

This bulletin is the third in a series of research bulletins to support Official Plan Reviews. It examines the influence of demographic, social and market trends on housing occupancy in the city of Toronto between 1996 and 2016.

Available from <https://www.toronto.ca/city-government/data-research-maps/research-reports/planning-development/>



Housing Occupancy Trends 1996-2016

Bulletin Highlights

2016 households	1,112,930
1996-2016 household growth rate	23.2%
1996-2016 mid/high-rise as a % of all newly occupied units	77.0%
average size of a condominium built in 2017	665 sq ft
1996-2016 household growth between ages 50-69	139,940
1996-2016 non-family household growth	116,025
1996-2016 family household growth	93,325
2016 one-person households as a % of all households	32.3%
2016 % of couples with children in mid/high-rise units	41.9%
2016 average number of persons per household	2.42
2011-2016 growth in owner households	15,285
2011-2016 growth in renter households	49,730

Introduction

This bulletin, the third Housing Occupancy Trends bulletin published by City Planning, tracks trends in housing occupancy from 1996 to 2016. 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.

The bulletin explores the underlying factors that influence how people form households and how those households choose to occupy the city's stock of housing. To understand housing occupancy and demand, we need to know about those who occupy and look for housing. We begin with a section entitled **Population Growth and Movement** that 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.

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. Recent increases in mid/high-rise development may create opportunities for households that choose to occupy that type of housing while encouraging other households to find creative ways to adapt their housing occupancy.

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 in the near future based on the Development Pipeline.

Taking the findings from the Housing Stock review, the bulletin 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 investigates housing occupancy by age, household type, household size, tenure, and affordability. From the first two bulletins in this series, we learned that 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.

This third bulletin continues to investigate these relationships and trends using 2016 Census data and other updated data sources. 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.

How Torontonians occupy the housing stock will continue to evolve over time. 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 1996, 2001, 2006, 2011 and 2016 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 58.

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 who pays the rent or the mortgage or other housing expenses (see definition on page 20). Where possible, the analysis in this bulletin is grouped by specific age categories of adults, as follows:

- 15-34,
- 35-49,
- 50-69, and
- 70 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.

20-Year Study Period

Unless otherwise stated, the Study Period refers to the 20-year period from 1996 to 2016. 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

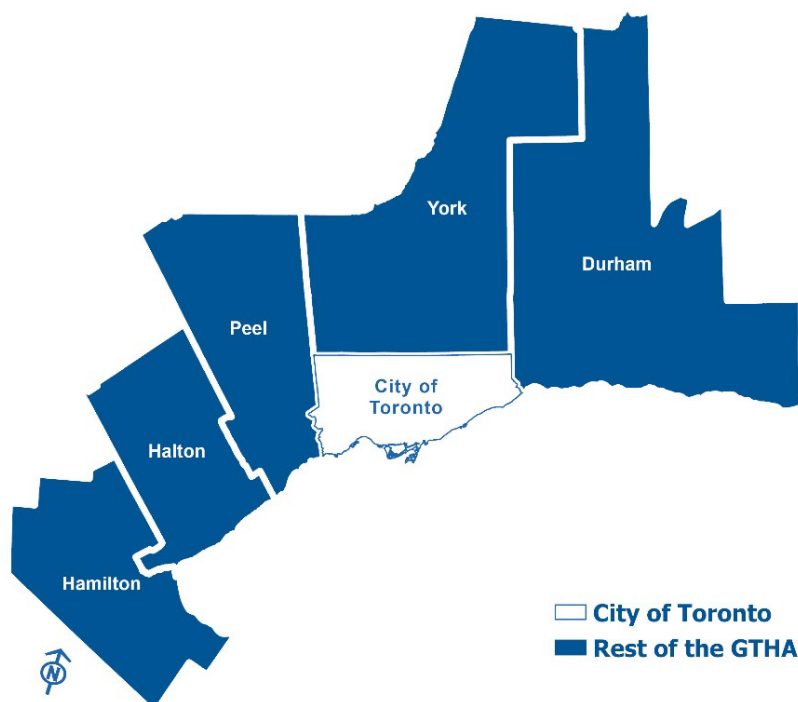
Toronto

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.

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



Population Growth and Movement

This section focuses on demographic drivers of housing demand, namely population growth and population movement in the city of Toronto and within the GTHA.

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 social trends both work together to influence housing occupancy rates. First, let's explore Toronto's changing population.

Toronto and the GTHA Population Growth

In 2016, Toronto had a population of 2,731,571 persons (see Figure 2). Since 1996, Toronto has grown by 346,150 persons. Toronto's population growth rate has been increasing since 1996. Whereas over the past 20 years, Peel

and York Regions grew the most, between 2011 and 2016, Toronto grew the most of all of the GTHA municipalities. This rapid growth has put pressure on Toronto's housing supply to keep up with demand.

Toronto's birth rate has been declining in recent years.¹ Net migration was the main source of population growth in all GTHA municipalities (see Figure 3). In Toronto, net migration accounted for 71.6% of the population growth from July 1, 2015 to July 1, 2016.

Figure 2: GTHA Population, 1996-2016

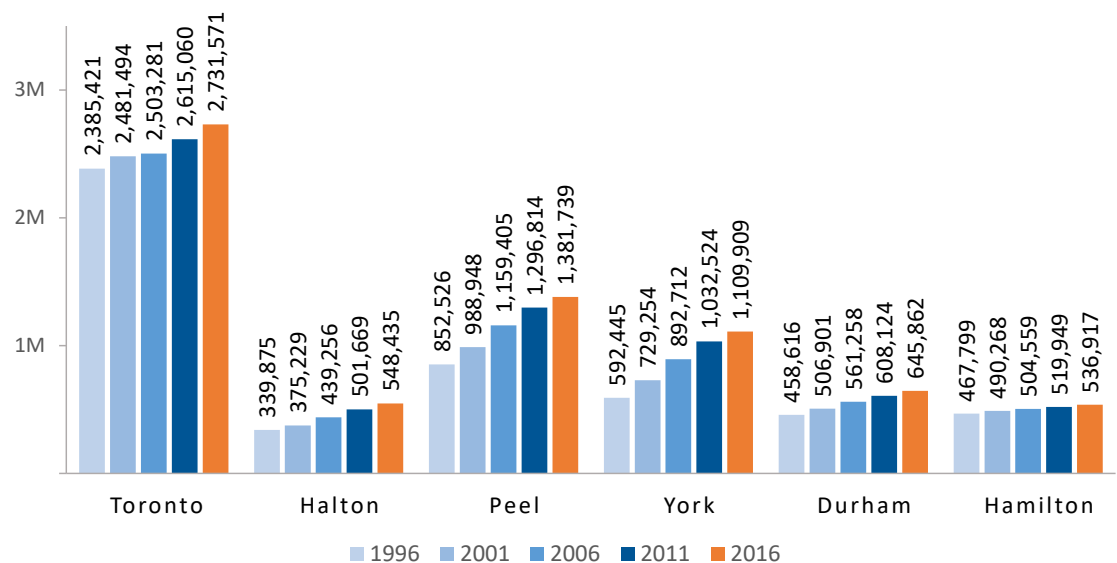
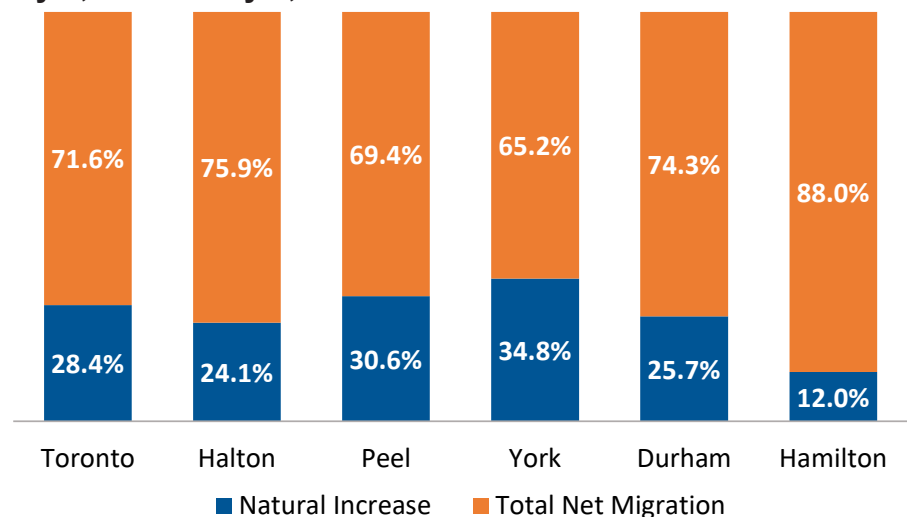


Figure 3: Components of Population Growth in the GTHA, July 1, 2015 - July 1, 2016



Note: Natural increase is composed of births minus deaths.

Mobility and Migration

There is a continuous stream of people entering and leaving the city annually, creating added demand for housing of all types and tenures.

There is a lot of movement within and to the city: Over the five-year period from 2011 to 2016, over one million Toronto residents either moved to the city or moved within the city. This means that two out of every five Toronto residents had a different address in 2011 than they did in 2016. More persons moved within the city (639,060 non-migrant persons) than to the city (400,950 migrant persons) in the same period². Demands on the housing stock are therefore generated by the movement of existing city residents, as well as by new persons arriving to the city.

Net migration to Toronto is increasing: Net migration to Toronto between 2011 and 2016 was 144,470 persons, representing an increase of almost 50,000 people when one compares the 2006 to 2011 period to the 2011 to 2016 intercensal period, which had a net migration of 94,720 persons (see Table B1 and Table B2 in Appendix B: Net Migration to Toronto by Age on page 59). Much of this increase is due to a lower net outflow of persons moving from Toronto to the GTHA than in the past period, as well as higher volumes of international migration and migration from other parts of Ontario.

There has been considerable migration between the city and the Rest of the GTHA. Between 2011 and 2016, a total of 151,990 people moved from Toronto to one of the five surrounding GTHA Regions, while 87,305 people came to Toronto from the Rest of the GTHA for a net loss to the region of 64,685 persons (see Figure 4 on page 6).

Persons aged 35-49 are driving the net flow to the Rest of the GTHA:

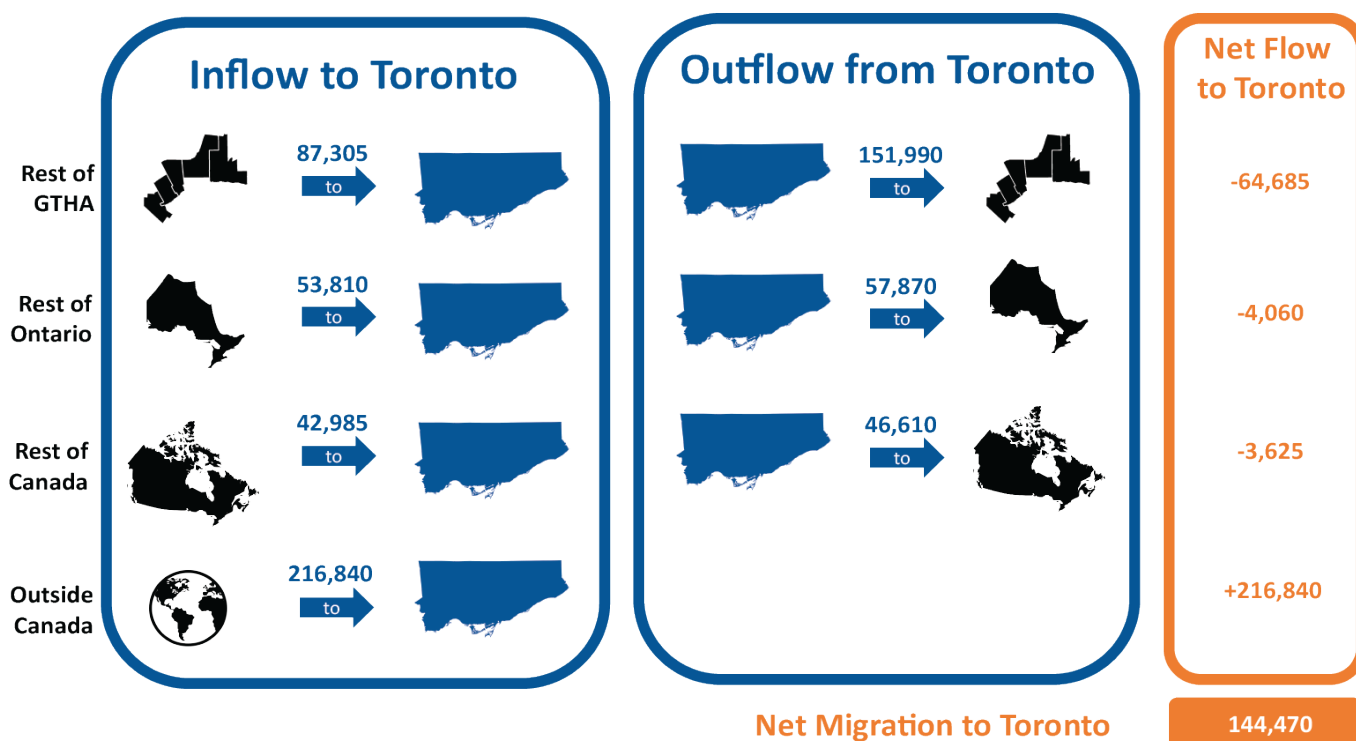
The largest net flow of population between 2011 and 2016, accounting for almost a half of the 64,685 persons who migrated, continues to be those aged 35-49 (30,100 persons). This outflow decreased by nearly 10,000 people compared to the 2006 to 2011 period (see Figure 5 and Figure 6 on pages 6 and 7, and Appendix B: Net Migration to Toronto by Age on page 59).

Net migration to the Rest of the GTHA is decreasing: More than 30,000 fewer people moved from Toronto to the Rest of the GTHA between 2011 and 2016 compared to the previous five-year period (95,695 persons in 2011 compared to 64,685 persons in 2016). Most of the decrease in net migration to the Rest of the GTHA was from persons aged 15-34.

International migration is increasing: International migration accounted for an additional 16,255 persons (216,840 compared to 200,585 persons in the previous period). Most of the increase in net international migration was in persons aged 15-34.

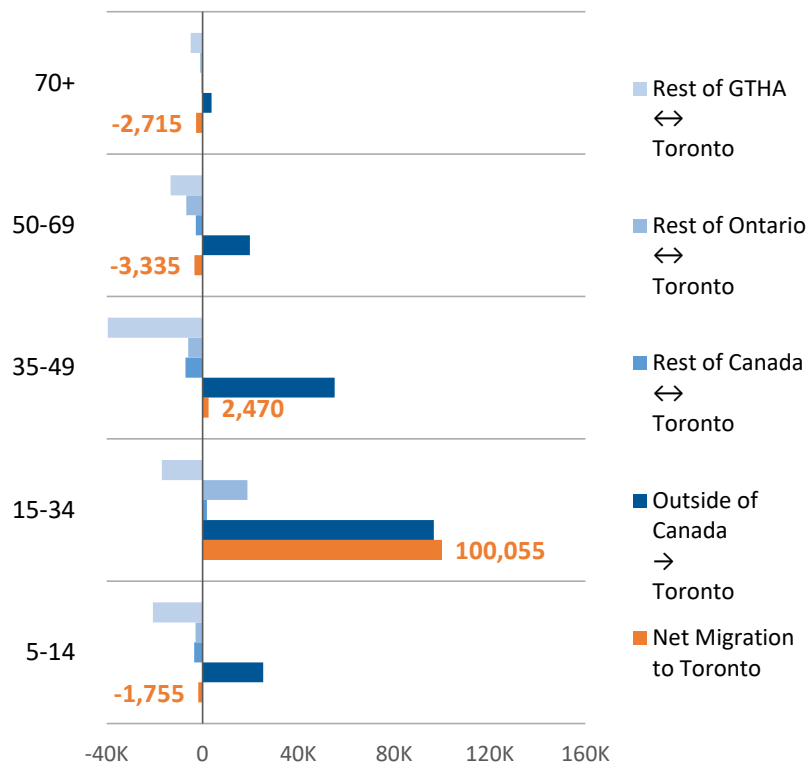
More young people are moving to Toronto than any other age group, and more than in the past: Between 2011 and 2016, there were 133,000 persons aged 15-34 who moved to Toronto; an increase of 32,945 persons from the 100,055 persons aged 15-34 who moved to Toronto between 2006 and 2011.

Figure 4: Net Migration Flow to and from Toronto, 2011-2016



Note: Estimates for emigration and net temporary emigration are not included. Rest of the GTHA means the Greater Toronto and Hamilton Area excluding Toronto; Rest of Ontario means Ontario excluding the GTHA; Rest of Canada means Canada less Ontario.

Figure 5: Net Migration by Age Group, 2006-2011



Note: Estimates for emigration and net temporary emigration are not included. Rest of the GTHA means the Greater Toronto and Hamilton Area excluding Toronto; Rest of Ontario means Ontario excluding the GTHA; Rest of Canada means Canada less Ontario.

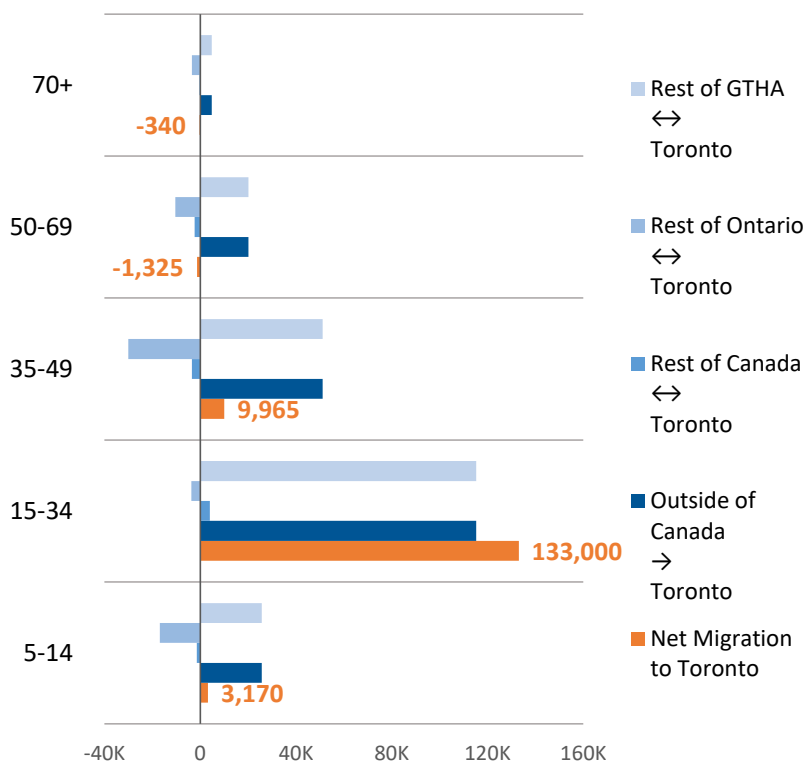
Forecasted Population Growth

It is important to understand Toronto's growth in the context of its forecasted future population. A Place to Grow: Growth Plan for the Greater Golden Horseshoe (2019) was brought into effect on May 16, 2019 by the Province. It manages growth and development throughout the region that stretches around Lake Ontario from Niagara Falls to Peterborough, with Toronto at its centre. The 2019 Growth Plan forecasts 3.40 million people in Toronto by 2041.³ Toronto's continued population growth will continue to place upward pressure on the demand for housing.

Key Findings on Population Growth and Movement

Toronto and the Rest of the GTHA are growing in population, and most of that growth is due to migration. People moving to and within the GTHA creates demand for housing. Migration to Toronto has increased, which means that the city needs to house an increasing number of people. With the city's population forecast to reach 3.40 million people by 2041, the demand for housing will continue to grow in the coming years.

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



Note: Estimates for emigration and net temporary emigration are not included. Rest of the GTHA means the Greater Toronto and Hamilton Area excluding Toronto; Rest of Ontario means Ontario excluding the GTHA; Rest of Canada means Canada less Ontario.

2001/2006 Census Methodology Change

In the 2006 Census, Statistics Canada changed the methodology in which the survey was collected, to include using mail 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 the units occupied temporarily. For further information and detail, please refer to Appendix C: 2001/2006 Changes in Census Methodology on page 60.

Dwellings, Units and Households

This bulletin uses the terms dwellings and units interchangeably. All references to 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 or units are also used as proxies for households throughout the bulletin.

Housing Stock

Toronto's housing stock provides a wide 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 type of future housing stock in the development pipeline at this time.

Housing Stock Universe

Housing stock is counted in many different ways. This bulletin relies on the definitions of housing by 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.⁴
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.⁵ Private dwellings are further subcategorised into:
 - **Private dwellings occupied by usual residents** - refers to a private dwelling in which a person or a group is permanently residing; and

- **Private dwellings not occupied by usual residents** - refers to dwellings occupied by temporary residents and foreign residents (TRFR), as well as unoccupied dwellings. For more information on TRFR, see sidebar on 2001/2006 Census Methodology Change and Appendix C: 2001/2006 Changes in Census Methodology on page 60.

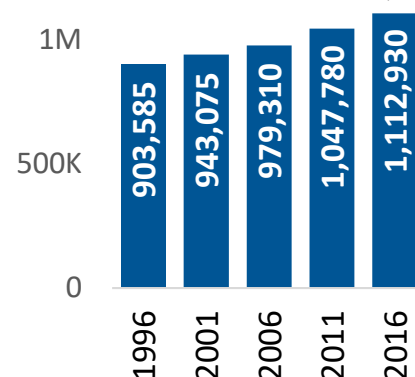
The focus of this bulletin is on understanding **privately occupied dwellings occupied by usual residents**.

Household Growth

In 2016, there were 1,112,930 households in privately occupied dwellings in Toronto (see sidebar on Dwellings, Units and Households and Figure 7). Over the 20-year period from 1996 to 2016, there has been an increase of over 209,000 households, averaging 10,000 net new households per year in Toronto.

Household growth is outpacing population growth: Over this same period, Toronto's population grew by 14.5% while households grew at a much higher rate of 23.2%. The higher growth in households relative to population reflects changes in household composition, mix of dwellings occupied and declining household sizes.

Figure 7: Number of Households, 1996-2016



Dwelling Types in Toronto

Historically, Toronto's supply of low density, ground-related housing (see sidebar) was built to accommodate growing couples with children, while mid/high-rise apartments were developed to accommodate smaller, often lower income, households. Toronto's housing stock has continued to evolve to now provide a wide range of dwelling types. This is evident in the evolution and continued occupation of its historic stock, gradual redevelopment and intensification 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 more houses and low-rise units than mid/high-rise units:

In 2016, there were 557,920 houses and low-rise units and 493,135 mid-/high-rise units, as shown in Table 1. All dwelling types have increased since 1996.

Toronto's housing is densifying:

The construction of substantial numbers of apartments has resulted in more households living in higher-density built forms. From 1996 to 2016, there has been an increase of 161,205 households in mid/high-rise apartments, representing 77.0% of the net increase in total households over this period (see Figure 8 on page 10). This means that over the 20-year period, Toronto has added eight new mid/high-rise units for every three new ground-related units.

Dwelling Reclassification

Prior to the 2006 Census, Statistics Canada classified single- and semi-detached dwelling structures that contained apartments as either single-detached or semi-detached structures. In 2006, Statistics Canada classified ground-related dwellings with apartments as apartments or flats in duplexes or units in apartments with less than 5 storeys. **Approximately 53,000 ground-related units were reclassified.**

Any change in the classification of dwelling units impacts our understanding of housing demand. To effectively deal with the re-classification issue, for analysis from 1996-2016 this bulletin re-groups all dwellings types into three dwelling types as described:

1. **Houses and low-rise units** which include single and semi-detached houses, apartments of flats in duplexes, units in apartments with less than 5 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 62 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 "**Apartment 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 65.

Table 1: Number of Households by Reclassified Dwelling Type, 1996-2016

Dwelling Type	1996	2001	2006	2011	2016
Houses and Low-Rises	525,215	535,765	544,930	557,040	557,920
Row/Townhouses	46,440	52,315	54,685	60,660	61,875
Apts 5+ Storeys	331,930	354,995	379,695	430,080	493,135
Total	903,585	943,075	979,310	1,047,780	1,112,930

Houses and low-rise dwellings amount to half the housing stock but 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 36.7% in 1996 to 44.3% in 2016 (see Figure 9). At the same time, the proportion of households living in row and townhouses has held relatively steady at around 6% between 1996 and 2016. The share of households living in houses and low-rise units has declined, from 58.1% of all households in 1996 to 50.1% in 2016, though the actual numbers have increased by 32,705. The 2016 Census marks the first year when there was an equal proportion of households living in houses and low-rise units versus other dwelling types combined.

The proportion of single-detached and apartments less than five storeys has declined: As Statistics Canada has now consistently classified dwelling types for the past three Census years (i.e. since the 2006 Census), it is possible to analyze the actual changes by each dwelling type in houses and low-rises over the 10-year period to 2016. This shows that all structure types in the houses and low-rise category have had a net increase in the 10-year period from 2006 to 2016. 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 largely due to the large number of mid/high-rise apartment households that are continuously being added to the housing stock (see Figure 10 on page 11).

