	3,558,730	217,910	3,340,825
	100%	6%	94%	100%	9%	91%	100%	6%	94%
Rented	3,750,105	989,380	2,760,720	209,055	72,515	136,540	3,541,050	916,865	2,624,180
	100%	26%	74%	100%	35%	65%	100%	26%	74%
Living in subsidized housing	528,755	195,220	333,530	52,330	23,915	28,420	476,425	171,305	305,120
	100%	37%	63%	100%	46%	54%	100%	36%	64%
Not living in subsidized	3,221,350	794,160	2,427,190	156,720	48,600	108,120	3,064,625	745,555	2,319,065
housing	100%	25%	75%	100%	31%	69%	100%	24%	76%
2016									
Total private households	13,333,965	1,693,775	11,640,190	648,765	118,500	530,270	12,685,200	1,575,275	11,109,925
	100%	13%	87%	100%	18%	82%	100%	12%	88%
Owned	9,158,210	573,860	8,584,350	372,740	25,845	346,900	8,785,470	548,020	8,237,450
	100%	6%	94%	100%	7%	93%	100%	6%	94%
With a mortgage	5,519,425	363,755	5,155,670	261,390	16,630	244,760	5,258,040	347,130	4,910,910
	100%	7%	93%	100%	6%	94%	100%	7%	93%
Without a mortgage	3,638,785	210,110	3,428,680	111,355	9,215	102,140	3,527,435	200,890	3,326,540
	100%	6%	94%	100%	8%	92%	100%	6%	94%
Rented	4,175,755	1,119,915	3,055,845	276,025	92,660	183,365	3,899,730	1,027,255	2,872,480
	100%	27%	73%	100%	34%	66%	100%	26%	74%
Living in subsidized housing	554,730	237,305	317,425	63,725	29,120	34,605	491,005	208,185	282,825
	100%	43%	57%	100%	46%	54%	100%	42%	58%
Not living in subsidized	3,621,025	882,610	2,738,415	212,300	63,540	148,760	3,408,725	819,075	2,589,655
housing	100%	24%	76%	100%	30%	70%	100%	24%	76%

Table 2: Private households by Aboriginal status, CHN status and housing tenure in 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2 $\,$

16 🧥

	Total P	rivate Hous	eholds	Abo	riginal House	eholds	Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total	Households in CHN	Households not in CHN
2011									
Total private households	12,462,435	1,552,145	10,910,295	503,160	95,780	407,380	11,959,275	1,456,365	10,502,910
	100%	12%	88%	100%	19%	81%	100%	12%	88%
Family household	8,640,585	773,590	7,867,000	387,260	63,105	324,160	8,253,325	710,480	7,542,845
	100%	9%	91%	100%	16%	84%	100%	9%	91%
Couple family household	7,144,640	428,170	6,716,470	290,415	27,315	263,100	6,854,225	400,850	6,453,365
	100%	6%	94%	100%	9%	91%	100%	6%	94%
Lone-parent family	1,251,510	327,920	923,590	82,515	33,330	49,185	1,168,995	294,590	874,410
household	100%	26%	74%	100%	40%	60%	100%	25%	75%
Multiple-family household	244,440	17,500	226,935	14,330	2,460	11,870	230,105	15,040	215,065
	100%	7%	93%	100%	17%	83%	100%	7%	93%
Non-family household	3,821,850	778,555	3,043,290	115,900	32,675	83,220	3,705,950	745,880	2,960,070
	100%	20%	80%	100%	28%	72%	100%	20%	80%
2016									
Total private households	13,333,965	1,693,775	11,640,190	648,765	118,500	530,270	12,685,200	1,575,275	11,109,925
	100%	13%	87%	100%	18%	82%	100%	12%	88%
Family household	9,141,640	800,545	8,341,095	495,485	74,000	421,485	8,646,150	726,545	7,919,605
	100%	9%	91%	100%	15%	85%	100%	8%	92%
Couple family household	7,504,420	440,255	7,064,160	371,030	31,135	339,895	7,133,385	409,120	6,724,265
	100%	6%	94%	100%	8%	92%	100%	6%	94%
Lone-parent family	1,353,020	339,810	1,013,210	105,210	39,850	65,355	1,247,815	299,960	947,855
household	100%	25%	75%	100%	38%	62%	100%	24%	76%
Multiple-family household	284,195	20,475	263,720	19,250	3,010	16,240	264,955	17,470	247,485
	100%	7%	93%	100%	16%	84%	100%	7%	93%
Non-family household	4,192,330	893,235	3,299,100	153,280	44,500	108,775	4,039,050	848,730	3,190,320
	100%	21%	79%	100%	29%	71%	100%	21%	79%

