

## More Than Bricks and Mortar: *The Consequences of Poor Housing Conditions in Regina's Aboriginal Community*

by Janice Stokes, SIPP Senior Policy Analyst

### Introduction

Many take for granted that they will always have access to quality housing, but the majority of Regina's Aboriginal residents do not enjoy this peace of mind. High mobility rates, extremely low rates of home ownership, and substandard housing distinguish the city's Aboriginal community. These housing conditions are a strong underlying cause of the generally poor socio-economic circumstances among the Regina Aboriginal population. Unfortunately, government policy, particularly federal policy, does not adequately address the housing needs of the city's Aboriginal community.

### Regina Housing Statistics

Some of the most alarming housing statistics for the Aboriginal population in Regina, the census metropolitan area (CMA) with the third largest percentage (8.3%) of Aboriginal people, are contained in the 2001 Census.<sup>1</sup> More than one-third of the city's Aboriginal residents over the age of one changed residence from either inside or outside of the CMA in the year before the Census. This rate of mobility for Aboriginal people is twice that of Regina's overall population (see Figure 1), and is even high compared to the Aboriginal population's provincial average of 25.3 per cent.<sup>2</sup>

Saskatchewan Institute of  
Public Policy  
University of Regina,  
College Avenue Campus  
Gallery Building, 2nd Floor  
Regina, Saskatchewan • S4S 0A2

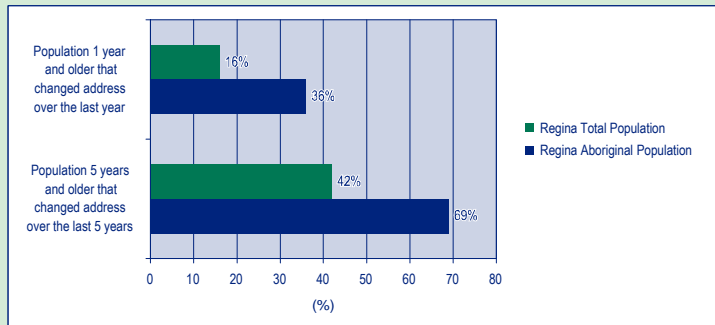


General Inquiries: 306.585.5777  
Fax: 306.585.5780  
sipp@uregina.ca  
www.uregina.ca/sipp

<sup>1</sup> Statistics Canada, "Population reporting Aboriginal identity in selected census metropolitan areas (CMA) and census agglomerations (CA) with an Aboriginal population of 5000 or more, 1996 and 2001," *2001 Census, 2001 Aboriginal Population Profile*. Saskatoon has the largest percentage and Winnipeg the second largest percentage of Aboriginal residents of the CMAs. A census metropolitan area (CMA) is an area consisting of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000.

<sup>2</sup> Calculated using figures from Statistics Canada, "Population Statistics for Regina (CMA), Saskatchewan," *2001 Census, 2001 Community Profiles*, and Statistics Canada, "Population Statistics for Regina (CMA), Saskatchewan," *2001 Census, 2001 Aboriginal Population Profile*, and Statistics Canada, "Aboriginal Identity Population, Mobility Status 1 Year Ago, 2001 Counts for All Age Groups (1 Year and Over), for Canada, Provinces and Territories – 20% Sample Data," *2001 Census, Aboriginal Peoples of Canada*.

### Change of Address for the Regina Total Population and the Regina Aboriginal Population, 2001



Source: Percentages calculated using figures from Statistics Canada, "Population Statistics for Regina (CMA), Saskatchewan," 2001 Census, 2001 Community Profiles and 2001 Aboriginal Population Profile.

**FIGURE 1**

Moreover, the 2001 Census identified seven census tracts in the Regina CMA where at least 50 per cent of the Aboriginal population had moved within the previous year, and 19 census tracts where 25-49 per cent had changed residence.<sup>3</sup> The percentage of the Aboriginal population over the age of five that had moved within the preceding 5-year period was also high compared to that of the total population, with 13 per cent of these residents experiencing a move from another location within the province.<sup>4</sup>

The provincial government's education statistics complement the 2001 Census mobility data. In 1999-2000, in the more than 30 community schools in urban centres in Saskatchewan, half of the Aboriginal student enrolments were new enrolments. At 16.4 per cent,

new enrolment figures for non-Aboriginal students in community schools were comparatively much lower.<sup>5</sup> This suggests that, even within poorer urban Saskatchewan neighbourhoods, there are significant differences between Aboriginal and non-Aboriginal children's housing and educational stability.

