BABY NEEDS A NEW HOME

PROJECTING ONTARIO'S GROWING NUMBER OF
FAMILIES AND THEIR HOUSING NEEDS

OCTOBER 2021

**Smart Prosperity
Institute**

Acknowledgements

About Smart Prosperity Institute

Smart Prosperity Institute is a national research network and policy think tank based at the University of Ottawa. We deliver world-class research and work with public and private partners – all to advance practical policies and market solutions for a stronger, cleaner economy.

About the Ontario Home Builders' Association

The Ontario Home Builders' Association is the voice of the residential construction industry in Ontario, representing 4,000 member companies organized in a network of 27 local associations across the province. From Windsor to Ottawa, Niagara Falls to Thunder Bay and across the Greater Golden Horseshoe, OHBA advocates at the provincial level and supports the efforts of the local associations at the municipal level to impact housing policy and decisions. As #homebelievers, the OHBA believes in the great Canadian dream of home ownership by supporting more housing choice and supply across Ontario. OHBA looks forward to working with **Housing Champions** in communities across Ontario, to make housing more affordable and attainable for the millions of #homebelievers joining our neighbourhoods over the next decade. Together, we can make their #homebelievers dreams a reality.

Disclaimer

This report is intended for use as a projection of future household formation and housing demand in Ontario and is not intended to be used as a replacement for planning documents. It is recognized that the Ministry of Municipal Affairs and Housing commissioned a technical report by Hemson Consulting in 2020 to inform Ontario's Growth Plan. The Hemson report provides baseline forecasts to 2051 of population, employment, and housing by unit type, which forms the background for the Growth Plan, and presents a forecast for housing by type for each upper and lower-tier municipality. The Hemson work is representative of the approach contained in the provincial Land Needs Assessment Methodology (LNAM) document and the provincial expectations that the ongoing Regional Municipal Comprehensive Reviews are required to follow to determine the sufficient housing supply necessary to reflect market demand and a total range and mix of housing alternatives. The Hemson report and the LNAM are the foundational documents required to implement the Growth Plan.

ONTARIANS ON THE MOVE: PROJECTING ONTARIO'S GROWING NUMBER OF HOUSEHOLDS

Executive Summary

Ontario's population grew by nearly one million people in the five years between July 1, 2016, and June 30, 2021, after growing by just over 600,000 persons in the previous five years. This dramatically increased the demand for housing, while the rate at which new homes were built stayed virtually unchanged. This increased demand, from young Ontarians that have started to, or would like to start, a family with no change in supply, contributed to rising home prices and a shortage of family-friendly housing across Southern Ontario before the pandemic.

To estimate the size of this supply/demand mismatch, we calculate the number of households that would typically be formed, at a Census Division level, across Ontario, given the demographic profile of the population increase. We estimate that 413,753 households should have been formed, but only 349,039 new housing units, of all types, were built over those five years. This difference, of 64,714 households, can be thought of as the *supply gap* of housing over the period. These are households that would have been formed, but were not, and had to find alternate arrangements (e.g. adults in their 20s and 30s living with parents rather than starting their own households).

Using the same methodology, we can also project the number of households that will be formed using Ontario Ministry of Finance population projections, at a community level. If those population projections prove prescient, and 2.27 million more people are added to Ontario's population between 2021 and 2031, we project that an additional 911,347 households should be formed over the next ten years.

Adding together the unformed households from 2016-21 due to the supply gap of homes, along with the formation of new households, we project, on net, an additional one million households to be formed in the next ten years, requiring one million new homes.

The number of households that are actually formed will be determined, in part, by a set of policy decisions including immigration policy, labour policy, rules governing international students and, of course, housing policy. This estimate of one million additional households should be taken as what could be expected in the absence of policy changes. Ultimately, the future is what we make of it, and the decisions we collectively make as a province and a country.

This report is not a planning document, nor is it a planning forecast, but we hope it will inform planners and policymakers of the high (by Ontario standards) levels of population growth and housing demand, at a community-by-community level, that the province is projected to experience over the next decade. We must plan for an adequate supply of family-friendly, climate-friendly housing, in or near the communities in which people work, to attract and retain talent, to provide available and attainable housing and a high quality of life for all Ontarians, and to ensure employers have access to the local labour they need to build a stronger, cleaner economy.

ONTARIANS ON THE MOVE: PROJECTING ONTARIO'S GROWING NUMBER OF HOUSEHOLDS

Ten Key Points From This Report

1. If Ontario Ministry of Finance population growth projections of 2.27 million more people over the next ten years prove prescient, Ontario will need to build one million new homes to keep up with population growth, the formation of young families, and to address current and future housing supply shortages.