Figure 8: Net Change in Households by Dwelling Type, 1996-2016

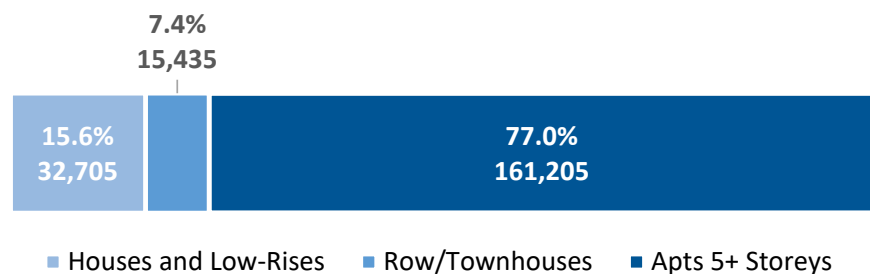
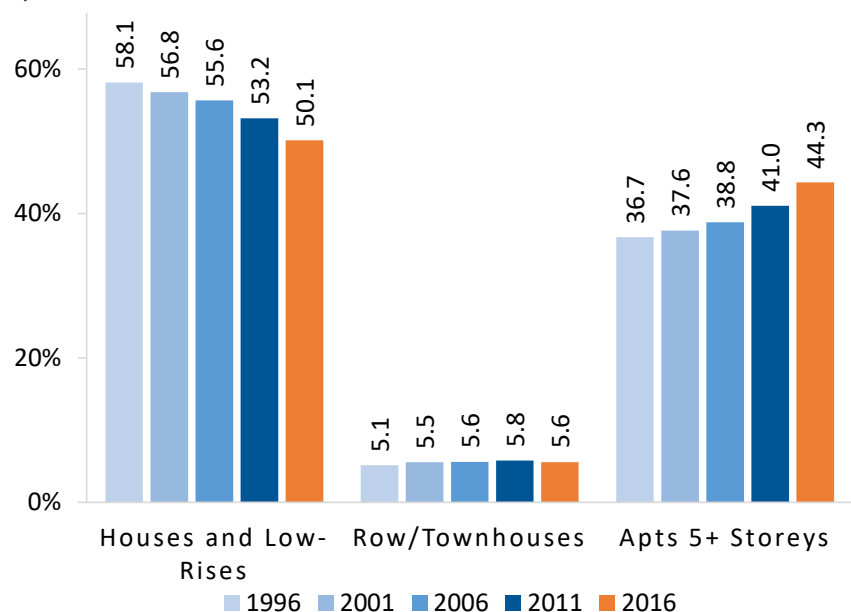


Figure 9: Proportion of Households by Reclassified Dwelling Type, 1996-2016



While the absolute number of households in houses and low-rise dwelling types increased (see Table 2), most of their proportions of the total housing stock has decreased because of the strong shift in supply to higher density forms. Households in semi-detached houses and duplexes maintained a fairly consistent share of total households.

Dwelling Types in Toronto and the Rest of the GTHA

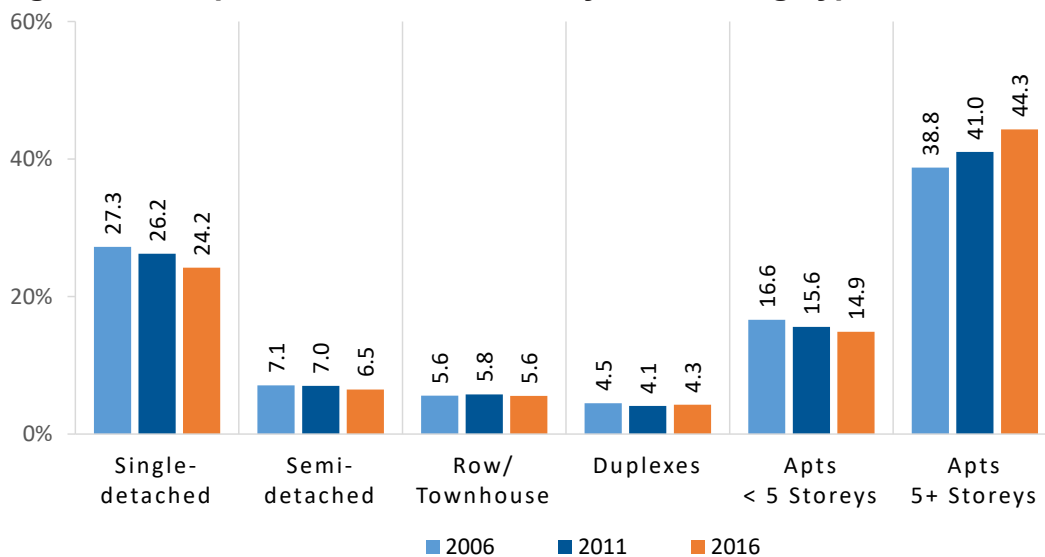
The need for housing in Toronto and in the Rest of the GTHA fluctuates as the number of households shift within the GTHA regional housing market. The following section compares and highlights the different dwelling

types in Toronto in contrast to its surroundings.

House and low-rise units are the dominant type of dwelling structure in the Rest of the GTHA:

While the majority of households in both Toronto and in the Rest of the GTHA live in houses or low-rise units, their proportions differ significantly. In 2016, houses and low-rise units accounted for three quarters of all households in the Rest of GTHA compared to just over half of Toronto households (see Figure 11 on page 12). Toronto has more than 2.5 times the number of households living in mid/high-rises (493,135 units) as the Rest of the GTHA (188,550 units).

Figure 10: Proportion of Households by All Dwelling Types, 2006-2016



Note: Other dwellings have been excluded as their proportion is negligible.

Table 2: Number of Households by All Dwelling Types, 2006-2016

Dwelling Type	2006	2011	2016
Houses and Low-Rises	544,930	557,040	557,920
Single-detached	266,880	274,815	269,660
Semi-detached	69,465	73,635	72,085
Duplexes	44,100	43,005	47,575
Apartments < 5 Storeys	162,980	163,435	165,650
Other Dwellings	1,505	2,150	2,950
Row/Townhouse	54,685	60,660	61,875
Apartments 5 Plus Storeys	379,695	430,080	493,135
Total	979,310	1,047,780	1,112,930

Recently-Built Housing Supply

Now let's examine the recently-built housing supply, as 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 is building 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 2003/2004 (see Figure 12). This is despite the fact that Toronto has virtually no greenfield sites left in the city.

Figure 11: Proportion of Dwelling Types in Toronto and the Rest of the GTHA, 2016

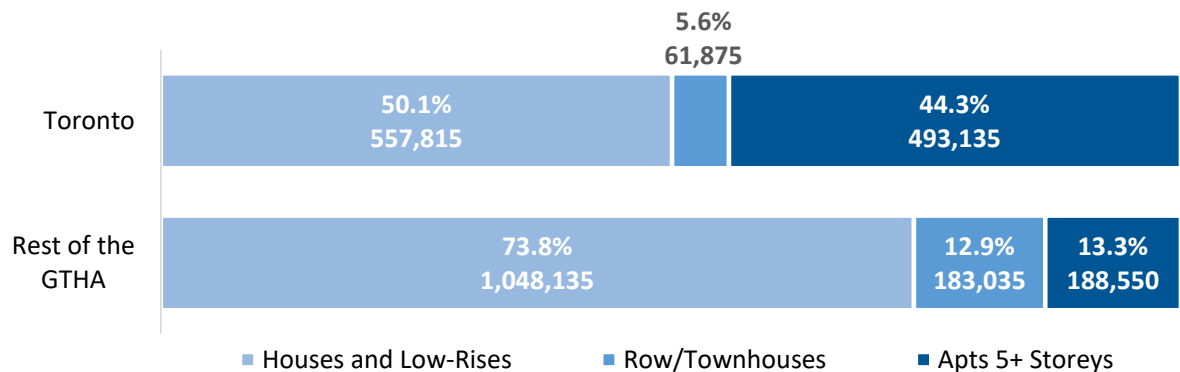
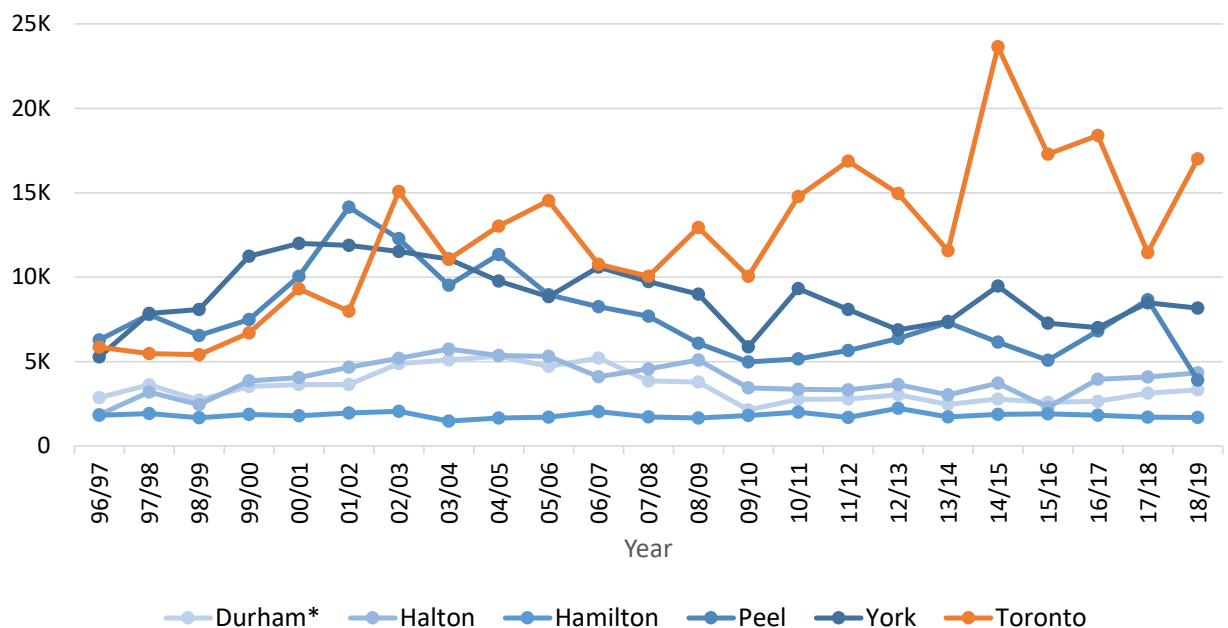


Figure 12: Number of GTHA Housing Completions, 1996-2019



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

Note: Each year represents May-December plus January-April to correspond to Census years.

Durham's completions prior to 2008 exclude completions in the Townships of Brock and Scugog.

Most completions in the Rest of the GTHA are ground-related units: Figure 13 shows that, while apartment completions have increased to more than one quarter of all completions in the Rest of the GTHA, ground-related completions still dominate.

In contrast, Figure 14 shows that over 80% of all housing completed in Toronto from 1996 to 2019 were apartments. Since 2010/2011, apartments generally account for 90% of Toronto completions each year. The proportion of single/semi and row/townhouse units completed has remained relatively unchanged each year, and many of these completions are for replacements of older houses rather than net new additions to the city's housing stock.

Figure 13: Proportion of Rest of GTHA Housing Completions by Dwelling Type, 1996-2019

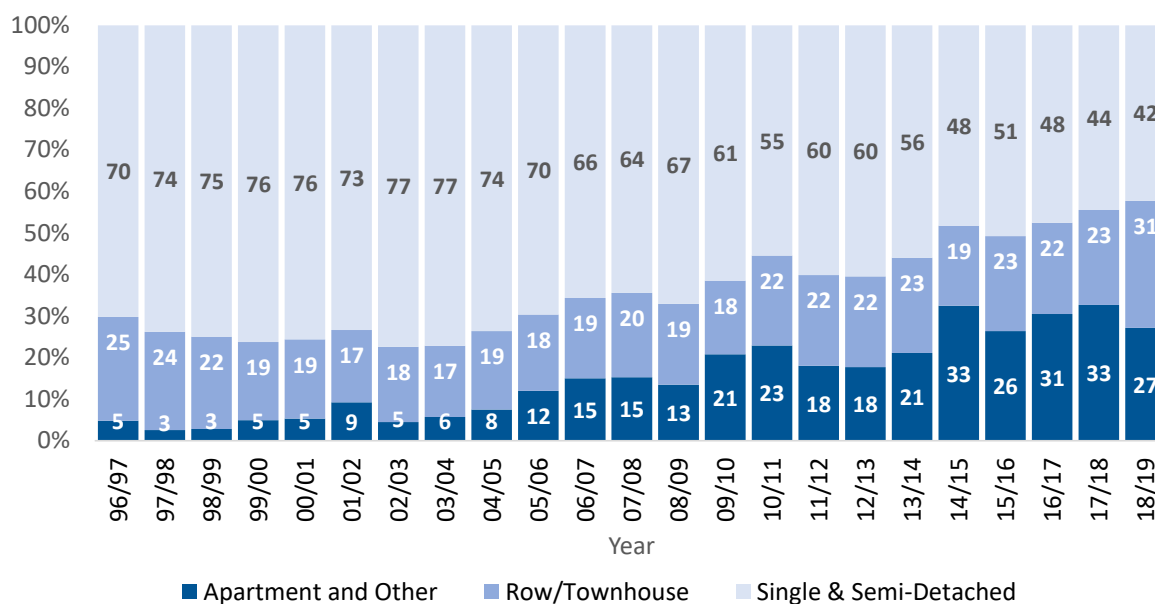
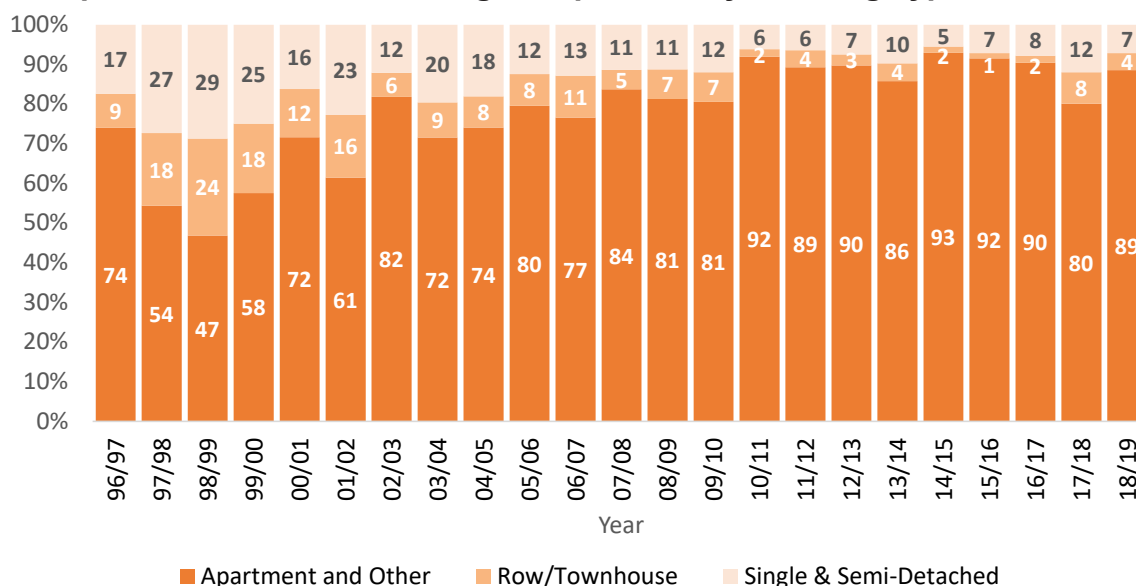


Figure 14: Proportion of Toronto Housing Completions by Dwelling Type, 1996-2019



Source: CMHC, Housing Now Tables - Greater Toronto Area, various editions, prepared by Toronto City Planning.
 Note: Each year represents May-December plus January-April to correspond to Census years. Note that CMHC uses a different dwelling type categorization than does the Census and thus the dwelling types are not directly comparable.

Smaller sized condominium units in medium or high-rise buildings:

Property Assessment data provides information on the size of units. Figure 15 on page 15 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 close to half the size of units built 20 years ago (from a high of 1,144 square feet in 1997 to 665 square feet in 2017).

Over half of all mid/high-rise units built between 2006 and 2016 are one-bedroom units:

At the same time that these smaller sized units are being built, there are larger proportions of mid/high-rise units with fewer bedrooms being built. Examining 2016 Census data of bedroom types by periods of construction, 46.9% of mid/high-rise units built between 1996 and 2005 were one-bedroom units (see Figure 16 on page 15). That proportion increased to 56.4% of all units built between 2006 and 2016. This amounts to over 37,000 more one-bedroom mid/high-rise units built between 2006 and 2016 compared to those built between 1996 and 2005. See Table E1 in Appendix E: Number of Dwellings by Period of Construction and Dwelling Type on page 64 for more information on units by period of construction by dwelling type.

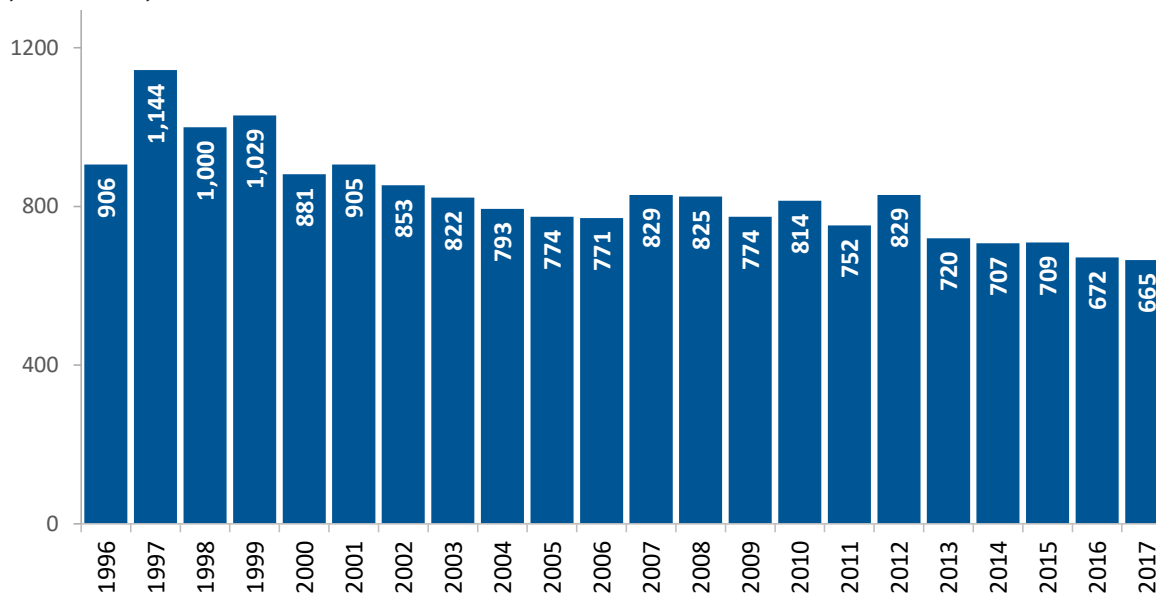
Future Housing Supply

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, 2014 and December 31, 2018. 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 (86.3%) continue to be proposed in high-rise buildings (i.e. projects of 12 or more storeys), totalling 121,198 units (see Figure 17 on page 15).

Key Finding on Housing Stock

Toronto has seen increasing mid/high-rise development, and increasingly smaller mid/high-rise units, in recent years. The next sections will explore how Torontonians are occupying this stock as its composition changes over time.

Figure 15: Average Size (in Square Feet) of Condominium Units in Medium/High-Rise Buildings, Toronto, 1996-2017



Source: MPAC, prepared by Toronto City Planning.

Note: The MPAC dwelling type classifications differ from those of Statistics Canada and CMHC.

Figure 16: Proportion and Number of Recently-Built Mid/High-Rise Dwellings by Number of Bedrooms, Toronto, 2016

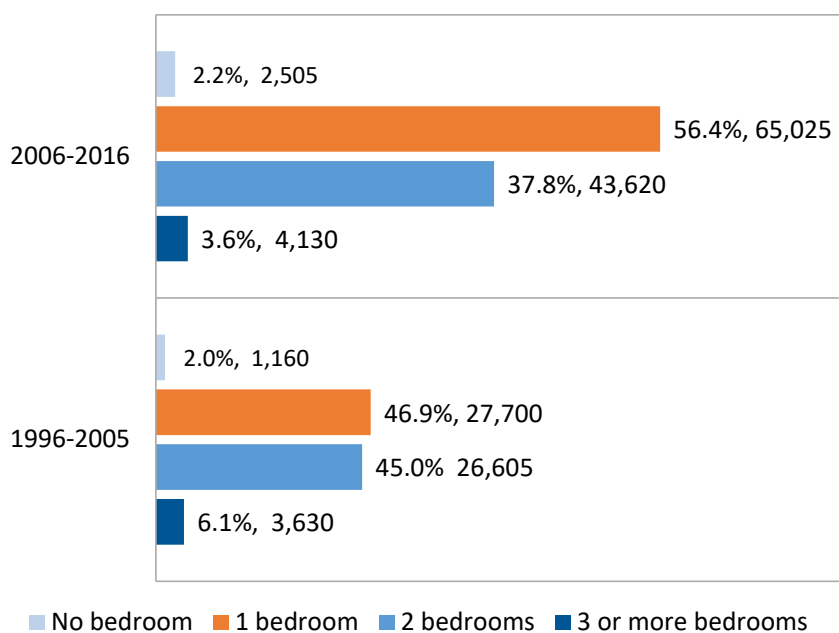
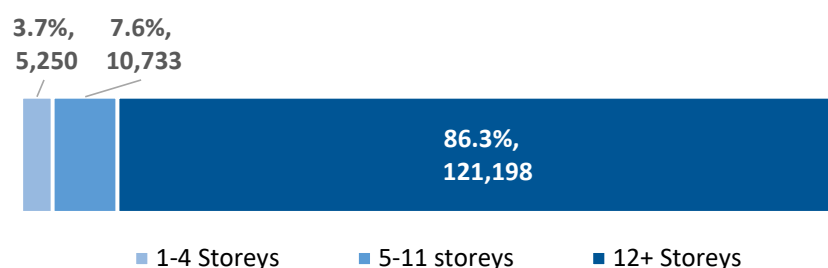


Figure 17: Number and Proportion of Proposed Units in Active Projects, 2014-2018



How are Torontonians Occupying the Housing Stock?

There are many factors that influence the occupation of housing stock, including an individual or household's age, household composition, household size, housing preferences and market conditions. The traditional nuclear family of the post-war households is no longer as predominant as in the past. Over time increased economic affluence and changing social norms have altered previous patterns of housing consumption. 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. For example, people's housing needs tend to change as they age into different stages of life. Moving out of the parents' home, moving in with a roommate or partner, having children, divorce, becoming empty nesters, and becoming widows: all of these life events have implications for how much housing and what type of housing a household requires. Therefore, shifts in the age structure of Toronto's population influence the types of housing in demand over time.

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

The age structure of Toronto's population is continuing to shift and grow older. While the population of Toronto grew overall, some age groups grew at a much higher rate. The impact of the Baby Boomers aging (i.e. those aged 50-69 in 2016) is evident.

The shape of Toronto's age structure has changed since 1996:

In 1996, there was one large population group composed of those aged 15-34 (see Figure 18 on page 17). Since 2011, Toronto has seen a 'double peaked' shape, with large populations in young adults aged 15-34 and in older adults aged 50-69. These two large populations have different housing needs versus the one group that dominated in the past. The number of young adults aged 15-34 (797,795) continues to surpass the number of those aged 50-69 (669,625). However, the difference in size of the two age groups is shrinking.

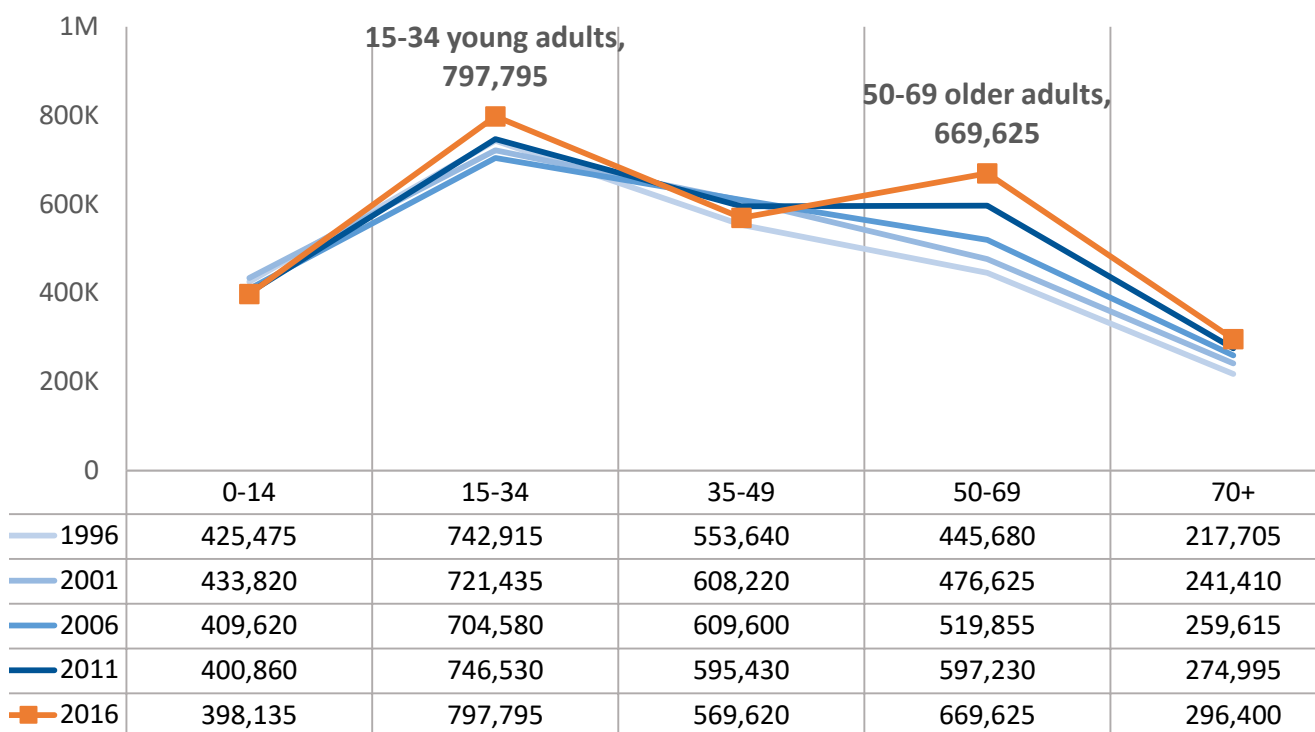
Persons aged 50-69 have increased the most:

Persons aged 50-69 grew by 223,945 people or 50.2% since 1996, because all of the Baby Boomers had aged into this age category in 2016 (see Figure 19 on page 17). As the Baby Boomers continue to age, they will reach milestone age-related events such as retirement and becoming empty-nesters which can prompt plans to move and/or downsize to smaller housing.

