

Housing Occupancy Trends 2001-2021

Highlights

Population growth has outpaced housing supply, resulting in increased pressure on the housing market.

Population growth is being driven by young adults aged 15 to 24 migrating from outside of Canada.

Number of mid/high-rise apartments almost equals the number of houses and low-rise units.

Increase in almost all household types that live in mid/high-rise units, including couples with children.

Millennial population is approaching the size of the Baby Boomer generation at its peak.

Some older households may not downsize and the timing of the turnover of ground-related housing stock is uncertain.

Non-family households, particularly one-person households, are on the rise.

Average household sizes are declining, necessitating more units to accommodate the same population.

Renter households have grown faster than owner households since 2011.

Almost a quarter of all renters were renting in condominiums, although purpose-built rental construction has been increasing.

Unaffordability temporarily improved in 2021 in part due to COVID-19 income supports.

A greater proportion of renters than owners struggle with unaffordability and core housing need.



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Executive Summary

Purpose

This fourth Housing Occupancy Trends bulletin published by City Planning tracks trends in housing occupancy from 2001 to 2021. The purpose is to highlight emerging trends that may influence how housing occupancy is evolving in response to changing demographic conditions and housing stock, to help plan for the changing demand for housing in the city. Ongoing monitoring of household occupancy trends provides background information to support the continued monitoring of Official Plan policies. This ensures that appropriate and responsive policies are in place to support the housing needs of Toronto's current and future households.

Changing Context

Many of the findings reported in this bulletin are a continuation of trends reported in the previous Housing Occupancy Trend bulletin, published in 2019. However, economic circumstances have changed for many households since that time. In response, the City has launched a range of programs and policies that aim to increase housing supply and particularly, the affordable and supportive housing supply, to support those facing structural and systemic inequities to access and maintain safe, affordable and adequate housing in our city. Consequently, while the demographic and occupancy trends reported may not have changed very much, the trajectory matters. The current and expected demands on the existing housing stock place pressure on the housing system's ability to serve a range of diverse housing needs and it will take all orders of government and a whole-of-community approach to address these issues.

Key Findings

- **Population Growth:** Toronto and the Greater Toronto and Hamilton Area (GTHA) have experienced significant population growth, primarily fueled by migration. Population growth has outpaced housing supply, resulting in increased pressure on the housing market.
- **Housing Stock:** Housing is becoming more dense, with the number of mid/high-rise apartments now nearly equaling the number of houses and low-rise units. Mid/high-rise stock is housing an increasingly diverse population with varied needs.
- **Age:** The population of Millennials is approaching the size of the Baby Boomer generation at its peak. Toronto needs to house similar numbers of Millennials as it did Baby Boomers when the earlier generation's members were in their mid-to-late twenties.
- **Migration:** There are fewer people aged 35-54 living in Toronto than there were in the past, a trend that is attributed to people in this age group migrating out of Toronto. However, this is not a new phenomenon among that age group. While this population may decline, younger people continue to move to Toronto.
- **Downsizing:** Households aged 55 and over still predominantly live in houses and low-rise units. With aging in place becoming a more common and preferred way to grow older in one's community, some older households may not downsize and the timing of the turnover of ground-related housing stock is uncertain.
- **Household Composition:** Non-family households, particularly one-person households, are on the rise, reflecting a trend towards smaller living arrangements. The number of couples with children is stable, although their proportion is declining. There has been an increase in almost all household types that live in mid/high-rise units, including couples with children.
- **Dwelling Type:** Generally, more families live in ground-related units than mid/high-rise units, while the opposite is true for non-family households. However, ground-related family occupancy is only increasing for households 55 and over. This could represent a gradual shift in preferences of younger households to mid/high-rises, or it could be because houses and low-rises are less accessible to many younger households due to affordability issues or because most of the new housing development is not in that form.
- **Household Size:** Average household sizes are declining, necessitating more units to accommodate the same population. Older households are becoming larger while younger households are shrinking. Row/townhouses continue to have the largest household size among dwelling types, while the average household sizes in mid/high-rise units are below 2 persons per household for the first time.
- **Tenure:** Both renter and owner households have increased

over the past two decades, with renter households growing faster since 2011. Mid/high-rise units are becoming increasingly popular among renters. The 55-74 age group is propelling the growth of house and low-rise unit ownership, while ownership of these units is decreasing for households under 55 years of age. Meanwhile, the increase in mid/high-rise rentals is being driven by households aged 15-34 and 55-74.

- **Secondary Rental Market:** Toronto has seen an increase in the construction of purpose-built rental units in recent years, however almost a quarter of all renters were renting condominium units in 2021. This situation is an ongoing concern, as both condominium rental units and other secondary rental units are less secure forms of tenure than purpose-built rentals.
- **Affordability:** Unaffordability affects both renters and owners, with housing prices far outpacing income growth. Unaffordability momentarily improved in 2021 for renters, however these changes appear to be a temporary result of the COVID-19 pandemic income supports. A greater proportion of renters than owners struggle with unaffordability and with core housing need, despite there being more pronounced improvements in 2021.

Implications

- **Continuing mismatch between demand and supply:** Due to demographic drivers, rapid population growth and global events, there remains a timing mismatch between demand and supply, and a mismatch between unit size, shelter cost and the current and anticipated

demand of younger households. For some, housing affordability has worsened. Baby Boomers are aging in place while younger households, in particular Millennial households, have a pent-up demand for housing. As Baby Boomers and seniors age in place, a slow pace of ground-related housing turnover will likely continue into the near future. However, for Millennial households who are in search of ground-related housing, this eventual source of supply will likely arrive too late to meet their current needs – a demographic consequence of the simultaneous demands of two large population groups for similar dwelling types.

- **Population and migration:** There is increased housing pressure due to fast population growth. In particular, demand continues for ground-related housing, affordable housing (both rental and ownership) and larger units to accommodate families. During the peak of the COVID-19 pandemic, many households moved from Toronto to other parts of the GTHA, Ontario and Canada often in search of affordable ground-related housing. At the same time, younger people continued to move to Toronto, many of whom are recent immigrants. With reductions to the number of international students arriving in Toronto on the horizon due to changes in immigration policy, as well as the [Federal Government target of around 500,000 new permanent residents per year from 2024 to 2026](#), the make-up of Toronto's population may change.

- **Purpose-Built Rental Supply Increase:** Over 120,000 of the residential units in the 2023 Development Pipeline are proposed to be of purpose-built rental tenure. The increased supply of purpose-built rental could ease rental pressures for certain segments of the population in the future, though it is recognised that rental costs may remain unaffordable to many households, particularly those who are vulnerable and marginalized in our city, due to overall economic conditions.

What actions is the City taking?

The City has introduced a range of policy and program initiatives and guidelines to increase and diversify housing options that will impact future housing stock. Toronto City Council adopted the [HousingTO 2020-2030 Action Plan](#) in 2019, which provides a blueprint for action across the full housing spectrum, from homelessness to rental and ownership housing to long-term care for seniors.

The Housing Action Plan (2022-2026) outlines a strong 'made-in-Toronto' multi-pronged approach to increasing housing supply, housing choice and affordability for current and future residents, and guides the city's efforts in achieving or exceeding the Provincial housing target of 285,000 new Toronto homes by 2031. In November 2023, City Council adopted the recommendations of the report titled 'Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes' which included an updated housing target of 65,000 rent-controlled homes approvals, comprising 41,000 affordable rental, 6,500 RGI homes, and 17,500 rent-controlled homes by

2030. The report outlines several recommended actions and highlighted initiatives underway to expediate delivery of the targets, including dedicating more City-owned land to create affordable homes and accelerating the delivery of 'housing ready' projects on City and non-profit owned lands.¹ Further, through the Generational Transformation report, the City requested both the Federal and Provincial Governments to support the delivery of the updated HousingTO Plan new homes target, to ensure that a whole-of-government approach is taken to addressing the housing and homelessness crises in Toronto.

The City is undertaking a range of other programs and policy initiatives to increase the supply of housing and enable the diversity of the housing stock in terms of size, tenure and affordability to meet the needs of the population in areas with existing services and transit.

These include more permissible zonings in Neighbourhoods through the **Expanding Housing Options in Neighbourhoods (EHON)** initiatives which will help to increase the ground-related housing stock incrementally; encouraging a greater share of two-and three-bedroom units in new developments through application of the **Growing Up Guidelines**; using City owned lands to develop mixed-income complete communities through the **Housing Now Initiative**; and delivering supportive housing through the **Modular Housing Initiative**. The City has reduced development review timelines so that housing can be approved quicker; Council has enabled the application of Inclusionary Zoning (i.e. requiring affordable units in certain development projects) through its adoption of over 100 Protected Major Transit Station Areas, which is pending Ministerial

approval. The City is working alongside the Province on many Transit-Oriented Communities that will include mixed-use high-density developments around major transit stations.

Through a coordinated effort by all orders of government and in partnership with Indigenous, non-profit and private sector organizations, the City of Toronto is striving to build more housing of more types and more sizes for more people in more places, faster than ever before, particularly for those facing barriers to accessing and maintaining a safe, affordable and adequate home. Planning for complete communities includes accommodating the needs of today's households while anticipating the needs of tomorrow's households, as we strive to make Toronto the most inclusive city in the world.

2021 Census and Covid-19 Pandemic

The reference day for the 2021 Census was May 11, 2021 which was during the peak of the COVID-19 pandemic. As a result, caution must be applied when comparing 2021 Census data to previous Census years.

The results of the 2021 Census may not be indicative of long-term trends. Instead, the 2021 results may represent the unique circumstances of that time, and the way in which households had arranged themselves. Statistics Canada is aware that the COVID-19 pandemic may have had an impact on answers to some census questions, including those on employment, education, commuting and expenditures.

In this bulletin for example, the results relating to income and shelter costs are interpreted within the wider context of the temporary income supports available at that time, and high rental vacancy rates observed at that time.

Throughout the bulletin, there are other instances where it is deemed premature to draw conclusions regarding the implications of the 2021 data, for example mobility trends. Future Census results in 2026 and beyond will be necessary to determine if the trends are long-standing or not. The Housing Occupancy Trends bulletin is updated every five years with new Census data.

Introduction

This fourth Housing Occupancy Trends bulletin published by City Planning tracks trends in housing occupancy from 2001 to 2021. The purpose of the bulletin is to highlight emerging trends that may influence how housing occupancy is evolving in response to changing demographic conditions and housing stock. Understanding these trends helps to understand and plan for the changing demand for housing in the city. Ongoing monitoring of household occupancy trends provides background information to support the continued monitoring of Official Plan policies. This ensures that appropriate policies are in place to support the housing needs of Toronto's current and future households.

Many of the findings reported in this bulletin are a continuation of trends reported in the previous Housing Occupancy Trend bulletin, published in 2019. However, economic circumstances have changed for many households since that time, and the gap between lower and higher income household continues to widen². The City's housing programs and policies aim to increase housing supply and particularly, the affordable and supportive housing supply, to support those facing structural and systemic inequities to access and maintain safe, affordable and adequate housing in our city.

The first section of this bulletin, **Population Growth and Movement**, explores how the population of Toronto and the Rest of the Greater Toronto and Hamilton Area (GTHA) has grown, how people move in and out of Toronto, and how the population is targeted to grow in the future.

Housing Stock examines the quantity and types of dwellings that households occupy in Toronto and the Rest of the GTHA, and points to expected trends in types of new housing stock based on the Development Pipeline. Toronto's population lives in housing stock that continues to change over time. The composition of the housing stock plays an important role in housing choice, as households with different characteristics tend to select different types of housing as their needs change.

The bulletin then examines how the changing household composition and demographic trends are related to how the housing stock in Toronto is occupied. **How are Torontonians Occupying the Housing Stock?** explores trends in how the population has formed households and the types of dwellings in which those households live. This section examines housing occupancy by **age, household type, household size, tenure, and affordability**. Toronto's population is forming households in increasingly diverse ways. The traditional nuclear family of the post-war households is no longer the driving force of household demand. The relationship between people, households and the evolving housing stock has become more diversified and housing paths are more complex than ever before.

People's housing needs tend to change as they age into different stages of life. Therefore, shifts in the age structure of Toronto's population is likely to affect the types of housing in demand over time. Additionally, housing occupancy rates in Toronto increasingly reflect the growth of non-family households, especially those composed of the young and the elderly who are increasingly living alone. At the same time, Toronto households are becoming smaller.

This is creating a change in the demand for different types of housing, and household size is therefore a key factor used in assessing and planning for the city's housing needs.

Tenure is another important consideration in monitoring housing occupancy trends. Historically, almost half of Toronto's households rent, indicating that there is a high demand for both rental and ownership units in the city. Comparing the demand for rental units to their supply is an important consideration when planning for Toronto's housing needs. Lastly, affordability pressures have a direct bearing on the housing options available to Toronto residents. High ownership costs may prevent some households who want to own from being able to afford it, which may drive demand for rental housing and for housing elsewhere. High rental costs may prevent some households from renting larger units or renting in a location of their preference.

The **Conclusion** summarises the trends explored in the earlier chapters and their implications and offers a glimpse into what the future might hold for housing occupancy trends in the near future.

Overview of Data Sources and Key Concepts

The following section introduces some of the more commonly used terms found in this bulletin. A Glossary is also appended to the bulletin which provides more specific definitions.

Data Sources

Census Data, Statistics Canada

Results in this bulletin are based primarily on the 2001, 2006, 2011, 2016 and 2021 Censuses of Canada and the 2011 National Household Survey (NHS) unless otherwise indicated. Totals vary slightly from table to table based on tabulations and custom tabulations provided by Statistics Canada. For more information on Census and NHS data, see Appendix A: Data Notes and NHS Comparison on page 101.

Other Data

Other data sources include those of Toronto City Planning, Canada Mortgage and Housing Corporation (CMHC), and Municipal Property Assessment Corporation (MPAC).

Concepts

Age Groups

Statistics Canada identifies the primary household maintainer as the first person in the household identified as someone who pays the rent, mortgage, taxes, and so on, for the dwelling.³ Where possible, the analysis in this bulletin is grouped by specific age categories of adults, as follows:

- 15-34,
- 35-54,
- 55-74, and
- 75 and over.

This categorization of the overall population into four groupings enables us to identify trends of people and households at similar life stages

over the study period. Children 0 to 14 years of age are included in discussions of the total population, as are children aged five years and above with respect to migration and mobility findings.

Generations

“Generation” refers to those born within a larger timeframe but who share similar characteristics and who grew up in a particular socioeconomic context. The Age chapter uses these generations to assess the impact of demographic changes on the composition of the population and their evolving

housing needs. The generations in this Housing Occupancy Trend bulletin are based on this latest information from Statistics Canada.

The generations identified here are defined in Table 1.

20-Year Study Period

Unless otherwise stated, the Study Period refers to the 20-year period from 2001 to 2021. Figures and tables show data for all five Census years where possible, with some exceptions for clarity where only select Census years are shown.

Geographic Areas

Toronto

All references to Toronto refer to the city of Toronto and the Toronto Census Division unless otherwise indicated (see Figure 1).

Greater Toronto and Hamilton Area (GTHA)

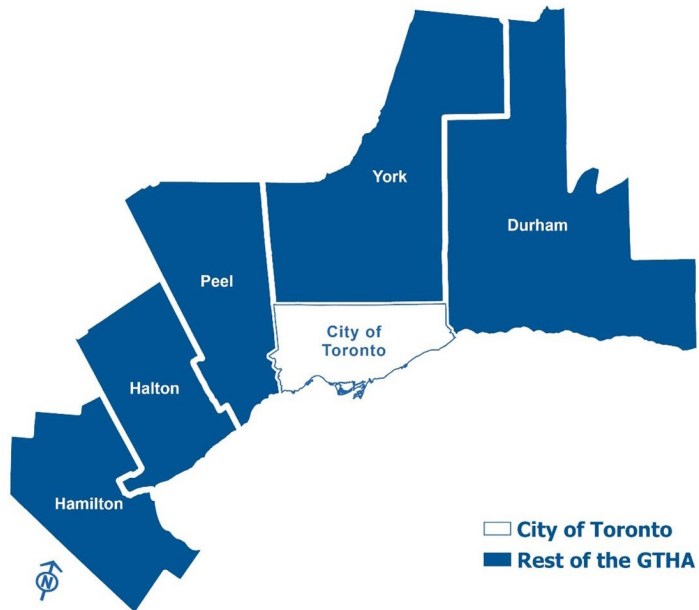
The Greater Toronto and Hamilton Area includes Toronto and the city of Hamilton and the regional municipalities of Halton, Peel, York and Durham. The Rest of the GTHA refers to the GTHA excluding Toronto.

Table 1: Generations

Generation Name	Birth Starts	Birth Ends	Age Range in 2021
Generation Z	1996	2011	10 to 25 years
Millennials	1981	1996	25 to 40 years
Generation X	1966	1981	40 to 55 years
Baby Boomers	1946	1966	55 to 75 years
The Silent Generation	1926	1946	75 to 95 years

Note: The definitions of the generations here differ slightly compared to how they were defined in City Planning’s [Right-Sizing Housing and Generational Turnover](#) bulletin. In that bulletin, the generations were derived based on being recognizable as distinct generations in time, and their relative population sizes in 2016 based on information available from Statistics Canada at the time the bulletin was written. Since that bulletin was published, Statistics Canada has published a new analysis about generations.

Figure 1: Map of Toronto and the Rest of the GTHA



Population Growth and Movement

Everyone lives somewhere, preferably in housing of their choosing. Some people live alone, some people live with others. The link between population and housing is complex. Population change and socio-economic trends both work together to influence housing occupancy rates. This section focuses on demographic drivers of housing demand, namely population growth and population movement in the city of Toronto and within the GTHA.

Toronto and the GTHA Population Growth

In 2021, Toronto had a population of 2,794,356 persons (see Figure 2).⁴ Toronto's population has been increasing since 2001, growing by 312,862 persons over the 20-year period. This rapid growth has put pressure on Toronto's housing supply to keep up with demand. Within the GTHA, the populations of Peel and York

Regions have increased at a faster rate than Toronto over the same period.

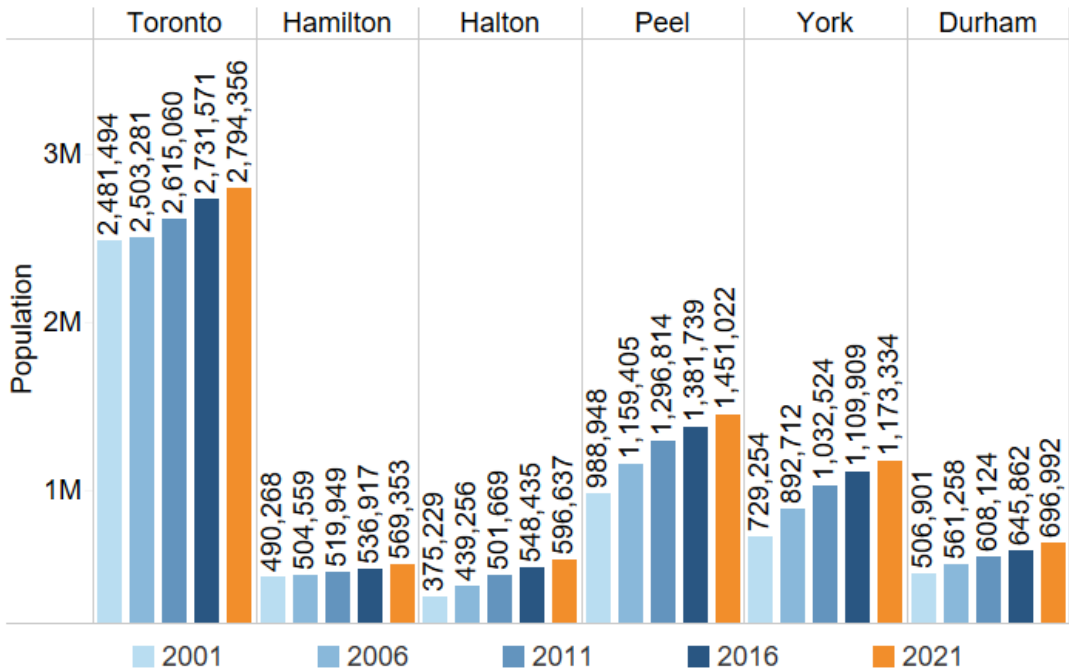
Toronto's birth rate has been declining in recent years, meaning population growth is instead driven by net positive migration (instead of a natural increase which is when there are more births than deaths).⁵ Net migration was the main source of population growth in all GTHA municipalities in each of periods from 2020 to 2023,⁶ except for the Region of Peel in 2020/2021 and 2021/2022 and Toronto in 2020/2021 (see Figure 3) where a natural increase accounted for most of its growth.

All GTHA municipalities saw a reduction in net migration in 2020/2021 relative to the years prior to 2020 due to the paused arrival of immigrants and non-permanent residents during the COVID-19 pandemic, and Toronto's population declined. Despite this decline, total net migration in Toronto still accounted for 89.6% of the population growth from 2020 to 2023 as migration rebounded beginning in 2022, accounting for 93.9% of Toronto's population growth in from 2021 to 2023.⁷

COVID-19 Pandemic and Population Movement

Population and migration patterns have been influenced by global events in recent years, notably the COVID-19 pandemic ("the pandemic") in early 2020. Starting in 2020 responses to the public health restrictions and physical distancing accelerated trends toward work from home and hybrid work. The increased ability to work (and study) remotely enabled many of Toronto's existing residents to move out of the city in pursuit of more space. Working from home undoubtedly influenced population movements and housing choices for many across the GTHA in unprecedented ways. The 2021 Census was conducted on May 11, 2021 during the peak of the pandemic and this movement. The migration flows referred to in this bulletin should be viewed in the context of the pandemic's unique conditions and varied impacts on work and society.

Figure 2: GTHA Population by Census Division, 2001-2021



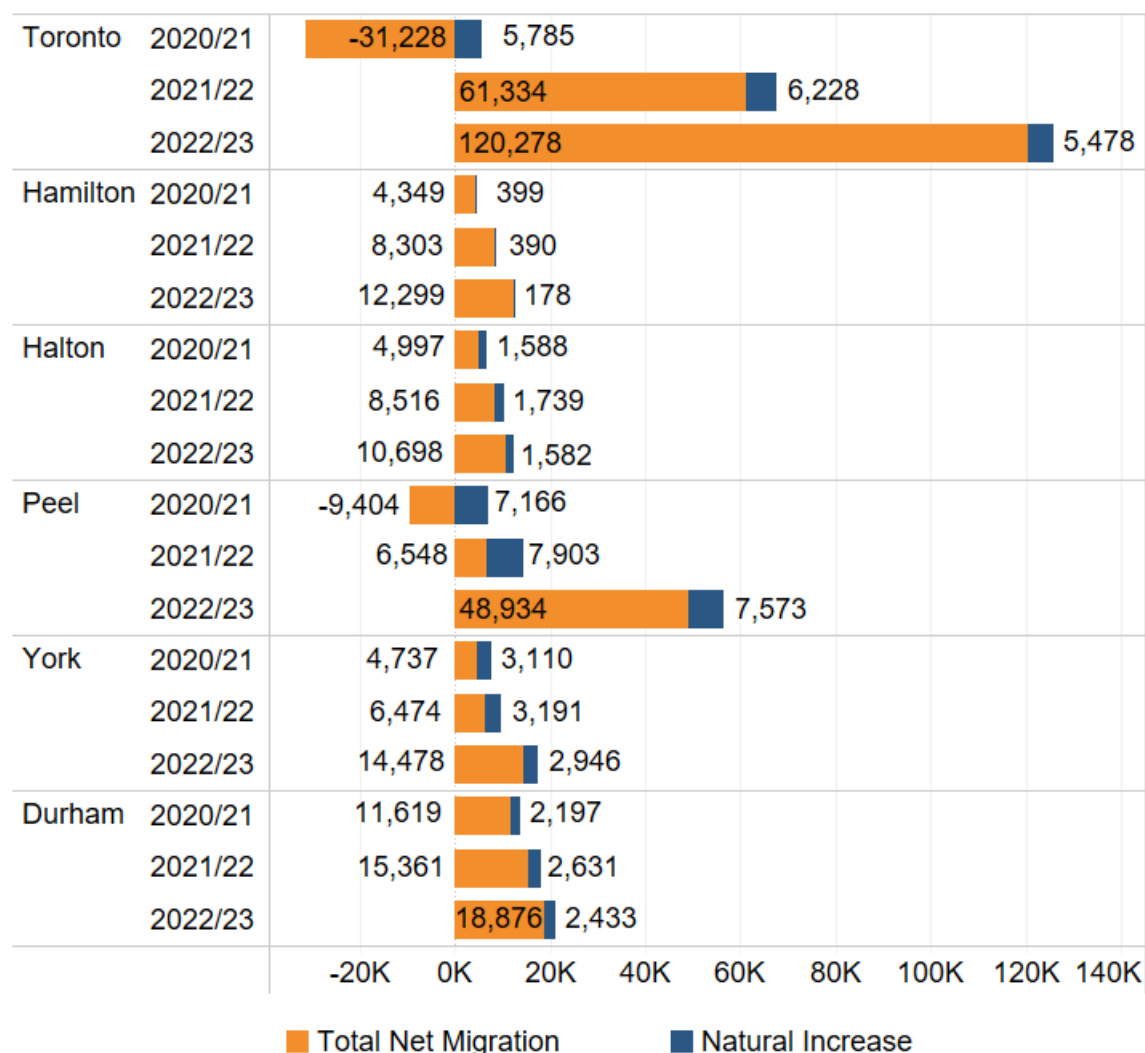
Between 2022 and 2023, Toronto's population grew by 125,756 people (4.2%). In comparison, the average annual growth between 2001 and 2021 was just over 15,500 people per year. Much of this increase was driven by non-permanent residents, including international students. Pressure on housing supply, particularly rental housing in proximity to post-secondary institutions, will continue.

Mobility and Migration

There is a continuous stream of people entering and leaving the city annually, creating varied demand for housing of all types and tenures. There is also a lot of movement within the city by existing Toronto residents. Movement and movers refer to people who have moved in the five-year period preceding each Census year. Over the five-year period from 2016 to 2021, almost one million Toronto residents either moved to the city or moved within

the city. This means that almost one-third of Toronto residents had a different address in 2021 than they did in 2016. More persons moved within the city (530,780 non-migrant persons or about one in five city residents) than to the city (442,905 migrant persons) in the same period. Demands on the housing stock are thereby generated both by the movement of existing city residents as well as by new people arriving in the city.

Figure 3: Components of Annual Population Growth in the GTHA, July 1, 2020 – July 1, 2023



Note: Natural increase is composed of births minus deaths.

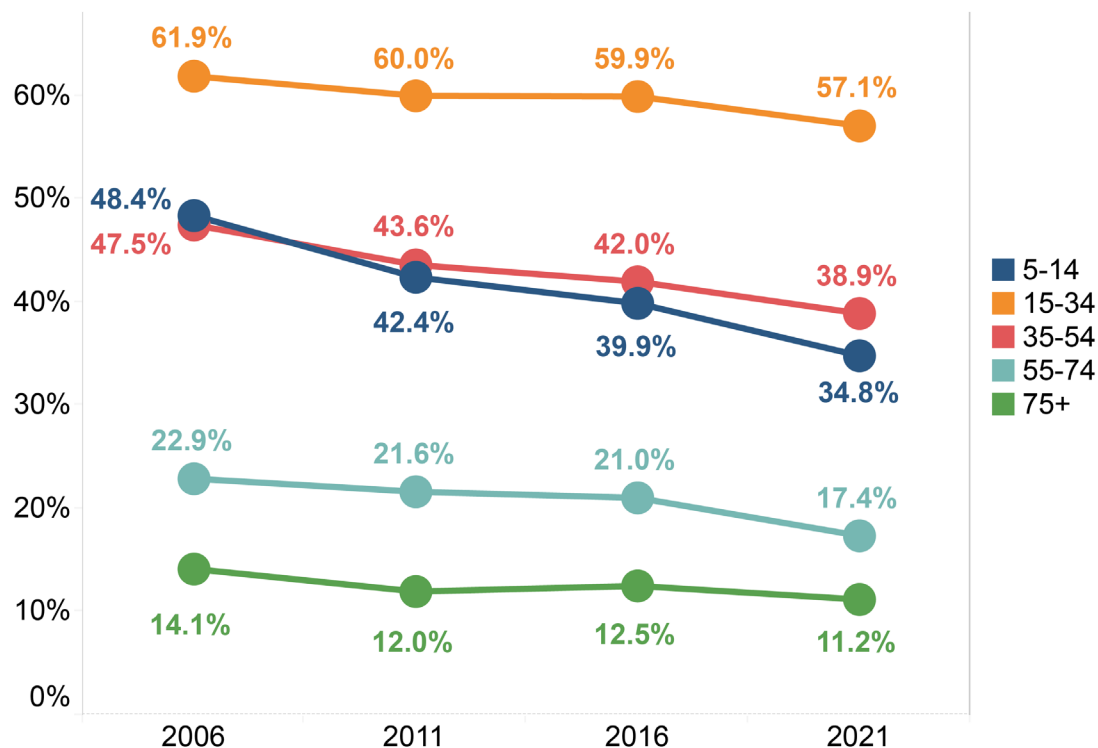
Examining mobility trends by age group provides further insight into who is moving. This can potentially help us to understand more about the life stages of households and fluidity of movement in and out of the existing housing stock by various age groups, for example, downsizing of older households.

Generally, people in all age groups are moving less than they did in the past. Younger people tend to move more than older people as

they leave the parental home to pursue further education, relocate for employment or move when forming their own household. This trend continues as shown in Figure 4. Notably, the proportion of people in all age groups continue to move less than their equivalents did in the past. The lower rates of older movers can have important implications for the turnover of housing from older to younger generations and may be indicative of older adults and empty nesters

choosing to age in place. However, the actual number of people moving is as important as the percentage of people moving. Due to the large number of those aged 75 and over who make up the total 2021 population, while the proportion of those moving has reduced to 11.2% in 2021, the total number of older movers remains largely consistent with past years. In time, a significant amount of the housing stock including ground-related housing will turn over.

Figure 4: Proportion of Movers by Age, 2006 to 2021



Note: movers refer to people who have moved in the five-year period preceding each Census year.

Trends in the youngest age group of five- to 14-year-olds are a useful proxy for understanding how many households with young children are moving. The greatest reduction in proportion of movers is among those aged five to 14, with about half being movers in 2006 to about a third in 2021. This reduction in the proportion of movers may be due to more families with children finding suitable housing or requiring less space as fertility rates decline and household sizes become smaller. If households are smaller, the new housing stock that is being built may suit more households today than in the past.

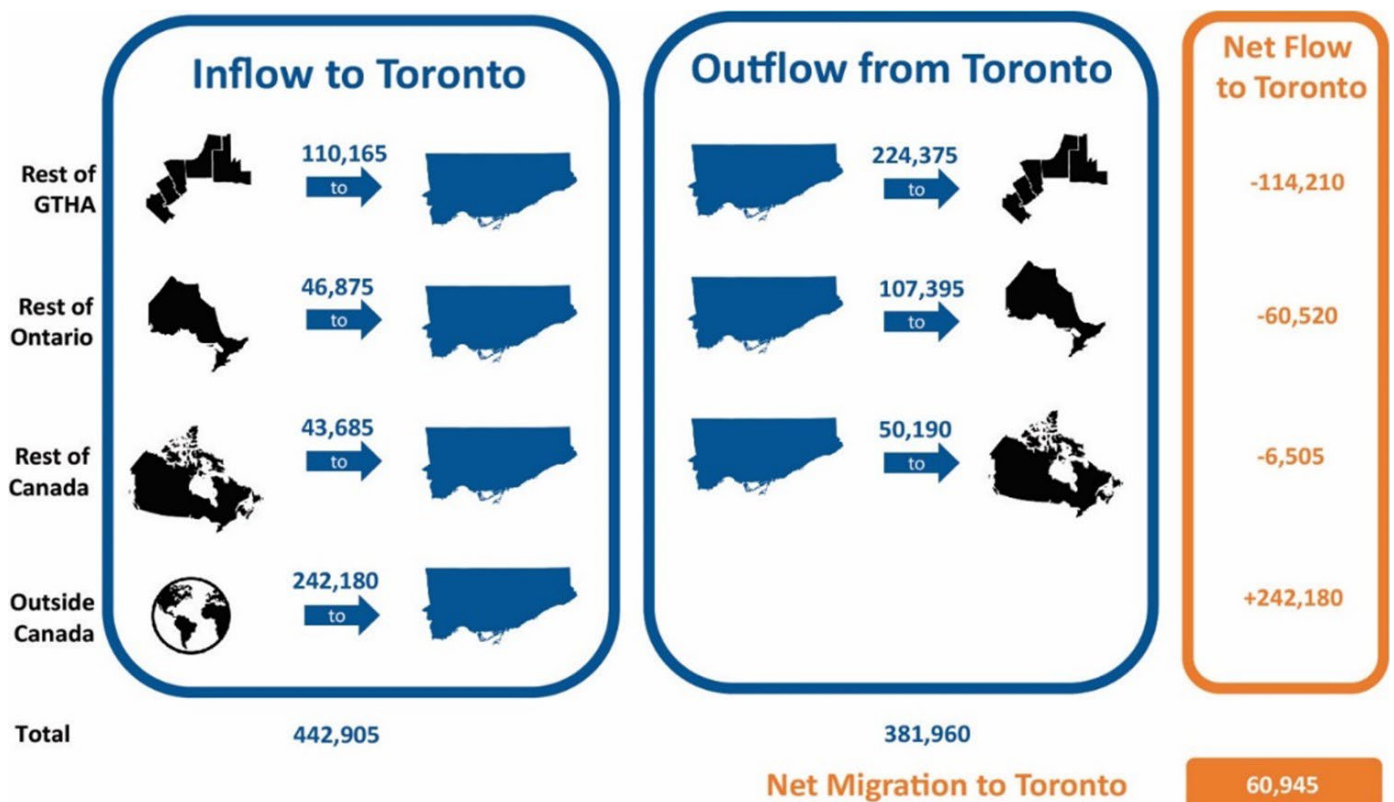
However, not all households are living in the dwelling or location of their choice, and potentially more people would move if they could. Thus, people moving less at either end of the age spectrum may also be due to a lack of housing alternatives at an affordable price which causes households to remain in housing

that does not suit their needs. It may also influence choices about their household composition. In younger households, this may lead to delaying or foregoing childbearing, or having fewer children. In older households, a lack of affordable and suitable housing alternatives may result in delaying or foregoing downsizing.

There were 442,905 people that migrated into the city of Toronto during the five-year period from 2016 to 2021 (see Figure 5), or about 16.8% of the population, an increase of 41,960 people compared to five years earlier (400,950 migrants were reported in 2016). More than half (242,180) of the migrants to the city were from outside Canada, while 157,040 migrants were from within Ontario and 43,685 were from other provinces.

Toronto has a constant flow of people migrating into the city as well as out of the city. Overall, more people migrated to Toronto than away from Toronto,

Figure 5: Net Migration Flow to and from Toronto, 2016-2021



though the volume is less than what was observed in the previous census period. Net migration to Toronto between 2016 and 2021 was 60,945 persons, representing a decrease of over 80,000 people from 2011 to 2016 at 144,455 persons (see Table B1 and Table B2 in Appendix B: Net Migration on page 102). Much of this decrease is due to a higher net outflow of persons migrating from Toronto to the Rest of the GTHA, Rest of Ontario, and the Rest of Canada (an additional 108,865 persons in 2021 compared to 2016). The reason for the higher net outflow is two-fold; it is in part attributed to people who sought increased housing space outside Toronto during COVID-19 pandemic lockdowns,⁸ and secondly, to a lesser extent, a lower inflow of international migrations during the advent of the COVID-19 pandemic. As a result of global border and travel restrictions, there were 25,355 less international migrants in 2021 compared to 2016.⁹

In contrast, there were less estimated emigrants between 2017 and 2022 than each year between 2006 and 2016, meaning that there have been less Torontonians migrating to places outside of Canada than in the past, partially offsetting the reduction in migrants to Toronto (see Table B4 in Appendix B: Components of Population Change, 2021-2023 on page 102).

There has been considerable migration between the city and the Rest of the GTHA: Between 2016 and 2021, 224,375 people migrated from Toronto to the surrounding GTHA Regions, while 110,165 people came to Toronto from the Rest of the GTHA for a net loss to the city of 114,210 persons. Thus, for every one person who migrated from the Rest of the GTHA to Toronto, two persons made the opposite migration.

Net intraprovincial migration to the Rest of the GTHA has increased:

While the flows of people between the Rest of the GTHA and Toronto have increased both ways, the increase from Toronto to elsewhere in the GTHA is proportionally higher than in previous years. Over 20,000 more people migrated from the Rest of the GTHA to Toronto between 2016 and 2021 compared to the previous five-year period (110,165 persons in 2021 compared to 87,305 persons in 2016), while over 72,000 more people migrated from Toronto to the Rest of the GTHA during the same time periods (224,375 persons in 2021 compared to 151,990 persons in 2016), for a net difference of almost 50,000 people. The increase in net migration to the Rest of the GTHA was observed across all age groups, and particularly from persons aged 35-54 (21,820 persons), followed by persons aged 15-34 (12,895 persons) and five to 14 (9,565 persons).

Persons aged 35-54 are driving the net flow to the Rest of the GTHA:

The largest net flow of population between 2016 and 2021, accounting for almost a half of the net outflow of 114,210 persons, continues to be those aged 35-54 (55,690 persons). This outflow increased by 21,820 people compared to the 2011 to 2016 period (see Figure 6 and Figure 7 on pages 16 and 17, and Appendix B: Net Migration to Toronto on page 102). The migration of persons aged 25-44 years from Canada's largest cities (Toronto, Montréal and Vancouver) to surrounding suburban Census Divisions began prior to the COVID-19 pandemic¹⁰ with the trend accelerating during the pandemic¹¹. The suburban migration of younger households is not unique to Toronto and reflects the continued urban expansion of these cities as well as the search for affordable ground-related housing.

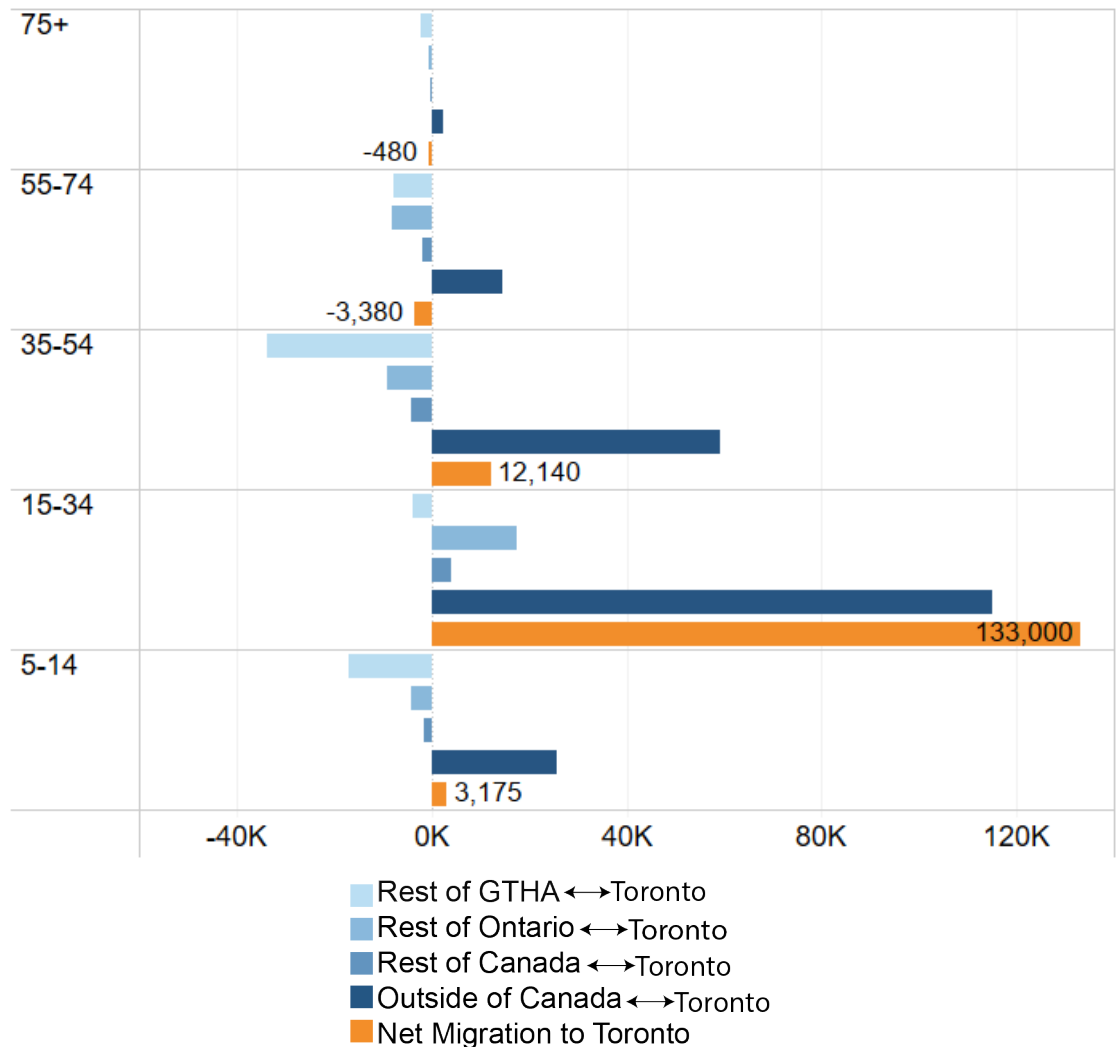
People of childbearing and childrearing years are leaving Toronto predominantly for the Rest of the GTHA and Rest of Ontario:

The net migration of persons aged 15-54 leaving Toronto for the Rest of the GTHA doubled to 72,295 persons between 2016 and 2021 from 37,580 persons between 2011 and 2016. There was a net migration to the Rest of Ontario of 31,035 persons between 2016 and 2021 compared to a net inflow of 8,485 persons between 2011 and 2016. This age group includes many working-age people and families with children who may be seeking larger housing to accommodate work from home or growing families, or to achieve their goal of homeownership.¹²

Net migration to the Rest of Ontario and the Rest of Canada increased:

Almost 50,000 more people migrated from Toronto to the Rest of Ontario between 2016 and 2021 compared to the previous five-year period (107,395 persons in 2021 compared to 57,870 persons in 2016), for a net decrease of over 56,000 people (a net loss of 60,520 persons in 2021 compared to 4,060 persons in 2016). The increase in net migration to the Rest of Ontario was seen across all age groups but particularly from persons aged 15-34 (21,620 persons). This may be attributed to long-distance searches for affordable ground-related housing and the leapfrogging of Toronto residents beyond the largely built-out GTHA, amplified by being less

Figure 6: Net Migration by Age Group, 2011-2016



restricted by a need to commute to Toronto as the ability to work from home increased during the COVID-19 pandemic.

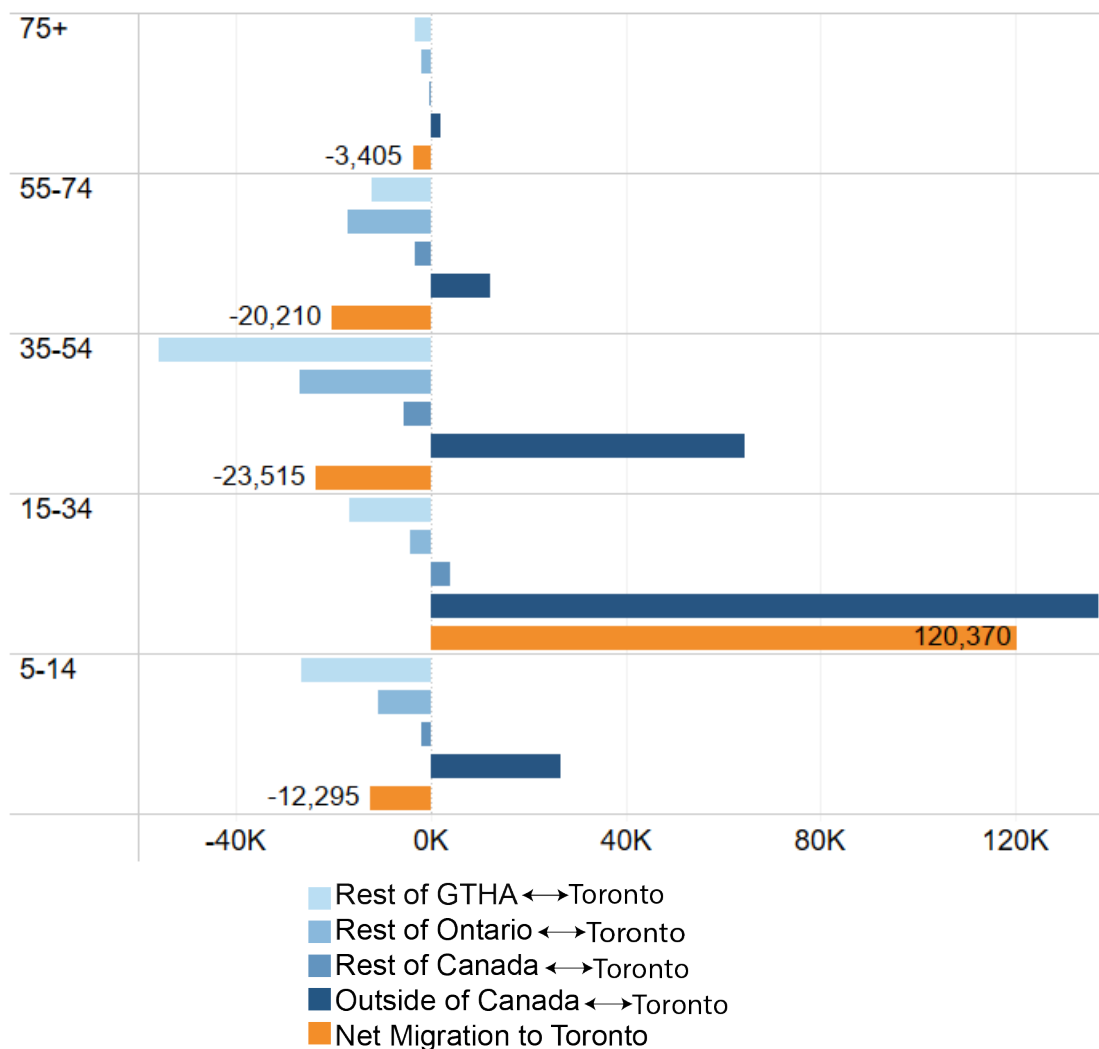
Further, although more people migrated to Toronto from the rest of Canada between 2016 and 2021 compared to the period from 2011 to 2016 (43,685 persons in 2021 compared to 42,985 persons in 2016), an even greater number of people migrated from Toronto to the rest of Canada in the same timeframe (50,190 vs. 46,610), resulting in a net loss of almost 3,000 people (6,505 vs. 3,625). The increase in migration to the Rest of Canada was mostly driven by persons aged 35-54 (1,335 persons) and from persons aged 55-74 (1,110

persons). These trends are not unique to Toronto, as the rest of the GTHA also saw an increase in migration into other parts of Ontario, and Ontario saw a net migration loss to other parts of Canada in 2021 compared to previous Census periods.¹³ In all cases of the increase in migration from Toronto to other parts of the GTHA, Ontario, and the Rest of Canada, it remains to be seen whether these represent long-term trends or a momentary shift in response to pandemic conditions and opportunities.