There is a considerable contrast between the Regina total population's and the Aboriginal community's experience with

home ownership. In 2001, the vast majority of the Aboriginal population's dwellings were rented, with less than one-third owner-occupied. This is completely opposite to the percentages of rented and owner-occupied dwellings among the overall population<sup>6</sup> (Figure 2).

Inadequate housing conditions, a growing urban issue, occur alongside low rates of home ownership in the Regina Aboriginal community. A provincial government study using 1996 Census data found that most (75%) of the off-reserve Aboriginal population's core-need housing<sup>7</sup> was located in urban areas, and that the need was highest in the two largest Saskatchewan centres. About 60 per cent of households in both Regina's and Saskatoon's

<sup>3</sup> Statistics Canada, "Change of residence, 1 year ago, as a proportion of total Aboriginal identity population by 2001 Census Tract," 2001 Census, Thematic Maps, Aboriginal Peoples of Canada, (Regina CMA). To have been considered, census tracts required a minimum of 50 persons reporting Aboriginal identity.

<sup>4</sup> See Statistics Canada, "Population Statistics for Regina (CMA), Saskatchewan," 2001 Census, 2001 Community Profiles, and Statistics Canada, "Population Statistics for Regina (CMA), Saskatchewan," 2001 Census, 2001 Aboriginal Population Profile.

<sup>5</sup> Saskatchewan Learning (formerly Saskatchewan Education), Saskatchewan Education Indicators 2000, p. 73.

<sup>6</sup> Statistics Canada, "Families and Dwelling Statistics for: Regina (CMA), Saskatchewan," 2001 Census, Aboriginal Population Profile, and Statistics Canada, "Families and Dwellings Statistics for: Regina (CMA), Saskatchewan," 2001 Census, 2001 Community Profiles.

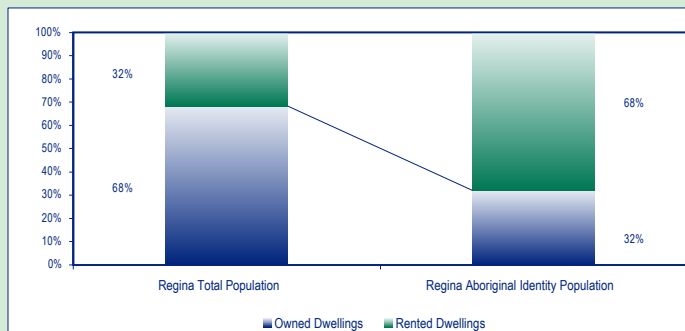
<sup>7</sup> The provincial government study used the Canada Mortgage and Housing Corporation (CMHC) definition of core-need housing. CMHC defines a household as being in core need if it falls below at least one standard of adequacy, suitability or affordability, and would have to spend 30 per cent or more of its income to pay the median rent of alternative local market housing to meet the three standards.

Aboriginal communities were determined to be substandard. Combined, the figures for these cities constituted over half of the off-reserve Aboriginal population's core-need housing in the province. Further, the study found that families accounted for three-quarters of the off-reserve Aboriginal population living in substandard housing. Lone-parent households in core need were considerably over-represented in the off-reserve Aboriginal population compared to the overall provincial average, at 72 per cent and 37 per cent, respectively.<sup>8</sup>

### The Consequences of Inadequate Housing

Poor housing conditions often reflect low adult education levels and low income, but studies have also shown that inadequate housing is a causal factor in poor educational achievement and, consequently, reduced opportunities for workforce achievement,<sup>9</sup> resulting in a 'catch-22' socio-economic scenario. Given the youthfulness of the Regina Aboriginal population (half of the city's Aboriginal people are under the age of 20),<sup>10</sup> the housing crisis, unless it is addressed, will likely contribute to the continuation of their current socio-economic standing.

### Owned and Rented Dwellings as a Percentage of Regina CMA Total Population Dwellings and Regina CMA Aboriginal Population Dwellings, 2001



Source: Statistics Canada, "Families and Dwelling Statistics for: Regina (CMA), Saskatchewan," 2001 Census, Aboriginal Population Profile, and Statistics Canada, "Families and Dwellings Statistics for: Regina (CMA), Saskatchewan," 2001 Census, 2001 Community Profiles.

