

## Housing Statistics in Canada

# Housing Experiences in Canada: Status First Nations people in 2016

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## Housing Experiences in Canada: Status First Nations people in 2016

The Housing Experiences in Canada series of fact sheets highlights the diversity of housing situations experienced by different groups of people living across Canada.

This fact sheet focuses on Status First Nations people living in private dwellings.<sup>1</sup> The statistics below are derived from the 2016 Census. For the purposes of this analysis, Status First Nations people were identified based on responses to the Indigenous identity questions on the long-form questionnaire.<sup>2</sup> Only individuals who reported a single Indigenous identity of First Nations are included in the analysis.<sup>3</sup> Since this fact sheet focuses on Status First Nations people in private dwellings, those living in collective dwellings are not included in the data.<sup>4</sup> More fact sheets are available on the [Housing Experiences in Canada issue page](#).

The *National Housing Strategy Act* (2019) declared that “the right to adequate housing is a fundamental human right affirmed in international law.” This right is reaffirmed in the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) as an important element of the right to life and dignity for Indigenous peoples. The UNDRIP recognizes the important connections between the right to housing and the right to self-determination, rights related to lands, resources and territories, social and economic rights, and rights related to non-discrimination. The declaration also underscores the importance of Indigenous peoples’ right to development, including the right to determine their own housing institutions, programs and policies.

Adequate housing is understood in international law as housing that provides secure tenure; is affordable; is habitable; provides access to basic infrastructure; is located close to employment, services and amenities; is accessible for people of all abilities; and is culturally appropriate.

This fact sheet focuses on the experience of Status First Nations people living in private dwellings using the following indicators collected and produced by Statistics Canada: tenure status of household, dwelling suitability, condition of dwelling, household living arrangements, shelter costs, housing affordability, and core housing need. While these indicators together do not perfectly measure adequate housing as defined in international law, or Indigenous people’s understanding of adequate housing, they are nevertheless useful proxies for understanding the housing experiences of people living in Canada.

Since First Nations people live both on and off reserves, the fact sheet differentiates these two settings to highlight housing need differences. To provide additional insight, it also differentiates urban and rural areas to discuss the differences in housing need between people living in urban areas and those living in rural areas. These differences

### Highlights from the 2016 Census: Status First Nations people

Percent of the population: 2.2%

Percent of First Nations population who are Status Indians: 76.2%

Average age: 30 years

Median household income<sup>1,2</sup>: \$45,200

Unemployment rate: 19.9%

Percent in rural areas: 50.3%

1. First Nation status of the household for the 2016 estimate of median household income is determined by examining the characteristics of the first person on the questionnaire who pays housing costs.
2. Median household income reflects income earned in the 2015 calendar year.

1. The term “Status First Nations” refers to individuals who are Registered or Treaty Indians. Registered Indians are registered under the *Indian Act*. Treaty Indians belong to a First Nation or an Indian band that signed a treaty with the Crown. Registered or Treaty Indians are sometimes also called Status Indians. For more information, please consult the [Dictionary, Census of Population, 2016](#).
2. While the 2016 Census of Population asked respondents if they were “an Aboriginal person, that is, First Nations (North American Indian), Métis or Inuk (Inuit),” the term “Indigenous” is used for the purposes of this report.
3. The data presented in this fact sheet focus on individuals who reported a single Indigenous identity of First Nation and do not include people who reported more than one Indigenous identity (those who also reported being Métis or Inuit as a multiple response) and “Aboriginal responses not included elsewhere” (those who reported “No, not an Aboriginal person” but reported being a Status Indian or a member of a First Nation or an Indian band).
4. A collective dwelling refers to a dwelling of a communal, institutional or commercial nature. Most of the population in Canada resides in private dwellings, but a small portion lives in collective dwellings such as shelters, campgrounds, nursing or seniors’ homes, jails, lodging or rooming houses, or hotels or motels.

for Status First Nations people are contrasted against the total population to examine whether living in rural areas affects the housing experience of Status First Nations people in a similar way.

## Tenure status of household



The tenure status of a household often refers to whether the household owns or rents its private dwelling.<sup>5</sup> Many First Nations people live on reserves and for historical and statutory reasons, housing on reserves does not always lend itself to owner and renter tenure categories. Therefore, a special category called band housing (a dwelling provided by the local government, First Nation or Indian band) is available for the Census and conducting on-reserve housing analysis.