The population of those aged 70 and up has increased since 1996:

This age group has grown by almost 80,000 persons between 1996 and 2016. This increase in older adults may mean that they have improved health and social supports that enable them to age in place for longer than they did in the past.

Figure 18: Population by Age Group, 1996-2016



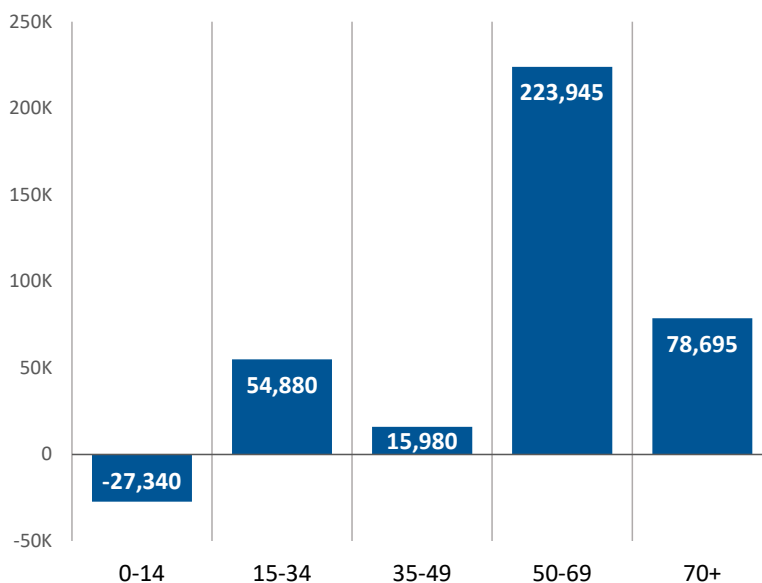
The largest segment of the population, persons aged 15-34, is continuing to grow: Those aged 15-34 grew by 54,880 persons between 1996 and 2016, with all of that growth occurring in 2006 or later, reversing the trend of population decline in this age group in the preceding period from 1996 to 2006 (see Figure 20 on page 18). Figure 18 shows that the population aged 15-34 is much larger than the population aged 0-14, meaning that much of the increase in persons aged 15-34 must be the result of in-migration rather than as a result of children aging into the 15-34 year-old category. In 2016, there were more people aged 15-34 than at any other time since 1996. This is important because the housing needs of younger adults may differ from those of older populations and past generations.

Declining population groups:

The biggest population decline has occurred among children aged 0-14, which declined by 27,340 persons or 6.4% since 1996. Those aged 35-49 declined more recently, decreasing by 25,810 persons or 4.3% between

2011 and 2016 alone. This may be as a result of migration outflows to the Rest of the GTHA, Ontario and Canada discussed previously in the Mobility and Migration section (see Figure 6 on page 7), or it may be that this population group represents a smaller group of persons in 2016 than it did in the past.

Figure 19: Net Change in Population by Age Group, 1996-2016



Cohorts and Generations

In this bulletin, **cohort** refers to those born within the same five-year period, e.g. 1946-1951.

Generation refers to those born within a larger timeframe but who share similar characteristics. The generations identified here are defined as:

- **Millennials**, born between 1981 and 1996;
- **Generation X**, born between 1966 and 1981;
- **Baby Boomers**, born between 1946 and 1966; and
- **The Silent Generation**, born between 1926 and 1946.

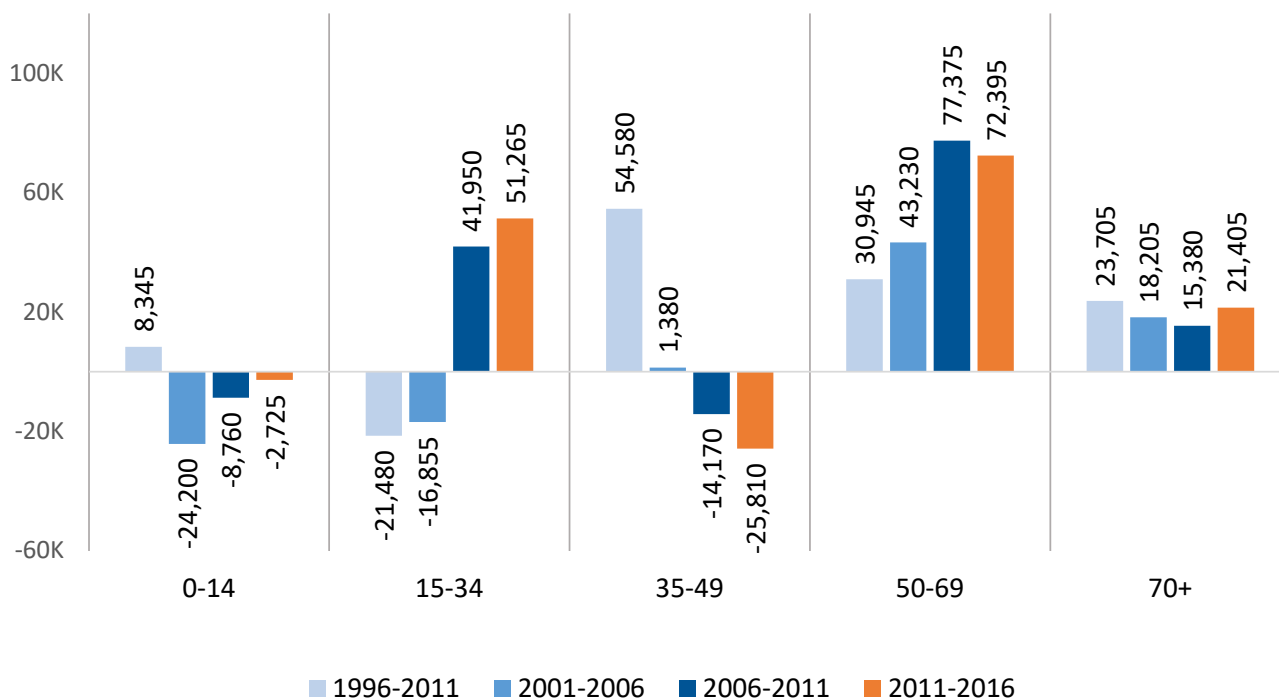
Population by Generation

The following section expands on the review of the population's age structure by looking in detail at the population by age cohort, that is, by birth year range (five-year cohorts), which can help to understand fluctuations in population size and housing demand by age (see sidebar). In turn, these age cohorts can be gathered together into generations, those born during 15-to-20 year periods with similar demographic characteristics and social conditions, in order to understand the impact

of demographic changes on the composition of the population.

Exploring the population by age cohort reveals that much of the increases and decreases in the age groupings shown in Figure 20 are actually 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. This cohort approach also shows that the population of young adults in 2016 is comparable in size to the population of young adults when the Baby Boomers were young.

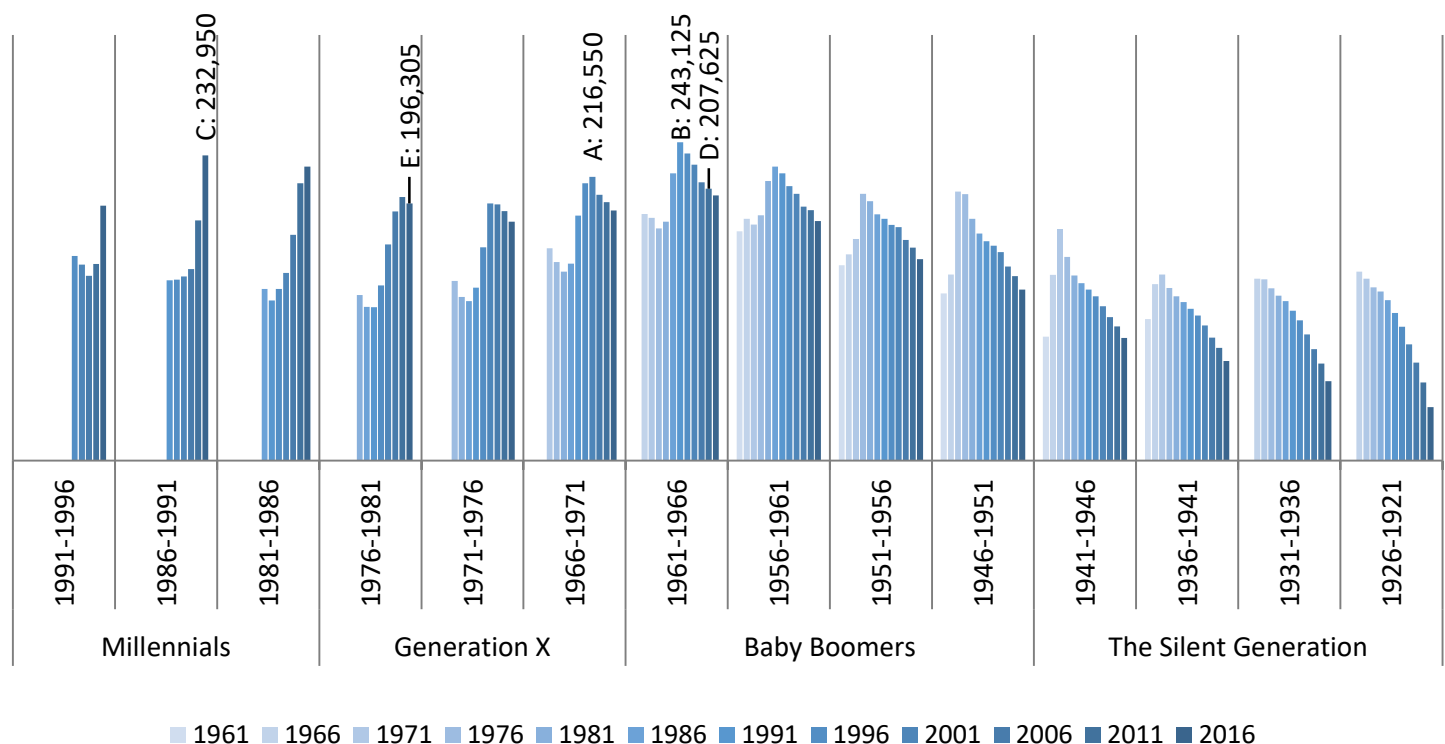
Figure 20: Change in Population by Age Group, 1996-2016



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,⁶ and the Generation X cohorts have therefore never achieved the population peak levels of the largest Baby Boomer and Millennial cohorts (see A, B, and C in Figure 21). Looking at this generational data helps to explain why Toronto’s population aged 35-49 are declining in Figure 20. Those who were 45-49 in 2011 (those born between 1961 and 1966, marked as D in Figure 21) were the largest segment of the Baby Boomer population. When this large group aged into the 50-54 year old category in 2016, the size of the cohorts that aged into the 35-49 year old category behind them were expectedly smaller (see E on Figure 21). So the population “decline” in the 35-49 year old category shown in Figure 20 is due more to the small size of the Generation X cohorts than to people in this age group leaving the city.

The Millennials’ population is approaching the Boomers’ population at their peak: The Millennials’ pattern of population growth has important implications for the future of Toronto’s housing occupancy trends. Figure 21 shows that the size of the largest Millennial cohort in 2016 (marked as C in Figure 21) was approaching the size of the largest Baby Boomer cohort at its peak (see B in Figure 21). This means that Toronto needs to house similar numbers of Millennials as it did when the Baby Boomers were in their mid-to-late twenties. Millennials in 2016 encountered a larger and different mix of housing stock than the Baby Boomers did when they were young.

Figure 21: Population Size by Generation, 1961-2016



Primary Household Maintainer

The “Primary Household Maintainer” (PHM) is determined by Statistics Canada to be the first person listed on the Census form of a household who pays the rent, mortgage, taxes or other household expenses. This person is considered to have the most influence over the household’s choice of housing.

The PHM is used in the bulletin as a proxy or delegate for all members of a household and the age of the PHM has been taken as an indicator of the life stage of the household. Thus, occupancy rates of PHMs represent the housing decisions of households at various stages as they age, and how their housing needs change. Throughout this bulletin, terms such as “age of the household” refer to the characteristics of the PHM.

Households by Age of Primary Household Maintainer

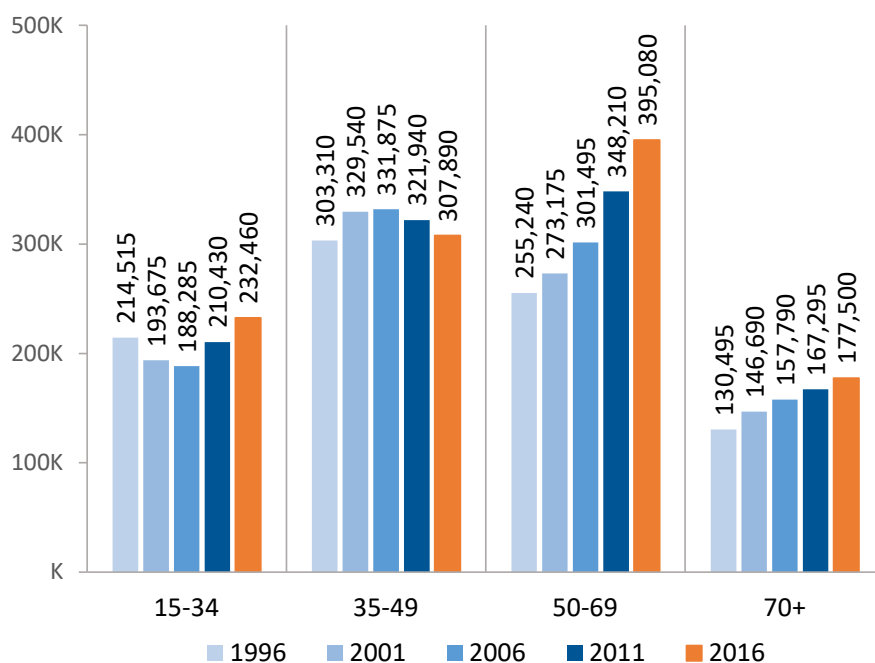
To understand housing occupancy and demand, we need to know something about the people who occupy and look for housing. Some people live alone and some people live with others. The Census and the NHS report on the household and housing characteristics of the people in each dwelling unit. This bulletin examines the Census and NHS for occupancy trends of households residing in privately occupied dwellings. 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. So now that we’ve looked at the population as a whole, we can begin to examine how people are sharing dwellings and combine to become households. The next section explores this concept with respect to the age of the PHM as a proxy for the age of the household and its choices.

Households aged 50-69 are the largest category: The largest PHM age category includes ages 50-69 with 395,080 households (see Figure 22). This age category has also increased the most, growing by 139,940 households or 54.8% since 1996. The aging of the Baby Boomers into this age group is responsible for this marked growth.

Senior households are a small but growing number: Seniors aged 70 and over make up the smallest PMH age category at 177,500 households, though this category has grown the second most since 1996, by 47,005 households or 36.0%.

Young adult households are in higher numbers than before: The number of households aged 15-34 have increased since 2006 (188,285 to 232,460 households). Prior to that, the number was declining as the youngest Baby Boomers aged out of the 15-34 year old age group. As of 2016, there was a higher number of 15-34 year old households than at any other time in the 20-year period.

Figure 22: Number of Households by PHM Age Group, 1996-2016



Households aged 35-49 are relatively unchanged in number:

The second largest group is households aged 35-49, with 307,890 households in 2016. This group has remained relatively stable overall in size since 1996, growing by only 4,580 households or 1.5%. There have been some fluctuations over the 20-year period as the Baby Boomers aged into and then out of this category.

Census year, for every age group except those aged 70 and older (see Figure 24 on page 22) which has been fairly stable. As many households aged 15-34 lived in mid/high-rise units as those aged 50-69 in 2016. As the proportion of all ages living in mid/high-rise units has increased uniformly amongst most age groups, the Census shows that the mid/high-rise stock is housing a diverse population with varied needs.

Households by Age of PHM and Dwelling Type

Households in 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 23). The proportional share of households living in mid/high-rise buildings has also increased steadily in every

Younger households are increasingly occupying mid/high-rise units:

In 2016, mid/high-rise apartments were the predominant dwelling type for households aged 15-34, at 61.6% of all households in this age group. Virtually all of the increase in households aged 15-34 and 35-49 between 1996 and 2016 has occurred in mid/high-rise apartments.

Figure 23: Households by Dwelling Type and Age of PHM, 1996, 2006 & 2016

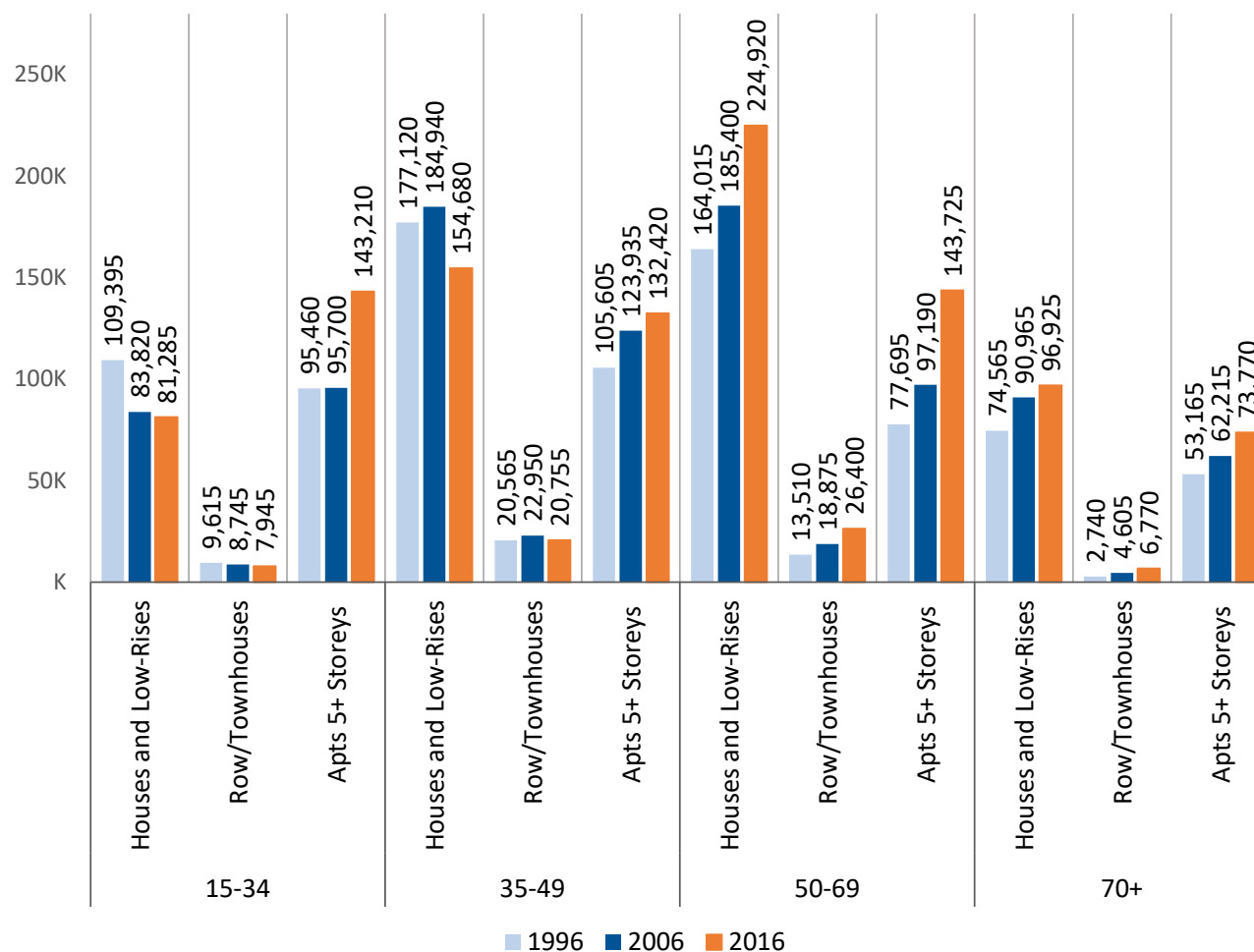
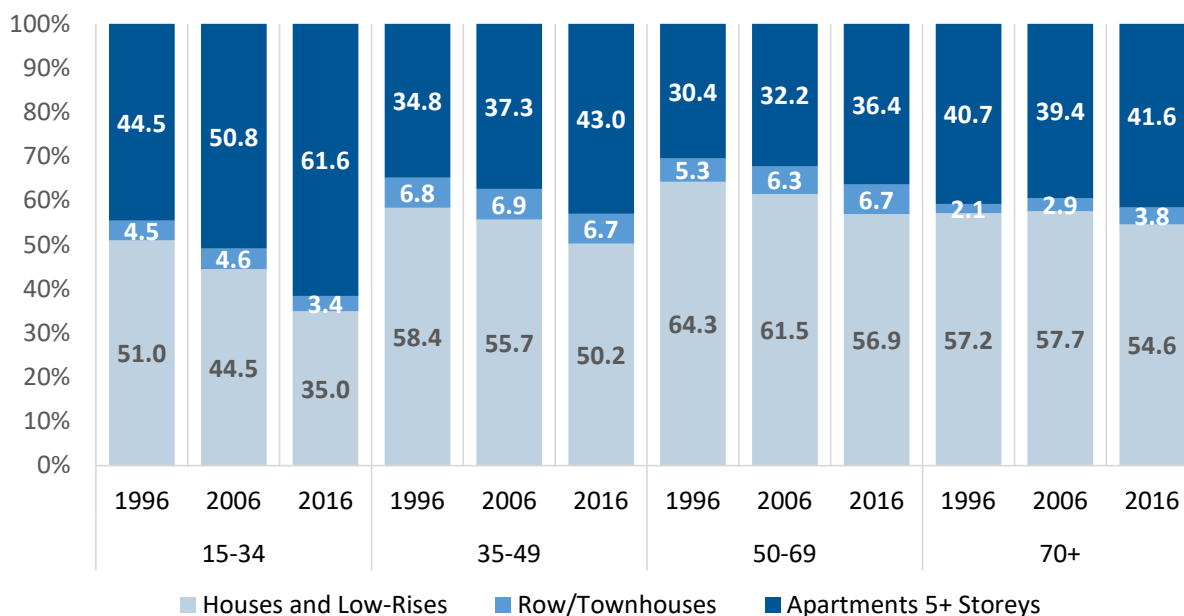


Figure 24: Proportion of Households by Dwelling Type and Age of PHM, 1996, 2006 & 2016



Households aged 35-49 are shifting from ground-related units to mid/high-rise units:

The number of households aged 35-49 in houses and low-rises has decreased since 1996. As Baby Boomer households aged out of the 35-49 age group, they continued their demand for ground-related housing in the next age group, whereas the households aged 35-49 who replaced them are living in mid/high-rise apartments. This is not surprising since 90% of the city's recent housing supply is in the form of mid/high-rise apartments.

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 50 and over have consistently increased in the number of households living in houses and low-rises since 1996.

The turnover rate of houses and low-rise dwellings occupied by seniors is unchanged:

For the purposes of this bulletin, the term housing turnover refers only to households aged 70 and over moving out of ground-related units, making them available for younger households to move in. If the rate of housing turnover was increasing, we would see a marked decrease in the proportion of older households living in ground-related units. Figure 24 shows that this had not occurred by 2016. However, the number of older households living in ground-related dwellings is increasing, which means that fewer units were available to younger households in 2016 compared to 1996. This reduces supply and contributes to house prices remaining high. However, eventually all of that stock will turn over, and younger households facing high prices and limited choices are likely to see a windfall of supply in their lifetime. This may occur through an intergenerational transfer within the same extended family, nevertheless, a younger household is accommodated within the existing housing stock.

Key Findings on Age

While those aged 35-49 appear to be declining in population, most of that decline is due to the large Baby Boomer cohorts aging out of this age group.

In 2016, there were two large populations, including young adults aged 15-34 and adults aged 50-69 that may have different housing needs. Moreover, the population of Millennials is approaching the size of the largest Baby Boomer cohort at its peak. Toronto needs to house similar numbers of Millennials as it did when the Baby Boomers were in their mid-to-late twenties. However, although there are more people aged 15-34 than there are people age 50-69, there continues to be more households aged 50-69 than there are households aged 15-34. Thus Baby Boomers continue to affect housing occupancy in Toronto. The housing occupancy trends of households aged 50-69 and 70 and over impact the housing occupancy trends of younger households, because the older households are so numerous.

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 all of the above indicators to identify trends in the age of households, their respective household types and the dwelling types they occupy. As social relations and the composition of households have changed over time, housing occupancy rates in Toronto increasingly reflect the growth of non-family households, especially those composed of the young and the elderly who in turn are increasingly living alone.

Growth of non-family households outpacing family households:

Overall, non-family households have increased more (37.1%) than family households (15.8%) since 1996 (see Table 3 on page 24).

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

One-person households are the largest group of households, accounting for almost a third of all Toronto households in 2016. Two-or-more person non-family households make up a relatively small proportion of all households at 6.1% in 2016 (see Figure 25).

The proportion of couples with children is declining: Couples with children have increased from 278,045 households in 1996 to 293,840 households in 2016. Despite their increasing numbers, this household type has declined as a proportion of all households since 2001. Couples with children made up 26.4% of all households in 2016, compared to 31.0% in 2001.

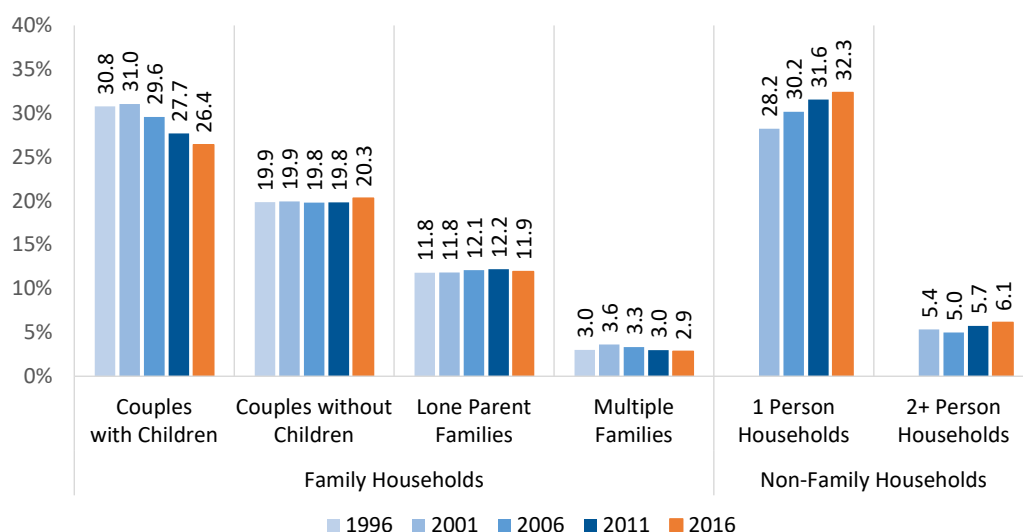
Household Type

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

Family households are composed of a married couple or two persons living common-law, with or without children, or of a lone parent 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 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.