**FIGURE 2**

The impact of inadequate housing, particularly upon children, is far-reaching, and often has lasting consequences in health and school performance.<sup>11</sup> Children in substandard housing are typically in poorer health due to homes in need of repair, and the easy spread of disease in overcrowded dwellings; as a result of illness, they miss more school. Noise associated with overcrowding makes homework difficult. Mobility and change of schools are more common for children in marginal dwellings, interrupting the continuity of schooling and a child's academic performance.<sup>12</sup> A 2003 Canada Mortgage and Housing Corporation (CMHC) study found that substandard housing has a statistically significant and "unique (but unfortunate)" effect on children's mental


<sup>8</sup> Saskatchewan Community Resources and Employment, *1996 Saskatchewan Aboriginal Housing Conditions*, pp. 2-10. Statistics for family and lone-parent households in the off-reserve Aboriginal population refer to both urban and rural off-reserve households.

<sup>9</sup> Queensland Government, Department of Housing, "The Social and Economic Impacts of Unmet Housing Needs," *Occasional Paper Series* (Paper #4), 1999, pp. 12-17.

<sup>10</sup> Statistics Canada, "Aboriginal Identity (8), Age Groups (11B) and Sex (3) for Population, for Canada, Provinces, Territories, Census Metropolitan Areas and Census Agglomerations," *2001 Census – 20% Sample Data*.

<sup>11</sup> Canada Mortgage and Housing Corporation, "Housing Canada's Children," *Socio-Economic Series, Special Studies on 1996 Census Data*, Issue 55-4, and Merrill Cooper, "Housing Affordability: A Children's Issue," *Canadian Policy Research Networks*, January 2001.

<sup>12</sup> Queensland Government, Department of Housing, "The Social and Economic Impacts of Unmet Housing Needs," *Occasional Paper Series* (Paper #4), 1999.

“...the effective withdrawal of the federal government from new social housing led some experts to conclude that the nation had gone from having a substantive social housing policy to no national housing policy.” 

health and behavioural problems, even when non-building moderators such as income and education are included in the investigation.<sup>13</sup> Although no direct link exists between substandard housing and criminal behaviour, studies have shown a link does

*"In 1996, the federal government unilaterally transferred the administration of social housing to the provinces, and announced that it would no longer contribute to ongoing operating costs of social housing units with paid off mortgages."*

exist between improved education levels and reduced recidivism rates. As housing is an important factor in educational attainment, adequate and stable housing are likely to lower the social costs of both unemployment and crime.<sup>14</sup>

Home ownership also has a strong relationship to financial equality within a community. The purchase of a home involves acquiring the largest asset (excluding, perhaps, pensions) that most will secure over a lifetime. Obtaining equity through home ownership is a key factor in individual and societal economic

improvement because it provides capital for reinvestment and contributes to the intergenerational transfer of wealth.<sup>15</sup> The low rate of home ownership among the Aboriginal population suggests that most of the community is limited in how it participates in such activities.

The ‘social capital’, or community attachment,<sup>16</sup> consequences of high mobility and low rates of home ownership are equally significant for the city’s Aboriginal peoples. The investment and permanence factors associated with home ownership lead to the development of social capital. High levels of renting in combination with high mobility rates will likely have a negative effect on the development of social capital in Regina, and ultimately affect the level of social cohesion in the city.

### Federal Housing Policy

Although housing is a matter of provincial jurisdiction, the federal government has been active in this area since the Depression.<sup>17</sup> The housing crisis among the Regina Aboriginal population has resulted,

<sup>13</sup> Canada Mortgage and Housing Corporation, “Housing Quality and Children’s Socio-emotional Health,” *Socio-Economic Series*, December 2003, pp. 1-4.

<sup>14</sup> Queensland Government, Department of Housing, “The Social and Economic Impacts of Unmet Housing Needs,” *Occasional Paper Series* (Paper #4), 1999.

<sup>15</sup> See, for example, Gary V. Engelhardt and Christopher J. Mayer, “Intergenerational transfers, borrowing constraints, and saving behavior: evidence from the housing market,” *Federal Reserve Bank of Boston*, 1995, and Jonathan Skinner, “Is Housing Wealth A Sideshow?,” *National Bureau of Economic Research*, 1993.

<sup>16</sup> For a discussion of social capital, see Robert D. Putnam, *Making Democracy Work: Civic traditions in modern Italy*, Princeton, NJ: Princeton University Press, 1993, and Robert D. Putnam, *Bowling Alone: The collapse and revival of American community*, New York: Simon and Schuster, 2000.