Homeownership is an important aspect of Canadian society and can affect outcomes for many housing indicators. For this reason, owner and renter households are often considered separately in housing analyses. In many cases, researchers further examine whether households in owner-occupied dwellings have mortgages on their dwellings and whether renter households pay subsidized rent.

According to the 2016 Census, the majority of Status First Nations people lived off reserve. Of the 744,855 Status First Nations people in Canada, 329,345 (44.2%) lived on reserve, and 415,510 (55.8%) lived off reserve.<sup>6</sup> For Status First Nations people living on reserve, band housing was the most prevalent tenure category, with 63.5% of individuals living in band housing.

Status First Nations people living off reserve can be divided into the 184,065 (44.3%) who lived in a private dwelling owned by a member of their household in 2016, and the 228,885 (55.1%) who lived in rented dwellings. The proportion of those living in owner-occupied dwellings was almost 30 percentage points lower than the share of the total population (71.6%).<sup>7</sup>

The Status First Nations people living off reserve who owned their homes or lived with someone who owned their home can be further divided into the 132,035 (31.8%) who lived in a dwelling with a mortgage and the 50,540 (12.2%) who lived in a dwelling without a mortgage. Status First Nations people living off reserve were less likely to live in an owner-occupied dwelling without a mortgage than the total population (23.3%).

The Status First Nations people living off reserve in rented dwellings can be further divided into the 68,080 (16.4%) living in subsidized housing and the 160,715 (38.7%) living in non-subsidized housing. Status First Nations people living off reserve were five times more likely to live in subsidized dwellings than the total population (3.3%).

**Table 1**  
**Tenure status of households for Status First Nations people and the total population in private dwellings, Canada, 2016**

	Status First Nations people				Total population	
	Living on reserve		Living off reserve		count	percent
	count	percent	count	percent		
<b>Total, tenure status</b>	<b>329,345</b>	<b>100.0</b>	<b>415,510</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Owner	85,085	25.8	184,065	44.3	24,683,880	71.6
With a mortgage	24,100	7.3	132,035	31.8	16,670,675	48.4
Without a mortgage	60,935	18.5	50,540	12.2	8,013,205	23.3
Renter	34,995	10.6	228,855	55.1	9,164,150	26.6
Subsidized housing	11,750	3.6	68,080	16.4	1,135,275	3.3
Not subsidized housing	23,245	7.1	160,715	38.7	8,028,875	23.3
Band housing	209,260	63.5	0.0	0.0	220,375	0.6

**Note:** Figures may not add up to 100% because of rounding.

**Source:** 2016 Census of Population.

- A household is considered to own its dwelling if a member of the household owns it, even if it is not fully paid for (for example, if there is a mortgage or another claim on it). A household is considered to rent its dwelling if no member of the household owns it. A household is considered to rent its dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.
- A residence on or off reserve refers to whether the person's usual place of residence is in a census subdivision (CSD) defined as "on reserve" or "off reserve." On reserve includes six CSD types legally affiliated with First Nations or Indian bands (i.e., Indian reserve, Indian settlement [except for the four Indian settlements of Champagne Landing 10, Klukshu, Two Mile and Two and One-Half Mile Village, and Kloo Lake located in Yukon], Indian government district, terres réservées aux Cris, terres réservées aux Naskapis and Nisga'a land).
- The total population refers to the total population living in Canada in private dwellings. This excludes people residing outside Canada on government, military, or diplomatic postings, and those living in collective dwellings.

## Access to financing for housing on reserve

As a result of the application of the *Indian Act* on reserves, accessing financing to purchase, build or renovate housing can be difficult for First Nations communities. Under section 89 of the *Indian Act*, lenders are prohibited from seizing real and personal property on reserves.<sup>8</sup> While this is an important clause for protecting the land of First Nations communities, it also prevents the use of that land as collateral in a lending agreement, which is normally required for mortgages and home equity lines of credit. For this reason, First Nations communities must often seek alternative means of financing to meet their housing needs.

