



Congress of Aboriginal Peoples

Housing Outcomes for Rural and Urban (Off-Reserve) Indigenous Peoples: A brief Literature Review

Prepared by CAP Research Department

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Introduction

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

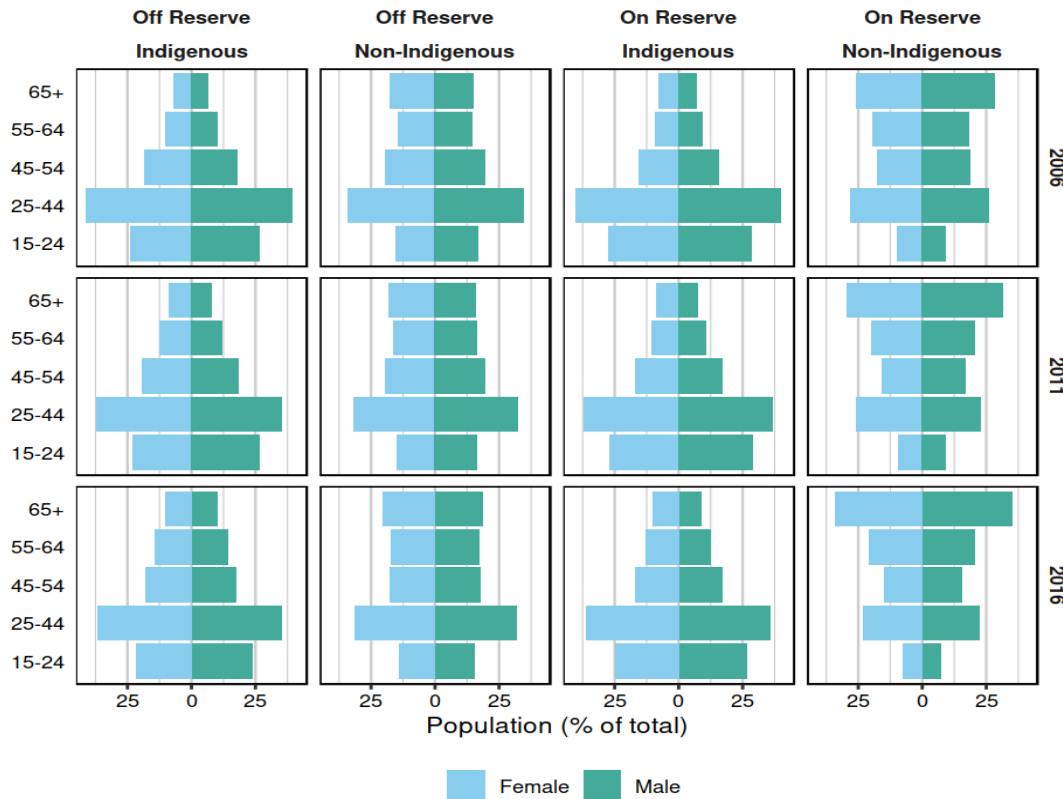
Literature Review Objectives

In 2020, a literature review was developed on *Off-Reserve Indigenous Housing Needs and Challenges in Canada* (also known as Phase 1). The purpose of this literature and document review was threefold. First and foremost, the objective was to identify the relationships, correlations, and possible causations between housing and four socio-economic outcomes. A number of socio-economic outcomes and related housing correlations affect the daily lives of CAP's constituency, each of high priority and warranting further study in their own right. Recognizing there are many more than four priority areas that have an impact on the daily lives of CAP's constituency, this literature review focused on how housing interacts with the joint policy priority areas of education, health, and Indigenous languages (Political Accord 2018), as well as labour force participation. Second, the objective was to identify and consolidate potentially applicable published recommendations from a range of actors in the off-reserve Indigenous housing, short-term shelter, and social housing spheres. Finally, the intent of this literature review was to inform data analysis research that can support ongoing joint efforts in line with resolutions passed at CAP AGAs, Political Accord, and continued advocacy, policy, and partnership development in the housing space. Specifically, this literature review allows for the identification of existing and emerging methodologies, data sources, variables, and other considerations that can subsequently serve as a blueprint for a future data analysis project informed by the literature. The following review profiles high-level conclusions in the topic area, with updated data where possible.

The second phase of the project: *Housing Needs and Challenges for Rural and Urban (Off-Reserve) Indigenous Peoples* explored current data quantitatively related to housing was built upon the literature review completed during Phase 1. The objective of this part was to find out if off-reserve housing and housing conditions have an impact on an individual's outcomes in the following four socio-economic categories: (1) education; (2) health; (3) the labour market; and (4) Indigenous languages using multivariate logistic regression. The information used to do the analysis came from three data sources: The Census of Population, the Canadian Community Health Survey (CCHS), and the Aboriginal Peoples Survey (APS). The analysis revealed significant relationships between these factors and several household and dwelling characteristics. The results of the analyses represent the first comprehensive study of the impact of housing conditions and characteristics on outcomes in these four priority areas. Some key findings from this analysis are included in alongside the discussion of literature in each of the priority areas. Current off-reserve housing circumstances.

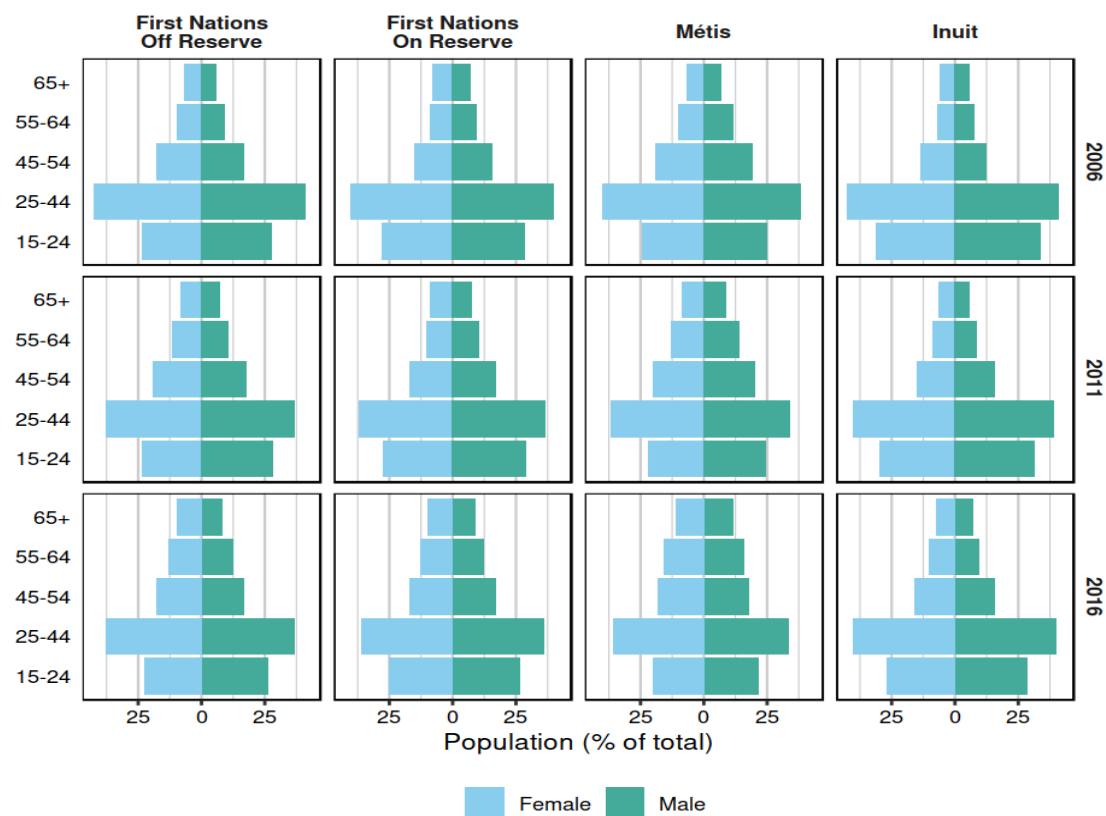
Demographics:

From 2006 to 2016, the Indigenous population aged 15 and older has increased more rapidly than the non-Indigenous population aged 15 and older (48.7% for the Indigenous population compared to 10.4% for the non-Indigenous population). The Indigenous population off reserve has grown especially fast, increasing by 60.2% from 2006 to 2016. The Indigenous population throughout the period 2006 to 2016 was substantially younger than the non-Indigenous population, with 59.0% of the Indigenous population in 2016 aged 15 and older being younger than 45 compared to 45.9% for the non-Indigenous population.