<sup>17</sup> Canada Mortgage and Housing Corporation [http://www.cmhc-schl.gc.ca/en/about/hiry/hiry\\_001.cfm](http://www.cmhc-schl.gc.ca/en/about/hiry/hiry_001.cfm)

in part, from the significant cutbacks in federal funding for housing that began in the mid-1980s and reached their peak in the early 1990s. In 1993, as part of its debt and deficit reduction agenda, the federal government cut new social housing programming altogether, except for home repair programs for low income owners, special needs housing, and on-reserve housing. The federal government's contribution to new social housing under the former cost-shared agreement was 75 per cent, but the effective withdrawal of the federal government from new social housing led some experts to conclude that the nation had gone from having a substantive social housing policy to no national housing policy.<sup>18</sup>

In Saskatchewan, as in many other provinces, the reduction in federal funding proved too significant for the provincial government to offset completely, and led to a scaling down of housing initiatives. In 1996, the federal government unilaterally transferred the administration of social housing to the provinces, and announced that it would no longer contribute to ongoing operating costs of social housing units with paid off mortgages. The Saskatchewan government has so far been able to manage the ongoing costs associated with social housing despite the declining federal subsidy. However, federal subsidies will continue to decline until 2038 (the year that the remaining mortgages are scheduled to be paid), and provincial costs will continue to increase until that time, at which

point they will level off and remain ongoing provincial costs.<sup>19</sup>

With pressure growing for it to engage again in urban housing, the federal government announced a \$680 million Affordable Housing Initiative in 2001 (increased to a total of \$1 billion in 2004) to provide housing to low and moderate-income households. Provinces, territories, municipalities, and other private and non-profit partners are to provide matching funds of up to \$25,000 per unit (\$50,000 total capital grant per unit), with both ownership and rental options. There are no provisions, however, for ongoing operating assistance (a critical factor in long-term housing affordability). Saskatchewan entered into an affordable housing agreement with the federal government in 2002, and will negotiate extension of the agreement during 2004. Once the extension is negotiated, the provincial government expects to see a combined investment of approximately \$104 million (\$33 million in cost-shared dollars from each the province and the federal government, and an additional provincial investment of \$38 million). The funding will provide an estimated 2,000 new or renovated housing units by 2008.<sup>20</sup> While this might appear to be a considerable step towards lowering the number of households in core need in the province,

*“...matched funding agreements simply reinforce the ‘have-not’ status of poorer provinces - and citizens - in the federation.”*

<sup>18</sup> Tom Carter, “Canadian Housing Policy in Transition: Challenges and Opportunities,” *National Housing Conference 2001*, Australian Housing and Research Institute, Brisbane Australia, pp. 1-5. See also William M. Rohe, George McCarthy and Shannon Van Zandt, *The Social Benefits and Costs of Homeownership: A Critical Assessment of the Research*, Research Institute for Housing America, Washington, DC, 2000.

<sup>19</sup> Information provided by Saskatchewan Community Resources and Employment.

<sup>20</sup> Saskatchewan Community Resources and Employment, Housing, 2004-05 Budget Factsheet, March 31 2004; Canada Mortgage and Housing Corporation, “Backgrounder – Affordable Housing Initiative,” and “Affordable Housing Agreement Signed by Canada and Saskatchewan,” *News Release*, June 28, 2002; Saskatchewan Housing Corporation, “Centenary Affordable Housing Program,” <http://www.shipweb.org/centenary.html>; and Government of Saskatchewan, “In Search of Creative Affordable Housing Proposals,” *News Release*, December 12, 2002.



## Housing shortages and substandard on-reserve dwellings provide another incentive for the migration to urban areas and, in doing so, effectively transfer housing problems from the federal government to provincial and municipal governments.

the provincial government's study in 1996 indicated that off-reserve Aboriginal households in core need, alone, numbered over 8,000, with slightly more than 6,000 in urban areas.<sup>21</sup> The federal government is aware that its pro-programming does not adequately

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address the significant shortage of affordable housing in urban areas such as Regina. Reporting in 2002, the Prime Minister's Caucus Task Force on Urban Issues claimed that while the Affordable Housing Initiative is "a good start", it is "just not sufficient to meet the needs across the country," and it particularly noted the "critical need" for housing in urban areas for

Aboriginal and senior populations.<sup>22</sup>

The requirement of the Affordable Housing Initiative that provinces, or other partners, match

federal funds is more difficult for poorer provinces to meet. The financial pressure is acute in housing where provinces, such as Saskatchewan, experience a disproportionate challenge because of a large, marginalized urban Aboriginal population.