Net international migration

increased: International migration accounted for an additional 25,340 persons (242,180 persons in 2021 compared to 216,840 persons in

Figure 7: Net Migration by Age Group, 2016-2021



the previous Census period). This is despite the fact that international migration was halted for the first year of the COVID-19 pandemic.¹⁴ Most of the increase in net international migration was in persons aged 15-34 (21,875 persons). Though the total number of international immigrants is increasing in Toronto, a greater share of recent immigrants are choosing to settle outside of the large urban centres of Toronto, Montréal and Vancouver partly due to high shelter and housing costs and housing availability, as well as to changes in regional economic conditions and immigration programs.¹⁵ Still, Toronto remains an important immigrant reception area as one in seven external migrants or international migrants to Canada moved to Toronto, and almost half of the external migrants to the GTHA settled in Toronto.

More young people are migrating to Toronto than any other age group, but less than in the past: Between 2016 and 2021, there were 120,370 persons aged 15-34 who migrated to Toronto; a net decrease of 12,630 persons from the 133,000 persons aged 15-34 who migrated to Toronto between 2011 and 2016. The majority of migrants aged 15-34 moving to Toronto between 2016 and 2021 came from outside of Canada.

All other age groups saw a net outflow away from Toronto: Every other age group saw a net decrease between 2016 and 2021, with the largest decreases seen among persons aged 55-74 (a net decrease of 20,210 persons compared to 3,380 persons in the previous period), followed by persons aged 35-54 (a net decrease of 23,515 persons compared to a net increase of 12,140 persons in the previous period), persons aged five to 14 (a net decrease of 12,295 persons compared to a net increase of 3,175 persons in the previous period), and persons aged 75 and older (a net decrease of 3,405 persons compared to 480 persons in the previous period).

The pandemic resulted in a short-term reduction of temporary and foreign residents: At the time of the 2021 Census, borders were closed, travel restrictions were implemented, and post-secondary institutions had moved to an online model to slow the spread of COVID-19. This resulted in a marked decrease in temporary and foreign residents (TRFR) in 2021, from 12,010 in 2016 to 6,800 in 2021 (see Table 2: Private Dwellings 2001-2021). A temporarily present person is a person who resides in an occupied dwelling on the date of the census but has a usual place of residence elsewhere in Canada. A foreign resident is a person whose usual place of residence is outside Canada. It is perhaps no coincidence that at the same time, there was an increase in unoccupied dwellings during this time from 4.6% in 2016 to 6.8% in 2021 as discussed in the next section on Housing Stock. These changes in temporary and foreign residents and unoccupied dwellings are short-term impacts from the COVID-19 pandemic and occupancy trends for these units have likely reverted to pre-pandemic levels now that pandemic restrictions have been lifted.

Forecasted Population Growth

It is important to understand Toronto's growth in the context of its forecasted future population. The Provincial Growth Plan, *A Place to Grow: Growth Plan for the Greater Golden Horseshoe* (2020) was brought into effect on May 16, 2019 and amended on August 28, 2020 with new population and employment forecasts to 2051. The Ministry of Municipal Affairs and Housing has proposed replacement of the Growth Plan forecasts with the Ministry of Finance projections, however at the time of the bulletin's writing the Growth Plan remains applicable. The Growth Plan manages growth and development throughout the region that stretches around

Lake Ontario from Niagara Falls to Peterborough, with Toronto at its centre. The 2020 Growth Plan forecasts 3.65 million people in Toronto by 2051.¹⁶ There are other provincial projections that anticipate even more growth, including from the Ministry of Finance whom projects Toronto’s population to rise to 4.20 million by 2046.¹⁷ Further, Canada’s aims to welcome about 500,000 new permanent residents per year for the next few years,¹⁸ about one in seven of which have historically settled in Toronto. Toronto’s continued population growth will continue to place upward pressure on the demand for housing and highlights the need to plan for a changing population with diverse housing needs.

Key Findings on
Population Growth and
Movement

Migration and Population Growth: Toronto and the Rest of the GTHA are growing in population, and most of that growth is due to migration. Toronto’s population has steadily increased since 2001, reaching 2,794,356 in 2021.

Housing and Population Growth: Growth has outpaced housing supply, exerting pressure on the market. People moving to and within the GTHA creates demand for housing.

Pandemic Induced Moves: Many people moved from Toronto to the GTHA, but also to other parts of Ontario and Canada at higher levels than were recorded before the COVID-19 pandemic. These

moves are attributed to long-distance searches for affordable ground-related housing at a time when working from home became a common practice.

Housing Pressures: Younger individuals tend to move more frequently, often for education or employment opportunities. With the city’s population forecast to reach 3.65 million people by 2051, the demand for housing will continue to grow in the coming years.

Immigration Policy: With reductions to the number of international students arriving in Toronto on the horizon due to changes in immigration policy, as well as the [Federal Government target of around 500,000 new permanent residents per year from 2024 to 2026](#), the make-up of Toronto’s population may change.

Table 2: Private Dwellings 2001-2021

Year	2001	2006	2011	2016	2021
Total Private Dwellings	965,554	1,040,597	1,107,851	1,179,057	1,253,238
Private Dwellings Occupied by Usual Residents	943,085	979,330	1,047,877	1,112,929	1,160,892
Other Private Dwellings	22,469	61,267	59,974	66,128	92,346
Occupied by Temporary or Foreign Workers	6,335	13,290	9,455	12,010	6,800
Unoccupied Dwellings	16,135	47,975	50,520	54,120	85,545
Other Private Dwellings (to nearest 5)	22,470	61,265	59,975	66,130	92,345
% Other Private Dwellings	2.3%	5.9%	5.4%	5.6%	7.4%
% Occupied by Temporary or Foreign Residents	0.7%	1.3%	0.9%	1.0%	0.5%
% Unoccupied Dwellings	1.7%	4.6%	4.6%	4.6%	6.8%
Census Population	2,481,494	2,503,281	2,615,060	2,731,571	2,794,356
Population in Private Dwellings	2,448,405	2,467,165	2,576,030	2,691,665	2,761,285
Average Number of Persons Per Households (PPH) in Dwellings Occupied by Usual Residents	2.60	2.52	2.46	2.42	2.38

Source: Statistics Canada, custom tabulations
Prepared by: Toronto City Planning, Planning Research and Analytics, November 2023

2001/2006 Census Methodology Change

In the 2006 Census, Statistics Canada changed the methodology in which the survey was collected to include using mail-out and online surveys which was a departure from the past methods where questionnaires were delivered by field staff. The impacts of these methodological changes are evident in the 2006 Census results and in the subsequent Censuses, where the resulting number of units deemed occupied grew disproportionately to the growth of the population as a whole and as did the units occupied temporarily. For further information and detail, please refer to Appendix C: 2001/2006 Changes in Census Methodology on page 105.

Dwellings, Units and Households

This bulletin uses the terms dwellings and units interchangeably. All references to dwellings or units refer to private dwellings, and references to occupied dwellings or units refer to privately occupied dwellings, unless otherwise specified. A household is a person or group of persons who occupy the same dwelling as their usual place of residence. The characteristics of a household at a point in time includes the details of the dwelling unit that they occupy. For this reason, the terms dwellings and units are also used as proxies for the households that occupy them throughout the bulletin.

Housing Stock

Toronto's housing stock provides a range of dwelling types for households in the city. This section examines the historic change in the number and composition of dwelling types in Toronto and considers the range of potential housing stock in the Development Pipeline at this time.

Housing Stock Universe

Housing stock can be counted in many ways. This bulletin relies on the definitions of housing of Statistics Canada, which categorises the total dwelling stock into two main types:

1. **Collective dwellings** — are dwellings used for commercial, institutional or communal purposes. Examples include hospitals, correctional facilities and residential care facilities.¹⁹
2. **Private dwellings** — refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building.²⁰ Private dwellings are further subcategorised into:

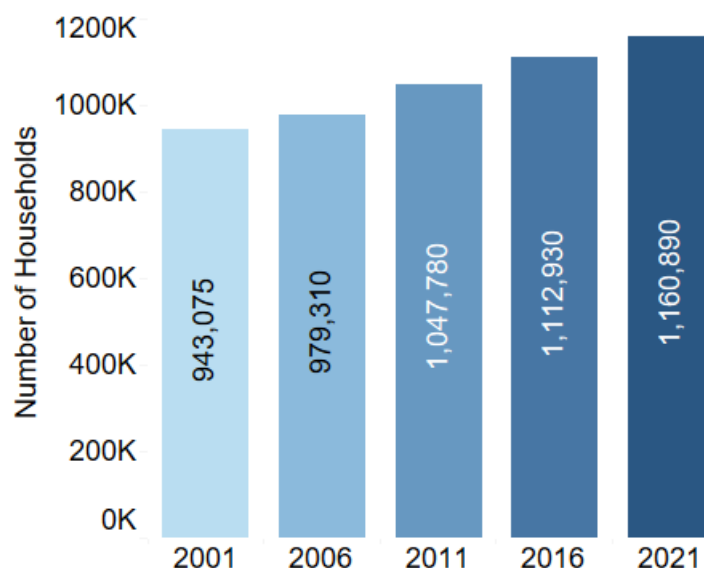
- a. Private dwellings occupied by usual residents — a private dwelling in which a person or a group of persons is permanently residing; and
- b. Private dwellings not occupied by usual residents — dwellings occupied by temporary residents and foreign residents (TRFR), as well as unoccupied dwellings.

The focus of this bulletin is on understanding **privately occupied dwellings occupied by usual residents**. These dwellings represent the large majority of the housing stock and which are directly impacted by the decisions of individuals and individual households.

Household Growth

In 2021, there were 1,160,890 households in privately occupied dwellings in Toronto (see sidebar on Dwellings, Units and Households and Figure 8). Over the 20-year period from 2001 to 2021, there has been an increase of almost 218,000 households, averaging close to 11,000 net new households per year in Toronto.

Figure 8: Number of Households, 2001-2021



Household growth is outpacing population growth: Over this same period, Toronto's population grew by 12.6% while the number of households grew at a much higher rate of 23.1%. The higher growth in households relative to population reflects changes in household formation, household composition, the mix of dwellings occupied and declining household sizes, which will be examined in the upcoming sections.

The Pandemic resulted in a temporary increase in unoccupied dwellings: As mentioned in the previous section on population growth, from 2016 to 2021, the proportion of unoccupied dwellings increased from 4.6% to 6.8% (see Table 2: Private Dwellings 2001-2021 on page 19). This is the first time the proportion of unoccupied dwellings increased since 2006 when dwelling types were reclassified. The number of unoccupied dwellings grew 58.1% from 54,120 to 85,545 units between 2016 and 2021. This is a notable increase, as previously the number of unoccupied dwellings only increased by 7.1% between 2011 and 2016 and 5.3% between 2006 and 2011. The increase in unoccupied dwellings is likely a temporary result of the disruptions of the COVID-19 pandemic, as previously described.

Dwelling Reclassification

Prior to the 2006 Census, Statistics Canada classified single- and semi-detached dwelling structures that were deemed to contain apartments as either single-detached or semi-detached structures. Where these structures were deemed as having a separate entrance to another unit such as when a floor was occupied by another household, these units were viewed as apartments instead of as a house form dwelling with a secondary suite. In 2006, Statistics Canada classified ground-related dwellings with apartments as apartments or flats in duplexes, or units in apartments with less than five storeys. Approximately 53,000 ground-related units were reclassified.

Any change in the classification of dwelling units impacts our understanding of housing demand. This reclassification precluded time-series analysis of occupancy rates by type of dwelling across the 2006 threshold. To effectively deal with the reclassification issue, for analysis from 2001-2021 this bulletin re-groups all dwelling types into three dwelling types as described:

1. Houses and low-rise units which include single and semi-detached houses, apartments or flats in duplexes, apartments in buildings with less than five storeys and other dwellings such as mobile homes;
2. Row/townhouses; and
3. Apartment units in buildings with five or more storeys.

See Appendix D: Dwelling Type Reclassification 2006 on page 107 for more information.

Dwelling Types

Ground-Related Housing

Ground-related housing refers to houses and low-rises and row/townhouses.

Mid/High-rise Apartments

The terms “**Apts 5+ Storeys**” and “**Apartments 5 Plus Storeys**” refer to the Census definition of apartments in buildings of five or more storeys. This will include apartments in buildings with five to 12 storeys and identified as “mid-rise” and apartments in buildings with 13 or more storeys identified as “high-rise” buildings, hereafter referred to as **mid/high-rise** in this bulletin. Apartments include purpose-built rental and condominium units.

Dwelling & Structure Type

In this bulletin, the term **dwelling type** is used to abbreviate Statistics Canada’s term structural type of dwelling. Definitions of dwelling types can be found in the Glossary on page .

Dwelling Types in Toronto

Historically, Toronto’s supply of low density, ground-related housing (see sidebar on Dwelling Types) was built to accommodate larger or growing households with children, while mid/high-rise apartments were developed to accommodate smaller, often lower-income, households. Toronto’s housing stock has evolved, and continues to evolve, to provide a wider range of dwelling types to meet the city’s diverse housing needs. This is evident in the evolution and continued occupation of its historic stock, the gradual redevelopment and intensification occurring throughout the city, as well as the more recent building trend of predominately condominium mid/high-rise units that constitute the bulk of the recent housing supply.

There are almost as many households in mid/high-rise units as there are households in houses and low-rise units: In 2021, there were 554,995 households in houses and low-rise units and 542,625 households in mid/high-rise units, as shown in Table 3: Number of Households by Reclassified Dwelling Type, 2001-2021, a difference of just over 12,000 units. The 2021 Census results mark a decrease

in the number of occupied houses and low-rise units in Toronto by less than 3,000 units, however this should not be interpreted as a loss of housing stock. As previously mentioned, there was a notable increase of unoccupied dwellings between 2016 and 2021, from 4.6% to 6.8% of total private dwelling stock (see Table 2: Private Dwellings 2001-2021), which when coupled with high vacancy rates in 2021 (see Figure 72 on page 92) instead suggests that this decrease is likely a temporary decline in occupancy due to the short-term impacts of the public health restrictions due to the COVID-19 pandemic rather than a decline in the actual stock of houses and low-rise dwellings.

Toronto’s housing is densifying:

The construction of substantial numbers of mid/high-rise apartment buildings has resulted in more households living in higher density built forms. From 2001 to 2021, there has been an increase of 187,630 households in mid/high-rise apartments, representing 86.2% of the net increase in total households over this period (see Figure 9). This means that over the 20-year period, Toronto has added nine new mid/high-rise units for every new ground-related unit.

Table 3: Number of Households by Reclassified Dwelling Type, 2001-2021

Dwelling Type	2001	2006	2011	2016	2021
Houses and Low-Rise	535,765	544,930	557,040	557,920	554,995
Row/Townhouses	52,315	54,685	60,660	61,875	63,175
Apartments 5+ Storeys	354,995	379,695	430,080	493,135	542,625
Total	943,075	979,310	1,047,780	1,112,930	1,160,795

Houses and low-rise dwellings amount to just under half the housing stock, and the share is declining: As a result of the changes in supply, the share of households living in apartments in buildings of five storeys or greater has increased steadily, from 37.6% in 2001 to 46.7% in 2021. At the same time, the proportion of households living in row and townhouses has held relatively steady at around 6% between 2001 and 2021 (see Figure 10). The share of households living in houses and low-rise units has declined, from 56.8% of all households in 2001 to 47.8% in 2021, though the absolute total has increased by 19,230. The 2021 Census marks the first year where the proportion of households living in houses and low-rise units is

less than half versus other dwelling types combined. The decrease in the number of occupied houses and low-rise dwellings between 2016 and 2021 is likely over-pronounced due to the short-term effects of the COVID-19 pandemic described earlier. Nevertheless, the proportion of households living in houses and low-rise units has been steadily decreasing since 2001 and may remain below 50% come the 2026 Census.

The proportion of households in houses and low-rise dwelling types have all declined: As Statistics Canada has now consistently classified dwelling types for the past four Census years (i.e. since the 2006 Census), it is possible to analyze the actual changes by each dwelling

Figure 9: Net Change in Households by Dwelling Type, 2001-2021

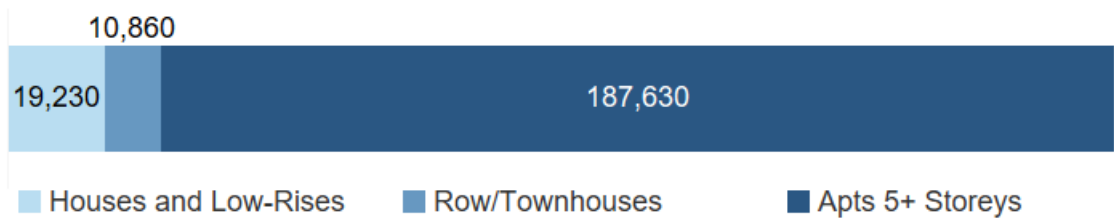
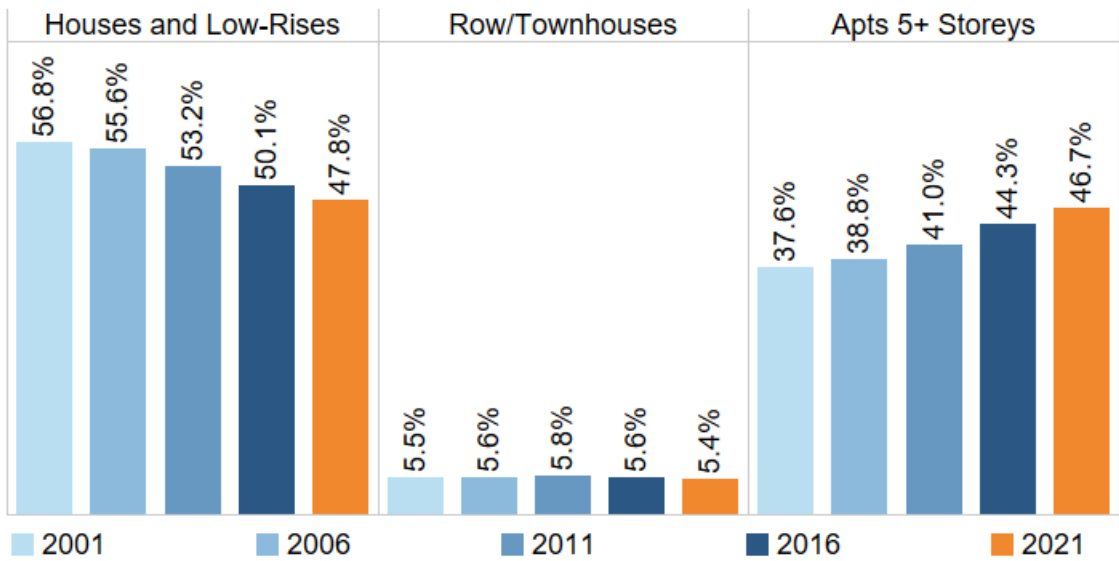


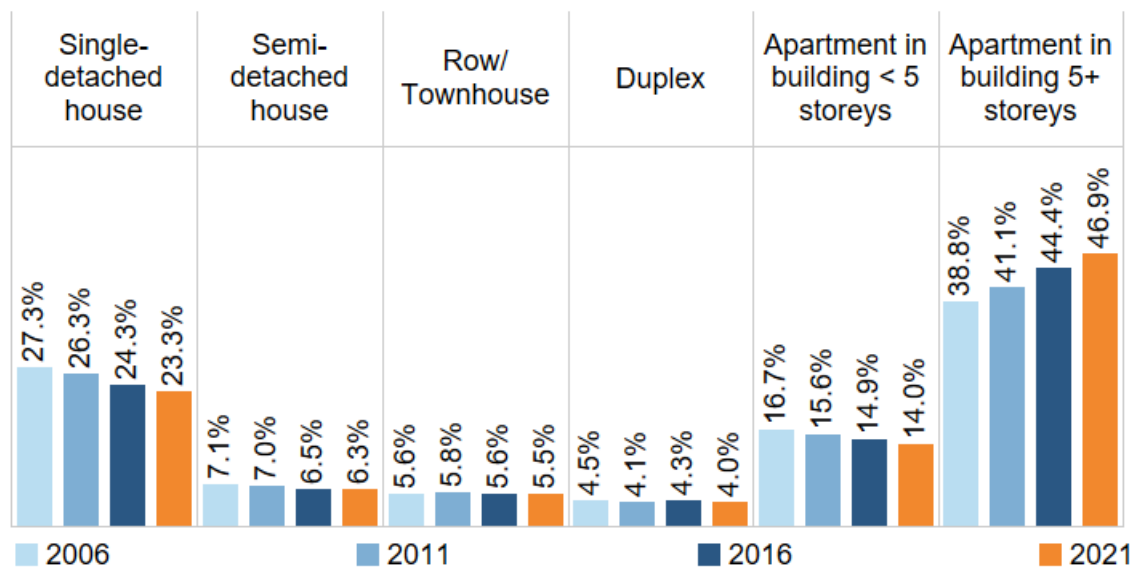
Figure 10: Proportion of Households by Reclassified Dwelling Type, 2001-2021



type in the houses and low-rises category over the 15-year period to 2021. This shows that while the number of apartments in buildings under five storeys has decreased over the 15-year period from 2006 to 2021, all other structure types in the houses and low-rise category have had a net increase, meaning some forms of ground related housing are being built. As in the previous section on re-classified dwellings, this shows that the decreasing proportion of households living in houses and low-rise dwellings versus all types of dwellings is less due to changes to the number of ground-related housing units and instead is largely due to the large number of mid/high-rise apartment households that are continuously being added to the housing stock, and thus continuously representing a greater share of the dwelling stock whilst reducing the share of houses and low-rise dwellings (see Figure 11).

While 2021 marks the first time in at least 20 years where the absolute number of households in houses and low-rise dwelling types decreased between one Census and the next, primarily a result of a decline in occupied duplexes, low-rise apartments and Other Dwellings (see Table 3), this is likely due to short-term pandemic impacts. Their proportions of the total housing stock have been declining since 2001 because of the strong shift in supply to higher density forms. Households in semi-detached houses and duplexes have maintained a fairly consistent share of total households over the last 15 years, while households in low-rise apartments and single-detached houses have had a more noticeable decline as a proportion of the total stock.

Figure 11: Proportion of Households by All Dwelling Types, 2006-2021



Dwelling Types in Toronto and the Rest of the GTHA

The need for housing in Toronto and in the Rest of the GTHA fluctuates as the number of households shift within the GTHA regional housing market. The following section compares and highlights the different dwelling types in Toronto in contrast to the rest of the region.

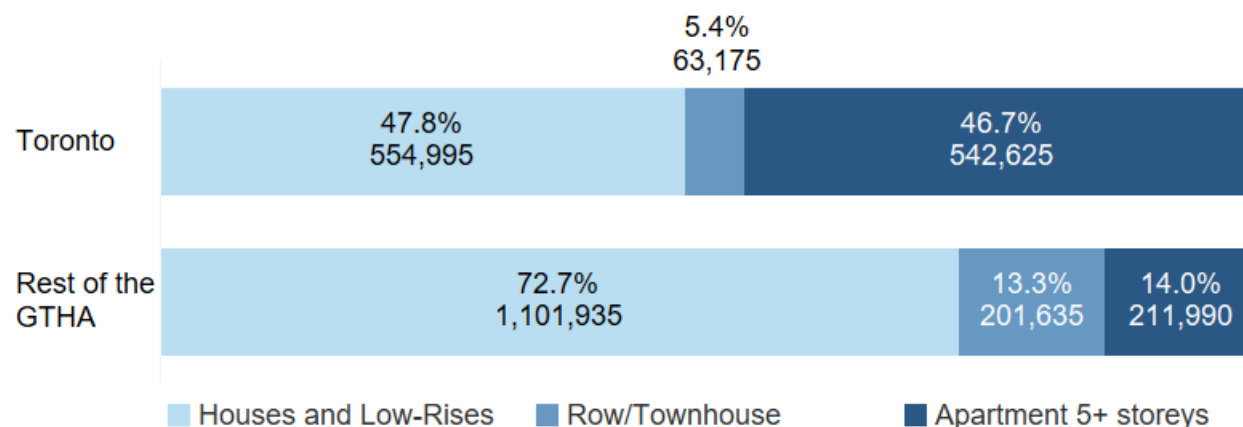
House and low-rise units are the dominant dwelling type in the Rest of the GTHA: In 2021, just under half of households in Toronto live in houses or low-rise units, while close to three

quarters of all households in the Rest of the GTHA live in the same dwelling types (see Figure 12). Toronto has more than two-and-a-half times the number of households living in mid/high-rises (542,625 households) as the Rest of the GTHA (211,990). The Rest of the GTHA has approximately three times the number of households living in row/townhouses (201,635 households) than Toronto (63,175 households).

Table 4: Number of Households by All Dwelling Types, 2006-2021

Dwelling Type	2006	2011	2016	2021
Houses and Low-Rises	544,930	557,040	557,920	554,995
Single-detached house	266,880	274,815	269,660	270,350
Semi-detached house	69,465	73,635	72,085	73,160
Duplex	44,100	43,005	47,575	46,470
Apartment in building < 5 storeys	162,980	163,435	165,650	162,255
Other Dwellings	1,505	2,150	2,950	2,760
Row/Townhouse	54,685	60,660	61,875	63,175
Apartment in building 5+ storeys	379,695	430,080	493,135	542,625
Total	979,310	1,047,780	1,112,930	1,160,795

Figure 12: Proportion and Number of Dwelling Types in Toronto and the Rest of the GTHA, 2021



Recently-Built Housing Supply

Recently-built housing supply provides an indication of how the housing stock is changing. Data from Canada Mortgage and Housing Corporation (CMHC), Statistics Canada and the Municipal Property Assessment Corporation (MPAC) provide insight into the volume, type and sizes of the new housing supply.

Toronto continues to build more housing than any other GTHA municipality: According to housing completions reported by CMHC, Toronto completions have been higher than any other GTHA municipality since 2007 (see Figure 13). This is despite the fact that Toronto has virtually no greenfield sites left in the city and cannot expand its municipal boundaries.

Single and semi-detached dwellings are no longer the dominant type of new housing in the Rest of the GTHA: As of 2016, row/townhouse and apartment

units made up more than half of the annual housing completions in the Rest of the GTHA, and single and semi-detached units are no longer the dominant type of new housing that is being built (see Figure 14). This change reflects housing intensification across the regional housing market and implementation of the Provincial Growth Plan and municipal Official Plans.

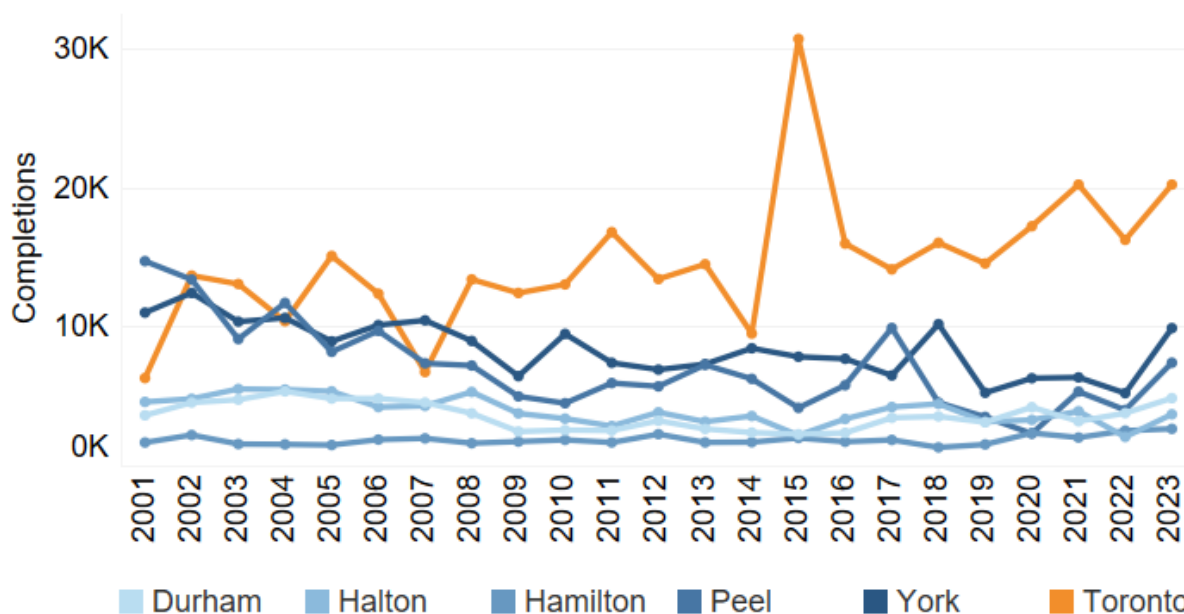
In contrast, 86.4% of all housing completed in Toronto between 2001 and 2023 were apartments. Since 2016, apartments generally account for 90% of housing completions each year in Toronto (see Figure 15). Since the last Census, the proportion of single and semi-detached and row/townhouse units completed has slightly decreased, and many of these completions are for replacements of older houses rather than net new additions to the city's housing stock. Census results show that in 2021 more than three times the number of households live in mid/high-rise apartments constructed between 2001 and

2021 (208,740) than those that live in houses and low-rises and row/townhouses constructed during the same period (75,205), reflecting the composition of housing completions in Toronto as recorded by CMHC (see Table 5: Households by Period of Construction and Dwelling Type, 2021 on page 28).

As new housing is built, Toronto's historic housing stock changes:

Since 2001, occupancy of Toronto's older housing stock has declined as the occupancy of new housing grows (see Figure 16). This is likely due to older structures being demolished to make space for new housing. While occupancy of the city's historic housing stock has generally decreased between 2001 and 2021, it should be noted that occupancy of housing constructed in 1920 or earlier and between 1991 and 2000 has increased each Census year since 2001. The increasing occupancy of pre-existing buildings suggests that residential intensification within the existing stock is occurring.

Figure 13: Number of GTHA Housing Completions, 2001-2023



Note: Figures represent whole year totals (January-December) and do not correspond with Census years (May-April). Durham's completions prior to 2008 exclude completions in the Townships of Brock and Scugog.

Source: CMHC, Housing Now Tables – Greater Toronto Area, various editions, prepared by Toronto City Planning.

Figure 14: Proportion of Rest of GTHA Housing Completions by Dwelling Type, 2001-2023

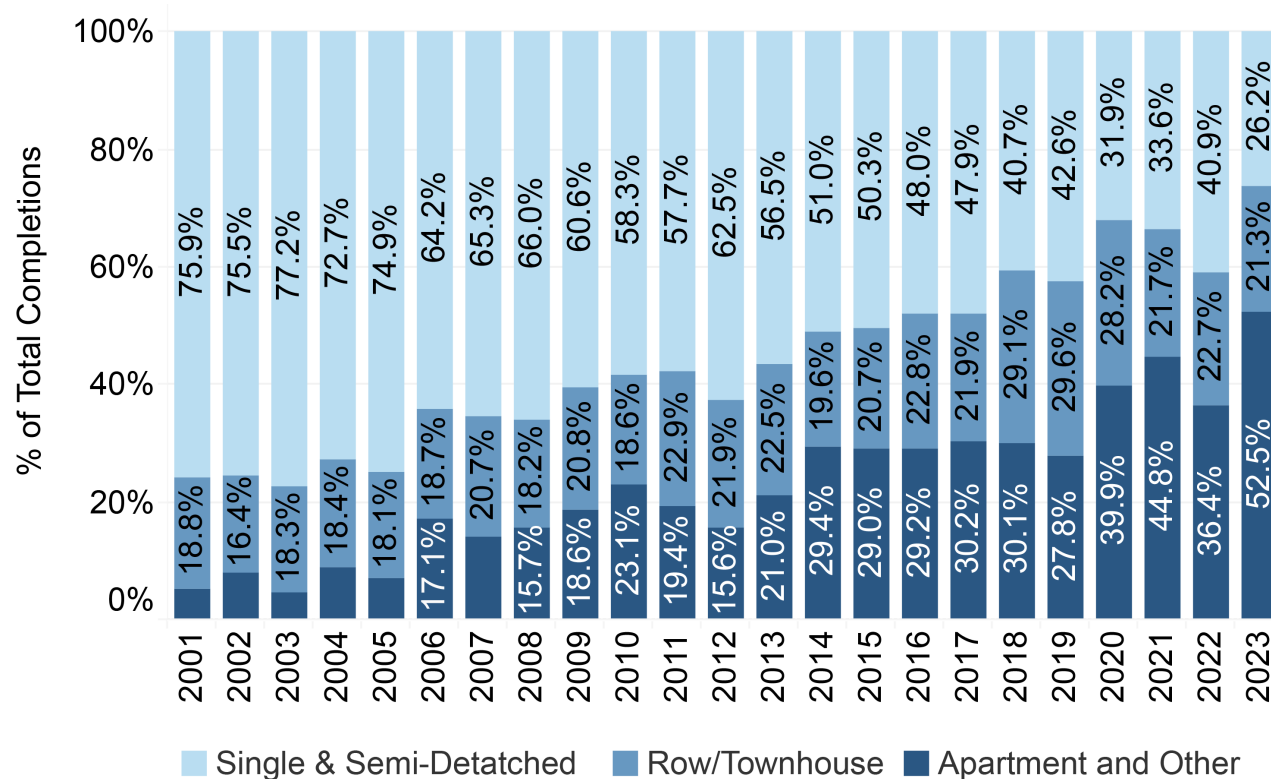
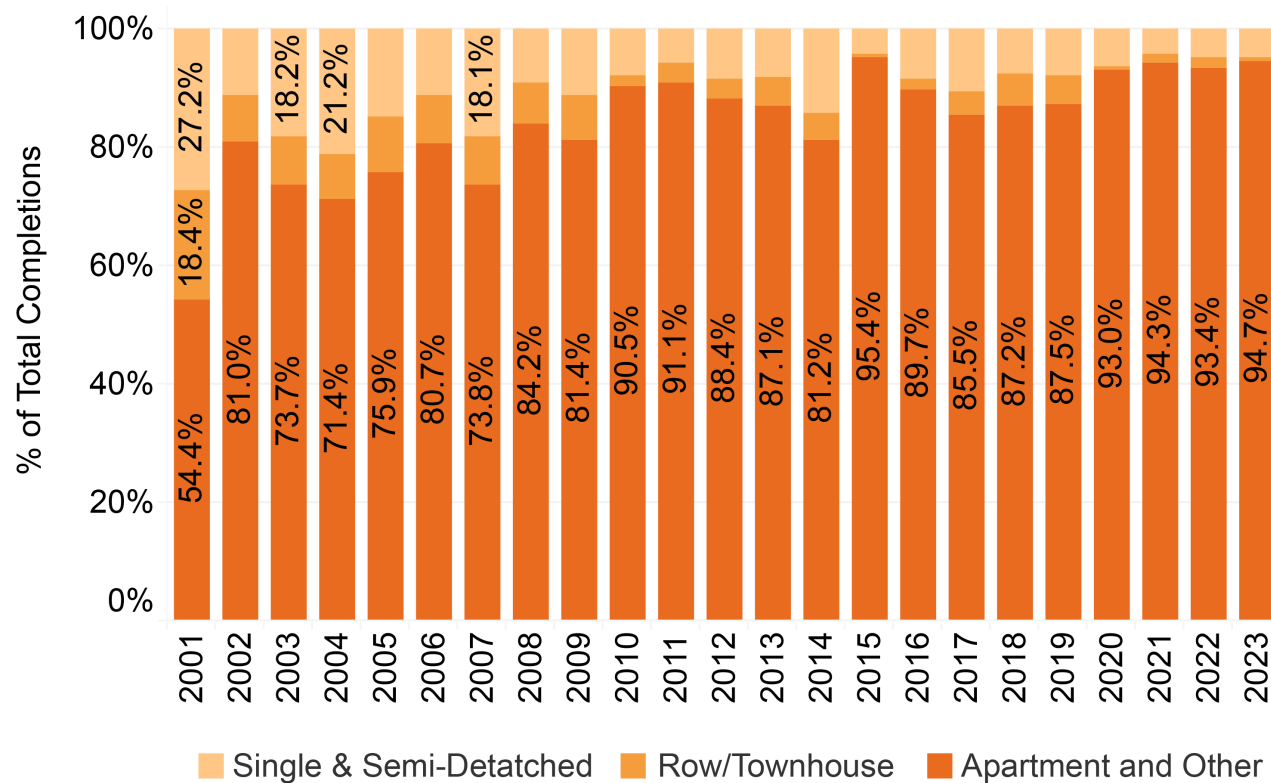


Figure 15: Proportion of Toronto Housing Completions by Dwelling Type, 2001-2023



Condominium units in medium or high-rise buildings are decreasing in size, while single and semi-detached units are increasing in size:

Property Assessment data provides information on the size of units. Figure 17 on page 29 illustrates the average size of condominium units in medium/high-rise buildings

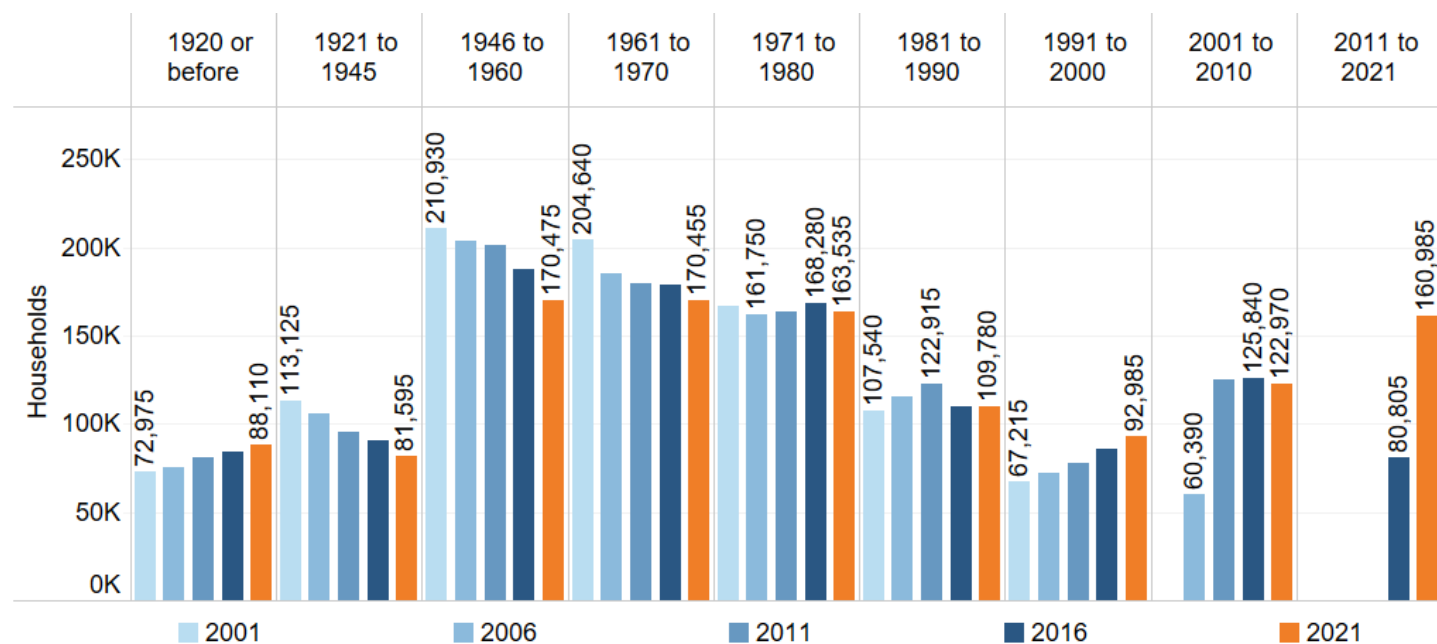
built since 1996. More recently-built condominium units in these building types are about three quarters the size of units built 20 years ago, declining from highs of 1,137 square feet in 1997 and 905 square feet in 2001 to an average of 665 square feet in 2023. Conversely, the average size of freehold single and semi-

detached units has increased during the same period (see Figure 18). The average unit size decreased slightly between 1996 to 2001 from 2,659 to 2,288 square feet, but since that low in 2001, unit size has been growing to an average size of 3,276 square feet in 2023.

Table 5: Households by Period of Construction and Dwelling Type, 2021

Period of Construction	Period (years)	Houses and Low-Rises	Row & Townhouses	Apartments 5+ Storeys	Total
1920 or before	25+	72,775	6,530	8,810	88,110
1921 to 1945	25	72,090	1,510	7,990	81,595
1946 to 1960	15	130,005	3,580	36,875	170,475
1961 to 1970	10	88,315	7,415	74,710	170,455
1971 to 1980	10	59,755	13,890	89,870	163,535
1981 to 1990	10	42,755	6,160	60,865	109,780
1991 to 1995	5	14,515	2,100	28,445	45,065
1996 to 2000	5	16,615	4,970	26,325	47,920
2001 to 2005	5	17,620	5,945	35,410	58,975
2006 to 2010	5	13,470	5,160	45,370	63,995
2011 to 2015	5	11,940	3,435	60,595	75,985
2016 to 2021	5	15,165	2,470	67,365	85,000
Total	--	554,995	63,175	542,625	1,160,890

Figure 16: Number of Households by Period of Construction, 2001-2021



Note: 2021 values are labelled, in addition to the smallest and largest values for each period of construction.

Close to half of all mid/high-rise units built between 2011 and 2021 are one-bedroom units: At the same time that these smaller-sized mid/high-rise units are being built, there are larger proportions of mid/high-rise units with fewer bedrooms being built. Examining 2021 Census

information on bedroom types by periods of construction, 51.0% of mid/high-rise units built between 2001 and 2010 were one-bedroom units (see Figure 19 on page 30). That proportion increased to 56.7% of all units built between 2011 and 2021. This amounts to over 31,000

more one-bedroom mid/high-rise units built between 2011 and 2021 compared to those built between 2001 and 2010.