2. Of these one million new homes, we project 910,000 will be needed due to the formation of new households, 65,000 will be needed to address the current supply gaps, and 25,000 are a cushion for unanticipated additional population growth.

3. The growing population of Ontarians in their late 20s and early 30s is driving the demand for family-friendly housing. Families are spreading out across the province looking for a home in which to raise a family or are delaying having children due to a lack of housing options.

4. Of the 910,000 net new households formed over the next ten years, primarily made up of couples planning on having children, we project that 195,000 will live in high-rise apartments (of five storeys or more), while 715,000 will live in all other forms of housing.

5. We project that 1.475 million new households, with a head of household currently under the age of 55, will be formed over the next ten years. Of these, approximately 225,000 will live in high-rise apartments, with the rest living in other forms of housing.

6. Of the 225,000 new young households that will live in high-rise apartment units, only 30,000 units will be freed up by the generational turnover of those currently over the age of 55.

7. Generational turnover of other forms of housing will house roughly 45% of the new young families that will live in forms of housing other than high-rise apartments. The rest will come from new home construction.

8. Differences between levels of generational turnover are substantial. In some communities, generational turnover can provide an adequate supply of housing for the next generation. In other communities, it only scratches the surface. This report provides population and household growth projections for every one of Ontario's 49 Census Divisions, from Essex to Toronto to Kenora.

9. The Ministry's population growth projections show the growth in non-permanent residents, including international students, levelling off by the middle of the decade. Should Ontario's international student boom persist longer, our population will, all else being equal, grow even larger than these projections indicate.

10. The data provided are not predictions, nor are they forecasts, rather they are projections based, in part, by policy decisions made by each level of government. Policy changes, from the rules governing international students to zoning policies, would alter these projections. Ultimately, the future is what we make of it. The goal of this report is to provide policymakers with the data they need to make the policy decisions to ensure there is an adequate supply of attainable, family-friendly, climate-friendly housing located near employment opportunities, to allow for relatively short, climate-friendly commutes.

ONTARIANS ON THE MOVE: PROJECTING ONTARIO'S GROWING NUMBER OF HOUSEHOLDS

Table of Contents

Introduction

Since 2016, Ontario has experienced unusually rapid population growth. Even before the pandemic, many parts of Ontario also experienced high numbers of bidding wars for houses and escalating prices for all forms of housing. It would be difficult to argue that these facts are unrelated. Between July 1, 2016, and June 30, 2021, Ontario's population is estimated to have grown by nearly one million persons.[1] This population increase was partly due to increased immigration, but primarily due to an increase in the number of international students and young workers staying in Canada under the Post-Graduation Work Permit Program (PGWPP).

The population increases were widespread, particularly in the southern portion of the province. Communities across southern Ontario also experienced an influx of young families with infant children from the Greater Toronto Area, in a phenomenon known as *drive until you qualify*.[2] Southern Ontario communities from Lucan to Thorold experienced significant population increases due to families looking for a place that meets their needs that they can afford.

The pandemic has radically altered both housing prices and family migration patterns (both domestic and international). With the hope that a return to normalcy will soon be here, and as communities across Ontario seek to "build back better" it is natural to wonder how fast the population will grow, and what this will mean for the future demand for housing.

Once a year, the Ontario Ministry of Finance releases a set of population projections that "reflect the most up-to-date trends and historical data" which includes a reference scenario which, in their view is, out of all plausible scenarios the one "most likely to occur if recent trends continue" along with two other plausible scenarios. For the reference scenario, population projections, by age and sex, are also given for all 49 of Ontario's Census Divisions.[3]

In the ten years between 2021 and 2031, the reference scenario projects that Ontario's population will increase, on net, by 2.27 million people. However, it is not the number of *individuals* that drives the demand for homes, it is the number of *households*. This has been made clear by the formation of households with infant children, which has been driving the trend for families to scatter across the province in search of housing. Using methodology adapted from planning reports (refer to the Methodology section), we convert the population projections, by age, of each of the 49 Census Divisions and find that the Finance Ministry's population projections yield a household projection of just under 910,000 households.

---

[1] Exact figures will not be known until the release of the 2021 Census data.

[2] As explained by CMHC (2019), "The expression *drive until you qualify* has become popular in recent years. It refers to the response households have had to rising home prices. Because of rising prices, many households can't afford to buy homes in the urban, central sectors of their cities. Households therefore drive further and further… until they find housing they can afford (and a mortgage they can qualify for)."

