Backgrounder

September 30, 2022

2021 Census: Housing and Indigenous Peoples

The 2021 Census Day was May 11, 2021. On September 21, 2022, Statistics Canada released its fifth set of data from this Census, on housing and Indigenous peoples.

HOUSING

Period of Construction

- In the last five years, 85,005 units were added to the City of Toronto housing stock. This
 represents 43% of all GTHA occupied private units constructed since 2016. The increase in
 dwellings over the last five years is comparable to the completed housing units reported by
 CMHC (79,732) and built residential units recorded by the City of Toronto over a similar
 period (76,268). See Table H.1 and Figure H.1.
- The areas with the highest proportion of dwelling units built between 2016 and 2021 were located within the southern portion of the Downtown, in Midtown, and to the south and the east of Downsview (see Map H1).

Tenure and Condominium Status

- In 2021, there were 1,160,890 private households in Toronto. Of these, 602,915 households or 52% owned their home, while 557,975 or 48% rented. Of the 2,677,090 GTHA households, 1,761,205 or 66% owned their home, compared to 915,885 or 34% who rented.
- Ownership rates in the City of Toronto declined by 1% from 53% in 2016 to 52% in 2021.
 See Table H.2.
- In total, 353,215 occupied private dwellings in Toronto were condominiums. This is 30% of the total, compared to 16% in the rest of the GTHA. See Table H.3.
- Both increases and decreases in renter households as a proportion of total households are seen throughout the City. Large percent increases are seen throughout the Downtown, in Midtown, and within Neighbourhoods throughout the City. Large percent decreases are seen to the north of Downtown and in Neighbourhoods throughout the City, particularly within Etobicoke (see Map H2).

Tenure by Age

- The age of the primary household maintainer, the first person listed on the Census form who pays household expenses, can be used to represent the stage in the lifecycle of a household. Households headed by those of a certain age can display similar patterns in housing occupancy. In Toronto, renting tends to decrease with the age of the household, while owning tends to increase with household age. This pattern remained largely consistent between 2016 and 2021. See Table H.4 and Figure H.4.
- Renting is most common among households led by those 15 to 24 years. In this category, 81% of households were renters in 2021. In contrast, for households led by those 85 years and over, ownership was 71% in both 2016 and 2021.
- In Toronto, households led by people 25 to 34 and 35 to 44 years of age groups make up the highest numbers of households that rent. Households aged 25-34 years that rented increased from 137,310 in 2016 to 142,875 households, up by 4%. Renting households aged 35-44 years increased 11%, from 104,315 in 2016 to 115,395 in 2021.
- The highest numbers of households that own their dwelling were led by those in the 45-54 and 55-64 age groups in both 2016 and 2021. However, households aged 45-54 that owned decreased from 129,900 in 2016 to 114,625 in 2021, down by 12%. This is largely because all of the large Baby Boomer generation (those born between roughly 1946 and 1964) had aged out of the 45-54 age group by 2021. As a result or the size and aging of the Baby Boomer generation, large increases in both ownership and rentership numbers were seen in ages 55-64 and 65-74.

Number of Rooms, Suitability and Condition

- Almost one in five households in Toronto were in core housing need. This is 215,225 households or 19% of the city's 1,160,885 households.
- Three in ten renter households were in core housing need (29%), as well as one in ten owner households (11%).
- Of the 557,970 renter households, 79,280 (14%) were in subsidized housing. There is a higher proportion of renters in subsidized housing (33%) who are in core housing need than those in not subsidized housing (26%, see Figure H.10).
- Households in core need were concentrated in northwestern Etobicoke and south and central Scarborough in particular. See Map H3.
- About 53% of occupied private dwellings in Toronto had one to four rooms, higher than Hamilton (27%), Peel (27%), York (21%), Halton (19%) and Durham (16%).
- Across the GTHA, the top three municipalities that had occupied private dwellings with eight or more rooms were Halton (38%), York (37%) and Durham (38%), compared to Toronto at 16%.

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• In Toronto, zero and one-bedroom dwelling units accounted for 30% of the total number of occupied private dwellings, followed by two-bedroom units (29%), three-bedroom units (23%) and units with four or more bedrooms (17%). The percentage of dwelling units with zero or one bedrooms was the highest in Toronto compared to GTHA (18%) due to continuing trends towards smaller condominium unit sizes in Toronto. See Table H.6.

Value of Dwellings

- In 2021, Toronto homeowners reported an median dwelling value of \$900,000, compared to \$700,000 for Ontario.
- Within the GTHA, York Region homeowners reported the highest median value at \$1,100,000. See Figure H.7.

Housing Affordability

- As a traditional measure of affordability, Statistics Canada and Canada Mortgage and Housing Corporation (CMHC) use the percentage of income households spend on shelter (including rent, mortgage, taxes, repairs, and similar costs). If a household spends more than 30% of their before-tax income on shelter costs, they are considered to be experiencing affordability issues. In 2021, 373,965 (32%) of the 1,160,885 households in Toronto are spending 30% or more of their income on shelter costs.
- According to the 2021 Census, 220,490 renter households experienced affordability issues.
 This represents 40% of all renter households in Toronto, which corresponds to the GTHA average. See Table H.7, and Table H.8, and Figure H.8.
- In 2021, Toronto was home to 60% of GTHA renter households spending 30% or more of their income on rent. Incidence of affordability issues among renter households have declined over the past five years, from 47% to 40% in 2016 in Toronto and 44% to 41% in the rest of the GTHA. This change may relate to certain initiatives during the pandemic.
- There were 153,475 owner households that spent 30% or more on shelter costs. This represents 26% of Toronto owners experiencing affordability issues, which is higher than in the rest of the GTHA at 23% but slightly lower than the rate for Toronto in 2016 at 27%.
- The proportion of owners with mortgages who are spending 30% or more of income on shelter costs has declined slightly in Toronto from 38% in 2021 to 36% in 2021.(See Table H.9.)
- There is a lower proportion of renters in subsidized housing (24%) who are spending 30% or more of income on shelter costs than those who are in not subsidized housing (42%, see Figure H.9). The proportion of renters in subsidized housing who are spending 30% or more of income on shelter costs has declined from 42% in 2016 to 24% in 2021 (see Table H.9). This may relate to government income assistance and frozen rents during the COVID-19 pandemic.
- The areas in the City most unaffordable for renters (where more than half of tenants are spending 30% or more of their income on shelter costs) are located in the central and western portion of Downtown and within North York Centre (see Map H5).