To help First Nations communities meet their housing needs, the federal government has introduced the Ministerial Loan Guarantee (MLG) and the First Nations Market Housing Fund (FNMHF). In the case of the MLG, the Government of Canada guarantees the loan to minimize the risk of the lender. Some of the requirements to obtain an MLG include sound financial management by the community and accordance with financial reporting requirements. Similarly, the FNMHF also provides financial backing to First Nations communities seeking financing once certain requirements are met.

The extent to which these programs have been effective varies across First Nations communities. Because of the requirements of MLGs, some First Nations communities may not be eligible.

## Housing suitability



Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS), that is, whether the dwelling has enough bedrooms for the size and composition of the household. The indicator assesses the required number of bedrooms for a household based on the age and sex of household members, and the relationships between them.

According to the 2016 Census, 121,140 Status First Nations people living on reserve (36.8%) lived in unsuitable housing, meaning that there were not enough bedrooms in the dwelling to meet the needs of their household, according to the NOS. This rate was about four times higher than that of the total population living in unsuitable housing (8.9%). This difference was even more pronounced for Status First Nations people living in band housing, where 43.1% of individuals are estimated to live in unsuitable housing.

Status First Nations people living off reserve also experienced a higher rate of unsuitable housing than the total population. Of Status First Nations people living off reserve, 18.5% lived in unsuitable housing compared with 8.9% of the total population.

When owner-occupied dwellings are differentiated by the presence of a mortgage, Status First Nations people living off reserve in households with a mortgage (9.4%) experienced a higher unsuitability rate than the total population in households with a mortgage (6.4%). The unsuitability rate was also higher for Status First Nations people living off reserve in households without a mortgage, where 13.3% of individuals lived in unsuitable housing, compared with 3.4% of the total population.

Status First Nations people living off reserve in renter households with a subsidy (24.0%) had a higher rate of unsuitable housing than the total population with a subsidy (19.2%). The unsuitability rate for Status First Nations people living off reserve in renter households without a subsidy (25.1%) was also higher than that of the total population in renter households without a subsidy (17.6%).

8. Canada, Parliament, Senate. Standing Senate Committee on Aboriginal Peoples. (2015). [On-Reserve Housing and Infrastructure: Recommendations for Change](#). 41st Parliament, 2nd session, Rept.

**Table 2**  
**Housing suitability for Status First Nations people and the total population in private dwellings, Canada, 2016**

	Status First Nations people				Total population	
	Living on reserve		Living off reserve		count	percent
	count	percent	count	percent		
<b>Total, housing suitability</b>	<b>329,345</b>	<b>100.0</b>	<b>415,510</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Not suitable	121,140	36.8	77,050	18.5	3,081,315	8.9
Owner	19,365	22.8	19,265	10.5	1,335,345	5.4
With a mortgage	4,585	19.0	12,460	9.4	1,062,985	6.4
Without a mortgage	14,785	24.3	6,710	13.3	272,365	3.4
Renter	11,590	33.1	56,705	24.8	1,631,845	17.8
Subsidized housing	4,640	39.5	16,320	24.0	218,130	19.2
Not subsidized housing	6,955	29.9	40,370	25.1	1,413,720	17.6
Band housing	90,185	43.1	0.0	0.0	93,815	42.6

Source: 2016 Census of Population.

## Condition of dwelling



Data on condition of dwelling are used to provide some insight into whether housing is habitable. Dwellings are classified into three groups by condition: needing regular maintenance only, needing minor repairs and needing major repairs. Dwellings in need of major repairs are considered to be inadequate housing. Examples of dwellings in need of major repairs include homes with defective plumbing or electrical wiring, and housing needing structural repairs to walls, floors, or ceilings.

According to the 2016 Census, 44.2% of all Status First Nations people living on reserve lived in private dwellings that were in need of major repairs. This was over six times higher than the total population who lived in dwellings in need of major repairs (6.7%). Status First Nations people living on reserve in band housing lived in dwellings of need of major repairs at an even higher rate (49.4%), indicating a substantial need for the maintenance of housing infrastructure on reserves.

Status First Nations people living off reserve were also more likely to live in dwellings in need of major repairs than the total population. Of Status First Nations people living off reserve, 14.2% lived in dwellings in need of major repairs, compared with 6.7% of the total population.