Figure 17: Average Size (in Square Feet) of Condominium Units in Medium/High-Rise Buildings, Toronto, 1996-2023

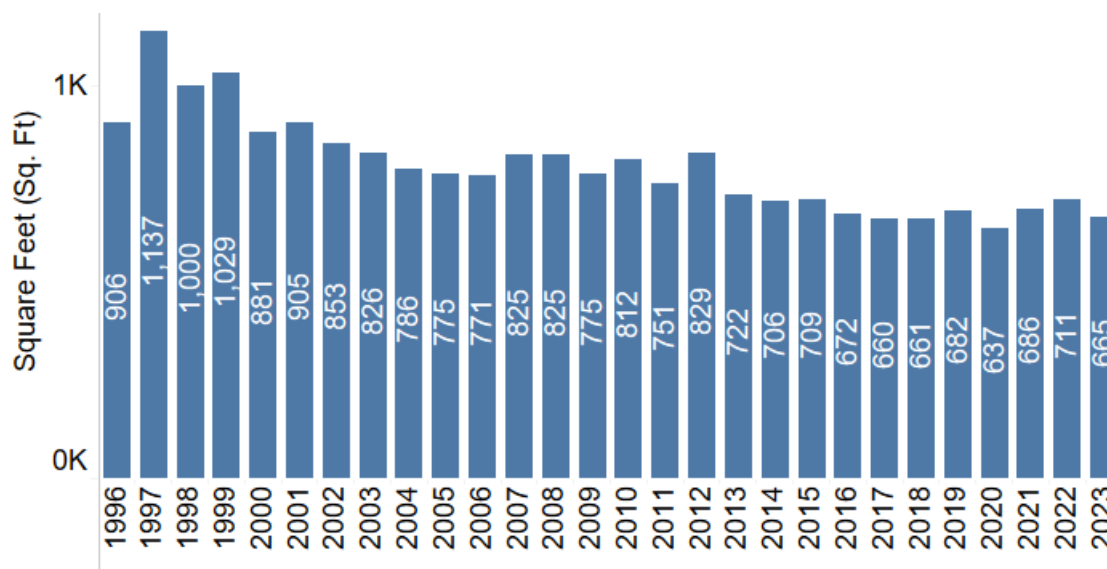
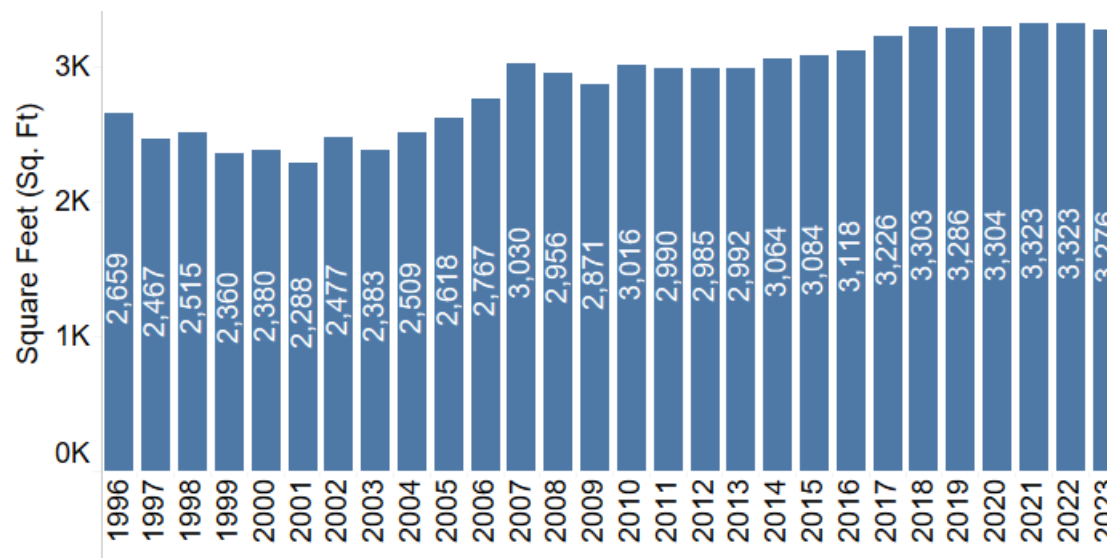


Figure 18: Average Size (in Square Feet) of Single Detached and Semi-Detached Houses, Toronto, 1996-2023



Future Housing Supply

The trend towards building mid/high-rise units looks set to continue in the near term:

The City of Toronto's Development Pipeline used in this analysis contains all development projects with development activity between January 1, 2019 and December 31, 2023. Development projects are categorised into three general statuses that include built projects; active projects that have received at least one Planning approval; and projects under review. An analysis of the Active projects category provides insight into the types of units that are likely to be built in the near- to medium-term future as they have received at least one Planning approval, may have Building Permits issued and may

be under construction. In keeping with recent trends in built units, the majority of these active units (90.6%) continue to be proposed in high-rise buildings, projects of 12 or more storeys,²¹ totalling 232,117 units (see Figure 20). It should be noted that the Development Pipeline reports only on residential units that are subject to a Planning Approval and does not include future housing supply that may be permitted as-of-right, including laneway suites, garden suites and multiplexes. While the majority of future housing supply is likely to be in the form of mid/high-rise units, based on the height of the tallest building in the project, the supply could include more ground related dwelling units than what is reported.

Figure 19: Number and Proportion of Recently-Built Mid/High-Rise Dwellings by Number of Bedrooms and Period of Construction, Toronto, 2021

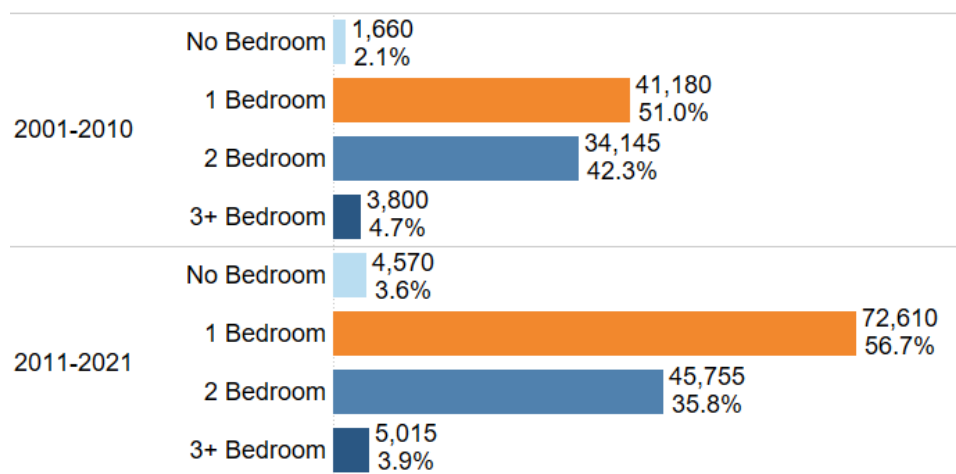
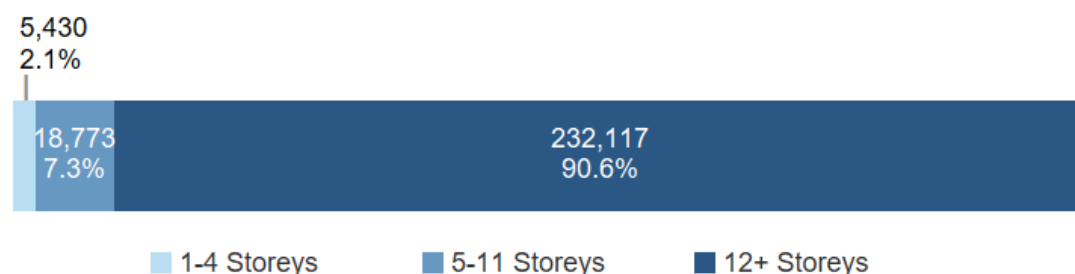


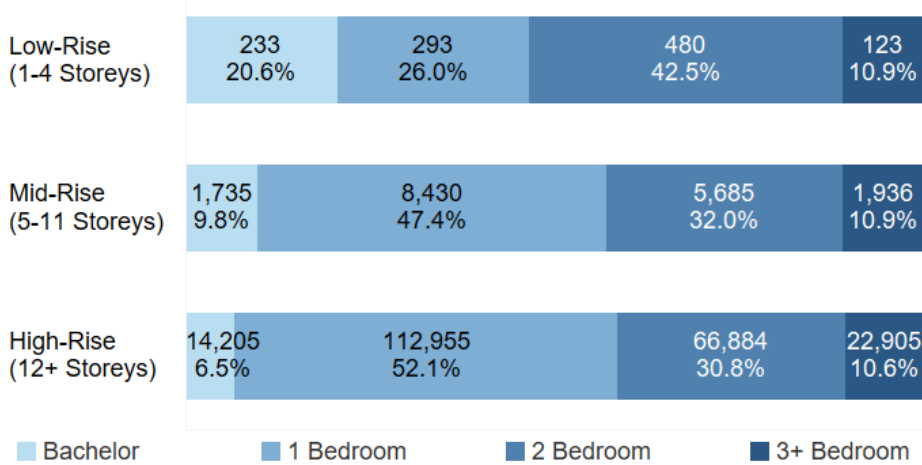
Figure 20: Number and Proportion of Proposed Units in Active Projects, 2019-2023 (2023 Q4 Pipeline)



Unit mix standards outlined by the Growing Up Guidelines are being exceeded: In 2020, the City’s Growing Up Guidelines were adopted to support the housing needs of families with children by providing direction on how new mid-rise and high-rise buildings can better function for larger households. The Guidelines outline that a building should provide a minimum of 25% large units – 15% of the units should be two-bedroom units and 10% of the units should be three-or-more-bedroom units.

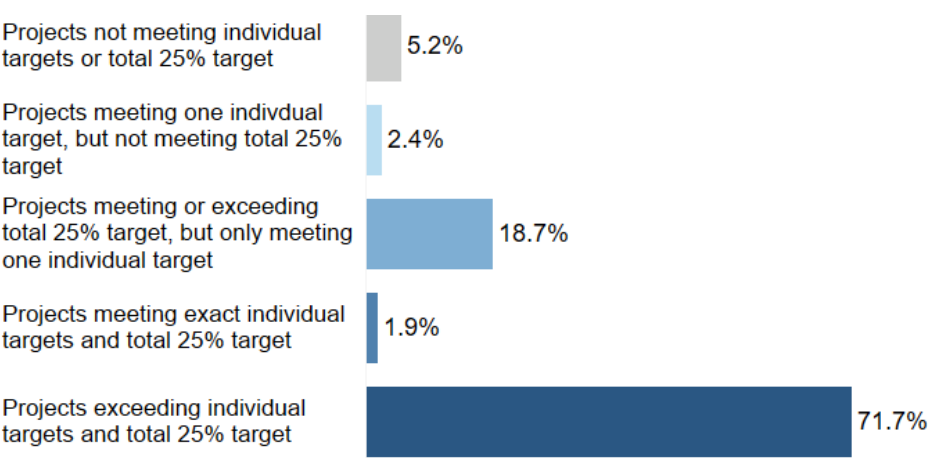
As the 2021 Census was conducted not long after the adoption of the Guidelines, any impact the Guidelines have had since its adoption would not have been captured by the Census. However, examining the 2023 Q4 Development Pipeline, specifically active projects proposing residential units in mid-/high-rise buildings, provides insight into the composition of units that will soon be entering the housing market. The Pipeline reveals that over 30% of proposed residential units in mid-/high-rise buildings are two-bedroom units and slightly over 10% are three or more-bedroom units. Future Census results will likely show the proportion of one-bedroom units in recently-built mid/high-rise dwellings (as seen in Figure 21) slightly decrease and the proportion of three or more-bedroom units increase. Further analysis reveals that more than two-thirds (71.7%) of Active projects proposing residential units in mid-/high-rise buildings contain more than 25% large units, thus demonstrating the effectiveness of the Growing Up Guidelines (see Figure 22).

Figure 21: Number and Proportion of Bedrooms in Active Apartment Projects, by Bedroom Type and Building Height



Source: City of Toronto, Development Pipeline 2023 Q4

Figure 22: Proportion of Active Residential Projects in Mid/High-Rise Buildings Meeting Growing Up Guideline’s Target Unit Mix



Source: City of Toronto, Development Pipeline 2023 Q4

Expanding Housing Options in Neighbourhoods (EHON)

[Expanding Housing Options in Neighbourhoods](#) is a City of Toronto initiative to facilitate more low-rise housing in residential neighbourhoods to meet the needs of our growing city. The City is working to expand opportunities for “missing middle” housing forms in Toronto, ranging from duplexes to low-rise walk-up apartments. All of these housing types can be found in many parts of Toronto today but have historically been limited in where they can be newly built. EHON is comprised of multiple projects to address specific types of neighbourhood intensification, including the following:

Multiplex

The Multiplex study focused on permitting multiplexes – residential buildings containing up to four units – across Toronto’s low-rise neighbourhoods. In May 2023, City Council adopted Official Plan and Zoning By-law amendments to permit multiplexes city-wide.

Major Streets

The Major Streets study focuses on permitting gentle density – missing middle housing – on major streets in low-rise neighbourhoods across Toronto. In May 2024, City Council adopted Official Plan and Zoning By-law amendments to permit townhouses and small-scale apartment buildings (up to 6 storeys and 60 units) on properties that are located along Major Streets and in areas designated Neighbourhood in the Official Plan.

Garden Suites

The Garden Suites study focused on permitting garden suites on properties without lane access in most residential zones across Toronto. In February 2022, City Council adopted Official Plan and Zoning By-law amendments to permit Garden Suites city-wide.

Preceding EHON, City Council adopted Official Plan and Zoning By-law amendments to permit **Laneway Suites** city-wide in July 2019.

Classification of future Laneway Suites, Garden Suites and Multiplexes

Since the 2016 Census, the City has adopted Official Plan and Zoning By-law amendments permitting new Laneway Suites (2019), Garden Suites (2022) and Multiplexes (2023) to be built as-of-right in all residential areas of Toronto, and townhouses and small-scale apartment buildings (up to 6 storeys and 60 units) on properties that are located along Major Streets and in areas designated Neighbourhood in the Official Plan. ^{22, 23, 24, 25}

Except for laneway suites, these new permissions are the result of City Planning’s Expanding Housing Option in Neighbourhoods work program (EHON; see sidebar). Most of these initiatives to support additional forms of low-rise housing were introduced after the 2021 Census. As these new housing types start to be built and occupied, future Censuses will include these dwellings. Statistics Canada has advised that the new housing typologies will be classified into the following dwelling type categories in future Census releases:

- Laneway suites will be classified as single-detached houses, as the structure consists of a separate set of living quarters that is completely detached from the main house;
- Garden suites, like laneway suites, will be classified as single-detached houses, as the structure consists of a separate set of living quarters that is completely detached from the main house;
- Multiplexes will be classified as apartments under five storeys; and
- Small-scale apartment buildings on Major Streets in neighbourhood areas will be

classified as apartments under five storeys or apartments with five or more storeys depending on their height.

Given Statistics Canada's existing classification system, it will be difficult to examine the occupancy of these new permitted types of units separately from the prevailing house forms. The emergence of these housing types, as well as other missing middle housing forms, will be discussed in a forthcoming bulletin focused on this topic.

Key Finding on Housing Stock

Denser Housing Stock: Mid/high-rise apartments now nearly equal the number of houses and low-rise units. Over the last 20 years, the number of households in all dwelling types increased, but in 2021, for the first time in at least 20 years, less than half of the city's households are occupying houses and low-rises.

Less Houses and Low-Rises:

Between 2016 and 2021 the number of households in occupied houses and low-rises decreased. The decrease is likely over-pronounced due to the short-term effects of the COVID-19 pandemic described earlier. However, the proportion of households living in houses and low-rise units has been steadily decreasing since 2001 and may remain below 50% in the future. The City has recently introduced numerous initiatives and guidelines to increase and diversify housing options which will impact future housing stock. The introduction of more permissible zoning in Neighbourhood areas as a result of EHON, unit mix standards outlined in the Growing Up Guidelines and some more recent Secondary Plans are all likely to influence the growth and composition of Toronto's housing stock over the following years and decades.

How are Torontonians Occupying the Housing Stock?

Many factors influence the occupation of housing stock, including an individual's or household's age, household composition, household size, housing preferences and market conditions. The nuclear family of the post-war households is no longer as predominant as in the past. Over time, changing social norms have altered previous patterns of housing consumption. As housing costs rise, not everyone lives in the type of housing or location they would prefer to live in. The relationship between people, households and the evolving housing stock has become more diversified and housing paths are more complex than ever before.

Age

Housing occupancy trends are strongly linked to the age of the occupants. A household move is often tied to the stage of life of a person or household, and thus the housing they require to accommodate their needs at that time. Housing needs may be influenced by many decisions and household transitions throughout a person's life, such as leaving the parental home, forming one's own household (with or without children) and growing older.

The motivations of younger households to move from one dwelling to another differ from those of older households. As per findings of the Canadian Housing Survey, reasons for moving that are more common among younger Toronto households include becoming a homeowner, obtaining a new job, and forming their own households.²⁶ Reasons for older households to move include: to reduce housing costs; to be closer to family; a forced move by

a landlord, bank, or the government; and for personal health reasons. Motivations for moving that are common at all ages include upgrading to a larger or better-quality dwelling and accommodating a change in household size.

Consequently, shifts in the age structure of Toronto's population influence the types of housing in demand over time. For example, if most of a population group is younger, there will be a need for modest-sized housing that would suit young couples, single households, or households composed of roommates. If most of a population group was older, the overall housing needs would shift and would generally require larger dwellings, or dwellings with more bedrooms, that could accommodate families. Similarly, a large senior population places a different type of demand again, one that centres on affordability, low maintenance and proximity to transit and services. To understand occupancy, it is imperative that the age structure of the population

occupying the housing stock is first understood. This bulletin examines age in three ways; the first is to look at the age structure of the overall population; the second is to examine trends by generation; the third is to examine the age structure of primary household maintainers.

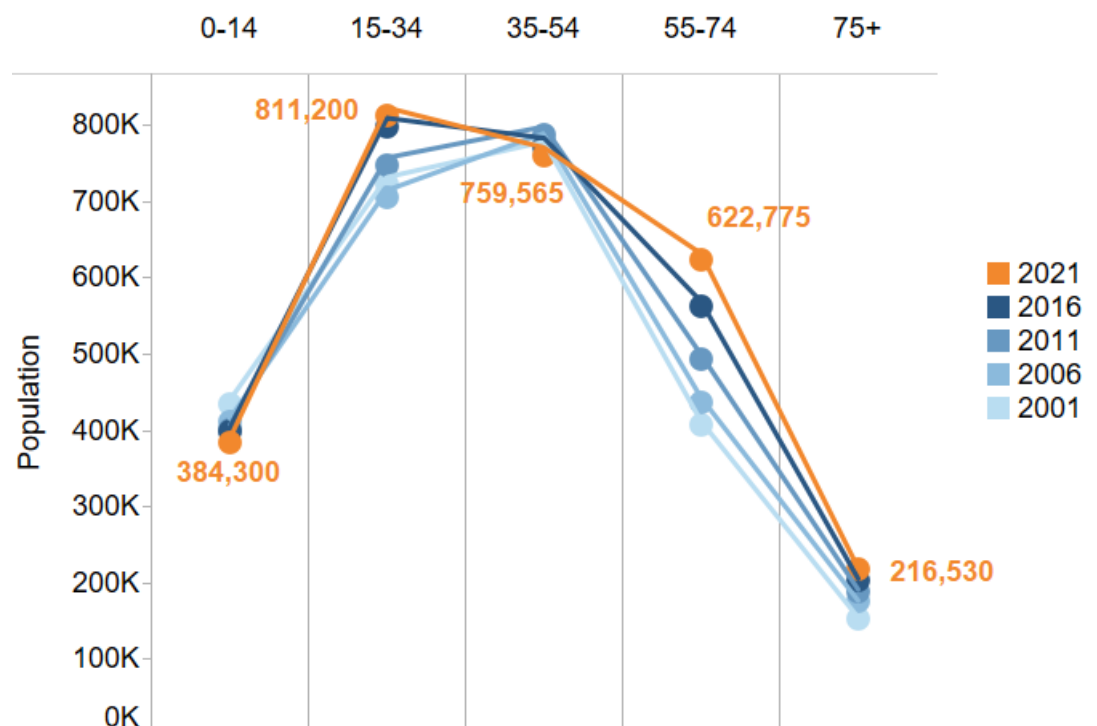
Population by Age Group

While the population of Toronto grew overall, some age groups grew faster while others shrunk. The 55-74 age group grew fastest, followed by those 15-34, each with different housing trends.

Toronto's largest population group is younger now than in the past:

Looking back, in 2001, the largest population age group was those aged 35 to 54 with 767,335 people (see Figure 23 and Table 6). Since 2016, the largest age group has been young adults aged 15 to 34, largely due to in-migration discussed in the section on Population Growth and Movement (see Figure 7 on page 17). At the same time, there is also a growing

Figure 23: Population by Age Group, 2001-2021



number of those aged 55 to 74 as the overall population ages. These three age groups have different housing needs and preferences and require a variety of types of housing to meet their needs.

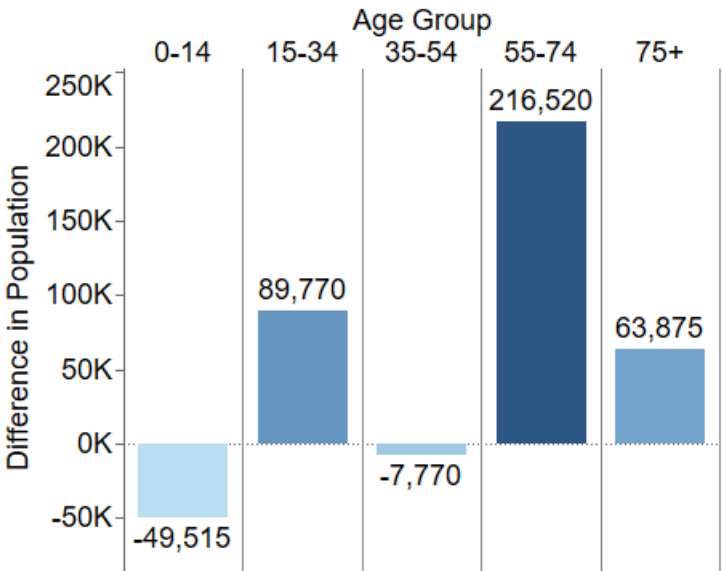
Persons aged 55-74 have increased the most: The age group composed of persons aged 55-74 grew by 216,520 people or 53.3% since 2001, as all the Baby Boomers aged into this age category by 2021 (see Figure 24). As the Baby Boomers continue to age, they will continue to reach milestone age-related events such as retirement and becoming empty nesters, which can prompt plans to move and/or downsize to smaller housing. Historically, there have been low

mobility rates exhibited by older adults meaning they do not move much.²⁷ Despite this, the large size of the Baby Boomer population itself means that any amount of movement by even a fraction of this population group could yield large amounts of housing turnover in the future. Such movement may free up housing for younger populations, including larger ground-related housing units, and housing with multiple bedrooms. To aid housing turnover, the provision of a diverse range of housing types, sizes and tenures across the city is paramount to ensure that Toronto’s population can attain housing that is suitable to their needs at that time, whether they require more space or less space.

Table 6: Population by Age Group, 2001-2021

Year of Census	0-14	15-34	35-54	55-74	75+
2001	433,815	721,430	767,335	406,255	152,655
2006	409,620	704,580	778,040	436,580	174,455
2011	400,865	746,520	786,725	492,130	188,810
2016	398,135	797,795	772,030	560,820	202,795
2021	384,300	811,200	759,565	622,775	216,530

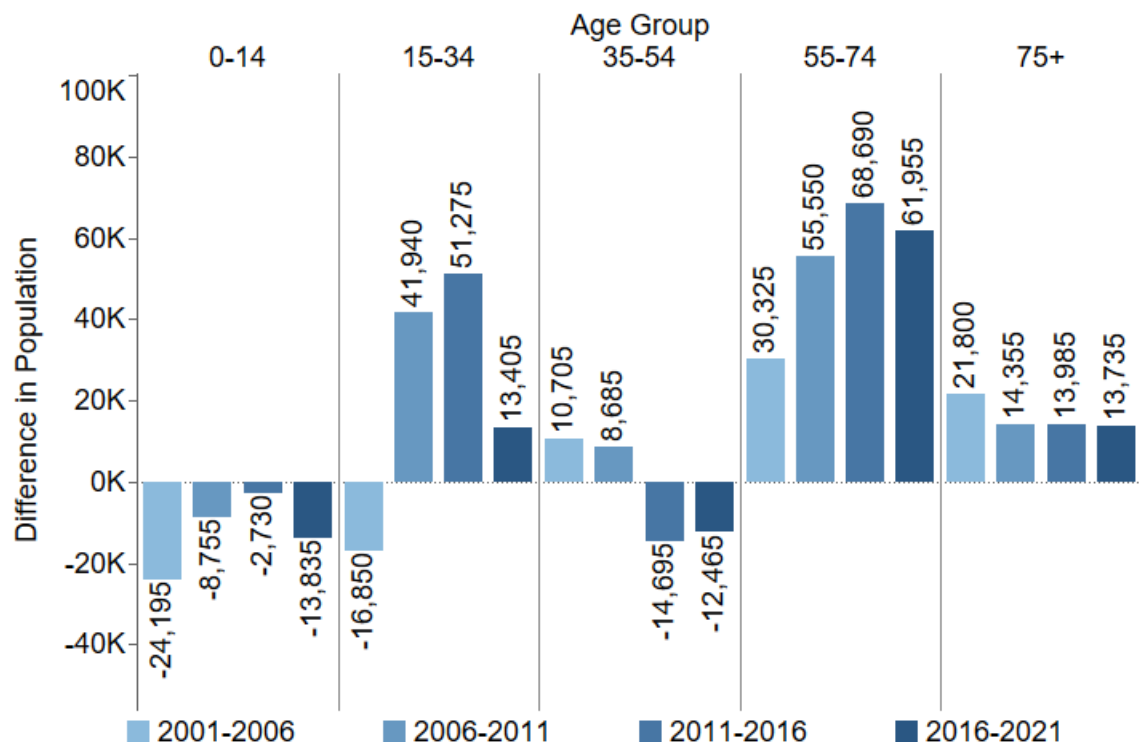
Figure 24: 20-Year Change in Population by Age Group, 2001-2021



The largest segment of the population, persons aged 15-34, is continuing to grow: Those aged 15 to 34 grew by 89,770 persons between 2001 and 2021, with all that growth occurring since 2006 (see Figure 24). The previous Figure 23 shows that the population aged 15-34 has consistently been much larger than the population aged 0-14, meaning that much of the increase in persons aged 15-34 is more likely the result of in-migration rather than as a result of children aging into the 15-34 year-old category. This in-migration would include international students (see sidebar). While the influx of immigrants and non-permanent residents in the 15-34 age group slowed during the pandemic compared to previous years, between 2021 and 2022 it rebounded (see previous Figure 3 on page 12). These young adults have a variety of housing needs, including market and affordable housing and dwellings that can accommodate roommates, partners and children.

The population of those aged 75 and over has increased since 2001: This age group has grown by almost 63,785 persons between 2001 and 2021. This older population age group includes people living in occupied dwellings but does not include persons living in a collective dwelling such as a senior residence or nursing home. The increase in older adults living in dwellings may reflect improved health and social supports that enable them to live longer and/or live in private housing longer than they did in the past.²⁸ The general consensus in the literature is that most senior Canadians want to age in place.²⁹ Many older people live in the community often clustered together in buildings or neighbourhoods, known as naturally occurring retirement communities, or NORCs for short.³⁰ The City of Toronto is currently exploring ways to assist NORCs to support Torontonians who want to age in their communities.³¹

Figure 25: Five-Year Change in Population by Age Group, 2001-2021



The number of children has declined: The biggest population decline has occurred among children aged 0-14, which decreased by 49,515 persons or 11.4% since 2001. The biggest declines in the number of children occurred between 2001 and 2006, and between 2016 and 2021. Possible reasons for the decline of children include declining fertility rates, decisions to delay childbearing (which may have been exacerbated during the COVID-19 pandemic)³², and parents and persons of childbearing years moving out of Toronto, as discussed in the Population Growth and Movement chapter.

The number of adults aged 35-54 has declined: Those aged 35-54 have declined in number since 2011, decreasing by 12,465 persons or 1.6% between 2016 and 2021. This age group includes many working-age people and families with children who may be seeking larger or more affordable housing to accommodate work from home or growing families. Between 2019 and 2020, Statistics Canada found that 34.2% of Canadian movers aged 25 to 40 did so for bigger or better housing (with employment, reducing commuting time and change in household size cited as less common reasons).³³ The reasons for this decline in Toronto are likely twofold. It is in part a result of migration outflows to the Rest of the GTHA, Ontario and Canada discussed previously in the Population Growth and Movement chapter, and in part a result of large cohorts aging out of this age group and into the next age category. As will be confirmed in the ensuing section, migration outflows is the larger contributing factor.

Population by Cohort and Generation

The following section examines the trends of age cohorts. An age cohort refers to those born within the same five-year birth range. Age cohorts can be gathered together

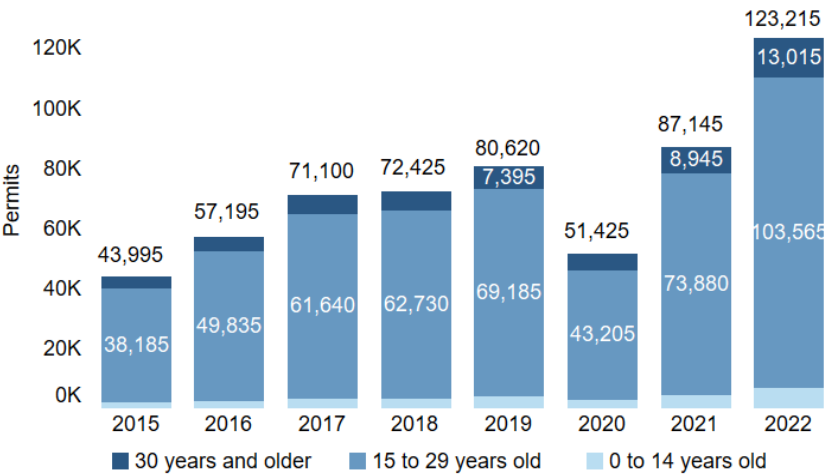
International Students in Toronto

Toronto welcomes many students each year, both domestic and international. The Census does not provide a breakdown of the number of domestic or international students, as students are included in the overall population counts.

Immigration, Refugees and Citizenship Canada (IRCC) records the number of people who have been granted a study permit for Toronto by age group. This provides a useful proxy for understanding how many international students arrive each year, assuming all permits are activated. As shown in Figure 26, the number of study permits that became effective in each year increased significantly in 2022 to over 123,000 permits. This contrasts with the years preceding the COVID-19 pandemic where the numbers were much lower, generally never exceeding 80,000 permits.

In 2021, over 87,000 study permits were issued compared to over 57,000 study permits in 2016, equating to an increase of 30,000 study permits. This indicates that a greater number of international students were in Toronto in 2021 compared to 2016, the majority of whom were aged between 15 and 29 years old. In January 2024, the Federal Government announced that the number of international student permits were to be reduced.¹ The intake cap for international student permits across Canada is set to 360,000 for 2024, or a decrease of 35% from 2023. The cap will remain in place for two years, with the 2025 limit to be reassessed at the end of this year.

Figure 26: Number of Study Permits Holders by Effective Year, Toronto, 2001 to 2021



Source: Immigration, Refugees and Citizenship Canada (IRCC), Study Permit Holders by Census Division of Destination, Age Group, and Year in which Permit(s) became effective. Data accessed from the Community Data Program.

into generations, those born during 15-to-20 year periods who share similar demographic characteristics, in order to understand fluctuations in population size and housing demand by age (see Table 1 for Generation group descriptions).

Examining the housing needs of generations as a whole and the cohorts of which they are composed is helpful to understand the impact of demographic changes on the composition of the population and their evolving housing needs. This analysis comes at a time when Millennials were recently found to outnumber Baby Boomers in Canada.³⁴

Population by Cohort

In Figure 27, it is possible to see how much of the increases and decreases in the age groupings shown in Figure 25 are caused by the relative size of one cohort aging into the next age group, rather than by people moving into or out of the city. Establishing the extent to which population aging versus migration flows are contributing to changes in Toronto's population age structure helps in planning for future populations and the evolving housing needs of Toronto's population.

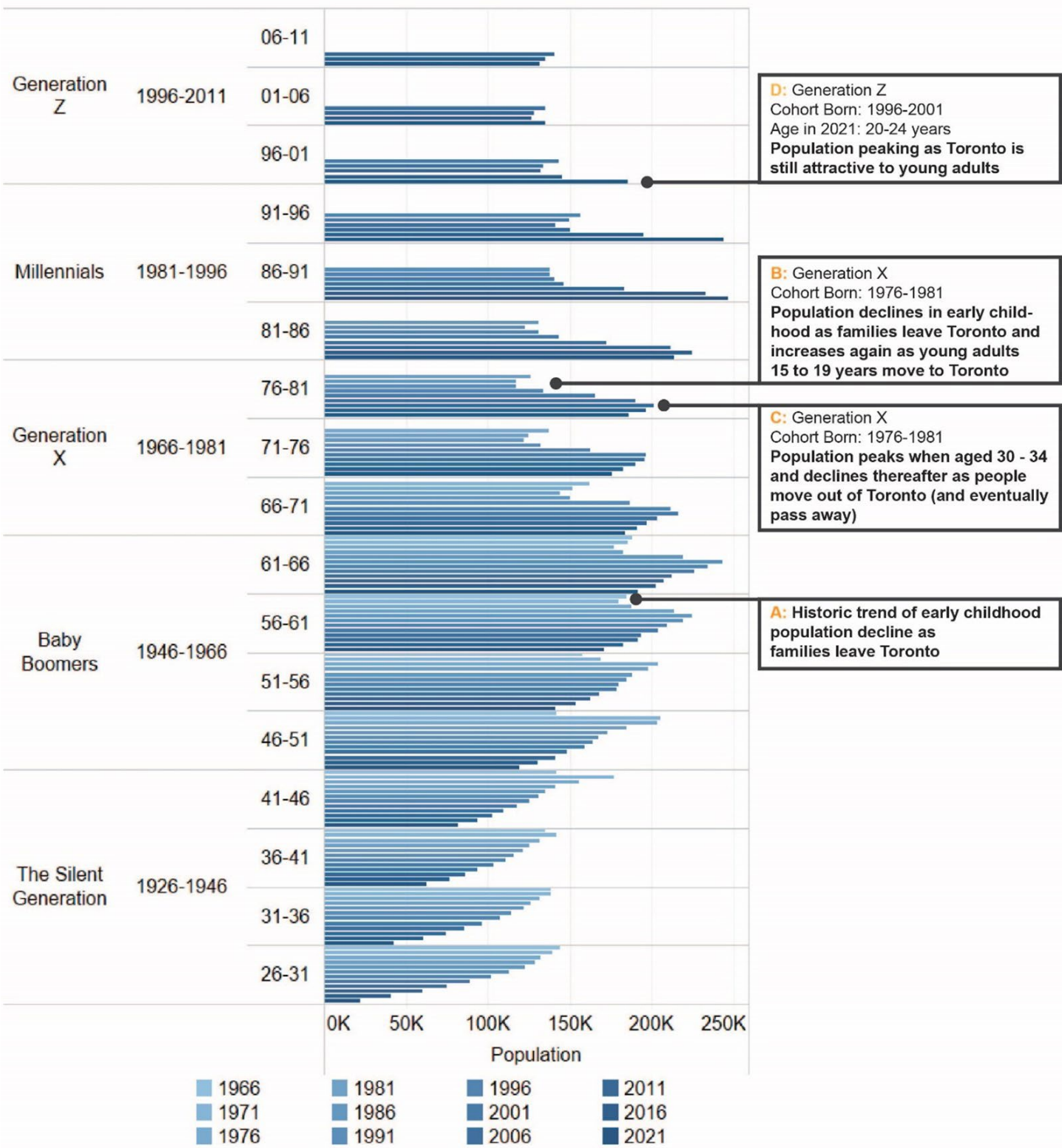
Children moving out of Toronto has been occurring since at least the Baby Boom era: Figure 27 shows the population of each five-year cohort in each Census from 1966 onward, the earliest year the dataset is available. The topmost population bar in each cohort shows that cohort at its youngest age available in the Census data. One of the purposes of this chart is to show that, at certain ages, people tend to move in and out of the city, irrespective of the cohort or generation into which they were born. The population of almost every cohort born in 1956-1961 or later has retracted in early childhood, as families likely moved out of the city. This can

be seen in Figure 27 (annotation 'A') when most cohorts' populations declined after the topmost bar. This indicates that families with children moving out of Toronto is not a new phenomenon and is a repeated trend that was first observed almost seventy years ago.

The decline in people aged 35-54 is at least partly due to out-migration as opposed to relative cohort sizes: Figure 25 showed that Toronto's population aged 35-54 is declining. The analysis of population by generation shows that in 2021, more people aged into the 35-54 age groups than out of it due to the large size of the Millennial population (those aged 25 to 40 years in 2021). Despite this, the population of this age group declined, meaning that migration flows out of Toronto must be a factor i.e. the population decline in the 35-54 year old category shown in Figure 25 cannot be fully attributed to the comparative sizes of the cohorts moving into and out of this age group. This finding is consistent with the observations made in the Population Growth and Movement chapter regarding the movement of young people away from Canada's largest cities.

The population of each cohort in Toronto has rebounded in young adulthood as they move into the city for school or work: This trend is shown in Figure 27 (annotation 'B') when most cohorts' populations expand after the decline in the earlier childhood years. For example, in the Generation X cohort born between 1976 and 1981, the fourth bar from the top, shows that the population of this cohort increased when they were aged 15 to 19. Historically, the population of each cohort (since at least the Baby Boom era) increased in young adulthood until they peaked somewhere between age 20 and 34.

Figure 27: Population Size by Generation and Cohort, 1966-2021



Toronto is still attractive to young adults: Meanwhile, the older Generation Z cohorts appear to be following the same pattern whereby there is a rebound in young adult population. The populations of the eldest persons in the Generation Z cohorts, aged 15 to 24 in 2021, have started to rebound (after their decline during childhood years) as people in this generation move into the city as young adults (see Figure 27, annotation 'D'). This finding suggests that Toronto is still attractive to young adults despite the disruptions of the pandemic at the time of the 2021 Census, e.g. post-secondary institutions conducting more classes remotely.

People in their late thirties moving out of Toronto has been occurring since at least the Silent Generation era: After young adulthood, each cohort begins to decline as more people in that

cohort move out of the city (and/or pass away) compared to those who move to the city. This can be seen in Figure 27 (annotation 'C') when the population bars begin to shorten after their peak in early adulthood. For example, in the Generation X cohort born between 1976 and 1981, the seventh bar from the top shows that the population of this cohort peaked when they were aged 30 to 34 and the eighth bar from the top shows that it began decreasing when they were aged 35 to 39. This indicates that the trend of more people moving out of Toronto than into Toronto in their childrearing years is not a new phenomenon.

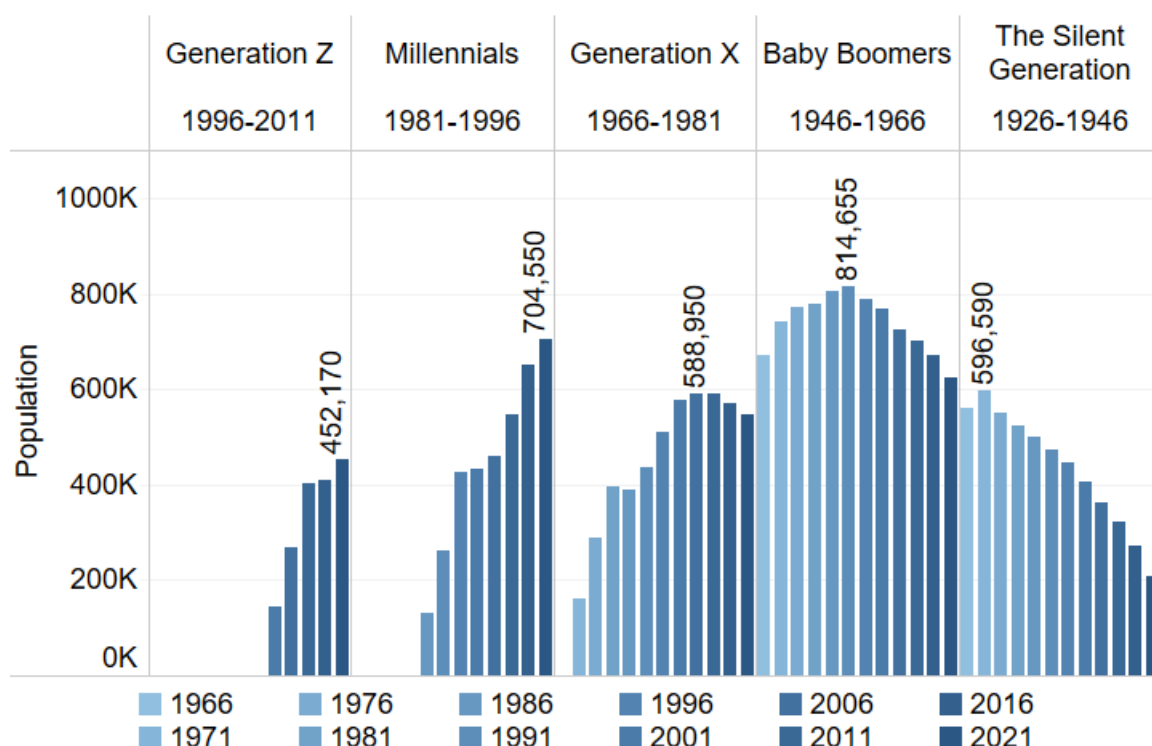
One of the overarching findings from the analysis of population cohorts is that young families moving out of Toronto is not a new trend. To ensure that families can remain in the city should they choose to, the City of Toronto recognises that new

residential developments should cater to the housing needs of families with children and provides recommendations about built form in the adopted 2020 Growing Up Urban Design Guidelines (as discussed in the Housing Stock section).

Population by Generation

The Millennial population is approaching the Boomer population at its peak: The Millennials' pattern of population growth has important implications for the future of Toronto's housing occupancy trends. The size of the Millennial generation (704,550 people in 2021) is approaching the size of the Baby Boomers at their overall peak (814,655 people; see Figure 28). It is not yet clear whether the Millennial generation has peaked. Nevertheless, this means that Toronto is, and continues to, house a similar

Figure 28: Population Size by Generation, 1966-2021



Note: Labels on this graph refer to the peak population for that generation.

number of Millennials as it did when the Baby Boomer generation population peaked in 1991. If the trends continue, the analysis suggests that there is a trajectory in place wherein the Millennial population may peak while Baby Boomers continue to reside in their housing. Consequently, there may be an overlap, whereby the ground-related housing stock that is occupied by Baby Boomers may not turn over for some time, lowering available supply for the growing Millennial generation. A limited supply coupled with high housing costs mean Millennials are instead considering other housing types other than ground-related and may continue to do so in part due to preference but also necessity owing to what is affordable and available in the market. Millennials in 2021 encountered a much greater proportion of mid/high-rise units in the housing stock than the Baby Boomers did when they were young. If the Millennials seek to form households at the same or higher rates than the Baby Boomers, a diversity of unit types in new mid/high-rise units will continue to be in demand to meet the growing Millennial generation, providing a range of bedrooms, tenures, and price points. There is expected to be very strong demand for housing enabled by “gentle intensification”: laneway suites, garden suites, multiplexes and additional dwelling units in existing houseform buildings.

Generation X has never achieved the population peaks of the Baby Boomers or Millennials: Generation X includes the Baby Busters – those born between 1966 and 1971. Baby Busters were born when fertility rates were declining rapidly,³⁵ and the Generation X cohorts have therefore never achieved the population peak levels of the Baby Boomer and Millennial generations. As shown in Figure 28, Generation X’s peak population at 588,950 is much lower than the Baby Boomers’ peak at 814,655 and the Millennials’ population in 2021 at 704,550.

Right-Sizing Housing and Generational Turnover Population Estimates

City Planning’s 2021 [Right-Sizing Housing and Generation Turnover \(RSHGT\)](#) bulletin estimated the future population in private households from 2021 to 2051, starting from a 2016 Census base year. A comparison of the 2021 estimates to the 2021 Census results show that these estimates were generally in keeping with the reported 2021 population age structure for Toronto. The younger generation population was marginally over-estimated (684,698 vs. actual population of 651,940) and the 2021 older generation population was under-estimated (485,559 vs. actual population of 508,945).

Specifically, there was fewer Millennials and Generation X persons in 2021 than anticipated, which may be attributed to high migration flows out of Toronto in the years preceding the 2021 Census, together with stalled immigration during the peak of the pandemic. There was a greater number of Silent Generation population (aged 75 and over) than anticipated which may be attributed to improved health and a longer life expectancy. The estimated population growth of the Baby Boomers was as expected.

As migration and immigration flows were disrupted during the time of the 2021 Census, the population and migration trends that informed the RSHGT analysis may not have occurred as expected. Nonetheless, the findings of the RSHGT bulletin remain valid in terms of the types of dwellings that continue to be in demand. These include single- or semi-detached houses, units with three or more bedrooms, and purpose-built rental units. As concluded by RSHGT, the demand for these types of dwellings were not expected to be fulfilled by either turnover of older households to younger households, or new supply if new supply continues as it did in the past. As discussed in the later section on Tenure, recent increases in the supply of purpose-built rental housing may result in more of this demand being met.

Primary Household Maintainer

The “Primary Household Maintainer” (PHM) is determined by Statistics Canada to be the first person in the household identified on the Census form and as someone who pays the rent, mortgage, taxes, and so on, for the dwelling.³⁶ The PHM is used in this bulletin as a proxy for all members of a household, and the age of the PHM is taken as an indicator of the life stage of the household. Thus, the occupancy rates of PHMs at different ages represent the housing decisions of households at various stages as they age through the household life-cycle, and how their housing needs change. Throughout this bulletin, terms such as “age of the household” refer to the characteristics of the PHM.

Population by Age of Primary Household Maintainer

To the extent that the housing choices of a household are strongly linked to the age of its members, the age of the Primary Household Maintainer (PHM, see sidebar) is used as a proxy for the age and decisions of the household and its members. Given the age distribution of the population as a whole and the generations of which it is composed, the analysis of PHMs by age illustrates how people combine to become households, and how this has changed over time.

