

**ABORIGINAL HOUSING NEEDS IN SASKATOON:  
A SURVEY OF SASKNATIVE RENTALS CLIENTS**

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## **Introduction**

SaskNative Rentals Inc. is a non-profit organization which assists with the Aboriginal housing needs of Saskatoon. The stated objective of SaskNative Rentals is to have Aboriginal families obtain a decent standard of living by offering clean, well-maintained units that have rent geared to family income. Serving the community of Saskatoon for over thirty years, SaskNative Rentals currently manages 360 units, assisting both Métis and First Nations families. SaskNative Rentals believes that by encouraging people to live clean, healthy lifestyles, they can be assisted in dealing with other issues in their lives, going on to become productive citizens with renewed self-esteem and a sense of belonging in the Saskatoon community. The approach of SaskNative Rentals to housing is holistic, seeing affordable, safe housing as a key element in assisting Aboriginal people to overcome such life hurdles as poverty, lack of education and training, unemployment, health issues and abuse, in addition to the vulnerability of living in sub-standard housing. SaskNative Rentals is expanding their geared-to-income accommodation inventory in the short term, as well as developing an affordable home ownership program in the medium and long term for their Aboriginal clients.

This survey was conducted within the Bridges and Foundations CURA (Community-University Research Alliances) Project on Urban Aboriginal Housing, an initiative of SSHRCC (Social Sciences and Humanities Research Council of Canada) and CMHC (Canada Mortgage and Housing Corporation). The survey was intended to gather data in order to provide an updated, accurate profile of all current clients of SaskNative Rentals. Specifically, this profile would focus on demographic data, including age, gender, occupation, educational attainment, and monthly income of the principal respondent/household head; an analysis of clients' housing needs (for example, the current cost of accommodation, the number of dependents and bedrooms needed, as well as any special needs); and background information on clients, such as community of origin, previous urban experience and future intentions and ambitions (refer to appended preliminary research outline).

## **Research Methodology**

A researcher was employed on approximately a half-time basis, working from an office provided at SaskNative Rentals, initially to access and review all available data on file on existing SaskNative Rentals clients, then to conduct personal interviews with tenants in order to obtain specific information not available in the files. While certain types of information could be derived from the files, the data collected were incomplete in many cases and it proved impossible to obtain adequate data for all current clients (our original goal). Moreover, these data had to be supplemented by more specific information acquired through personal interviews. This became a very time-consuming process. However, in the end, with a completed sample of 336, a significant amount of detailed information was successfully gathered, allowing us to construct an accurate and up-to-date profile of typical clientele of this particular important housing agency serving Aboriginal people.

This survey of SaskNative clientele was prepared during the summer of 2001, and was officially contracted September 5, 2001. The researcher employed was Robin Keith, an Aboriginal student from Saskatoon Business College. She reported directly to the project supervisor, Dr. Alan Anderson from the Department of Sociology at the University of Saskatchewan. Data on a sub-sample of student applicants were processed during December 2001; and the total interview process was completed in April, 2002. Data processing of the total sample was done during fall 2002 by Ushasri Nannapaneni, a graduate student first in Sociology and later in Community Health and Epidemiology who had expertise in data processing and analysis. Dr. Anderson was assisted by Cara Spence, also a graduate student in Sociology and an intern for the Bridges and Foundations Project.

## **Data Analysis**

The total completed sample of the SaskNative survey was 336 respondents (who provided information in in-depth interviews) out of 695 applicants (currently on file). Within the sample, we encountered difficulty interpreting data when a substantial proportion of potential respondents did not answer certain questions (these missing cases are noted in the tables; “respondents” therefore refers only to valid cases). In the following analysis of the survey results, a first section summarizes basic demographic data on the respondents, a second section accommodation needs, and a third section background information on the applicants. Fourth, this analysis of the total sample will then be followed by an analysis of 148 student households.