Status First Nations people living off reserve in owner-occupied dwellings (12.9%) lived in dwellings in need of major repairs at a higher rate than the total population living in owner-occupied dwellings (5.5%). This difference was also present among those in renter households, where Status First Nations renters living off reserve (14.8%) were more likely to live in a dwelling in need of major repairs than renters in the total population (8.8%).

Among Status First Nations people living off reserve in renter households with a subsidy, 15.5% were in dwellings in need of major repairs, compared with 11.6% of renter households with a subsidy in the total population. Status First Nations people living off reserve in renter households without a subsidy (14.4%) lived in dwellings requiring major repairs at a higher rate than renter households without a subsidy in the total population (8.4%).

**Table 3**  
**Condition of dwelling for Status First Nations people and the total population in private dwellings, Canada, 2016**

	Status First Nations people				Total population	
	Living on reserve		Living off reserve		count	percent
	count	percent	count	percent		
<b>Total, dwelling condition</b>	<b>329,345</b>	<b>100.0</b>	<b>415,515</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
Dwelling in need of major repairs	145,545	44.2	58,885	14.2	2,298,760	6.7
Owner	30,260	35.6	23,810	12.9	1,351,740	5.5
With a mortgage	5,780	24.0	14,610	11.1	956,105	5.7
Without a mortgage	24,465	40.1	8,965	17.7	395,640	4.9
Renter	11,910	34.0	33,775	14.8	807,125	8.8
Subsidized housing	4,400	37.4	10,545	15.5	131,670	11.6
Not subsidized housing	7,515	32.3	23,220	14.4	675,460	8.4
Band housing	103,380	49.4	0.0	0.0	108,165	49.1

Source: 2016 Census of Population.

## Shelter costs



Shelter costs refer to the monthly dwelling-related expenses paid by households, including mortgage or rent. For owner-occupied dwellings, shelter costs include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, rent and the costs of electricity, heat, water and other municipal services. For the 2016 Census, shelter costs were not disseminated for band housing, dwellings on reserves, and dwellings that are part of an agricultural operation operated by a member of the household.<sup>9</sup>

In Canada, the median shelter cost paid by Status First Nations off-reserve households was \$940 in 2016.<sup>10</sup> This was slightly lower than the median shelter cost of \$1,020 for all private households.

Status First Nations off-reserve households in owner-occupied dwellings had similar median shelter costs as all households in dwellings of the same tenure status, and costs were similar for renters as well. The median shelter cost paid by Status First Nations off-reserve households in owner-occupied dwellings was \$1,150, compared with \$1,130 for all households. For Status First Nations off-reserve households in rented dwellings, the median shelter cost was \$880, compared with \$910 for all households.

The median shelter cost paid by households in owner-occupied dwellings is typically larger when there is a mortgage, which can represent a large portion of monthly shelter costs. Status First Nations off-reserve households with a mortgage on their dwelling (\$1,480) paid less per month in median shelter costs than all households in owner-occupied dwellings with a mortgage (\$1,620). Median shelter costs for Status First Nations off-reserve households in owner-occupied dwellings without a mortgage (\$452) were also lower than those for all households (\$540).

The median shelter cost paid by renter households is usually reduced significantly when a rent subsidy is received.<sup>11</sup> Status First Nations off-reserve households in rented dwellings with a subsidy (\$556) had similar median monthly shelter costs as all households in rented dwellings with a subsidy (\$524). Median shelter costs for Status First Nations off-reserve households in rented dwellings without a subsidy (\$990) were also similar to those of all households in rented dwellings without a subsidy (\$960).

9. A large portion of dwellings on reserves are band housing, for which shelter costs were not collected in the 2016 Census. As a result shelter costs of only owner-occupied and rented dwellings on reserves were not representative of the entire reserve. For more information please see the [Housing Reference Guide, Census of Population, 2016](#).

10. The term "Status First Nations off-reserve households" refers to households where the first person listed on the questionnaire who pays the housing costs is a Status First Nations person living off reserve.

11. The term "rent subsidy" refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

**Table 4**  
**Monthly shelter costs for Status First Nations off-reserve and all households in private dwellings, Canada, 2016**

	Status First Nations off-reserve households	All households
	median (dollars)	
<b>Total, shelter costs<sup>1</sup></b>	<b>940</b>	<b>1,020</b>
Owner	1,150	1,130
With a mortgage	1,480	1,620
Without a mortgage	452	540
Renter	880	910
Subsidized housing	556	524
Not subsidized housing	990	960

1. Owner and renter households in non-farm, off-reserve private dwellings.

Source: 2016 Census of Population.

