

Housing and Shelter Costs

This factsheet looks at data on housing released by Statistics Canada as part of the 2016 Census.

Seven in Ten Ontarians Own their Home

- According to the 2016 Census, the homeownership rate in Ontario was 69.7 per cent, down from 71.4 per cent in 2011, and higher than the national rate of 67.8 per cent.
- Within Canada, homeownership was highest in Atlantic Canada, and lowest in the territories and Quebec.
- The proportion of Ontario households that rent their home increased from 28.4 in 2011 to 30.2 per cent in 2016.

Most Homeowners Live in Single-Detached Dwellings

- Over half of Ontario households lived in single-detached dwellings in 2016 (54.3%), 28.2 per cent lived in apartment buildings of at least five storeys, 17.2 per cent in other single-attached structures (townhouse, duplex, row house, and apartments of less than five storeys) and 0.3 per cent in movable dwellings.
- The type of dwelling was significantly different whether households were owning or renting their home.
- Among homeowners, 72.0 per cent lived in single-detached houses, 7.0 per cent in apartments of at least 5 storeys, 20.6 per cent lived in other single-attached dwellings, and 0.4 per cent in movable structures.
- Among renters, 40.6 per cent lived in apartments of at least five storeys, 46.0 per cent in other single-attached houses, 13.2 per cent in single-detached dwellings and 0.1 per cent in movable structures.

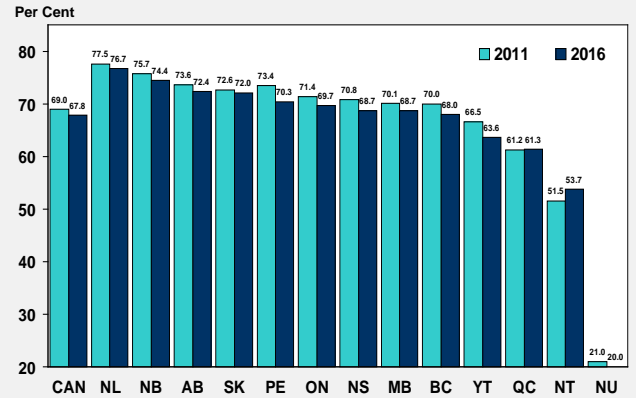
Majority of Homeowners Carry a Mortgage

- 61.0 per cent of homeowners in Ontario had a mortgage in 2016, while 39.0 per cent owned their home mortgage-free.
- Among owners, 4.8 per cent reported that their dwelling was in need of major repairs.
- Accommodations were deemed not suitable (not enough bedrooms) for 3.4 per cent of homeowner households.

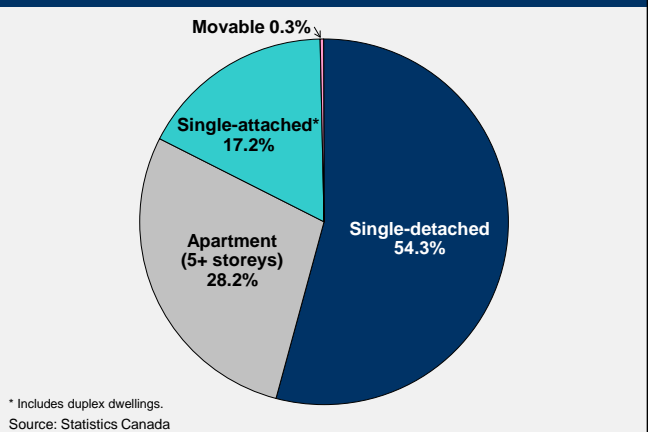
One in Six Renters Receives a Subsidy

- 15.0 per cent of Ontario renters lived in subsidized housing in 2016.
- Among renters, 8.7 per cent declared that their dwelling was in need of major repairs.
- Accommodations were deemed not suitable for 11.9 per cent of renter households.