### 1. Demographic Data

Most SaskNative renters tend to be quite young, in their twenties or thirties. A plurality (39.7%=127) of 320 respondents who were willing to provide information on their age were between 30 and 39 years of age. 26.9% (86) were under 30 years, 20% (64) were between 40 and 49, and 13.4% (43) were 50 years of age or older; the oldest respondent was in the nineties (Table 1).

The very high proportion of female renters/household heads was striking. 72.5% of valid respondents were females, compared to 27.5% (84) males (Table 2).

The occupations of the respondents were varied. A large plurality (22.3%=75) of 155 respondents (46.1% of the total sample) identified themselves as students. 9.5% (32) indicated that they were stay-at-home parents, 4.5% (15) of respondents were laborers, 3.9% (13) were pensioners, and 3.0% (10) worked in administration (Table 3). Other multiple/combined responses included: personal care aid/housekeeper/homecare aid, health care/nursing attendant, teacher, social worker, various managerial occupations, clerical/bookkeeper, and waitress. However, a majority (53.9%=181) of the total sample

did not identify an occupation, so may have been currently unemployed. It was unclear how many applicants were receiving government transfer payments.

Most respondents were relatively poor. Almost half (42.7%) of those who did report their main occupation income received income of less than \$1000 a month; over three-quarters of respondents under \$1500 (Table 4). More than a quarter (26.8%) of the total sample did not report their income.

Although an attempt was made to gather detailed data on other sources of income, including transfer payments, the results were extremely complicated. 143 respondents (42.6% of the total sample) reported other monthly income (other than their main occupation), typically well under \$1000 a month (Table 5). While addition of these other sources of income did substantially raise the household total income, almost three-quarters (73.1%) of respondents still received under \$2000 a month (Table 6).

Of just 127 respondents who provided data on their education (37.8% of the total sample), 43.3% had attained at least a high school education and another 30.7% at least some university education (Table 7). The finding that a substantial proportion of respondents were well-educated was not surprising, given the number of respondents who were currently students. Increasing levels of education of renters are suggestive of improved potential entry into the Saskatchewan labour force and eventual ability to afford better housing.

## 2. Accommodation Needs

5.2% (17) of respondents' households contained only a single person, 15.2% (50) two people, 24.8% (82) three people, 22.1% (73) had four people, 20.3% (67) had five people, and 12.4% (41) contained six or more people (Table 8). SaskNative Rentals attempted to ensure that overcrowding would not be an issue with their clients. However, while "official" renters had been carefully screened, they may have tended to add other

relatives or friends (such as from their original home community, who were newcomers to the city) to the household, in keeping with traditional Aboriginal hospitality.

A very high proportion (94.3%) of the total sample reported dependents in the household (Table 9). Approximately a third of these reported more than three dependents, mostly younger than teenage (Table 10). 158 respondents reported teenaged dependents (Table 11). 101 respondents reported adult dependents, which mostly included spouses but also such relatives as common law partner, son, daughter, mother, father, brother, or sister of the household head.

The clear emphasis of SaskNative Rentals has been to accommodate clients in separate houses, although recently SaskNative Rentals has invested in apartment blocks. Not surprisingly, then, respondents most commonly live in a house (67%), 22.9% in a duplex, 6.3% in an apartment (Table 12).

Over three-quarters (77%) of respondents occupied a three bedroom accommodation. 16.1% had two bedrooms, 2.1% just a single bedroom, and 4.8% occupied units with four or more bedrooms (Table 13).

We found that almost all (82.8%) of the homes included a refrigerator and stove; and 19.9% a clothes washer and drier and/or dishwasher. SaskNative Rentals has its own upgrading shop to work on donated appliances.