Households aged 35-54 have consistently been the largest PHM age group since 2001:

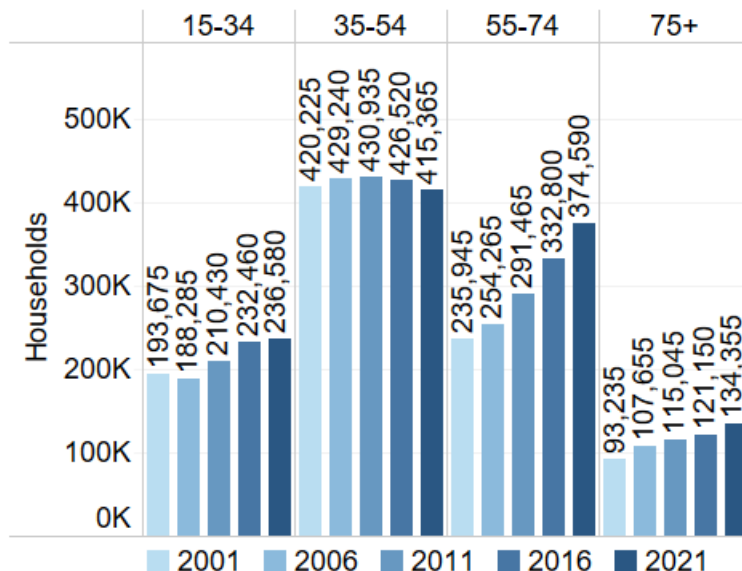
The largest PHM age category is ages 35-54 with 415,365 households in 2021 (see Figure 29). This age category included the oldest Millennial PHMs in 2021, and younger Baby Boomer PHMs in prior census years. This group has been relatively stable in size over time. The findings from the previous section’s population cohort

and generation analysis suggest that the Millennial population in Toronto may not have peaked yet. Thus, the 35-54 PHM group may still have an increasing need for housing that can accommodate families with children of a variety of ages (as this age group includes prime childbearing and childrearing years).

The fastest growing households are those aged 55-74:

This age category grew by 138,645 households or 58.8% since 2001. The aging of all Baby Boomer cohorts into this age group is responsible for this marked growth (as opposed to an influx of migrants this age). Many of these Baby Boomers may be experiencing, or about to experience, major age-related life changes such as retirement, becoming a grandparent, or unfortunately experiencing new or worsening health concerns. These events can become “push” factors that encourage or necessitate a change in housing accommodation and location, depending on the household’s circumstances and preferences.³⁷

Figure 29: Number of Households by PHM Age Group, 2001-2021



The number of young adult households is also increasing: The number of households aged 15-34 have increased since 2006 (from 188,285 to 236,580 households or 25.6%). Prior to that, the number was declining as the youngest Baby Boomers aged out of the 15-34 age group. As of 2021, there was a greater number of households aged 15-34 than at any other time in the last 20 years. This underscores that there is an increasing need for housing catering to the needs of households in this age group.

Senior households are a small but growing number: While seniors aged 75 and over make up the smallest PHM age category at 134,355 households, this category has grown by 41,120 households or 44.1% since 2001. As these senior households age, many will prefer to age in place but some will require additional supports such as live-in help, assisted living, or long-term care. While City Planning's Growing Up guidelines were originally devised to secure a diverse mix of unit

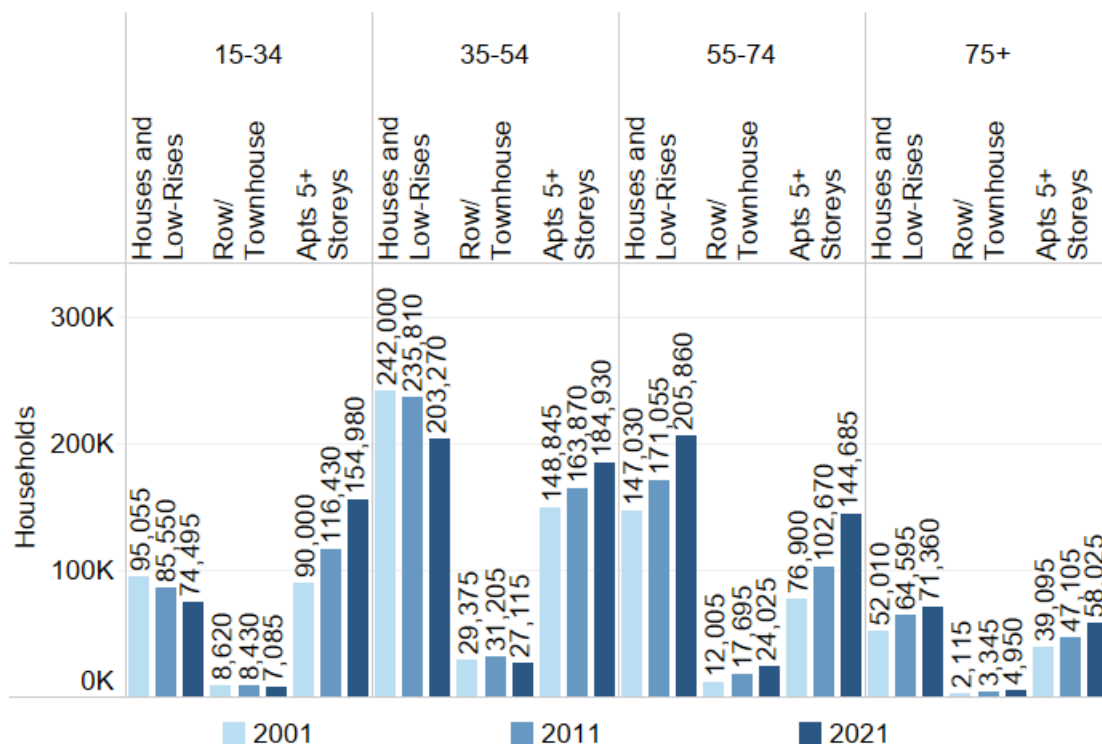
types and sizes to support families with younger children, these larger units would also serve the needs of an older household who may require a separate bedroom for a live in carer or family member.

Households by Age of PHM and Dwelling Type

There are notable differences in the types of dwellings that households of different ages seek out and occupy. These trends are dependent both on housing needs and preferences, as well as on the type of housing that is available and affordable when households are seeking housing.

Households of all ages increasingly live in mid/high-rises: For every age group, the number of households living in mid/high-rise units has increased steadily in every Census period (see Figure 30). The proportional share of households living in mid/high-rise buildings has also increased steadily in every Census year, for every age group except those

Figure 30: Households by Dwelling Type and Age of PHM, 2001, 2011 & 2021



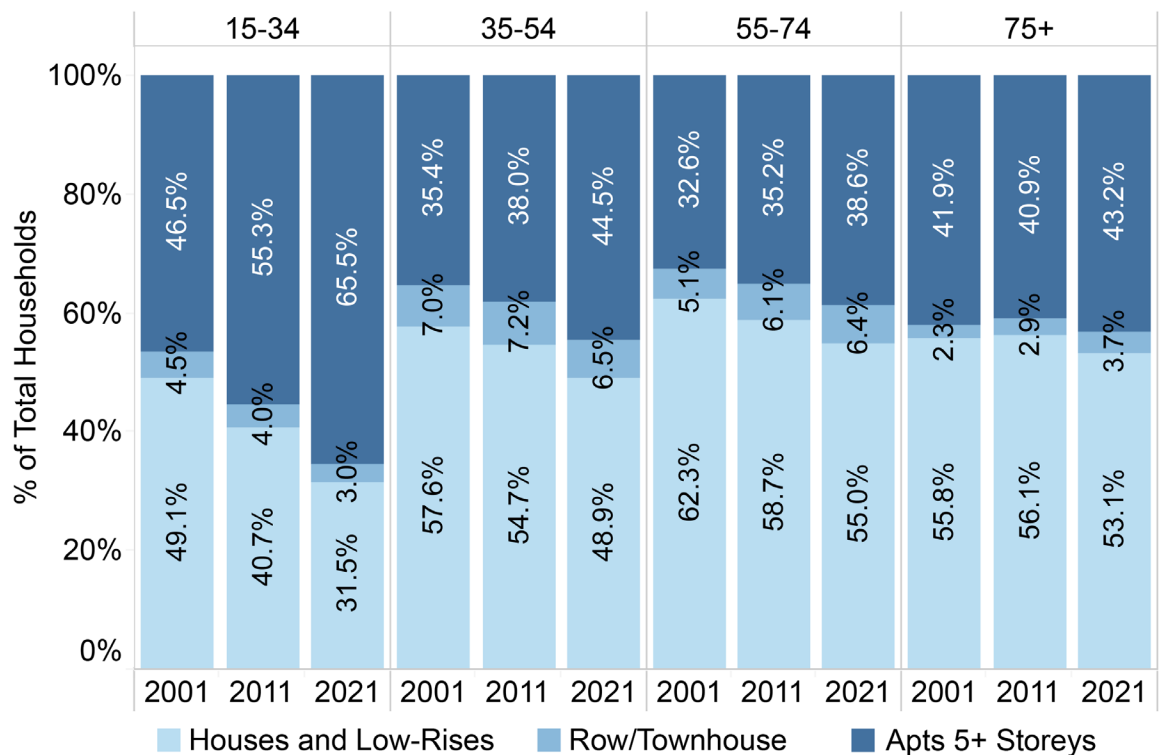
aged 75 and older (see Figure 31) which has grown more moderately. As the proportion of all ages living in mid/high-rise units has increased uniformly amongst most age groups, the analysis shows that the mid/high-rise stock is housing an increasingly diverse population with varied needs.

More younger households are living in mid/high-rise units relative to ground-related units: In 2021, mid/high-rise apartments were the predominant dwelling type for households aged 15-34, at 65.5% of all households in this age group. The number of households aged 35-54 in houses and low-rises has also decreased since 2001. As Baby Boomer households aged out of the 35-54 age group, their occupation of ground-related housing continued into the next age group, whereas Millennial households who aged

into the 35-54-year-old group tend to live in mid/high-rise apartments. This is not surprising given that over 90% of the city's annual housing completions since 2016 were in the form of apartments (see Figure 15 on page 27). It is recognised that these occupancy trends may not necessarily reflect a household's preference, but instead may represent the type of housing that is attainable and available to households.

The majority of older households still live in houses and low-rise units: For all household age categories over 34 years of age, more households lived in houses and low-rises than in mid/high-rise units. However, only households aged 55 and over have consistently increased in the number of households living in houses and low-rises since 2001.

Figure 31: Proportion of Households by Dwelling Type and Age of PHM, 2001, 2011 & 2021



The number of older households living in ground-related dwellings is increasing: As the Baby Boomers age, at some point in time, all that stock will turn over, and today's younger households are likely to see an increased supply in their lifetime. While much of the housing stock will make its way back into the housing market, some of the transfer of housing stock from older to younger persons may occur through an intergenerational transfer within the same extended family; nevertheless, a younger household would be accommodated within the existing housing stock. The timing of this eventual turnover will depend on whether Baby Boomers decide to move, how many move, and if so, when. Generally, housing mobility declines as people age.³⁸ Baby Boomers may also choose to age in place and not downsize, particularly if there is no suitable housing that enables older households to live in their neighbourhood of choice.

Key Findings on Age

Demographic Shifts: The population of Millennials is approaching the size of the largest Baby Boomer generation at its peak, meaning Toronto needs to house similar numbers of Millennials as it did when the Baby Boomers were in their mid-to-late twenties. Demand for housing will grow for another two decades as the number of Millennials grows and the Baby Boomers age in place.

Migration Trends: There are less people aged 35-54 living in Toronto than there were in the past, a trend that is attributed to people in this age group migrating out of Toronto. However, this is not a new phenomenon among that age group and while this population may decline, younger people continue to move to Toronto.

Denser Living for all Ages: As the proportion of all households living in mid/high-rise units has increased uniformly amongst most age groups, the analysis shows that the mid/high-rise stock is housing an increasingly diverse population with varied needs.

Implications of an Aging Population: At the same time, households aged 55 and over still predominantly live in houses and low-rise units. With aging in place becoming a more common and preferred way to grow older in one's community, some older households may not downsize and thus the timing of the turnover of ground-related housing stock is uncertain.

Household Type Defined

Statistics Canada defines household type as the differentiation of households based on whether they are family households or non-family households.

Family households are composed of a married or common-law couple, with or without children, a parent in a one-parent family living with at least one child in the same dwelling. A multiple-family household refers to a household in which two or more census families occupy the same private dwelling.

Non-family households consist of either one person living alone or of two or more persons who share a dwelling, but do not constitute a census family (i.e. are not related by birth, adoption, marriage or consensual union). Non-family households comprise one-person and two-or-more person households.

Household Type

This section of the bulletin examines the changes in household types over the study period, and the dwelling types these household types reside in. The household types are also categorised by the age of Primary Household Maintainer to explore the relationship between the age of the household and dwelling types occupied. The final part of this section brings together the above indicators to identify trends in the age of households, their respective household types and the dwelling types they occupy.

Growth of non-family households is outpacing family households:

Overall, non-family households have increased over three times faster (45.5%) than family households (11.8%) since 2001 (see Table 7). However, there are still a significant number of family households in Toronto, at over 700,000 households in 2021, equating to six in ten households in the city.

One-person households continue to be the largest household type:

One-person households comprise the largest group of households, accounting for a third of all Toronto households in 2021. Two-or-more-person non-family households make up a relatively small proportion of all households at 6.5% in 2021 (see Figure 32).

The proportion of couples with children is declining:

The number of couples with children have remained fairly stable between 2001 and 2021 at 292,815 and 292,570 households respectively. Despite their stable numbers, this household type has declined as a proportion of all households since 2001 due to the growth of other types of households. Couples with children made up 25.2% of all households in 2021, compared to 31.0% in 2001 (see Figure 32).

Table 7: Number of Households by Type, 2001-2021

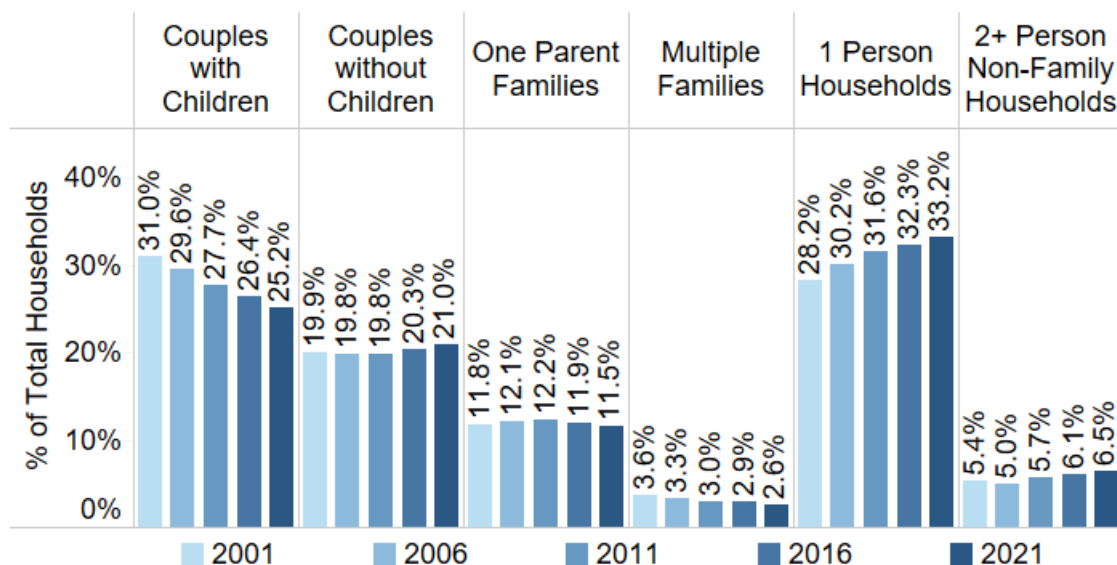
Household Type	2001	2006	2011	2016	2021	2001-2021	2001-2021 Percent Change
Family Households	626,475	634,865	657,105	684,565	700,260	73,785	11.8%
Couples with Children	292,815	289,645	290,030	293,840	292,570	-245	-0.1%
Couples without Children	187,905	194,025	207,710	226,060	243,290	55,385	29.5%
One Parent Families	111,615	118,555	128,040	132,835	133,920	22,305	20.0%
Multiple Families	34,140	32,640	31,325	31,830	30,480	-3,660	-10.7%
Non-Family Households	316,605	344,515	390,770	428,370	460,635	144,030	45.5%
1 Person Households	266,150	295,475	330,680	359,990	385,530	119,380	44.9%
2+ Person Households	50,455	49,040	60,090	68,380	75,105	24,650	48.9%
Total	943,080	979,380	1,047,875	1,112,935	1,160,895	217,815	23.1%

The proportions of all other family household types did not change significantly, although most increased in number: Couples without children have increased by 55,385 households (29.5%) since 2001, representing the biggest increase of any family household type in the past 20 years. In that time, they have continually accounted for approximately 20% of all households. The number of one-parent families increased by 22,305 households or 20.0% between 2001 and 2021. Of all the family types with children, one-parent families have increased the most. Multiple-family households have decreased slightly but steadily, by 3,660 households since 2001, making up 2.6% of all households in 2021.

Household Type and Dwelling Type

A more varied mix of households are living in mid/high-rise apartment units in 2021 than in past years. As a direct result of building more mid/high-rise apartment units in Toronto, the proportion of households living in mid/high-rise apartments is almost the same as those living in houses and low-rise units (see Figure 10 on page 23). The proportion of households living in mid/high-rise units increased for all household types except for multiple-family households (see Figure 33 on page 48). Due to their inherently smaller household sizes, non-family households, couples without children and one-parent family households occupy mid/high-rise apartment dwellings in higher proportions than couples with children.

Figure 32: Proportion of Households by Type, 2001-2021



There have been large increases in non-family households, couples without children, and one-parent families living in mid/high-rise units:

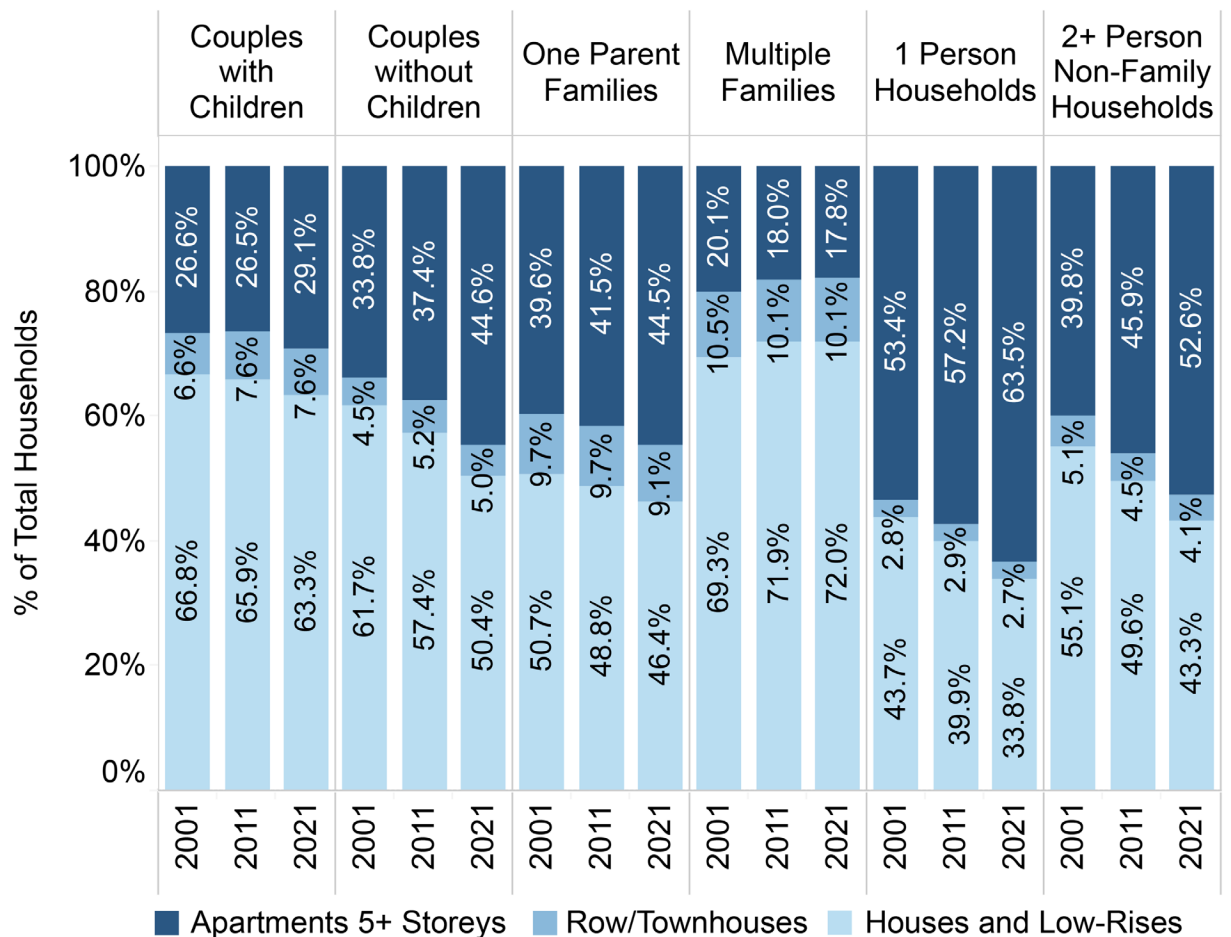
The majority of non-family households live in mid/high-rise units. In 2021, 63.5% of one-person households and 52.6% of two-or-more-person non-family households lived in mid/high-rise dwellings (see Figure 33). These proportions have grown over the 20-year period, from 53.4% and 39.8% respectively.

While the absolute number of couples without children living in houses and low-rises has increased slightly (by 6,775 households, see Figure 34 on page 49), the proportion has decreased notably over the last 20 years as greater numbers of these households reside in mid/high-rise

apartments. In 20 years, there has been an overall increase of 55,385 couples without children in Toronto and the bulk of that increase has taken place in mid/high-rises, a total of 44,850 households (see Figure 34 on page 49). The shift of this household type to mid/high-rise apartments is significant, as the number of these households living in mid/high-rise apartments has grown more than six times as fast as those living in houses and low-rises.

The number of one-parent families living in mid/high-rises has also grown about three times as much as the number living in houses and low-rises (15,475 compared to 5,450 households, respectively).

Figure 33: Proportion of Households by Household Type and Dwelling Type, 2001, 2011 & 2021



Couples with children are shifting to denser housing forms: While couples with children still predominately live in houses and low-rise units (63.3%), there have been incremental shifts each Census year that show a rising number of these households living in mid/high-rise apartments. Over the 20-year period, there are 7,095 more couples with children living in mid/high-rise apartments and 3,065 more couples with children living in rows/townhouses (see Figure 34). In the same period, the number of couples with children in houses and low-rises has decreased by 10,430 households. This suggests that while some couples with children have relocated outside of Toronto in search of houses and low-rises, other couples with children are raising their children in the city’s denser dwelling types.

Household Types by Age of the Primary Household Maintainer

Examining household types by age of the Primary Household Maintainer can demonstrate changes over time in how and at what age people form households, which informs an understanding of housing demand.

There are consistently many more family households aged 35-74 than non-family households aged 35-74: There were more than twice as many family households aged 35-54 and 55-74 (294,285 and 238,015 households, respectively; see Figure 35) compared to non-family households in those age groups (121,075 and 136,580 households respectively).

Figure 34: Change in Households by Household Type and Dwelling Type, 2001-2021

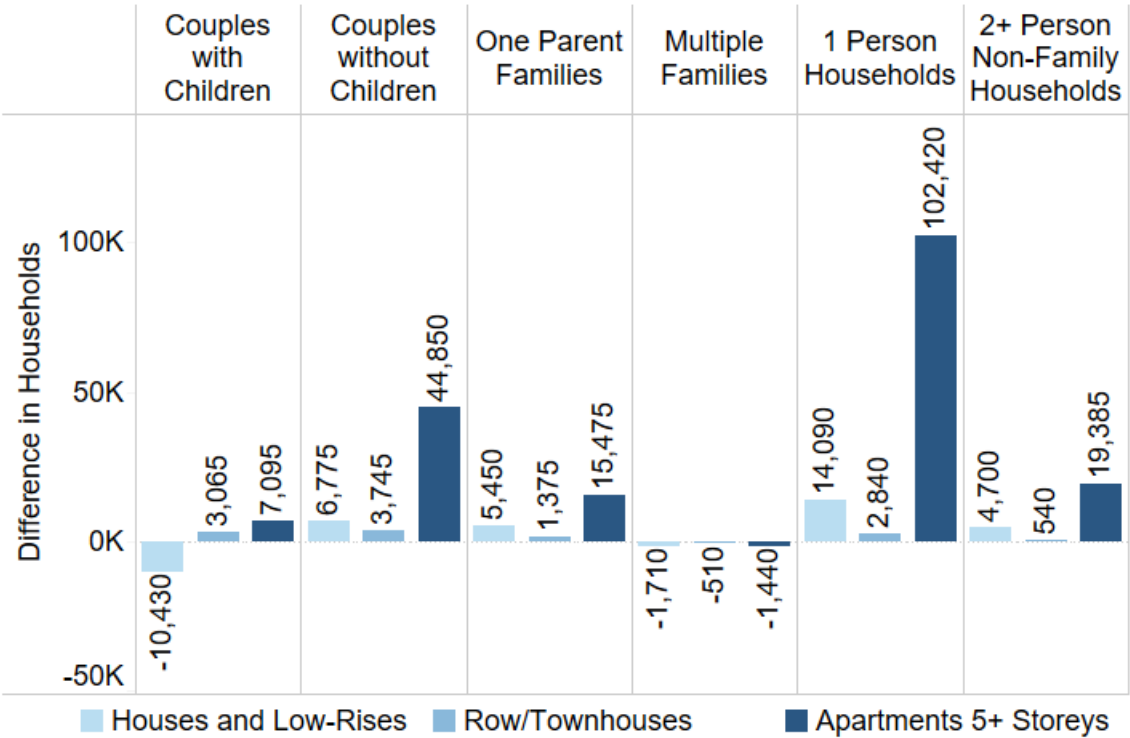
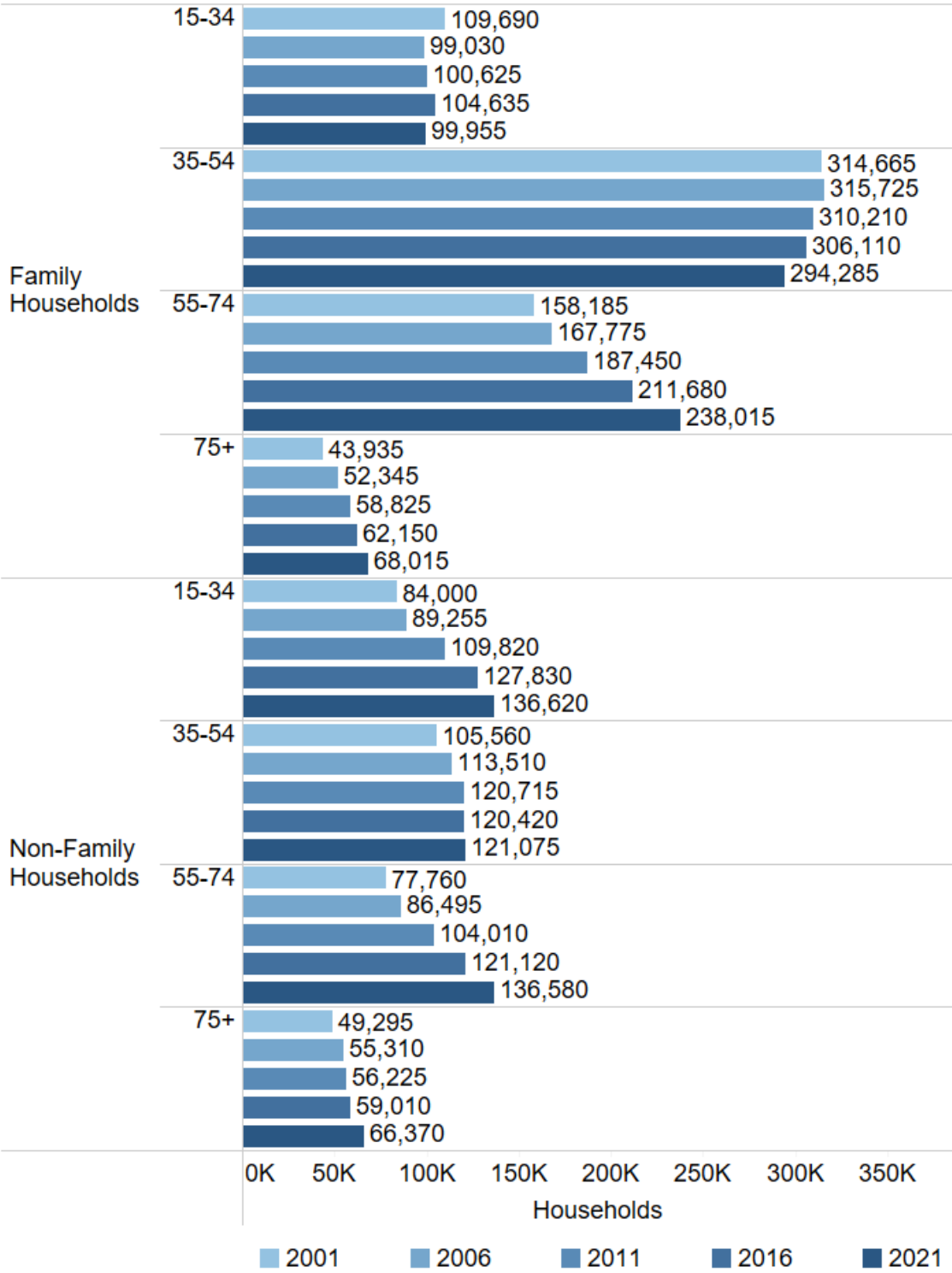


Figure 35: Number of Households by Household Type and Age of PHM, 2001-2021



Younger family households are decreasing while older family households are increasing: The number of family households aged 35-54 have decreased by 20,380 over the 20-year period (see Figure 36). In contrast, family households aged 55-74 have increased by 79,830 households. The trends in these age groups are likely due to a number of factors: the large numbers of Baby Boomers aging from the 35-54 age group to the 55-74 age group; out-migration; and delayed family household formation.

Couples with children remains a predominant family household type, and more children in families are older: The predominant family household type for households aged 35-54 is couples with children, with 168,300 households (see Figure 37). There are similar numbers of households aged 55-74 that are

couples with children (90,265) as there are couples without children (87,825). As a result of the large numbers of families aged 35-74 with children, there is a wide range of children of all ages living in those families, including children who are adults (see Figure 38). Households with adult children require more bedrooms than households with younger children to be suitably housed. This is yet another reason why units with multiple bedrooms are in demand. See sidebar on Adult Children Living at Home on page 54.

Non-family households are increasing for every age group: Family households are still the dominant household type at all ages 35 and over (see Figure 35). However, family households decreased for households aged 15-34 and 35-54 while non-family households increased for every age group (see Figure 36).

Figure 36: Change in Number of Households by Household Type and Age of PHM, 2001-2021

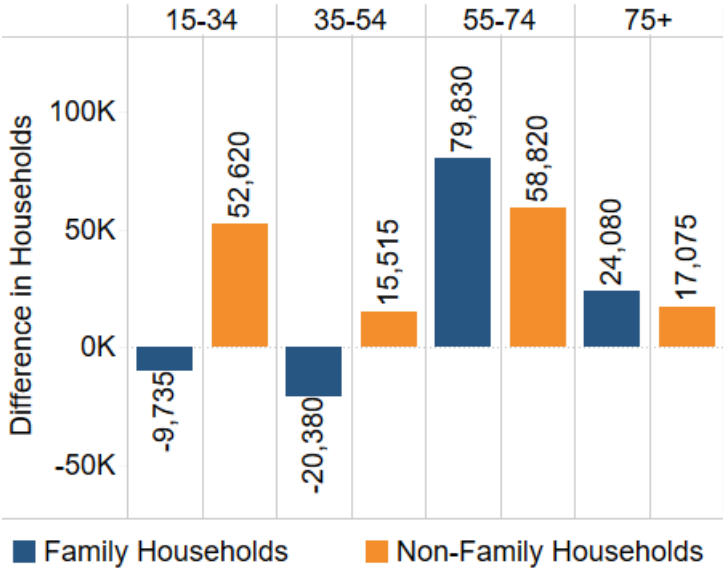
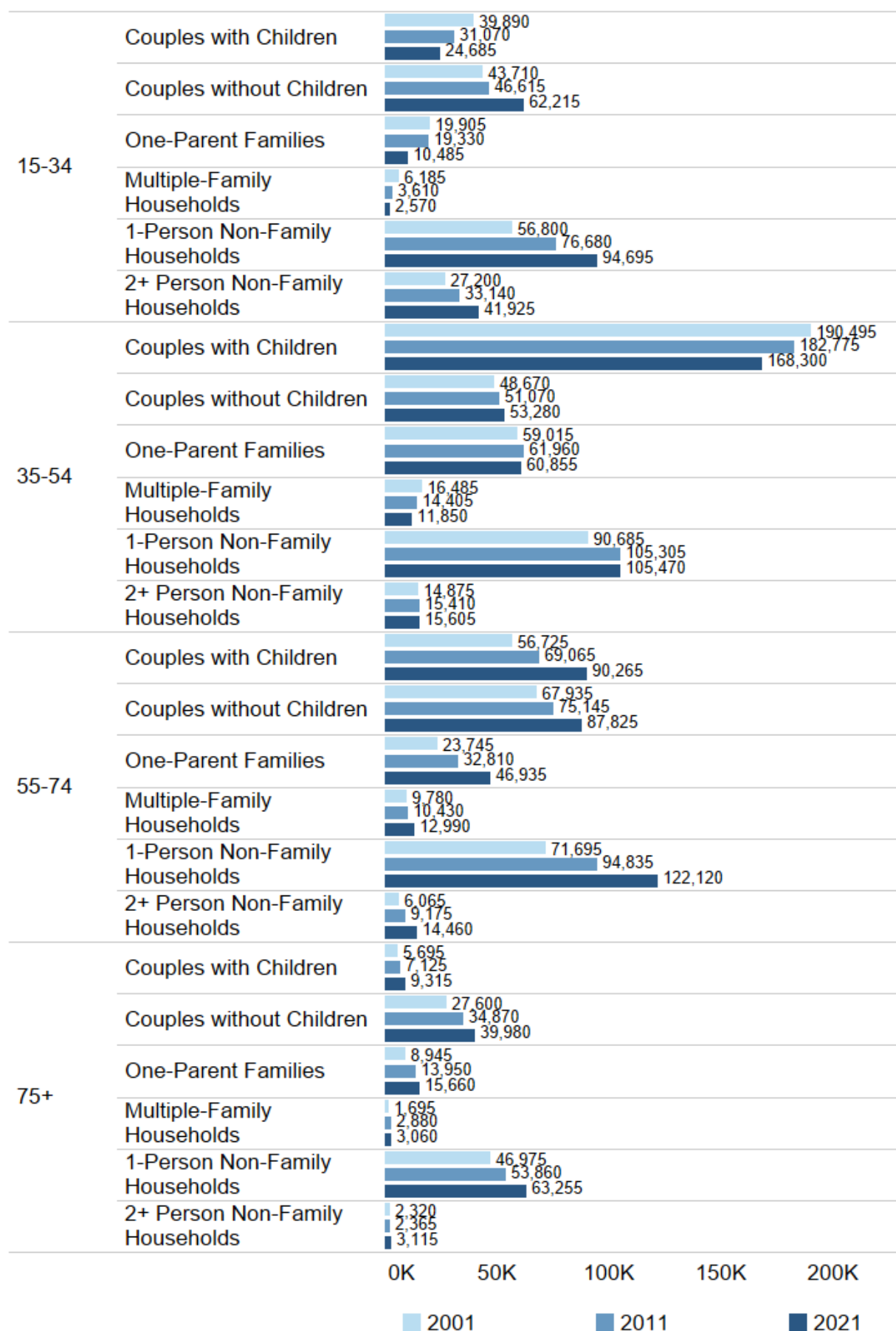


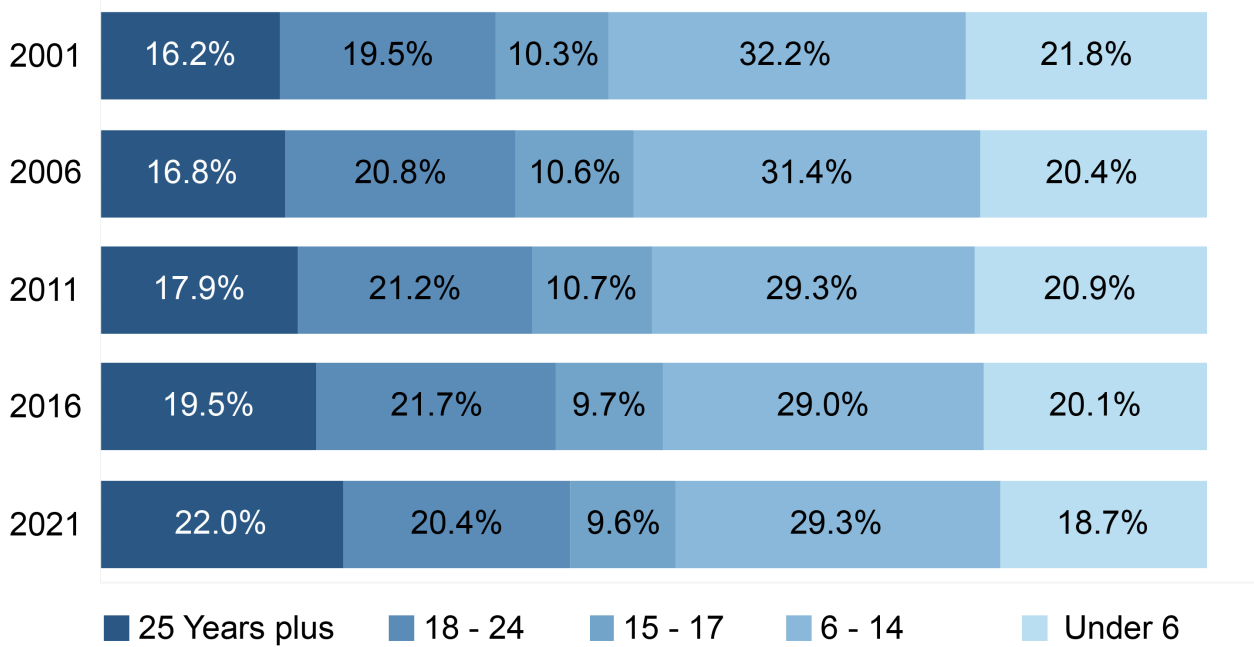
Figure 37: Number of Households by Household Subtype and PHM Age, 2001, 2011, & 2021



There have been more non-family households than family households aged 15-34 since 2011: The number of family households in this age group has been relatively steady since 2006 while the number of non-family households aged 15-34 has grown steadily over the 20-year period. Couple families without children is the only family household type that is increasing in this age group (see Figure 37). This suggests that the 15-34 year olds of 2021 may be delaying or foregoing childbearing when compared to the trends of the Baby Boomer generation, or that a larger proportion of households with children are moving out of Toronto than before. The increase in younger non-family households may also be related to the number of students in Toronto given that a lot of these students are aged under 30 years and could be living together as room-mates.

Family households aged 75 and over grew more than non-families: Both families and non-families aged 75 and over have increased since 2001, however, senior families have grown by 24,080 households while non-families have grown by only 17,075. This is primarily due to an increase in couple families without children aged 75 and over and in older one-parent families, which grew by 12,380 and 6,715 households respectively between 2001 and 2021. There are increasing numbers of households aged 55-74 that have aged into the 75 and over age group over time, and more of these households includes couples without children and one-parent families. This could mean that more senior couples are living longer and that more seniors are living with their adult children than in the past.

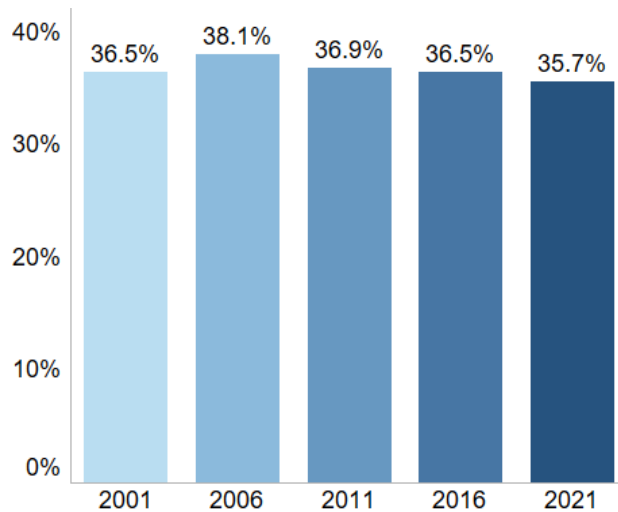
Figure 38: Percent of Children in Census Families by Age



Adult Children Living at Home

In 2021, over a third of all adults in Toronto aged between 20 and 34 years lived at home with at least one of their parents: (239,925 persons, equating to 35.7% of adults aged 20 to 34 years). This includes students who return to live with their parents in Toronto during the year even if they live elsewhere while attending school or working at a summer job. The rate has changed only slightly during this timeframe as shown in Figure 39, declining slightly from 36.5% in 2001 to 35.7% in 2021.

Figure 39: Proportion of Adult Children Living at Home with Parents, 2001 to 2021



Older adult children living at home is not a new trend, however, with higher housing costs, the implications are that the formation of their own households may be delayed longer. As is discussed later in the Affordability section, households that are led by 15 to 24 year olds are much more burdened by higher shelter costs relative to their incomes. While housing affordability is one reason why older adult children might remain in the parental home, there are other reasons to consider including longer time spent in education, the provision of care for elderly parents, saving to purchase a home, or simply due to cultural preferences. There are also children who leave the parental home, but return later in life, sometimes referred to as “boomerang children”. The National Occupancy Standard (NOS) also requires that household members aged 18 or over have their own separate bedroom, except those living as part of a married or common-law couple, in order for the household to be suitably housed.

The COVID-19 pandemic may have led to a temporary influx of older adult children living at home, as households and families rearranged themselves during the peak of stay-at-home orders. At the same time, rental costs were comparatively low and mortgage interest rates were competitive due in part to the impacts of the COVID-19 pandemic on the economy. Meaning for some adult children, the pandemic was also an opportunity to move out.

Any delayed household formation has planning implications as it can impact the amount of housing that is needed to accommodate existing and future populations, the types of housing, and the timing of that housing.

Future Census results will be required to determine whether the 2021 rates are reflective of longer lasting demographic trends or whether the slight decline was an outcome of the COVID-19 pandemic.

Households by Age of PHM, Household Type, and Dwelling Type

There is a tendency for households of certain ages to occupy one type of housing versus another. This suggests that different types of housing have different characteristics that appeal to households at different ages and life stages. It is recognised that not all households live in the housing type of their preference, but instead may live in housing that is determined by financial constraints. While the overall occupancy rates reveal minor shifts over time, the numbers of households and units involved are significant, as are the changes in the relative sizes of each age group by household type and dwelling type.

Generally, more families live in ground-related housing; more non-family households live in mid/high-rise apartments: In keeping with past trends, families continue to occupy ground-related dwellings including houses and low-rises, and row/townhouses in greater numbers than non-family households (see Figure 40). This is especially true for households aged 35-54 and 55-74. Conversely, the number of non-family households tend to be higher in mid/high-rise units, particularly in the youngest and oldest age groups (see Figure 41 on page 56).

Most of the increase in young adult households is occurring in non-families in mid/high-rise apartments: In 2021, there were more than twice as many 15-34 mid/high-rise non-family households (96,860) than there were in 2001 (40,780), see Figure 41. This was the largest-growing age group and household type in mid/high-rise units. There were 18,960 fewer family households aged 15-34 living in ground-related dwellings in 2021 compared to 2001.

More middle-aged families than non-families are living in mid/high-rise apartments: For households aged 35-54, the number of families in mid/high-rise units has exceeded that of non-families

in mid/high-rise units since 2001. In 2021, there were 109,455 middle-aged households living in mid/high-rise units who were families compared to 75,475 non-family households.

Senior households are growing in all household types and dwelling types:

Households aged 75 and over are increasing steadily in every category. This includes both family and non-family households and includes both ground-related dwellings and in mid/high-rise units. This is likely a function of the overall aging of the population and seniors living longer than they did in the past. People also tend to move less as they age.³⁹

It is generally recognised that seniors wish to live independently for as long as possible in their own home:

The practicability can differ depending on the dwelling type that senior households currently reside in. Senior households that live in mid/high-rise housing are likely to continue to age in place in mid/high-rise housing given that maintenance can be less onerous and housing more affordable (perhaps not in the same unit or location, however). At the same time, a proportion of the senior households living in ground-related dwellings may wish to downsize to other housing types e.g., apartments or condominiums which are not specifically intended for seniors, and other smaller housing types including laneway and garden suites. Motivations for downsizing may include financial benefits, for example to release equity, or reduce maintenance costs. Some choose to downsize to facilitate a move closer to family. For those who choose to downsize and rent, rent control is important in this respect both in terms of regulating rental costs and security of tenure. It is recognised that not all senior households will want to downsize due to emotional ties both to one's home and neighbourhood together with a desire to stay within one's existing community. Moreover, there may be senior households who wish to downsize, but cannot find suitable options to move to. A diverse stock of housing is important in facilitating such transitions and choice.