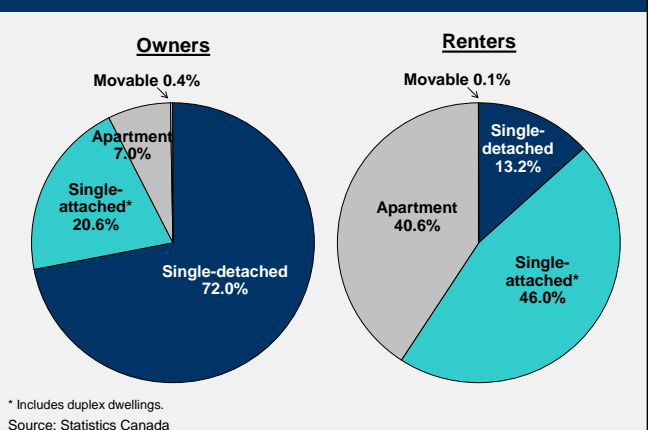
Home Ownership Rates in Canada



2016 Occupied Dwelling Types, Ontario



2016 Dwelling Type by Tenure, Ontario



Most Families Own their Home

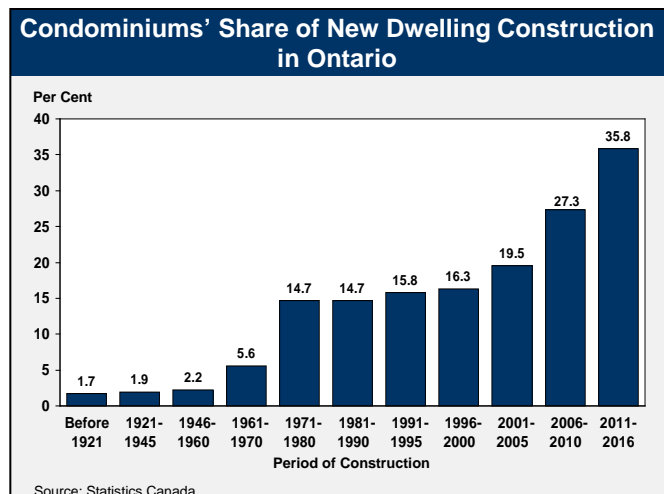
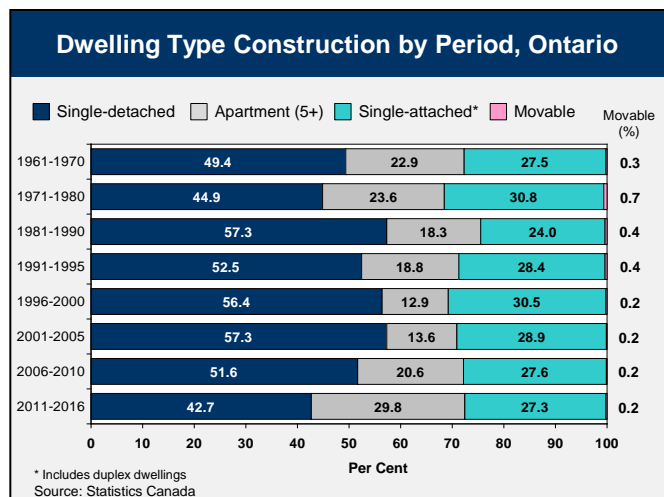
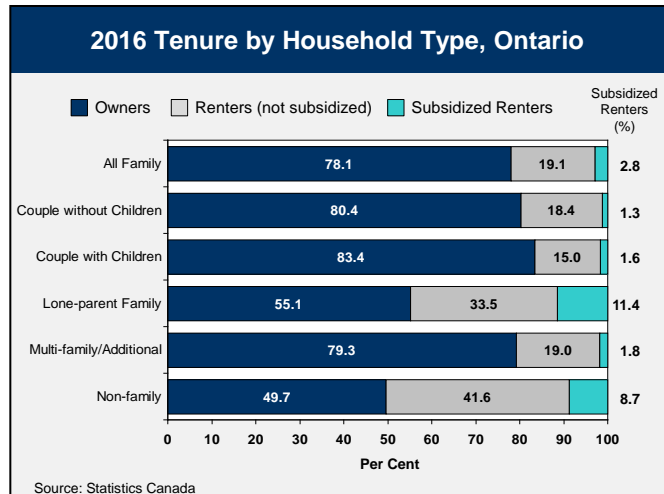
- Over three-quarters of Census family households owned their dwelling in 2016 (78.1%).
- Couple families with children were most likely to be owners, at 83.4 per cent, while lone-parent families were least likely, at 55.1 per cent.
- Lone-parent family households were also most likely to receive a rental subsidy, at 11.4 per cent. Among lone-parent families who rented in 2016, more than one quarter lived in subsidized housing.
- Less than half of non-family households (e.g., persons living alone or with friends) owned their dwelling in 2016 (49.7%).