Table 3: Private households by Aboriginal status, CHN status and household type in 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2



Table 4: Private households by Aboriginal status, CHN status and age of primary household maintainer in 2011 and 2016

	Total	Private Hous	eholds	Abo	riginal House	holds	Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN
2011									
Non-senior	9,574,220	1,157,850	8,416,370	442,350	85,255	357,100	9,131,870	1,072,595	8,059,270
	100%	12%	88%	100%	19%	81%	100%	12%	88%
15 to 29 years	1,171,795	176,985	994,805	75,805	19,800	56,010	1,095,990	157,190	938,800
	100%	15%	85%	100%	26%	74%	100%	14%	86%
30 to 44 years	3,214,470	401,000	2,813,460	161,350	30,920	130,425	3,053,120	370,085	2,683,035
	100%	12%	88%	100%	19%	81%	100%	12%	88%
45 to 64 years	5,187,960	579,860	4,608,100	205,205	34,530	170,665	4,982,760	545,325	4,437,435
	100%	11%	89%	100%	17%	83%	100%	11%	89%
65 years and over	2,888,215	394,295	2,493,920	60,810	10,525	50,280	2,827,410	383,765	2,443,640
	100%	14%	86%	100%	17%	83%	100%	14%	86%
2016									
Non-senior	9,934,720	1,216,755	8,717,960	554,545	102,545	451,995	9,380,175	1,114,215	8,265,965
	100%	12%	88%	100%	19%	81%	100%	12%	88%
15 to 29 years	1,172,925	173,625	999,300	92,445	23,025	69,425	1,080,480	150,600	929,880
	100%	15%	85%	100%	26%	74%	100%	14%	86%
30 to 44 years	3,359,710	414,690	2,945,020	197,165	36,350	160,810	3,162,545	378,335	2,784,210
	100%	12%	88%	100%	19%	81%	100%	12%	88%
45 to 64 years	5,402,080	628,445	4,773,640	264,930	43,165	221,760	5,137,155	585,275	4,551,880
	100%	11%	89%	100%	17%	83%	100%	11%	89%
65 years and over	3,399,250	477,020	2,922,225	94,230	15,960	78,270	3,305,025	461,065	2,843,960
	100%	14%	86%	100%	17%	83%	100%	14%	86%

Sources: CMHC and Statistics Canada, Core housing need table C2 $\,$

	Total	Private Hous	eholds	Abo	riginal House	eholds	Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total	Households in CHN	Households not in CHN
2011									
Total households	12,462,435	1,552,145	10,910,295	503,160	95,780	407,380	11,959,275	1,456,365	10,502,910
	100%	12%	88%	100%	19%	81%	100%	12%	88%
Below housing standards	3,842,935	1,552,145	2,290,790	196,010	95,780	100,230	3,646,925	1,456,360	2,190,560
	100%	40%	60%	100%	49%	51%	100%	40%	60%
Below affordability	2,699,175	1,392,190	1,306,985	121,060	76,040	45,020	2,578,110	1,316,150	1,261,965
	100%	52%	48%	100%	63%	37%	100%	51%	49%
Paying 50% or more	880,785	655,385	225,400	42,130	34,640	7,490	838,650	620,745	217,910
of income on shelter	100%	74%	26%	100%	82%	18%	100%	74%	26%
Below suitability	727,140	206,940	520,200	44,750	19,630	25,120	682,385	187,310	495,075
	100%	28%	72%	100%	44%	56%	100%	27%	73%
Below adequacy	875,730	233,920	641,810	67,275	26,170	41,105	808,455	207,750	600,705
	100%	27%	73%	100%	39%	61%	100%	26%	74%
Above housing standards	8,619,500	0	8,619,500	307,150	0	307,155	8,312,355	0	8,312,350
	100%	0%	100%	100%	0%	100%	100%	0%	100%
2016									
Total households	13,333,965	1,693,775	11,640,190	648,765	118,500	530,270	12,685,200	1,575,275	11,109,925
	100%	13%	87%	100%	18%	82%	100%	12%	88%
Below housing standards	3,909,235	1,693,780	2,215,460	229,935	118,500	111,435	3,679,300	1,575,280	2,104,020
	100%	43%	57%	100%	52%	48%	100%	43%	57%
Below affordability	2,861,635	1,534,770	1,326,865	146,905	96,270	50,635	2,714,730	1,438,500	1,276,230
	100%	54%	46%	100%	66%	34%	100%	53%	47%
Paying 50% or more	921,915	699,470	222,435	48,830	41,255	7,575	873,085	658,225	214,860
of income on shelter	100%	76%	24%	100%	84%	16%	100%	75%	25%
Below suitability	640,810	200,930	439,880	46,060	21,065	24,990	594,750	179,865	414,885
	100%	31%	69%	100%	46%	54%	100%	30%	70%
Below adequacy	833,285	228,450	604,835	75,405	28,650	46,755	757,880	199,800	558,085
	100%	27%	73%	100%	38%	62%	100%	26%	74%
Above housing standards	9,424,735	0	9,424,735	418,830	0	418,830	9,005,905	0	9,005,905
	100%	0%	100%	100%	0%	100%	100%	0%	100%