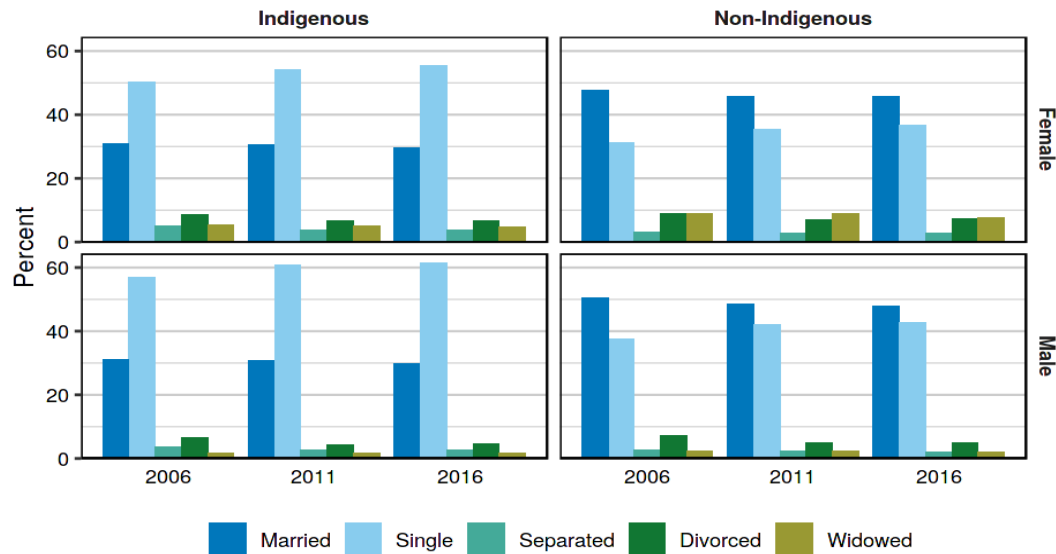
Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* (Statistics Canada 2007; 2012; 2017b). *Census 2021 micro data is currently not available/released by Statistics Canada yet.*

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Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* (Statistics Canada 2007; 2012; 2017b). *Census 2021 micro data is currently not available/released by Statistics Canada yet.*

From 2006 to 2016, the percentage of individuals aged 15 and older who are married has remained roughly constant, for both Indigenous and non-Indigenous people and for males and females. The percentage of the Indigenous population that was married was significantly lower than the percentage of the non-Indigenous population throughout the period 2006 to 2016, for both sexes. In 2016, 29.6% of Indigenous persons 15 years and older were married, compared to 46.9% for non-Indigenous persons.



Note: “Single” includes all individuals who were never married, including those living common-law.
Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* (Statistics Canada 2007; 2012; 2017b). *Census 2021 micro data is currently not available/released by Statistics Canada yet.*

Background

Housing is traditionally viewed as part of a continuum, with private homeownership often held as the ideal. In an Indigenous off-reserve context, however, a more holistic approach may be more reflective of Indigenous lived experiences and realities. For example, with input from Indigenous stakeholders, the City of Kelowna developed “The Wheelhouse”, below, in 2017 to guide their housing strategy.

The Wheelhouse promotes equity and inclusion, recognizing that the housing stock needs to reflect diverse needs, both socioeconomic and demographic, and that people may move around the Wheelhouse throughout their lives (City of Kelowna 2019). As a broad conceptual frame, this holistic approach supports an exploration of correlations between housing and socioeconomic indicators, like education, health, and labour force participation, in an Indigenous context. This holistic framework underpins the approach to housing throughout this report.

EMERGENCY SHELTER

Non-profit providers offer temporary shelter, food and other supportive services.



SHORT-TERM SUPPORTIVE HOUSING

Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.



OWNERSHIP HOUSING

Home ownership can be fee simple, strata ownership or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing.



RENTAL HOUSING

Primary market: 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes
Secondary market: private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.



LONG-TERM SUPPORTIVE HOUSING

Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).



SUBSIDIZED RENTAL HOUSING

Operated by non-profit housing providers, BC Housing and cooperatives. These organizations provide subsidized rents through a) monthly government subsidies or b) one time government capital grants for low to moderate income households.

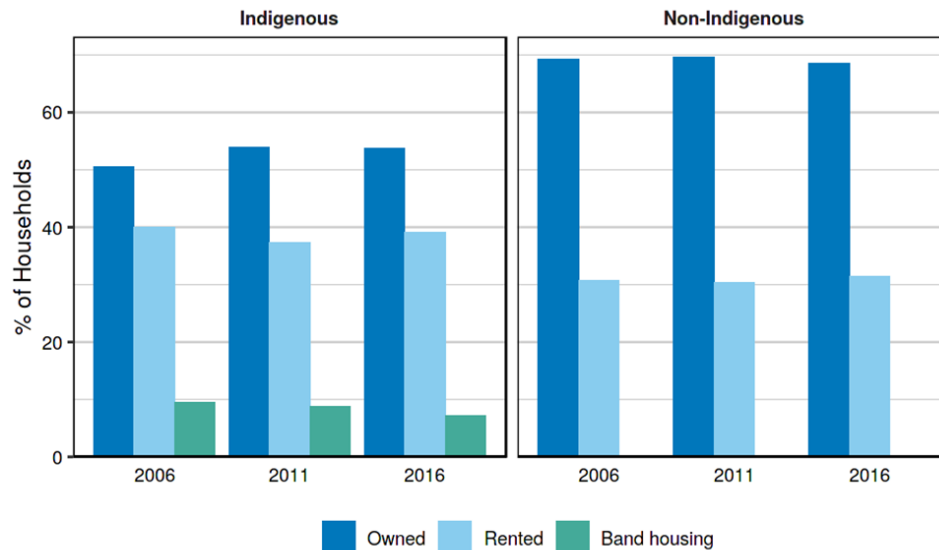


 = supportive services  = financial support

Source: City of Kelowna (2019)

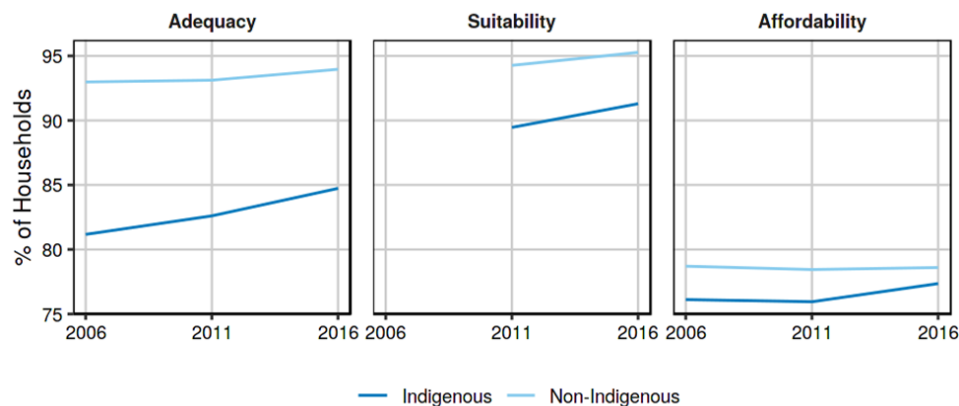
Off-reserve Indigenous households in Canada consistently experience worse housing conditions than their non-Indigenous counterparts. Again, we stress the fact that these disparities are underpinned by historical and modern colonialism that creates and upholds systemic and institutional barriers for Indigenous people, including Indigenous people living off reserve. Some of the barriers faced by Indigenous Peoples in accessing housing include “racial profiling and discrimination by landlords, employers, police, and social service agencies” (Brandon and Peters 2014, 9). Although the most recent data indicates that housing conditions for off-reserve Indigenous households improved generally, disparities still persist across all housing indicators.