Figure 40: Number of Households by Age of PHM and Household Type in Ground-Related Units, 2001, 2011, & 2021

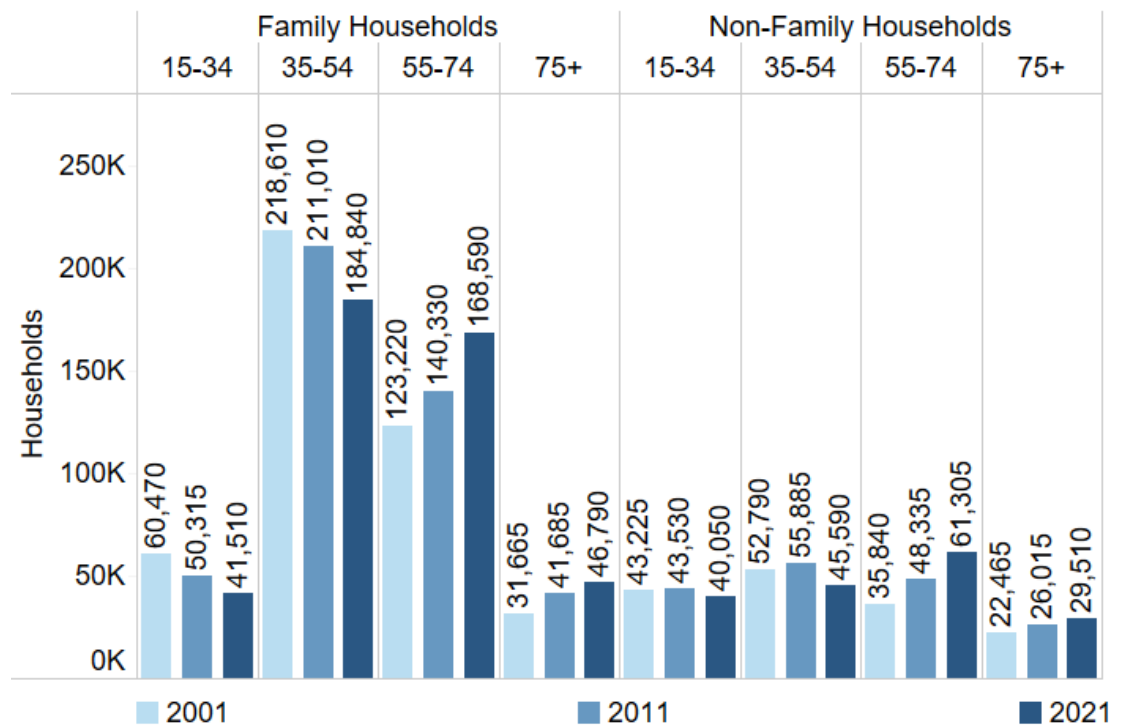
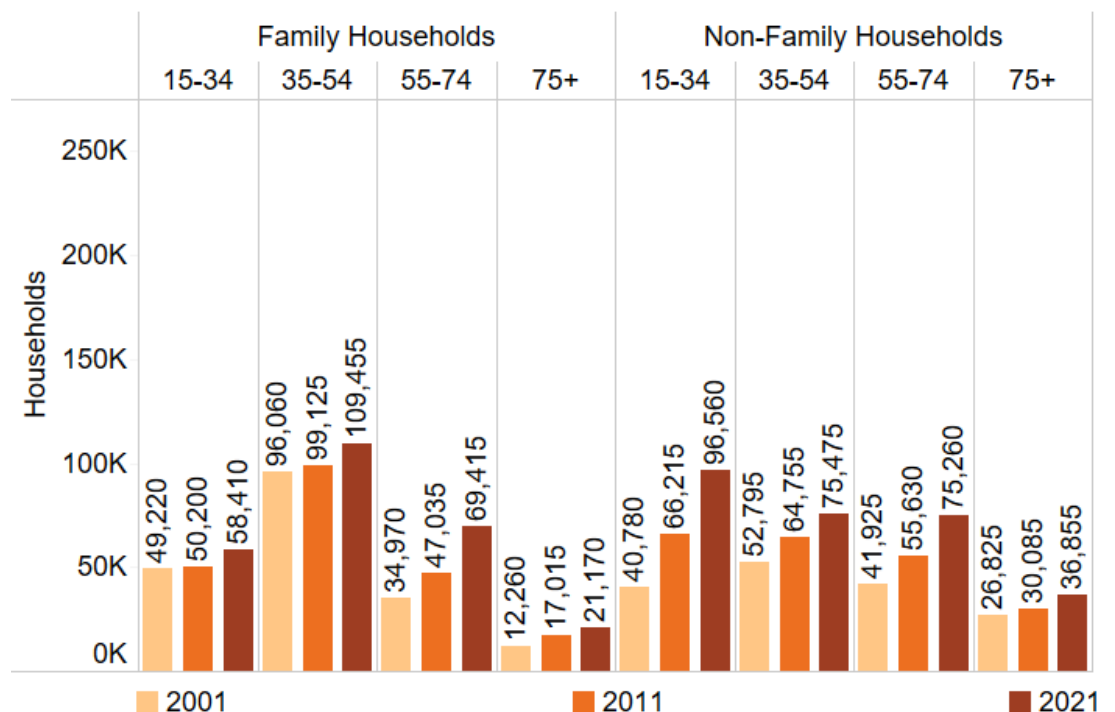


Figure 41: Number of Households by Age of PHM and Household Type in Mid/High-Rise Units, 2001, 2011, & 2021



Key Findings on Household Type

Trends in Household

Composition: Non-family households are growing more than family households, and most of this growth has been in one-person households. This ongoing trend reflects the fact that much of the recently-built housing is in the form of increasingly smaller units.

Fewer Couples with Children: At the same time, the proportion of couples with children is declining, though the total numbers are stable. More households of all types (except for multiple family households) are living in mid/high-rise units than in the past. While this trend is particularly pronounced for non-family households and for couples without children, it is also true of families with children. The declining proportion of couples with children generally, and the increasing share of couples with children living in mid/high-rise units, may be because of shifts in social preferences or because the majority of the recently built supply are mid/high-rise units. These trends may also be occurring because couples may be unable to find or afford the type of housing they prefer, causing them to delay or forego childbearing or to leave Toronto to find what they are looking for. Regardless of the cause, this trend indicates that planning for all types of housing and for units with multiple bedrooms remains important, as is encouraged in the City's Growing Up Guidelines.⁴⁰

Age-Specific Trends: Family households outnumber non-family households at every age except for age 15-34. In particular, households aged 35-74 form many more family households than non-family households, with couples with children being the predominant family type amongst these age groups. Again, this points to a need

to plan for larger dwelling units that can accommodate couples with children, including children who may be adults. At the same time, the number of households aged 75 and over are increasing steadily in both family and non-family households, which will likely continue as the Baby Boomers continue to age. Whether seniors live alone or with others, some may need additional supports as they age, so it will become increasingly important to plan for housing that can accommodate adaptations or live-in caregivers. It is also important to ensure there is a diverse range of dwelling types and tenures available so that seniors have options should they wish to downsize. This includes Expanding Housing Options in Neighbourhoods initiatives such as laneway and garden suites that may enable seniors to live near supportive family or remain in their neighbourhood.

Growth of Non-Family

Households: Non-family households are increasing in every age group. In particular, the number of young adults' non-family households has surpassed their number of family households since 2011. This could indicate that young adults may be delaying partnership and childbearing until later in life than they have in the past or foregoing these choices altogether, or that young families have sought housing outside of Toronto. Again, this may be partly a function of the available housing stock, which in recent years has increasingly consisted of small mid/high-rise units, housing affordability issues, and of changing societal preferences. Ensuring there is a diverse housing stock that provides a mix of dwelling types and sizes to accommodate the needs of the growing number of younger households whose needs and preferences are varied is critical.

Dwelling Type Preferences:

Generally, more families live in ground-related units than mid/high-rise units, while the opposite is true for non-family households. However, ground-related family occupancy is only increasing for households 55 and over. This could represent a shift in preferences of younger households to mid/high-rises, or it could be because houses and low-rises are less accessible and attainable to many younger households due to affordability issues or because most of the new housing development is not in that form. The City's Expanding Housing Options in Neighbourhoods work program will help to increase the ground-related housing stock incrementally at a time when the city is largely built out and the land available for traditional forms of ground-related housing is extremely limited.⁴¹

Household Size

The way the population chooses to form households is constantly changing in response to social, economic and demographic change. Over time, these changes impact the number of people who live in each household. The Persons Per Household (PPH) measure can be used to analyse how household sizes change over time. Changes in average PPH over time highlight the complex relationship between households and different types of dwellings at each stage of the household lifecycle.

Person Per Household Rates

Overall, Toronto households are becoming smaller. In 2001, Toronto had an average persons per household rate of 2.60, which has declined to 2.38 persons in 2021 (see Figure 42).

In considering the housing needs of a growing population, it is important to consider that as the average household size decreases, more housing units are required to house the same number of people. In 2001, 39 dwelling units were needed to

house every one hundred people. By 2021, 42 dwellings were needed to house every one hundred people. Thus, even if the population of Toronto had stayed the same, declining household sizes created an inherent demand for additional housing in of itself. It is not population growth alone that creates demand for housing, but it is instead a combination of population growth and the changing ways in which the population arranges itself in households and dwellings across the city.

Household Sizes Across the city

A declining city-wide average PPH does not necessarily mean that households are getting smaller across every part of the city. Spatially, variations in PPH and fluctuations in PPH rates across the city are more complex than what is suggested by the overall citywide average. In fact, there are many areas of the city where the PPH rate is increasing, for example in areas that are attracting young and growing families. See Figure 43 on page 59 for a map that shows the change in average PPH rates by Census Tract over the 2016 to 2021

Figure 42: Average Number of Persons per Household, 2001-2021

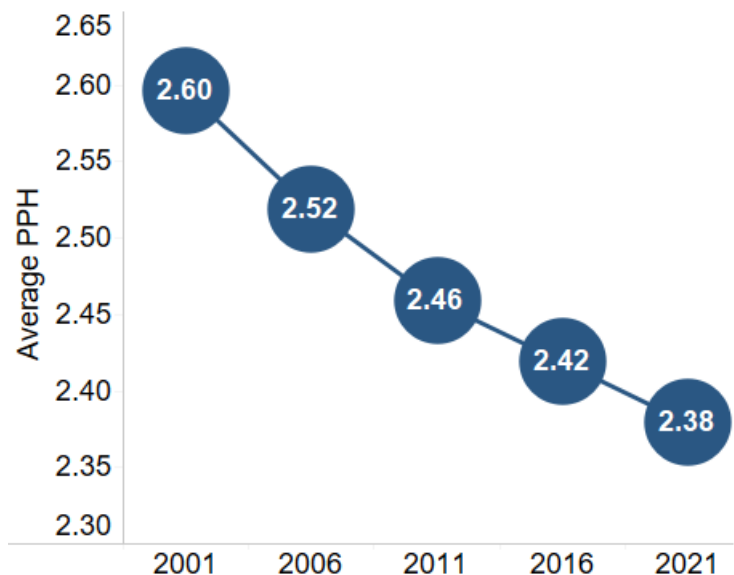
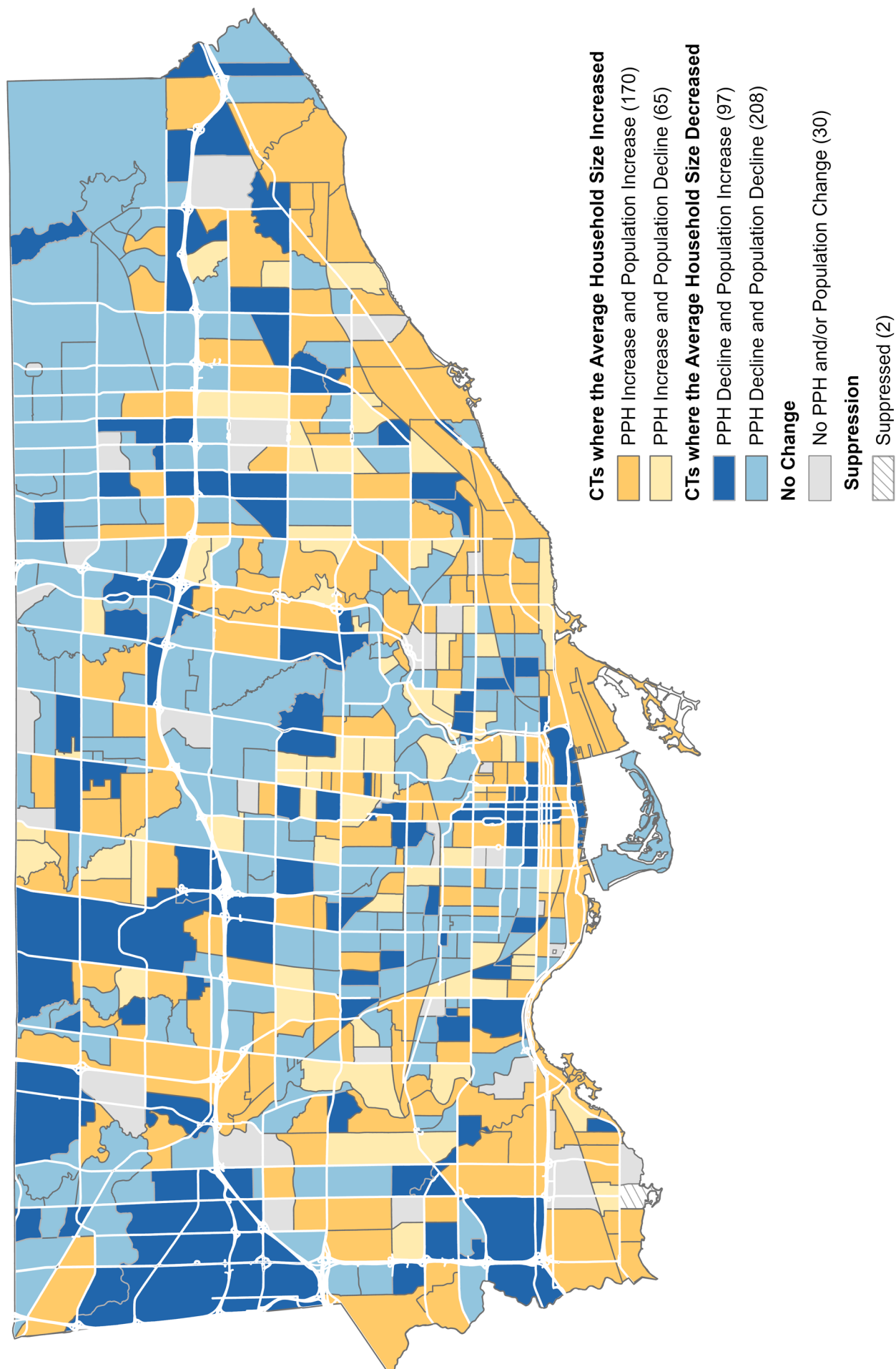


Figure 43: Person Per Household (PPH) Change versus Population Change, 2016-2021



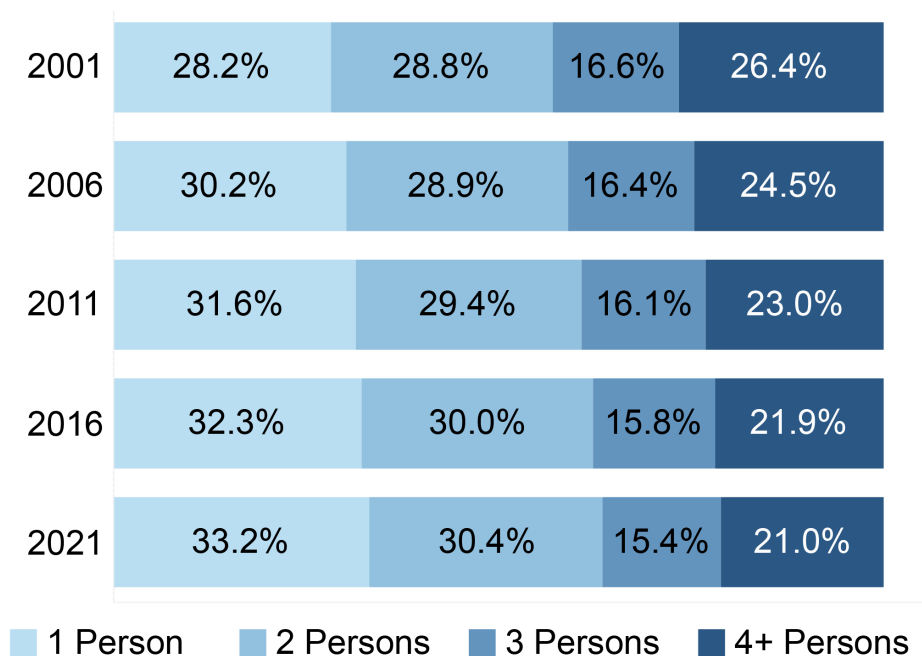
period. Census Tracts shaded yellow and orange show where household sizes are increasing. The map also illustrates that population growth can occur in areas where the average PPH has declined (darkest blue). This occurs when there has been an increase in both the number of people and the number of households in an area but the smaller household sizes lead to a PPH decline overall. This illustrates that areas with a declining household size do not necessarily have a declining or stagnant population. Instead it is the underlying way in which households arrange themselves, especially in new stock that can often be smaller in size, that can cause variations in PPH rates such as those observed across the city.

As described in the previous sections of this bulletin, there are many reasons why households may be getting smaller, including more people living alone, the decrease in young families

in the city, as well as other societal changes including marital separation and divorce (often leading to the creation of two smaller households). Average household size may decrease because of recent redevelopment and housing intensification, where the new dwellings are physically smaller in size than the existing stock.

At the same time, there are many reasons why households may be getting larger, such as adult children living at home with their parents, as well as elderly parents moving in with extended family for care and company. As housing costs rise, more people may live together to share and lower costs, which may include roommates or relatives. About 3.5% of all Toronto households (40,515) include three or more generations living together i.e. multi-generational households.⁴² These examples illustrate how changes to PPH rates are driven by numerous factors including the age

Figure 44: Proportion of Households by Household Size, 2001-2021



of household occupants (whether younger or older), the types of dwellings both existing and recently built (denser developments vs. ground-orientated units) and the make-up of households themselves (families vs. non-families vs. people living alone). The next sections examine how household size differs by those various factors.

Household Size by Number of Persons

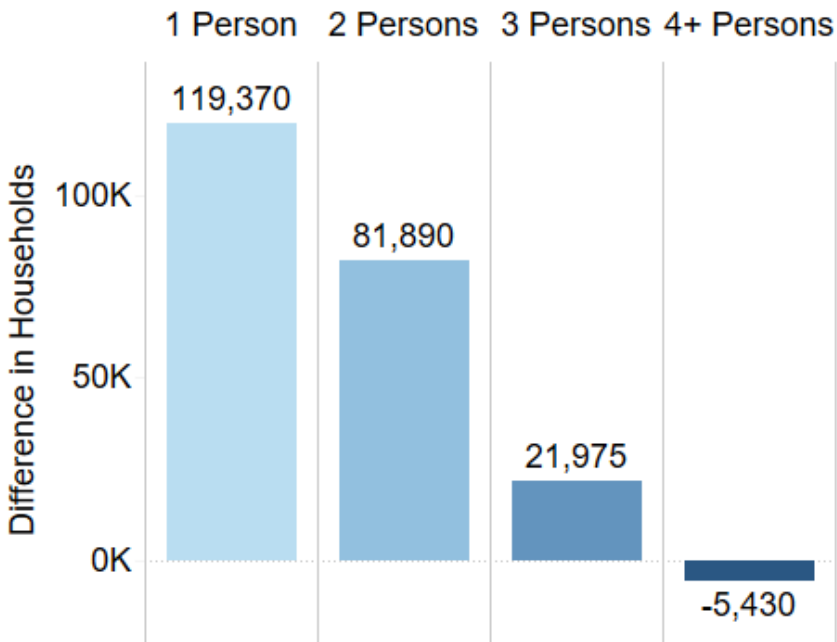
As shown in Figure 44, as the proportions of one- and two-person households increase, the proportion of larger households decrease.

The number and shares of one- and two-person households are increasing: One-person households have been the largest household size category since 2006, and their proportional share of all households has been increasing consistently to represent almost a third (33.2%) of all

households in 2021 (see Figure 44). As shown in Figure 45, the change in the number of one- and two-person households (119,370 and 81,890 respectively) is far greater than that of three-person and larger households.

Three-person and four-person-plus households have declined as a proportion: The share of larger households has been decreasing as a result of the increasing number of smaller households in Toronto. This is especially noticeable for households of four or more persons, declining in proportional share from 26.4% in 2001 to 21.0% in 2021. Over the twenty-year period, the number of four-person-plus households declined by 5,430 households. Most of this change occurred between 2001 and 2006, meaning that in more recent times the absolute number of four-person-plus households has not changed significantly.

Figure 45: Change in Number of Households by Household Size, 2001-2021



PPH by Age

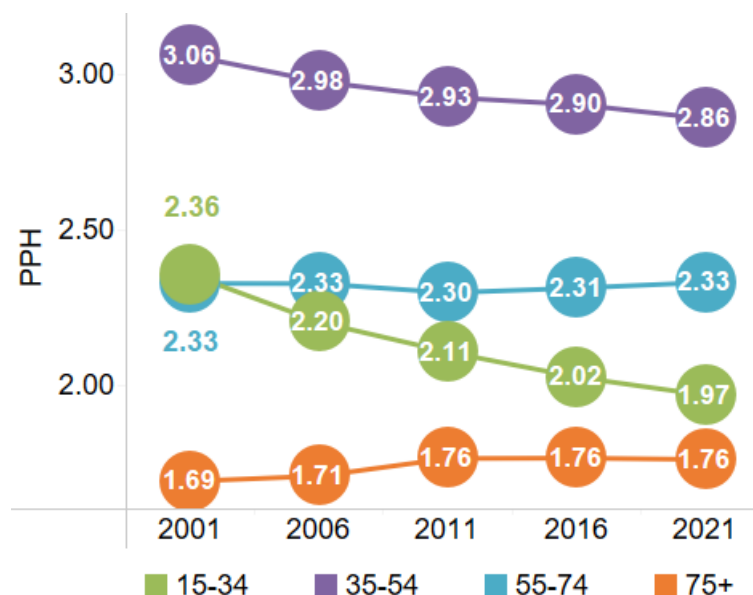
Senior households are growing in size: Younger households are getting smaller, and older households are increasing in size (see Figure 46). Households aged 75 and over increased in size between 2001 and 2011, from 1.69 to 1.76 PPH, and have remained that size over the last decade. This suggests that older adults may be living longer, and longer as couples, as well as aging in place more than in the past, consistent with the previous findings reported in the Age section.

Households aged 55-74 remain larger: These households sizes have remained relatively stable over time, with a slight increase from an average household size of 2.30 in 2011 to 2.33 in 2021. These households are larger than the overall average for various reasons, including: households who may be having children later in life; adult children who continue to reside, or return to reside, at the parental home; and caring for aging parents in the same home.

Younger households are becoming smaller: The youngest households (15-34) have declined in size the most, declining by an average of 0.39 persons per household between 2001 and 2021. Part of this decline may be because of the increase in the number of persons living alone in this age category, as discussed in the previous section on Household Types. For households that are families, they may be choosing not to have children, to have fewer children or to have children later in life. As shown previously in Figure 37, the net increases in the number of non-family households in this age category correlates to the overall decline in the PPH rate for this age group.

Households aged 35-54 have decreased by 0.20 persons per household: The biggest decline was between 2001 and 2006 and the decline has slowed in recent years. This age group is most likely to have children living at home illustrating how declining fertility rates may be having an impact on declining household sizes for this age category.

Figure 46: Number of Persons per Household by PHM Age, 2001-2021



PPH by Dwelling Type

Average household sizes have decreased in all types of dwelling types:

The largest household size decreases were in mid/high-rise units and in row/townhouses. The average household size in these dwelling types declined by 0.23 persons and 0.22 persons respectively between 2001 and 2021 (see Figure 47). Households in houses and low-rise units have declined the least, by 0.09 persons per household.

Row/townhouses continue to house the largest households averaging

2.99 persons in 2021. Row and townhouses are typically a more affordable option for households whose preference is to live in ground-related housing. In 2022, the median price for a new Row/townhouse was \$1.2 million, compared to \$2.0 million for a new single/semi-detached unit.⁴³ Rental data is more difficult to compare due to a lack of data on rental prices for single/semi-detached dwellings in the secondary rental market. Nonetheless, given the price differential described for ownership,

rows and townhouses likely attract younger family households, larger households and those looking to share shelter costs.

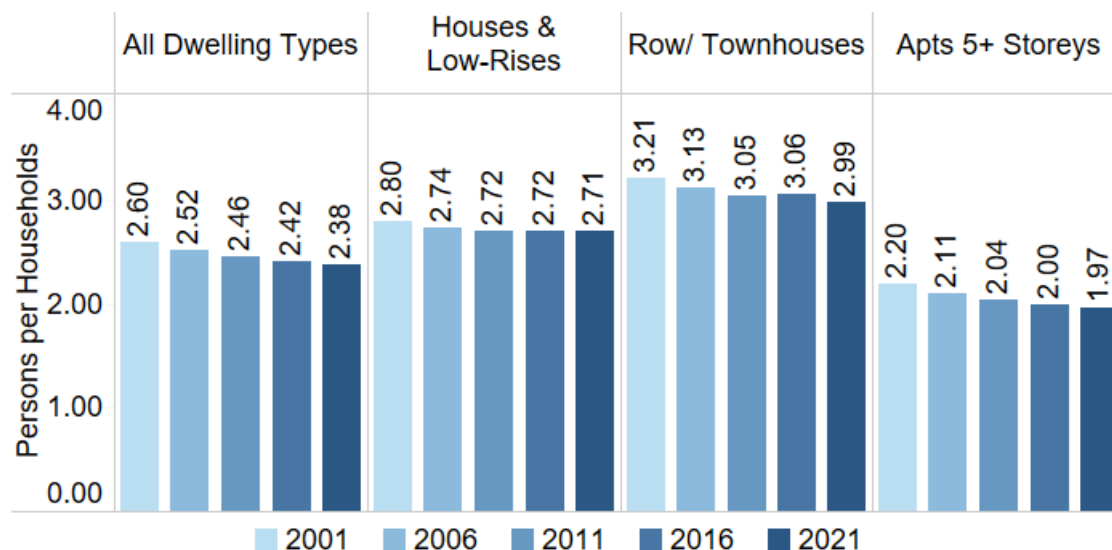
Household size in mid/high-rise units decreased to less than 2.00 persons for the first time in 2021, averaging 1.97 persons.

The decrease in these rates is consistent with the earlier observations in this bulletin regarding the increase in the number of one-person households and two-or-more-person non-family households (see Table 7).

Smaller households are living in Houses & Low-Rises:

As discussed in the section on Age, households aged 55 and over have consistently increased in the number of households living in houses and low-rises since 2001. Given that a large proportion of the houses and low-rises are occupied by older households, the decline in the average household size may be partly caused by children moving out of the family home and parents remaining, and partly caused by family sizes becoming smaller overall.

Figure 47: Average Number of Persons per Household by Dwelling Type, 2001-2021



PPH by Dwelling Type and Period of Construction

The characteristics of households who occupy newer units and those who occupy older dwellings can vary. As discussed in the Housing Stock section, newer units are typically smaller in size than older dwellings. Table 5 on page 28 shows that large numbers of mid/high-rise units were built between the 1960s and 1980s as well as in recent years, and that large numbers of houses and low-rise units were built between 1946 and 1960.

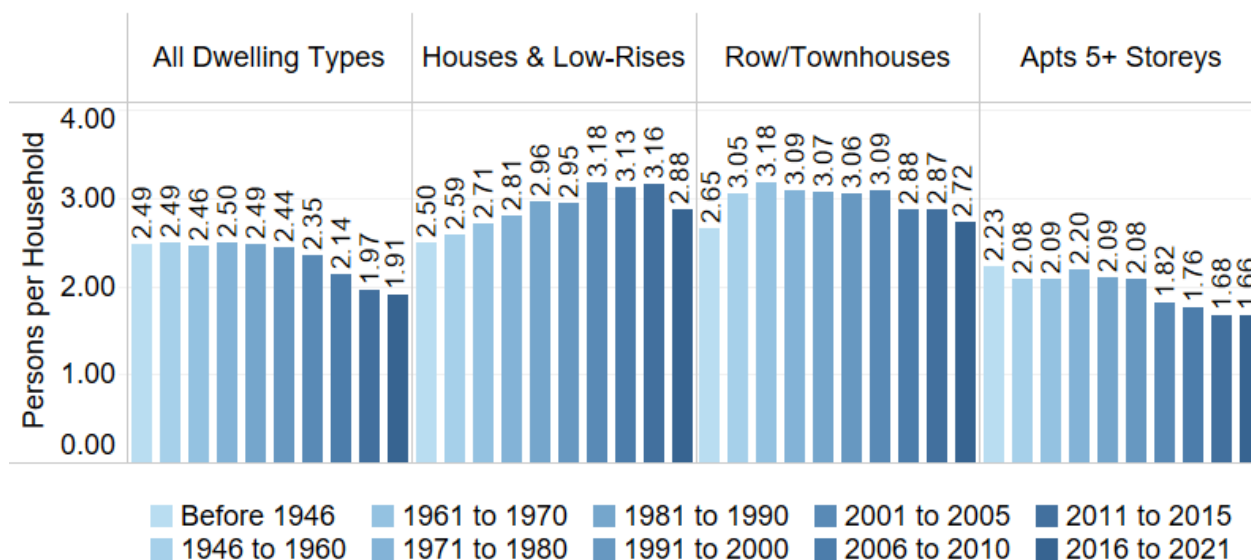
The size of households in new and older dwellings, both today and in the future, is an important consideration in planning housing needs over time. When many

new (and smaller) units are built in any one area, the PPH rate can decline as these units may only accommodate small households. At the same time, many of the older dwellings were originally built to occupy large households, however newer households who are moving into these dwellings may be smaller than they were in the past, as households become smaller in size.

More recently-built Houses and Low-Rises have smaller household sizes: Houses and Low-Rises built between 2016 and 2021 have a household size of 2.88 persons (see Figure 48). In comparison, PPH rates for the Houses and Low-Rises constructed between 2011 and 2015 were 3.16 persons. Generally, Houses and Low-Rises built since 2001

have average PPH rates of over 3 persons. The smaller household sizes could be a result of household size declines overall, though it could also point to a delay in childbearing intensified by the COVID-19 pandemic and the tumultuous economic times that followed. While not all occupants of new Houses and Low-Rises necessarily choose these dwelling types to raise families, many do. Those who are living in ground-related housing constructed between 2011 and 2016 may have already started their families by 2021, thus the household size is higher, whereas occupants of the same housing type built most recently may not yet have started families at the time the Census was conducted. Indeed, their move to a House and Low-Rise unit may be in anticipation of starting a family.

Figure 48: Average Number of Persons per Household by Dwelling Type and Period of Construction, 2001-2021



It may also be that households are deliberately choosing this dwelling type simply to have more space, and not necessarily to accommodate families as traditionally was the case.

More recently-built Row/Townhouses have smaller household sizes: Units built between 2016 and 2021 averaged a household size of 2.72 persons, compared to 2.87 in the preceding period. Generally, PPH rates in Row/Townhouses are smaller in older units and larger in newer units. The lower PPH rate in the most recently constructed units may be reflective of declining PPH rates overall.

Household sizes in mid/high-rise units are smallest in the newest built units: Mid/high-rise

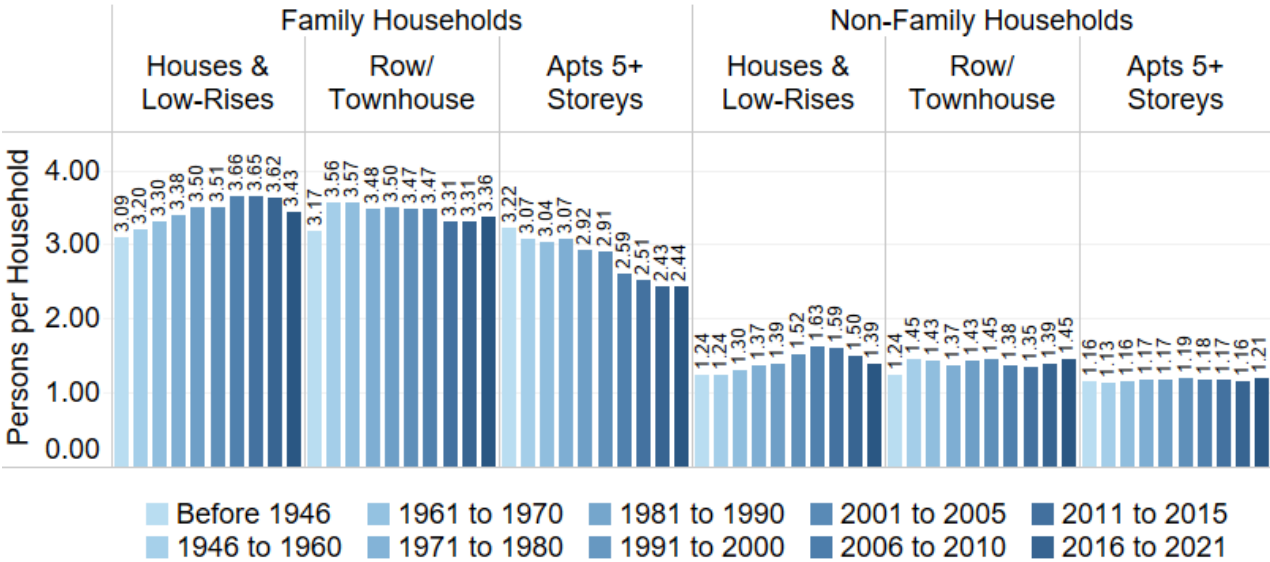
units built during 2016 and 2021 also have smaller household sizes, averaging 1.66 persons. The smaller household sizes in the most recently constructed mid/high-rise units is marginally smaller than in the preceding period (1.68 persons for units built between 2011 and 2015). All mid/high-rise units constructed from 2001 onwards have average household sizes of less than 2.00 persons. The smaller household size in newer stock may be partly attributed to the smaller square footage of the newer units (see Figure 17 on page 29), meaning newer stock might not be able to accommodate as many people as older stock, if bedrooms are smaller in size, or the configuration does not lend itself to sharing. As shown in Figure 33 on page 48, almost two-thirds of all one-person households

reside in mid/high-rise units, which demonstrates the popularity of this dwelling type for persons who live alone.

PPH by Dwelling Type, Period of Construction and Household Type

Family households have larger household sizes than Non-Family households, in all dwelling types and across all periods of construction: As shown in Figure 49, family household sizes are expectantly larger than non-family households. For the newest row/townhouses, family households are almost twice the size of non-family households, at 3.36 and 1.45 persons respectively. The same is true in the most recently built mid/high-rises units (family households average 2.44 persons

Figure 49: Average Number of Persons per Household by Dwelling Type, Period of Construction and Household Type, 2001-2021



compared to 1.21 persons for non-family households). The difference is larger when houses and low-rises are compared, at 3.43 persons for family households compared to 1.39 for non-family households. This trend is generally observed across all periods of construction and all dwelling types. The significant difference in PPH rates between the two household compositions is an important factor when considering the number of dwellings required to house the city's existing and future population. As was discussed in the Household Type section, growth in non-family households is outpacing growth in family households. As the average household size of non-family households occupying the existing and newest housing stock is generally half that of family households, this would suggest that more housing is needed to house the same population if that population includes a growing number of non-family households.

Non-Family households have larger household sizes in newer Row/Towns and newer Apartment units: The higher PPH of non-family households in Row/Townhouses (1.45 PPH) and in mid/high-rise units (1.21 PPH) constructed between 2016 and 2021 suggest more people live together in these newer units than they do in older units. This may be as a result of rising shelter costs for these newer units and the need to share costs with roommates. This is particularly noteworthy for households in apartment units as the newer units tend to be physically smaller than the older units (see Figure 17), which can give rise to issues of overcrowding (particularly if 'dens' are used as bedrooms). It may also be that the newer mid/high rises units are starting to include units with more two or more bedrooms, as encouraged by the Growing Up guidelines which were in draft form at the time of the 2021 Census, thus more people can live in a new unit. Another contributing factor

could be rent regulation. As only those units occupied for the first time before November 15, 2018 were subject to rent regulation, these newer units which were built and occupied during the 2016 to 2021 period would not be subject to rent regulation. Newly constructed units that were rented out to first-time occupants after November 15, 2018 may have had higher rents.

Family household sizes are larger in older Row/Townhouses and Apartment units compared to newer units: For units constructed since 2001, the household size of families who occupy these units are smaller when compared to older units. For example, the average household size of a family living in a mid/high-rise unit built between 2016 and 2021 is 2.44, compared to a family living in a unit constructed in the 1990s which averages a larger 2.91. This may suggest that larger families seek larger units, and that those larger units are found more commonly in the older housing stock. This is consistent with the finding reported in the Housing Stock section that reported that the average size of a condominium unit built in the late 1990s was close to 1,000 square feet, compared to the 600-700 square feet for units built after 2016.

Family household sizes in the newest Houses and Low-Rises units are smaller than in other units built since 2001: There were 3.43 persons per household for Houses and Low-Rises built between 2016 and 2021, compared to over 3.60 persons per household for all other houses and low-rises built from 2001 to 2016. These smaller households may be in part due to the declining fertility rates and deferred plans to expand families discussed earlier in this section. Moreover, it may also reflect the growing gap between dwelling preference and affordability. If houses and low-rises were once considered the preferred dwelling type for family households, families

may now be turning to, and potentially staying longer in, Row/Townhouses and Mid/High rise units as they expand their families. In examining household sizes across all periods of construction, family household sizes are also comparatively smaller (less than 3.38 persons) in the very oldest houses and low-rises that were built before 1980. While older housing stock is not necessarily occupied by older households, part of the reason may be due to families that have had older children move out and are now smaller. It may also reflect the lifecycle of the older housing stock, with younger (and smaller) households occupying these units.

Housing Suitability

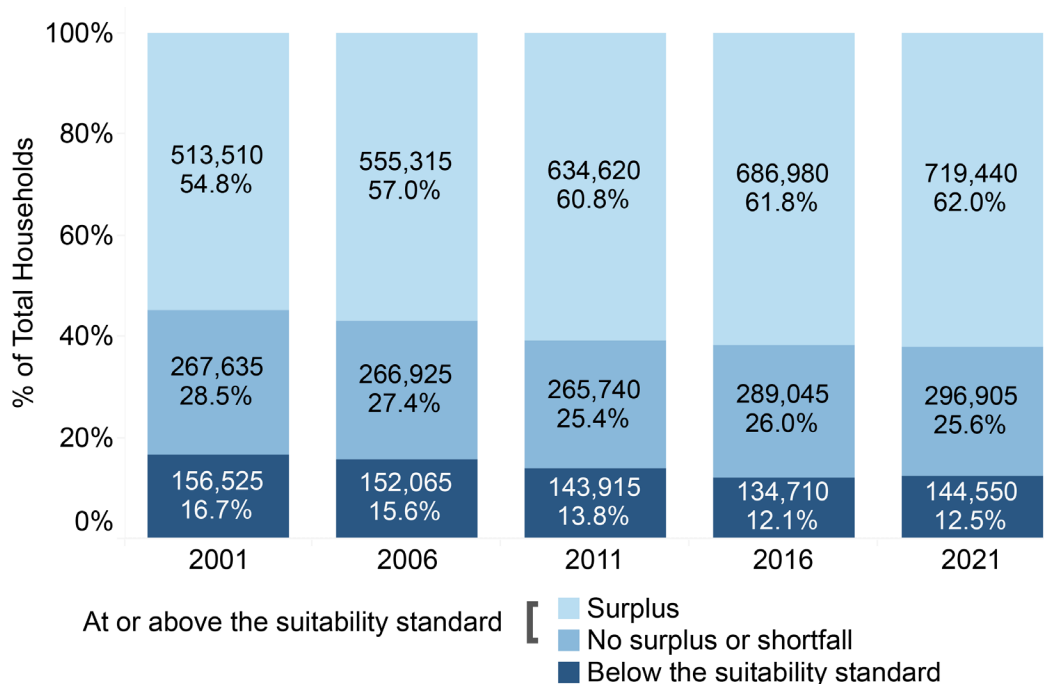
The discussion of households and their size leads to the question of whether people are living in units that can suitably accommodate their needs. For example, if more families are living in denser types of units, do these households have enough bedrooms to suit their needs? One way to assess suitability is to consider whether there is a surplus or shortfall of bedrooms. The Census provides

a measure called Housing Suitability, which assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members.

In 2020, City Planning published the Right-Sizing Housing and Generational Turnover bulletin which examined housing suitability in detail. An update of the overall housing suitability indicator using 2021 Census data is now provided. Figure 50 shows that the housing suitability has worsened. There were proportionally more households living in unsuitable dwellings in 2021 (12.5%) than there were in 2016 (12.1%). In absolute terms, that equates to an increase of almost ten thousand households living below the suitability standard: 134,710 households in 2016 and 144,550 households in 2021.

Previously, the percentage of households living below the suitability standard had been declining over the last two decades. The 2021 update indicates that slightly more people are living together in dwellings that are not suitable to their needs than in 2016;

Figure 50: Housing Suitability by Bedroom Surplus and Bedroom Shortfall, 2001-2021



however, it does not provide details as to why, nor is it possible to determine if this is by choice or otherwise. Housing arrangements during COVID-19 pandemic may also not have been typical. It is not known yet whether this is a temporary outcome of COVID-19 pandemic that reflects housing arrangements that were unique to that time, or whether it is indicative of an emerging trend.

For the 87.5% of households who are living in suitable housing, these households can be further disaggregated into those with 'surplus' bedrooms and those with 'no surplus or shortfall' of bedrooms as shown in Figure 50. The proportion of households with a surplus number of bedrooms continues to increase: 62.0% in 2021, equating to almost 720,000 households. This might point to the growing number of "empty-nest" households and more people living alone in units with more than one bedroom. Those who have the exact number of bedrooms to suit their household decreased slightly, from 26.0% in 2016 to 25.6% in 2021.

It is important to note that surplus bedrooms do not necessarily mean unused or empty rooms. Many households choose to use these bedrooms as home gyms, playrooms, guest rooms or home offices, and the use of those bedrooms for these purposes likely increased during COVID-19 pandemic.

Key Findings on Household Size

Declining Household Size: Average household sizes are declining in Toronto, meaning more units are required to house the same number of people. It is not population growth alone that creates demand for housing, but it is instead a combination of population growth and the changing ways in which the population arranges itself in households and dwellings across the city.

Variations in Household Size across the city: Not all parts of the city are experiencing declining household sizes and there are areas of the city where PPH rates are increasing. Looking at household sizes by age of households, older households are becoming larger while younger households are becoming smaller. These trends are consistent with some of the key demographic trends discussed in this bulletin, such as younger households having none or fewer children, more persons living alone, older persons living longer in their homes and older households that include adult children who live at home.

Shifts in Household Size by Dwelling Types:

The year 2021 marks the first time that the average household size in an Apartment in a building with five or more storeys is less than 2.00 persons (1.87 in 2021). Given the reported increases in the number of people living alone, these lower PPH rates are expected. Row/Townhouses continue to have the largest household size of all dwelling types.

Period of Construction: Noteworthy is the increase in the average household size of family households living in the most recently built mid/high-rise units and row/townhouses. While slight, it could suggest that families are starting to be formed and expanded in these newer denser unit types. This may in part be due to the application of the City's Growing Up Guidelines which encourage more family-suitable units, buildings and neighbourhoods. The same trend of larger households in the newest denser units is observed for Non-Family households. For these households, it may point to more people having roommates to offset higher shelter costs.

Worsening Housing Suitability in the Last Five Years: The proportion of households living below the suitability standard declined for fifteen

years but worsened slightly between 2016 and 2021. In 2021, there were proportionally more households who did not have enough bedrooms to suit their household composition in 2021 (12.5%) than there were in 2016 (12.1%). The 2021 Census was carried out during the peak of the COVID-19 pandemic. It is premature at this time to determine whether these trends are a temporary outcome of COVID-19 pandemic and housing arrangements that were unique to that time, or whether it is indicative of an emerging trend.

Tenure

Toronto has a comparatively large rental housing sector. Historically, almost half of Toronto’s households have rented, whereas provincially about one quarter of households are renters. Given this high level of rental occupancy and ongoing strong demand for rental dwellings, no discussion of housing occupancy trends in Toronto would be complete without exploring the topic of tenure. The following section examines the tenure, dwelling type and age of PHMs, along with the growing mismatch between rental supply and demand.

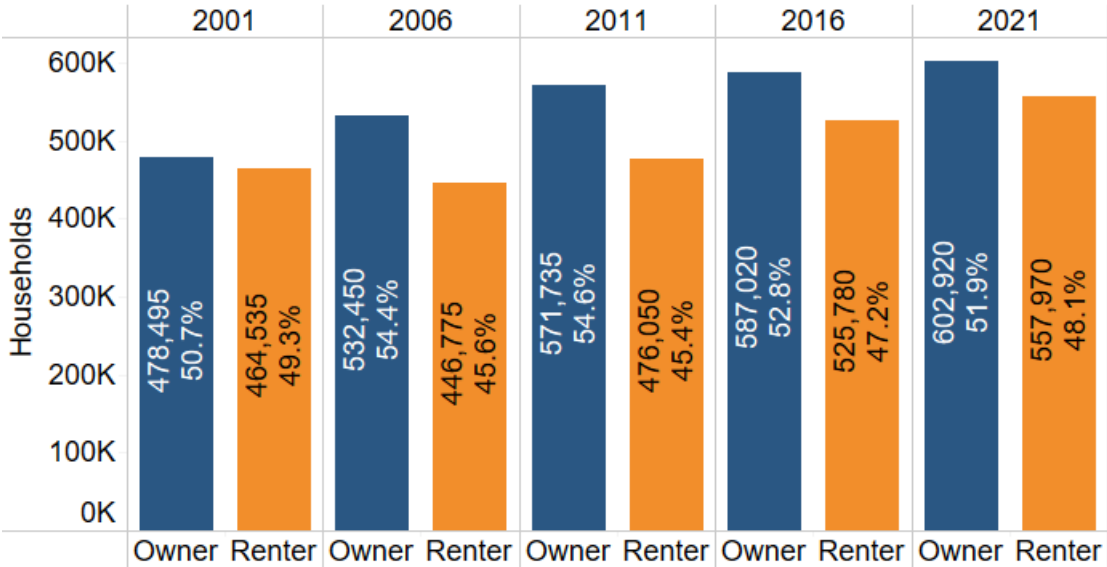
This section primarily discusses occupancy rates by tenure as reported by the Census. This is the tenure of the occupants on Census Day, not whether the unit itself was purpose-built rental, owned but rented out to others, or sublet.