INDIGENOUS PEOPLES

- Researchers working with Toronto's Indigenous communities have expressed concern about the ability of the Census to fully enumerate the population of Indigenous peoples living in the city. Statistics Canada also notes that "population estimates for concepts such as Indigenous identity and Registered or Treaty Indian status are influenced by numerous factors. Users should be aware that point estimates and changes over time are influenced by a combination of natural growth, changes to coverage, measurement, processing and other factors affecting how people self-identify. It is not possible to quantify the impact of these changes in isolation." (Statistics Canada, Indigenous Peoples Reference Guide, Census of Population, 2021; 2022).
- Studies using different research methods to identify the city's Indigenous population have yielded results that suggest the Census figures may under-represent the population. For example, the Our Health Counts Toronto study cited a 2016 Indigenous population in Toronto of 34,000 to 69,000 people (Our Health Counts Toronto, 2016).
- Additionally, the COVID-19 pandemic may have affected response rates differentially
 across ethnoracial populations, and may have particularly affected Indigenous population
 response rates as they are relatively small numbers by comparison to the total population
 and may be subject to more fluctuation. Information regarding these rates will become
 available at a later time and may shed light on the scale of undercounting of this population.
- Statistics Canada uses various terms when reporting 2021 Census results with respect to Indigenous Peoples. See the glossary for these terms, including "Indigenous ancestry", "Indigenous group" and "Indigenous identity".
- There were 22,925 people living in Toronto who identified with Indigenous Identity (formerly referred to as Aboriginal Identity) which is 0.8% of the total 2021 Toronto population.
- Of these 22,925 people, 60% were First Nations, 33% were Métis and 1% were Inuk (Inuit).
- Just under 3% of the Indigenous population identified with multiple Indigenous identities, and 4% reported other Indigenous identities; both of these are the fastest growing groups within the Indigenous population.
- By comparison, 5.0% identified as Indigenous nationally, while the proportion of the Indigenous population within the GTHA populations ranged from 2% in Hamilton to 0.5% in York Region.
- The Indigenous population in Toronto has decreased slightly by -0.6% since the last Census in 2016, while growing by 0.3% in the GTHA as a whole.
- The Indigenous population in Toronto is clustered in Downtown East, The Beach and southern parts of Scarborough. See Map IP1.
- The age structure of the Indigenous population is somewhat younger than the non-Indigenous population, with the average age being 36 years for the Indigenous population and 41 years for the non-Indigenous population.
- A total of 1,140 children aged newborn to 4 years old identified as Indigenous representing 0.9% of the 123,385 children in this age group in Toronto. Children in this age group comprise 5% of the total Indigenous population in Toronto (see Figure IP.11).

GLOSSARY

Statistics Canada maintains a <u>Census Dictionary</u> for the Census of Population, 2021. Many more terms associated with the Census can be found there. Statistics Canada also publishes 2021 Census of Population reference products with further information.

Census Division (CD): a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services). Census Division is the general term for provincially legislated areas (such as county, *municipalité régionale de comté* (MRC) and regional district) or their equivalents.

Census Metropolitan Area (CMA): one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000, based on data from the current Census of Population Program, of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. To be included in the CMA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

Census Tract (CT): a small, geographic area, typically with a population smaller than 10,000 persons. Their geography is relatively stable over time to allow for comparison of changes from Census to Census.

Centre: as seen in several Maps, Centres are defined in the City of Toronto Official Plan. They play an important role in how the City manages growth. The Scarborough, North York, Etobicoke and Yonge-Eglinton Centres are places with excellent transit accessibility where jobs, housing and services will be concentrated in dynamic mixed use settings with different levels of activity and intensity. More information can be found in the <u>Toronto Official Plan</u>.

Core housing need: refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that attains three housing indicator thresholds: (1) adequate housing is reported by their residents as not requiring any major repairs; (2) affordable housing has shelter costs equal to less than 30% of total before-tax household income; (3) suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Downtown: The City of Toronto's definition of Downtown is consistent with the definition of Downtown used by Statistics Canada in their reporting on growth in urban centres based on the 2021 Census results. Downtown is bounded by Lake Ontario to the south, Bathurst Street to the west, the mid-town rail corridor and Rosedale Valley Road to the north and the Don River to the east, as defined in Map 41-1 of the Downtown Plan of the City of Toronto Official Plan. Downtown is the largest economic node in the city and the region. Parts of Downtown are expected to see growth, and the Downtown Plan directs how and where within Downtown that growth should occur. More information can be found in the Toronto Official Plan.

GTHA: refers to the Greater Toronto and Hamilton Area. This area is comprised of the single-tier municipalities of Toronto and Hamilton, the regional municipalities of York, Durham, Peel, and Halton, and the cities and towns within the GTHA regional municipalities.

This is not the same geography as the Toronto Census Metropolitan Area as defined by Statistics Canada.

Housing suitability: refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS. Housing suitability assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members. An alternative variable, 'persons per room,' considers all rooms in a private dwelling and the number of household members. Housing suitability and the National Occupancy Standard (NOS) on which it is based were developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies.

Indigenous ancestry: refers to whether a person has ancestry associated with the Indigenous peoples of Canada, that is, First Nations (North American Indian), Métis, and/or Inuit. Aboriginal peoples (referred to here as Indigenous peoples) of Canada are defined in the Constitution Act, 1982, Section 35 (2) as including the Indian, Inuit and Métis peoples of Canada. The term 'Aboriginal' has been replaced with the updated term of 'Indigenous' when referring to individuals who identify themselves as First Nations people, Métis and/or Inuit. Ancestry refers to the ethnic or cultural origins of the person's ancestors, an ancestor being usually more distant than a grandparent. A person can have more than one ethnic or cultural origin.

Indigenous group: refers to whether the person is First Nations (North American Indian), Métis and/or Inuk (Inuit). A person may be included in more than one of these three specific groups.

Indigenous identity: refers to whether the person identified with the Indigenous peoples of Canada. This includes those who identify as First Nations (North American Indian), Métis and/or Inuk (Inuit), and/or those who report being Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band.

Mean: Typically often referred to as the average, the mean is a statistic which is calculated by adding up a series of values and then dividing by the total number of values. For example, the mean age for the city of Toronto is calculated by adding together the ages of all the people in Toronto and then dividing that total by the total number of people in Toronto.

Median: A statistic which refers to the mid-point of a distribution. For an age distribution, the median age would be the age for which exactly one half of the population is older and the other half is younger. While included in previous Census profiles, the median age was not reported in this initial data release from Statistics Canada.