## Housing affordability



Housing affordability is derived using the shelter-cost-to-income ratio, which refers to the proportion of average total income households spend on shelter costs. A household is said to have affordable housing if it spends less than 30% of its total income on shelter costs.<sup>12</sup> For the 2016 Census, the shelter-cost-to-income ratio was not available for band housing, dwellings on reserves, and dwellings that are part of an agricultural operation operated by a member of the household.

According to the 2016 Census, 113,035 Status First Nations people living off reserve (27.5%) lived in households that spent more than 30% of their total household income on shelter. This rate was higher than the 20.0% of the total population who lived in private households that spent more than 30% of their total household income on shelter.

Status First Nations people living off reserve in owner-occupied dwellings (14.3%) experienced unaffordable housing at a similar rate as the total population in owner-occupied dwellings (14.7%). The case was different for Status First Nations people living off-reserve in rented dwellings (38.1%), where the rate of unaffordable housing was higher than that of the total population (34.5%).

For those living in owner-occupied dwellings, the rate of unaffordable housing differed depending on the presence of a mortgage. In fact, Status First Nations people living off reserve in households with a mortgage (17.5%) were less likely to be in unaffordable housing than the total population living in households with a mortgage (19.6%), while the rates were similar for those without a mortgage. The proportion of Status First Nations people living off reserve in households without a mortgage living in unaffordable housing was 6.0%, while the equivalent rate for households without a mortgage in the total population was 4.4%.

For Status First Nations people living off reserve in renter households with a subsidy, the rate of unaffordable housing was similar to that of the total population with a subsidy (32.1% compared with 32.3% for the total population) and higher for those without a subsidy (40.6% compared with 34.8% for the total population).

12. In 1986, Canada Mortgage and Housing Corporation and the provinces agreed to use the 30% threshold to measure affordability for the purposes of defining need for social housing. This agreement was reached during the development of federal and provincial social housing programs. Research on housing affordability in the territories often uses the same threshold.



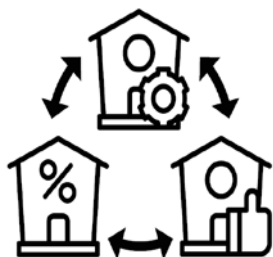
**Table 5**  
**Unaffordable housing for Status First Nations people living off reserve and the total population in private dwellings, Canada, 2016**

	Status First Nations people living off reserve		Total population	
	count	percent	count	percent
<b>Total, shelter-cost-to-income ratio<sup>1</sup></b>	<b>410,850</b>	<b>100.0</b>	<b>33,642,820</b>	<b>100.0</b>
Spending more than 30% of income on shelter costs	113,035	27.5	6,742,050	20.0
Owner	26,070	14.3	3,605,535	14.7
With a mortgage	23,030	17.5	3,257,230	19.6
Without a mortgage	3,040	6.0	348,300	4.4
Renter	86,965	38.1	3,136,520	34.5
Subsidized housing	21,815	32.1	361,270	32.3
Not subsidized housing	65,145	40.6	2,775,245	34.8

1. All persons in owner and renter households with household total income greater than zero in non-farm, off-reserve private dwellings.

Source: 2016 Census of Population.

## Core housing need



Core housing need touches on several elements of the right to adequate housing. It considers whether the affordability, suitability, and condition of dwelling needs of the household are being met and if not, whether affordable rental housing is available that meets all these needs. A household is said to be in core housing need if their dwelling falls below at least one of the affordability, suitability, or condition of dwelling standards, and would have to spend 30% or more of their total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Core housing need is not available for band housing or households living on reserves.

According to the 2016 Census, 25.4% of Status First Nations people living off reserve were in core housing need. This rate was more than two times higher than that of the total population in core housing need (10.6%).

Status First Nations people living off reserve in owner-occupied dwellings (9.9%) also experienced core housing need at a higher rate than the total population in owner-occupied dwellings (5.4%). For renter households, a similar difference could be seen. The proportion of Status First Nations people living off reserve in rented dwellings in core housing need was 38.1%, while the rate was 25.3% for the total population in rented dwellings.