In 2006, 2011, and 2016, Indigenous households were more likely to rent their dwellings and less likely to own their dwellings when compared to the non-Indigenous population. In 2016, 53.8% of Indigenous households owned their dwellings and 39.0% rented, compared to 68.6% of non-Indigenous households that owned their dwellings and 31.4% of non-Indigenous households that rented. In 2016, 7.2% of Indigenous households lived in band housing, compared to 9.6% in 2006.



Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* ([Statistics Canada 2007; 2012; 2017b](#)). **Census 2021 micro data is currently not available/released by Statistics Canada yet.**

Finally, Indigenous households still remained significantly below non-Indigenous households on adequacy and suitability in 2016 as per the graph below. The gap between Indigenous and non-Indigenous households was largest in the adequacy criterion; in 2016, 84.7% of Indigenous households had adequate dwellings compared to 94.0% of non-Indigenous households. In 2016, the percentage of Indigenous households living in affordable housing (77.4%) was only slightly lower than the percentage of non-Indigenous households (78.6%).



Note: The concept of suitability was introduced to the Census program in 2011; therefore, suitability cannot be assessed in the 2006 Census. Affordability is measured only for households with positive total household income, shelter costs less than 100% of total household income, and living off reserve and not in band housing.

Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* ([Statistics Canada 2007; 2012; 2017b](#)). **Census 2021 micro data is currently not available/released by Statistics Canada yet.**

Priority Areas

We consider four areas in their intersection with housing: education, health, labour force participation, and Indigenous languages. For the purposes of this report, these areas are referred to as “priority” areas. The priority areas outlined in this report were selected according to a number of factors.

First, as described in above, education, health, and Indigenous languages are all listed as joint policy priority areas in CAP’s Political Accord with Canada (Political Accord 2018), with labour force participation aligning under the Political Accord Objectives umbrella of working to close socio-economic gaps between Indigenous peoples and non-Indigenous Canadians.

Second, CAP’s understanding of these areas as priorities is based on their importance within the current socio-economic system in Canada. In effect, colonial policies have and continue to have intergenerational impacts on Indigenous people’s health and mental health, on participation in education systems that have a uniquely traumatic legacy, and on subsequent labour force participation. These three pillars are widely understood in their relation to poverty, which influences housing conditions, and fuels a violent child welfare system that serves only to disconnect youth from their culture and language, pushing them towards what has been termed “spiritual homelessness” (Young 1998; Christensen 2016). The priority areas we consider are useful because they are sufficiently broad to encapsulate what would otherwise be separate themes.

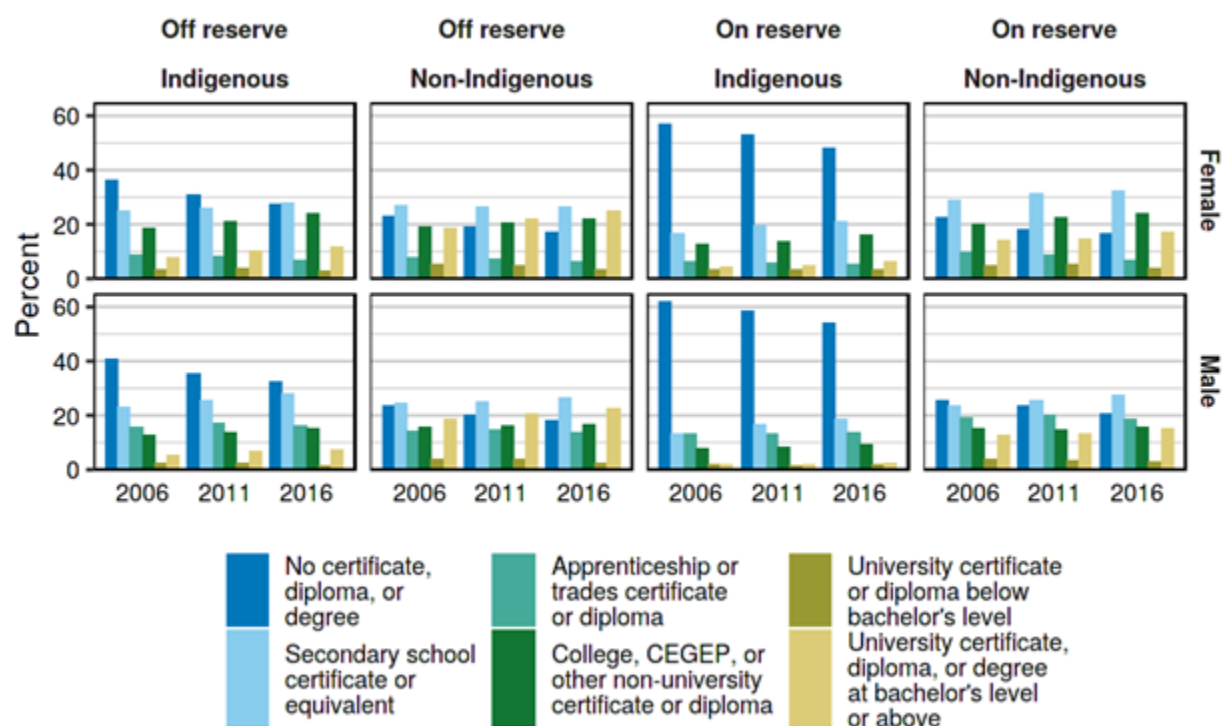
And finally, more practically, focusing the literature review on these four priority areas helps maintain a manageable scope. It was expected that education, labour force participation, and health would be areas that have been the subject of baseline research that would allow this project to build upon. The risk in this approach was to ignore areas that may be more specific or culturally relevant to CAP’s constituents. This understanding further confirmed the importance of considering correlations between housing and Indigenous languages, an area of study that is emerging in comparison to the rest, and the importance of presenting stakeholder recommendations. Notwithstanding, we acknowledge that a number of alternative, equally important areas could have been selected, including access to the justice system, for example, and these would have resulted in pertinent research findings. These exist as opportunities for further research, and are presented in the concluding section.

The correlations that exist between each priority area and housing, in an Indigenous context, are presented in following four sections. Where relevant, we indicate whether a study was specific to the off-reserve Indigenous context, or whether that distinction was not specified or applicable. Generally, our need to rely on studies that focus on the Indigenous context more broadly is a reflection of limited research pertaining to this report’s guiding questions. As mentioned in the introduction, we have highlighted some of the findings of the quantitative analysis conducted subsequent to the literature review. These findings are presented at the end of each priority area under the sub-heading “Key Results of Data Analysis”.

Education

First to further understand the relationship between education and housing, it is necessary to highlight the educational performance of Indigenous and non-Indigenous peoples in Canada. As such, the following graph illustrates the educational attainment of Indigenous and non-Indigenous peoples, by geographic region, in Canada from 2006 to 2016. The graph shows that between 2006 and 2016, the percentage of the Indigenous population without a certificate, degree or diploma decreased, both on and off reserve, and for both genders. However, in 2016, the percentage of Indigenous peoples without a certificate, diploma or degree (33.6%) was still significantly higher than that of non-Indigenous peoples (17.7%). As a result, both on and off reserve, non-Indigenous peoples (23.9%) were more likely in 2016 to have a university degree

than Indigenous people (8.6%). From 2006 to 2016, Indigenous peoples living on-reserve were much more likely to have no certificate, diploma or degree. In 2016, 51.0% of Indigenous peoples living on-reserve did not have a certificate, diploma or degree, compared to 29.6% of Indigenous peoples living off-reserve.



Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* ([Statistics Canada 2007; 2012; 2017b](#)). *Census 2021 microdata is currently not available/released by Statistics Canada yet.*

In fact, in order to understand the gap in educational attainment between Indigenous and non-Indigenous peoples, researchers correlated education and housing. In making the connection between education and housing, they found that adequate housing was a determining factor that could enable an individual to succeed in education. Thus, the research showed that there is evidence that housing is a decisive factor in educational success. It is also a determinant that can promote an individual's health and well-being, as well as a determinant that can improve an individual's economic status (NCCIH 2017a). Research has shown that a child's school failure is often linked to low income and poor housing. The impact of housing on education has particular implications for status and non-status Indians, Métis, and Inuit in southern Canada living off reserve. However, the literature review found that 19% of off-reserve Aboriginal people aged 25-64 in Canada barely graduated from high school, compared to 9% of non-Aboriginal people, which may be explained by inadequate housing (Turner & Thompson, 2015). Therefore, despite the educational gaps between Indigenous and non-Indigenous peoples in Canada, this study found little academic literature on housing and education specifically in an Indigenous context in Canada, or in an Indigenous context living off-reserve. For example, this study was unable to find direct evidence of a link between housing and Indigenous post-secondary education in the Canadian context. Therefore, this finding sets the stage for further research.

Moreover, researchers found that owning a home can motivate children to pursue their education and to stay in school longer (Boehm and Schlottmann 1999; Blau, Haskell, and Haurin 2019; Kim 2010; Green and White 1997). As a matter of fact, owning a home has a positive effect on a child's educational success, but also can contribute to the success of young adults (Blau, Haskell, and Haurin 2019 sec. 1). For example,

Blau et al., (2019), assumed that homeownership could have a positive effect on young adults' behaviours and can also lead them to find better jobs. Like Canada, Australia has linked housing to Indigenous education and found that housing has an impact on Indigenous children's well-being and subsequent educational outcomes (Brackertz and Wilkinson 2017). Hence, Green and White (1997) found that homeownership during childhood is positively associated with increased educational attainment, but they also found that longer tenure mitigates the effects of renting. In fact, Lien, Wu, and Lin (2008) found that homeownership and residential stability were the most important determinants of a child's educational attainment, compared to "sharing a room with a sibling". For this reason, Gove et al. (1979) and Goux and Maurin (2005) assert that crowding can lead to a lack of privacy and adversely affect a child's development. Furthermore, Lien et al. (2008) stated that crowding affects children's ability to study and thus their "cognitive outcomes".

Nevertheless, according to the researchers, this study identified various gaps in the literature on housing and education in an Indigenous context in Canada, or more specifically in an off-reserve Indigenous context. For example, this study did not consider the ways in which housing and education might impact the experiences of First Nations, Inuit, or Métis children living off-reserve in Canada differently. Also, the researchers indicated that housing and education may be negatively correlated - thus, Turner and Thompson (2015) assumed that residential relocation may impact educational outcomes for the off-reserve First Nations population. It should be noted that the literature does not account for regional differences that may impact these correlations in an off-reserve Indigenous context. Due to this, the researchers argued that it is likely that correlations between education and housing in an off-reserve urban Indigenous context differ from correlations in an off-reserve rural or remote Indigenous context.

Even though, there may be a relationship between homeownership and educational attainment, more sophisticated data analysis methods and further research would be needed "to obtain an unbiased estimate of the effect of homeownership" (Ma'rof and Redzuan, 2012).

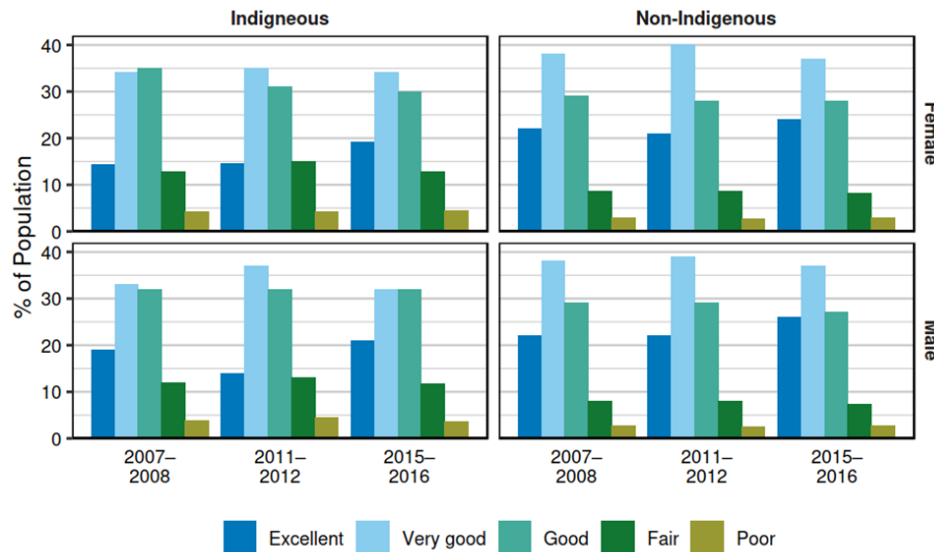
Key Results of Data Analysis

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

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

Health

Second, researchers found that there is a gap between the health status of Indigenous and non-Indigenous peoples in Canada. For example, this graph shows that between 2007 and 2016, Indigenous peoples were less likely than non-Indigenous peoples to rate their overall health status as "excellent" and more likely than non-Indigenous peoples to rate their health status as "poor." In the 2015/2016 Canadian Community Health Survey (CCHS), 52.7% of Indigenous peoples rated their health status as "very good" or "excellent" compared to 62.1% of non-Indigenous peoples.



Source: 2007/2008, 2011/2012, and 2015/2016 *Canadian Community Health Survey* ([Statistics Canada 2009](#); [2013a](#); [2017a](#))

To better explain this discrepancy, researchers examined the correlations between health and housing in the off-reserve Indigenous context in Canada. While it is widely recognized that housing is a social determinant of physical and mental health, some of the exact mechanisms underlying this relationship are only partially understood. Many Indigenous conceptions of health include the maintenance of physical, mental, emotional and spiritual well-being and connection to family and community (Adelson 2005). Although the literature on off-reserve Aboriginal housing in Canada is limited, we can find a few examples of studies that focus on housing and health.

It is crucial to contextualize this discussion with an understanding of the substantial differences in health outcomes that exist between Indigenous and non-Indigenous peoples in Canada. In 2012, the most recent year for which comparative Indigenous health data appears to be available, half (49%) of off-reserve First Nations people aged 15 and older reported excellent or very good health, compared to 62% of the general population (Statistics Canada 2016a). Three in five (60%) off-reserve First Nations people aged 15 and older reported excellent or very good mental health, compared with 72% of the total Canadian population (Statistics Canada 2016a). In addition, three in five (63%) of off-reserve First Nations people aged 15 and older reported having at least one chronic condition, compared with 49% of the total population (Canadian Community Household Survey 2012).

Statistics Canada (2016a) found that the variables predictive of a poor health outcome include, among others, living in a home in need of major repairs. Based on the 2012 APS, Statistics Canada (2016a) also found that off-reserve Indigenous people who reported living in a dwelling where major repairs were needed were significantly more likely than those whose homes needed only minor or no repairs to report any of three negative health outcomes: “at least one chronic condition,” “fair or poor self-rated general health,” or “fair or poor self-rated mental health.”

Moving to the literature, links between some aspects of Indigenous health and housing are well-established in Canadian literature, particularly for the on-reserve context and in remote, northern or isolated areas. In particular, research demonstrates the relationship between overcrowded living conditions, housing quality, accessibility and affordability, and health outcomes like tuberculosis, respiratory illnesses, gastrointestinal illnesses, and homelessness (J. Reading and Halseth 2013). Also, a systematic review of social determinants

of Indigenous health in the Canadian context found that inappropriate living conditions and quality are linked with health issues such as unintentional injuries, respiratory and infectious diseases, mental and psychological challenges, and domestic violence (Kolahdooz et al. 2015).