Membership in a First Nation or Indian band: refers to whether or not a person is a member of a First Nation or Indian band. Historically, the Indian Act defined a band as a body of First Nations people for whose collective use and benefit lands have been set apart or money is held by the Crown, or who have been declared to be a band for the purpose of the Indian Act. Many bands have elected to call themselves a First Nation and have changed their name accordingly. With the 1985 amendment to the Indian Act of Canada

(Bill C-31), many First Nations exercised the right to establish their own membership code, whereby it was not always necessary for a member to be a Registered Indian according to the Indian Act. Additionally, some First Nations have negotiated self-government agreements and are no longer governed by the Indian Act.

Membership in a Métis organization or Settlement: refers to whether or not a person is a registered member of a Métis organization or Settlement. This includes organizations that are a signatory under the Canada-Métis Nation Accord of 2017 (Métis Nation of Ontario, Manitoba Metis Federation, Métis Nation – Saskatchewan, Métis Nation of Alberta, Métis Nation British Columbia) or one of the eight Metis Settlements established by the Alberta Metis Settlements Act in 1990 (Buffalo Lake Metis Settlement, East Prairie Metis Settlement, Elizabeth Metis Settlement, Fishing Lake Metis Settlement, Gift Lake Metis Settlement, Kikino Metis Settlement, Paddle Prairie Metis Settlement, Peavine Metis Settlement).

Neighbourhood: The City of Toronto identifies 158 social planning neighbourhoods to help government and community agencies with their local planning. These neighbourhoods allow the provision of socio-economic data at a meaningful geographic area. Not all people define neighbourhoods the same way, but for the purposes of statistical reporting these neighbourhoods were defined based on Statistics Canada Census Tracts. To account for differential population change since 1996, when the original 140 neighbourhoods were designed, the City has split a few large neighbourhoods. As of Spring of 2022 there are 158 neighbourhoods in total, and new apps and neighbourhood profiles will be launched to explain the change and support the new structure. More information about City of Toronto neighbourhoods can be found on the City's website.

Undercoverage is a measure of the number of persons excluded by the Census who should have been counted, as determined by Statistics Canada. 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 traveling, some dwellings are hard to find, and some people simply refuse to participate. Overcoverage can also occur, when people are counted more than once or should not have been counted in a given population. Undercoverage is generally more common than overcoverage. The total impact of the coverage errors is the net undercoverage.

Persons per room: an indicator of the level of crowding in a private dwelling. It is calculated by dividing the number of persons in the household by the number of rooms in the dwelling.

Primary Household Maintainer: refers to the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and similar expenses, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer. In this Backgrounder, the age of the primary household maintainer is used to represent the stage in the household lifecycle of the household, and thus the "age of the household" as a whole.

Private dwelling occupied by usual residents: refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021.

NOTES

The housing and Indigenous peoples numbers in this Backgrounder are not adjusted for undercoverage, See the Glossary for an explanation of undercoverage.

All figures in this backgrounder are randomly rounded to multiples of 5 by Statistics Canada as a privacy measure.

All data in this backgrounder are based on geographic boundaries available at time of writing. In the event of any future boundary revisions, some data totals may change. This is especially the case for small area units such as Census Tracts.

The information previously collected by the long-form Census questionnaire was collected in 2011 as part of the voluntary National Household Survey. In 2016, Statistics Canada restored the mandatory long-form Census questionnaire in an effort to improve data collection. The numbers reported in this Backgrounder are based on the mandatory short-form component of the Census for 2016 and 2021, and therefore can be compared.

FUTURE CENSUS RELEASES

The City of Toronto will be releasing more backgrounders coinciding with each Census release, except for the Census of Agriculture. The 2021 Census release schedule is available from Statistics Canada online. The City of Toronto will be preparing backgrounders for the following releases:

- October 26, 2022
 - Immigration, place of birth, and citizenship
 - Ethnocultural and religious diversity
 - Mobility and migration
- November 30, 2022
 - Education
 - Labour
 - Language of work
 - Commuting
 - Instruction in the official minority language

PAST CENSUS RELEASES

The City of Toronto has released the following Backgrounder to date, to coincide with the 2021 Census release schedule. Older Backgrounders relating to 2016 Census and 2011 Census and National Household Survey topics can also be accessed on the City's website, under item City of Toronto Census Reports.

- <u>Population and Dwelling Counts</u>, February 9, 2022
- Age, Sex at Birth and Gender, and Type of Dwelling, April 27, 2022
- Families, Households, Marital Status and Income, July 13, 2022
- Language, August 17, 2022

REFERENCES

Prepared by staff from:

- City Planning, Planning, Research and Analytics
- Children's Services, Service System Planning and Policy Development
- Economic Development and Culture, Policy and Research
- Shelter, Support and Housing Administration, Business Intelligence
- Social Development, Finance and Administration, Social Policy Analysis and Research

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Table H.1: Total Private Households by Period of Construction, Toronto, GTHA and Rest of the GTHA, 2021

Period of Construction	Toronto Households	% of Toronto Households	Rest of GTHA Households	% of Rest of GTHA Households	GTHA Households	% of GTHA Households
1960 or before	340,185	29%	178,140	12%	518,325	19%
1961 to 1980	333,990	29%	333,870	22%	667,860	25%
1981 to 1990	109,780	9%	242,270	16%	352,050	13%
1991 to 2000	92,985	8%	235,300	16%	328,285	12%
2001 to 2005	58,975	5%	163,365	11%	222,340	8%
2006 to 2010	63,995	6%	135,620	9%	199,615	7%
2011 to 2015	75,980	7%	114,705	8%	190,685	7%
2016 to 2021	85,005	7%	112,955	7%	197,960	7%
Total Private Households	1,160,895	100%	1,516,225	100%	2,677,120	100%

Table H.2: Total Private Households by Tenure, Toronto, GTHA and Rest of the GTHA, 2016 and 2021

Tenure	Toronto 2016	Toronto 2021	Rest of GTHA 2016	Rest of GTHA 2021	GTHA 2016	GTHA 2021
Owned	587,095	602,915	1,118,545	1,158,280	1,705,640	1,761,205
Rented	525,835	557,975	301,180	357,915	827,015	915,885
Total Private Households	1,112,930	1,160,890	1,419,740	1,516,195	2,532,670	2,677,090
Owned	53%	52%	79%	76%	67%	66%
Rented	47%	48%	21%	24%	33%	34%
Total Private Households	100%	100%	100%	100%	100%	100%