Occupancy Rates by Tenure and Dwelling Type

Both renter and owner households are increasing: Figure 51 shows that owner households have been the predominant tenure over the last 20 years, but both tenures have continued to grow over time. In 2021, there were 557,970 (48.1%) renter households and 602,920 (51.9%) owner households.

Owner households have grown more than renter households: In the 20-year period from 2001 to 2021, a total of 124,425 additional owner households and 93,435 additional renter households were established in Toronto, representing a growth of 26.0% and 20.1% respectively. However, between 2011 and 2016, growth in renter households has outpaced growth in owner households, representing an increase of 6.1% and 2.7% respectively.

Figure 51: Number and Proportion of Households by Tenure, 2001-2021



Owner households are growing in all dwelling types: Four-fifths (82.8%) of the growth in owner households has occurred in mid/high-rise apartments, for a total of 103,065 households (see Figure 52), which is not unexpected given that apartments have accounted for approximately 86.4% of all Toronto housing completions since 2001 (see page 26). Ownership in houses and low-rise units and row/townhouses has also increased, but at a much smaller rate.

Renter households are increasing in mid/high-rise apartments and in houses and low-rises: Similar to owner households, the vast majority (90.7%) of the growth in renter households between 2001 and 2021 occurred in mid/high-rise apartments. Renters in this dwelling type increased by 84,740 households while renter households

in houses and low-rises increased by 10,525 households. The 2016 Housing Occupancy Trends Bulletin previously observed a decline in renter households in houses and low-rises between 1996 and 2016 of 2,850 households. The new growth of this household type could be the result of pent-up demand for ground related housing, regardless of tenure, being met through existing single and semi-detached units added to the secondary rental market and/or homeowners adding and renting out secondary units to their house. Over the 20-year period, renter households in row/townhouses decreased by 1,880 households. This is less of a decrease compared to the 2016 Housing Occupancy Trends Bulletin, which observed a decrease of 2,815 renter households in row/townhouses. While this is not as much of a trend reversal as

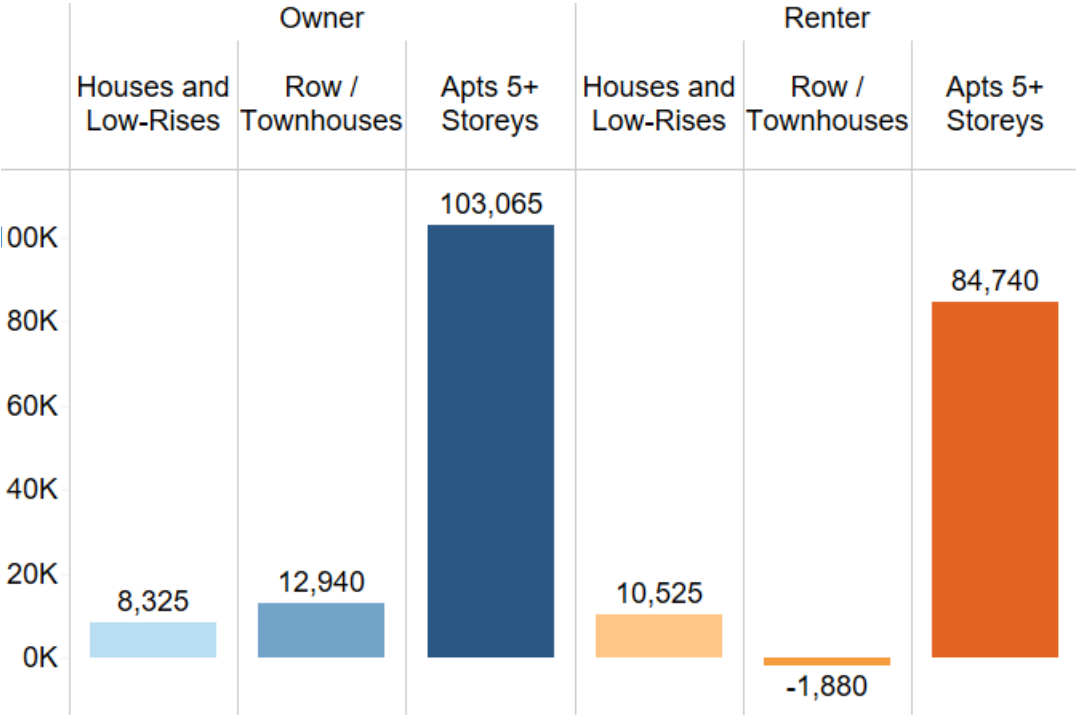
observed with renter households in houses and low-rises, the lessened decrease could also be from pent-up demand for ground related housing of all tenures.

Households by Tenure, Dwelling Type and Age of PHM

This section explores whether there are notable shifts in tenure and dwelling type by age of PHM.

The increase in houses and low-rise ownership is driven by households aged 55 and over: The number of owner-occupied households aged 55 and over has been increasing steadily since 2001 (see Figure 53) while younger households have not. In 2021, there were 162,285 owner-occupied households aged 55-74 and 63,380 households aged 75 and over in houses and low-rises. These 225,665 units together represent

Figure 52: Change in Number of Households by Tenure and Dwelling Type, 2001-2021

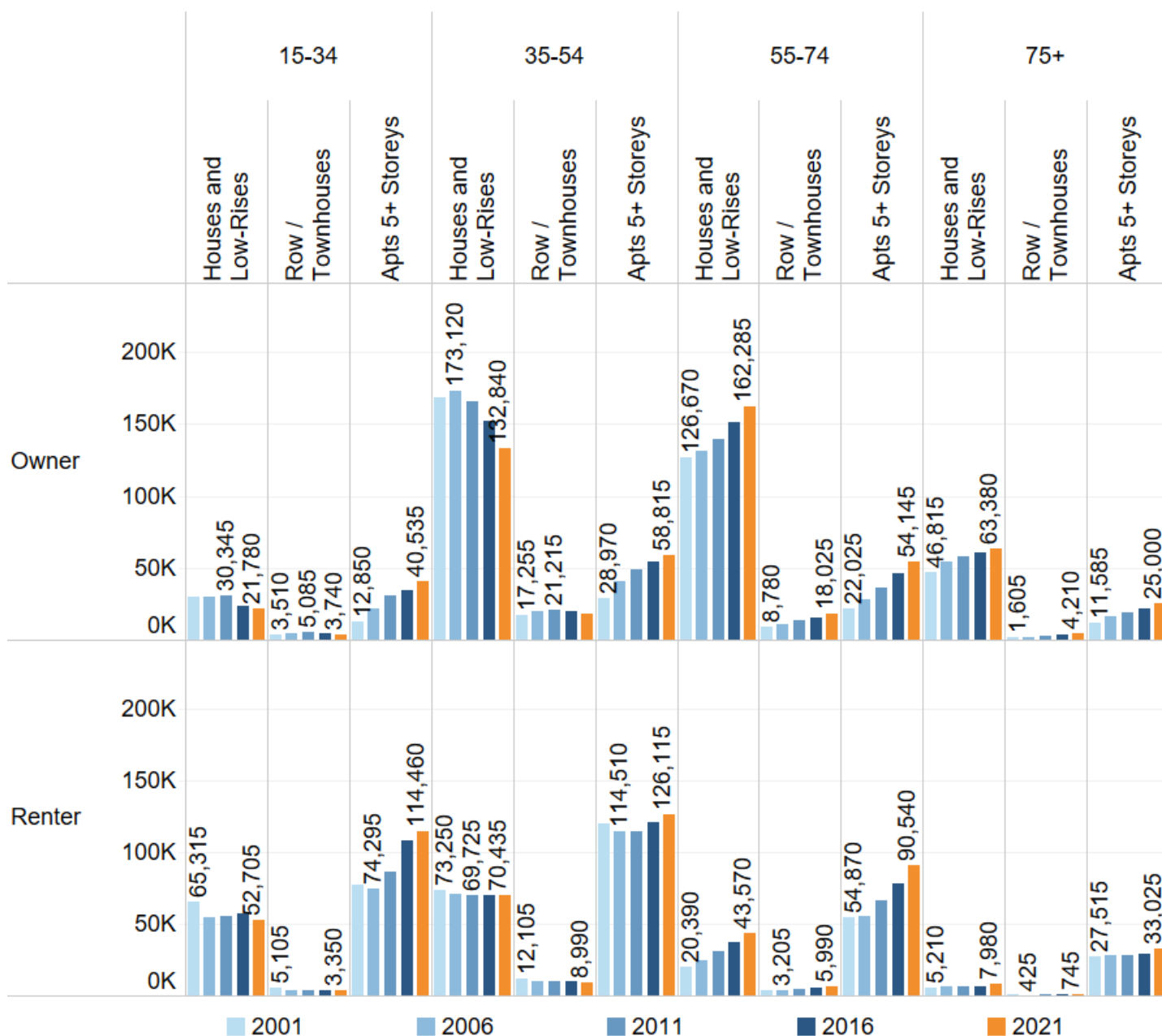


40.6% of the houses and low-rise dwelling stock in 2021, regardless of tenure, and 59.3% of the owner-occupied houses and low-rise dwelling stock in 2021. At some point in the future, as these senior households age, the 225,665 units will turn over, yielding a significant increase in the supply of this type of housing relative to the stock as a whole.

The issue of when that turnover may occur is pressing, as it accounts for a significant share of the existing housing supply and could help address the strong demand for ground related housing, as explored in the Right Size Housing and Generational Turnover Bulletin. That bulletin estimated how much new housing stock may be needed in the future if recent

trends continue, along with how much additional population could be housed in older generations' dwellings when those dwellings turn over to younger households. Results from the bulletin's analysis indicate that approximately 60% of the future increase in demand for housing can be fulfilled by the turnover of older generations' housing.⁴⁴

Figure 53: Number of Households by Tenure, Dwelling Type and Age of PHM, 2001-2021



House and low-rise ownership is decreasing for households under 55 years of age: Owner-occupied households aged 35-54 in houses and low-rises peaked in 2006, with 173,120 households, and between 2001 and 2021 decreased by 35,910 households from 168,750 to a low of 132,840 households in 2021. As discussed earlier, the overall number of 15-34 households in Toronto has increased (see Figure 29 on page 42), yet the number of owner households this age living in houses and low-rises has decreased from a high of 30,345 households in 2006 to 21,780 households in 2021 (see Figure 53). Much of these declines can be attributed to older generations aging out of the 15-34

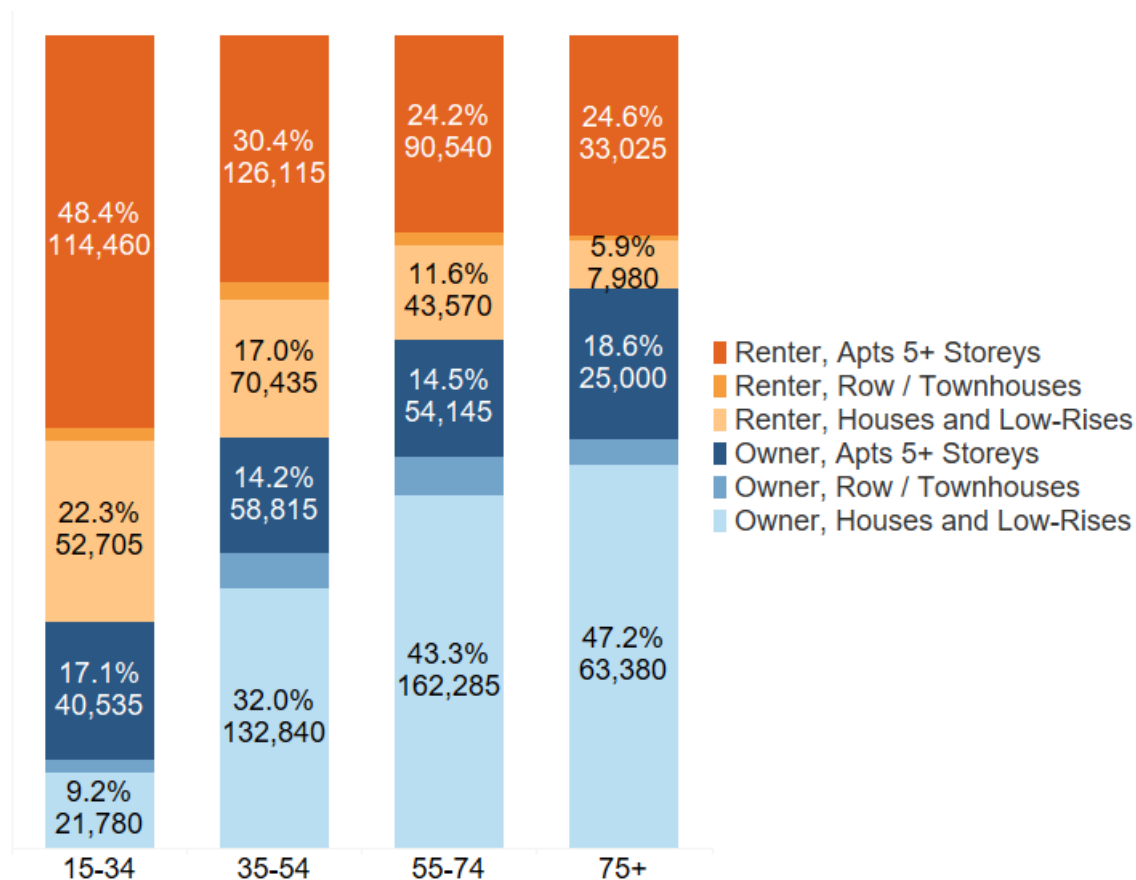
and 35-54 age categories, as well as rising homeownership costs in Toronto (see Figure 56 on page 74).

Mid/high-rise ownership growth is led by households aged 55-74: Across all age groups, there was an overall increase of 103,065 mid/high-rise owner households in the 20-year period (see Figure 52 on page 70). The 55-74 age group accounts for the most growth, growing by 32,125 households since 2001. However, ownership of mid/high-rise units in the 35-54 and 15-34 age groups is also noteworthy, growing by 29,840 and 27,690 households respectively. The growth in mid/high-rise households owned and occupied by those aged

55-74 likely reflects the fact that mid/high-rise units make up most of the new housing stock rather than being caused by Baby Boomers aging out of the 35-54 group, as these increases are not offset by declines in the younger age category.

Mid/high-rise owner households make up a relatively small proportion of housing occupancy in each age group: Mid/high-rise ownership numbers have increased in every age group since 2001. However, ownership of this housing type made up no more than 18.6% of any age group's total housing occupancy in 2021 (see Figure 54).

Figure 54: Proportion of Households by Tenure, Dwelling Type and Age of PHM, 2021



The increase in renter households in mid/high-rise units is primarily by households aged 15-34 and 55-74:

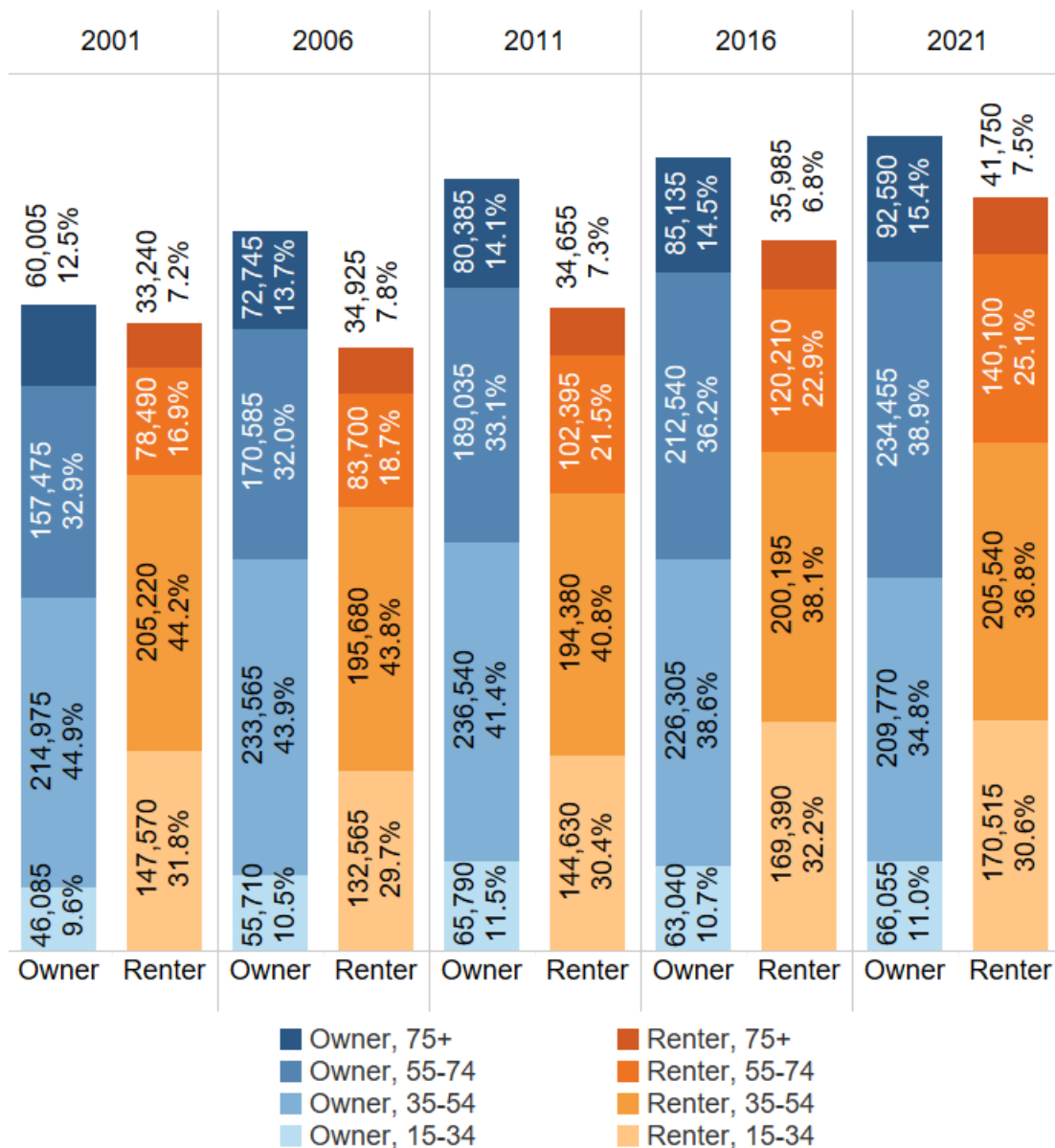
The number of renter households aged 55-74 living in mid/high-rise units has increased steadily since 2001, growing 65.0% from 54,870 to 90,540 in 2021. The number of households aged 15-34 renting in mid/high-rise units has increased in the same time period, growing 48.4% from 77,145 to 114,460. The numbers of households aged 35-54 and 75 and over who rent units in mid/high-

risers have fluctuated over the last 20 years though have generally been around 120,000 households and 30,000 households, respectively.

The proportion of both renter and owner households aged 35-54 years is shrinking: Between 2001 and 2021 the proportion of renter and owner households aged 35-54 relative to the total number of households in each tenure decreased from 44.2% to 36.8% and 44.9% to 34.8%, respectively (see Figure 55). Households of both

tenures aged 15-34 and 75 or older shifted slightly, both positively and negatively, while households aged 55-74 increased noticeably. Renter households aged 55-74 increased from 16.9% to 25.1% and owner households increased from 32.9% to 38.9%. These shifts reflect the overall decrease of households aged 35-54 in Toronto and the overall aging of the City's population (see Figure 29 on page 42).

Figure 55: Proportion of Households by Tenure and Age of PHM, 2001-2021



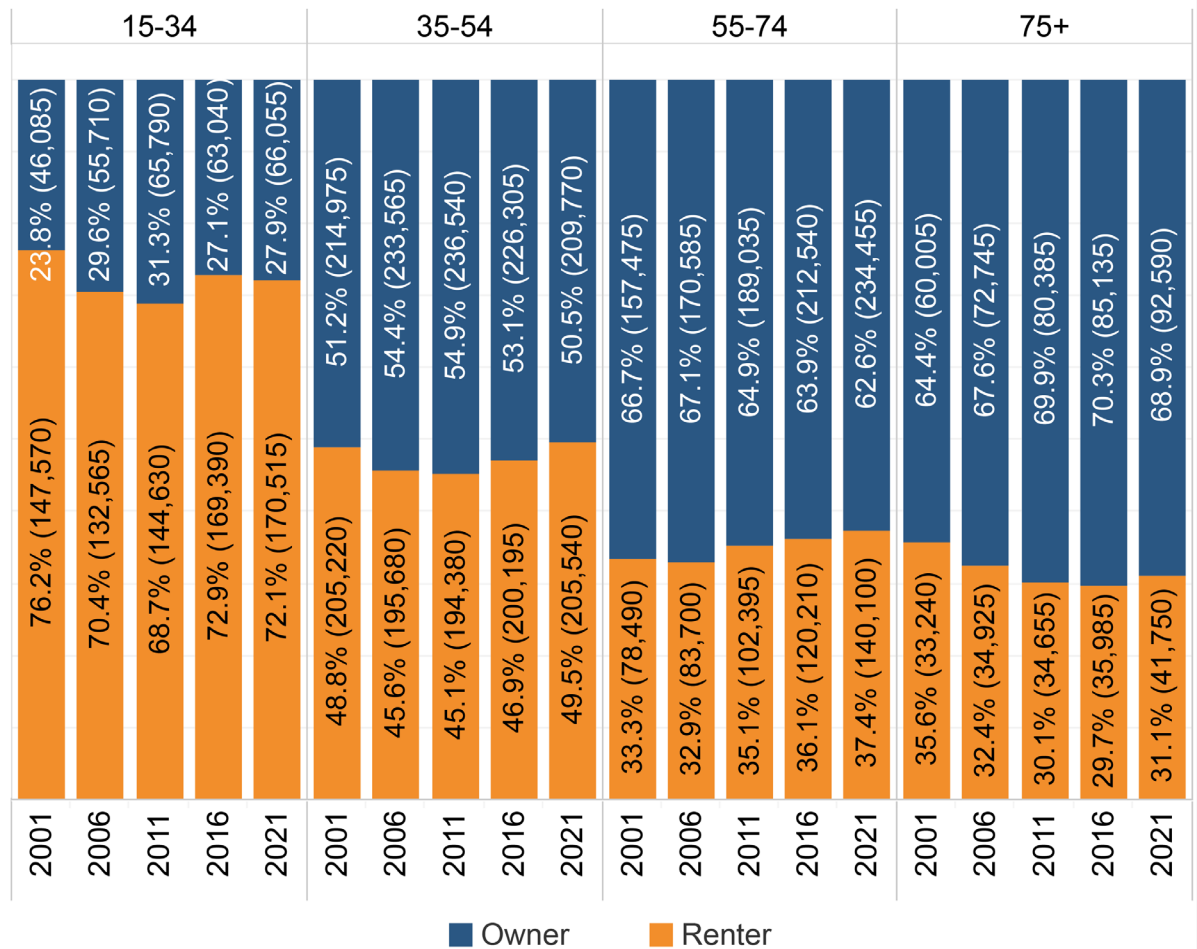
Ownership rates among younger households have increased since 2001 while they have decreased for households aged 55-74: Examining the ownership and rental rates among each age group (see Figure 56) reveals that ownership among households aged 15-34 is increasing overall since 2001, while ownership rates among households aged 55-74 is decreasing. The proportion of owner households among those aged 15-34 increased between 2001 and 2021 from 23.8% to 27.9%. This increase is driven by the increase in ownership of mid/high-rise units. At the same time, the proportion of owner households among those aged 55-74 decreased between 2001 and 2021 from 66.7% to 62.6%. Although this may sound contradictory to earlier

observations as this age group is leading the city's growth in ownership households, it simply means that the number of renter households aged 55-74 increased at a greater rate than owner households that age. Thus, the division of tenure among this age group has shifted.

Recent Rental Supply and Demand

This section compares increases in purpose-built rental housing with increases in renter households from 2016 to 2021. This analysis finds that while the supply of rental housing has not kept up with demand the supply of purpose-built rental is starting to increase, and if recent production rates are maintained there is the possibility for more demand to be met.

Figure 56: Proportion and Number of Households by Tenure in Each PHM Age Group, 2011-2021



Recently-Built Housing Stock by Tenure

The supply of purpose-built rental units is increasing: In the five years between the 2016 Census and 2021 Census (May 2016 - April 2021), 12.9% of all housing completions in Toronto were purpose-built rental (see Figure 57). There were 10,256 rental units completed, which is about one sixth of the number of condominium completions (61,416). To compare the progress, in the period between the 2011 and 2016 Censuses, less than 6,000 purpose-built rental units were completed representing only 6.8% of all completions.

In 2023, the completion of 4,979 purpose-built rental units was recorded by CMHC, the highest level since 2001 (see Figure 59). This, in combination with the volume of rental units in the Development Pipeline (discussed further in this section), is an encouraging sign that the construction of purpose-built rental units will continue to increase.

In the last five years, renter households are growing faster than owner households: The number of renter households has increased about twice as fast as the number of owner households between 2016 and 2021 (see Figure 58). Owner households have increased by 15,900 while renter households have increased by 32,190.

This increase in renter households is occurring despite the fact that only 10,256 purpose-built rental units were completed in same time frame (see Figure 57). If the number of rental households is increasing, and the number of new primary rental being built is less than that increase, this indicates that many renters are occupying units in the secondary rental market. The secondary rental market consists of rented condominiums as well as other secondary units. Other secondary rental units include dwellings such as rented houses or secondary suites located within other dwelling units.

Figure 58: Change in Number of Households by Tenure, 2016-2021

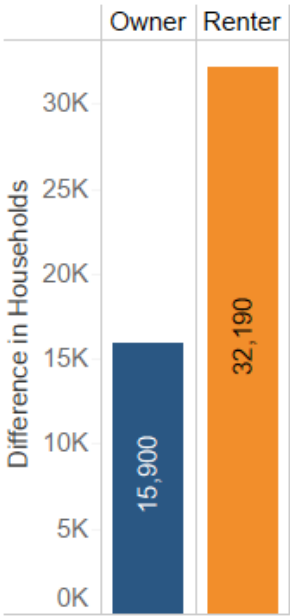
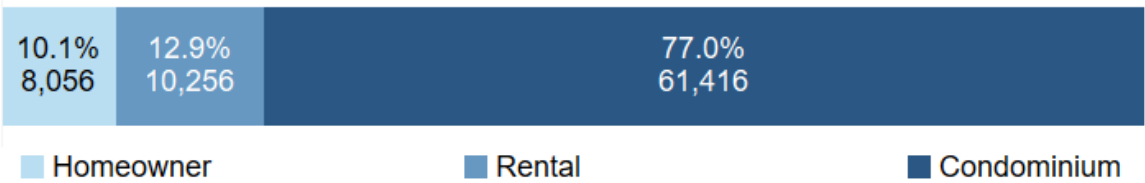


Figure 57: Number and Proportion of Completions by Tenure, May 2016-April 2021



Source: CMHC Starts and Completions Survey.

Note: Tenure shown in this graph is the intended tenure as of the time CMHC surveyed the units. Actual tenure of the units may vary. May 2016-April 2021 period is highlighted for comparability with condominium status data in the Census. Rental refers to the primary rental market, which only includes rental units in privately-initiated apartment structures containing at least three rental units.

Tenure and Condominium Status

Condominiums have been the dominant tenure of units built in Toronto over the last 20 years (see Figure 59). The proliferation of condominiums has impacted both owner and rental markets.

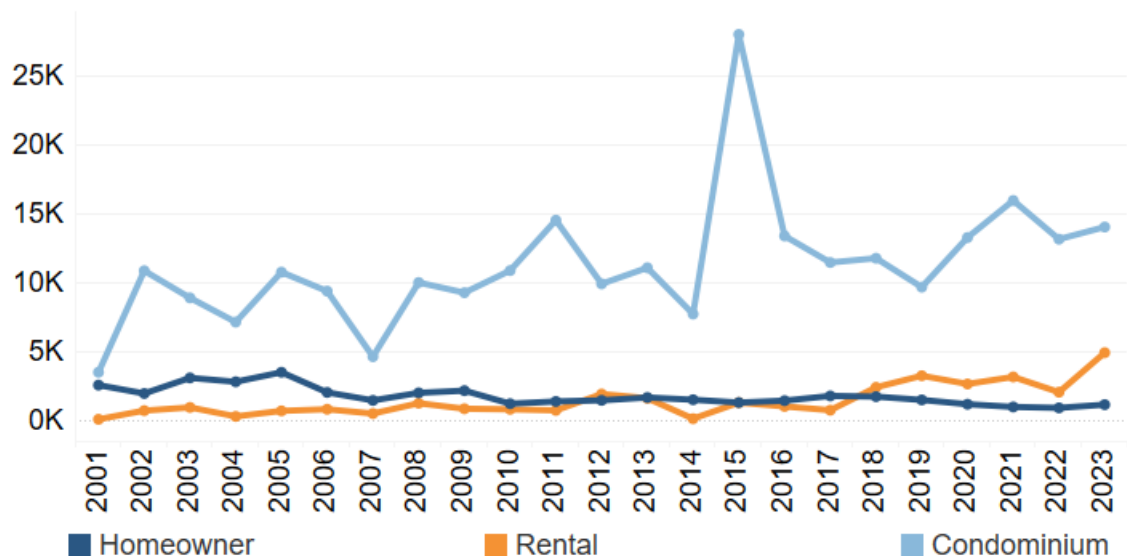
Condominiums are increasingly being occupied by renter households:

Although condominium tenure is a form of ownership, condominium units are increasingly being occupied by renters. While construction of purpose-built rental units has been consistently low over the last 20 years the demand for rental housing has not, and as a result the secondary rental market has filled the gap to meet the demand. Between 2011 and 2021, the number of condominium households has increased by 188,255 households, from 234,965 to 353,220. While both owner occupied and rental

condominiums have increased during this timeframe, renter households in condominiums have grown by a larger margin. Renter households in condominiums increased 120.9%, from 60,230 households in 2011 to 133,020 households in 2021, while owner households in condominiums increased 26.0%, from 174,735 households in 2011 to 220,200 households in 2021 (see Figure 60).

Rental condominiums available through the secondary market help fill the gap in the supply of rental units, however, rented condominium units tend to be less secure and less affordable than purpose-built rental units. The owner of a condominium has the ability to remove the unit from the rental market for their own use, meaning the tenure of the unit is not guaranteed and renters may have to unexpectedly move. Further, in 2022, rented one-bedroom condominium apartments had an average monthly

Figure 59: CMHC Completions by Intended Market, 2001-2023



rent of \$2,431 while one-bedroom purpose-built rental apartments had average rents of \$1,708,⁴⁵ and condominium units occupied after November 15, 2018 are not subject to rent control. Affordability is further examined in the following chapter on page 83.

The share of condominium apartments held by investors is growing: Condominiums have often functioned as an entry point for home ownership and provided opportunities for people to downsize. They have also become a popular form of investment and a way to generate personal income. The share of condominium apartments held by investors, defined as those owning but not being the primary resident of a property, grew to 37.3% in 2021 from 36.2% in 2020. This is more than double the proportion of all dwelling types used as investment properties, which was 18.8% in 2021.⁴⁶

Unfavourable selling conditions in 2023 and by-laws aimed to protect long-term rental accommodations, such as the vacant home tax and regulation of short-term rentals, have encouraged investors to rent out their units to long-term tenants.⁴⁷ This signals that the by-laws and programs are achieving their objectives by adding to the supply of rental housing. At the same time, however, rental condominium units provide less security of tenure for residents, as they may be reabsorbed back into the ownership market once selling conditions become favourable again, and units occupied after November 15, 2018 are not subject to rent control.

Figure 60: Number of Households in Condominiums by Tenure 2011-2021

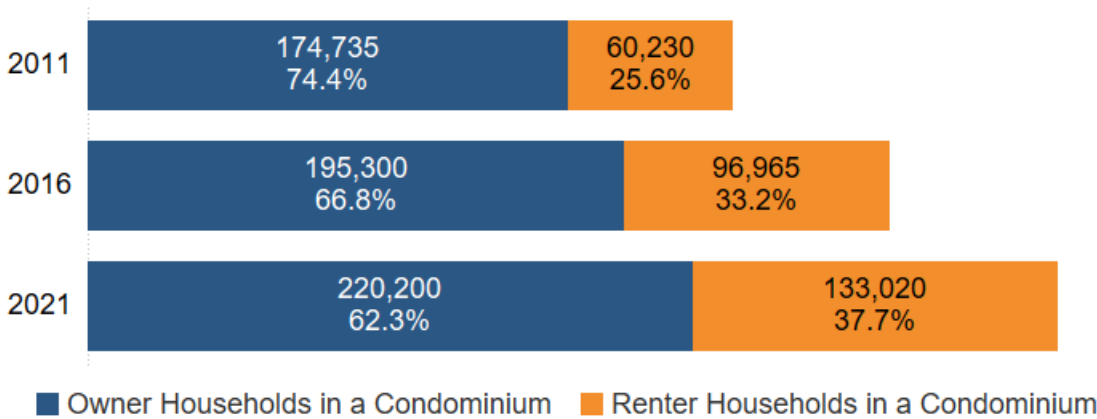


Figure 61 shows that while a large portion of the existing occupied rental stock was constructed between the 1950s and 1970s, renter households are increasingly occupying more recently constructed units, most of which are part of a condominium.

Almost a quarter of all renters were renting condominium units in 2021:

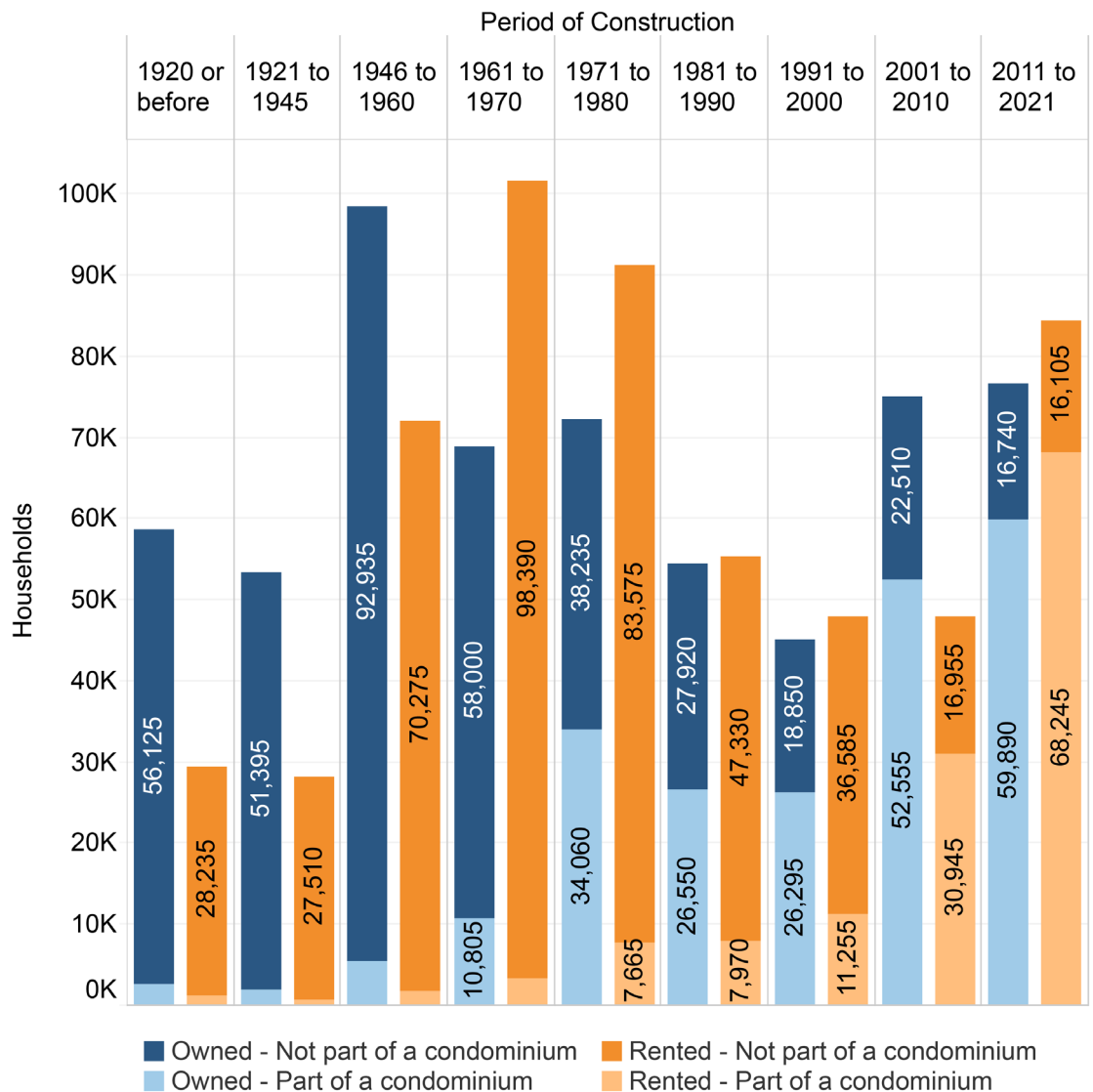
Renter households reported by the Census includes all households who rent, and not just those in purpose-built rental stock alone. The term renter households includes renters living in condominium apartments. Since 2011, the Census provides a breakdown

of renters living in condominium dwellings. In 2011, there were 60,230 households in rented condominiums representing 12.7% of all renter households (see Figure 62). In 2021, ten years later, this more than doubled to 133,020 households. As a proportion of all renter households in 2021, this means that the share has increased to 23.8% of all renter households, almost a quarter of the 557,970 renter households in Toronto.

Renter households renting non-condominium units declined:

Between 2016 and 2021, the number of renter households

Figure 61: Households by Tenure and Period of Construction, 2021



who were renting a unit not in a condominium declined by 3,915 households. While the decline is negligible relative to the total number of renter households, it is noteworthy as an indicator of occupancy trends mid-pandemic, when a decline in post-secondary students, paused immigration and high unemployment most acutely affected occupancy rates.⁴⁸ Rental vacancies in purpose-built units were 3.6% in October 2020 and 4.9% in October 2021. These vacancy rates are much higher when compared to the years preceding the pandemic which were generally in the range of 1% to 1.5%. Latest data shows that occupancy is increasing and that there's been a return to lower vacancy rates (1.4%).⁴⁹ The decline in renter households not in condominium units is not an indication that there was a mass amount of purpose-built rental stock that was demolished or converted, but that there were fewer occupied rental units because people temporarily left or did not return to Toronto during the pandemic.

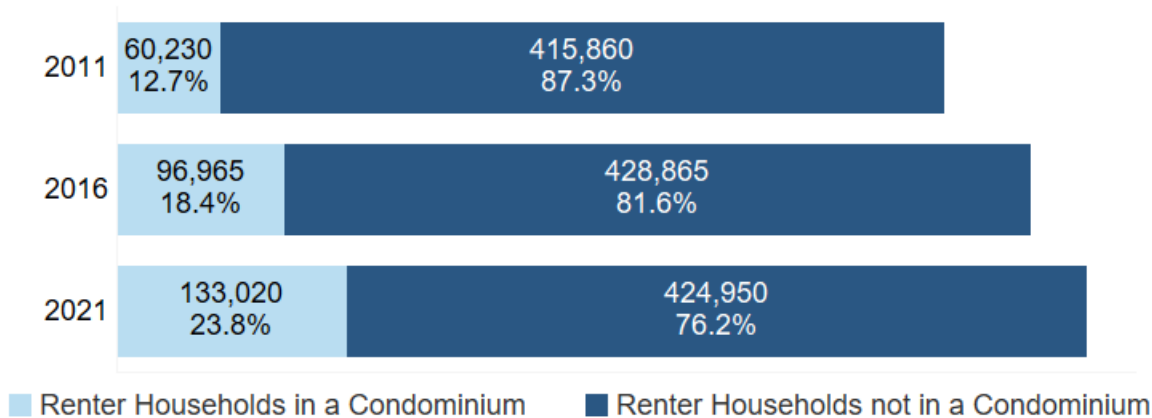
Comparing Census information on renter households by condominium status with the number of primary rental unit completions reported by CMHC provides a clearer picture of the extent to which the secondary rental market served the Toronto market in the 2016 to 2021 period.

All of the recent increase in renter households is in rented condominiums: Figure 62 shows that the increases in rental condominium units facilitated the overall increase of renter households between 2016 and 2021. Renter households in condominiums increased by 36,055; however, renter households in non-condominium units (e.g. rental units in the secondary rental market but not condominiums, or purpose-built rental units) decreased by 3,915 during this timeframe.

As shown previously in Figure 57 on page 75, 10,256 purpose-built rental units were constructed between May 2016 and April 2021 according to CMHC. If all of these new purpose-built units were fully occupied at the time of the 2021 Census, then this indicates that renter households occupying non-

condominium units in the secondary market decreased by 14,171 (see Figure 63). This decrease of 14,171 renter households in non-condominium rental units is likely the result of many different factors, as the impetus to move is personal and unique to each household. The possibility that some rental units may have been lost to renovation or that units became owner occupied cannot be discounted, but as mentioned elsewhere in the bulletin this decrease is most likely a temporary decline in occupancy due to the short-term impacts of the COVID-19 pandemic. The increased vacancy rates and lower rent prices that occurred during the pandemic also presented renters the opportunity to move within Toronto and find housing more suitable to their needs and preferences. Some renters previously in non-condominium units may have moved into condominium units for lower rents, a larger unit, a more suitable location or to have access to amenities that are now standard in condos but often missing in older purpose-built rental and secondary suites.

Figure 62: Number of Renter Households by Condominium Status, 2011, 2016 & 2021



Future Housing Stock by Tenure

Proposed purpose-built rental development is increasing: While very little new purpose-built rental units have been built over the last 20 years compared to other tenures, there has recently been noticeably higher rates of rental completions and the City has been receiving an increasing amount of development applications proposing rental units, according to the 2023 Q4 Development Pipeline.⁵⁰ The 2023 Q4 Pipeline shows an increase from 18,258 rental units in built projects to 54,309 units in active projects (projects with at least one planning approval but that are not yet built) to 47,734 units in projects under review (see Figure 64 on page 82). This amounts to 17.2% of all units in built projects, 21.0% of all units in active projects, and 10.9% of all units in projects under review.⁵¹ There are three times as many rental units in active projects as there are rental units built in this period. Rental units make up 120,301 units or 15.0% of all units proposed in the Pipeline. This is a sizable increase from the 2016 Housing Occupancy Trends Bulletin, which previously reported 42,250 rental units, or 10.7% of the 2018 Q4 Pipeline. Most of this proposed rental stock consists of market-rate units which will not directly address the supply of affordable rental housing, however this additional stock will still positively impact the overall supply of purpose-built rental housing in Toronto. City initiatives like Housing Now and the implementation of Inclusionary Zoning, which depends on Provincial approval of major transit station areas and protected major transit station areas delineated by Council, will aid in the creation of affordable housing.

Recent rental completion rates must be at least maintained to meet demand: In the 2021 Right Sizing Housing and Generational

Turnover Bulletin, it was estimated that between 4,300 to 4,800 rental units would need to be built annually to meet the unmet demand by 2051.⁵² In 2023, CMHC reported almost 5,000 rental completions, the highest number of rental completions since 2001. This rate of rental construction must be sustained to meet future demand. The increasing amount of purpose-built rental units being proposed in the Development Pipeline is a positive sign that demand might be able to be met. Increasingly challenging economic conditions may undermine the industry's ability to meet this goal, however government initiatives, such as the HST rebate available from the Federal and Provincial governments, have been created to encourage more rental construction. City initiatives like Housing Now and Inclusionary Zoning will secure future affordable rental units, while the City's Rental Demolition and Conversion policies will help protect the existing supply of purpose-built rental housing.

Key Findings on Tenure

Renter Households are Increasing: Both renter and owner households have increased over the 20-year period, though owner households have grown at a faster rate than renter households in this timeframe. However, focusing on the more recent past, growth in renter households has outpaced owner households since 2011.

Dwelling Type: Owner households are growing in all dwelling types, while renter households are growing in mid/high-rise units and houses and low-rise units but shrinking in row/townhouses.