While 43.5% of the SaskNative accommodations occupied by respondents were located in Confederation Park and Pacific Heights, relatively few were found in other west side neighborhoods having substantial concentrations of Aboriginal population (Westmount, Riversdale, King George, Pleasant Hill, Meadowgreen, Caswell Hill together amounting to only 7.5% of respondents' accommodations); another 21.3% were located in adjoining neighborhoods in the western part of the city (Dundonald, Fairhaven, Hudson Bay Park, Massey Place, Mayfair, Mount Royal, Park Ridge, Westview); the remaining 27.7% were very widely scattered throughout Saskatoon (College Park, Kelsey-Woodlawn, Lawson

Heights, Queen Elizabeth on the west side of the river and Eastview, Exhibition, Buena Vista, Nutana Park, Forest Grove, Sutherland, Avalon, Brevoort Park, Haultain on the east side. Clearly, though, most households were in neighborhoods having substantial Aboriginal proportions.

The mean unit market value of these accommodations was between \$500- \$550/month. However, there was considerable range: 19.3% of homes had a value of \$1000/month or over, while 5.1% were under \$450.

With the assistance of the rental subsidy, 27.5% of responding renters had a monthly rental cost between \$100- \$199, 16.4% between \$200- \$299, 14.8% between \$300- \$399, 25.3% between \$400-\$499, and 16% over \$500.

The largest number (142 = 43.3%) of respondents had lived in their present home for 3 - 6 years. Almost a third of the respondents had occupied their present accommodation for less than three years; whereas almost a quarter (24.1%) had lived in their home for more than six years, and some more than fifteen years (Table 14).

Very few – only six – respondents reported that they had needed special assistance for furnishing (although a far larger number of renters actually do have this need). 29 respondents specified that “special needs” had to be met.

### 3. Background of Applicants

While SaskNative Rentals was originally established by Métis (a Métis flag still hangs on the boardroom wall), it now serves First Nations and Métis impartially. Half (50.3%) of the respondents reported that they were Registered Indian, compared to just over a third (36.3%) who identified themselves as Métis. Four reported that they were non-status Indian; 25 interviewees would not respond this question; and sixteen respondents would not identify themselves as a particular type of Aboriginal. Of 94 respondents who

reported the ethnicity of their spouse, 44 reported a Registered Indian spouse, 42 a Métis spouse, and only eight a non-Aboriginal spouse.

In this study we were particularly interested in obtaining data on Aboriginal mobility, and these SaskNative clients provided a good sampling. Yet it was extremely complicated to determine a “community of origin” for most respondents. The largest numbers, respectively eighteen and ten respondents, indicated Saskatoon and Prince Albert as their community of origin; others referred to other cities: North Battleford, Moose Jaw, Lloyminster, Yorkton, Winnipeg (but not Regina). At least 30 reserves and 15 Métis communities were identified. Other responses ranged throughout Saskatchewan; a dozen smaller communities were reported. A few respondents said that they came from out of province: Alberta, Manitoba, Ontario, and Nova Scotia. However 61% of the total sample would not specify a community of origin.

Relatively few respondents were able to provide information on the number of years they had lived in other urban centers prior to moving to Saskatoon. However, when questioned about their experience living in other urban centers, many respondents mentioned a wide variety of locations both within Saskatchewan and beyond: most common were Prince Albert, Calgary, Edmonton, North Battleford, Lloyminster, Regina, and Vancouver, among many others (many small towns were listed).

Again, considerable variation was noted in length of residency in Saskatoon, although only 115 respondents provided this information. It was pertinent to note, among these respondents, that a substantial proportion were long-term residents (Table 15). Reasons given for remaining in Saskatoon included: children in school; currently going to school, or came here to start school; looking for work and better employment opportunities; business commitments; improved housing; assistance in finding adequate housing; more diverse community; family members moving here; and general contentment with Saskatoon as a place to live.



As far as intention to remain in Saskatoon, out of 114 respondents who commented, more than a quarter (27.7%) indicated their intention of permanent residency, 1.8% predicted transitional residency, 0.9% predicted short-term residency, and 3.6% were unsure (Table 16). However, 66.1% of those questioned did not respond.