Source: Statistics Canada, 2016 and 2021 Censuses

Table H.3: Total Private Households by Condominium Status, Toronto, GTHA and Rest of the GTHA, 2016 and 2021

Condominium Status	Toronto 2016	Toronto 2021	Rest of GTHA 2016	Rest of GTHA 2021	GTHA 2016	GTHA 2021
Condominium	292,265	353,215	196,210	236,355	488,475	589,570
Not Condominium	820,665	807,670	1,223,535	1,279,885	2,044,200	2,087,555
Total Private Households	1,112,930	1,160,895	1,419,745	1,516,240	2,532,675	2,677,125
Condominium	26%	30%	14%	16%	19%	22%
Not Condominium	74%	70%	86%	84%	81%	78%
Total Private Households	100%	100%	100%	100%	100%	100%

Source: Statistics Canada, 2016 and 2021 Censuses

Table H.4: Total Private Households by Tenure by Age of Primary Household Maintainer, Toronto, 2021

Tenure and Age of Primary Household Maintainer	2016 Households	2016 %	2021 Households	2021 %
Owners 15 to 24 years	6,465	1%	6,690	1%
Owners 25 to 34 years	56,590	10%	59,350	10%
Owners 35 to 44 years	96,430	16%	95,180	16%
Owners 45 to 54 years	129,900	22%	114,625	19%
Owners 55 to 64 years	124,120	21%	132,380	22%
Owners 65 to 74 years	88,440	15%	102,090	17%
Owners 75 to 84 years	58,910	10%	61,660	10%
Owners 85 years and over	26,240	4%	30,940	5%
Total Private Owner Households	587,100	100%	602,915	100%
Renters 15 to 24 years	32,100	6%	27,660	5%
Renters 25 to 34 years	137,310	26%	142,875	26%
Renters 35 to 44 years	104,315	20%	115,395	21%
Renters 45 to 54 years	95,875	18%	90,165	16%
Renters 55 to 64 years	74,305	14%	83,360	15%
Renters 65 to 74 years	45,925	9%	56,755	10%
Renters 75 to 84 years	25,405	5%	29,240	5%
Renters 85 years and over	10,600	2%	12,520	2%
Total Private Renter Households	525,835	100%	557,970	100%

Table H.5: Total Private Households by Number of Rooms, Toronto, GTHA and Rest of the GTHA, 2016 and 2021

Number of Rooms	Toronto 2016	Toronto 2021	Rest of GTHA 2016	Rest of GTHA 2021	GTHA 2016	GTHA 2021
1 to 4 rooms	559,150	617,005	277,070	341,935	836,220	958,940
5 rooms	150,730	152,950	193,785	214,400	344,515	367,350
6 rooms	119,130	113,715	222,600	232,505	341,730	346,220
7 rooms	94,780	90,775	215,170	211,515	309,950	302,290
8 rooms or more	189,140	186,440	511,115	515,875	700,255	702,315
Total Private Households	1,112,930	1,160,885	1,419,740	1,516,230	2,532,670	2,677,115
1 to 4 rooms	50%	53%	20%	23%	33%	36%
5 rooms	14%	13%	14%	14%	14%	14%
6 rooms	11%	10%	16%	15%	13%	13%
7 rooms	9%	8%	15%	14%	12%	11%
8 rooms or more	17%	16%	36%	34%	28%	26%
Total Private Households	100%	100%	100%	100%	100%	100%

Source: Statistics Canada, 2016 and 2021 Censuses

Table H.6: Total Private Households by Number of Bedrooms, Toronto, GTHA and Rest of the GTHA, 2016 and 2021

Number of Bedooms	Toronto 2016	Toronto 2021	Rest of GTHA 2016	Rest of GTHA 2021	GTHA 2016	GTHA 2021
No bedroom	22,355	28,765	3,445	6,875	25,800	35,640
1 bedroom	310,010	330,340	119,330	140,505	429,340	470,845
2 bedrooms	315,685	334,320	215,400	238,055	531,085	572,375
3 bedrooms	270,925	268,505	518,045	526,300	788,970	794,805
4 or more bedrooms	193,955	198,960	563,525	604,515	757,480	803,475
Total Private Households	1,112,930	1,160,890	1,419,745	1,516,250	2,532,675	2,677,140
No bedroom	2%	2%	0%	0%	1%	1%
1 bedroom	28%	28%	8%	9%	17%	18%
2 bedrooms	28%	29%	15%	16%	21%	21%
3 bedrooms	24%	23%	36%	35%	31%	30%
4 or more bedrooms	17%	17%	40%	40%	30%	30%
Total Private Households	100%	100%	100%	100%	100%	100%

Table H.7: Shelter Cost to Income Ratio, Toronto, Rest of the GTHA and GTHA, 2016 and 2021

Tenure and Shelter Cost to Income Status	Toronto 2016	Toronto 2021	Rest of GTHA 2016	Rest of GTHA 2021	GTHA 2016	GTHA 2021
Owner Households	587,080	602,915	943,600	1,156,290	1,475,075	1,759,205
Owner households spending 30% or more of household income on housing costs	160,465	153,475	232,420	261,385	379,690	414,860
% of owner households spending 30% or more	27	26	25	23	26	24
Renter Households	525,825	557,975	232,575	357,680	675,405	915,655
Renter Households spending 30% or more of household income on housing costs	245,605	220,490	103,430	145,070	311,690	365,560
% of renter households spending 30% or more	47	40	44	41	46	40
Total number of private households	1,112,905	1,160,890	1,176,175	1,516,235	2,150,480	2,677,125

Note: The relatively high shelter-costs-to-household income ratios for some households may have resulted from the difference in the reference period for shelter costs and household total income data. The reference period for shelter cost data is 2021, while household total income is reported for the year 2020. As well, for some households, the 2020 household total income may represent income for only part of a year.