As helpful as these studies are, there appears to be little research work undertaken in an off-reserve or urban Indigenous context beyond useful summaries produced by Indigenous research bodies and federal publications outlining the gaps in health outcomes or housing. Canadian researchers have found that few formal Canadian studies deeply examine the correlations between health and off-reserve housing (Dunn et al. 2006; Kolahdooz et al. 2015).

The literature did reveal, however, one Canadian intervention-based study comparing the socioeconomic status and mental health outcomes of Indigenous and non-Indigenous women that may be instructive for identifying indicators applicable in an urban Indigenous context. Hamdullahpur, Jacobs, and Gill (2017) considered the number of years of education, employment pattern (past 3 years), receipt of social assistance, monthly income, and addiction severity scores. The majority of the 82 Indigenous women interviewed and assessed in the Montreal area that were living in shelters, expressed a need for temporary housing and were fleeing abusive relationships. This study concluded that:

Aboriginals migrating to the urban environment may be at particular long-term risk for unstable housing and economic disadvantage given their higher number of dependents, higher amounts of money spent on alcohol and cigarettes, higher rates of experiencing violence/crime and their lack of social support (fewer family members in the urban milieu compared with non-Aboriginals). Longitudinal follow-up studies would be required to determine longer-term outcomes for this urban help-seeking population. (Hamdullahpur, Jacobs, and Gill 2017, 6)

Given there seems to be little to no foundational research exploring housing and Indigenous health specifically in an off-reserve context, this is an important area for further analysis.

Key Results of Data Analysis

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

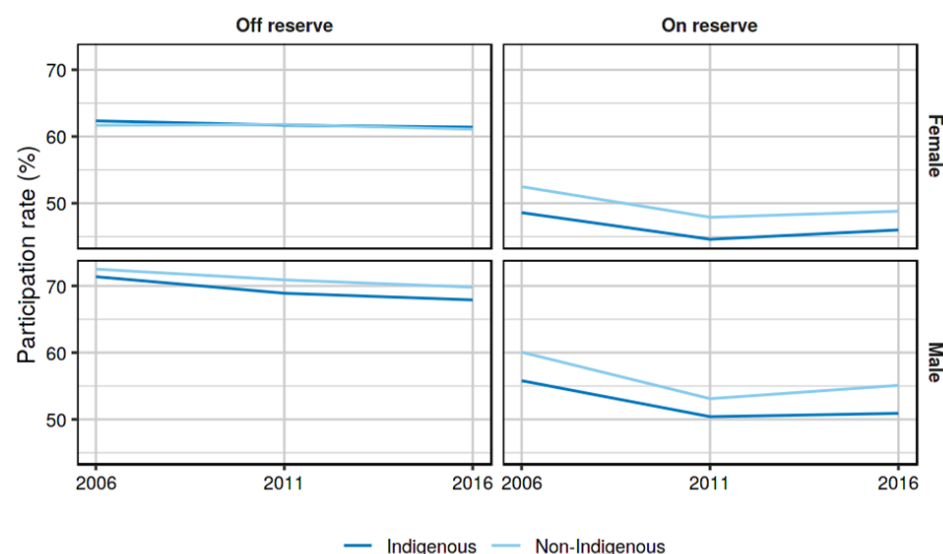
- Relative to subsidized renters, the odds of reporting good general health are between 45 and 121% greater for homeowners and between 12 and 32% greater for non-subsidized renters.
- The odds of reporting good mental health are between 13 to 76% greater for homeowners and between 8 to 24% greater for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

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

Labour Force Participation

Third, researchers have found that Indigenous peoples continue to participate less in the labor market than their non-Indigenous counterparts. For example, the chart below shows that between 2006 and 2016, the labor force participation rate for Indigenous peoples on and off reserves, was about the same as the labor force participation rate for non-Indigenous peoples. The participation rate on-reserve was much lower than off-reserve, a trend that continued for Indigenous and non-Indigenous peoples. In 2016, the participation rate for Indigenous men off-reserve was 67.9%, compared to 50.9% for Indigenous men on-reserve, and the participation rate for Indigenous women was 61.4% off-reserve, compared to 46.0% on-reserve. Both

on- and off-reserve Indigenous and non-Indigenous men's participation rates declined slightly between 2006 and 2016.



Source: 2006 *Census of Population*, 2011 *National Household Survey*, and 2016 *Census of Population* ([Statistics Canada 2007; 2012; 2017b](#)). *Census 2021 microdata is currently not available/released by Statistics Canada yet.*

To better understand this issue, researchers studied housing in relation to labor force participation. They found that housing can indirectly affect labor force participation through education and health. Both housing and employment are part of the proximal set of Social Determinants of Health (SDH), or factors directly affecting physical, emotional, mental, or spiritual health (C. Reading and Wien 2013). However, while research exists on whether housing has a negative or positive impact on labor force participation, there does not appear to be conclusive evidence of causality (Steele and Kreda 2017). Furthermore, there appears to be little academic research available in Canada that examines the underlying mechanisms between housing and labour force participation in an off-reserve Indigenous context. However, based on the general literature, housing dimensions such as overcrowding, adequacy, tenure, and residential stability may have an impact on labour market participation and may provide avenues for research.

Disparities in labour force participation between Indigenous and non-Indigenous people in Canada are well documented. According to Statistics Canada (2020), in 2019 the unemployment rate for off-reserve Indigenous adults (15 years or older) in Canada was 10.1%, compared to 5.5% for non-Indigenous adults. The employment rate for Indigenous adults in 2019 was 57.5%, compared to 62.1% for non-Indigenous adults. Finally, the participation rate in 2019 was 63.9% for Indigenous adults, and 65.7% for non-Indigenous adults.

Beyond the off-reserve Indigenous context, the broader research on labour force participation uses the measurements of employment, unemployment, and not in the labour force. Much of this literature uses the type of housing tenure as the primary determinant, such as homeownership and housing assistance. Overall, there is limited evidence of a direct relationship between housing and labour force participation, both in general and in an Indigenous context. The evidence that is presented has more to do with the indirect relationships already explored in this review, namely, the impact of housing on education and health, which then in turn influence labour force participation. More research, especially in the Indigenous context specific to Canada, is suggested.

In an Indigenous context, limited studies were found for Canada, so the most relevant literature for analysis was determined to be work exploring housing and Indigenous employment in the Australian context. Overall, it seems there is limited evidence on the links between housing and Indigenous employment or economic development outcomes (Brackertz and Wilkinson 2017). The evidence that does exist suggests that ‘crowding’ and ‘structural problems’ have a statistically significant negative association with labour force status (Stephens 2010).

It is unclear from the literature, however, if the relationship between labour force outcomes and crowding and structural problems (which we take to be a proxy for housing adequacy) is direct or indirect. The indirect relationship is captured by Stephens when he notes that “[a] number of studies have suggested that poor housing may affect Indigenous Australian’s labour market outcomes through its negative implications for health and educational attainment” (2010, 300). We understand the implications of housing on educational attainment from Section 6.1, as well as the correlations between housing and health from Section 6.2. But Stephens also suggests a possible direct relationship between crowding and structural problems and employment prospects after controlling for both health and education. More research would be necessary to affirm any conclusions, particularly any that would pertain to the Canadian context.

Finally, remoteness is raised as a consideration, and some findings suggest that “holding other things constant, living in remote areas is known to have a significant negative effect on employment” (Stephens 2010, 290). However, this effect is yet to be demonstrated by a systematic analysis, and may simply be due to the higher prevalence of poor housing conditions in remote areas (Stephens 2010).