Older Owners and Younger Renters: Despite the growth in mid/high-rise ownership, this category makes up a relatively

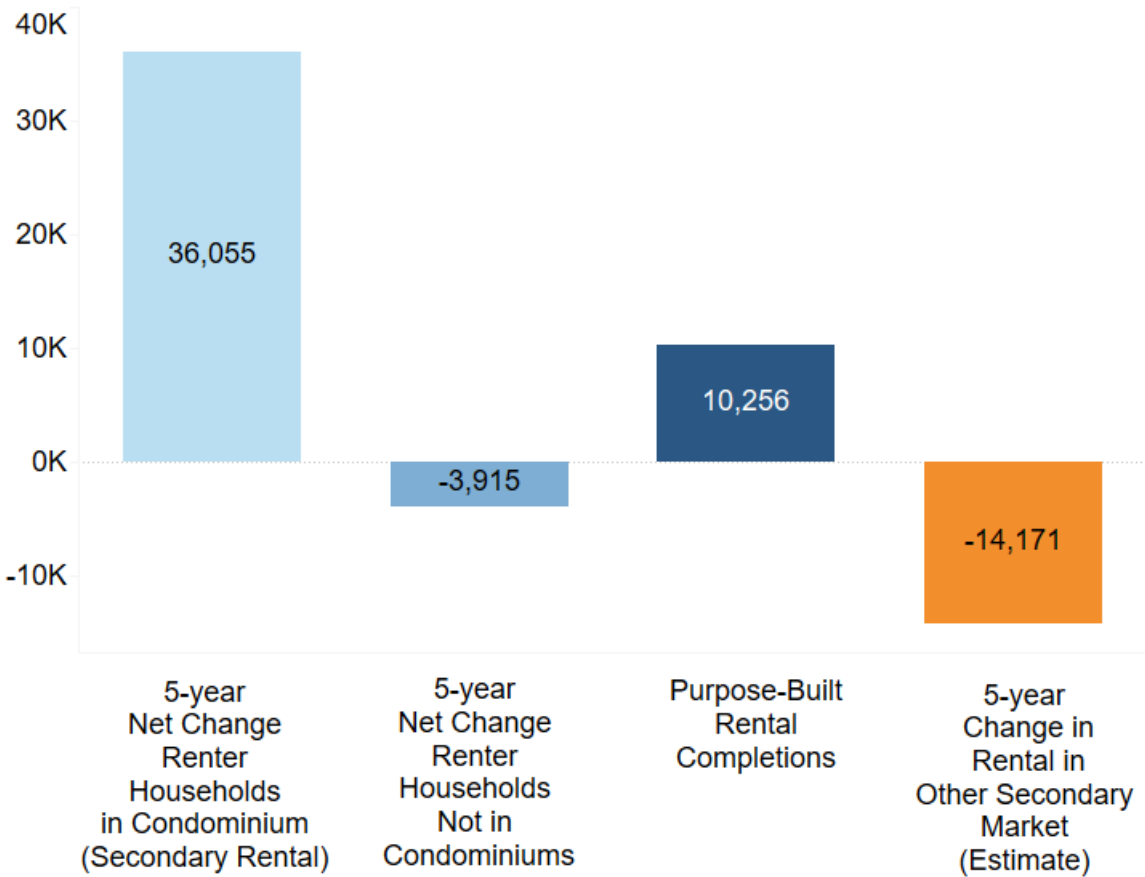
small proportion of housing occupancy in each age group when all dwelling types and both tenures are considered. The increase in ownership of mid/high-rise units is primarily driven by households aged 55-74, likely because of this age group's large size overall; however, growth in ownership of mid/high-rise by households aged 35-54 and 15-34 is not far behind. The 55-74 age group is also propelling the growth of house and low-rise unit ownership, while ownership of these units is decreasing for households under 55 years of age. Meanwhile, the increase in mid/high-rise rentals is being driven by households aged 15-34 and 55-74. Baby Boomers, those aged 55-74 in 2021, have a powerful

impact on the general tenure trends of the city as a whole; the turnover of their units as these households age will likely shift patterns of ownership in future Censuses.

Secondary Rental Market:

Toronto has seen an increase in the construction of purpose-built rental units in recent years, though relatively few purpose-built rental units have been built in Toronto since 2001 compared to other tenures. Despite this, renter households grew faster than owner households over the last five years. As a result, all of the recent net increase in renter households was observed in rented condominiums and almost a quarter of all renters

Figure 63: Estimate of Net Change in Other Secondary Rental Market, 2016-2021



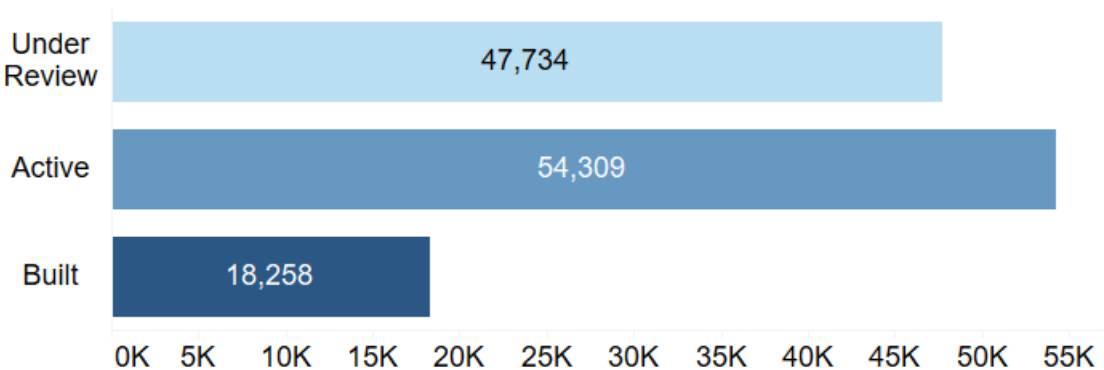
were renting condominium units in 2021. This situation is an ongoing concern, as both condominium rental units and other secondary rental units are less secure than purpose-built rentals, as a tenancy can be lawfully terminated on the basis that the unit is required for use by the owner or their immediate family. Even if a condominium unit is vacated voluntarily, it can be sold at any point after becoming vacant, meaning none of the units are necessarily long-term rental stock. Condominiums are also not subject to the City’s rental housing replacement policies nor its Rental Housing Demolition and Conversion By-law (Chapter 667 of the Toronto Municipal Code), meaning any rental condominium units that undergo demolition or major alterations do not require replacement. Tenants occupying units built after November 15th, 2018 face an extra layer of insecurity, as Ontario’s rules for rent increases enables the landlords of these units to increase rent above guideline anytime during occupancy and not just in between tenants.

Rental Replacement Policy Changes: The Provincial government introduced Bill 23, the *More Homes Built Faster Act*, on October 25th, 2022 to address Ontario’s housing crisis and support the building of 1.5 million homes over the next 10 years. Bill 23 made changes to Section 111 of the *City of Toronto Act* to allow the Minister to make regulations imposing limitations and conditions on the City’s ability to prohibit and regulate the demolition and conversion of residential rental properties. At the time of writing, no regulation has been issued, and the City continues to apply its existing rental replacement policies; however, limiting Toronto’s ability to require rental replacement would negatively impact the supply of purpose-built rental units.

Increasing Rental Supply: The 2021 Right-Sizing Housing and Generational Turnover Bulletin estimated that 4,300 to 4,800 rental units would need to be built annually to meet future demand by 2051. This goal may be reached as long as the rate of rental construction

experienced in 2023 is maintained. Increasingly challenging economic conditions may undermine the industry’s ability to meet this goal. However, government initiatives have been created to encourage more rental construction, such as the tax rebate available from the Federal and Provincial governments that provides a 100% rebate on HST for all new rental construction that begins before the end of 2030 and is complete by the end of 2035. As well, the Federal Government’s Canada Builds initiative will make loans for available for rental apartment development projects, with the intention to reduce construction costs and time. City initiatives like Housing Now, which uses City-owned land to develop affordable housing, and Inclusionary Zoning, which once the necessary approvals are issued by the Provincial Government will require affordable units in private development projects within certain areas of the city and ensure that some of the future rental stock will be affordable.

Figure 64: Number of Proposed Purpose-Built Rental Units by Pipeline Status, 2023 Q4 Development Pipeline



Source: City of Toronto, Development Pipeline 2023 Q4

Affordability

The traditional benchmark for what is considered unaffordable is spending 30% or more of household income on housing.⁵³ While the City of Toronto recently updated its definition of affordable housing⁵⁴ (see sidebar), this Bulletin reports on the more commonly used definition.

Affordability is an issue impacting both renters and owners. These pressures have a direct bearing on the housing options available to Toronto residents, as does the availability of housing stock in the private market and subsidized housing sector, and the types of units that continue to be built. High rental costs may prevent some households from renting units that are large enough to suit their needs or make it difficult to rent in areas that are convenient for accessing work, school or family. High ownership costs may also prevent some households who want to own from being able to afford it, which may drive demand for smaller units and rental housing, as well as reduce the mobility of owner households into more suitable housing.

Household Income by Tenure and Age

Average owner household incomes are twice that of renter households: Household income data from the 2021 Census shows that the average 2020 household income of owner households was \$161,600 compared to \$79,500 of renter households (see Figure 65). Average household income of renter households does not exceed \$91,000 for any age group, whereas owner household incomes are twice as high for all age groups 25 years and over. This highlights the current disparity in household incomes between tenures which in turn affects what housing these households can afford in Toronto.

Updated Affordable Housing Definitions

The previous definitions of affordable housing in the City's Official Plan were based solely on average market rent—the average rent paid by current tenants, by unit type, in purpose built rental buildings across the City.

The revised affordable rental definition takes into account total monthly shelter cost (gross monthly rent, inclusive of utilities for heat, hydro, hot water and water) as well as households' income. It is defined as total monthly shelter costs at or below the lesser of one times the average City of Toronto rent, by dwelling unit type, as reported annually by CMHC, or 30% of the before-tax monthly income of renter households in the City of Toronto at or below the 50th or 60th percentile income, based on the number of persons in the household.

The revised affordable ownership definition is where the purchase price (which for new units is inclusive of Harmonized Sales Tax (HST) payable by the purchaser) is at or below an amount where the total monthly shelter cost (mortgage principal and interest – based on a 25-year amortization, 10 per cent down payment and the mortgage rate for a conventional 5-year mortgage as reported by the Bank of Canada in January of the applicable year, and a mortgage insurance premium – plus property taxes calculated on a monthly basis based on the purchase price, and standard condominium fees) is affordable, based on paying no more than 30% of before-tax monthly income, to all households in the City of Toronto at or below the 30th to 60th percentile income, depending on the number of bedrooms. Shelter costs is defined as mortgage principal and interest – based on a 25-year amortization, 10 per cent down payment and the mortgage rate for a conventional 5-year mortgage as reported by the Bank of Canada in January of the applicable year, and a mortgage insurance premium – plus property taxes calculated on a monthly basis based on the purchase price, and standard condominium fees.

While the new definitions, which take into account of the income of households, provide a better understanding of housing affordability in the City of Toronto, it is more complicated to calculate how many households meet the definition. This is a good topic for future study.

Unaffordability by Tenure

Many people experienced significant hardship, job losses, and losses in market income in 2020 and 2021 because of economic shutdowns and restrictions put in place to limit the impact of the COVID-19 pandemic, with these losses tending to concentrate among renter households with lower average incomes.⁵⁵

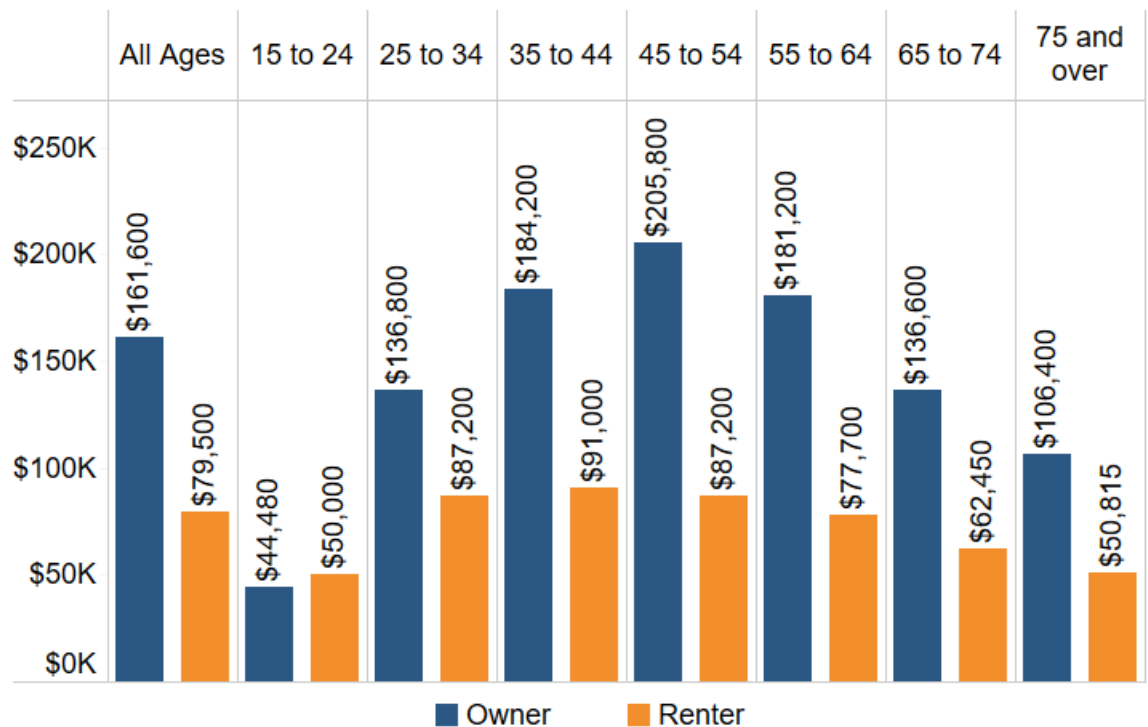
Temporary monetary transfers from the government in response to the COVID-19 pandemic, including the Canada Emergency Response Benefit (CERB), provided relief for many households who may have experienced losses in income due to the shutdowns. These payments helped to lift many households who were paying, or close to paying, 30% or more of their income for housing, above the unaffordable

housing threshold.⁵⁶ Differences in the impact of COVID-19 shutdowns, and correspondingly of benefits, between tenures contributed to the greater degree of improvement in affordability seen for renters.⁵⁷

Affordability temporarily improved in 2021, particularly for renters:

Between 2016 and 2021, the proportion of households considered to be living in unaffordable housing, that is, spending 30% or more of their income on shelter costs, decreased for both renter and owner households. The improvement in affordability was greater for renter households, with the proportion living in unaffordable housing declining from 46.8% to 40.0%, compared to 27.4% to 25.6% for owner households (see Figure 66 on page 85).

Figure 65: Average Household Income by Tenure and Age of PHM, 2021

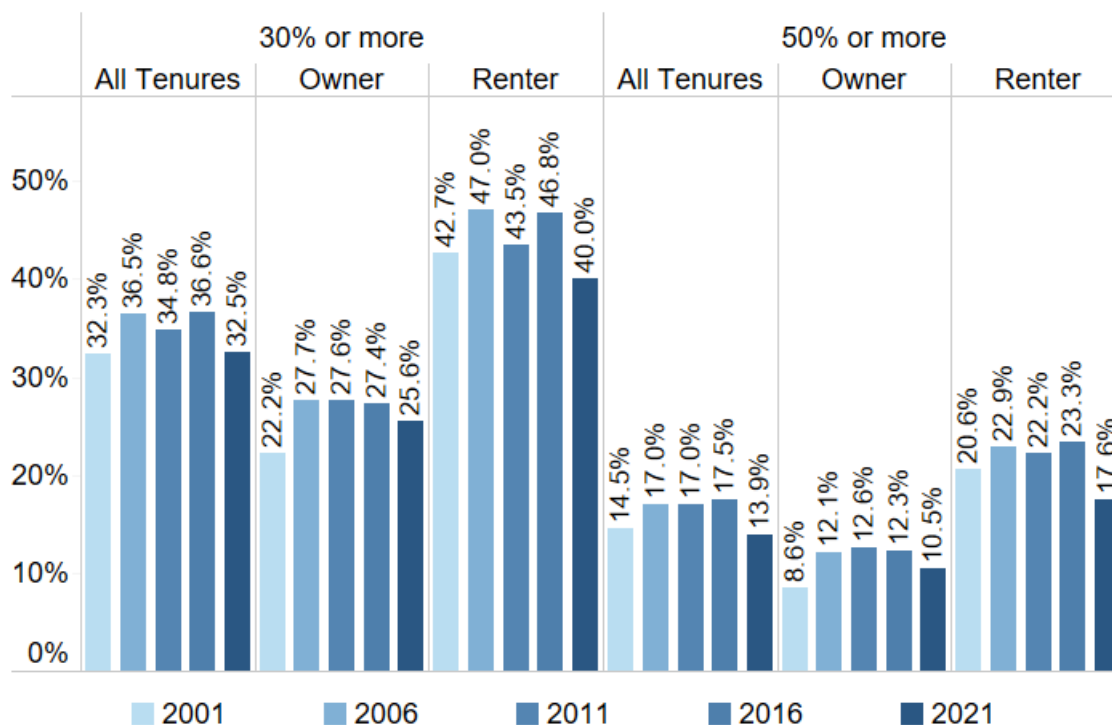


Improvement in affordability was likely temporary: The pandemic-related government transfers helped to increase incomes and therefore decrease the proportion of households living in unaffordable housing. The benefits were phased out by the fall of 2021 as economic activity resumed, and with the highest inflation seen in four decades,⁵⁸ there is likely increased pressure on lower income households since that time. As will be discussed in the Rental Costs section, average rents have increased since 2021, adding further pressure for renters.

Despite some temporary relief for renters in 2021, a greater proportion of renters than owners still struggle with unaffordability: In 2021, 32.5% of all Toronto households were

considered to be living in unaffordable housing. However, the level of affordability is not equal among renters and owners. Four in ten renting households (40.0%) were spending 30% or more on shelter costs compared to about a quarter of owner households (25.6%). The gap between renter and owner unaffordability also exists for households spending greater than 50% of their incomes on shelter costs, where the proportion of renters (17.6%) is also more than that of owners (10.5%). Even if some proportion of renters could be said to be choosing to spend more than 30% of their income on housing, renter households have consistently been worse off than owner households, in part due to the direct correlation between income and unaffordability.

Figure 66: Proportion of Households Spending 30% and 50% or More of Household Income on Shelter Costs, 2001, 2006, 2011, 2016 & 2021



Affordability has not changed significantly in 20 years: Comparing both the 30% and 50% income shelter cost ratios for both tenures in 2001 and 2021, the average proportion of income spent on shelter has changed little despite the temporary improvement in 2021.

Unaffordability by Age of PHM

While fewer households had shelter costs that were unaffordable in 2021, some populations still faced notable affordability challenges.

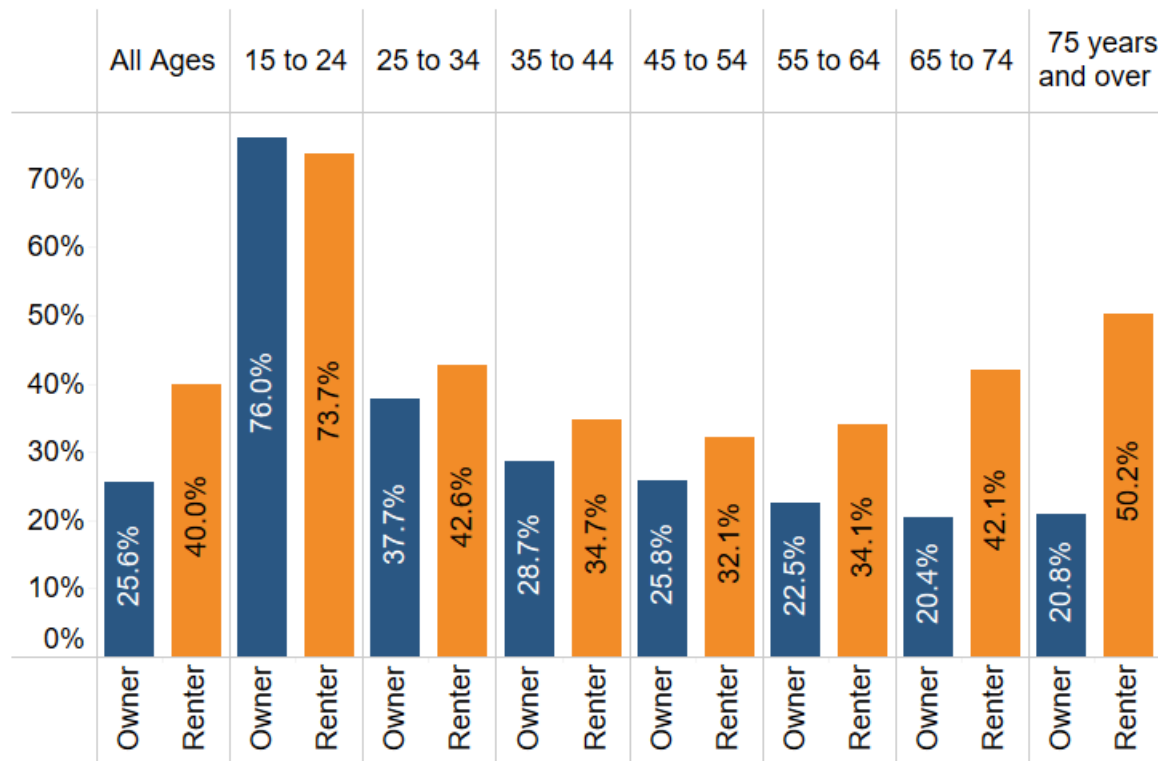
Most households headed by a young adult experience unaffordable shelter costs:

Households headed by young adults, aged 15 to 24, are over twice as likely to live in unaffordable housing than more senior households: 74.1% of all households aged 15 to 24 compared to 31.3% of all households aged 25 and older. The proportion of young adult households spending 30% or more of their income on shelter costs

is similar for both owner and renter households, when average incomes are similarly low (see Figure 67). The high housing costs experienced by young adults as they move to begin their careers, attend postsecondary education or form their own families may limit career and housing options and negatively impact their ability to save for the future and establish themselves financially.⁵⁹ Nevertheless, young adults continue to choose to stay in or move to Toronto despite these high unaffordability rates and the disruptions of the pandemic, as described in the earlier section on Population Growth and Movement.

Unaffordability rates for owner households decrease as they increase in age: The proportion of owner households spending 30% or more of their income on shelter costs tends to decrease over time as average income increases, stabilizing at just above 20% of households once the PHM reaches retirement age.

Figure 67: Proportion of Households Spending 30% or More of Household Income on Shelter Costs by Age of PHM and Tenure, 2021



This trend is not present for renter households. While the proportion of renter households in unaffordable housing is higher than that of owner households during the PHM’s prime working years, the divergence is most acute among senior-led households.

Older owner households may have purchased some time ago and therefore have mortgages that are relatively lower than those of more recent and younger owner households, due in part to lower house prices and more favourable lending rates, or, have their mortgages paid off completely. On the other hand, renter households will continue to pay rent and this rent will likely increase over time, even as their incomes may be reduced or become fixed in retirement. As fixed incomes may not keep pace with the rising cost of housing, they may not provide seniors with sufficient resources to afford suitable housing,⁶⁰ particularly in

high-cost regions such as Toronto. Thus, relative income is not the sole indicator of the impact of affordability or unaffordable housing between the two tenures, as shelter costs most likely increase for renters and decrease for owners as they age.

About half of senior renter households experienced unaffordable housing: Renter households headed by persons aged 75 years and older (50.2%) dealt with unaffordable housing at a higher rate than the total renter population (40.0%) and more than double that of owner households of the same PHM age (20.8%), a trend seen across Canada.⁶¹ While the City provides subsidized units in seniors-only buildings, the waitlist for these units means that it can take years for applicants to acquire suitable housing.

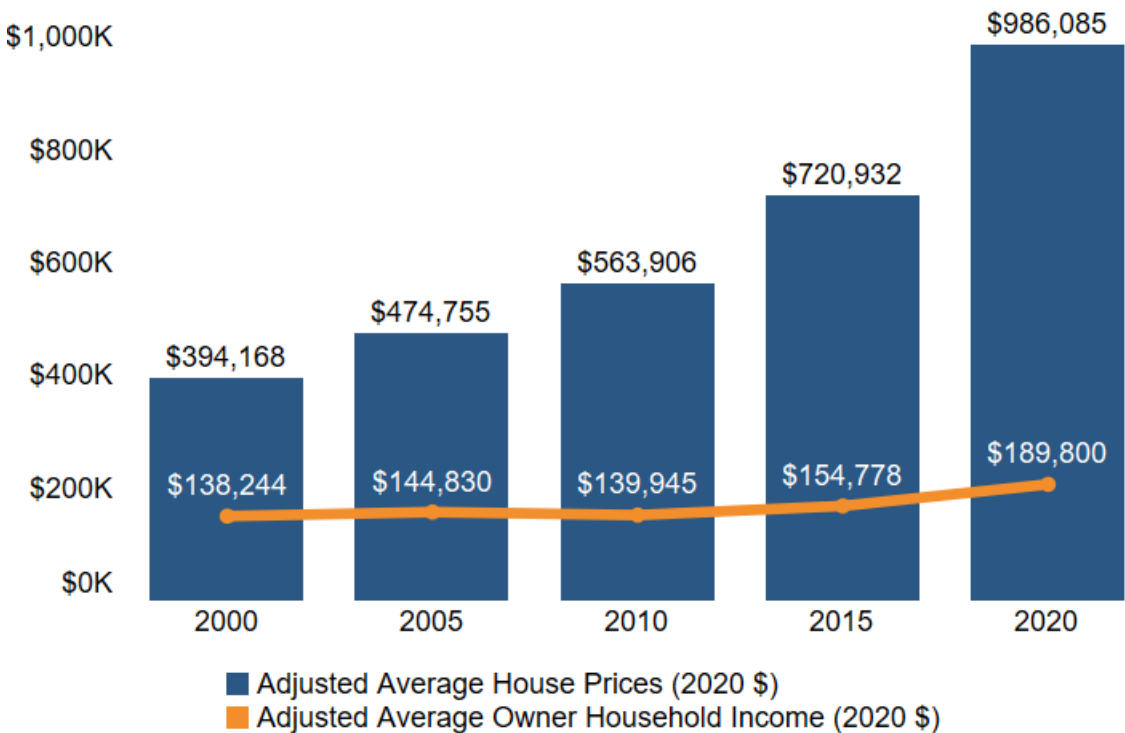
Housing Costs and Incomes

The following sections compare changing housing costs and household incomes for renters and owners over time.

Owner Costs

The average price of all home types in constant 2020 dollars increased from \$394,168 to \$986,085 in 20 years, a growth of 150.2% (see Figure 68). In the same period, the average owner household income in constant 2020 dollars increased from \$138,244 to \$189,800, a growth of 37.3%. This significant increase in house prices relative to more moderate income growth means that it has become more difficult to afford a home, as the average price of a house has grown from being less than three times the average income in 2000 to over five times in 2020. Further, the median price of a house was almost six times the median household income in 2020 (\$799,000 compared to \$136,000, respectively).⁶²

Figure 68: Average Cost of All Home Types⁶³ and Average (Annual) Owner Household Income, Expressed in 2020 Dollars

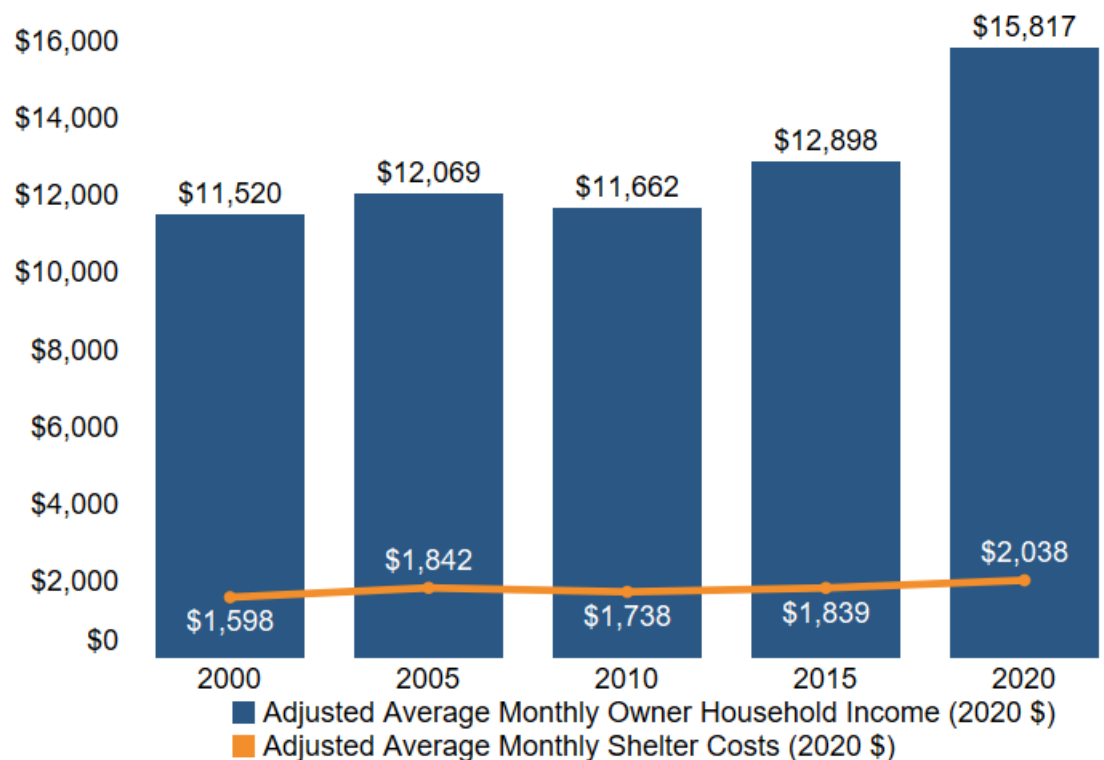


Average owner household income has risen greater than average shelter costs: Despite average home prices increasing by over 150% between 2000 and 2015, average shelter costs for owners increased by only 27.5% over the same time period, from \$1,598 to \$2,038 per month (see Figure 69), due in part to favourable lending rates and longer amortization periods. As discussed in the Tenure section, the number of owner-occupied households aged 55 and over has been increasing steadily since 2001. The reason that owner shelter costs may not have increased more than what is reported may be due to the older age of many of the owners (may have paid down or paid off their mortgages). For younger households, the increase may be more. While monthly shelter costs for owner households have consistently been greater than average monthly rent (see Figure 70 on page 91), averaging about one-third higher, average

household incomes have been at least twice as high as renter household incomes as previously discussed.

Increased interest rates may put additional pressure on owner households that are already struggling: The Bank of Canada first raised interest rates in March 2022 to curb record high inflation, increasing its policy rate from 0.25% to 5% by July 2023, impacting the cost of homeownership for those with variable mortgage rates, those renewing their mortgages, as well as for prospective buyers. One in three Canadian borrowers have seen their monthly mortgage payment increase since interest rate hikes began, and nearly half of all outstanding mortgages in Canada are estimated to renew in the coming years, many of whom likely bought at or near the peak of housing prices around 2020 and 2021. This increase could represent an uptick of

Figure 69: Average Monthly Shelter Costs⁹¹ and Average (Monthly) Owner Household Income, Expressed in 2020 Dollars



about 30% to 40% in their average monthly payment.⁶⁴ While the Bank of Canada may moderate its rate as inflation responds to monetary policy, households have nonetheless had to cope with the inflation and higher mortgage rates that have occurred. The City's property tax relief initiative and the First-time Municipal Land Transfer Tax Rebate Program may help existing and prospective owner households manage these increased carrying costs.

Younger households most likely to be impacted by increased interest rates:

Households aged 25 to 34 are likely to have either recently bought or are soon to buy a home, and compared to older households, are more likely to have less total income, less equity, a higher mortgage principal, or all of the above. Therefore, the impact of rising interest rates on younger households' expenditure decisions is more significant than on older households. In 2021, 43.4% of owner households with mortgages aged 15 to 34 were paying more than 30% of their income on housing costs,⁶⁵ a proportion of which has likely increased as a result of the subsequent interest rate increases between 2022 and 2023. While the proportion of households aged 15 to 34 owning their home has increased from 23.8% in 2001 to 27.9% in 2021 (Figure 56 in Tenure), still, only 11.0% of owner households were aged 15 to 34 in 2021 (Figure 55 in Tenure chapter). A lower rental unit turnover and weak home sale volumes throughout 2023 indicate reduced mobility from renting to homeownership⁶⁶ as it gets more difficult for first time homebuyers to enter the market.

Older owner households may be less impacted by higher interest rates:

While older homeowners, such as Baby Boomers, are less likely to be affected by interest rate increases because of smaller outstanding balances or having paid off their

mortgages, any reduction in house prices could affect the retirement plans of those for whom their home represents a substantial amount of their wealth.⁶⁷ It may also affect their ability to downsize to a smaller or more appropriate property, be more proximate to health services, and attain housing with accessibility features due to the high cost of re-purchasing or renting,⁶⁸ in turn impacting housing turnover and the availability of the existing stock and larger homes to younger households.

Rental Costs

Average rents expressed in constant 2020 dollars increased from \$1,339 a month in 2000 to \$1,538 in 2020, resulting in a 14.9% increase in the average monthly market rent (see Figure 70). In the same period, the average monthly renter household income expressed in constant 2020 dollars increased from \$5,403 to \$7,800, a growth of 44.4%. Conditions at that time were unique and the higher increase in rental income relative to rental costs may not reflect current conditions. Much of this increase in renter household income in 2020 can be attributed to the income supports provided during the COVID-19 pandemic, including from CERB.⁶⁹ For instance, Canadian renters with the lowest 10% of household income saw their income rise by over two-thirds.⁷⁰ At the same time, as vacancy rates soared in 2021, rental prices dropped. However, in 2023, after the COVID-19 pandemic income supports ended, the economy rebounded, and inflation grew, one in five rental households in the GTA were having a difficult time affording their rent and were in arrears.⁷¹

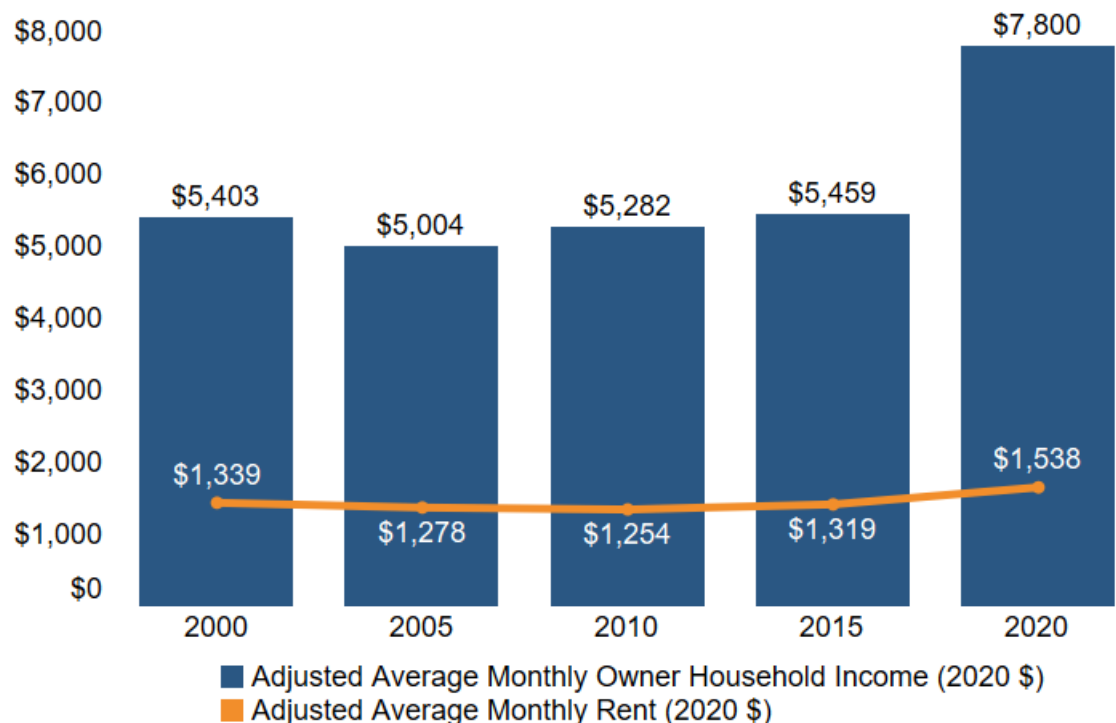
Between 2000 and 2015, average monthly rents only increased by 1.0%. However, these average rents are based on what existing tenants are paying, which is why it is important to also consider asking rents as well as consider the entire spectrum of the rental market, including rented units in condominiums.

Asking rents for new tenants in purpose-built rentals are 20.4% higher than average rents: Rents for existing tenants in purpose-built rentals that were built and first occupied before November 15, 2018 are subject to rent regulation and rent can only be raised by a set amount (2.5% in 2024) as per the Ontario guideline.⁷² However, units that turned over to new tenants in Toronto rented for an average of \$1,851 in 2020 (see Figure 71), or 20.4% higher than 2020 average rents.⁷³ Therefore, the average

monthly rents displayed in Figure 70 are significantly lower than the asking rents for new tenants. The prospect of higher rents reduces tenant mobility within the purpose-built rental market, which may result in ill-suited housing for those who wish to move because of changing life circumstances, such as growing a family or relocating for a job.

Asking rents for newly built units are significantly higher than overall average rents: The average rent for newly built rental units was 61.5% higher than the average rent for all units in 2023. While the average monthly rent for all units was \$1,842 in 2023, the average rent for units constructed between July 2020 and June 2023 was \$2,975,⁷⁴ making them unaffordable to most renter households. These newly built units are not subject to rent regulation.

Figure 70: Average Monthly Rent and Average (Monthly) Renter Incomes, Expressed in 2020 Dollars

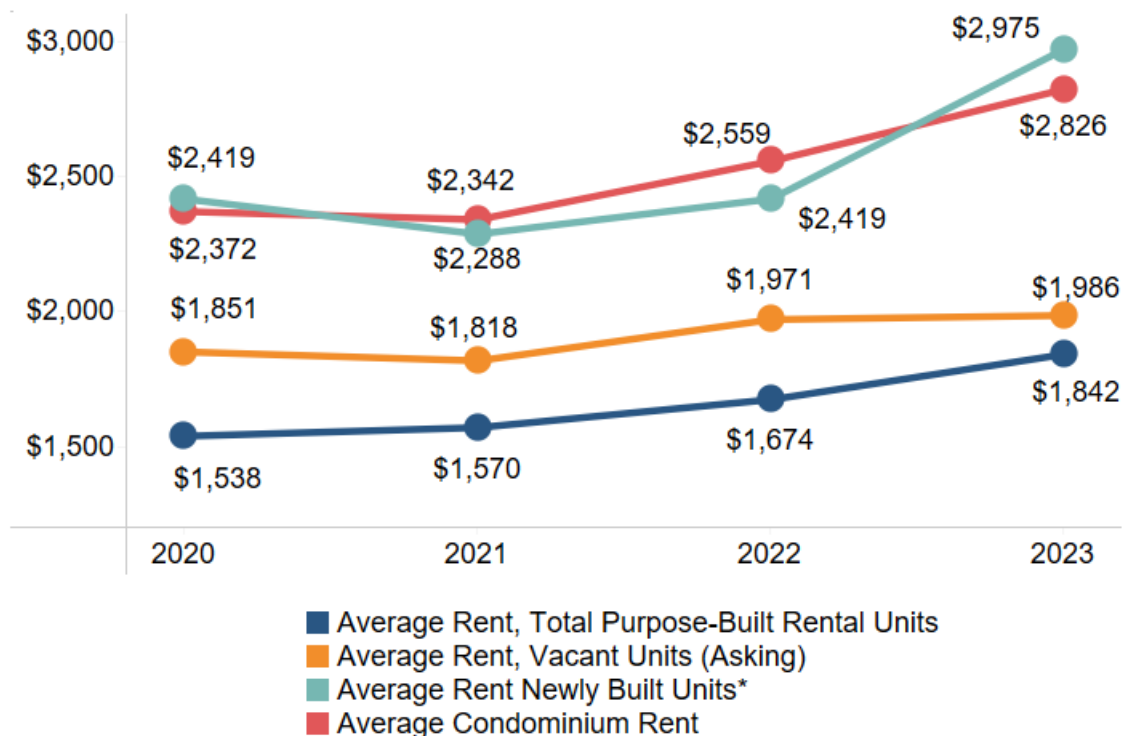


Rents in condominium apartments are also higher than the average:

Rents are notably higher (53.4%) in the Secondary Rental Market which includes rented condominium apartments, where the average 2023 rent is \$2,826 in condominium rentals versus \$1,842 for primary market rental apartments.⁷⁵ As discussed in the Tenure section, purpose-built rental construction is on the rise. Government financing programs whereby HST would be removed from new rental housing construction should improve the feasibility of such projects, which may help to sustain the momentum for new purpose-built rental projects.⁷⁶

Vacancy rates in both the primary rental market and condominium apartment rental market have returned to pre-pandemic lows: After a surge in vacant units in the primary rental market during the COVID-19 pandemic, vacancy rates in both the primary rental market (1.4%) and condominium apartment rental market (0.7%) are again below the healthy rate of 3% (see Figure 72 on page 92). Strong population growth, job growth, and high homeownership costs caused the rental market to tighten in 2022 and 2023. Despite the encouraging increase in purpose-built rental construction reported in the Tenure section, and significant addition of new condominium units, it has not been enough to offset demand and curb steep rent increases.

Figure 71: Average Monthly Rent by Rental Unit Type



Vacancy rates for smaller units decreased the most since the peak in 2021: Vacancy rates for studio units, the least expensive units available, decreased the most of all bedroom types, from 8.2% in 2021 to 1.7% in 2023, impacting lower-income renters disproportionately, as shown in Figure 73.⁷⁷ Vacancy rates for larger units have remained more stable over time, with units with three or more bedrooms remaining below the healthy rate of 3% throughout the pandemic.

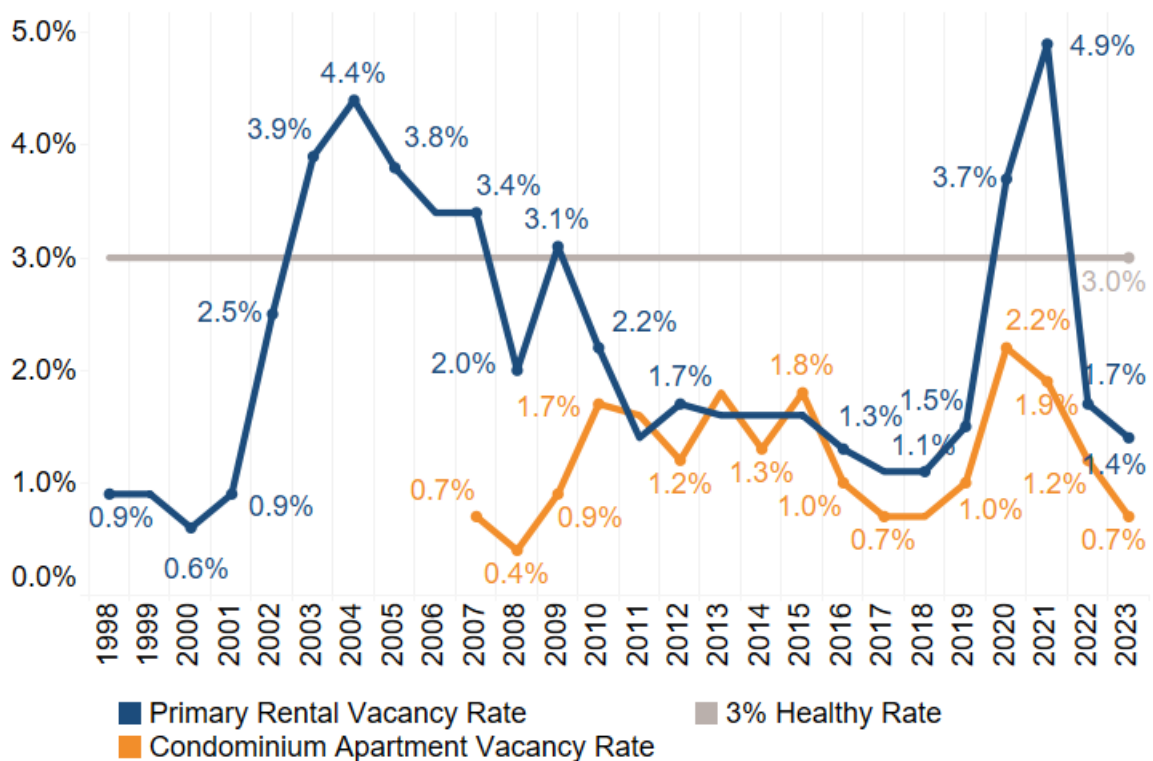
Rising interest rates impact renters in condominium units: Increased interest rates make condominiums

owned by investors less financially viable, causing them to either try to sell and potentially take the unit off the rental market or to increase rent. Further, as some prospective buyers choose to occupy their rental units for longer due to rising mortgage carrying costs, this can place increased demand on the rental units available.