Table H.8: Shelter Cost to Income Ratio, GTHA Municipalities, 2016 and 2021

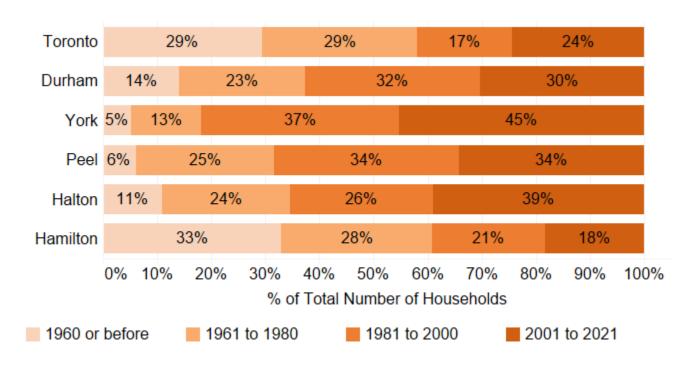
Tenure and Shelter Cost to Income Status	Durham 2016	Durham 2021	York 2016	York 2021	Peel 2016	Peel 2021	Peel 2016	Peel 2021	Peel 2016	Peel 2021
Owner Households	183,910	190,115	306,035	320,985	327,545	335,715	155,855	163,520	142,455	145,955
Owner households spending 30% or more of household income on housing costs	36,505	35,475	85,815	86,245	90,350	86,125	29,115	30,540	23,955	23,000
% of owner households spending 30% or more	20	19	28	27	28	26	19	19	17	16
Renter Households	42,855	51,995	50,485	69,585	102,340	114,840	36,800	44,915	68,525	76,345
Renter Households spending 30% or more of household income on housing costs	20,385	21,005	26,060	32,490	46,305	43,535	16,575	19,740	31,100	28,300
% of renter households spending 30% or more	48	40	52	47	45	38	45	44	45	37
Total number of private households	226,765	243,050	356,520	391,035	429,885	450,745	192,655	208,600	210,980	222,805

Note: The relatively high shelter-costs-to-household income ratios for some households may have resulted from the difference in the reference period for shelter costs and household total income data. The reference period for shelter cost data is 2021, while household total income is reported for the year 2020. As well, for some households, the 2020 household total income may represent income for only part of a year.

Table H.9: Tenure and Shelter Cost to Income Ratio, Toronto, 2016 and 2021

Tenure and Shelter Cost to Income Status	2016	2021
Owners with mortgages	337,480	341,110
Owners with mortgages spending 30% or more of income on shelter costs	127,600	121,375
Percent of owners with mortgages spending 30% or more of income on shelter costs	38%	36%
Renters in subsidized housing	79,310	79,280
Renters in subsidized housing spending 30% or more of income on shelter costs Percent of renters in subsidized housing spending 30% or more of income on shelter	33,100	18,915
costs	42%	24%

Figure H.1: Percent of Households by Period of Construction, GTHA Municipalities, 2021



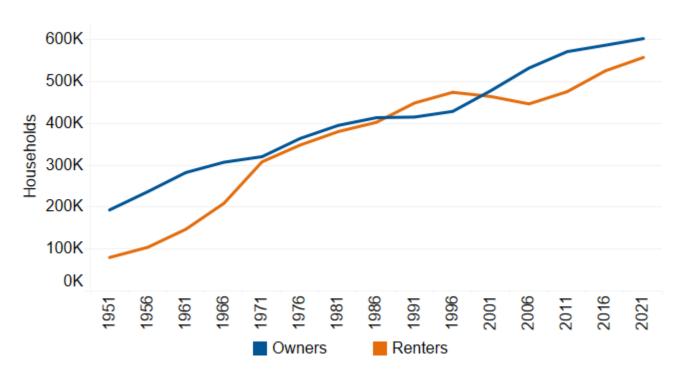
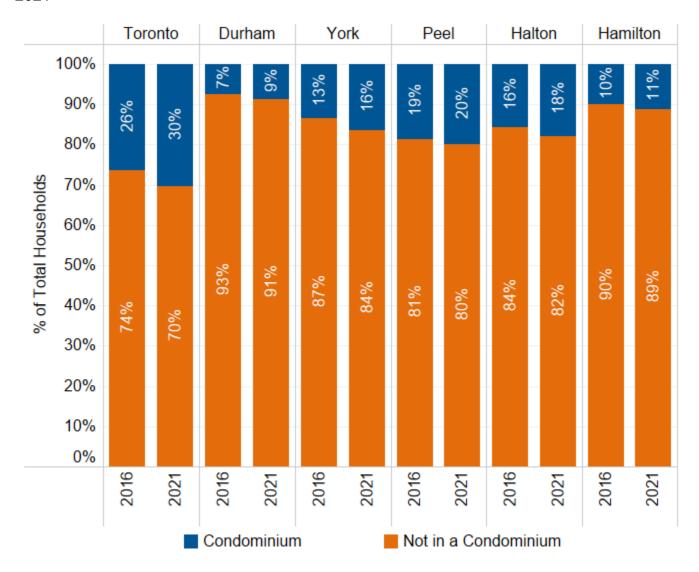
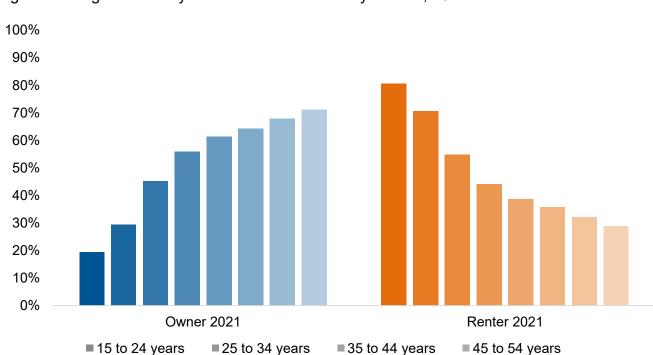


Figure H.2: Total Private Households by Tenure, Toronto, 1951 to 2021

Figure H.3: Percent of Households by Condominium Status, GTHA Municipalities, 2016 & 2021