The incidence of core housing need was lower for Status First Nations people living off reserve in owner-occupied dwellings with a mortgage (8.5%) than those without a mortgage (13.5%). The opposite was true for the total population, in which individuals in owner-occupied dwellings with a mortgage (6.0%) tended to live in core housing need more than individuals without a mortgage (4.3%).

The incidence of core housing need varied for renters, depending on whether there was a rent subsidy. Status First Nations people living off reserve in renter households with (45.0%) and without (35.1%) a subsidy were more likely to be in core housing need than the total population in renter households with (39.9%) and without (23.2%) a subsidy.

**Table 6**  
**Core housing need status for Status First Nations people living off reserve and the total population in private dwellings, Canada, 2016**

	Status First Nations people living off reserve		Total population	
	count	percent	count	percent
<b>Total, core housing need<sup>1</sup></b>	<b>397,995</b>	<b>100.0</b>	<b>32,803,125</b>	<b>100.0</b>
In core housing need	101,140	25.4	3,492,080	10.6
Owner	17,725	9.9	1,307,620	5.4
With a mortgage	10,985	8.5	971,150	6.0
Without a mortgage	6,745	13.5	336,470	4.3
Renter	83,410	38.1	2,184,455	25.3
Subsidized housing	29,645	45.0	433,190	39.9
Not subsidized housing	53,765	35.1	1,751,265	23.2

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

Source: 2016 Census of Population.

## Household living arrangements



Household living arrangements refer to whether a person lives with another person or people, and, if so, whether they are related to that person or those people. Households can be further differentiated based on whether they are census family households or non-census-family households. Census family households contain at least one census family.<sup>13</sup> Non-census-family households are either one person living alone or a group of two or more people who live together but do not constitute a census family (for example, roommates).

According to the 2016 Census, about 52.3% of Status First Nations people living on reserve lived as part of a one-census-family household. This rate was below that of the total population (79.6%). Status First Nations people living on reserve in one-census-family households were more likely to live in a couple family with children (32.1%) than one without children (5.3%). The same was true for the total population, where 45.7% of individuals lived in a one-census-family household with children and 22.4% lived in one without children. Status First Nations people living on reserve (15.0%) were more likely to live in a one-parent-family household than the total population (11.3%).

Living in a multiple-census-family household was about eight times more common for Status First Nations people living on reserve (39.8%) than the total population (5.1%). The same was true for Status First Nations people living off reserve, where 21.5% of individuals lived as part of a multiple-census-family household. The greater proportion of multiple-census-family households is partly attributable to multigenerational households.<sup>14</sup> Cultural preferences may contribute to the observed higher rate of multigenerational households, but the situation could also be exacerbated by housing supply shortages in remote areas that put pressure on families who wish to remain in the same region to combine households.

Living in a non-census-family household was not as common for Status First Nations people living on reserve (7.9%) as for the total population (15.4%). This is because a small proportion of Status First Nations people living on reserve lived alone (5.4%). By comparison, 11.5% of the total population in private households in Canada lived alone.

Status First Nations people living off reserve lived in one-census-family households (64.2%) at a lower rate than the total population. Of the Status First Nations people living off reserve in one-census-family households, 32.4% lived in couple families with children, 11.3% lived in couple families without children and 20.6% lived in one-parent families.

Non-census-family households were nearly as common among Status First Nations people living off reserve (14.3%) compared with the total population (15.4%). A slightly larger difference could be seen among one-person households; Status First Nations people living off reserve (8.9%) were less likely to live in these households compared with the total population (11.5%).