Table 5: Private households by Aboriginal status, CHN status and needs of criteria in 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2 $\,$

	Total	Private Hous	eholds	Abo	riginal House	eholds	Non-A	boriginal Ho	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN
2011									
Canada	12,462,435	1,552,145	10,910,295	503,160	95,780	407,380	11,959,275	1,456,365	10,502,910
	100%	12%	88%	100%	19%	81%	100%	12%	88%
Newfoundland and Labrador	201,875	22,945	178,925	15,585	1,890	13,695	186,290	21,060	165,235
	100%	11%	89%	100%	12%	88%	100%	11%	89%
Prince Edward Island	53,620	4,945	48,675	965	175	795	52,650	4,770	47,880
	100%	9%	91%	100%	18%	82%	100%	9%	91%
Nova Scotia	369,760	46,285	323,475	13,675	2,105	11,575	356,085	44,180	311,900
	100%	13%	87%	100%	15%	85%	100%	12%	88%
New Brunswick	298,955	29,565	269,385	8,020	1,205	6,810	290,935	28,360	262,575
	100%	10%	90%	100%	15%	85%	100%	10%	90%
Quebec	3,224,260	348,485	2,875,775	55,790	8,180	47,615	3,168,470	340,305	2,828,165
	100%	11%	89%	100%	15%	85%	100%	11%	89%
Ontario	4,600,055	616,935	3,983,120	132,195	23,650	108,545	4,467,855	593,280	3,874,575
	100%	13%	87%	100%	18%	82%	100%	13%	87%
Manitoba	423,200	43,410	379,795	57,055	10,625	46,430	366,145	32,785	333,360
	100%	10%	90%	100%	19%	81%	100%	9%	91%
Saskatchewan	359,375	47,350	312,020	39,565	9,290	30,275	319,805	38,065	281,745
	100%	13%	87%	100%	23%	77%	100%	12%	88%
Alberta	1,285,165	137,485	1,147,675	77,460	13,505	63,960	1,207,705	123,980	1,083,720
	100%	11%	89%	100%	17%	83%	100%	10%	90%
British Columbia	1,610,540	247,280	1,363,260	86,200	19,625	66,580	1,524,340	227,660	1,296,685
	100%	15%	85%	100%	23%	77%	100%	15%	85%
Yukon	12,950	1,885	11,060	2,805	725	2,080	10,140	1,165	8,975
	100%	15%	85%	100%	26%	74%	100%	11%	89%
Northwest Territories	14,150	2,215	11,930	7,110	1,670	5,440	7,040	550	6,490
	100%	16%	84%	100%	23%	77%	100%	8%	92%
Nunavut	8,545	3,355	5,190	6,730	3,150	3,580	1,810	200	1,610
	100%	39%	61%	100%	47%	53%	100%	11%	89%

Table 6: Private households by Aboriginal status, CHN status and province in 2011 and 2016

(continued)