■ 75 to 84 years

■ 85 years and over

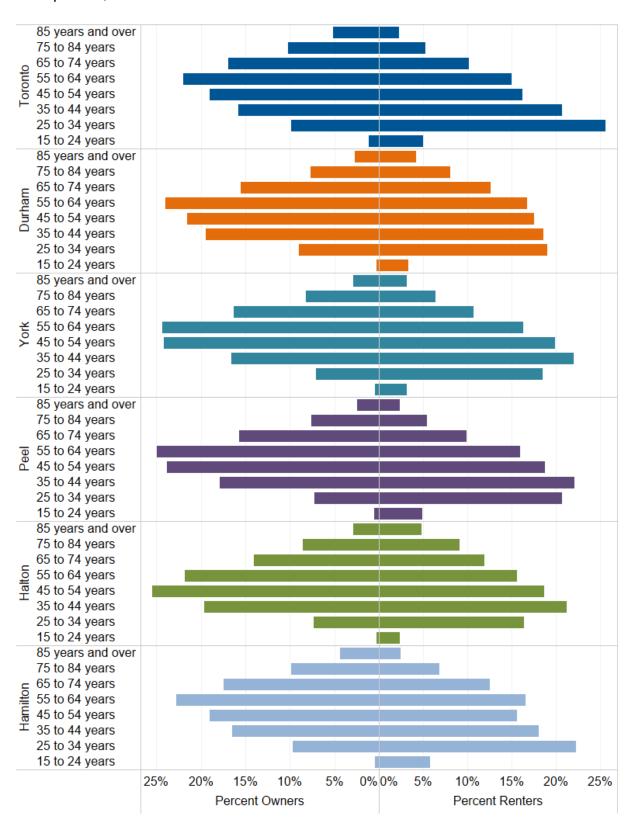
■ 65 to 74 years

Figure H.4: Age of Primary Household Maintainer by Tenure, 2021

Source: Statistics Canada, 2021 Census

■ 55 to 64 years

Figure H.5: Percent of Households by Age of Primary Household Maintainer by Tenure, GTHA Municipalities, 2021



Census 2021: Housing and Indigenous Peoples

Figure H.6: Percent of Households by Number of Bedrooms, 2016 and 2021

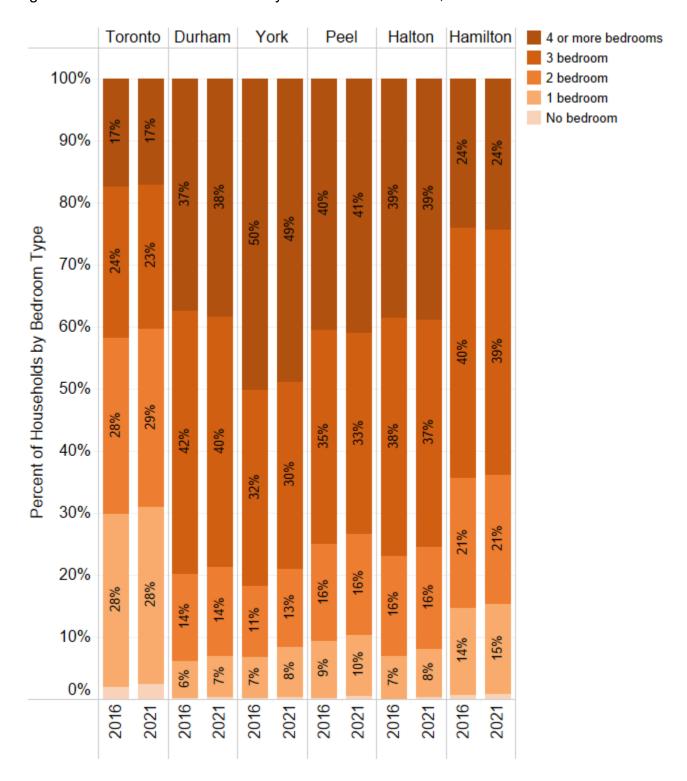
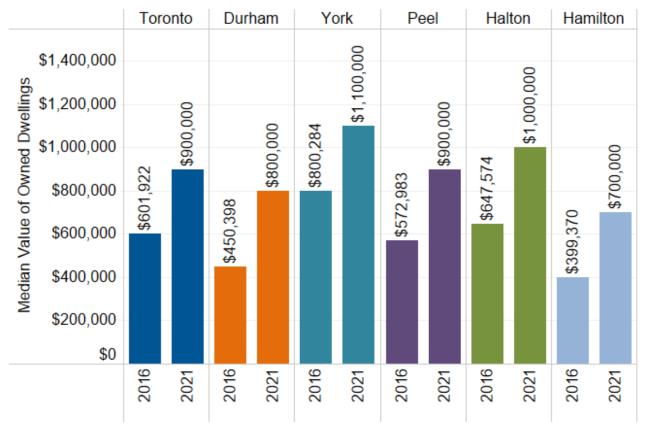
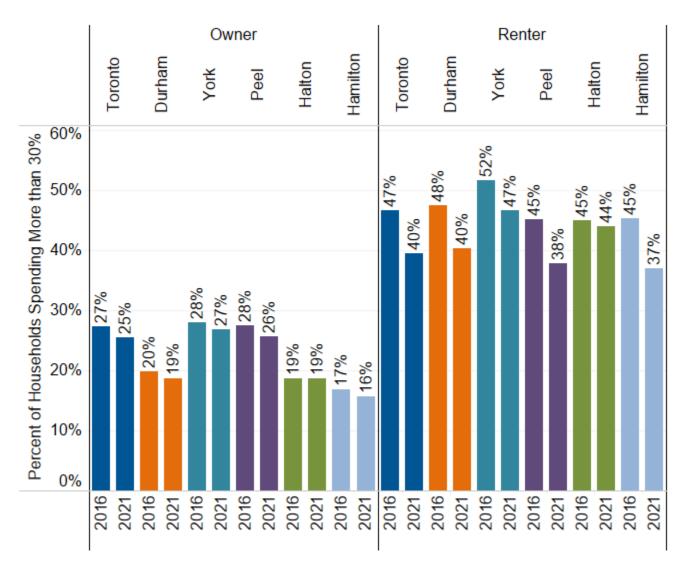


Figure H.7: Median Dwelling Value Reported by Homeowners in the GTHA, 2016 and 2021



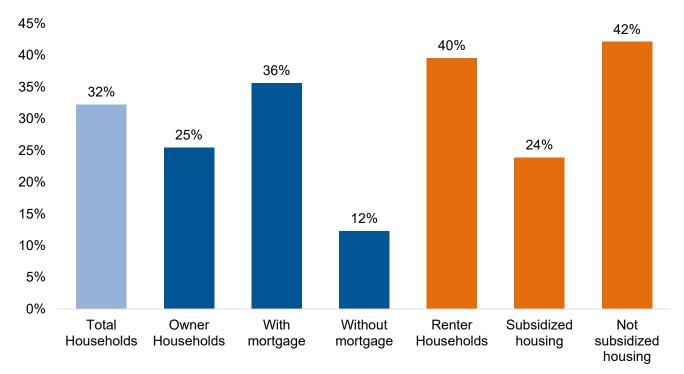
Note: Values for the 2016 Census are reported in 2016 dollars, and values for the 2021 Census are reported in 2021 dollars.