**Table 7**  
**Household living arrangements for Status First Nations people and the total population in private dwellings, Canada, 2016**

	Status First Nations people				Total population	
	Living on reserve		Living off reserve		count	percent
	count	percent	count	percent		
<b>Total, household type</b>	<b>329,340</b>	<b>100.0</b>	<b>415,515</b>	<b>100.0</b>	<b>34,460,065</b>	<b>100.0</b>
One-census-family household <sup>1</sup>	172,400	52.3	266,870	64.2	27,414,900	79.6
Couple family without children	17,385	5.3	46,815	11.3	7,761,355	22.5
Couple family with children	105,700	32.1	134,505	32.4	15,754,465	45.7
One parent family	49,315	15.0	85,545	20.6	3,899,085	11.3
Multiple-census-family household <sup>1</sup>	131,010	39.8	89,360	21.5	1,746,110	5.1
Non-census-family household	25,935	7.9	59,280	14.3	5,299,050	15.4
One-person household	17,620	5.4	37,080	8.9	3,967,770	11.5
Two- or more person household	8,320	2.5	22,200	5.3	1,331,280	3.9

1. One-census-family households and multiple-census-family households may include additional persons that do not belong to a census family.

**Note:** Figures may not add up to 100% because of rounding

**Source:** 2016 Census of Population.

13. A census family is defined as a married couple and the children, if any, of either or both spouses; a couple living common law and the children, if any, of either or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.

14. The *Insights on Canadian Society* article "Living arrangements of Aboriginal children aged 14 and under" offers more detailed insights on multigenerational households.

## Housing experiences of Status First Nations men and women

In 1995, the Government of Canada committed to using Gender-based Analysis Plus (GBA Plus) to advance gender equality in Canada, as part of the ratification of the United Nations' [Beijing Platform for Action](#).

Gender equality is enshrined in the Canadian Charter of Rights and Freedoms, which is part of the Constitution of Canada. Gender equality means that diverse groups of women, men and gender-diverse people are able to participate fully in all spheres of Canadian life, contributing to an inclusive and democratic society.

GBA Plus is an analytical process used to assess how diverse groups of women, men and gender-diverse people may experience policies, programs and initiatives. The “plus” in GBA Plus is not just about differences between people on the basis of gender. Everyone has multiple characteristics that intersect and contribute to who they are. GBA Plus considers many other identity factors, such as race, ethnicity, immigrant status, religion, age, presence of a mental or physical disability, and how the interaction between these factors influences the way people experience government policies and initiatives.

The data presented here highlight differences in housing experiences for Status First Nations men and women living on- and off-reserve. Compared to Status First Nations men living off-reserve, Status First Nations women living off-reserve were less likely to live in owner-occupied dwellings, and more likely to live in unsuitable housing, unaffordable housing, and be in core housing need.

**Table 8**  
**Housing indicators for Status First Nations men and women, Canada, 2016**

	Status First Nations men	Status First Nations women	Status First Nations men	Status First Nations women
	Living on reserve		Living off reserve	
	percent			
In an owner-occupied dwelling	26.0	25.7	45.7	43.0
In unsuitable housing	36.2	37.4	18.3	21.6
In dwelling requiring major repairs	44.4	44.0	14.1	14.2
In household spending 30% or more of income on shelter costs <sup>1</sup>	...	...	26.2	28.7
In core housing need <sup>2</sup>	...	...	23.8	26.8

1. All persons in owner and renter households with household total income greater than zero in non-farm, off-reserve private dwellings.

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

... not applicable

Source: 2016 Census of Population.

More information on GBA Plus can be found at the Government of Canada's [Status of Women](#) web page.

More information on the housing experiences of other subpopulations, broken down by age and gender groups, immigrant status, population groups designated as visible minorities, Indigenous populations, and other groups can be found in the additional fact sheets on the [Housing Experiences in Canada issue page](#). Additional data products that focus more on an intersectional GBA Plus analysis of housing experiences will also be released through the [Housing Experiences in Canada issue page](#) as they become available.

## Housing experiences of Status First Nations people living in urban and rural areas

In Canada, living in an urban or a rural area can have a profound impact on one's housing experience. Typically, in an urban setting, individuals face higher shelter costs to be closer to employment and other basic social services such as childcare, education and health care. As a result, individuals may be forced to rent rather than own a home, or live in dwellings that are less affordable or have less space.

The data presented in this section highlight differences in housing experiences for Status First Nations people living in urban and rural areas and how these differences compare with the total population living in urban and rural areas. Of the 744,855 Status First Nations people living in private dwellings in Canada, 370,080 (49.7%) lived in urban areas

and 374,755 (50.3%) lived in rural areas.<sup>15</sup> Since reserves are often located in remote areas, there is considerable overlap between the rural and on-reserve population groups.