Key Results of Data Analysis

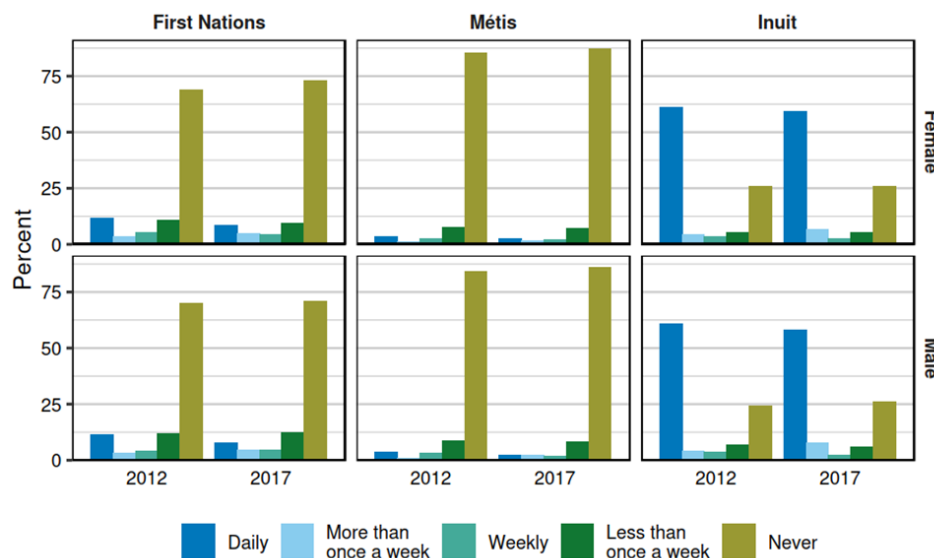
The researchers examined three areas identified during the literature review that linked housing characteristics and conditions with labour market outcomes among Indigenous people living in urban, rural and northern areas: labour force participation, full-time work status, and job satisfaction.

- Homeowners are more likely to participate in the labour force than renters.
 - Relative to subsidized rentals, Indigenous people living in owned homes have 89 to 120% greater odds and Indigenous people living in market rentals have 93 and 105% greater odds of participating in the labour force.
- Housing affordability is associated with greater labour force participation, but housing suitability and adequacy are not.
- Dwelling types, such as living in a detached home, semi-detached home, or multi-unit dwelling, are not associated with labour force participation for Indigenous peoples.
- The likelihood of having full-time work rises when comparing Indigenous people living rental units to Indigenous homeowners.
 - Relative to subsidized rentals, the odds of having full-time work for Indigenous workers are 61 to 72% greater for those living in market rentals and 31 to 47% greater for those living in owned dwellings.
- Adequate and affordable housing are positively associated with full-time work, while suitable housing is negatively associated with full-time work.
 - Indigenous workers in adequate housing have between 8 and 11% greater odds of working full time.
 - Indigenous workers in affordable housing have between 45 and 47% greater odds of working full time.
 - Indigenous workers in suitable housing have between 9 and 13% lower odds of working full time.
- Dwelling types are not associated with working full time for Indigenous peoples.

- Indigenous workers with adequate housing are substantially more likely to be satisfied with their jobs.
 - Indigenous workers in adequate housing have between 53 and 58% greater odds of being satisfied with their job.
- Tenure, dwelling type, and suitable and affordable housing are not associated with job satisfaction.

Indigenous Languages

Finally, researchers took into account that the use of Indigenous languages at home is not the same for all Indigenous identity groups. As an example, the graph below shows that in 2012 and 2017, Inuit were much more likely than First Nations and Métis to use an Indigenous language at home on a daily basis, and much less likely to never use an Indigenous language at home. For all three Indigenous identity groups, women were slightly more likely than men to use an Indigenous language at home. In 2017, 59.0% of Inuit used an Indigenous language at home on a daily basis, compared to only 8.1% of First Nations and 2.3% of Métis.



Note: The question concerning home language use in the 2006 Aboriginal Peoples Survey is not comparable to the question in the 2012 and 2017 APS. Thus data are only presented for 2012 and 2017.

Source: 2012 *Aboriginal Peoples Survey* and 2017 *Aboriginal Peoples Survey* ([Statistics Canada 2013b; 2018](#))

To better understand the relationship between housing and Indigenous languages, researchers have linked housing to Indigenous languages. In support of this argument, Cantoni (2007) argued that living with extended family and in suitable housing helps to preserve and perpetuate language across generations while promoting the learning of traditional Indigenous values, language, and culture, which explains the gap between each Indigenous group.

Nonetheless, the literature review revealed that little research has been conducted on Indigenous languages as an indicator of cultural connection and adequate housing. Clearly, there is an opportunity for Canadian researchers to study the links between Indigenous language learning and the impact of adequate housing, among other culturally appropriate factors, as well as the impact of educational attainment in urban neighbourhoods on Indigenous language outcomes (Ball 2009; Duff and Li 2009).

Normally, indigenous languages are inherently valuable and linked to individual and community ties, identity, cultural practices, and intergenerational transmission of cultural knowledge ([Chandler and Lalonde 2016](#); [Gonzalez et al. 2018](#)). Therefore, an analysis of the strength of the link has been made between language and housing (Findlay and Kohen). In addition, the researchers analyzed the impact of neighborhood on the language outcomes of off-reserve First Nations children and the possible mediation of these effects by socioeconomic and neighborhood factors at the family level (Findlay and Kohen).

On the other hand, the researchers argued that the neighborhood in which the child lives can have an impact on the preservation and transmission of indigenous languages. For example, the researchers stated, "Neighborhoods with high rates of tenant turnover can disrupt social organization, which can negatively impact early language outcomes" ([Findlay and Kohen 2012](#)). Generally, a neighborhood with high unemployment may promote Indigenous language transmission to Indigenous children because children have more opportunities to interact with adult ([Findlay and Kohen 2012](#)).

As such, the researchers noted that poor housing conditions appear to be associated with lower levels of neighborhood safety and access to Indigenous activities (Findlay and Kohen 2012). On the contrary, higher ratings of neighborhood safety are associated with higher incomes and education levels, as well as smaller household sizes, which may explain why children living in safe neighborhoods have better native language outcomes (Findlay and Kohen 2012).

Key Results of Data Analysis

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

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

Separate warranted research/studies

Homelessness:

To further, understand the realities and challenges that off-reserve Indigenous peoples are facing in Canada. Employment and Social Development Canada has found that Indigenous Peoples “are 10 times more likely to access homeless emergency shelters than non-Indigenous people, representing approximately 30% of all shelter users in 2014, while only representing approximately 5% of the Canadian population” (Employment and Social Development Canada 2018).

Homelessness as experienced by urban Indigenous people is uniquely affected by colonial policies and laws put in place by the Crown. Homelessness research led by Jesse Thistle with Indigenous community members between 2016 and 2017 found that: Being disconnected from the holistic web of “All My Relations” (an Indigenous worldview common in First Nations, Métis and Inuit societies that sees all things in existence as interconnected) by Canadian colonization was cited again and again as the root cause of homelessness in Canada (2017, 13).

Thistle’s team, working with Indigenous community members, confirmed the broader-ranging individual, family, community, and intergenerational impacts of homelessness on Indigenous culture, language, and traditions, among other dimensions. The 12 dimensions of Indigenous Homelessness as articulated by Indigenous Peoples across Canada (Thistle 2017) include:

1. Historic Displacement Homelessness
2. Contemporary Geographic Separation Homelessness
3. Spiritual Disconnection Homelessness

4. Mental Disruption and Imbalance Homelessness
5. Cultural Disintegration and Loss Homelessness
6. Overcrowding Homelessness
7. Relocation and Mobility Homelessness
8. Going Home Homelessness
9. Nowhere to Go Homelessness
10. Escaping or Evading Harm Homelessness
11. Emergency Crisis Homelessness
12. Climate Refugee Homelessness

Bearing all of this in mind, it is worth noting that this present literature review focused on housing is already decidedly ambitious. It seeks to explore correlations between housing and four priority areas in an off-reserve Indigenous context. Most, if not all, academic literature reviewed here tended to focus uniquely on the correlation between housing and only one priority area. Furthermore, academic research studies reviewed or considered here tended to focus on either housing or homelessness, given the degree of methodological rigour required to study either aspect comprehensively.