Figure H.8: Percent of Households Spending 30% or More of Income on Shelter Costs by Tenure, GTHA Municipalities, 2016 & 2021



Note: The relatively high shelter-costs-to-household income ratios for some households may have resulted from the difference in the reference period for shelter costs and household total income data. The reference period for shelter cost data is 2021, while household total income is reported for the year 2020. As well, for some households, the 2020 household total income may represent income for only part of a year.

Figure H.9: Shelter-Cost-to-Income Ratio by Tenure Including Presence of Mortgage Payments and Subsidized Housing, 2021



Note: The relatively high shelter-costs-to-household income ratios for some households may have resulted from the difference in the reference period for shelter costs and household total income data. The reference period for shelter cost data is 2021, while household total income is reported for the year 2020. As well, for some households, the 2020 household total income may represent income for only part of a year.

Figure H.10: Core Housing Need by Tenure Including Presence of Mortgage Payments and Subsidized Housing in Toronto, 2021

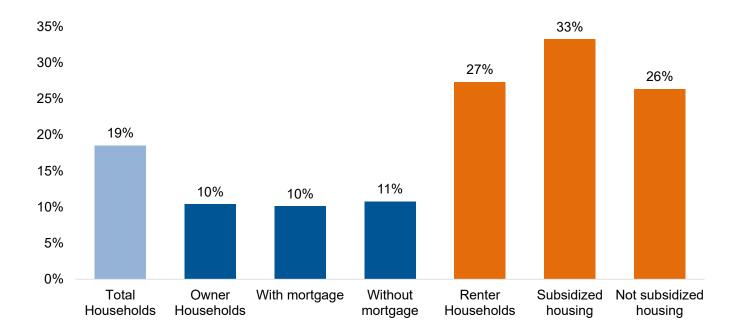
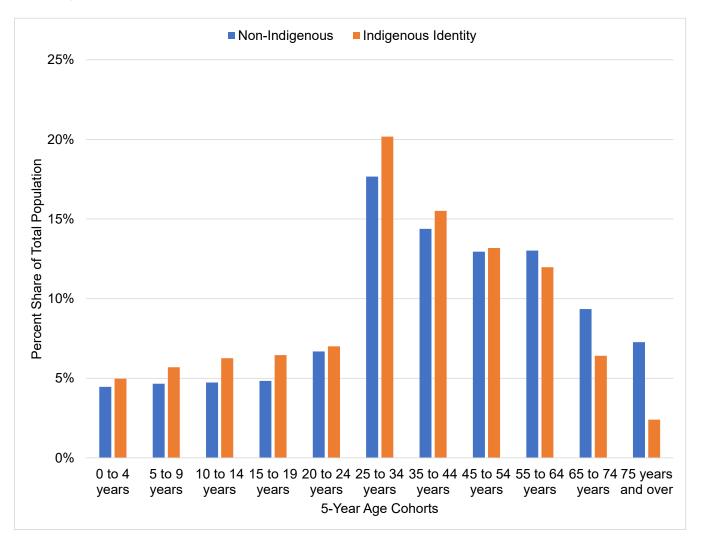
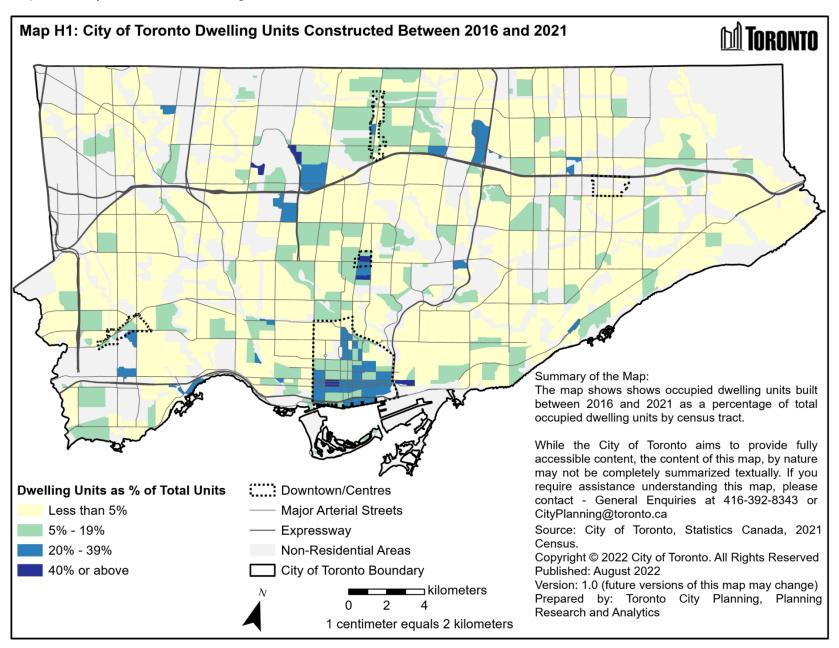


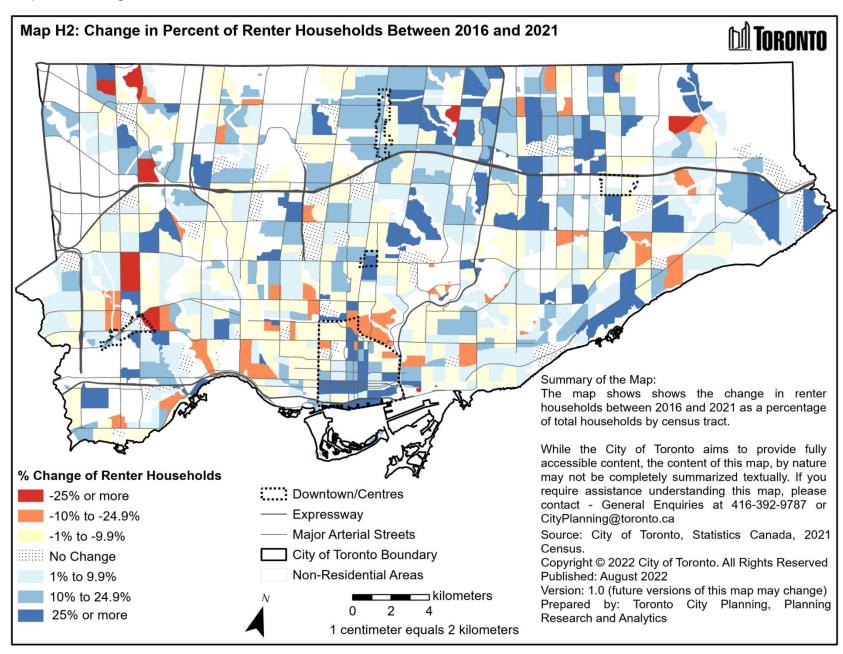
Figure IP.11: Age Structure of Indigenous and Non-Indigenous Populations in the City of Toronto, 2021