	Total	Private Hous	eholds	Abo	riginal House	holds	Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN
2016									
Canada	13,333,965	1,693,775	11,640,190	648,765	118,500	530,270	12,685,200	1,575,275	11,109,925
	100%	13%	87%	100%	18%	82%	100%	12%	88%
Newfoundland and Labrador	213,940	22,495	191,450	21,710	2,300	19,410	192,230	20,195	172,035
	100%	11%	89%	100%	11%	89%	100%	11%	89%
Prince Edward Island	56,980	4,875	52,110	1,200	165	1,035	55,780	4,710	51,080
	100%	9%	91%	100%	14%	86%	100%	8%	92%
Nova Scotia	384,835	49,450	335,385	23,220	3,245	19,975	361,615	46,205	315,410
	100%	13%	87%	100%	14%	86%	100%	13%	87%
New Brunswick	308,575	27,715	280,860	12,325	1,605	10,720	296,250	26,105	270,145
	100%	9%	91%	100%	13%	87%	100%	9%	91%
Quebec	3,411,080	305,590	3,105,495	80,950	10,035	70,920	3,330,130	295,550	3,034,580
	100%	9%	91%	100%	12%	88%	100%	9%	91%
Ontario	4,902,395	748,310	4,154,080	169,730	32,260	137,460	4,732,670	716,045	4,016,625
	100%	15%	85%	100%	19%	81%	100%	15%	85%
Manitoba	449,930	51,125	398,805	69,080	13,250	55,830	380,850	37,875	342,970
	100%	11%	89%	100%	19%	81%	100%	10%	90%
Saskatchewan	387,195	51,755	335,440	48,345	11,705	36,640	338,855	40,050	298,800
	100%	13%	87%	100%	24%	76%	100%	12%	88%
Alberta	1,439,575	164,275	1,275,305	96,275	16,130	80,145	1,343,305	148,145	1,195,155
	100%	11%	89%	100%	17%	83%	100%	11%	89%
British Columbia	1,740,915	260,225	1,480,690	107,355	21,905	85,450	1,633,560	238,320	1,395,240
	100%	15%	85%	100%	20%	80%	100%	15%	85%
Yukon	14,205	2,160	12,050	3,500	845	2,650	10,710	1,315	9,395
	100%	15%	85%	100%	24%	76%	100%	12%	88%
Northwest Territories	14,620	2,255	12,360	7,425	1,655	5,770	7,195	605	6,595
	100%	15%	85%	100%	22%	78%	100%	8%	92%
Nunavut	9,705	3,545	6,160	7,650	3,390	4,265	2,055	155	1,900
	100%	37%	63%	100%	44%	56%	100%	8%	92%