Rising Share of Apartments in Newly Constructed Dwellings

- For the first time since the 1970s, less than half (42.7%) of all newly constructed dwellings over the 2011-16 period in Ontario were single-detached houses. This is significantly lower than the 51.6 per cent share observed over 2006-10.
- The proportion of apartment structures of over five storeys built during 2011-16 was much higher than during the previous five-year period, at 29.8 per cent versus 20.6 per cent over 2006-10.
- The proportion of new single-attached structures declined slightly to 27.3 per cent over 2011-16, from 27.6 per cent during 2006-10.

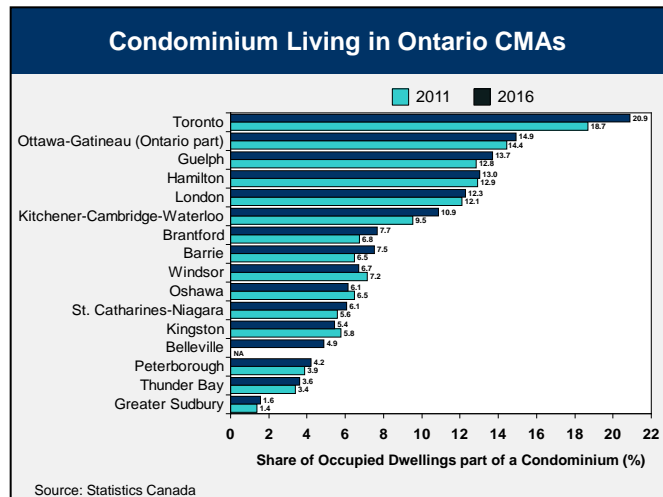
Record Share of New Condominium Dwellings

- The share of new constructions being built as condominiums hit a record 35.8 per cent over 2011-16, up from 27.3 per cent in the previous five years, and more than double the proportion observed between 1971 and 2000.
- The share of Ontario households living in condominiums also hit a record 13.2 per cent in 2016, up from 12.0 per cent in 2011. This was slightly lower than the national average of 13.3 per cent, as condominium living remained significantly more popular in British Columbia (22.1%) and Alberta (16.8%).
- The lowest propensities to live in a condominium were found in Atlantic Canada, with Newfoundland and Labrador (2.1%) and Prince Edward Island (2.2%) recording the lowest shares of households living in condominiums.



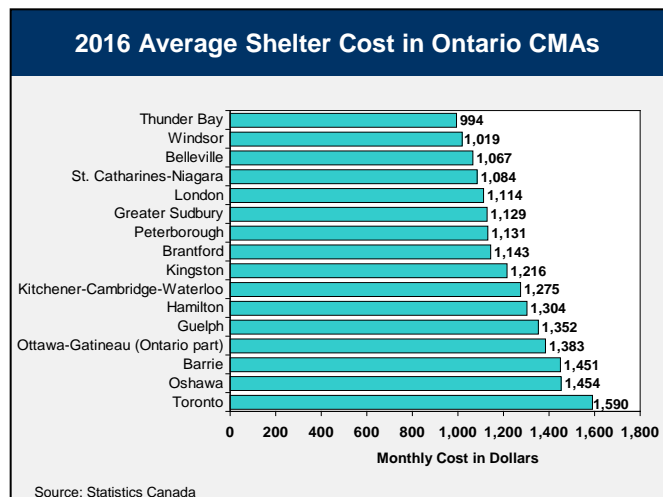
One in Five Toronto Households Living in a Condo