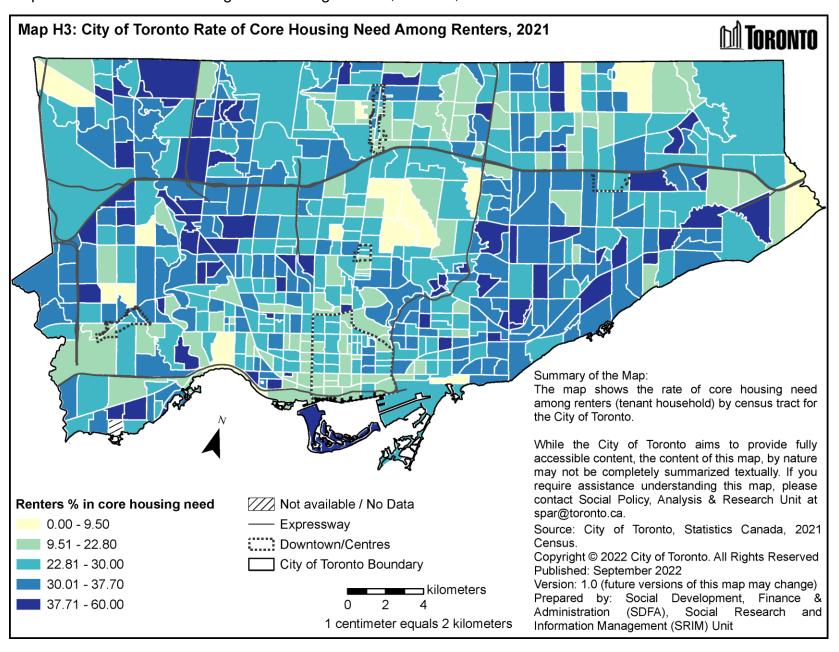
Map H.1: City of Toronto Dwelling Units Constructed Between 2016 and 2021, Toronto



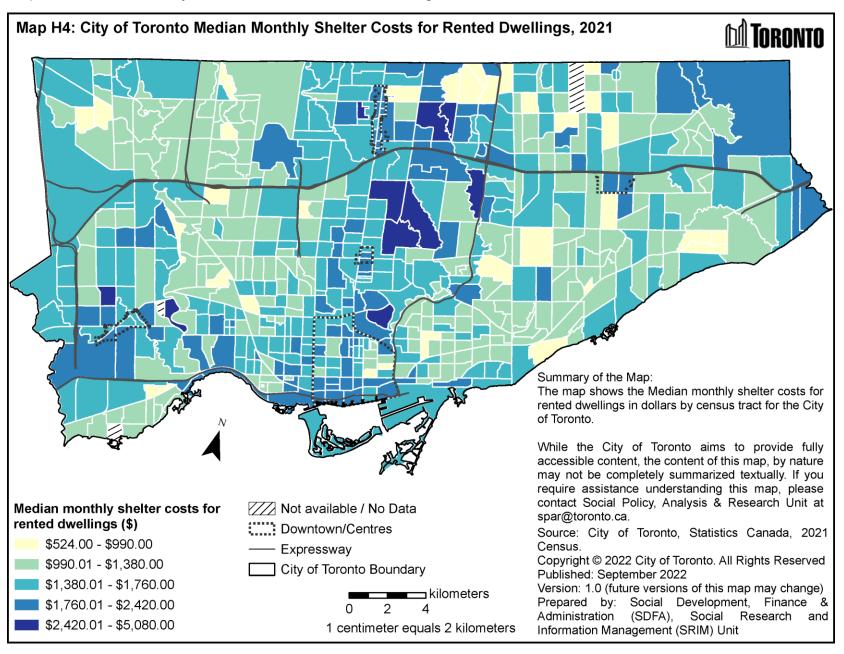
Map H.2: Change in Percent of Renter Households Between 2016 and 2021



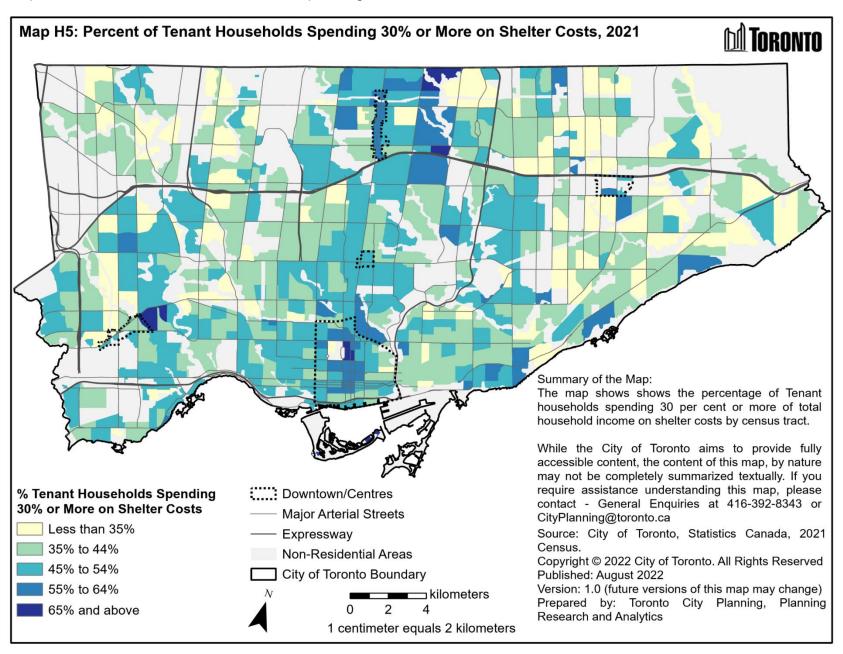
Map H.3: Rate of Core Housing Need Among Renters, Toronto, 2021



Map H.4: Median Monthly Shelter Costs for Rented Dwellings, Toronto, 2021



Map H.5: Percent of Tenant Households Spending 30% or More on Shelter Costs, Toronto, 2021



Map IP.1: City of Toronto Population Identifying as Indigenous, 2021