Sources: CMHC and Statistics Canada, Core housing need table C2 $\,$

21 🔨

	Total	Private Hous	seholds	Abo	riginal House		Non-A	boriginal Hou	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total	Households in CHN	Households not in CHN
2011									
St. John's	75,975	9,055	66,915	2,325	290	2,030	73,650	8,770	64,880
	100%	12%	88%	100%	12%	87%	100%	12%	88%
Halifax	156,600	20,415	136,185	5,305	745	4,560	151,290	19,670	131,620
	100%	13%	87%	100%	14%	86%	100%	13%	87%
Moncton	55,845	5,295	50,555	1,325	240	1,085	54,525	5,055	49,470
	100%	9%	91%	100%	18%	82%	100%	9%	91%
Saint John	50,350	5,435	44,915	1,345	135	1,205	49,010	5,295	43,710
	100%	11%	89%	100%	10%	90%	100%	11%	89%
Saguenay	66,925	3,975	62,950	2,390	185	2,205	64,540	3,790	60,745
	100%	6%	94%	100%	8%	92%	100%	6%	94%
Québec	334,090	28,895	305,200	4,050	480	3,570	330,045	28,415	301,625
	100%	9%	91%	100%	12%	88%	100%	9%	91%
Sherbrooke	87,520	8,590	78,935	1,075	225	855	86,445	8,365	78,080
	100%	10%	90%	100%	21%	80%	100%	10%	90%
Trois-Rivières	67,490	5,545	61,940	975	95	880	66,515	5,450	61,060
	100%	8%	92%	100%	10%	90%	100%	8%	92%
Montréal	1,526,830	203,700	1,323,125	15,825	2,300	13,530	1,511,000	201,400	1,309,595
	100%	13%	87%	100%	15%	85%	100%	13%	87%
Ottawa-Gatineau	477,110	50,905	426,205	17,010	2,280	14,730	460,100	48,620	411,475
Ottawa Gatineau	100%	11%	89%	100%	13%	87%	100,100	11%	89%
Kingston	62,465	62,466	62,467	62,468	62,469	62,470	62,471	62,472	62,473
Kingston	100%	100%	100%	100%	100%	100%	100%	100%	100%
Peterborough	45,790	6,055	39,730	1,715	350	1,365	44,075	5,705	38,370
reterborougn	100%	13%	87%	1,713	20%	80%	100%	13%	87%
Oshawa	124,160	13,070	111,090	3,155	410		121,005	12,655	108,345
Osnawa	124,180		89%	100%	13%	2,740 87%	121,003	12,655	90%
T		215 010							
Toronto	1,864,775	315,910	1,548,860	20,210	4,270	15,940	1,844,565	311,635	1,532,920
11 16	100%	17%	83%	100%	21%	79%	100%	17%	83%
Hamilton	270,065	30,645	239,425	6,300	1,400	4,900	263,765	29,245	234,525
	100%	11%	89%	100%	22%	78%	100%	11%	89%
St. Catharines-Niagara	154,170	17,920	136,245	4,790	835	3,955	149,385	17,095	132,290
	100%	12%	88%	100%	17%	83%	100%	11%	89%
Kitchener-Cambridge- Waterloo	173,930	17,855	156,080	3,500	510	2,995	170,430		153,080
	100%	10%	90%	100%	15%	86%	100%	10%	90%
Brantford	48,600	6,515	42,085	2,475	725	1,755	46,120	5,790	40,330
	100%	13%	87%	100%	29%	71%	100%	13%	87%
Guelph	52,370	5,445	46,925	1,190	200	990	51,180	5,250	45,935
	100%	10%	90%	100%	17%	83%	100%	10%	90%
London	184,180	23,710	160,470	4,375	1,075	3,300	179,805	22,635	157,170
	100%	13%	87%	100%	25%	75%	100%	13%	87%
Windsor	120,370	13,575	106,800	3,500	665	2,835	116,870		103,960
	100%	11%	89%	100%	19%	81%	100%	11%	89%
Barrie	65,440	9,130	56,310	2,230	455	1,775	63,210	8,675	54,535
	100%	14%	86%	100%	20%	80%	100%	14%	86%
Greater Sudbury	64,980	6,480	58,500	6,940	1,040	5,900	58,040	5,440	52,600
	100%	10%	90%	100%	15%	85%	100%	9%	91%

Table 7: Private households by Aboriginal status, CHN status and census metropolitan area in 2011 and 2016

(continued)