- Among Census Metropolitan Areas (CMAs), Toronto had the highest proportion of households living in condominiums in Ontario at 20.9 per cent.
- This was lower than in many Western Canada CMAs, with households living in condominiums accounting for 30.6 per cent of the total in Vancouver, 21.8 per cent in Calgary, 21.5 per cent in Abbotsford-Mission, 21.3 per cent in Kelowna, and 19.8 per cent in Edmonton. In Montreal, 16.0 per cent of households lived in condos.
- In Ontario, other CMAs with relatively high shares of households living in condominiums included the Ontario part of Ottawa-Gatineau (14.9%), Guelph (13.7%) and Hamilton (13.0%). Thunder Bay (3.6%) and Greater Sudbury (1.6%) had the lowest shares.



Proportion of Condominium Renters is Rising

- In Ontario, 29.0 per cent of condo dwellers were renting their unit in 2016, up from 23.3 per cent in 2011. This was the lowest share among provinces, with a national average of 32.9 per cent.
- Ontario CMAs had some of the lowest rates of condo rental in Canada. In Toronto, 29.4 per cent of condos were occupied by renters, compared to 29.0 per cent in Vancouver and 33.1 per cent in Montreal.
- Condos built recently (2011-16) had a higher share of renters. In Toronto, 50.3 per cent of newer condos were occupied by renters (up from 33% in 2011), compared to 36.8 per cent in Vancouver and 28.5 per cent in Montreal.

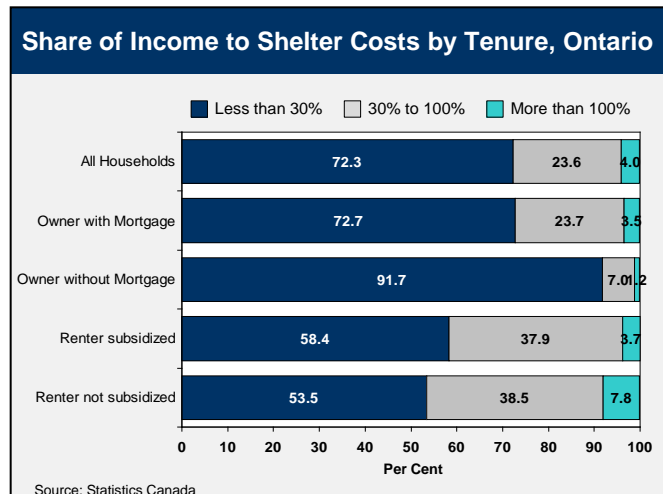


Average Shelter Cost

- Households in Ontario paid on average \$1,355 in monthly shelter costs, higher than the national average of \$1,213.
- The average monthly shelter cost for tenant households was \$1,109. Subsidized tenants paid on average \$595, while non-subsidized tenants paid \$1,200.
- Owner households paid on average \$1,463 in shelter costs. Those with a mortgage spent on average \$1,954, while mortgage-free owners spent \$694.
- Residents of the Toronto (\$1,590) and Oshawa (\$1,454) CMAs spent the most on average in Ontario on shelter. The lowest average shelter costs among Ontario CMAs were in Thunder Bay (\$994) and Windsor (\$1,019).

Almost Half of Renters Spend More than 30 per cent of Income on Housing

- 27.6 per cent of Ontario households paid more than 30 per cent of total household income toward shelter costs, higher than the national average of 24.1 per cent.
- This proportion was much lower for owner households (19.8%) than for renters (45.6%).



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