We recognize it is crucial and necessary to consider conducting further research into the socioeconomic impacts of homelessness as experienced by off-reserve Indigenous people. In order to fully understand the scale, scope, and complexity of how homelessness interacts with socioeconomic outcomes in an off-reserve Indigenous context, additional, separate research beyond this present literature review would be warranted, especially as CAP's policy approaches continue to be refined in response to evolving constituency priorities.

Housing Policy and Programs:

It is important to review policies and programs to understand the types of programs that have been most effective in addressing Indigenous housing and homelessness needs and where there are gaps in current programs.

There are several key observations that can be made from the review of past and current Indigenous housing programs:

- Funding programs have often been short term and have not provided adequate resources to urban and rural Indigenous communities to address the current disparities and on-going need for appropriate, affordable housing and related services.
- Without funding that is specifically targeted to meet the needs of off-reserve Indigenous individuals and families, fewer Indigenous people will have their housing needs met.
- Distinctions-based strategies leave a large gap for Indigenous peoples not living on reserves. A service-based approach, where all Indigenous people qualify for housing and supports, is needed in urban and rural areas.
- Housing programs have had varying degrees of Indigenous design and delivery. Programs that have provided a degree of self-determination have generally had more success. Application and delivery processes must align with the needs of Indigenous housing providers.
- Housing and supports that are culturally appropriate and Indigenous-delivered are key to achieving desired outcomes that go beyond housing, including strengthening individuals and families and building community.
- Deep capital funding or rent subsidies are critical for allowing targeting of Indigenous people with low incomes.
- It is important that funding is available to address the needs of Indigenous households in both urban and rural areas.
- Funding must be delivered in a way the supports that capacity development of Indigenous housing and supports providers.

Further Future Research Opportunities

As a starting point, the literature review: *Off-Reserve Indigenous Housing Needs and Challenges in Canada- Phase 1*) has identified the key relationships between housing and education and between housing and health in the general context. The literature review has also identified, albeit to a lesser extent, the relationships between housing and labour market outcomes and potential relationships between housing and Indigenous languages. Most importantly, however, the literature review has identified several gaps in past research that provides opportunities for future research.

This section of the report builds off the results of the literature by suggesting a path forward for further research into the relationships between housing and education, health, labour market outcomes, and Indigenous languages for off-reserve Indigenous people in Canada. In particular, this sector lays the foundation for future research that can answer the following research questions and sub-questions:

- What are the relationships (correlations and causal mechanisms) between housing and the priority areas for off-reserve Indigenous people and households in Canada?
- Do the relationships between housing and the priority areas for off-reserve Indigenous people and households in Canada match the results of the past research examined within the literature review?
- What institutional, social, demographic, geographic, and neighbourhood factors explain the differences in the relationships between housing and the priority areas for off-reserve Indigenous people and households in Canada in comparison to the results of past research examined within the literature review?

The literature review has identified that there is a gap in our understanding of the correlations between housing and several socio-economic outcomes within the Indigenous, and particularly the off-reserve Indigenous, contexts in Canada. It therefore calls for additional research pertaining to these relationships. More broadly, the literature did not distinguish between urban, rural, and remote off-reserve housing experiences and their interactions with the four priority areas. These distinctions were either not mentioned, or the literature focused on urban experiences exclusively. Consequently, additional research is needed based on the assumption that the correlations between housing and the priority areas vary based on geographical location.

Further to the four priority areas explored in depth in the above sections, it has been noted that additional socio-economic outcomes that interact with housing bear further investigation, especially in the Indigenous context. These additional socio-economic outcomes include:

- Impacts of disconnection from culture, practices, traditions, spirituality, community, family, and the land (Thistle 2017)
- Involvement with the criminal justice system and police (Kauppi and Pallard 2016)
- Racism and access to rental housing or homeownership (Belanger, Weasel Head, and Awosoga 2012; McCallum and Isaac 2011; OFIFC 2018; Indigenous Services Canada, British Columbia Region 2018)
- Housing stability, tenure changes, relocation frequency
- Income

- Poverty (Baker, Bentley, and Mason 2013; City of Vancouver 2018; Green 2013; Indigenous Services Canada, British Columbia Region 2018; Ma'rof and Redzuan 2012; NCCIH 2017b)
- Homelessness, including intergenerational homelessness (Bodor et al. 2011), as also noted in the “separate warranted research” section above.
- Intergenerational impacts and present-day trauma related to colonization (Bodor et al. 2011; Zupancic and Westmacott 2016)

As intriguing and necessary as it is to explore all of these correlations, each priority area could warrant a separate research project unto itself, depending on the scope and depth required to understand and test the correlation.

The quantitative analysis, Phase 2, of research also highlighted further areas for future research.

- What are the simultaneous effects of dwelling and household characteristics and the legacy of residential schools?
- Comparative analysis of the influence of housing characteristics and conditions on health outcomes (currently limited by the fact that no datasets exist presently that include sufficient data on health and housing for both Indigenous and non-Indigenous peoples)
- Why do Indigenous workers have a lower likelihood of job satisfaction while residing in multigenerational households?
- The results presented suggest negative tenure, adequate housing, and suitable housing effects on Indigenous languages being regularly used at home for children. Future research should consider whether these effects are associated with other demographic effects (e.g., the population density of Indigenous people within a neighbourhood).
- Enhancements of the Aboriginal Peoples Survey instrument, specifically to collect on younger and non-Indigenous household members and record linkages (for longitudinal data), would improve the types of data and analysis available.

Conclusion

To conclude, the literature review on *Off-Reserve Indigenous Housing Needs and Challenges in Canada* has highlighted the inferior housing conditions that may be experienced by some off-reserve Indigenous households in Canada, compared to their non-Indigenous counterparts. Additionally, a quantitative analysis, representing the first comprehensive correlational study of the impact of housing conditions and dwelling characteristics on various outcomes, including perceived general health, school attendance and completion, labour force participation and full-time employment, and Indigenous children's use of Indigenous languages at home. The analysis uncovered four key findings: (i) Indigenous homeowners report better perceived general health and mental health, as well as access to affordable and adequate housing; (ii) Indigenous youth living in multigenerational households are less likely to attend school, although this can be improved through home ownership, suitable housing, and increased household income; (iii) homeownership is linked to a higher probability of participating in the labour force and securing full-time employment; and lastly (iv) Indigenous children in subsidized rentals are most likely to speak an Indigenous language regularly at home, followed by those in market rentals and then by those in owned dwellings.

A number of implications for the housing industry and policy-makers were determined from this research. It is valuable to understand that Indigenous home ownership has substantial positive effects on perceived mental and physical health, food security, school attendance, and labour force participation. Supporting Indigenous homeownership in market regions has the potential to equally support positive socio-economic and health outcomes at the community level. However, Indigenous homeownership has a negative influence

on language use and on having a sense of community belonging. Other community mechanisms need to be leveraged to ensure that language attainment and retention are not impacted, and space is created to foster belonging and safety.

A holistic approach that addresses the entire continuum of housing needs is required to respond to the diverse needs of Indigenous people living in urban and rural areas. Moreover, Indigenous community services and programs should be included in permanent funding models in order to ensure that all Indigenous peoples do not face systemic barriers and accomplish the full spectrum of wellbeing. Current funding mechanisms are episodic or project-based.

Recommendations moving forward:

The socioeconomic marginalization and disparities that exist between Off-reserve Indigenous peoples and the non-Indigenous population is underpinned by the intergenerational impact of modern and historical colonialism. CAP has consistently noted the resulting systematic and institutional racism and discrimination faced by its constituents residing in urban and rural regions, including conscious exclusion, erasure, and neglect on the part of Canadian policy-makers.