While about 7 to 8 out of 10 people in the total population lived in owner-occupied dwellings—slightly more in rural areas—about one-third of Status First Nations people lived in dwellings that were owned by a member of the household. This rate was about the same in both urban and rural areas.

Status First Nations people living in rural areas (31.7%) experienced a higher rate of unsuitable housing compared with Status First Nations people living in urban areas (21.4%). For the total population, 6.1% of individuals in rural areas lived in dwellings that were unsuitable, compared with a higher rate for those in urban areas (9.6%).

Housing affordability challenges were greater in urban areas compared with rural areas for both Status First Nations people and the total population. The rates of unaffordable housing, however, were higher for Status First Nations people. Core housing need rates were also higher among Status First Nations people when compared with the total population in both urban and rural areas.

In rural areas, individuals lived in dwellings in need of major repairs at about double the rate of individuals living in urban areas. This could be because of the challenges of providing resources and supplies that are more readily available in urban areas than in remote areas. Status First Nations people were about three to four times more likely to live in a dwelling in need of major repairs than the total population, in both urban and rural settings.

**Table 9**

**Housing indicators for Status First Nations people and the total population living in urban and rural areas, Canada, 2016**

	Status First Nations people (urban)	Status First Nations people (rural)	Total population (urban)	Total population (rural)
	percent			
<b>Share of population living in urban or rural area</b>	<b>49.7</b>	<b>50.3</b>	<b>81.3</b>	<b>18.7</b>
<b>In an owner-occupied dwelling</b>	<b>36.4</b>	<b>35.5</b>	<b>69.9</b>	<b>79.1</b>
<b>In unsuitable housing</b>	<b>21.4</b>	<b>31.7</b>	<b>9.6</b>	<b>6.1</b>
Owners	10.7	18.1	5.8	3.9
Renters	25.4	27.9	18.4	11.9
<b>In dwelling requiring major repairs</b>	<b>16.1</b>	<b>38.6</b>	<b>5.9</b>	<b>10.0</b>
Owners	12.7	27.6	4.8	8.1
Renters	14.5	28.0	8.4	13.1
<b>In household spending 30% or more of income on shelter costs<sup>1</sup></b>	<b>30.7</b>	<b>16.7</b>	<b>21.5</b>	<b>12.8</b>
Owners	14.9	13.3	15.6	11.0
Renters	39.9	24.7	35.3	24.8
<b>In core housing need<sup>2</sup></b>	<b>26.7</b>	<b>21.2</b>	<b>11.4</b>	<b>7.1</b>
Owners	7.2	14.7	5.5	5.1
Renters	38.3	36.6	25.7	21.0

1. All persons in owner and renter households with household total income greater than zero in non-farm, off-reserve private dwellings.

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

Source: 2016 Census of Population.

## About the data

The estimates presented in this fact sheet are from the 2016 Census of Population. For detailed information on any of the indicators in this fact sheet, please refer to the [Census of Population main page](#).

The Census of Population data on housing is collected on the long-form questionnaire which draws its sample from a frame of private dwellings across Canada. Since the survey sample is drawn from private households, individuals living in the following forms of housing are not included in the data:

- official representatives of foreign countries living in Canada, and their families
- members of religious and other communal colonies
- members of the Canadian Armed Forces living on military bases
- people living in seniors' residences

15. All people living in population centres are counted as living in an urban area. A population centre has a population of at least 1,000 and a population density of 400 people or more per square kilometre, based on population counts from the 2016 Census. All areas outside population centres are classified as rural areas.

- people living full time in institutions (e.g., inmates of penal institutions, and chronic care patients living in hospitals and nursing homes)
- people living in other types of collective dwellings (e.g., shelters, campgrounds and hotels).

As a result of limitations in the data and scope of this study, not all aspects of Status First Nations people's housing experience are covered. These aspects include, but are not limited to, homelessness, migration to and from reserves to visit relatives and ancestors, the costs associated with maintaining one's dwelling, mould, the housing supply and changes in the stock over time, systemic barriers to access, sense of belonging, and proximity to health and social services. For additional data on these topics, please consult the [First Nations Information Governance Centre's First Nations Data Centre](#).

For housing statistics on non-Status First Nations people, Métis and Inuit, please see the [Housing Experiences in Canada issue page](#).