[3] In Ontario, a Census Division is typically a regional municipality, a county, or, in northern Ontario, a district.

Using the same methodology, we also compare housing completions from July 1, 2016, to June 30, 2021, and compare those to the population projections provided by the Ministry of Finance and find that while we should expect 413,753 households to have been formed in the past five years, there were only 349,039 homes completed during this time. This mismatch between the projected growth in households, and the number of homes built, creates a *supply gap* which helps explains the rise in home prices (of all forms), the bidding wars for houses, and the high number of *drive until you qualify* families we saw before the start of the pandemic.

Taking our projection of the number of households that will be formed between 2021 and 2031, and the *supply gap* created from 2016 to 2021, we find that, should the Ministry of Finance population projections prove prescient, **one million new homes will need to be built in Ontario between 2021 and 2031 to keep pace with a growing population**, as shown by Figure 1.

Figure 1: Projected Net New Household Formations and New Housing Completions[4]

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	413,753	349,039	64,714
2021-26	489,947		489,947
2026-31	421,400		421,400
TOTAL	**1,325,100**	**349,039**	**976,061**

Our methodology also allows us to differentiate between the projected demand for high rise apartment units (defined as five or more storeys) and other forms of housing (shown here is *low and medium density*), along with the level of generational turnover that can be projected to occur from existing units. Over the next ten years, excluding the existing supply gap, we project an additional 200,000 high-rise units, and 715,000 low and medium density units will be needed to support projected household formation.

Figure 2: Projected Household Formation in Ontario: 2021 to 2031[5]

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	228,080	1,252,564	1,480,644
Net New Households (55+)	-32,090	-537,207	-569,297
Total Net New	**195,990**	**715,357**	**911,347**

Whether or not these projections prove accurate as forecasts will be highly dependent on policy choices made by all three levels of government over the next decade, along with a host of other factors. These projections should be used as inputs into the policy-making process, rather than forecasts where we collectively have very little control of the outcome.

---

4 Sources: New Housing Completions, Statistics Canada Table: 34-10-0135-0. Projected Net New Household Formation, Author's calculation.

5 Source: Author Calculation

What This Report Is… and Is Not

This report is not a planning document. Nor is it a prediction or a forecast, words that we refrain from using in the text. Rather it is a projection of one of many possible futures.

This document takes a set of 49 Census Division population projections, released by the Ontario Ministry of Finance in the summer of 2021, for the years 2021 through 2046, and transforms those projections into a projected number of households. Furthermore, we split these households into those likely to live in high-rise apartments (5 storeys or more) and those likely to live in other forms of housing, based on historical trends identified by this report. Refer to the Methodology section for details on how projected population growth is converted into growth in the number of households.

Our calculations project the formation of approximately 910,000 additional households, on net, in the ten years from July 1, 2021, to June 30, 2031. Furthermore, we calculate that an additional 64,000 households will be formed that should have been formed between 2016 and 2021 but were not, due to population growth exceeding homebuilding.

Projected household formation, along with the existing supply gap, leads us to project a need for one million new homes to be built over the next ten years.

We present this figure, not as a prediction, but rather to inform policymakers of the projected housing demand that will exist with our current set of policies, at all levels of government, including, but not limited to, housing, immigration, international student, and labour policies.

This report does not advocate for any particular change in policy. Rather, we advocate for policymakers to understand the challenge before them and proactively work to achieve the best possible outcomes for both new arrivals and current Ontarians. These include:

- Every Ontarian should have a safe, attainable place to call home.
- The stock of family-friendly, climate-friendly housing should keep up with demand, to ensure homes are available and attainable to current and future generations.
- Ontario has the housing needed to attract and retain the talent needed to compete in the clean growth industries of the future.
- Housing is available and attainable near employment opportunities, so commute times and distances are reduced, and workers have multiple transit options.
- Young adults are not forced to postpone major life events, such as having children, due to a lack of housing.
- Ontario's firms have access to a local pool of skilled labour[6] to build a stronger, cleaner economy.

Ultimately, the future is determined by the collective decisions we make. We hope that the data and facts presented in this report help both motivate action and leads to more informed decision-making.

---

[6] For additional information on the link between labour shortages and housing shortages, see Moffatt, Atiq, and Islam (2021).