#### 4. Student Households Sub-sample

Of the 695 applicants in the SaskNative Rentals database, 148 household head applicants identified themselves as a student.

It is important to note that a student status does not clarify whether the applicant was attending a post-secondary institution, or upgrading a secondary schooling status (ABE).

Moreover, it was not clearly indicated from which community the resident may have originated, as many of these student households are presently residing in Saskatoon and indicated their current address on the application form. 78% of households acknowledged their community as Saskatoon, 16% identified a reserve or northern community, and 6% indicated another urban center as permanent address.

Of the 148 student households, 112 (76%) are headed by a single parent.

80% of these students have three dependents or less, with 20% with four children or more. 36 (24%) households were two-parent households, indicating one or two parent(s) as a student. The largest number (41.7%) of these families had two dependents, 27.8% had three dependents, and 6 households (16.7%) had only one dependent. 13.6% indicated four or more dependents within the household. All of the student applicants, both single or two parent families, declared dependents within the household.

34% of the students indicating post-secondary status rely on student loans or band funding for income. Sources of other income were unclear in the data collection.

## **Conclusions**

This survey provided a very useful insight into a broad cross-section of Aboriginal renters seeking both improved accommodation and better quality of life. It revealed a population which was quite well-educated, and largely ambitious to stay in Saskatoon to obtain a better education and employment. The rapidly increasing proportion of Aboriginal people seeking accommodation through SaskNative Rentals who are young students is most noteworthy, and a portent of changing socioeconomic profile for the urban Aboriginal population; these are the Aboriginal people most likely to be successful in future years. Also noteworthy was the increasing variety of employment in which Aboriginal residents are engaged. While the Aboriginal population has been highly mobile, both within the city and between city and country, this is becoming less so – the Aboriginal people interviewed in this study tended to view themselves as relatively permanent urban residents, and many have lived at the same address here for years. In this study we did not encounter very many complaints about the city nor about SaskNative Rentals; rather the prevalent view was that Saskatoon is a good place to live and SaskNative Rentals is performing a much-needed service. Yet the personnel at SaskNative Rentals expressed their views that the Aboriginal demand for suitable and especially affordable housing far exceeds the available supply; moreover the operation of SaskNative Rentals, which is the most experienced housing agency serving Aboriginal people, is hindered by civic taxation, making affordability increasingly difficult to maintain.

Finally, the research team wishes to acknowledge the initiative and generosity of SaskNative Rentals in conducting this study, which necessitated permission to contact all clients and to access confidential files. Without this open support this informative project could not have been accomplished.

**APPENDIX 1.0**

**PRELIMINARY RESEARCH GUIDE**

## BRIDGES AND FOUNDATIONS PROJECT ON URBAN ABORIGINAL HOUSING

### SASKNATIVE RENTALS SUB-PROJECT (ROBIN KEITH)

#### PRELIMINARY RESEARCH OUTLINE

The purpose of this sub-project is to gather as much - and as detailed - information as possible, from present and past clients of Sasknative Rentals, on the following categories:

#### BASIC DEMOGRAPHIC PROFILE

- age and gender of family head/principal breadwinner
- family type/size/composition [number of people in this family being housed in this unit; number and age of dependents, etc]
- occupation [re household income]
- education

#### BACKGROUND

- community of origin
- length of time resident in this city
- previous urban experience
- "permanent" or "transitional" or "short-term" (eg. student) resident

#### HOUSING

- length of time in current accommodation
- whether there are special housing needs (eg. student, elderly, extended family, visits from kin/community)
- type of accommodation desired/provided
- cost of accommodation (re living costs, proportion of income to accommodation)
- type of accommodation [furnished/unfurnished; assistance provided with furnishing, appliances, etc]
- problems finding appropriate housing [probe into this]
- preferred place of residence in city

\*\* While considerable information may be found in SRI files/records, for some of these categories it may be necessary to obtain more detailed information directly from current clients....