22 🔨

	Total P	rivate Hous	eholds	Abo	riginal House	holds	Non-A	boriginal Ho	useholds
	Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN
Thunder Bay	50,080	5,265	44,820	5,175	1,170	4,015	44,900	4,090	40,810
·	100%	11%	89%	100%	23%	78%	100%	9%	91%
Winnipeg	278,755	28,785	249,975	34,815	6,890	27,925	243,945	21,895	222,050
	100%	10%	90%	100%	20%	80%	100%	9%	91%
Regina	82,145	9,860	72,290	7,950	2,110	5,840	74,195	7,745	66,450
0	100%	12%	88%	100%	27%	73%	100%	10%	90%
Saskatoon	99,055	12,295	86,760	9,720	2,405	7,320	89,335	9,895	79,440
	100%	12%	88%	100%	25%	75%	100%		89%
Calgary	439,640	44,465	395,175	15,890	2,555	13,335	423,750	41,910	381,840
5 /	100%	10%	90%	100%	16%	84%	100%	10%	90%
Edmonton	425,155	48,225	376,930	26,715	5,580	21,135	398,435	42,640	355,795
	100%	11%	89%	100%	21%	79%	100%	11%	89%
Kelowna	65,970	8,075	57,895	3,465	775	2,690	62,505	7,295	55,200
	100%	12%	88%	100%	22%	78%	100%	12%	88%
Abbotsford-Mission	55,270	7,710	47,560	3,020	565	2,455	52,250	7,145	45,105
	100%	14%	86%	100%	19%	81%	100%	14%	86%
Vancouver	815,405	144,720	670,680	24,775	6,740	18,030	790,630		652,645
	100%	18%	82%	100%	27%	73%	100%	17%	83%
Victoria	142,305	20,870	121,435	6,330	1,590	4,740	135,980		116.695
victoria -	100%	15%	85%	100%	25%	75%	100%	14%	86%
2016	100%	1370	0570	10070	2370	13/0	100/0	11/0	0070
St. John's	82,690	9,485	73,205	3,575	395	3,180	79,110	9,085	70,025
St. Johns	100%	11%	89%	100%	11%	89%	100%	11%	89%
Halifax	166,155	22,845	143,315	8,690	1,330	7,360	157,460		135,950
TidilidX	100%	14%	86%	100%	1,550	85%	100%	14%	86%
Moncton	60,065	5,370	54,690	2,020	300	1,720	58,045	5,070	52,975
Tioneton	100%	9%	91%	100%	15%	85%	100%	3,070 9%	91%
Saint John	51,455	4,550	46,905	1,350	170	1,180	50,105	4,380	45,720
Saint John	100%	^{4,330} 9%	91%	1,330	170	87%	100%		91%
Samuel	71,260	3,535	67,725	4,160	13%	3,965	67,100		63,760
Saguenay								3,340	
Outher	100%	5%	95%	100%	5%	95%	100%		95%
Québec	353,970	25,605	328,365	6,420	670	5,745	347,550	,	322,615
	100%	7%	93%	100%	10%	89%	100%	7%	93%
Sherbrooke	93,210 100%	6,700	86,510	1,555	135 9%	1,415 91%	91,655		85,095
Trais Distance		7%	93%	100%			100%		93%
Trois-Rivières	70,875	4,405	66,465	1,385	175	1,210	69,485		65,255
N4 + 4	100%	6%	94%	100%	13%	87%	100%		94%
Montréal	1,667,280	182,340	1,484,935	21,770	3,145	18,625	1,645,510		1,466,310
	100%	11%	89%	100%	14%	86%	100%		89%
Ottawa-Gatineau	516,275	61,350	454,925	22,005	3,230	18,770	494,270		436,150
	100%	12%	88%	100%	15%	85%	100%		88%
Kingston	62,465	62,466	62,467	62,468	62,469	62,470	62,471	62,472	62,473
	100%	100%	100%	100%	100%	100%	100%		100%
Peterborough	47,925	7,225	40,700	2,350	620	1,735	45,575		38,965
	100%	15%	85%	100%	26%	74%	100%		85%
Oshawa	135,210	17,165	118,055	4,680	720	3,960	130,535		114,090
	100%	13%	87%	100%	15%	85%	100%		87%
Toronto	2,007,935	384,275	1,623,655	24,645	5,635	19,010	1,983,290		1,604,650
	100%	19%	81%	100%	23%	77%	100%	19%	81%

(continued)

SOCIO ECONOMIC ANALYSIS · Housing Needs and Conditions The Housing Conditions of Off-Reserve Aboriginal Households