In turn, Off-reserve Indigenous households in Canada consistently experience worse housing conditions than their non-Indigenous counterparts. The results from this report aid CAP in terms of its long-standing role as an advocate for the provision of safe, affordable, and accessible housing for Indigenous people living off-reserve. Overall, the literature review: *Off-Reserve Indigenous Housing Needs and Challenges in Canada* conducted by the Congress of Aboriginal Peoples has contributed to a greater understanding of the challenges faced by off-reserve Indigenous peoples in Canada and has helped to fill significant gaps to advance Indigenous housing research. The report's results also inform the following data/methodology related, program supports, and policy/strategy recommendations and implications for CAP, moving forward in a positive way to better advocate for Status/Non-Status North American Indians, Metis and Southern Inuit peoples living off-reserve in urban and rural areas:

- The current mandate letter for the Minister of Housing and Diversity and Inclusion outlines with Indigenous partners, the co-development of an Urban, Rural and Northern Indigenous Housing Strategy should be supported by the work of the Minister of Northern Affairs and supplemented with dedicated investments. Of which would work to create Canada's first-ever National Indigenous Housing Centre. An inquiry should be made to see the progress on this investment, development, and engagement with consulted Indigenous organizations such as CAP to ensure that discussions are inclusive of all distinct Indigenous populations including the Non-status First Nations, Metis and Southern Inuit peoples so that all perspectives are heard.
- CAP needs to work closely with Statistics Canada to enhance APS survey instrument to fill in the gaps of existing datasets. More specifically, the APS could be adjusted to collect on younger and non-Indigenous household member as well as capturing more detailed effects of the legacy of residential schools that would collectively result in a more integrated comparative results/analyses.
- Furthermore, CAP needs to advocate for APS record linkages. Statistics Canada would link individuals across different APS cycles. This approach would provide longitudinal data on several individuals that would support the analysis on long run impacts of housing characteristics.
- Current limitations of APS, CCHS and Census datasets necessitates for CAP to actively seek research funding to collect primary, non-cross-sectional panel and longitudinal, data that would better capture the specific and holistic experiences and effects of household characteristics for indigenous peoples residing off-reserve in urban and rural regions.
- Furthermore, and in order to gain a deeper and more meaningful understanding and interpretation of some of the results anomalies illustrated in the report, CAP must seek resources to adopt mixed

methodologies approach deploying both quantitative, and qualitative if needed, methodology, in combination with strength-based Indigenous research methods of collecting information such as engaging with communities, and the use of methodologies like observation, sharing circles, oral histories and traditional storytelling that are connected to Indigenous values and ethics and that may not be reduced to statistics.

- CAP needs to advocate for increased funding to its Indigenous Skills and Employment Training (ISET) program in order to achieve more favorable labour force participation outcomes for its off-reserve status constituents.
- CAP must advocate for policies and programs that address the growing education gap between Indigenous and non-Indigenous children and youth. Schools must be sites of safety, growth, and identity building for all. Educational systems must be reformed so as to mitigate the damage of colonial policies like residential schools and chronic underfunding.
- CAP needs to actively seek resources for culturally based support services along with housing to ensure that language attainment and retention and social determinants of health, such as sense of belonging to indigenous group/community, are not impacted by homeownership.
- Advocacy for funding for Language revitalization programs have been traditionally been framed around redress and loss of culture. CAP need to advocate for a more effective approach of placing Indigenous language loss in the context of overall health and well-being.
- CAP need to seek financial investments to support individual Indigenous homeownership in market regions that has the potential to equally support favorable socio-economic and health outcomes at the larger indigenous community level.
- CAP must demand that Indigenous community services and programs should be included in Governments' permanent funding models in order to ensure that all Indigenous peoples do not face systemic barriers and accomplish the full spectrum of wellbeing. Current funding mechanisms are episodic, or project-based.
- CAP must seek a holistic approach that addresses the entire continuum of housing needs in order to respond to the diverse needs of Indigenous people living in urban, rural regions.
- Grounding Policy and research in Spirit – Policy and ways of doing research need to be flexible to meet the vast diversity of needs of all Indigenous peoples. Communities, both urban, rural, and remote need to be at the forefront of decision-making.
- Person Centered Approaches: As evidenced by research by providing individuals, and families access to culturally safe case management, access to mental health, spiritual guidance or peer support, communities can reclaim control within housing services.
- Cultural safety training within children services, and community inclusion in adoption. CAP should also continue to advocate for mental health programing, access to ceremony and traditional activities to support community and collective healing.
- Housing Needs Assessment for Indigenous peoples living in Rural, and Urban Centers. CAP should also be working towards identifying the systemic barriers within policy, to better advocate for our constituents in receiving access to culturally safe services, housing, and improving the well-being of our communities nationally.
- The jurisdictional issues within housing services remains a major obstacle, the government of Canada needs to take clear responsibility to appropriately and efficiently respond to this growing issues to meet the needs of all diverse Indigenous populations nationally.
- CAP should advocate for the expansion of Indigenous led construction projects, that seek Indigenous perspectives in providing educational training on building sustainable and sustaining homes for people to enjoy with their families. This advocacy should work on the municipal level

by ensuring that Indigenous perspectives are always at the forefront and in discussions when city planning.

- In counteracting the distinction-based approach, all groups of Indigenous peoples regardless of status, gender, ability, sexual orientation should have an equal say. Women and youth should be treated with equity at these tables, especially in speaking for the best interests of the well-being of children.
- CAP must call on the Government of Canada to close this gap by funding a fourth strategy for Indigenous households in housing need in urban, rural, and northern areas. The funding for this strategy must be greater than the current funding commitments in the National Housing Strategy.
- A new structure should be created, designed, owned, and operated by Indigenous peoples, using a service-oriented approach, to address the affordable housing and support service needs of Indigenous in urban, rural and northern Canada.
- The federal government should establish a fourth Indigenous Housing strategy alongside the three distinctions-based housing strategies that includes specific programs and investments to address the housing needs of Indigenous households in urban and rural areas.
- Measures should be taken to ensure no net loss in rent-geared-to-income units and safety and good physical condition of Indigenous social housing.
- Additional measures and increased funds are needed to reduce, prevent, and ultimately end Indigenous homelessness.
- Culturally based support services should be funded along with housing.
- Additional investments should be made in the North and the “Provincial North” to address high construction and transportation costs and higher incidence of core housing need.
- Financial investments to increase the supply of stable and secure affordable housing must be made at a scale that aims to equalize basic housing needs between Indigenous and non-Indigenous households.
- Our research found that healing through traditional Indigenous means (ceremony, traditional medicines, safe Indigenous spaces rooted in cultural values) is a protective factor against mental, physical, and spiritual impacts. The moral of this example is that empathy, kindness, and putting forward Indigenous worldviews are extremely important in mitigating homelessness and mental health issues caused by racist colonial policies.
- Housing assistance services need to incorporate larger units. According to a 2013 study, the off-reserve Native population has a much higher representation of family households than the non-Native population. The problem of housing overcrowding needs to be addressed both through density measures, allowing individuals to disperse into other units, and through culturally appropriate housing, allowing families to live together safely.
- Advocacy work on housing and homelessness must address the danger posed by vulnerable populations both in their own homes and in support systems.
- CAP must advocate for support services that provide youth and 2SLGBTQQIA+ adults with safety and opportunities to express their identities. It must also support similar programs for women and children.
- All Indigenous peoples deserve safe housing, no matter what. The Congress of Aboriginal Peoples has been advocating for improved housing for its members since its inception. Housing is a key policy priority for CAP, as the housing needs of off-reserve Indigenous Peoples are fundamentally different from those of on-reserve Indigenous Peoples.
- CAP Annual General Meetings passed resolutions regarding the need to improve housing.

Appendix: Glossary of Key Terms

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

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

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

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

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

Household maintainers refer to members of the household that are responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities.

Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.

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

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

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

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

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

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

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

Full Reports

Off-Reserve Indigenous Housing Needs and Challenges in Canada Literature Review (Phase I)
https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/phase-1-full-report.pdf

Off-Reserve Indigenous Housing Needs and Challenges in Canada Quantitative Analysis (Phase II)
https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/research_6/phase-2-full-report.pdf

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