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**APPENDIX 2.0**

**FREQUENCY TABLES**

Table 1.0

**Age of Respondent**

	Frequency	Percent	Valid Percent
20-29	86	25.6	26.9
30-39	127	37.8	39.7
40-49	64	19.0	20.0
50-59	25	7.4	7.8
60-69	11	3.3	3.4
70-79	5	1.5	1.6
80-89	1	.3	.3
90-99	1	.3	.3
Total Responding	320	95.2	100.0
Total No Response	16	4.8	
Total	336	100.0	

Table 2.0

**Gender of Respondent**

	Frequency	Percent	Valid Percent
Male	4	1.2	1.2
Female	169	50.3	50.3
Total Responding	306	91.1	100.0
Total No Response	30	8.9	
Total	336	100.0	

Table 3.0

**Occupation of Respondent**

	Frequency	Percent	Valid Percent
Student	75	22.3	22.3
Personal Care Aid	6	1.8	1.8
Teacher	4	1.2	1.2
Health Care	1	.3	.3
Pensioner	13	3.9	3.9
Truck Driver	1	.3	.3
Nursing Attendant	1	.3	.3
Financial Client	1	.3	.3
Own Business	2	.6	.6
Special Worker	2	.6	.6
Homecare Aid	1	.3	.3
Full-time Parent	32	9.5	9.5
Sales	1	.3	.3
Mechanic	1	.3	.3
Bar Manager	1	.3	.3
Contractor	1	.3	.3
Property Management	1	.3	.3
Waitress	2	.6	.6
Housekeeper	3	.9	.9
Data Support	1	.3	.3
Book Keeper	1	.3	.3
Managerial	3	.9	.9
Clerical	1	.3	.3
Laborer	15	4.5	4.5
Administration	10	3.0	3.0
Part-time	1	.3	.3
Total Responding	155	46.1	100.0
Total No Response	181	53.9	
Total	336	100.0	



Table 4.0

**Main Monthly Income of Respondent**

	Frequency	Percent	Valid Percent
\$1-499	9	2.7	3.7
\$500-999	96	28.6	39.0
\$1000-1499	83	24.7	33.7
\$1500-1999	41	12.2	16.7
\$2000-2499	12	3.6	4.9
\$2500-2999	3	.9	1.2
\$3000-3499	1	.3	.4
\$3500-3999	1	.3	.4
\$4000-4999	1	.3	.4
Total Responding	246	73.2	100.0
Total No Response	90	26.8	
Total	336	100.0	

Table 5.0

**Other Monthly Income of Respondent**

	Frequency	Percent	Valid Percent
<100	7	2.1	4.6
\$100-249	17	5.1	11.9
\$250-499	43	12.8	30.1
\$500-749	41	12.2	28.7
\$750-999	19	5.7	13.3
\$1000-1249	6	1.8	4.2
\$1250-1499	7	2.1	4.9
\$1500-2000	1	.3	.7
>2000	2	.6	1.4
Total Responding	143	42.6	100.0
Total No Response	193	57.4	
Total	336	100.0	

Table 6.0

**Total Monthly Income of Respondent**

	Frequency	Percent	Valid Percent
\$100-449	2	.6	2.6
\$500-999	9	2.7	11.5
\$1000-1499	26	7.7	33.3
\$1500-1999	20	6.0	25.6
\$2000-2499	14	4.2	17.9
\$2500-2999	7	2.1	9.0
Total Responding	78	23.2	100.0
Total No Response	258	76.8	
Total	336	100.0	

Table 7.0

**Education of Respondent**

	Frequency	Percent	Valid Percent
Primary Only	4		1.2
Adult Basic/ GED	3		.9
High school	47		37.0
Some University	26		20.5
Finished University	13		10.2
Technical/ Diploma	4		1.2
None	3		.9
Total Responding	127	37.8	100.0
Total No Response	209	62.2	
Total	336	100.0	