	Total P	rivate Hous	seholds	Abo	riginal House	eholds	Non-A	Non-Aboriginal Households		
	H Total		Households not in CHN	Total		Households not in CHN	Total		Households not in CHN	
Hamilton	283,495	36,810	246,685	7,690	1,760	5,925	275,805	35,040	240,760	
	100%	13%	87%	100%	23%	77%	100%	13%	87%	
St. Catharines-Niagara	162,980	22,665	140,315	6,315	1,285	5,035	156,665	21,380	135,285	
	100%	14%	86%	100%	20%	80%	100%	14%	86%	
Kitchener-Cambridge-	193,560	22,075	171,485	4,720	695	4,030	188,835	21,385	167,455	
Waterloo	100%	11%	89%	100%	15%	85%	100%	11%	89%	
Brantford	50,900	7,135	43,770	3,130	765	2,370	47,770	6,370	41,405	
	100%	14%	86%	100%	24%	76%	100%	13%	87%	
Guelph	57,245	6,370	50,875	1,225	210	1,015	56,015	6,160	49,865	
	100%	11%	89%	100%	17%	83%	100%	11%	89%	
London	197,505	27,390	170,115	6,490	1,565	4,925	191,020	25,825	165,195	
	100%	14%	86%	100%	24%	76%	100%	14%	86%	
Windsor	128,160	14,985	113,170	4,700	770	3,925	123,465	14,220	109,245	
	100%	12%	88%	100%	16%	84%	100%	12%	88%	
Barrie	70,020	10,100	59,925	3,365	620	2,745	66,655	9,480	57,180	
	100%	14%	86%	100%	18%	82%	100%	14%	86%	
Greater Sudbury	68,510	8,535	59,975	8,170	1,195	6,980	60,335	7,335	53,000	
	100%	12%	88%	100%	15%	85%	100%	12%	88%	
Thunder Bay	50,960	6,200	44,765	6,485	1,570	4,915	44,480	4,625	39,850	
	100%	12%	88%	100%	24%	76%	100%	10%	90%	
Winnipeg	295,375	35,760	259,620	41,030	8,505	32,525	254,345	27,255	227,095	
	100%	12%	88%	100%	21%	79%	100%	11%	89%	
Regina	91,820	12,255	79,565	9,145	2,890	6,255	82,680	9,360	73,310	
	100%	13%	87%	100%	32%	68%	100%	11%	89%	
Saskatoon	110,935	13,140	97,800	13,110	2,950	10,165	97,825	10,190	87,640	
	100%	12%	88%	100%	23%	78%	100%	10%	90%	
Calgary	500,365	56,675	443,695	20,250	3,050	17,205	480,115	53,625	426,485	
	100%	11%	89%	100%	15%	85%	100%	11%	89%	
Edmonton	482,600	59,250	423,350	33,890	6,505	27,390	448,705	52,750	395,960	
	100%	12%	88%	100%	19%	81%	100%	12%	88%	
Kelowna	72,890	7,435	65,455	4,845	840	4,005	68,045	6,590	61,450	
	100%	10%	90%	100%	17%	83%	100%	10%	90%	
Abbotsford-Mission	59,245	7,545	51,700	4,135	860	3,270	55,115	6,685	48,425	
	100%	13%	87%	100%	21%	79%	100%	12%	88%	
Vancouver	889,415	156,810	732,605	30,400	7,595	22,805	859,015	149,215	709,805	
	100%	18%	82%	100%	25%	75%	100%	17%	83%	
Victoria	152,975	21,750	131,220	7,935	1,630	6,315	145,035	20,125	124,910	
	100%	14%	86%	100%	21%	80%	100%	14%	86%	

Sources: CMHC and Statistics Canada, Core housing need table C2

@2019, Canada Mortgage and Housing Corporation Printed in Canada Produced by CMHC 15-03-19



Although this information product reflects housing experts' current knowledge, it is provided for general information purposes only. Any reliance or action taken based on the information, materials and techniques described is the responsibility of the user. Readers are advised to consult appropriate professional resources to determine what is safe and suitable in their particular case. Canada Mortgage and Housing Corporation assumes no responsibility for any consequence arising from use of the information, materials and techniques described. cmhc.ca



Alternative text and data for figures

Figure 1: Aboriginal households by housing standards and core housing need status, 2006-2016

% of Ab	original hou	inal households	
2006	2011	2016	
59.7%	61.0%	64.6%	
40.3%	39.0%	35.4%	
23.9%	24.1%	22.6%	
10.4%	8.9%	7.1%	
14.0%	13.4%	11.6%	
20.4%	19.0%	18.3%	
15.9%	15.1%	14.8%	
4.7%	3.9%	3.2%	
5.6%	5.2%	4.4%	
	2006 59.7% 40.3% 23.9% 10.4% 14.0% 20.4% 15.9% 4.7%	59.7% 61.0% 40.3% 39.0% 23.9% 24.1% 10.4% 8.9% 14.0% 13.4% 20.4% 19.0% 15.9% 15.1% 4.7% 3.9%	

Sources: CMHC and Statistics Canada, Core housing need table C2

Figure 2: Households by Aboriginal status, housing standards and core need status

		% of Aboriginal households		
Need criteria	2011	2016	2011	2016
In core housing need (CHN)	19.0%	18.3%	12.2%	12.4%
Below standards but not in CHN	19.9%	17.2%	18.3%	16.6%
Above housing standards	61.0%	64.6%	69.5%	71.0%