Ontario's Rapidly Growing Population: 2016 to 2021

This report is one about the future, not the past. It is designed to examine projected future growth in Ontario's population and the effects it will have on household formation and housing needs. But to understand why the Ontario Ministry of Finance projects that Ontario's population is likely to experience rapid population growth from 2021 to 2031, it is important to understand why Ontario's population has surged in recent years.

Since 2016, Ontario has experienced accelerated population growth. In the two years between July 1, 2017, and July 1, 2019, Ontario's population grew by nearly half a million people, as shown by Figure 3:

Figure 3: Annual Population Growth for the Province of Ontario[7]
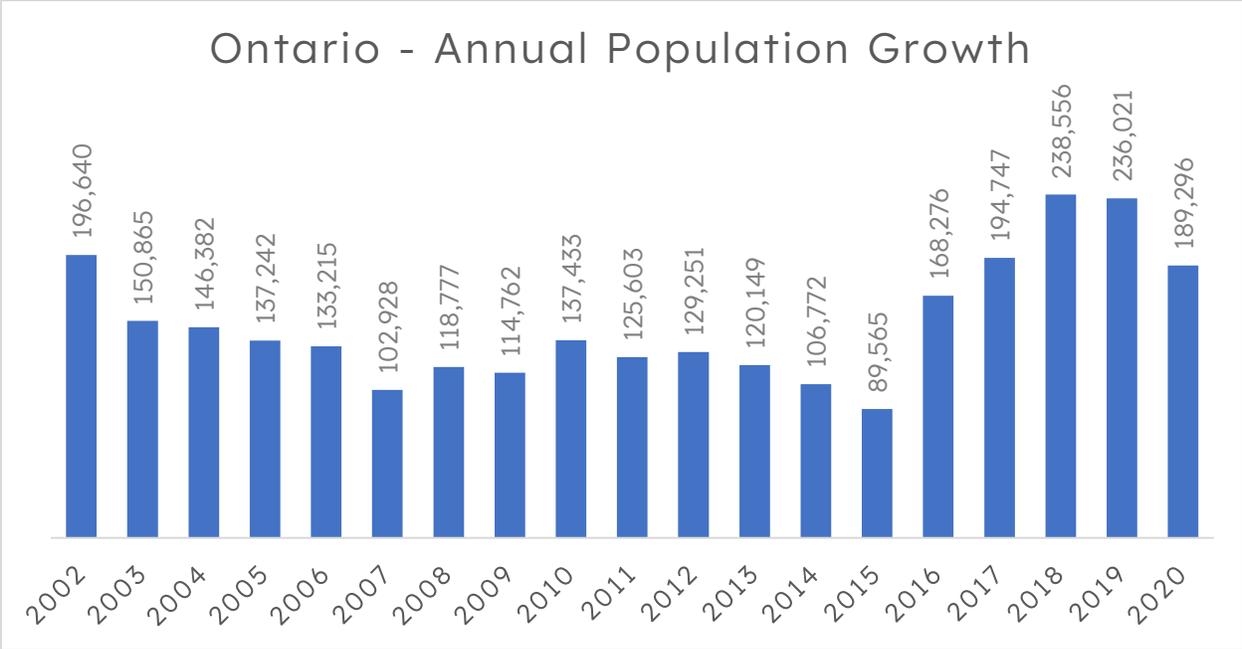
Between July 1, 2015, and June 1, 2020, Ontario's population grew by over one million people. At the time of writing this report, population estimates for 2021 have yet to be released. The Ontario Ministry of Finance's reference projection is that the province's population grew by just under 90,000 persons in the year 2020-21. This is half of the levels of growth experienced in recent years and is due to reduced international migration due to the pandemic. Despite this dramatic drop, Ontario's five-year population increase is still projected to be nearly one million persons (refer to Figure 4); much higher levels than experienced in any period in the last 50 years outside of the echo baby boom of the late 1980s.

---

[7] The year on the graph refers to the population growth that occurred between July 1 of the previous year and June 30 of that year, e.g. '2020' refers to the population increase that occurred from July 1, 2019 to June 30, 2020. Source: Statistics Canada Table: 17-10-0140-01