Figure 25: Proportion of Households by Type, 1996-2016



Note: The breakdown of non-family households into one-person and two or more person households is not available for 1996.

Table 3: Number of Households by Type, 1996-2016

Household Type	1996	2001	2006	2011	2016	1996 -2016	1996-2016 Percent Change
Family Households	591,240	626,475	634,865	657,105	684,565	93,325	15.8%
Couples with Children	278,045	292,815	289,645	290,030	293,840	15,795	5.7%
Couples without Children	179,450	187,905	194,025	207,710	226,060	46,610	26.0%
Lone Parent Families	106,635	111,615	118,555	128,040	132,835	26,200	24.6%
Multiple Families	27,110	34,140	32,640	31,325	31,830	4,720	17.4%
Non-Family Households	312,345	316,605	344,565	390,770	428,370	116,025	37.1%
1 Person Households	n/a	266,150	295,475	330,680	359,990	n/a	n/a
2+ Person Households	n/a	50,455	49,040	60,090	68,380	n/a	n/a
Total	903,585	943,080	979,430	1,047,875	1,112,935	209,350	23.2%

The proportions of all other family household types did not change significantly despite increasing in number: Couples without children have increased by 46,610 households (26.0%) since 1996, 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 lone-parent families increased by 26,200 households or 24.6% between 1996 and 2016. Of all the family types with children, lone-parent families have increased the most. Multiple family households have remained relatively unchanged at around 30,000 households, or 3.0% of all households, in each Census year.

Household Type and Dwelling Type

A more varied mix of households are living in mid/high-rise apartment units in 2016 than in past years. As a direct result of building more mid/high-rise apartment units, for the first time there was an equal proportion of households living in houses and low-rise units as those living in townhouses and in mid/high-rise apartments combined (see Table 1 on page 9).

The proportion of households living in mid/high-rise units increased for all household types, except for multiple family households (see Figure 26 on page 25). Due to their inherent smaller household sizes, non-family, couples without children and lone-parent family households occupy mid/high-rise apartment dwellings in higher proportions than couples with children.

More couples with children are living in mid/high-rise apartments:

While couples with children still predominately live in houses and low-rise units, there have been incremental shifts each Census year that show a rising number of these households living in mid/high-rise apartments. In the 20-year period, there are 14,970 more couples with children living in mid/high-rise apartments (see Figure 27 on page 25). In the same period, the number of couples with children in houses and low-rises has decreased by 3,510 households. This suggests that while some family households have relocated elsewhere in the GTHA in search of ground-related housing, other families are also occupying an increasing number of Toronto's mid/high-rise apartments.

Figure 26: Proportion of Households by Household Type and Dwelling Type, 1996, 2006 & 2016

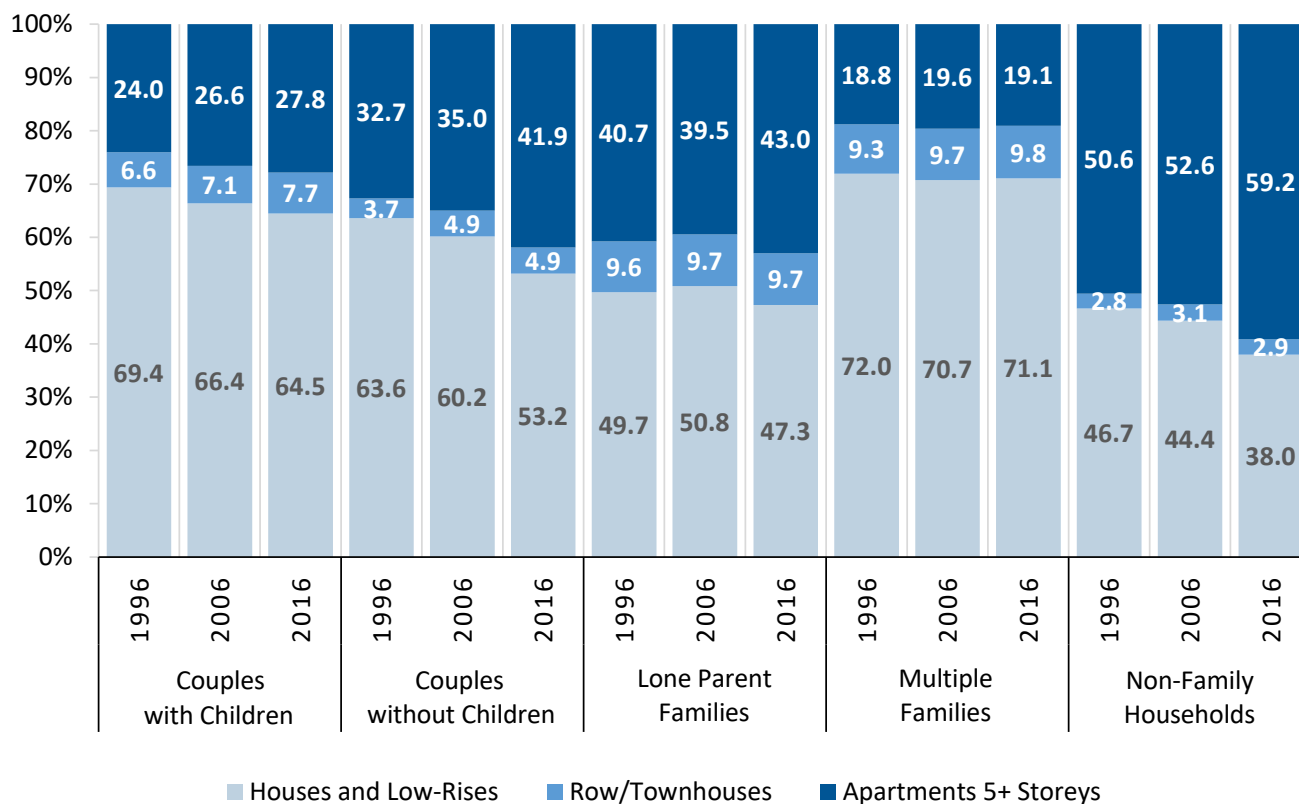
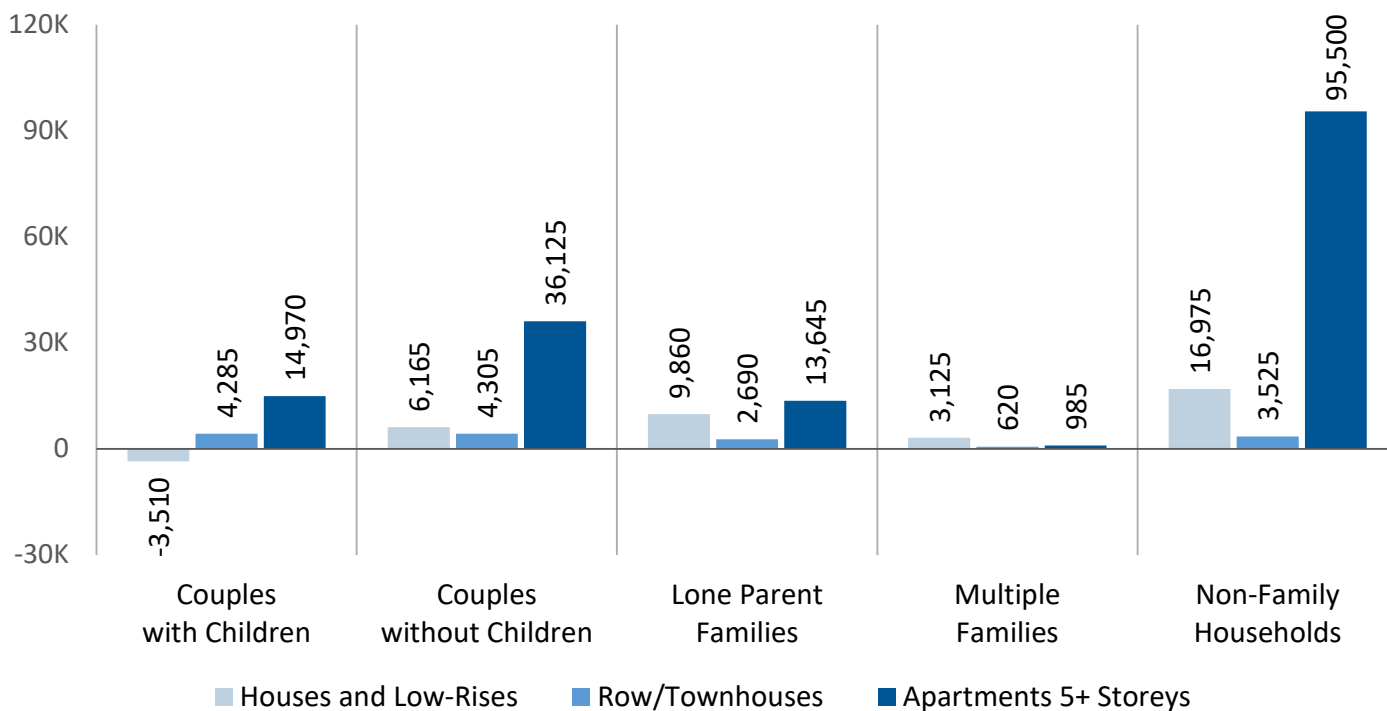


Figure 27: Change in Households by Household Type and Dwelling Type, 1996-2016



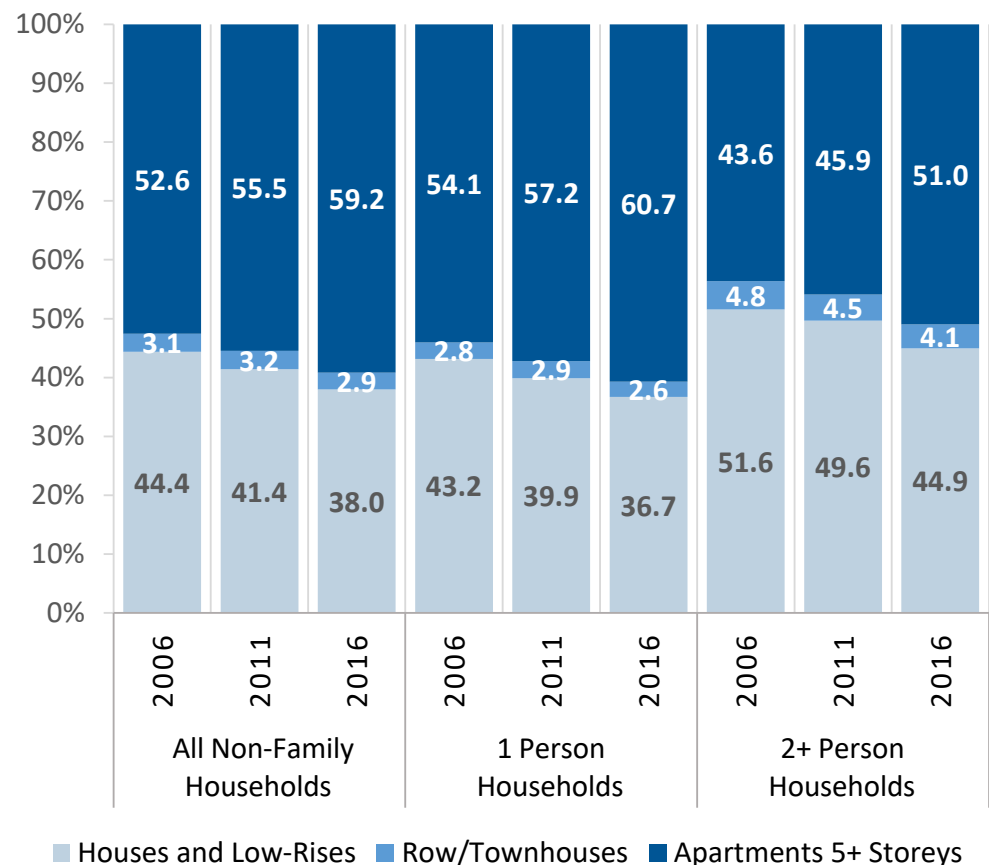
More couples without children are living in mid/high-rise apartments:

The proportion of couples without children living in houses and low-rises has decreased significantly 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 46,610 couples without children in Toronto, however the number of these households living in houses and low-rises has only increased by 6,165 households. 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 six times as fast as those living in houses and low-rises.

The majority of non-family households live in mid/high-rise units:

In 2016, almost 60% of the non-family households lived in mid/high-rise dwellings, compared to 50.6% 20 years ago (see Figure 26 on page 25). In 2016, more people are living on their own, and in mid/high-rise units. As of 2016, 60.7% of all one-person households and 51.0% of all non-family households with two or more persons are living in mid/high-rise units (see Figure 28).

Figure 28: Proportion of Non-Family Households by Dwelling Type, 2006, 2011 & 2016



Note: These data are not available for 1996 and 2001.

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 family and non-family households. The following trend analysis by age of PHM informs our understanding of housing demand.

Non-family households are increasing for every age group:

While family households are still the dominant household type at all ages (see Figure 29), family households decreased for households aged 15-34 and 35-49 (see Figure 30). In contrast, non-family households increased for every age group.

Figure 29: Number of Households by Household Type and Age of PHM, 1996-2016

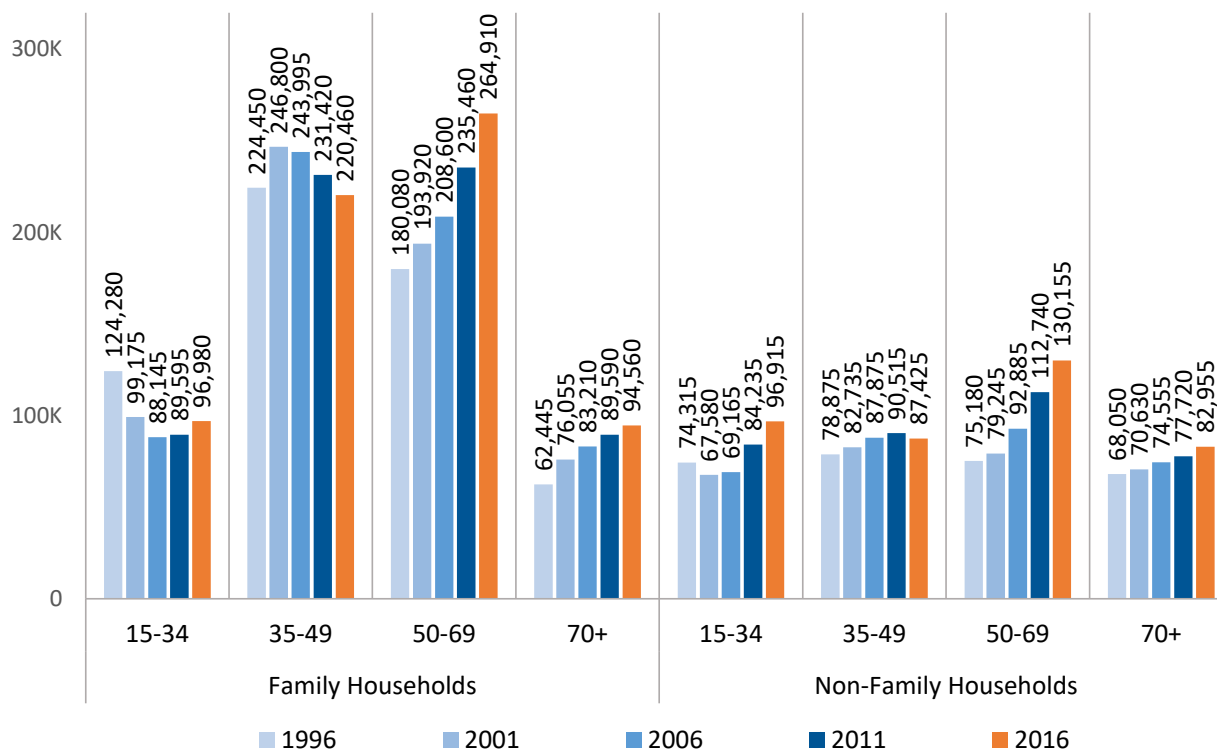
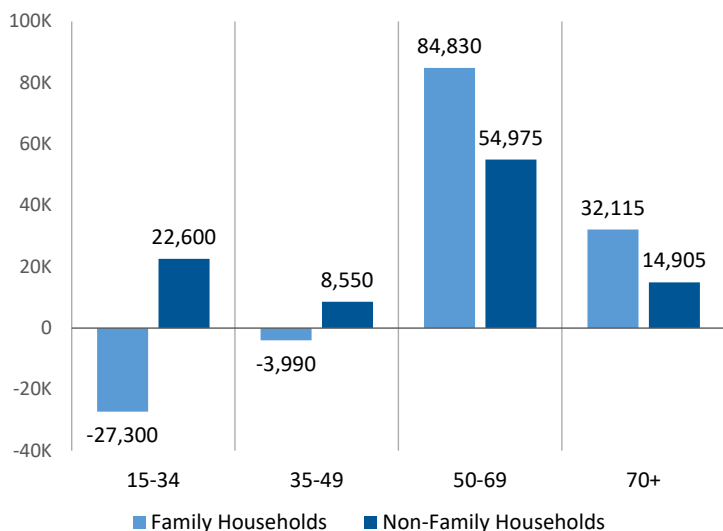


Figure 30: Change in Number of Households by Household Type and Age of PHM, 1996-2016

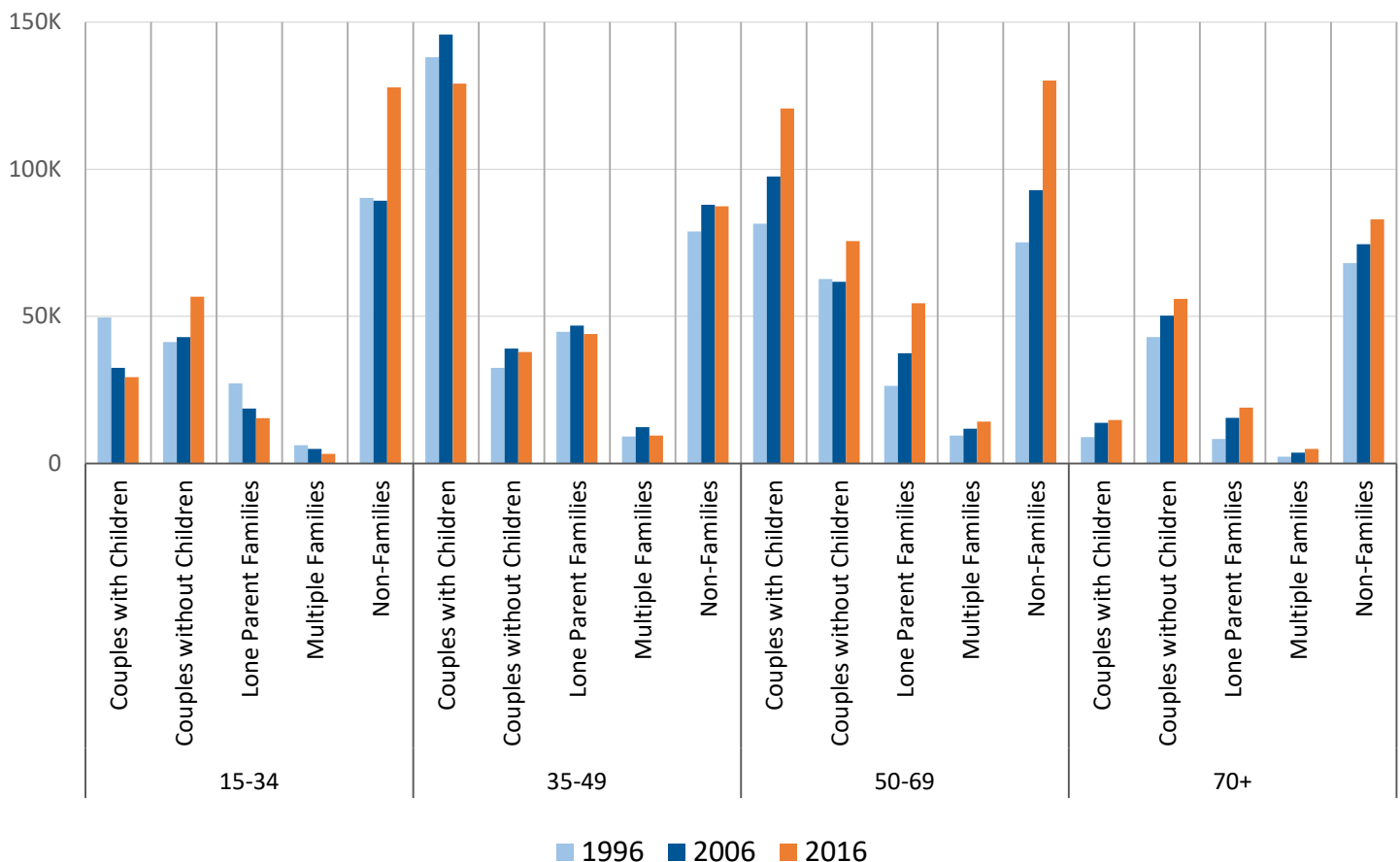


There are consistently more than twice as many family households aged 35-69 as non-family households:

The number of family and non-family households aged 35-49 have both fluctuated over time, with family households decreasing between 2006 and 2016, while non-family households remain relatively unchanged. In contrast, both family and non-family households aged 50-69 have increased steadily. The trends in both age groups are due to the large numbers of Baby Boomers aging from the 35-49 age group to the 50-69 age group. The predominant family household type for both age groups is couples with children (see Figure 31).

In 2016, there were equal numbers of family and non-family households aged 15-34: The decline in family households in this age group was most pronounced after 1996, when the youngest Baby Boomers aged out of this age category. Subsequently, most of the increase in non-families occurred between 2006 and 2016 when the age group consisted largely of Millennials. Couple families without children is the only family household type that is increasing in this age group (see Figure 31). This suggests that 15-34 year olds of 2016 may be delaying childrearing 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.

Figure 31: Number of Households by Household Subtype and PHM Age, 1996, 2006 & 2016



Family households aged 70 and over grew twice as much as non-families: Both families and non-families aged 70 and over have increased since 1996; however senior families have grown by 32,115 households while non-families have grown by only 14,905. This is primarily due to an increase in aged 70 and over couple families without children and in older lone parent families, which grew by 13,005 and 10,650 households respectively between 1996 and 2016. This implies either that senior couples are living longer, or that seniors are living with their single adult children, or a combination of both.

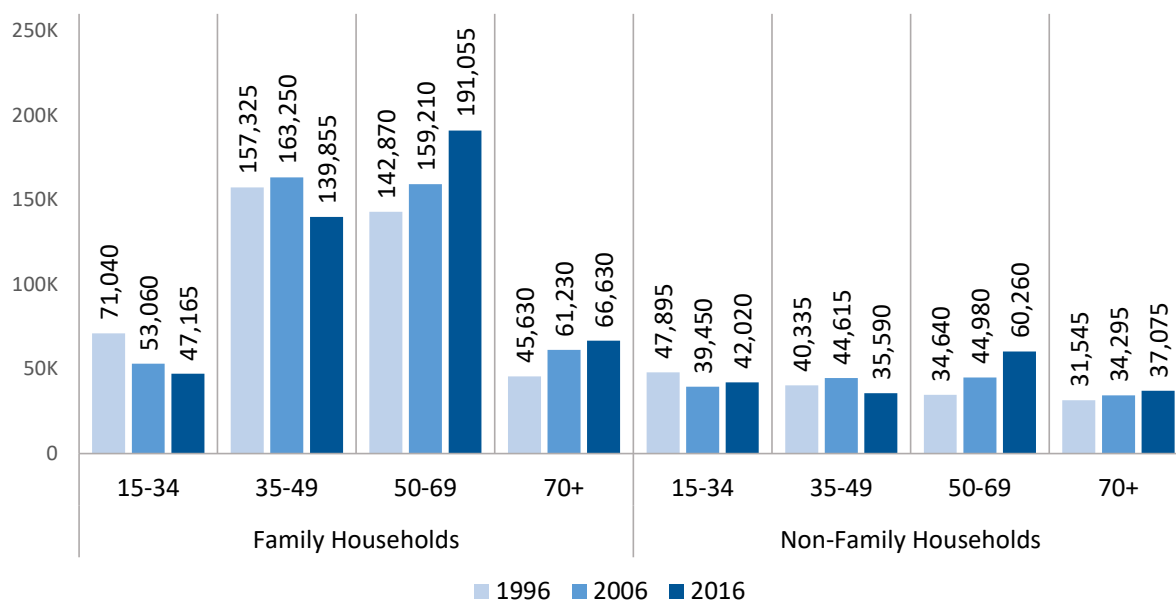
Households by Age of PHM, Household Type, and Dwelling Type

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. 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.

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 in greater numbers than non-family households (see Figure 32). This is especially true for ground-related households aged 35-49 and 50-69, which are consistently composed of about 80% family households. Conversely, the number of non-family household tend to be higher in mid/high-rise units, particularly in the younger and older age groups (see Figure 33 on page 30).

Figure 32: Number of Households by Age of PHM and Household Type in Houses and Low-Rises, 1996, 2006 & 2016



Nearly all of the increase in young adult households is in non-families in mid/high-rise apartments: In 2016, there were twice as many 15-34 mid/high-rise non-family households (85,770) than there was in 1996 (42,330), (see Figure 33). This was the largest-growing age group and household type in mid/high-rise units. There were 23,875 fewer family households aged 15-34 living in houses and low-rises in 2016 compared to 1996 (see Figure 32 on page 29).