The federal government has adopted matched funding arrangements with the provinces to ensure that resources go to provincial priorities, and to ensure that provinces make additional investments in programs instead of using federal funds to substitute for existing provincial program funding. However, cash-strapped provinces, the ones that would often benefit most from injections of federal monies, are often the least able to participate, or participate at a level that is adequate to respond to program needs. In such instances, matched funding agreements simply reinforce the 'have-not' status of poorer provinces - and citizens - in the federation.

The federal government's lack of success in ameliorating grim on-reserve housing conditions also contributes to the housing needs of the urban Aboriginal population. The 2003 Report of the Auditor General strongly criticized the federal government's policies for on-reserve housing. It noted that there was a critical shortage of approximately 8,500 houses on reserves in Canada, and that about 44 per cent of the existing housing required renovations. The Auditor General also stressed that there was a lack of planning, reporting, and

<sup>21</sup> Saskatchewan Community Resources and Employment, *1996 Saskatchewan Aboriginal Housing Conditions*, 2004, p. 5.

<sup>22</sup> Canada, *Canada's Urban Strategy: A Blueprint for Action*, Final Report, Prime Minister's Caucus Task Force on Urban Issues, November 2002, pp. 12-13.

accountability in the federal government's management of on-reserve housing.<sup>23</sup> Housing shortages and substandard on-reserve dwellings provide another incentive for the migration of Aboriginal peoples to urban areas and, in doing so, effectively transfer housing problems from the federal government to provincial and municipal governments.

## Conclusion

Housing and mobility data for the Regina Aboriginal population paint a picture of a community that is frequently on the move between substandard dwellings. More than one-third of the city's Aboriginal population changes residence every year, and home ownership is very limited compared to that of the city's total population.

However, the Regina Aboriginal community's housing situation has implications beyond 'bricks and mortar'. Poor housing conditions are not only a reflection of socio-economic circumstances such as low income, they are also causal factors in socio-economic marginalization. Inadequate housing has a tremendous impact on children, and contributes particularly to poor school performance (which affects labour force participation later in life), health, and perhaps even criminal activity. With half of the Aboriginal population in Regina under the age of 20, inadequate housing will contribute to poor social and economic outcomes for some time to come. Low rates of home ownership among the city's Aboriginal community also limits social capital development and the acquisition of equity.

The housing need among the Regina Aboriginal population, and more generally among the off-reserve population in Saskatchewan, is overwhelming, and certainly beyond what the Affordable Housing Initiative can accommodate. By requiring the provision of matching funds, the federal government's Affordable Housing Initiative effectively discriminates against poorer provinces. Further, some of the housing needs of the off-reserve Aboriginal population result from the federal government's failure to deal with on-reserve housing conditions, which prompts migration from reserves to urban centres, and pushes costs onto provincial and municipal governments. Greater federal funding of housing for urban Aboriginal communities is required, especially in provinces where Aboriginal people form a large percentage of the population, to aid in the provision of a fundamental 'building block' of society.

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### Our Author: Janice Stokes, SIPP Senior Policy Analyst

Janice Stokes joined the Saskatchewan Institute of Public Policy as Senior Policy Analyst in October of 2002. Her past endeavours include teaching political science at the University of New Brunswick (Saint John) and employment with the Budget Analysis Division at Saskatchewan Finance.

For more information on this paper, please call Janice at (306) 585-5776.

Previous SIPP Publications by Janice Stokes include Public Policy Paper #19, *Demographic Trends and Socio-Economic Sustainability in Saskatchewan: Some Policy Considerations* (October 2003).

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<sup>23</sup> Office of the Auditor General of Canada, *2003 Report of the Auditor General of Canada*, Chapter 6, "Federal Government Support to First Nations Housing on Reserves," April 2003.

# The Saskatchewan Institute of Public Policy

Saskatchewan Institute of Public Policy  
University of Regina, College Avenue Campus  
Gallery Building, 2nd Floor  
Regina, Saskatchewan • S4S 0A2



General Inquiries: 306.585.5777  
Fax: 306.585.5780  
sipp@uregina.ca  
www.uregina.ca/sipp

www.uregina.ca/sipp

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