Figure 4: Population Growth by Five Year Period for the Province of Ontario[8]
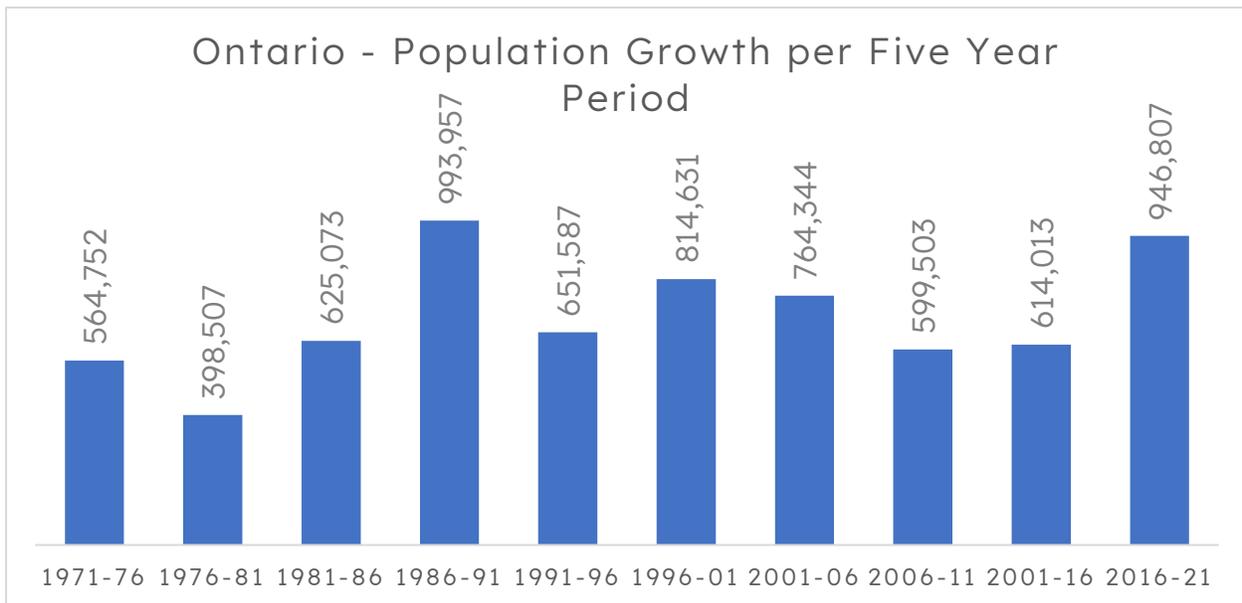
The province's population growth was partly due to increases in immigration, but primarily due to an increase in the number of 'net non-permanent residents', particularly international students, as shown by Figure 5:

Figure 5: Sources of Ontario's Population Growth, 2002-2020[9]
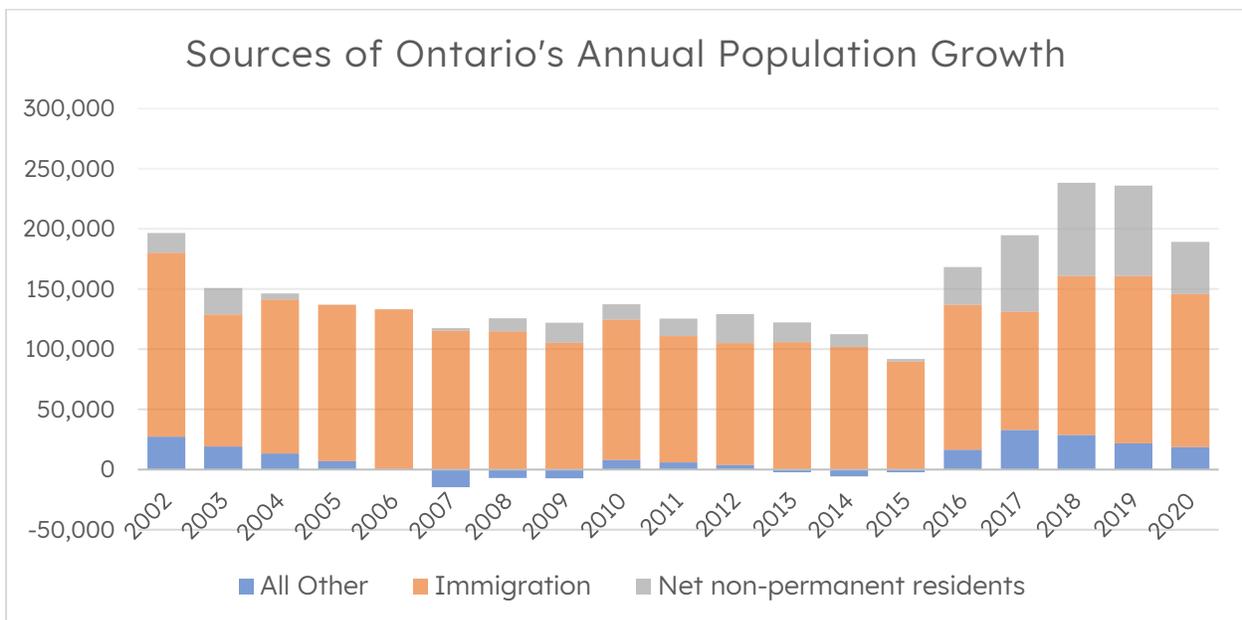
[8] Sources: Past population growth, Statistics Canada Table 17-10-0005-01. Projected future population growth, Ontario Ministry of Finance
[9] Source: Statistics Canada Table 17-10-0140-01