More middle-aged families than non-families are living in mid/high-rise apartments: For households aged 35-49, the number of families in mid/high-rise units has exceeded that of non-families in mid/high-rise units since 1996. For households aged 50-69, this is a more recent trend that has occurred since 2006.

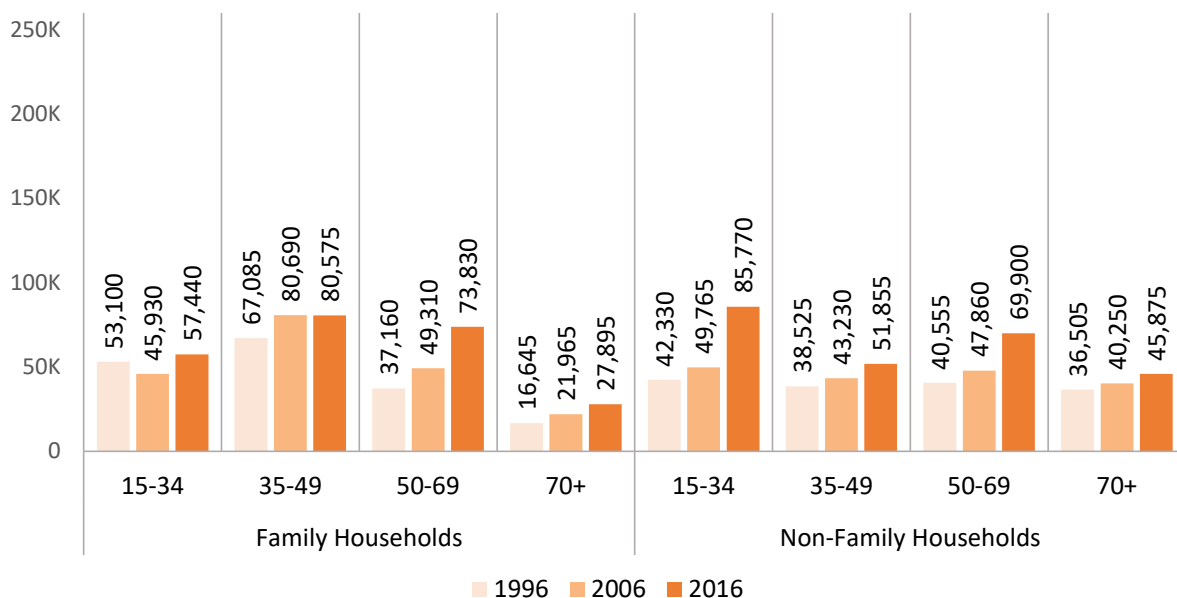
Senior households are growing in all household types and dwelling types: Households aged 70 and over are increasing steadily, in their number of families and non-families and in both ground-related dwellings and in mid/high-rise units.

Key Findings on Household Type

Non-family households are growing more than family households, and most of this growth has been in one-person households. At the same time, the proportion of couples with children are declining, though the numbers are increasing. These shifts in household types can create changes in the demand for certain dwelling types.

More households of all types 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 couples with children which runs counter to the traditional notion that families with children need to live in ground-related housing. 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. Regardless of the cause, this trend indicates that planning for mid/high-rise units that can suitably accommodate families with children remains important.

Figure 33: Number of Households by Age of PHM and Household Type in Mid/High-Rise Units, 1996, 2006 & 2016



Family households outnumber non-family households at every age. Household aged 35-69 in particular form many more family than non-family households, with couples with children being the predominant family type. Again, this points to a need to plan for dwelling units that can accommodate couples with children, and children who may be older. At the same time, seniors are in family households more than they were in the past.

Non-family households are increasing in every age group. In particular, young adults' family formation has declined to the point where there were as many family households as non-family households aged 15-34 in 2016. This contrasts with the beginning of the study period when similarly-aged family households outnumbered non-family households by almost 1.5 times. This suggests that young adults may be having children later in life than they have in the past.

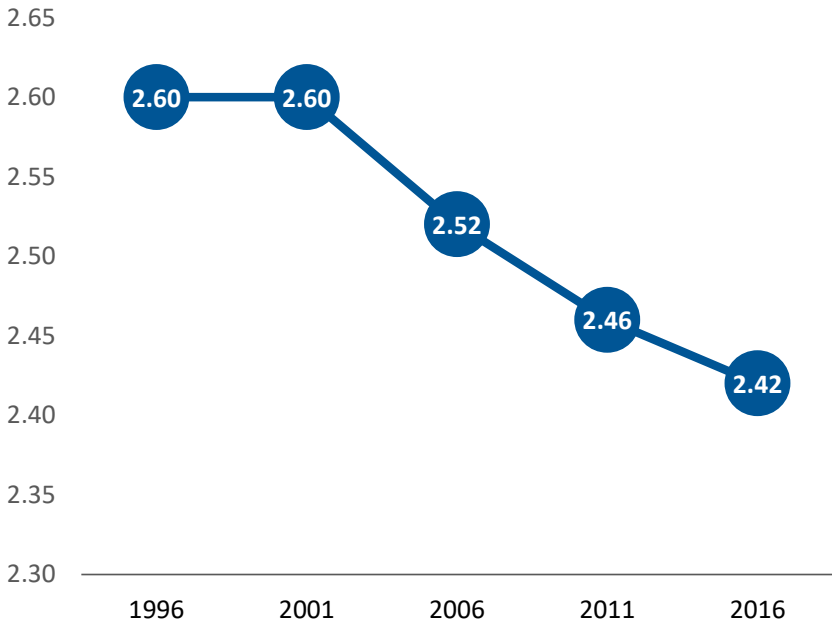
More families live in houses and low-rises than mid/high-rises, while the opposite is true for non-family households. However, house and low-rise family occupancy is only increasing for households 50 and

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 available to many younger households due to affordability issues or because most of the new housing development is not in that form.

Household Size

Overall, Toronto households are becoming smaller. In 1996, Toronto had an average persons per household rate of 2.60 which in 2016 had declined to 2.42 (see Figure 34). This is creating a change in the demand for different types of housing. The average number of people per household (PPH) is a key factor used in assessing and planning for the city's housing needs.⁷ In considering the housing needs for a future population, it is important to consider that as the average household size decreases, more housing is required to house the same number of people. Changes in average PPH over time highlight the impact of Toronto's changing population and the complex relationship between households and different types of dwellings at each stage of the household lifecycle.

Figure 34: Average Number of Persons per Household, 1996-2016



Impact of a Miniscule Change in PPH

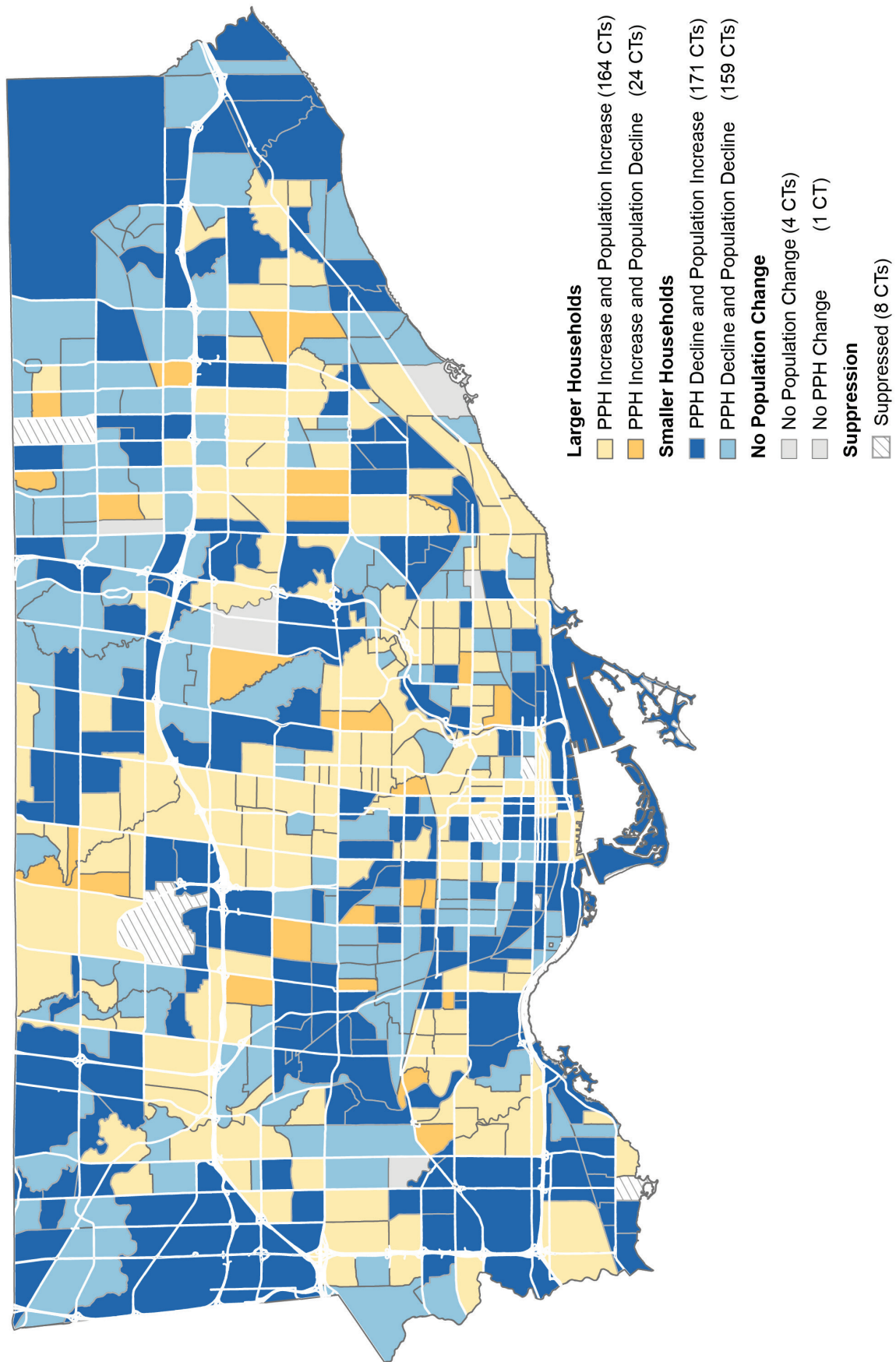
Toronto's total Census population in 2016 was 2,731,571. Of these, about 39,906 people lived in collective dwellings and the 2016 population in private dwellings was 2,691,665 (rounded to the nearest five). The total number of private dwellings was 1,112,929, so the overall average PPH in 2016 was 2.42 as shown in Figure 34 of this bulletin. Looked at another way, 0.01 PPH of the 2.42 overall average represents about 11,130 people in the same number of dwellings.

A decline in the overall average PPH of 0.10 in the same number of dwellings would represent a decline in the population of those occupied dwellings of about 46,015 people. Between 2011 and 2016, the city's population reported by the Census grew by 116,511 or 4.5%. A change in PPH of 0.10 is equivalent to 40% of the population change between 2011 and 2016. So, a small change in PPH can represent a large number of people in the same dwellings.

The average number of persons per household is a key factor in anticipating the number of dwellings that may be required to house a given population and the households they form. The manner in which the population chooses to form households is constantly changing in response to social, economic and demographic change. Understanding how these factors come together to result in PPH changes across the city is not a simple undertaking and is one that goes beyond the scope of this bulletin. However, it is important to understand how changes in PPH are driven by the population and the characteristics of households and dwelling types that the population arrange themselves into. While the changes in the city-wide average PPH changes may seem miniscule in value, a rate in change of 0.1 PPH can result in significant changes to populations. Please see sidebar for further details on the supposed impact of a 0.1 PPH rate decline.

Spatially, fluctuations to PPH rates are also more complex than what is suggested by the declining city-wide average. A declining city-wide average PPH does not necessarily mean that households are getting smaller across all areas of the city. 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 35 on page 33 for a map that shows the change in average PPH rates by Census Tract over the 2006 to 2016 period. The map illustrates that increases in population and households can occur in areas where the average PPH has declined, and decreases in population and households can occur where the average PPH has increased.

Figure 35: Person Per Household (PPH) Change versus Population Change, 2006-2016



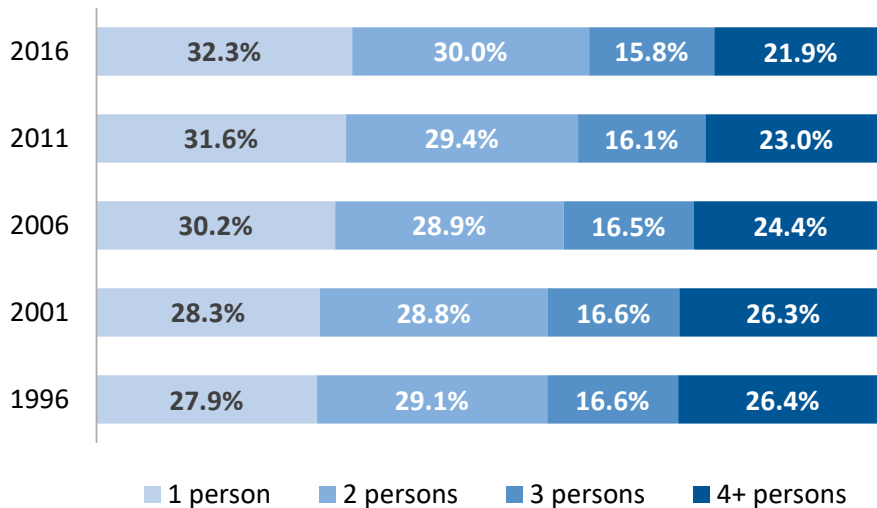
Source: 2006 and 2016 Census, Statistics Canada. Geography: 2006 Census Tracts (CTs)

Toronto City Planning, Research and Information, April 2019

Household Size by Number of Persons

This section provides insights into how household size differs by age, dwelling type, and period of construction over time. As shown in Figure 36, as the proportion of one-person households increases, the proportion of large households decreases.

Figure 36: Proportion of Households by Household Size, 1996-2016



The share of one-person households is 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 (32.3%) of all households in 2016 (see Figure 36).

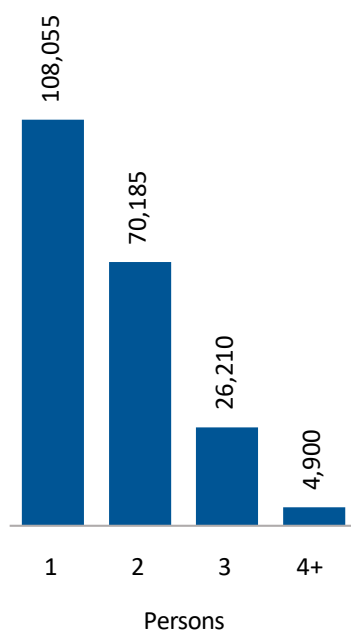
Three-person and four-person-plus households have declined as a proportion:

While the absolute number of larger-sized households also increased over the 20-year period, the share of larger households has been decreasing as a result of the large number of smaller households in Toronto in 2016. This is especially noticeable for households of four or more persons, declining in proportional share from 26.4% in 1996 to 21.9% in 2016.

One-person households are growing the most:

Households of all sizes have grown since 1996, but by very different amounts. As shown in Figure 37, the change in the number of one-person households (108,055) is 20 times that of the change in four-or-more-person households (4,900) over the same period.

Figure 37: Change in Number of Households by Household Size, 1996-2016



PPH by Age

Senior households are growing in size: Households of all ages are shrinking, except for households aged 70 and over (see Figure 38). Households in that age category have steadily increased in size since 1996, suggesting that older adults may be living longer and aging in place more than in the past.

Younger households are shrinking considerably: The youngest households (15-34) have declined in size the most, declining by an average of 0.40 persons per household between 1996 and 2016. This may be because these family households are having children later in life, are living in small units, or both. As shown in Figure 31 on page 28, the net increases in the number of non-family households and couples without children of households aged 15-34, relative to the family household types, may also be contributing to the overall decline in the PPH rate for this age group.

Households aged 35-49 have decreased by 0.19 persons per household: The biggest decline was between 2001 and 2006 and has slowed in recent years.

Households aged 50-69 have declined moderately: These households decreased from an average household size of 2.60 in 1996 to 2.54 in 2011 and 2016. Household sizes may continue to be relatively large as adult children continue to reside, or return to reside, at the parental home. Households in this age category may also be caring for aging parents who are residing in the home, which would also maintain these household sizes.

PPH by Dwelling Type

Average household sizes have decreased in all types of private housing.

The largest household size decrease was in row and townhouses: The average household size in these dwelling types declined by 0.30 persons per household between 1996 and 2016 (see Figure 39). Still, row and townhouses continue to house the largest households despite this decline.

Figure 38: Number of Persons per Household by PHM Age, 1996-2016

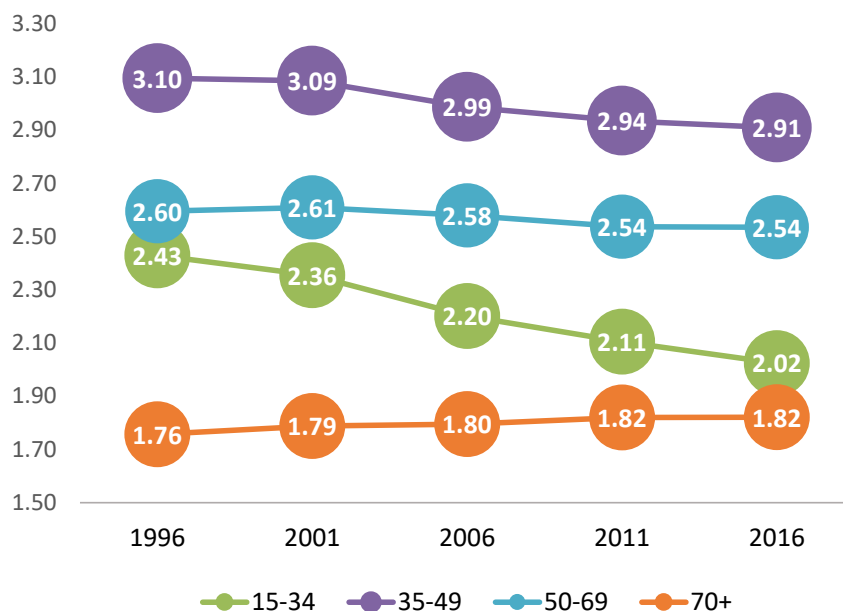
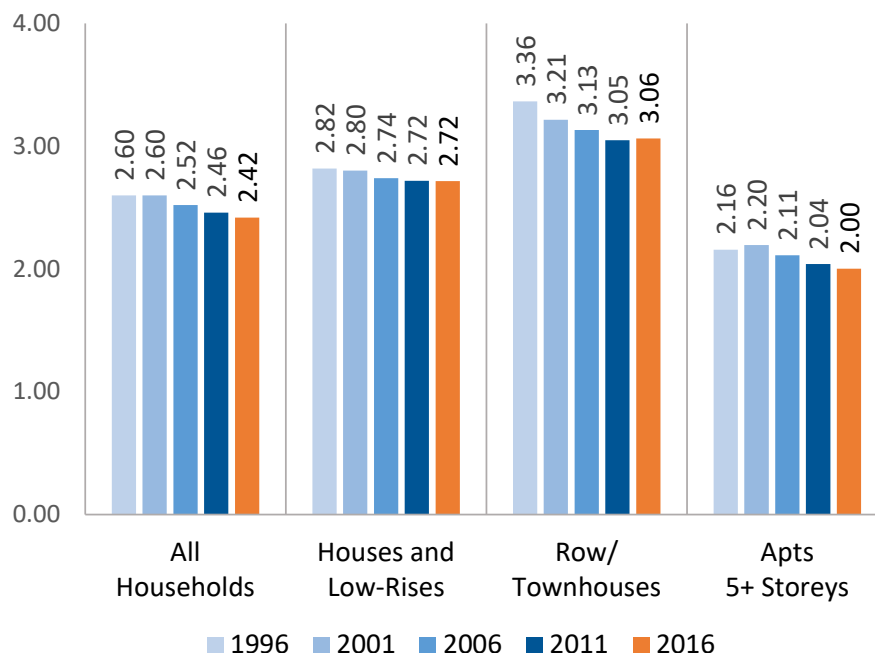


Figure 39: Average Number of Persons per Household by Dwelling Type, 1996-2016



Household size is decreasing less in mid/high-rise units and houses and low-rise units: Households in mid/high-rise apartments declined less (0.16) than in row and townhouses (0.30). Households in houses and low-rise units have declined the least, by 0.10 persons per household. There was no change in the average household size of houses and low-rises between 2011 and 2016 (see Figure 39 on page 35).

PPH by Period of Construction

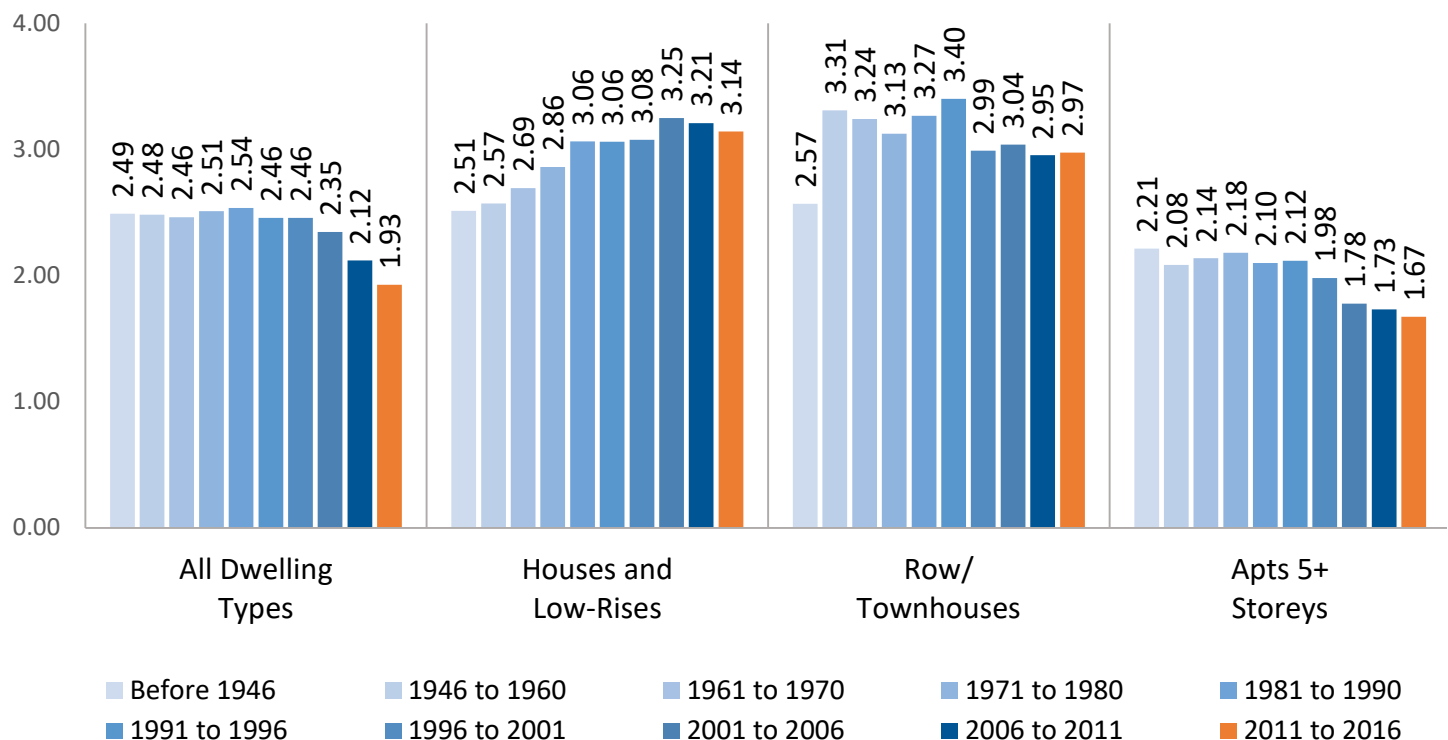
The characteristics of those who occupy recently-built units and those who occupy older dwelling units are very different. When a large number of units of a given type are built, any resulting changes in their occupancy rates can have a significant impact on the overall trends. Table 9 in Appendix E: Number of Dwellings by Period of Construction and Dwelling Type 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. Any trends in PPH for those periods of construction and dwelling types will therefore have a greater impact on the PPH of the city as a whole.

The following sections analyse the average PPH rates by different periods of construction by dwelling type, household type, and number of bedrooms.

More recently-built dwellings have on average smaller household sizes: The decline in average household size is particularly notable in apartments of five or more storeys where the average person per household rate for dwellings constructed between 2011 and 2016 was 1.67 persons (see Figure 40).

Figure 40: Average Number of Persons per Household by Dwelling Type and Period of Construction, 2016



Household sizes in houses and low-rises are smallest in older units: The earlier construction periods for houses and low-rises have slightly lower household sizes than more recent periods of construction. The most notable smallest sizes are seen in dwellings built before 1946.