Sources: CMHC and Statistics Canada, Core housing need table C2

A1 🧥

	2011	2016
Newfoundland and Labrador	11.7%	10.8%
Prince Edward Island	17.9%	13.8%
Nova Scotia	15.4%	14.2%
New Brunswick	15.7%	14.2%
Quebec	15.2%	12.8%
Ontario	18.5%	19.2%
Manitoba	19.1%	19.4%
Saskatchewan	23.4%	24.2%
Alberta	16.9%	16.1%
British Columbia	22.9%	20.9%
Yukon	25.6%	24.3%
Northwest Territories	23.1%	21.6%
Nunavut	46.9%	44.7%

Figure 3: Share of Aboriginal households in core housing need by province, 2011 and 2016

Sources: CMHC and Statistics Canada, Core housing need table C2

Figure 4: Share of households in core housing need by Aboriginal status and standards not met

		% of Aboriginal households		% of non-Aboriginal households	
Need criteria	2011	2016	2011	2016	
Affordability only	57%	62%	74%	77%	
Suitability only	8%	7%	4%	4%	
Adequacy only	10%	9%	5%	4%	
Affordability and suitability	8%	6%	7%	6%	
Affordability and adequacy	12%	11%	8%	7%	
Suitability and adequacy	3%	3%	1%	1%	
Affordability, suitability, and adequacy	2%	2%	1%	1%	

Sources: CMHC and Statistics Canada, Core housing need table C1

A2 🔨

Figure 5: Average household income and shelter costs for Aboriginal households by core housing need status, 2011 and 2016

Avera	ge household i	ncome before	taxes		Average sl	nelter cost	
20	11	20	16	20	11	20	16
In core housing need	Not in core housing need	In core housing need	Not in core housing need		Not in core housing need	In core housing need	Not in core housing need
\$25,580	\$85,487	\$28,729	\$100,325	\$803	\$1,060	\$917	\$1,207

Sources: CMHC and Statistics Canada, Core housing need table C2

Figure 6: Average household income and shelter costs for households in core housing need by Aboriginal status, 2011 and 2016

Averag	ge household i	ncome before t	axes		Average sh	elter cost	
201	2011		2016		2011		6
Aboriginal household	Non- Aboriginal household	Aboriginal household	Non- Aboriginal household	Aboriginal household	Non- Aboriginal household	Aboriginal household	Non- Aboriginal household
\$25,580	\$22,653	\$28,729	\$26,350	\$803	\$878	\$917	\$1,019

Sources: CMHC and Statistics Canada, Core housing need table C2

Figure 7: Average shelter cost-to-income ratio (STIR) by Aboriginal status and core housing need status, 2011 and 2016

	2011	2016
Aboriginal households in CHN	45%	45%
Non-Aboriginal households in CHN	50%	49%
Aboriginal households not in CHN	18%	18%

Sources: CMHC and Statistics Canada, Core housing need table C2

Figure 8: Median depth of housing need by Aboriginal status, 2016

	Aboriginal households	Non-Aboriginal households
Owners with a mortgage	\$2,772	\$2,648
Owners without a mortgage	\$2,158	\$1,748
Subsidized renters	\$2,366	\$1,442
Unsubsidized renters	\$3,105	\$2,604

Sources: CMHC and Statistics Canada, Core housing need table C13

A3 🥕

Figure 9: Share of households in core housing need by Aboriginal status and tenure, 2011 and 2016

	2011	2016
Aboriginal renters	35%	34%
Non-Aboriginal renters	26%	26%
Aboriginal homeowners	8%	7%
Non-Aboriginal homeowners	6%	6%

Sources: CMHC and Statistics Canada, Core housing need table C2

Figure 10: Share of households in core housing need by Aboriginal identity, 2016

	2016
Non-Aboriginal	12%
Métis	15%
Total Aboriginal	18%
Non-Status Indian	19%
Status Indian	22%
Inuit	30%

Sources: CMHC and Statistics Canada, Core housing need table C1

Figure 11: Inuit households in core housing need by standards not met, 2016

	2016
Affordability, suitability, and adequacy	1%
Affordability and suitability	2%
Affordability and adequacy	5%
Suitability and adequacy	16%
Affordability only	21%
Adequacy only	22%
Suitability only	33%

Sources: CMHC and Statistics Canada, Core housing need table C1

A4 🔨