Core Housing Need

Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median

Figure 72: Primary and Condominium Apartment Rental Vacancy Rates, 1998-2023



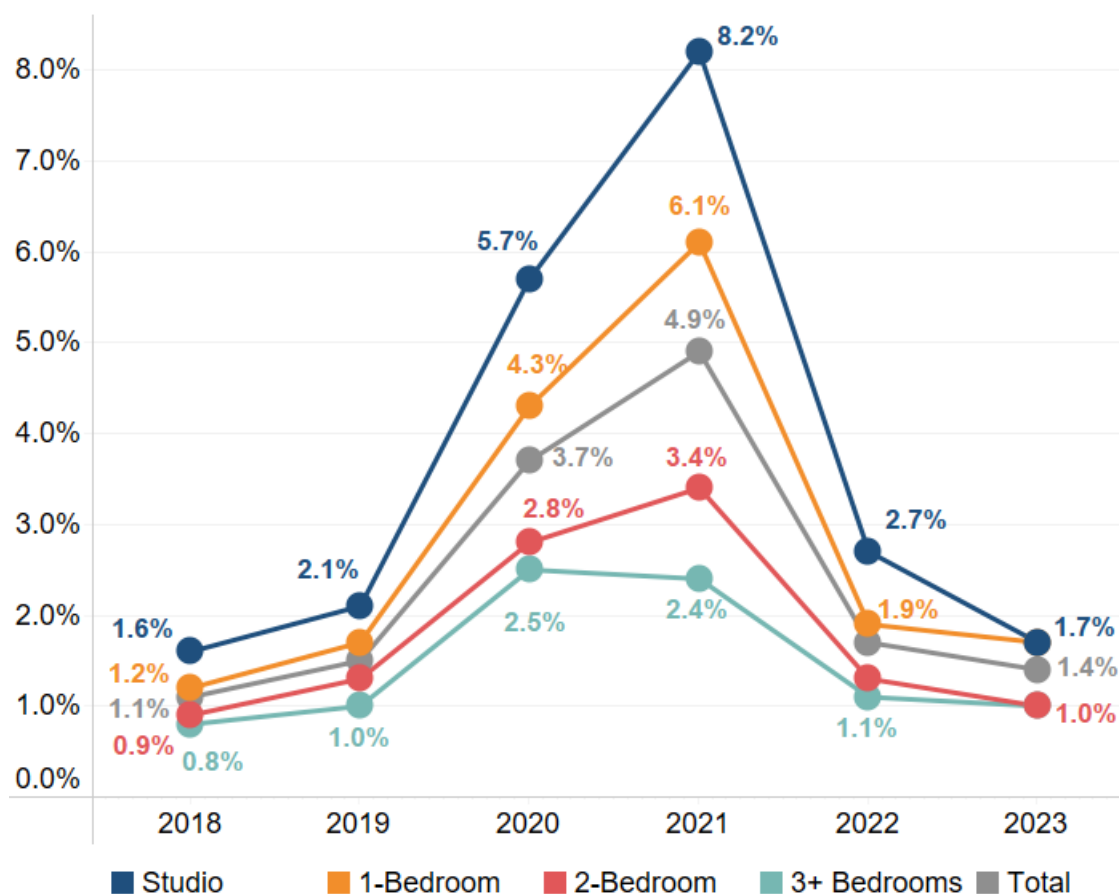
rent of alternative local housing that is acceptable (i.e. attains all three housing indicator thresholds).⁷⁸

Unsuitable housing has too few bedrooms for the size and composition of a household based on the National Occupancy Standard requirements, as previously discussed in the Household Type and Household Size chapters. Inadequate housing is when its residents report that major repairs are required. The City has a variety of initiatives to address housing adequacy, such as the Toronto Community Housing (TCH) state of good repair plan, the Tower Renewal and High-Rise Retrofit

Improvement Support Program (Hi-RIS), home repair assistance, and the Basement Flooding Subsidy program. Unaffordable is when shelter costs account for more than 30% of a household's total before-tax income.

Core housing need can be a better indicator than housing affordability alone, as someone with a higher income may intentionally choose to spend a higher percentage of their income on housing and still be able to meet their daily needs.

Figure 73: Vacancy Rates in Primary Apartments by Bedroom Type, 2018-2023

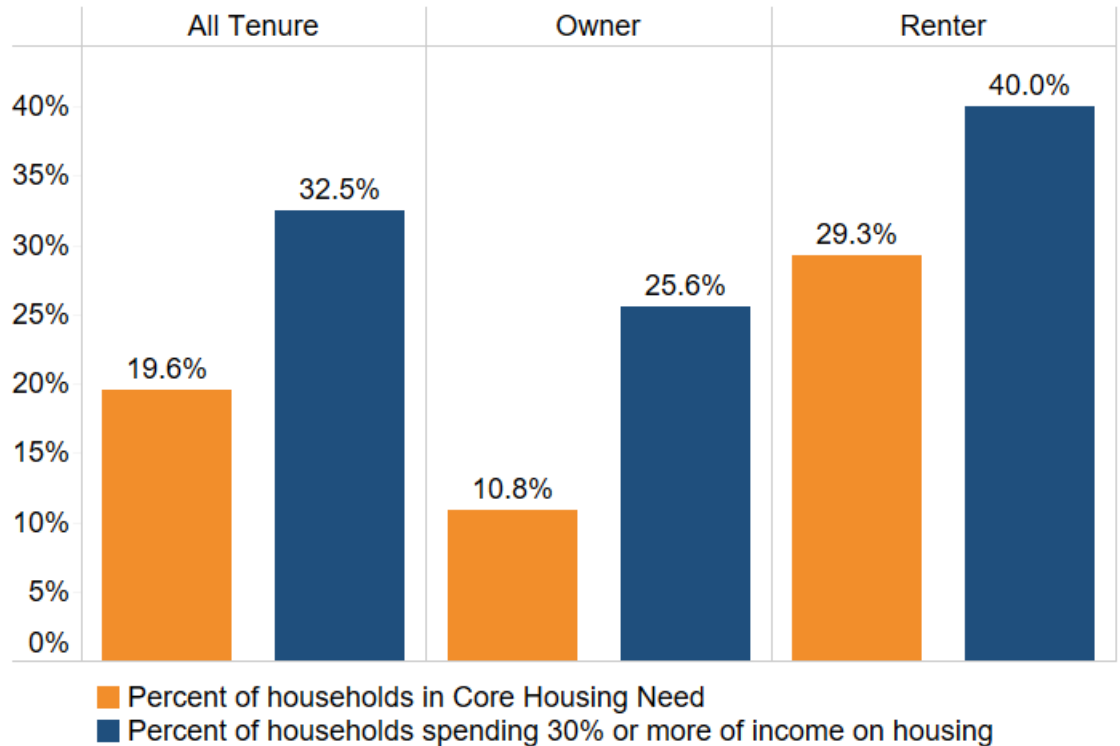


In 2021, 19.6% of all households in Toronto were in core housing need: Fewer households were in core housing need than in unaffordable housing (32.5%, see Figure 74). This is because a certain number of households spending 30% or more of their income on housing have higher incomes and could thus afford the cost (rent or mortgage payment). Less than half of the proportion of owner households living in unaffordable housing were in core housing need in 2021, compared to almost three-quarters of renter households. This suggests that many owner households who spend more than 30% of their income on shelter costs may have a high enough income to do so purposely. This demonstrates the value of the new affordable housing definitions (see page 83).

Renters are almost three times as likely to be in core housing need than owners: in 2021, 29.3% of renter households were in core housing need, compared to 10.8% of owner households (see Figure 74). Renters in all household types were more likely to be in core housing need than owner households (see Figure 75).

There was a decline in core housing need among most household types: All household types, except for one-person owner households and couples without children owner households, experienced a reduction in core housing need between 2016 and 2021, while one-parent renter households remained the most likely to be living in core housing need. Across Canada, a decline in the share of households living in unaffordable housing was

Figure 74: Core Housing Need by Tenure, 2021



the main reason for the decrease in core housing need,⁷⁹ and thus for the reasons outlined earlier in this Affordability section, these conditions may not indicate a long-term trend.

Pooling resources with other adult household members can lessen core housing need:

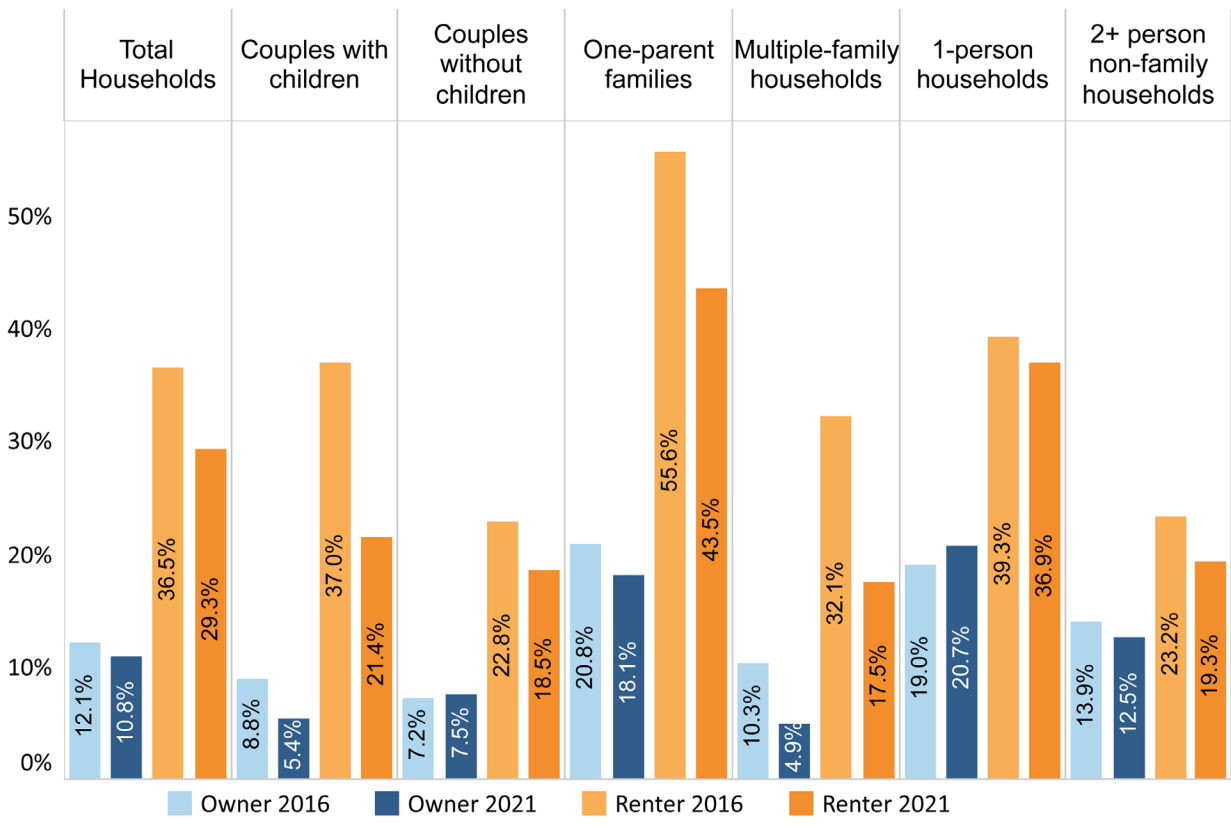
Couples and multiple-family households were less likely than one-parent families and one-person households to be in core housing need in 2021, as they can pool resources and earnings to share the cost of housing and other expenses. In Canada, Millennials who lived with roommates were less than half as likely to live in core housing need than those who lived alone; at the same time, the proportion of Millennials living alone in Canada is going up while the proportion living

with roommates is going down.⁸⁰ As a large proportion of newly built and proposed residential units are in the form of studio and one-bedroom units, this is a trend that is likely to continue into the near future.

Key Findings on Affordability

Impact on Owners and Renters: Unaffordability affects both renters and owners in Toronto. Although a smaller proportion of owners are spending 30% or more on shelter costs than renters, the average price of all home types has increased by 150% in 20 years. The average price of a dwelling in 2020 was over five times the average owner household income. Affordability is therefore still very much of concern to owner households, as it is to renter households.

Figure 75: Core Housing Need by Tenure and Household Type, 2016 – 2021



Note: Refers to the proportion of households living in unsuitable, inadequate or unaffordable housing and unable to afford alternative housing in one’s community.

Renter Hardship: While unaffordability momentarily improved in 2021, these changes were a temporary result of COVID-19 pandemic income supports. A greater proportion of renters than owners struggle with unaffordability and with core housing need, despite seeing more pronounced improvements in 2021. While renter shelter-cost-to-income ratios have not worsened between 2001 and 2021, rental unaffordability exists for 40% of renter households, or 220,490 households, and 29% were in Core Housing Need (152,520 households). Average rents increased by 15% between 2000 and 2020, and furthermore asking rents for new tenants in purpose-built rentals are 20.4% higher than average rents. Moreover, rents have increased since that time and differ significantly when rental rates for newer built units and rented apartments in condominiums are considered.

Owner Households: Average owner household incomes are twice that of renter households. While shelter costs have increased more for owner households than for renter households, owner households on average may be better positioned to weather shelter cost increases than renter households. This is consistent with the findings on the core housing needs, whereby owners may choose to pay 30% or more of their income of shelter costs while still being able to meet their daily needs. However, a sharp rise in recent interest rates and increased mortgage carrying costs has put additional strain on many owner households as well.

Outlook: In the short term, high interest rates may cause development to slow down, impacting the future supply of both condominium and purpose-built rental units and putting further pressure on housing affordability in Toronto in the future.

Conclusion

This bulletin examines how Toronto's growing population is living in households and occupying dwellings over the period from 2001 to 2021. The findings of this bulletin and the previous Housing Occupancy Trends bulletin are similar in many respects, in that many of the key demographic and housing occupancy trends are continuing. However, the context has changed. There is increased housing pressure due to fast population growth. At the same time, Baby Boomers are aging in place while younger households, in particular Millennial households, have a pent-up demand for housing. For some, the housing affordability crisis has worsened.

What trends are continuing?

Migration continues to be a primary driver of population growth, leading to increased housing demand that currently outpaces supply. Millennials are now outnumbering Baby Boomers. Household compositions continue to change, with more people living alone than before and growth in non-family households outpacing that of family households. More people live in mid/high-rises units than before, and the average size of households continues to decline. A large proportion of houses and low-rise stock are owned and occupied by older households. As the population ages and younger households delay or forego having children, the need for diverse housing options becomes increasingly apparent, both to serve younger households moving to the city, and older households looking for alternative housing options to downsize into. Many families with children migrated out of Toronto in search of affordable ground-related housing. The housing decisions of older age groups who currently occupy a lot of ground-related housing stock continues to have an impact

on the types and supply of housing for younger people, particularly for younger households should they wish to own houses and low-rise dwellings. These trends continue.

What has changed?

While trends have largely continued as expected, the context within which these trends are considered has shifted. The 2021 Census results reported in this bulletin are a lagging indicator in some respects. Economic and market conditions have changed even in the short term since 2021. Since 2021, rental rates have increased and affordability has likely worsened for renter households, while owner households and those who want to own are impacted by higher lending rates. The findings on affordability illustrate the growing disparity between shelter costs and incomes. While these are not new trends, they are to be viewed more urgently amid the housing affordability crisis, increased cost of living and increased population growth driven by immigration. Addressing the housing affordability crisis has become a top priority across all three levels of government. Solutions offered across all levels of government range from immigration policy changes, to building more homes quicker, to offering up publicly held lands to build more homes. A multifaceted approach is required.

What is the outlook?

Even before the housing affordability crisis, there was always a continual demand for housing all of all types and tenures in Toronto to match its diverse and growing population. As reported in this bulletin, there has been a significant increase to the supply of purpose-built rental units. As reported in the 2023 [Development Pipeline bulletin](#), there are over 436,000 residential units currently under review (all tenures) and a further 258,000 residential units (all tenures) that have

been approved, for which Building Permits have been applied or have been issued, and/or those which are under construction.

Over 120,000 of the residential units in the 2023 Development Pipeline are proposed to be of purpose-built rental tenure. The increased supply of purpose-built rental could ease rental pressures for certain segments of the population in the future, though it is recognised that rental costs may remain unaffordable to many households, particularly those who are vulnerable and marginalized in our city, due to overall economic conditions.

The supply of ground related housing has not kept pace with current demand. As Baby Boomers and seniors age in place, a slow pace of ground-related housing turnover will likely continue into the near future. However, for Millennial households who are in search of ground-related housing, this eventual source of supply will likely arrive too late to meet their current needs – a demographic consequence of the simultaneous demands of two large population groups for similar dwelling types. City programs and policy initiatives such as Expanding Housing Options in Neighbourhoods may result in some incremental increases to ground-related housing stock, which may provide options for older households looking to downsize or alternatives for younger households looking for ground-related housing.

What actions is the City taking?

Toronto's Official Plan provides a strategic vision for housing. It sets the policy direction for how physical growth will occur, and where it should occur in terms of its social, environment, economic, and built form policies. The Plan endeavours to maintain and expand the city's housing stock, providing for a range

of housing options in terms of structure, size, tenure and affordability, re-stated in the recently adopted Official Plan Chapter One.⁸¹

The City has launched a range of programs and policies that aim to increase housing supply and particularly, the affordable and supportive housing supply, to support those facing structural and systemic inequities to access and maintain safe, affordable and adequate housing in our city. Toronto City Council adopted the [HousingTO 2020-2030 Action Plan](#) in 2019, which provides a blueprint for action across the full housing spectrum, from homelessness to rental and ownership housing to long-term care for seniors.

The Housing Action Plan (2022-2026) outlines a strong 'made-in-Toronto' multi-pronged approach to increasing housing supply, housing choice and affordability for current and future residents, and guides the city's efforts in achieving or exceeding the Provincial housing target of 285,000 new Toronto homes by 2031. In November 2023, City Council adopted the recommendations of the report titled 'Generational Transformation of Toronto's Housing System to Urgently Build More Affordable Homes' which included an updated housing target of 65,000 rent-controlled homes approvals, comprising 41,000 affordable rental, 6,500 RGI homes, and 17,500 rent-controlled homes by 2030. The report outlines several recommended actions and highlighted initiatives underway to expediate delivery of the targets, including dedicating more City-owned land to create affordable homes and accelerating the delivery of 'housing ready' projects on City and non-profit owned lands.⁸² Further, through the Generational Transformation report, the City requested both the Federal and Provincial Governments to support the delivery of the updated HousingTO Plan new homes target, to ensure that a whole-of-government approach is taken to addressing the housing and homelessness crises in Toronto.

Other City actions that will help to deliver more housing supply include:

- **Expanding Housing Options in Neighbourhoods** ([EHON](#)) initiatives, which have introduced more permissible zoning in Neighbourhoods. The EHON initiatives will help to increase the ground-related housing stock incrementally at a time when the city is largely built out and the land available for traditional forms of ground-related housing is extremely limited.⁸³ This will help to ensure there is a diverse range of dwelling types and tenures available in existing neighbourhoods with existing services. This could provide options for senior households for example, should they wish to downsize. EHON initiatives such as laneway suites and garden suites may also enable seniors to live near supportive family.
- **Growing Up Guidelines** encourage more family-suitable units, buildings and neighbourhoods. While the [Guidelines](#) may not spur the construction of additional units, they influence the composition of future housing stock that enters the market and encourage a greater share of two and three-plus bedroom units, as shown by the findings of this bulletin. It is more difficult to determine to what extent the Guidelines have influenced larger unit sizes. This bulletin and future editions will continue to monitor how households, and family households, are living in these newer and often smaller sized units.
- **Housing Now** uses City-owned land to develop mixed-income communities. [Housing Now](#) aims to create housing that is close to transit, includes a variety of services, and is affordable to households with a range of

incomes. Since Housing Now began in January 2019, the City has included 22 properties across Toronto. These properties are estimated to produce over 16,000 new homes with over one-third being affordable rental homes.

- **Modular Housing Initiative:** [Modular housing](#), which is essentially prefabricated housing, is built off-site in a factory and transported to the site for assembly, allowing for the quick delivery of more supportive housing units. City Council approved the construction of the first 250 modular homes on City-owned sites in 2020 and 2021. Since then, the City has completed 216 modular homes.
- **Major Transit Station Areas:** As part of Toronto's [Municipal Comprehensive Review](#), the City delineated and adopted in July 2022 the boundaries for over 140 Major Transit Station Areas (MTSAs) to meet minimum density targets around planned and existing higher-order transit stations. MTSAs are pending Ministerial approval. Development within MTSAs will likely increase housing as they encourage compact, walkable areas with a diverse mix of uses and incomes, at densities that support transit ridership. A subset of MTSAs referred to as Protected Major Transit Station Areas (PMTSAs) will enable the implementation of Inclusionary Zoning as an affordable housing tool, where markets can support it.
- **Inclusionary Zoning:** The City adopted an [Inclusionary Zoning](#) policy in November 2021. Council has enabled the application of Inclusionary Zoning (i.e. requiring affordable units in certain development projects) through its adoption of over 100 Protected Major Transit Station Areas, which is pending Ministerial approval. Inclusionary Zoning will require affordable units in private

development projects within certain areas of the city and will ensure that some of the future housing stock will be affordable.

- **Transit-Oriented Communities:** The City of Toronto is working to shape [Transit-Oriented Communities](#) (TOCs) put forward by Infrastructure Ontario and Metrolinx to advance the City's planning vision for growth around transit. This program is focussed on unlocking mixed-use high-density development opportunities connected to, integrated with, or nearby to new major transit stations. This includes stations along the new subway and LRT corridors, as well as GO/SmartTrack stations. A range and mix of different housing types is encouraged, including affordable housing.
- **Rental Replacement policies:** The City's existing Official Plan rental replacement policies have been in effect since 2006 and the implementing municipal by-law since 2007. Developments involving the demolition or conversion of six or more residential units, including at least one rental unit, require approval under the City's Rental Demolition and Conversion Control By-law. Tenants typically have the right to return to a rental replacement unit in the new development. As reported in May 2023, this policy framework has successfully secured the replacement of approximately 5,000 existing rental units and ensured tenants are provided with compensation to allow them to find alternative housing during redevelopment.⁸⁴
- **Reduced development review timelines:** The City continues to implement new business processes and a new operating model that is resulting in reduced development review timelines. This means that approvals are delivered quicker to

enable housing starts. This has involved an ongoing roll out of a new operating model for the City's development review service, as well as changes to the organizational structure, process improvements and technology upgrades required to ensure optimal functioning of the model as the City responds to existing and evolving legislative change including Bill 109, the *More Homes for Everyone Act, 2022*⁸⁵ and Bill 185, the *Cutting Red Tape to Build More Homes Act, 2024*⁸⁶. In June 2023, the City established Development and Growth Services (DGS) to accelerate the implementation of this new operating model. As recently reported to the Planning and Housing Committee, development review timelines continue to improve⁸⁷.

Through a coordinated effort by all orders of government and in partnership with Indigenous, non-profit and private sector organizations, the City of Toronto is striving to build more housing of more types and more sizes for more people in more places, faster than ever before, particularly for those facing barriers to accessing and maintaining a safe, affordable and adequate home. Planning for complete communities includes accommodating the needs of today's households while anticipating the needs of tomorrow's households, as we strive to make Toronto the most inclusive city in the world.

As part of an initiative timed with Bill 23, *More Homes Built Faster Act, 2022* on October 25, 2022, the Minister of Municipal Affairs and Housing requested that the City of Toronto commit to a Housing Pledge to facilitate the construction of 285,000 new homes by 2031. The Building Faster Fund was created to reward municipalities that are on track to meet their housing targets. Performance is evaluated by comparing municipalities' housing starts in a given calendar year against the annual target, with municipalities meeting at least 80% of the target eligible for funding. As reported in the most recent Development Pipeline bulletin, the City of Toronto's annual Municipal Housing Target for 2023 was 20,900 which it exceeded by 150%. CMHC report that there were 31,310 housing starts in Toronto in 2023.

Appendix A: Data Notes and NHS Comparison

Table Totals and Random Rounding

The numbers shown in the tables and figures have been subjected to a confidentiality procedure known as “random rounding” by Statistics Canada, wherein each of the numbers is randomly rounded up or down by 5 or 10. This is intended to prevent the possibility of associating these data with any identifiable individual. The totals of each table and figure are the sum of the individual population characteristics in that table as provided by Statistics Canada, each of which may have been randomly rounded. As a result, due to random rounding, the totals for any one table may vary from the total population count for that area as reported by Statistics Canada.

Census Data and National Household Survey Data

This bulletin contains data from both the 2011 National Household Survey and the 1996, 2001, 2006, 2011, 2016 and 2021 Censuses of Canada.

In June 2010, Statistics Canada discontinued the long-form Census, replacing it with the National Household Survey (NHS). The questions contained on the long-form Census became part of the NHS along with some additional questions.

The NHS was conducted in May 9, 2011, the same day as the 2011 Census short form. In the past, the long-form Census was distributed to one out of every five households in Canada. Participation was mandatory. The NHS was distributed to one out of every three households. Participation in the NHS was voluntary. The NHS global non-response rate was lower than that of the long-form Census. Statistics Canada reinstated the mandatory long-form Census for 2016.

The NHS data in this Profile include custom cross-tabulated data on Structural Type of Dwelling; Families and Households; Age of the PHM; Number of Bedrooms, Period of Construction, Tenure, Mobility and Migration; and Income data. Census data includes Population counts by Age.

Comparability of 2011 NHS data to Census Data from Other Census Years

Statistics Canada has cautioned that because of the methodological change from a mandatory to voluntary survey, data from the 2011 NHS may not be readily comparable to those from other Censuses.

NHS data must be viewed with caution due to the following factors.

Drop in Response Rates

Canada-wide, 97.1% of the population responded to the 2011 Census. In Ontario 97.2% of the population responded. The comparable 2011 NHS response rates are about one third lower at 68.6% and 67.6% respectively. Global non-response rates by Toronto Census Tract are, for some areas of Toronto, above the Census suppression level of 25%. Consequently, analysis of CT-level data and cross-tabulations of NHS variables must be considered with caution.

Change in Data Suppression

Canada-wide the global NHS non-response rate is 26.1% which is 1.1% higher than the suppression cut-off employed in 2006 and prior Census years. Prior to the 2011 NHS and for the 2016 Census, Statistics Canada suppressed survey responses with a non-response rate of over 25%. In 2011, NHS only data with a non-response rate of 50% or higher was suppressed.

Counts of Population and Dwelling Counts

All of the questions on the mandatory 2011 Census were repeated in the voluntary NHS questionnaire, including population and dwelling counts. For this reason, wherever applicable, this bulletin uses the population and dwelling count data from the Census.

Undercoverage

Reported Census and NHS counts from Statistics Canada do not include undercoverage. Although Statistics Canada makes a great effort to count every person, in each Census a notable number of people are left out for a variety of reasons. For example, people may be travelling, some dwellings are hard to find, and some people simply refuse to participate. While Statistics Canada takes this into account and estimates an undercoverage rate for the urban region (CMA) every Census, it does not estimate the amount of undercoverage for the city of Toronto. Based on the Annual Demographic Estimates, Cat. No. 91-214-XWE released May 22, 2024, the estimated net undercoverage rate for the city of Toronto in 2021 is 4.23% and up to 4.41%, based on the calculation method used. The corresponding estimated net undercoverage rates for 2016 and 2011 are 3.23% and 3.31% respectively.

Appendix B: Migration and Components of Population

Table B1: Proportion of Movers by Age, 2006-2021

Age	2006	2011	2016	2021
5-14	48.4%	42.4%	39.9%	34.8%
15-34	61.9%	60.0%	59.9%	57.1%
35-54	47.5%	43.6%	42.0%	38.9%
55-74	22.9%	21.6%	21.0%	17.4%
75+	14.1%	12.0%	12.5%	11.2%

Table B2: Net Migration to Toronto by Age, 2011-2016

Age	Total Migrants from outside Canada	Net Migration between Toronto and Rest of GTHA	Net Migration between Toronto and Rest of Ontario	Net Migration between Toronto and Rest of Canada	Net Migration to Toronto
5-14	25,650	-16,895	-4,095	-1,485	3,175
15-34	115,170	-3,710	17,510	4,030	133,000
35-54	59,055	-33,870	-9,025	-4,020	12,140
55-74	14,445	-7,865	-7,955	-2,005	-3,380
75+	2,505	-2,345	-495	-145	-480
Total	216,825	-64,685	-4,060	-3,625	144,455

Table B3: Net Migration to Toronto by Age, 2016-2021

Age	Total Migrants from outside Canada	Net Migration between Toronto and Rest of GTHA	Net Migration between Toronto and Rest of Ontario	Net Migration between Toronto and Rest of Canada	Net Migration to Toronto
5-14	26,615	-26,460	-10,600	-1,850	-12,295
15-34	137,045	-16,605	-4,110	4,040	120,370
35-54	64,455	-55,690	-26,925	-5,355	-23,515
55-74	12,120	-12,120	-17,095	-3,115	-20,210
75+	1,945	-3,335	-1,790	-225	-3,405
Total	242,180	-114,210	-60,520	-6,505	60,945

Table B4: Components of Population Change, 2001-2023

Year	Births	Deaths	Immigrants	Emigrants	Returning Emigrants
2001 / 2002	30,354	16,901	81,384	4,976	3,168
2002 / 2003	30,148	17,320	54,477	6,623	3,668
2003 / 2004	30,140	17,101	63,772	7,521	3,671
2004 / 2005	30,397	17,609	63,297	7,521	3,719
2005 / 2006	30,016	16,327	62,931	8,349	5,170
2006 / 2007	30,652	16,619	53,305	9,619	5,129
2007 / 2008	31,313	16,769	52,388	10,146	5,032
2008 / 2009	31,246	16,698	46,965	8,845	4,324
2009 / 2010	31,190	16,413	52,707	7,978	4,890
2010 / 2011	31,046	16,846	45,584	8,932	5,437
2011 / 2012	30,992	16,111	42,829	8,841	5,460
2012 / 2013	31,265	16,780	41,730	8,175	5,381
2013 / 2014	30,803	16,972	41,448	8,556	5,474
2014 / 2015	30,314	17,284	36,775	8,780	5,684
2015 / 2016	30,139	17,211	45,424	9,334	5,687
2016 / 2017	30,278	17,875	36,824	16,358	9,043
2017 / 2018	30,122	18,418	51,973	13,878	8,369
2018 / 2019	29,560	18,381	52,776	13,126	7,999
2019 / 2020	29,249	20,193	48,973	12,625	6,650
2020 / 2021	26,731	20,946	41,547	9,480	5,586
2021 / 2022	25,871	19,643	76,781	11,919	7,938
2022 / 2023	25,728	20,250	61,545	12,139	8,083

Table B4 continues on page 104

Table B4 continued

Year	Net Temporary Emigration	Net Interprovincial Migration	Net Intraprovincial Migration	Net Non-Permanent Residents	Residual Deviation
2001 / 2002	3,088	764	-75,000	7,829	-3,583
2002 / 2003	3,571	-573	-74,655	10,477	-3,928
2003 / 2004	3,671	-1,539	-69,539	2,309	-4,539
2004 / 2005	3,537	-1,176	-58,804	240	-5,517
2005 / 2006	3,533	-3,236	-48,816	2,829	-7,296
2006 / 2007	2,038	-3,327	-39,967	415	-12,976
2007 / 2008	2,151	-2,426	-35,619	4,777	-13,279
2008 / 2009	2,084	-2,014	-26,750	9,441	-13,593
2009 / 2010	2,023	1,486	-32,556	8,912	-14,259
2010 / 2011	2,143	1,942	-22,525	10,433	-14,042
2011 / 2012	3,814	580	-26,330	13,995	-6,411
2012 / 2013	3,759	-495	-23,351	7,961	-6,643
2013 / 2014	3,783	-513	-24,745	8,298	-6,973
2014 / 2015	3,846	1,385	-25,152	-15	-7,497
2015 / 2016	3,911	5,516	-28,073	2,136	-8,003
2016 / 2017	..	5,484	-30,124	25,295	-8,620
2017 / 2018	..	3,545	-31,526	26,030	-8,803
2018 / 2019	..	2,204	-33,134	16,679	-9,184
2019 / 2020	..	1,900	-35,584	4,447	-9,815
2020 / 2021	..	-4,678	-48,213	-15,990	-9,257
2021 / 2022	..	-4,034	-56,976	49,544	..
2022 / 2023	..	-6,644	-51,508	120,941	..

Table B5: Number of Households by Household Size, 2001 to 2021

	2001	2006	2011	2016	2021	2001-2021
1 person	266,155	295,515	330,680	359,985	385,525	119,370
2 persons	271,555	282,595	307,575	333,445	353,445	81,890
3 persons	156,275	161,050	168,695	175,825	178,250	21,975
4+ persons	249,095	240,275	240,920	243,670	243,665	- 5,430
Total	943,080	979,435	1,047,870	1,112,925	1,160,885	217,805

Appendix C: 2001/2006 Changes in Census Methodology

The 2007 October Report of the Auditor General of Canada to Parliament⁸⁸ reported on the management of the 2006 Census, particularly in regards to the quality assurance programmes. The Report states (Chapter 6, p. 4):

“According to Statistics Canada, the 2006 Census included some of the most significant changes to the program’s collection and processing methodologies in over 30 years. The following are some of the prominent changes:

- Dwellings in approximately 70 percent of the country received their Census questionnaire by mail. The remaining questionnaires were delivered, as they had been in the past, by local field staff.
- Canadians with access to the Internet could complete their questionnaires online.
- Almost all completed questionnaires were returned to a single data-processing centre, instead of to local field staff.
- The follow-up for most of the questionnaires that failed completeness tests was done by telephone, from call centres, rather than by local field staff.”

The Report goes on to state (Chapter 6, p. 14) that:

“... approximately 55 percent of collection units met the planned response rate target while a further 35 percent were formally approved during data collection even though they were below target, based on the costs and benefits of continuing to try to meet the target, and the remaining 10 percent of collection units (also below target) were, in effect, accepted (with an average response rate of approximately 94 percent)... The national response rate to the 2006 Census of Population was 96.5 percent, slightly lower than the 98.4 percent achieved in 2001 (consistent with general trends in survey response rates). While 96.5 percent is a very high response rate by survey standards, even small increases in non-response could have an impact on data accuracy for small geographic areas and sub-populations. Should any such impact have occurred, it would be evident only upon the release of the data. The timing of this audit did not allow us to examine these data.”

The impacts of these methodological changes are evident in the 2006 Census results and in the subsequent Censuses (see Table 2 on page 9). In the 1996 and 2001 Census results, the “Other Private

Units”, those units not occupied by usual residents, numbered 24,705 and 22,470 respectively and their share of all households was well below the estimated Census net undercoverage rate of the population. However, in 2006 this increased to 61,265 units, and the numbers are comparable in both the 2011 and 2016 Censuses. In 2021 this notably increased to 92,345, likely due to the short-term impacts of the COVID-19 pandemic. Other Private Units is composed of two categories, units occupied by Temporary or Foreign Residents, such as students, for less than six months of the year. The other category is Unoccupied Units, or units deemed to be vacant. While the proportion of units occupied temporarily has remained constant over the past five Censuses, in the 2006 results the number of units deemed to be unoccupied more than doubled in absolute and percentage terms from 1.7% to 4.6% and is greater than the 2006 net Census undercoverage rate for Toronto of 4.03%. The percentage of unoccupied units has remained relatively steady since 2006, however, in 2021 the rate increased to 7.4%, again, likely due to the short-term impacts of the COVID-19 pandemic.

Growth in the Census population between 1996 and 2001 was 96,073 or 4.0% with a corresponding growth in private dwellings of 37,269 and the same 4.0%. The reported population growth between 2001 and 2006 was 21,787 or 0.9% whereas the number of private dwellings increased by 75,043 or 7.8% and the number of units occupied by Temporary and Foreign Residents increased by only 6,955. Thus the number of units deemed unoccupied grew disproportionately to the growth of the population as a whole and the units occupied temporarily.

In addition, occupied private dwellings in the city of Toronto increased by 68,547 between 2006 and 2011. According to the CMHC, there were 58,074 dwelling completions in the city during the same period. Even allowing for demolitions over the period, this difference would suggest that the 2011 Census has captured a significant number of occupied dwelling units that may have existed in the city at the time of the 2006 Census but were not classified as “occupied” at that time.

The change from a fully enumerated survey to a mail-out survey can have an impact on data quality. This is particularly true in areas such as Toronto where the bulk of the newly constructed units is in the form of multi-unit mid/high-rise condominium buildings for which mail delivery and follow-up can be challenging. If the increase in units deemed to be unoccupied in 2006 over 2001 were in fact occupied and were missed due to the change in Census methodology, then potentially up to 31,840 more units may have been occupied in 2006 than was reported. At the average number of persons per household in apartments in buildings of five or more storeys in 2006 of 2.11, these units would represent an additional 61,782 residents. At the average number of persons per households of all dwelling types, this would represent an additional 81,387 residents.

This adjustment would raise the city's 2006 population from 2,503,281 up to between 2,570,463 and 2,584,668. This would have represented a growth of 3.6% to 4.2% over 2001, more reflective of the development activity over that period. Statistics Canada estimates population including undercount in their publication, Annual Demographic Estimates: Subprovincial Areas. The 2006 estimates would similarly be revised from 2,608,508 to at least 2,675,690 and up to 2,689,895. This population would have been above the population forecasts in Schedule 3 of the Growth Plan for the Greater Golden Horseshoe, 2006 if interpolated to 2006. The adjusted population estimates would be above the forecasts prepared by Hemson Consulting Ltd in 2012 in their technical background report supporting the Growth Plan as amended in 2013, the 2017 Growth Plan as well as the forecasts of A Place to Grow, the 2019 Growth Plan. This adjustment would raise the 2016 population estimate of Statistics Canada from 2,819,399 to at least 2,881,181 and up to 2,900,786. This would be well above the Hemson 2012 forecasts at 2016 of 2,865,000, placing the city's population above the forecasts supporting the Growth Plan at 2016.

Applying the same adjustment to the 2021 population would raise the estimate from 2,955,861 to a minimum of 3,017,643 and up to 3,037,248. This adjustment would place Toronto's population much closer the revised population projections Hemson prepared for the 2020 amendment made to the 2019 Growth Plan, which projected that Toronto would have a population of 3,034,030 in 2021. Statistics Canada released an updated Annual Demographic Estimates: Subprovincial Areas on May 22, 2024.⁸⁹ Toronto's 2023 population is estimated to be 3,110,984, a growth of almost 126,000 people in a single year. This is 26,384 people above the Hemson 2020 forecast interpolated to 2023 at 3,084,600. Statistics Canada reported a 1% error in its 2023 estimate for the Toronto CMA. If this were applied to the city of Toronto's population, the 2023 estimate could be as high as 3,140,161. This would be above the Ministry of Finance's 2023 population projection for Toronto⁹⁰ of 3,135,243. Consequently, Toronto is still on track to meet population growth targets and projections set out by the Province despite the social and economic disruptions caused by the COVID-19 pandemic. The Coverage Technical Report on the 2021 Census by Statistics Canada is scheduled for Fall 2024.

Appendix D: Dwelling Type Reclassification 2006

A comparison of the 2006 Census data versus the 2001 data shows large changes in the number of units by dwelling type in the city of Toronto. According to the 2006 Census, the number of single- and semi-detached dwellings in the city fell by 55,600 units, while the number of apartments or flats in duplexes and the number of apartment units in buildings under five storeys increased by 66,400 units (see Figure D1, and Table D1 and Table D2 on pages 107 and 108). These changes are not consistent with the number of housing completions and demolition permits over the same time period. This discrepancy is likely due to a change in how the data was collected. Statistics Canada advised that in 2006, while the Census definitions did not change, the instructions to their Enumerators did change. This resulted in the reclassification of ground-related dwellings that was different from the way the data was collected in 2001 or 1996.

Any change in the classification of dwelling units affects our understanding of housing demand. To effectively deal with the reclassification issue, the Census dwelling structure data types were re-grouped for this bulletin into three dwelling structure types: houses and low-rise units; row/ townhouses; and apartment units in buildings with five or more storeys. Houses and low-rise units include single- and semi-detached houses, apartments or flats in duplexes, units in apartments with less than five storeys and other dwellings such as mobile homes (see Figure D2 and Table D3 and Table D4 on pages 107 and 108). It is our hypothesis that structures originally built as detached or semi-detached homes which were converted over the years to include multiple units were reclassified in 2006 as “duplexes” or “apartments under five storeys”.

Figure D1: Absolute Change in Dwelling Units, 1996-2001 versus 2001-2006

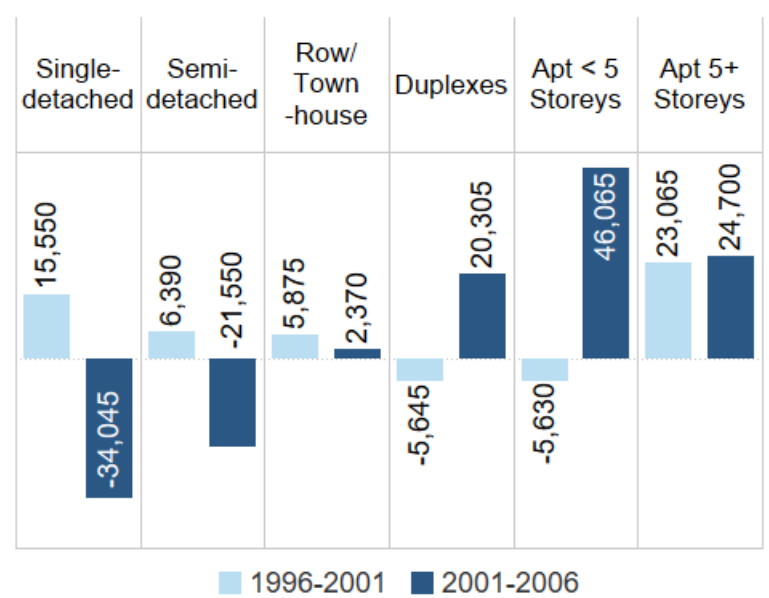


Figure D2: Absolute Change in Reclassified Dwelling Units, 1996-2001 versus 2001-2006

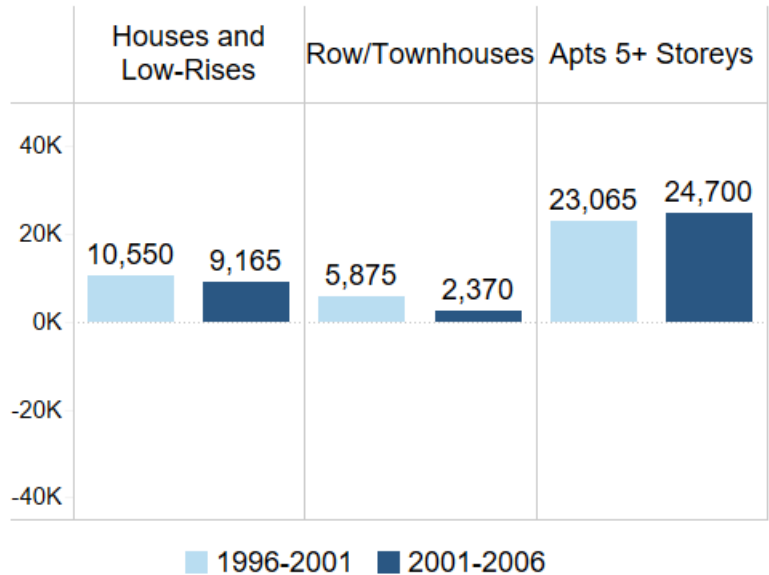


Table D1: Dwelling Units by Type, 1996-2006

Dwelling Type	1996 #	1996%	2001 #	2001%	2006 #	2006%
Single-detached	285,375	31.6%	300,925	31.9%	266,880	27.3%
Semi-detached	84,625	9.4%	91,015	9.7%	69,465	7.1%
Row/Townhouse	46,440	5.1%	52,315	5.5%	54,685	5.6%
Duplexes	29,440	3.3%	23,795	2.5%	44,100	4.5%
Apt < 5 Storeys	122,545	13.6%	116,915	12.4%	162,980	16.6%
Apt 5+ Storeys	331,930	36.7%	354,995	37.6%	379,695	38.8%
Other Dwellings	3,230	0.4%	3,115	0.3%	1,505	0.2%
Total	903,585	100.0%	943,075	100.0%	979,310	100.0%

Table D2: Change in Dwelling Units by Type, 1996-2006

Dwelling Type	Absolute Change 1996-2001	Absolute Change 2001-2006	Percent Change 1996-2001	Percent Change 2001-2006
Single-detached	15,550	-34,045	5.4%	-11.3%
Semi-detached	6,390	-21,550	7.6%	-23.7%
Row/Townhouse	5,875	2,370	12.7%	4.5%
Duplexes	-5,645	20,305	-19.2%	85.3%
Apt < 5 Storeys	-5,630	46,065	-4.6%	39.4%
Apt 5+ Storeys	23,065	24,700	6.9%	7.0%
Other Dwellings	-115	-1,610	-3.6%	-51.7%
Total	39,490	36,235	4.4%	3.8%

Table D3: Dwelling Units by Reclassified Dwelling Type, 1996-2006

Dwelling Type	1996 #	1996%	2001 #	2001%	2006 #	2006%
Houses and Low-Rises	525,215	58.1%	535,765	56.8%	544,930	55.6%
Row/Townhouses	46,440	5.1%	52,315	5.5%	54,685	5.6%
Apts 5+ Storeys	331,930	36.7%	354,995	37.6%	379,695	38.8%
Total	903,585	100.0%	943,075	100.0%	979,310	100.0%

Table D4: Change in Dwelling Units by Reclassified Dwelling Type, 1996-2006

Dwelling Type	Absolute Change 1996-2001	Absolute Change 2001-2006	Percent Change 1996-2001	Percent Change 2001-2006
Houses and Low-Rises	10,550	9,165	2.0%	1.7%
Row/Townhouses	5,875	2,370	12.7%	4.5%
Apts 5+ Storeys	23,065	24,700	6.9%	7.0%
Total	39,490	36,235	4.4%	3.8%

Glossary

Dwelling Types

Single-detached house: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

Semi-detached house: One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

Row house: One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

Apartment or flat in a duplex: One of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings.

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys.

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

Other Dwellings include:

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

Mobile home: A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt.

Other movable dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

Household Type

‘Household type’ refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. **Census family households** are those that contain at least one census family. **Non-census-family households** are either one person living alone or a group of two or more persons who live together but do not constitute a census family. Census family households may be differentiated based on the presence of additional persons (that is, persons not in a census family).

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

Endnotes

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