PPH by Dwelling Type, Period of Construction, and Household Type

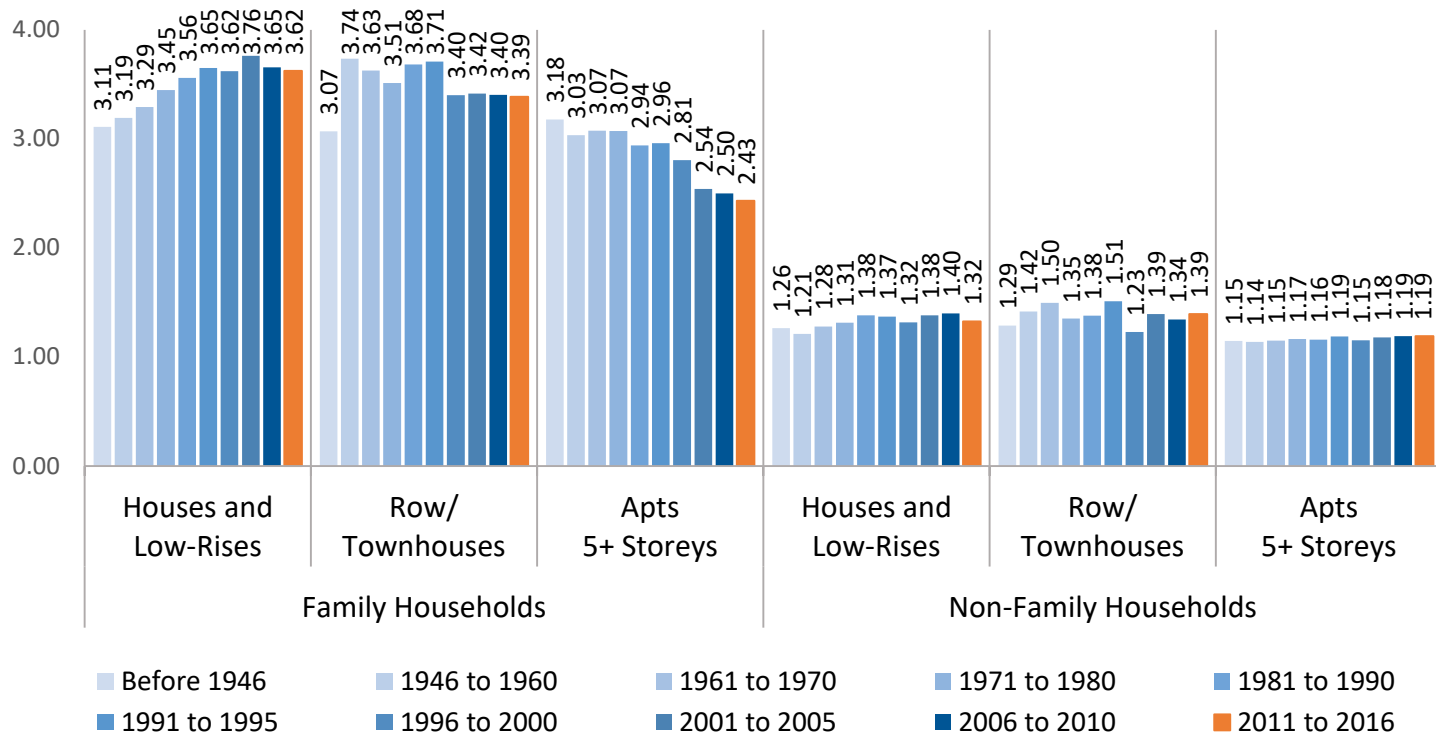
The story is even more nuanced when household type is also explored.

Most of the variation in PPH by period of construction is due to variation in PPH of family households: Figure 41 shows that the variation in household sizes by period of construction for houses and low-rises shown in Figure 40 was almost entirely observed in family households. The trend of smaller household sizes in more recently-built mid/high-rise units is also only observed in family households.

Household sizes for non-family households do not vary significantly based on the period of construction: Figure 41 also reveals that the size of non-family households in mid/high-rise units varied by only 0.04 PPH, from 1.15 in units built before 1946 to 1.19 in units built between 2011 and 2016. The gradual rise in the average PPH of non-family households in all dwelling types suggests an increase in the sharing of accommodation. This is particularly significant for households in apartment units as the newer units tend to be physically smaller than the older units (see Figure 15) which can give rise to issues of overcrowding.

PPH was the largest in family households in ground-related housing: Family household sizes in houses and low-rise units were lower in older units but were comparable for all units built since the 1990s.

Figure 41: Average Number of Persons per Household by Dwelling Type, Period of Construction and Household Type, 2016



Family household sizes in mid/-high-rise units are smaller in newer units: In general, this reflects the trend toward physically smaller units (see Figure 15 on page 15).

Housing stock of the same vintage is not continuously occupied by the same PPH over time: Housing occupancy of stock built at a certain point in time varies as different households grow, change in composition and move. Comparing 2006 and 2016 Census data reveals that PPH varies over time in housing stock of the same period of construction. For example, in mid/-high-rise units built between 2001 and 2005, the PPH of non-family households has increased by 0.05 between the 2006 and 2016 Censuses.

A significant proportion of the existing housing stock is houses and low-rise units. Figure 42 shows that the declines in the average PPH in

family households in ground-related housing have contributed to the overall decrease in the average PPH across the city in the existing stock.

Family household sizes have declined over time for most periods of construction: While family household sizes in houses and low-rise units are largest in more recently-built dwellings, family household sizes in these dwelling types have declined since 2006 for almost every period of construction. Family household sizes in row and townhouses and mid/high-rise apartments are also generally declining, though not as considerably. The exception is for more recent periods of construction, where family household sizes have increased, suggesting that these may be families who have had children since their dwellings were built.

Figure 42: Change in Average Number of Persons per Household by Dwelling Type, Period of Construction and Household Type, 2006 Census to 2016 Census



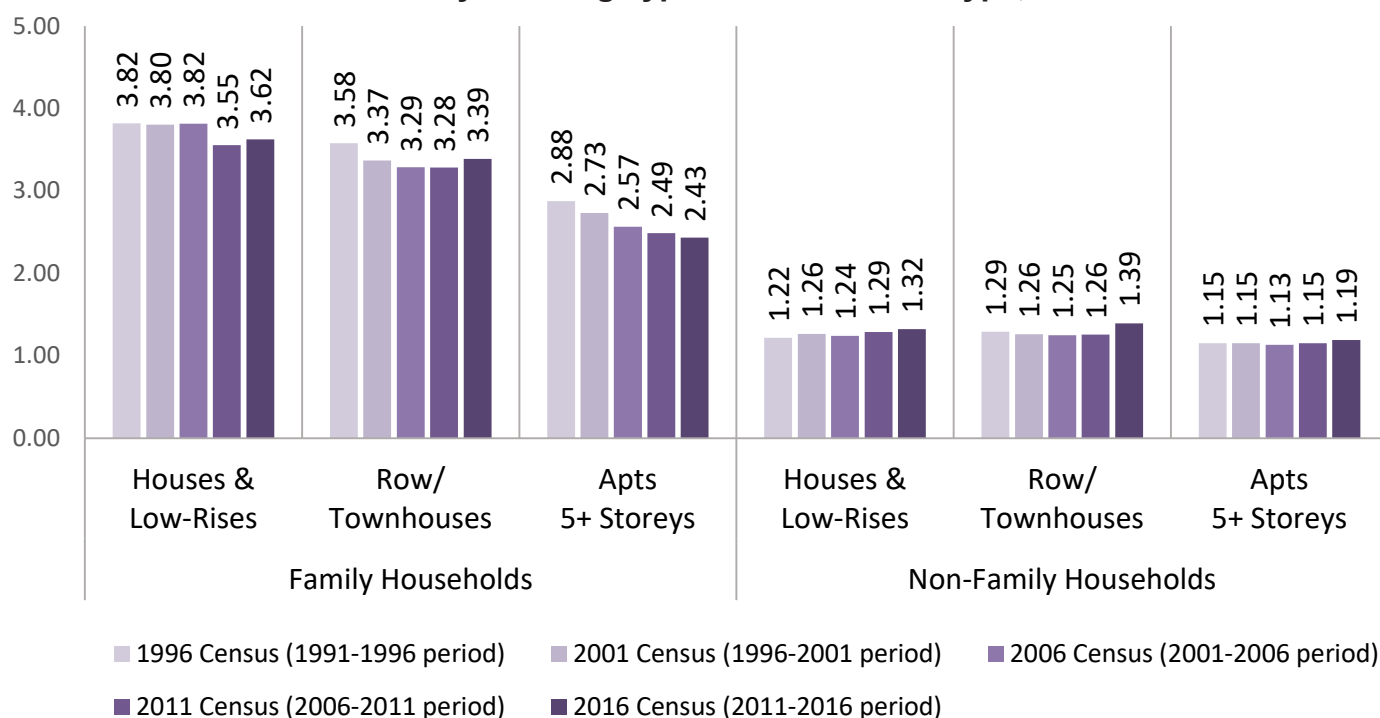
Non-family household sizes have increased over time for most periods of construction: In contrast to family household sizes, non-family household sizes have increased since 2006 for almost every period of construction and every dwelling type. The increases were largest in more recently-built houses and low-rise units.

PPH by Dwelling Type, Recent Period of Construction and Household Type

Another way to examine changing household sizes over time is to explore household sizes in stock of the same age, in other words, dwellings that were up to five years old in each Census i.e. the most recent period of construction. Figure 43 shows how dwellings built in the five years prior to each Census were occupied at the time of each Census. This lens can show whether new units are typically occupied at the same rate regardless of period of construction.

Family household sizes in recently constructed dwellings are declining: Family household sizes in recently-built mid/high-rise units in particular have declined steadily, from 2.88 in 1996 to 2.43 in 2016 (see Figure 43). The decline in family household size in recently-built houses and low-rise units is more recent, from 3.82 in 2006 to 3.62 in 2016. In either case, the new stock in 2016 is housing smaller family households than the new stock in 1996. Family household sizes in new units are declining, in part because new units tend to be smaller (see Figure 15 on page 15), which may prevent larger households from moving in, or from growing once they move in. It is also possible that families occupying the newer stock are choosing to have fewer children or to delay childrearing⁸ out of preference.

Figure 43: Average Number of Persons per Household in Each Census' Most Recent Five-Year Period of Construction by Dwelling Type and Household Type, 1996-2016



Note: In the legend, Census years are indicated before the brackets. Periods of construction are indicated within the brackets.

Non-family household sizes in recently-built units are relatively stable over time:

Non-family household sizes are increasing slightly in recently built houses and low-rise units, but have been more stable in recently-built row and townhouses and mid/high-rises. Further research is needed to shed light on these trends.

PPH by Period of Construction and Number of Bedrooms

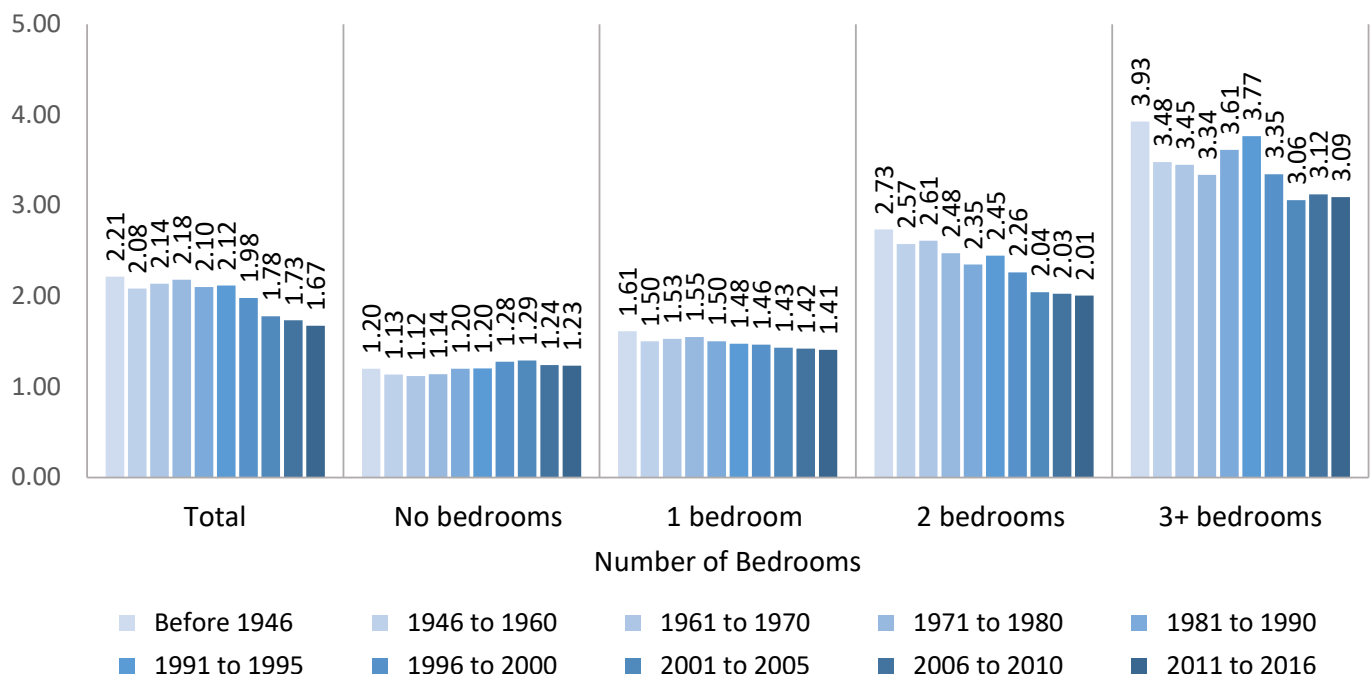
Analysis by period of construction and number of bedrooms can reveal differences in PPH in stock built at different times. Large differences may indicate that stock built at certain times is more amenable to certain household types or sizes.

Recently-built mid/high-rise units with more bedrooms house smaller households than older units with more bedrooms: In mid/-high-rise apartments, household sizes decrease with more recent periods of construction for units with two and three bedrooms (see Figure

44). The decrease is most noticeable in units with three or more bedrooms, from a high of 3.93 persons per household for apartments built in 1946 or earlier to 3.09 for units built between 2011 and 2016. Two-bedroom units have a similar trend, ranging from 2.73 persons per household for units built before 1946 to 2.01 for units built between 2011 and 2016.

Recently-built mid/high-rise units with fewer bedrooms have similar average household sizes regardless of period of construction: Recently-built studio and one-bedroom mid/high-rise units do not contain significantly fewer people per household than older units. This implies that the decreasing average unit size in condominium apartments (shown in Figure 15 on page 15) does not appear to influence average household size in studio and one-bedroom units. In contrast, the fact that average PPH is smaller in recently-built units with two or more

Figure 44: Average Number of Persons per Household by Period of Construction and Number of Bedrooms in Mid/High-Rise Apartments, 2016



bedrooms implies that the decrease in PPH in these units may be related to the shrinking average unit size.

For older houses and low-rises the household sizes are smaller when compared to houses and low-rises built more recently: Figure 45 shows that the trend in houses and low rises is the opposite of that in mid/high-rise units. The trend is especially pronounced in three-or-more bedroom units and two-bedroom units, although in both cases the household sizes are smaller in the most recently-built units.

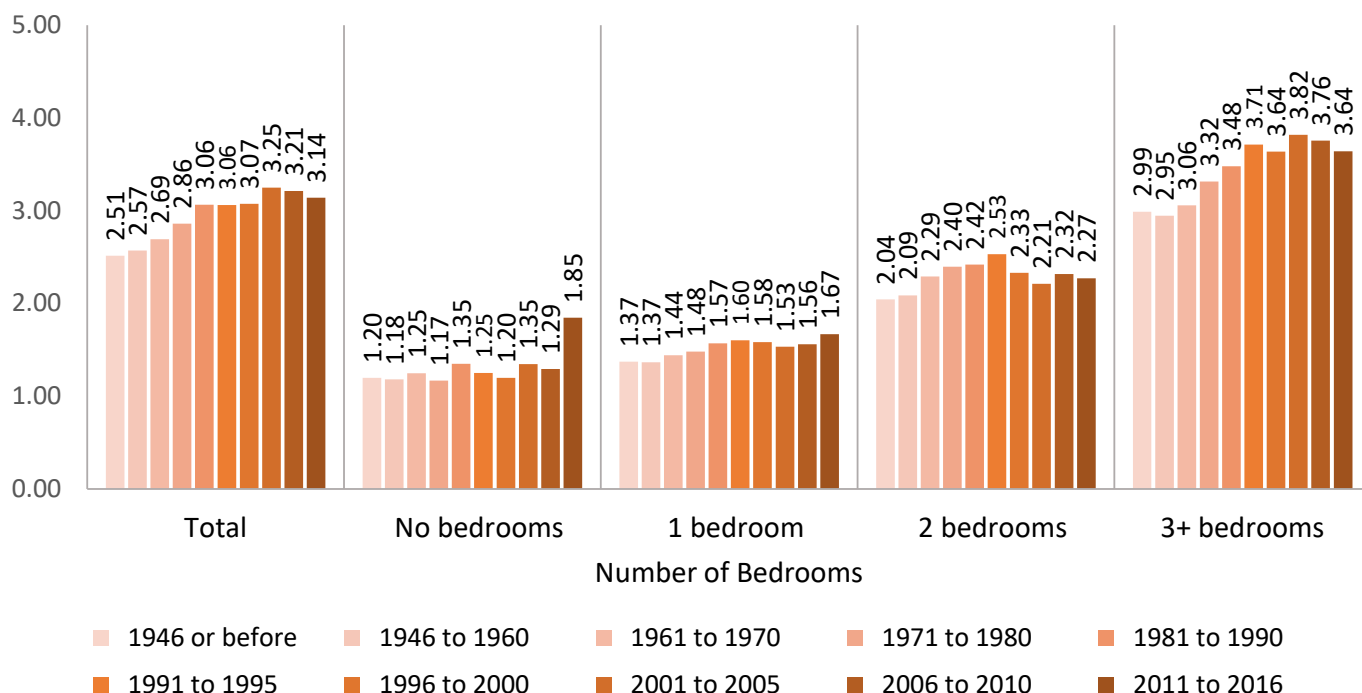
Household sizes in houses with fewer than two bedrooms vary less by period of construction than those in houses with two or more bedrooms: One-bedroom units have a smaller range of household sizes across the periods of construction, but the average number of persons per household in the most recently-built houses and low-rises are closer to two persons than to one.

Key Findings on Household Size

Average household sizes are declining in Toronto. This decline is seen in households of all age groups except for seniors, which are increasing in size as the life expectancy for those at age 65 increases.⁹

Household sizes in houses and low-rises are smallest in older units, while in mid/high-rise units they are largest in older units. Most of this variation in PPH by period of construction is due to variation in PPH of family households; non-family households are comparable in size regardless of period of construction. Over time, family household sizes have decreased for most periods of construction and dwelling types, while the opposite is true for non-family households. Family household sizes have also decreased in units five years old or less, whereas non-family household sizes have increased slightly. These trends

Figure 45: Average Number of Persons per Household by Period of Construction and Number of Bedrooms in Houses and Low-Rises, 2016



Note: There were fewer than 100 house and low-rise units with no bedrooms built between 2006 and 2010, and between 2011 and 2016, which may skew the PPH. Please interpret with caution.

suggest that family households are having fewer children, having children later in life, and living in smaller units in recent years in particular. They also suggest that non-family households with two or more persons are larger on average than in the past, and that their sizes are large enough to offset the small average PPHs of the growing number of one-person households. The consistent average size of non-family households, the growth in the number of these households and the housing they increasingly occupy suggests that the decline in average PPH in mid/high-rise apartments may level off (see Figure 39 on page 35). Overall, the average number of persons per household will not decline in perpetuity and can be expected to rise in neighbourhoods where ground-related housing turns over from senior households to younger families.

Household sizes vary much less by period of construction in studio (no bedrooms) and one-bedroom units than in units with more bedrooms. It is possible that studio and one-bedroom units have a limited range of household sizes they can comfortably house than units with more bedrooms. Conversely, mid/-

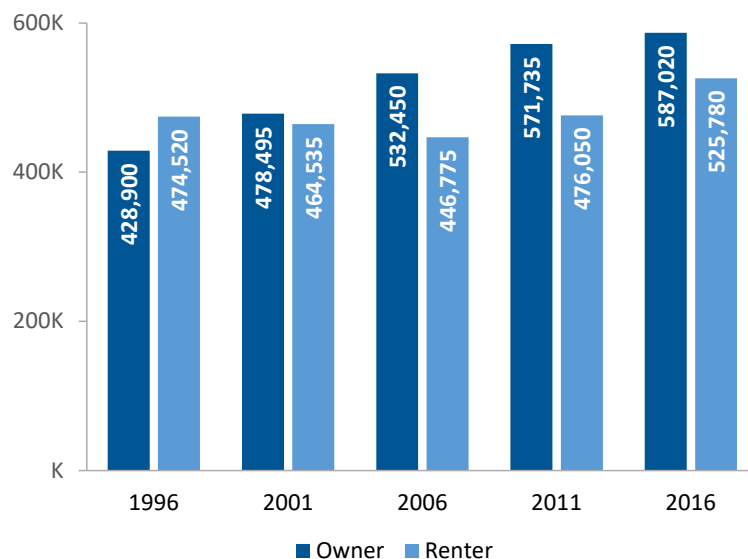
high-rise units with two or more bedrooms tend to be largest in the oldest units and smallest in those most recently-built. This is likely related to shrinking apartment sizes. In contrast, house and low-rise units are smallest in the oldest units, largest in units built around the 1990s and early 2000s, and smaller in the most recently-built units.

Tenure

Toronto has a comparatively large rental housing sector, where historically almost half of Toronto's households have rented. Given this strong demand for rental dwellings, no discussion of housing occupancy trends in Toronto would be complete without exploring tenure. The following section examines the age, tenure and dwelling type of PHMs and investigates the growing mismatch in 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.

Figure 46: Number of Households by Tenure, 1996-2016



Occupancy Rates by Tenure and Dwelling Type

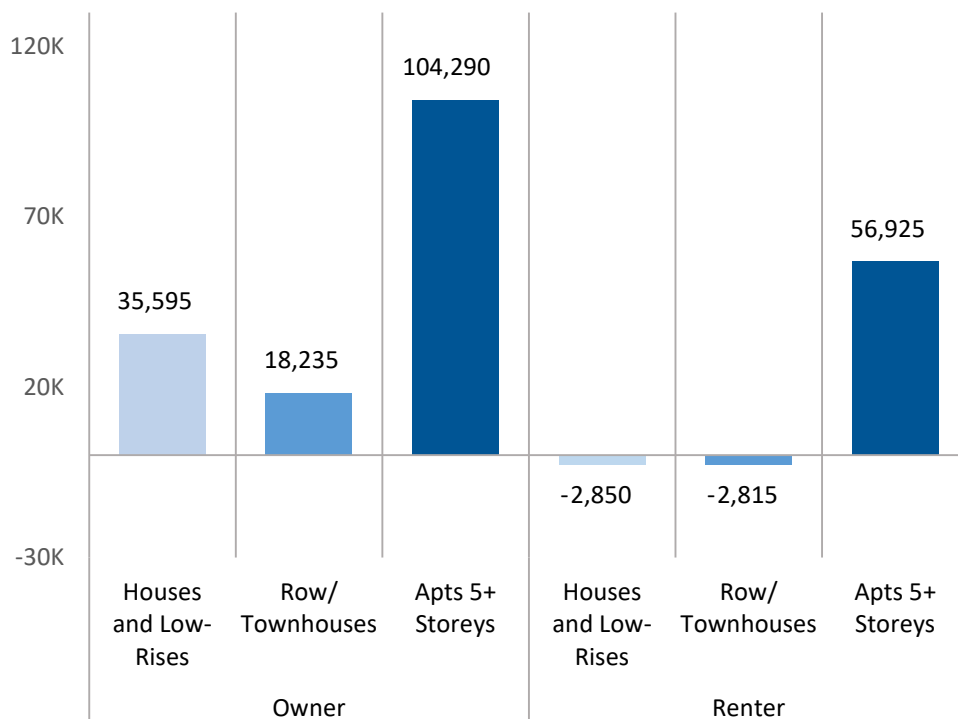
Both renter and owner households are increasing: Figure 46 shows that owner households have overtaken renter households since 2001, but that both tenures have continued to grow over time. In 2016, there were 525,780 renter households and 587,020 owner households.

Owner households have grown three times as much as renter households: In the 20-year period, a total of 158,120 additional owner households and 51,260 additional renter households were added to Toronto's housing stock, representing a growth of 36.9% and 10.8% respectively.

Owner households are growing in all dwelling types: Two thirds of the growth in owner households has occurred in mid/high-rise apartments (see Figure 47) which is not unexpected given that approximately 90% of all completions in Toronto are apartments. Ownership in houses and low-rise units and in row and townhouses has also increased.

The net increase in renter households is due to a net increase in renters in mid/high-rise units: All of the increase in renter households between 1996 and 2016 is due to an increase in renter households in mid/high-rise apartments. Renters in this dwelling type increased by 56,925 households while renter households in houses and low-rises and in row/townhomes decreased by 2,800 households each between 1996 and 2016.

Figure 47: Change in Number of Households by Tenure and Dwelling Type, 1996-2016



Households by Tenure, Dwelling Type, and Age of PHM

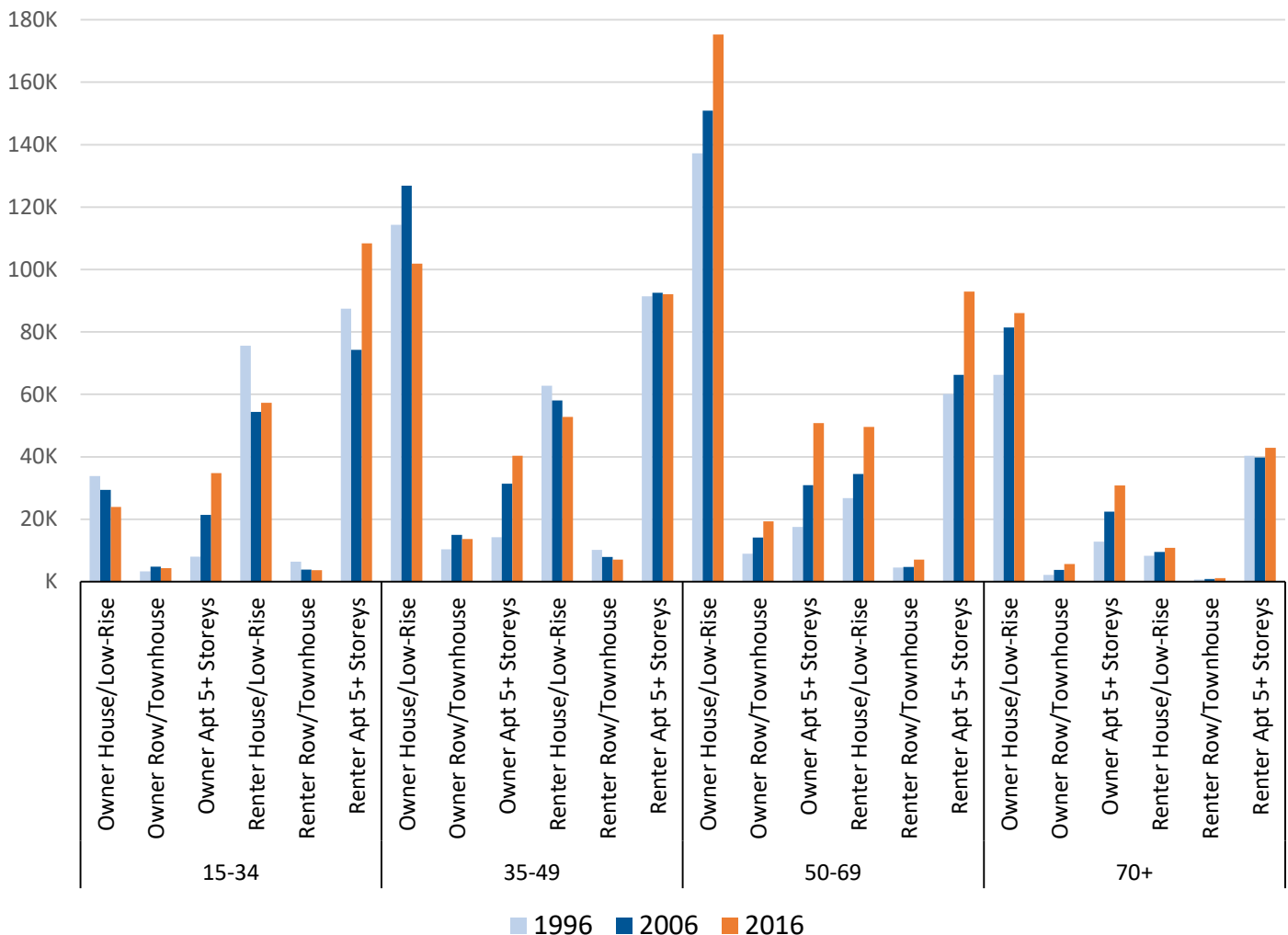
This section explores whether there are notable shifts in tenure and dwelling type by age.

