Housing and Shelter Costs

This factsheet looks at the 2006 Census data on housing and shelter costs released by Statistics Canada.

Seven in 10 Ontario Households Owned their Home

- According to the 2006 Census, 71% of households in Ontario were owner households, an increase from 67.8% in 2001. This was the second largest increase (3.2 points) among the provinces, next to Alberta’s (3.4 points).
- The proportion of Ontario households that rented their home decreased to 29% in 2006 from 32.2% in 2001.
- Households in the Atlantic provinces continued to have the highest homeownership rates in Canada with Newfoundland and Labrador the highest (78.7%).

Households with Mortgages Rising

- Nearly six out of every 10 Ontario households that owned their home had a mortgage in 2006. Of the 3.2 million households that owned their dwelling in 2006, 1.9 million or 59.1% had a mortgage. This was an increase from 56% in 2001.
- The proportion of owner households without a mortgage dropped from 44% in 2001 to 40.9% in 2006.
- The increase in owner households with a mortgage was due to renters moving into homeownership, but also by some homeowners taking on new mortgages or adding to existing ones (e.g., to finance renovations).
- Among the provinces, Ontario has the second highest proportion of owner households with a mortgage, trailing Alberta.

Condominium Ownership Increasing

- The census enumerated 363,025 Ontario households that owned a condominium in 2006, up 32.7% from 273,590 in 2001.
- The increase in condominium ownership between 2001 and 2006 accounted for nearly a quarter of the increase in Ontario households that own their dwelling.
- 11.3% of Ontario owner households were condominium owners, the third highest, next to Alberta and BC in 2006.
- In 2006, 220,570 or 60.8% of condominium owners had a mortgage, and they accounted for 11.6% of all owner households with a mortgage.
More than Eight in 10 Couple Family Households with Children were Owner Households
- In 2006, the homeownership rate for couple family households with children was the highest (84.6%) among Ontario’s households. This was followed by couple family households without children (81%).
- More than half (55.6%) of lone-parent families owned their accommodation, while 44.4% rented their dwelling.
- Just over half of people who lived alone owned their accommodation, while nearly an equal number (49.7%) rented.

More than One in Four Ontario Households Spent 30% or More of Income on Shelter
- In 2006, an estimated 1.2 million Ontario households spent 30% or more of their income on shelter. This group represented 27.7% of all households, up from 25.3% in 2001.
- Nearly half (46.6%) of the households that spent 30% or more of their income on shelter were renters. Households that owned their home with a mortgage accounted for 44.8%, while those without a mortgage accounted for the remainder.
- In the Toronto Census Metropolitan Area (CMA), more than half a million (598,120) households spent 30% or more of their income on shelter. This represented a third (33.4%) of all Toronto households in 2006.
- Those who spend 30% or more of their household income on shelter may do so either by choice or by conditions related to housing affordability.

Condominium Ownership in Ontario’s CMAs
- Nearly all (95.4%) of Ontario’s condominiums were in the CMAs. Rates of condominium ownership were highest in Toronto (18.6%), Ottawa-Gatineau, Ontario part (15.9%) and Hamilton (13.8%).
- Almost two-thirds (62.4%) of Ontario’s condominiums were in the Toronto CMA, 9.8% were in Ottawa-Gatineau, Ontario part and 7.2% in Hamilton.
- In 2006, 64.4% of condominium owners in the Toronto CMA had a mortgage, and they accounted for 19.4% of all owner households with a mortgage.