Table 8.0

**Total Number of Household Resident**

	Frequency	Percent	Valid Percent
1	17	5.1	5.2
2	50	14.9	15.2
3	82	24.4	24.8
4	73	21.7	22.1
5	67	19.9	20.3
6	26	7.7	7.9
7	9	2.7	2.7
8	5	1.5	1.5
9	1	.3	.3
Total Responding	330	98.2	100.0
Total No Response	6	1.8	
Total	336	100.0	

Table 9.0

**Total Number of Dependents**

	Frequency	Percent	Valid Percent
1	52	15.5	16.4
2	82	24.4	25.9
3	75	22.3	23.7
4	66	19.6	20.8
5	28	8.3	8.8
6	8	2.4	2.5
7	5	1.5	1.6
8	1	.3	.3
Total Responding	317	94.3	100.0
Total No Response	19	5.7	
Total	336	100.0	

Table 10.0

**Total Dependents Below Teenage**

	Frequency	Percent	Valid Percent
1	73	21.7	28.9
2	85	25.3	33.6
3	64	19.0	25.3
4	24	7.1	9.5
5	6	1.8	2.4
6	1	.3	.4
Total Responding	253	75.3	100.0
Total No Response	83	24.7	
Total	336	100.0	

Table 11.0

**Total Teenaged Dependents**

	Frequency	Percent	Valid Percent
1	101	30.1	63.9
2	43	12.8	27.2
3	12	3.6	7.6
4	2	.6	1.3
Total Responding	158	47.0	100.0
Total No Response	178	53.0	
Total	336	100.0	

Table 12.0

**Type of Accommodation**

	Frequency	Percent	Valid Percent
House	225	67.0	67.0
Duplex	77	22.9	22.9
Apartment	21	6.3	6.3
Total Responding	323	96.1	100.0
Total No Response	13	3.9	
Total	336	100.0	

Table 13.0

**Total Number of Bedrooms**

	Frequency	Percent	Valid Percent
1	7	2.1	2.1
2	53	15.8	16.1
3	254	75.6	77.0
4	13	3.9	3.9
5	3	.9	.9
Total Responding	330	98.2	100.0
Total No Response	6	1.8	
Total	336	100.0	

Table 14.0

**Length of Residence in Present Home**

	Frequency	Percent	Valid Percent
8-12 months	2	.6	.6
12-16 months	7	2.1	2.1
16-20 months	18	5.4	5.5
20-24 months	15	4.5	4.6
24-28 months	38	11.3	11.6
28-32 months	21	6.3	6.4
32-36 months	6	1.8	1.8
3-6 years	142	42.3	43.3
6-9 years	39	11.6	11.9
9-12 years	22	6.5	6.7
> 12 years	6	1.8	1.8
>15 years	12	3.6	3.7
Total Responding	328	97.6	100.0
Total No Response	8	2.4	
Total	336	100.0	

Table 15.0

**Years Resident in Saskatoon**

	Frequency	Percent	Valid Percent
1-2	2	.6	1.7
2-4	11	3.3	9.6
4-6	18	5.4	15.7
6-8	14	4.2	12.2
8-10	9	2.7	7.8
10-12	10	3.0	8.7
12-14	4	1.2	3.5
14-16	11	3.3	9.6
16-18	3	.9	2.6
18-20	7	2.1	6.1
>20 years	11	3.3	9.6
>30 years	7	2.1	6.1
All my life	8	2.4	7.0
Total Responding	115	34.2	100.0
Total No Response	221	65.8	
Total	336	100.0	

Table 16.0

**Intention of Staying in Saskatoon**

	Frequency	Percent	Valid Percent
Permanent	93	27.7	27.7
Transitional	6	1.8	1.8
Short-term	3	.9	.9
Unsure	12	3.6	3.6
Total Responding	114	33.9	100.0
Total No Response	222	66.1	
Total	336	100.0	