The increase in house and low-rise ownership is driven by households aged 50 and over: The number of households aged 50 and over who own houses has increased steadily since 1996 (see Figure 48). By 2016, there were 175,325 owner households in houses and low-rises aged 50-69 and 86,045 aged 70 and over. These 261,370 units together represented half of the houses and low-rise dwelling stock in 2016. The continual increase in the number of senior homeowners may impede the

availability of ground-related stock for younger families in the coming years. Inevitably, these 261,370 units will turn over at some points in time, 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 more pressing, as it accounts for a significant share of the existing housing supply.

House and low-rise ownership is decreasing for households under 50 years of age: In 2006, there were more owner occupied households aged 35-49 in houses and low-rises than in any other dwelling type and tenure. However, this declined from a high of 126,835 households in 2006 to a low of 101,920 in 2016. As

Figure 48: Number of Households by Tenure, Dwelling Type and Age of PHM, 1996, 2006 & 2016



discussed earlier, the overall number of 15-34 households has increased (see Figure 22 on page 20), yet the number of owner households living in houses and low-rises has decreased from 33,805 households in 1996 to 23,945 households in 2016 (see Figure 48). Much of these declines can be attributed to Baby Boomers aging out of these age categories, as well as rising homeownership costs in Toronto (see Figure 56 on page 51).

The increase in renter households in mid/high-rise units is mostly by households aged 15-34 and 50-69:

The number of renter households aged 50-69 living in mid/high-rise units has increased steadily since 1996, from 60,160 to 92,885. The number of households aged 15-34 renting in mid/high-rise units has increased in the same time period, from 87,480 to 108,415. The numbers of households aged 35-49 and 70 and over who rent mid/high-rises have remained stable since 1996 at around 90,000 households and 40,000 households, respectively.

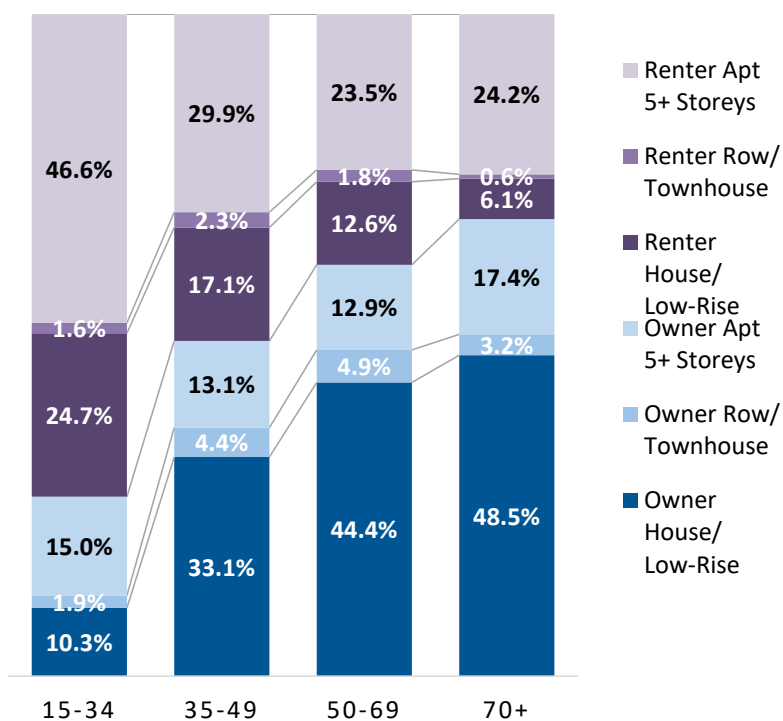
Mid/high-rise ownership growth is led by households aged 50-69:

For all age groups, there was an overall increase of 104,290 mid/high-rise owner households in the 20-year period (see Figure 47 on page 43). The 50-69 age group accounts for the most growth, growing by 33,310 households since 1996. These numbers likely reflect 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 35-49 group, as these increases are not offset by declines in the younger age category.

Mid/high-rise ownership makes up a relatively small proportion of housing occupancy in each age group:

Mid/high-rise ownership numbers have increased in every age group since 1996. Mid/high-rise ownership made up no more than 17.4% of any age group's total housing occupancy in 2016 (see Figure 49).

Figure 49: Proportion of Households by Tenure, Dwelling Type and Age of PHM, 2016



Recent Rental Supply and Demand

This section compares increases in purpose-built rental housing with increases in renter households from 2011 to 2016. This analysis finds that recent purpose-built rental supply is not keeping up with demand, and that the demand for purpose-built rental is unlikely to be met in the near future given current development activity.

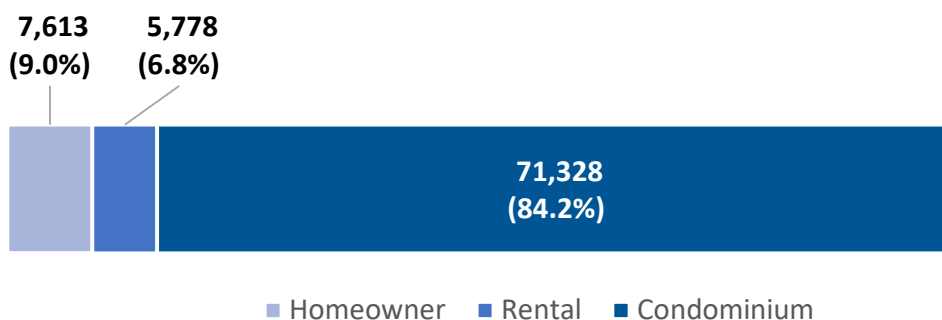
Recently-Built Housing Stock by Tenure

Relatively few purpose-built rental units are being built: In the five years between May 2011 and April 2016, only 6.8% of all housing completions in Toronto were rental tenure (see Figure 50). There were 5,778 rental units completed, which is about one twelfth of the number of condominium completions (71,328).

In the last five years, renter households are growing faster than owner households: The number of renter households has increased about three times as fast as the number of owner households between 2011 and 2016 (see Figure 51). Owner households have increased by 15,285 while renter households have increased by 49,730.

This increase in renter households is occurring despite the fact that 5,778 purpose-built rental (i.e. primary rental) units were completed in same time frame (see Figure 50). If the number of rental households are increasing, and if very little new primary rental is being built, this suggests that many renters are also living in the secondary rental market. The secondary rental market includes 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.

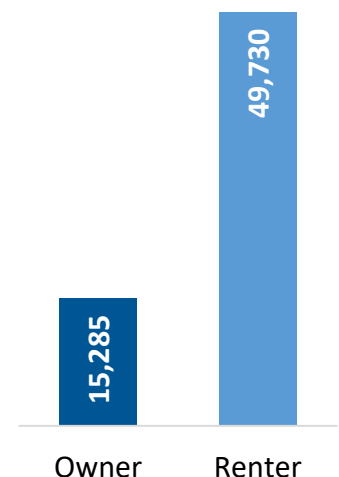
Figure 50: Number and Proportion of Completions by Tenure, May 2011-April 2016



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 2011-April 2016 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.

Figure 51: Change in Number of Households by Tenure, 2011-2016



Almost a fifth of all renters were renting condominium units in 2016: 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 also 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 12.6% of all renter households (see Figure 52). In 2016, this increased by 36,735 households to 96,965 households. As a proportion of all renter households in 2016, this means that the share has increased to 18.4% of all renter households in

the five year period, or almost a fifth of the 525,780 renter households in Toronto.

Tenure and Condominium Status

Comparing Census information on renter households by condominium status with the number of primary rental units completions reported by CMHC provides a clearer picture of the extent to which the secondary rental market is serving the Toronto market in the 2011 to 2016 period.

Most of the recent increase in renter households is in rented condominiums: Figure 53 shows that three quarters (36,735) of the total increase in renter households

Figure 52: Number of Renter Households by Condominium Status, 2011 & 2016

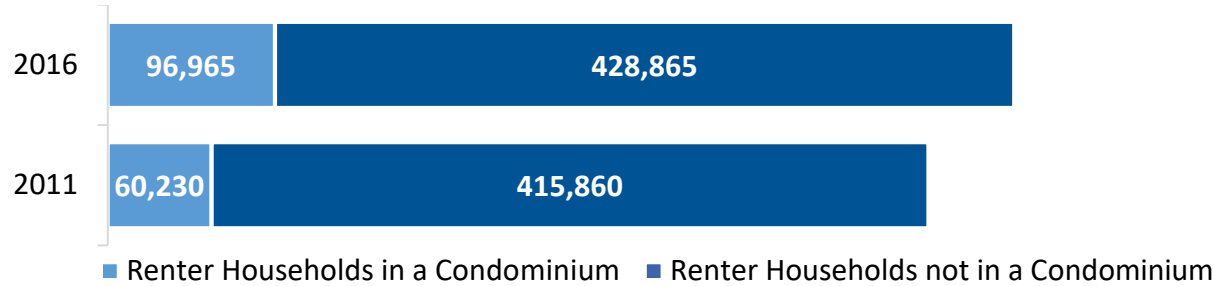
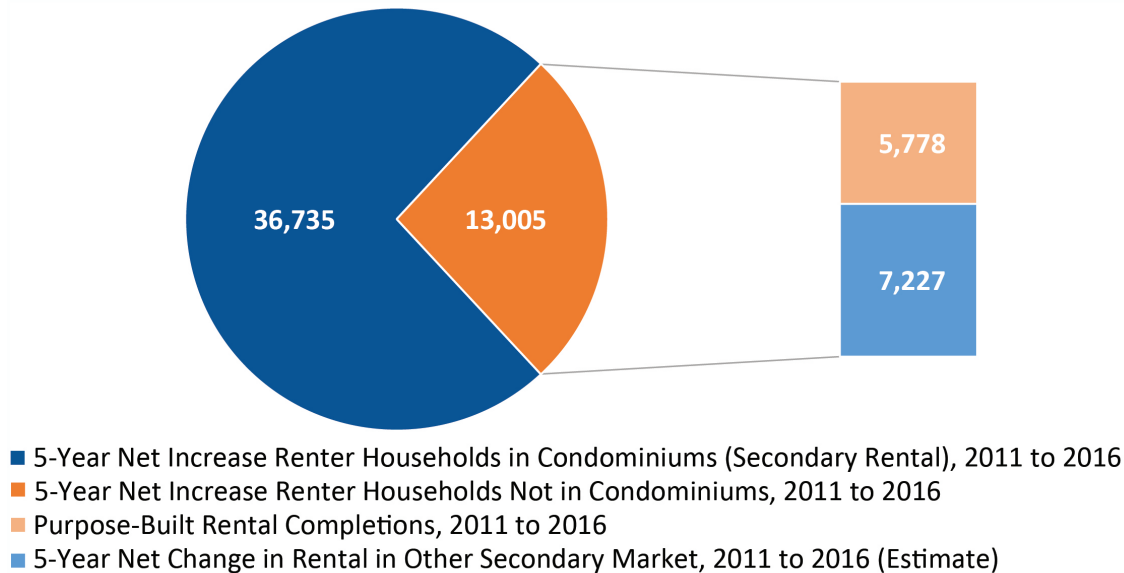


Figure 53: Estimate of Net Change in Other Secondary Rental Market, 2011-2016



Source: Renter Households by Condominium Status, Net Change 2011 to 2016, sourced from the 2011 and 2016 Censuses; Purpose-Built Rental Completions, 2011 to 2016 sourced from the CMHC Starts and Completions Survey; Estimated Net Change in Rental in Secondary Rental Market, 2011 to 2016 (subtracting purpose-built completions from net change in non-condominium rentals).

(49,730) occurred in condominium units between 2011 and 2016. This is one measure of the secondary rental market. However, this leaves a balance of 13,005 net new renter households in the five-year period, all of which cannot be accommodated by the primary rental market as not enough purpose-built rental was built in that period. As shown previously in Figure 50 on page 46, there were 5,778 purpose-built rental units were built between 2011 and 2016 according to CMHC. If all of these purpose-built units were fully occupied at the time of the 2016 Census, this leaves a balance of 7,227 net new renter households. These renter households are likely living in new Other Secondary Rental Market units. This points to a total Secondary Rental Market accounting of 36,735 renter households in condominium dwellings plus the 7,227 Other Secondary Renter households.

Secondary rental units are less secure than purpose-built rentals: Both condominium rental units and other secondary rental units do not provide for security of tenure, 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. The numbers therefore suggest a growing mismatch between the supply of and demand for secure, long-term rental housing.

Future Housing Stock by Tenure

Proposed purpose-built rental development is increasing: While very little new purpose-built rental units have been built in recent years, the City has begun receiving applications for more rental units, according to the current Development Pipeline.¹⁰ The Pipeline shows an increase from 5,691 rental units in built projects to 12,111 units in active projects (projects with at least one planning approval but that are not yet built) to 24,738 units in projects under review. This amounts to 6.4% of all units in built projects, 8.6% of all units in active projects, and 14.8% of all units in projects under review.¹¹ While there are twice as many rental units in active projects as there are rental units built in this period, and twice as many rental units under review as there are active, rental units make up only 42,540 units or 10.7% of all units in the Pipeline. Moreover, most of this proposed rental stock consists of high-end units, which will not add to the supply of affordable rental housing.

Proposed rental development is likely not enough to offset demand: These 42,540 rental units are unlikely to meet the future demand for rental units in the city. Some of the rental demand will likely continue to be met by people renting out condominium units or secondary suites. However, rented condominium units tend to be less affordable and less secure than purpose-built rental units. For example, in 2018, rented one-bedroom condominium apartments had an average monthly rent of \$1,966 while one-bedroom purpose-built rental apartments had average rents of \$1,270.¹²

For more information on condominiums, refer to the forthcoming Condominium Monitor. The City is currently developing the HousingTO 2020-2030 Action Plan

to address these and other housing challenges over the coming decade.

Key Findings on Tenure

While both renter and owner households have increased, owner households have grown three times as much as renter households in the 20-year period. Owner households are growing in all dwelling types but all of the net increase in renter households is due to a net increase in renters in mid/high-rise units.

Despite the growth in mid/high-rise ownership, this category makes up a relatively small proportion of housing occupancy in each age group. The increase in ownership of mid/high-rise units is driven by households aged 50-69 because of this age group's large size overall. This age group is also propelling the growth of house and low-rise unit ownership, while ownership of these units is decreasing for households under 50 years of age. Meanwhile, the increase in mid/high-rise rentals is predominantly driven by households aged 15-34 and 50-69. It is clear that the Baby Boomers, those aged 50-69 in 2016, hold a powerful impact on the general tenure trends of the city as a whole.

Recently, relatively few purpose-built rental units were built. Despite this, renter households grew faster than owner households over the last five years. As a result, most of the recent increase in renter households was observed in rented condominiums and almost a fifth of all renters were renting condominium units in 2016. This situation is somewhat concerning, as secondary rental units such as condominium rentals are less secure than purpose-built rentals. Although proposed purpose-built rental development is increasing, it is unlikely to meet the future demand for purpose-built rental.

Affordability

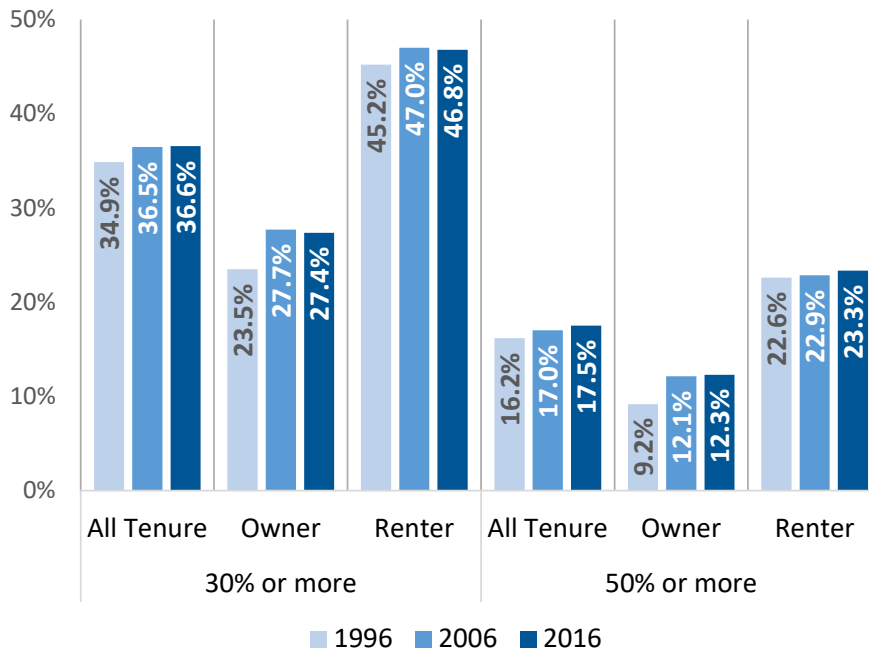
The traditional benchmark for what is considered unaffordable is spending 30% or more of income on housing.¹³

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 ownership costs may prevent some households who want to own from being able to afford it, which may drive demand for smaller units and rental housing.

Unaffordability by Tenure

A greater proportion of renters than owners struggle with unaffordability: In 2016, 36.6% of all Toronto households were considered to be living in unaffordable housing i.e. these households spent 30% or more of their income on shelter costs (see Figure 54 on page 50). However, the level of affordability is not equal among renters and owners. Almost half of all renters (46.8%) are spending 30% or more on shelter costs compared to less than a third of owners (27.4%). The gap between renter and owner unaffordability is even more pronounced for households spending greater than 50% of their incomes on shelter costs, where the proportion of renters (23.3%) is twice that of owners (12.3%).

Figure 54: Proportion of Households Spending 30% and 50% or More of Household Income on Shelter Costs, 1996, 2006 & 2016

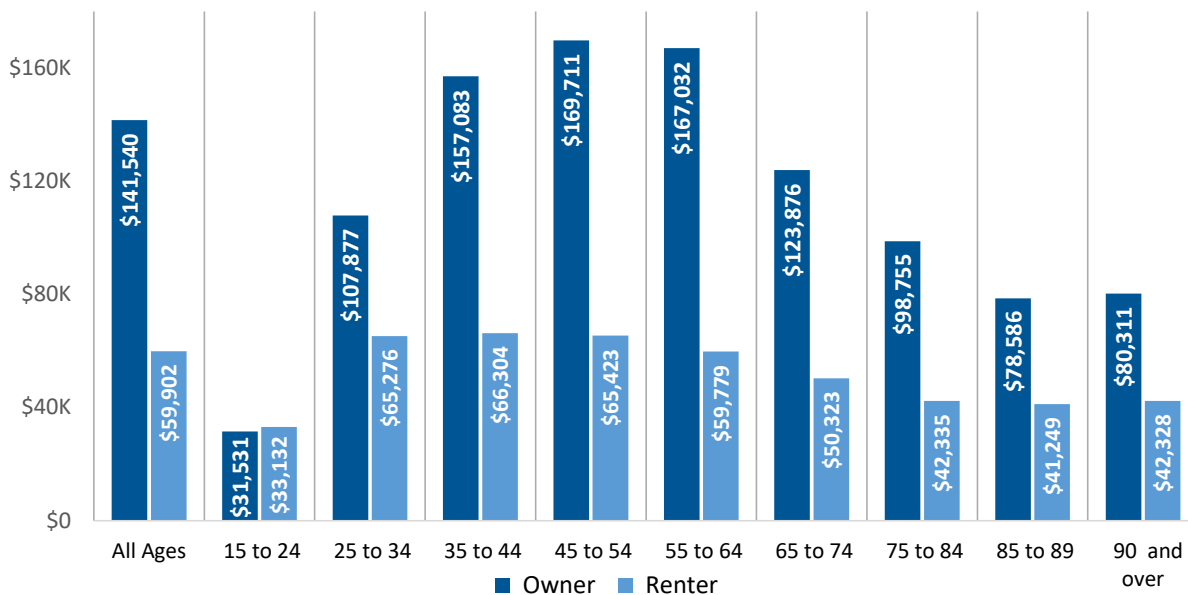


Affordability for renters has not changed significantly in 20 years: Comparing both the 30% and 50% income shelter cost ratios for renters in 1996 and 2016, the average proportion of renter income spent on shelter has changed very little. The added supply of mid/high-rise condominium units to the rental market as part of the supply of secondary rental units may have helped to stabilise rental shelter costs relative to income between 1996 and 2016.

Income by Tenure and Age

Owner household incomes are twice that of renter households: Household income data from the 2016 Census shows that the average 2015 household income of owner households was \$141,540 compared to \$59,902 of renter households (see Figure 55). Examining average household income by age of PHM shows that renter household incomes do not exceed \$66,304 for any age group, whereas owner household incomes in the prime working age groups of 35 to 64 years of age are over twice as high. This further highlights the current disparity in affordability between tenures in Toronto.

Figure 55: Average Household Income by Tenure and Age of PHM, 2016



Note: These data are from the 2016 Census and refer to incomes for 2015.

Housing Costs and Incomes

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

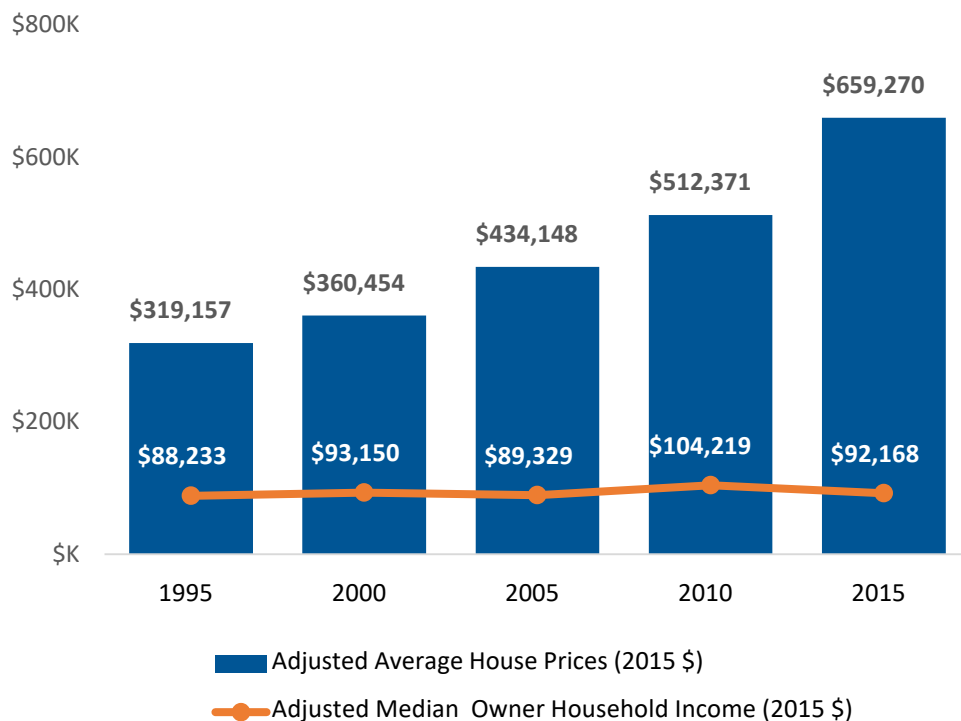
Owner Costs

The average price of a single family dwelling in constant 2015 dollars has increased from \$319,157 to \$659,270 in 20 years, a growth of 107% (see Figure 56). In the same period, the median owner household income in constant 2015 dollars has increased from \$88,233 to \$92,168, a growth of 4%. This significant increase in house prices relative to more moderate income growth means that the average price of a house was over seven times the median income in 2015.

Rental Costs

Average rents expressed in constant 2015 dollars have increased from \$1,081 a month in 1995 to \$1,206 in 2015, resulting in a 12% increase in the average monthly market rent (see Figure 57 on page 52). In the same period, the median renter household income expressed in constant 2015 dollars has increased from \$3,533 to \$3,782, a growth of 7%. However, these average rents are based on what existing tenants are paying.

Figure 56: Average Cost of a Single-Family Dwelling and Median (Annual) Owner Household Income, Expressed in 2015 Dollars



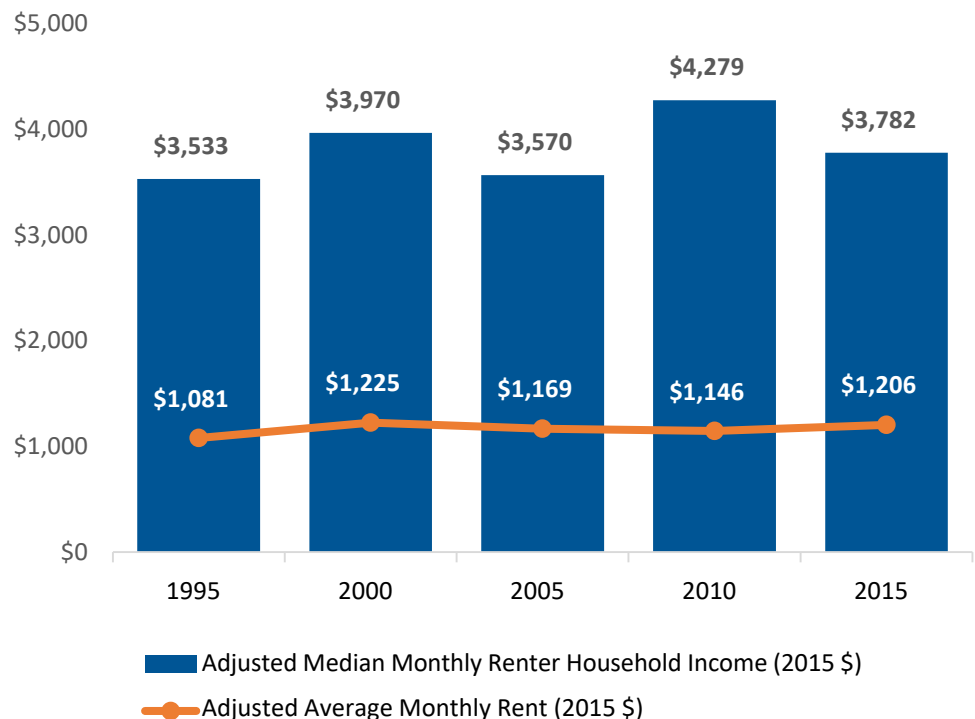
Source: Toronto Real Estate Board, Market Watch Report (for average dwelling cost). Statistics Canada, 1996, 2001, 2006, 2016 Censuses and 2011 NHS (median owner household incomes).

Note: Single Family Dwelling Structures include freehold houses (detached, semi-detached, row/townhouses, link housing), condominium apartments and townhouses, and detached condominiums and co-operative apartments. Each Census reports on income data for the previous year.

Asking rents for purpose-built rentals are up to 40% higher than average rents: A study commissioned by City Planning that analysed 9,000 rental listings in September 2018 found that the difference between the average market rent as reported by CMHC and average asking rent for a purpose-built rental apartment (across all unit sizes) was 38.8%.¹⁴ Average rents are the rents paid by existing tenants of purpose-built rentals, who have security of tenure and are protected by rent control, whereas asking rents are those rents listed for units available for occupancy by new tenants. Therefore, the average monthly rents displayed in Figure 57 are significantly lower than the asking rents for new tenants.

Vacancy rates are low in both the primary rental market and condominium apartment rental market: Based on observed trends of rising rents, persistently low vacancy rates, and a relative lack of new purpose-built rental housing, Toronto's rental challenges continue. Rents are notably higher in the Secondary Rental Market which includes rented condominium apartments, where the average rent is \$2,337 in condominium rentals versus \$1,372 for primary rental apartments.¹² Low vacancy rates (see Figure 58 on page 53) and a relatively small share of approved units that are proposed as purpose-built rental in the Development Pipeline suggest that rental affordability issues are likely to persist into the foreseeable future.

Figure 57: Average Monthly Rent and Median (Monthly) Renter Incomes, Expressed in 2015 Dollars



Source: CMHC Rental Market Survey (for average monthly rents). Statistics Canada, 1996, 2001, 2006, 2016 Censuses and 2011 NHS (median renter household incomes). Each Census reports on income data for the previous year.

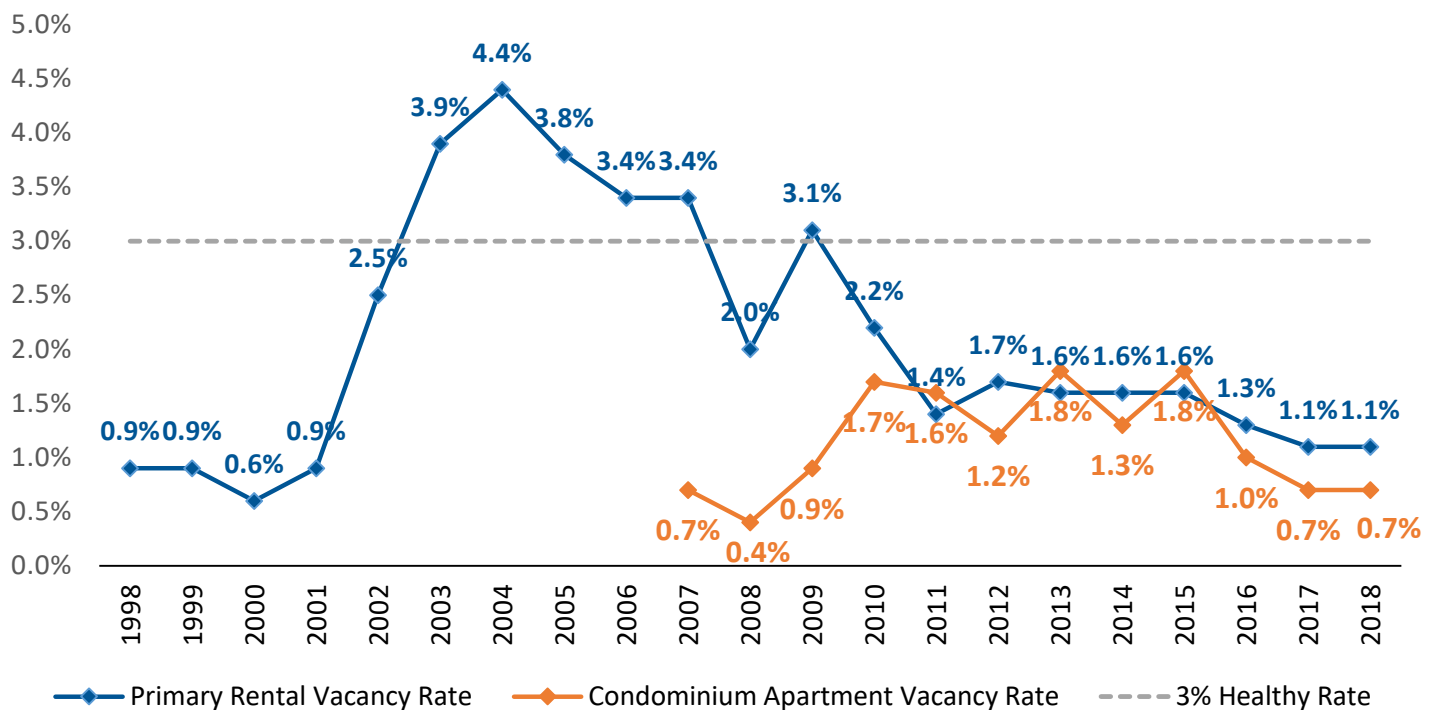
Key Findings on Affordability

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 a single family dwelling has increased by 107% in 20 years. The average price of a house in 2015 was over seven times the median owner household income. Affordability is therefore still very much of concern to owner households.

A greater proportion of renters than owners struggle with unaffordability. While renter shelter cost to income ratios have not worsened between 1996 and 2016, rental unaffordability exists for nearly half of renter households. Average rents have increased by 12% between 1995 and 2015, but asking rents for purpose-

built rentals may be up to 40% higher than average rents. Lastly, average owner household incomes are twice that of renter households. So 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.

Figure 58: Primary and Condominium Apartment Rental Vacancy Rates, 1998-2018



Source: CMHC Rental Market Survey, 1998-2018. Note: Condominium data is not available prior to 2007.

Conclusion

This bulletin sought to understand how Toronto's growing population is living in households and occupying dwellings.

What continues to drive housing demand?

Population continues to increase, though at a lower rate than the growth of households over the 20-year period. Net migration continues to be the main source of population growth in Toronto, and a key driver of housing demand. There are more persons moving from Toronto to other areas of the GTHA, Ontario and Canada than to Toronto. However, the high volume of international migrants to Toronto, especially those aged 15-34, more than offsets these migratory outflows. Toronto residents are also highly mobile within the city itself, which also generates a continuous demand for different types, sizes and tenures of dwellings, as households trade up, downsize, or relocate for other work, family or educational needs.

How is the composition of the housing stock changing?

Toronto's population is increasingly living in a denser environment. As mid/high-rise units continue to outpace all other types of residential new builds, the composition of the housing stock is fundamentally shifting. As housing becomes more dense, the gap is narrowing between the number of mid/high-rise dwellings and the number of houses and low-rise units. These newer units are on average smaller units than what was constructed in the past. This new supply of mid/high-rise housing is resulting in a diverse mix of housing types when taken together with Toronto's older housing stock.

How are housing occupancy trends changing?

Changes in economic and societal values continue to play a role in how we occupy households, as housing demand and occupancy is no longer centered on the traditional nuclear family concept. Many of the housing occupancy trends reported in this bulletin are a continuation of changes reported in the past two bulletins.

We continue to observe a declining average household size. However, the average city-wide decline in household size conceals the variation that is occurring at a more localised level across the city. Some parts of the city are increasing in the average number of persons per household while the population increases or decreases, while other areas experience a decrease in persons per household as the population decreases in some areas and rises in others. The consistent average size of non-family households, the growth in the number of these households and the housing they increasingly occupy suggests that the decline in average PPH in mid/high-rise apartments may level off. Overall, the average number of persons per household will not decline in perpetuity and can be expected to rise in neighbourhoods where ground-related housing turns over from senior households to younger families.

A significant amount of the city's existing ground-related housing stock is owned by the Baby Boomers and seniors aged 70 and over, while a significant number of younger households are occupying mid/high-rise dwellings. Households aged 35-49 are occupying less ground-related housing than in the past as they increasingly occupy mid/high-rise units. Indeed, for all age groups other than seniors, there are higher proportions now living in mid/high-rise units than in the past. Younger

persons who are forming family households are doing so later than they did 20 years ago.

The number of non-family households in the city continues to rise, particularly for persons living alone; one-person households now account for almost one out of every three households in Toronto. Family households have increased overall, though there are changes to the family type composition and ages of family households. While there has been a net increase in the number of couples with children, their proportion is in decline. Lone-parent family households have increased more than couples with children households. Couples without children continue to grow in number and have maintained the same proportion over the past 20 years. There are fewer family households led by persons aged 15-34 and 35-49 than there were 20 years ago.

All household types, family or non-family, are increasingly living in mid-/high-rise units. Nevertheless, in 2016 there were more family households living in houses and low-rise units and more non-family households living in mid/high-rise units. There is a gradual but marked increase in the number of couples with children living in mid/high-rise dwellings. There have been significant increases in the proportion of couples without children living in mid/high-rise dwellings.

Generally, Toronto is shifting towards more mid/high-rise units and more non-family households. Although the rate of occupancy change in some instances appears incremental, the numbers are often significant. All rate changes are important as demographic markers and indicators of future trends, though demographic shifts can take generations to fully unfold.

Over the 20-year period, many things have not changed. Seniors continue to occupy houses and low-rise units in the same proportions as before, which may be limiting the rate of turnover of this housing stock for younger people. There has been no significant increase to the supply of purpose-built rental units, as condominium units was the main type of housing built in Toronto in recent years. Renter affordability has neither improved nor worsened for existing renters. However, asking rents may be almost 40% higher than the average rent paid by existing renters, meaning the rental market has certainly worsened for new renters.

How are housing occupancy trends likely to change in the future?

The impact of the Baby Boomers and seniors will have a major influence on housing occupancy. Together, the Baby Boomers and seniors occupy well over half of all ground-related housing stock, and many of these households are likely to be 'empty-nesters'. The housing decisions of these older age groups will undoubtedly have an impact on the types and supply of housing for younger ages, particularly for younger households should they wish to own houses and low-rise dwellings. Aging in place is a positive societal advancement in that seniors can continue to live in their residence longer than before if it is their preference. This societal outcome also has the potential to delay the turnover of housing stock for younger households.

As the Millennials' population is approaching the Boomers' population at their peak, the younger generations face a very different market than their predecessors did. So while the supply of housing continues to increase predominantly

through the construction of mid/high-rise units, the increased supply does not necessarily mean that all housing types are as available to younger households in the same proportions as in past years. A slow pace of ground-related housing turnover will likely continue into the near future as more and more Baby Boomers and seniors may elect to remain in their homes. The relatively large size of the Baby Boomer generation means that the impact of the lifestyle choices they adopt cannot be understated. Whether and when Toronto's Baby Boomers make a move to downsize will have a big impact on the future supply of ground-related housing and the cyclical turnover of the ground-related housing stock.

It is the interplay of all of these household decisions and movements that are shaped by economic and market conditions and changing societal values that result in the housing occupancy trends we see today. There is not a singular action or cause that is responsible for why we are seeing changes in occupancy rates.

The continued densification of housing stock and the continued migration of persons to the city resulting in strong population growth looks set to continue. With declining average household sizes, this means we need more dwelling units to house the same number of people than we needed 20 years ago. With population forecasts of 3.4 million people by 2041, understanding these housing occupancy trends is important to ensuring we are planning and delivering housing in response to the city's existing and future housing needs.

There will continue to be a demand for housing all of all types and tenures in Toronto, to match its diverse and growing population. Although the supply of housing is increasing, the supply of ground-

related housing will not meet current demand, at least not in the foreseeable future as Baby Boomers and seniors age in place. Future research will explore this concept of housing turnover in more depth.

The question of affordability cannot be ignored. Are the changes in housing occupancy trends a reflection of housing needs and preferences, or are they driven primarily by what is affordable? The issue of affordability is far-reaching and complex, and is one that is especially pronounced for younger households who have lower average household incomes. Are the trends observed an indicator that households are adapting and finding interim or permanent solutions? Couples with children, the traditional occupiers of ground-related housing, have increased their occupancy of mid/high-rise units. Continuing research will help to explore the factors affecting housing choice, availability and affordability.

In the interim, it is imperative that the supply of housing that is available can meet the demands of our population, especially as denser urban built forms are housing increasing numbers of younger households and families with children. As the city's housing supply increases, these changing occupancy trends must be considered to ensure that the new stock provides opportunities for the diversity of households that do and will call Toronto home.

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. Policies are also in place to protect Toronto's rental housing stock from conversion or demolition and to encourage new rental and affordable opportunities.

In 2016, the City also published the *Growing Up: Planning for Children in New Vertical Communities* draft guidelines to direct how new development can better function for larger households at three scales: the unit, the building and the neighbourhood. Additionally, the City is currently studying inclusionary zoning to require new residential developments to include affordable housing units, creating mixed-income housing. These initiatives will assist the City in effectively providing a full range of housing.

Appendices

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 and 2016 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 on 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 bulletin 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 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. However, based on the Annual Demographic Estimates, Cat. No. 91-214-XWE released March 7, 2012, the implied net undercoverage rate for the city of Toronto in 2011 is estimated to be 4.69%. Revised population estimates by Statistics Canada released in February 2014 and

2015 indicate an estimated net undercoverage rate of 3.31%. In comparison, the estimated net Census undercoverage rate for the city of Toronto in 2016 was 3.24% based on the population estimates of Statistics Canada released March 28, 2019. These estimates are likely to be further revised in 2020.

Appendix B: Net Migration to Toronto by Age

Table B1: Net Migration to Toronto by Age, 2006-2011

Age Group	International In-migrants	Net Migration vs Rest of GTHA	Net Migration vs Rest of Ontario	Net Interprovincial	Net Change
5-14	25,375	-20,725	-2,895	-3,510	-1,755
15-34	96,570	-17,055	18,740	1,800	100,055
35-49	55,180	-39,595	-6,025	-7,090	2,470
50-69	19,740	-13,390	-6,820	-2,865	-3,335
70+	3,720	-4,930	-1,035	-470	-2,715
Total	200,585	-95,695	1,965	-12,135	94,720

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

Age Group	International In-migrants	Net Migration vs Rest of GTHA	Net Migration vs Rest of Ontario	Net Interprovincial	Net Change
5-14	25,645	-16,895	-4,095	-1,485	3,170
15-34	115,170	-3,710	17,510	4,030	133,000
35-49	51,145	-30,100	-7,565	-3,515	9,965
50-69	20,070	-10,430	-8,645	-2,320	-1,325
70+	4,810	-3,550	-1,265	-335	-340
Total	216,840	-64,685	-4,060	-3,625	144,470

Appendix C: 2001/2006 Changes in Census Methodology

The 2007 October Report¹⁵ of the Auditor General of Canada to Parliament 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 C1 on page 61). 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. 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 2.3% to

5.9% and is greater than the 2006 net Census undercoverage rate for Toronto of 4.03%.

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 2,822,902 to at least 2,890,084 and up to 2,904,289. 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.

Table C1: Private Dwellings 1996-2016

Year	1996	2001	2006	2011	2016
Total Private Dwellings	928,285	965,554	1,040,597	1,107,851	1,179,057
Private Dwellings Occupied by Usual Residents	903,580	943,085	979,330	1,047,877	1,112,929
Other Private Dwellings	24,705	22,469	61,267	59,974	66,128
Occupied by Temporary or Foreign Residents	4,620	6,335	13,290	9,455	12,010
Unoccupied Dwellings	20,085	16,135	47,975	50,520	54,120
Other Private Dwellings (to nearest 5)	24,705	22,470	61,265	59,975	66,130
% of Total Private Dwellings	2.7%	2.3%	5.9%	5.4%	5.6%
% Occupied by Temporary or Foreign Residents	0.5%	0.7%	1.3%	0.9%	1.0%
% Unoccupied Dwellings	2.2%	1.7%	4.6%	4.6%	4.6%
Census Population	2,385,421	2,481,494	2,503,281	2,615,060	2,731,571
Population in Private Dwellings	2,351,935	2,448,405	2,467,165	2,576,030	2,691,665
Average Number of Persons Per Households (PPH) in Dwellings Occupied by Usual Residents	2.60	2.60	2.52	2.46	2.42

Source: Statistics Canada, custom tabulations
Prepared by: Toronto City Planning, Research and Information, August 2019

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 page 63). 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 re-classification 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 page 63). 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

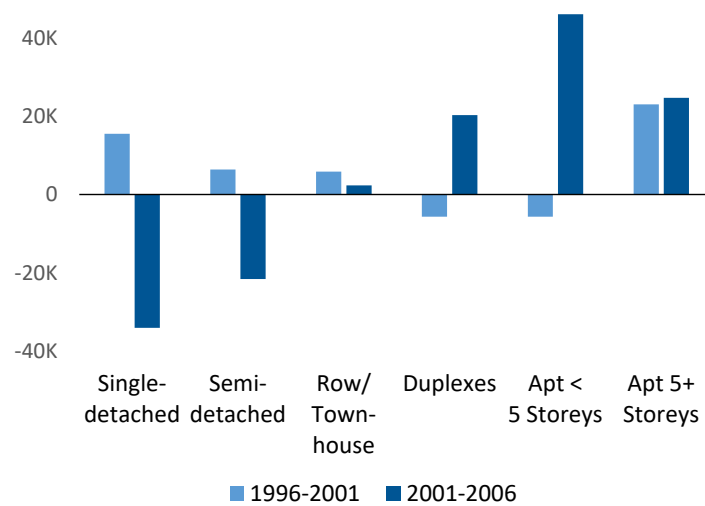


Figure D2: Absolute Change in Reclassified Dwelling Units, 1996-2001 versus 2001-2006

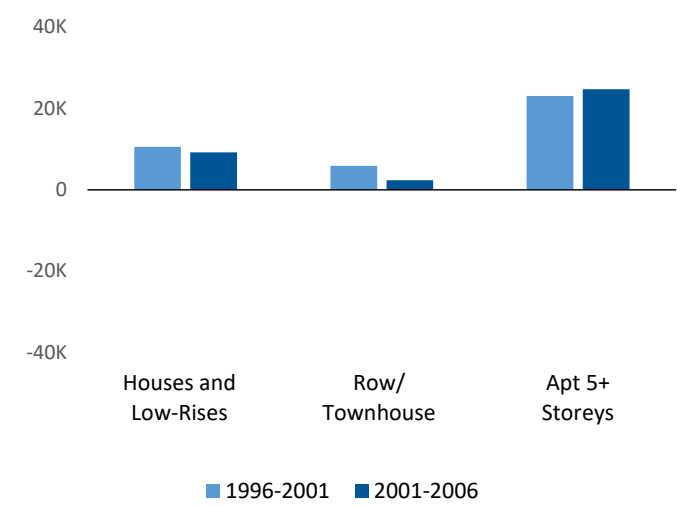


Table D1: Dwelling Units by Type, 1996-2006

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%

Appendix E: Number of Dwellings by Period of Construction and Dwelling Type

Table E1: Number of Dwellings by Period of Construction and Dwelling Type, 2016

Period of Construction	Houses & Low-Rises	Row & Townhouses	Apts 5+ Storeys	Total
1920 or before	71,790	5,965	6,740	84,495
1921 to 1945	80,390	1,695	8,805	90,890
1946 to 1960	144,235	3,715	39,730	187,680
1961 to 1970	89,975	7,585	81,770	179,330
1971 to 1980	60,805	14,840	92,620	168,265
1981 to 1990	41,830	6,515	61,555	109,900
1991 to 1995	12,680	1,835	27,560	42,075
1996 to 2000	14,695	4,655	24,200	43,550
2001 to 2005	17,000	6,420	34,885	58,305
2006 to 2010	13,250	5,460	48,825	67,535
2011 to 2016	11,155	3,200	66,450	80,805
Total	557,810	61,875	493,140	1,112,825

Glossary

Dwelling Types¹⁶

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 Type¹⁷

‘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

- 1 Toronto's fertility rate decreased from 44.4 live births per 1,000 females aged 15 to 49 in 2007 to 39.1 in 2016. Ontario Community Health Profiles Partnership. *Toronto Health Status – Population Health Status Indicator (PHSI) Dashboard: Reproductive Health*. Available at: http://www.ontariohealthprofiles.ca/torontohealthstatus/7_ReproductiveHealth.php. Accessed on September 17, 2019.
- 2 City of Toronto, 2016 *Census Backgrounder "Education, labour, journey to work, language of work, mobility and migration"*. Available at: <https://www.toronto.ca/wp-content/uploads/2017/12/94ce-2016-Census-Backgrounder-Education-Labour-Journey-to-work-Language-Mobility-Migration.pdf>. Accessed on October 22, 2019.
- 3 Ontario Ministry of Municipal Affairs and Housing, *A Place to Grow: Growth Plan for the Greater Golden Horseshoe*, 2019, Schedule 3. Available at: <https://www.ontario.ca/document/place-grow-growth-plan-greater-golden-horseshoe>. Accessed on October 22, 2019.
- 4 Statistics Canada, *Structural Type of Dwelling and Collectives Reference Guide, Census of Population*, 2016. Available from: <https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>. Accessed on October 17, 2019.
- 5 Statistics Canada, *Private Dwelling*. Available at: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements005-eng.cfm>. Accessed on October 17, 2019.
- 6 Statistics Canada, *Generations in Canada*, July 23, 2018. Accessed from https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-311-x/98-311-x2011003_2-eng.cfm on October 11, 2019.
- 7 Statistics Canada sometimes refers to people per household and other times to persons per household. For the purposes of this bulletin, these terms are interchangeable.
- 8 Toronto's fertility rate decreased from 44.4 live births per 1,000 females aged 15 to 49 in 2007 to 39.1 in 2016. Ontario Community Health Profiles Partnership. *Toronto Health Status – Population Health Status Indicator (PHSI) Dashboard: Reproductive Health*. Available at: http://www.ontariohealthprofiles.ca/torontohealthstatus/7_ReproductiveHealth.php. Accessed on September 17, 2019.
- 9 Statistics Canada, *Life Expectancy, at Birth and at Age 65, by Sex, Three-Year Average, Canada, Provinces, Territories, Health Regions and Peer Groups*. Available at: <https://www150.statcan.gc.ca/t1/tbl1/en/n?pid=1310038901&pickMembers%5B0%5D=2.2&pickMembers%5B1%5D=3.1&pickMembers%5B2%5D=4.1>. Accessed on October 25, 2019.
- 10 Toronto City Planning. Includes projects with any development activity between January 1, 2014 and December 31, 2018.
- 11 Proposed tenure is subject to change. This data is current as of December 31, 2018 but applicants may continue to revise tenure throughout the life of a project. Additionally, it is currently not possible to distinguish between entirely new proposed

- units and those that are proposing to replace older units, such as the rental replacement units proposed in Regent Park. Therefore, some of the proposed rental projects in the Pipeline are not proposing any net new rental.
- 12 CMHC, *Rental Market Report – Greater Toronto Area 2018*.
 - 13 City of Toronto, *2018 Issue Briefing: Affordable Housing - Housing Affordability, Availability and Repair; Appendix - Affordable Housing*. Available at: <https://www.toronto.ca/city-government/council/2018-council-issue-notes/torontos-housing/housing-affordability-availability-repair/appendix-affordable-housing/>, paragraph 2. Accessed on October 17, 2019.
 - 14 City of Toronto, *Inclusionary Zoning Assessment Report: Housing Need and Demand Analysis (Draft)*. May 2019. Accessed from <https://www.toronto.ca/wp-content/uploads/2019/05/981d-lz-Assessment-Report-Need-and-Demand-formatted-170519-accessiblePAC.pdf> on October 11, 2019.
 - 15 Office of the Auditor General of Canada, *Report of the Auditor General of Canada to the House of Commons, Chapter 6: Management of the 2006 Census – Statistics Canada*. October 2007. Available at: http://www.oag-bvg.gc.ca/internet/docs/20071006c_e.pdf. Accessed on October 18, 2019.
 - 16 Statistics Canada, *Structural Type of Dwelling and Collectives Reference Guide, Census of Population, 2016*. Available from: <https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>. Accessed on October 30, 2019.
 - 17 Statistics Canada, *Dictionary, Census of Population, 2016*. Available from: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>. Accessed on October 30, 2019.

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