The Ontario Ministry of Finance projects the number of non-permanent residents declined in 2020-21, and immigration fell to 102,078 from 127,191 the year before. Despite this, the five-year levels of immigration remained at almost 600,000, in line with levels experienced this century, and the number of non-permanent residents increased by (a projected) 237,436 persons, after an increase of only 84,758 over the previous five years (and 56,847 the five years before that), as shown by Figure 6:

Figure 6: Components of Population Growth in Ontario, by Five Year Period[10]
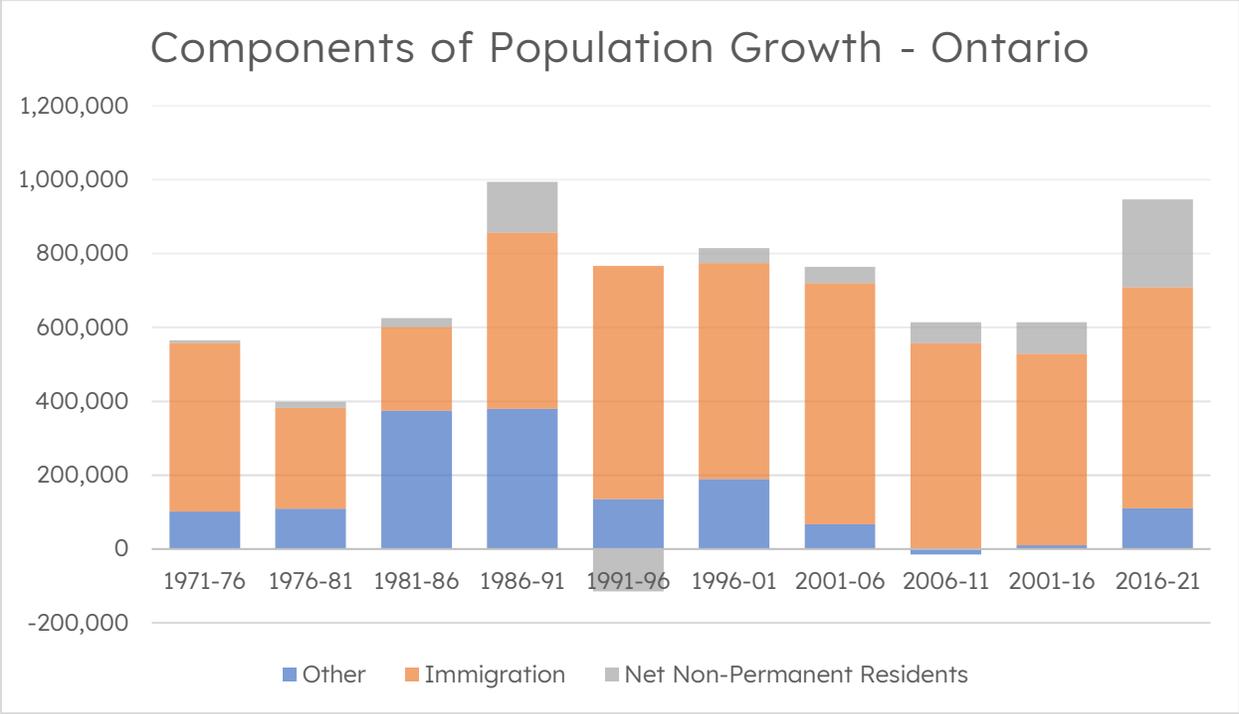
Ontario's rise in non-permanent residents is primarily from three related sources: International students, international graduates of Canadian institutions who remain in Canada under the Post-Graduation Work Permit Program, and their spouses, as shown by Figure 7:

---

[10] Source: Statistics Canada Table 17-10-0008-01

Figure 7: Total Number of Residents classified as 'Non-Permanent' in Ontario by Year[11]
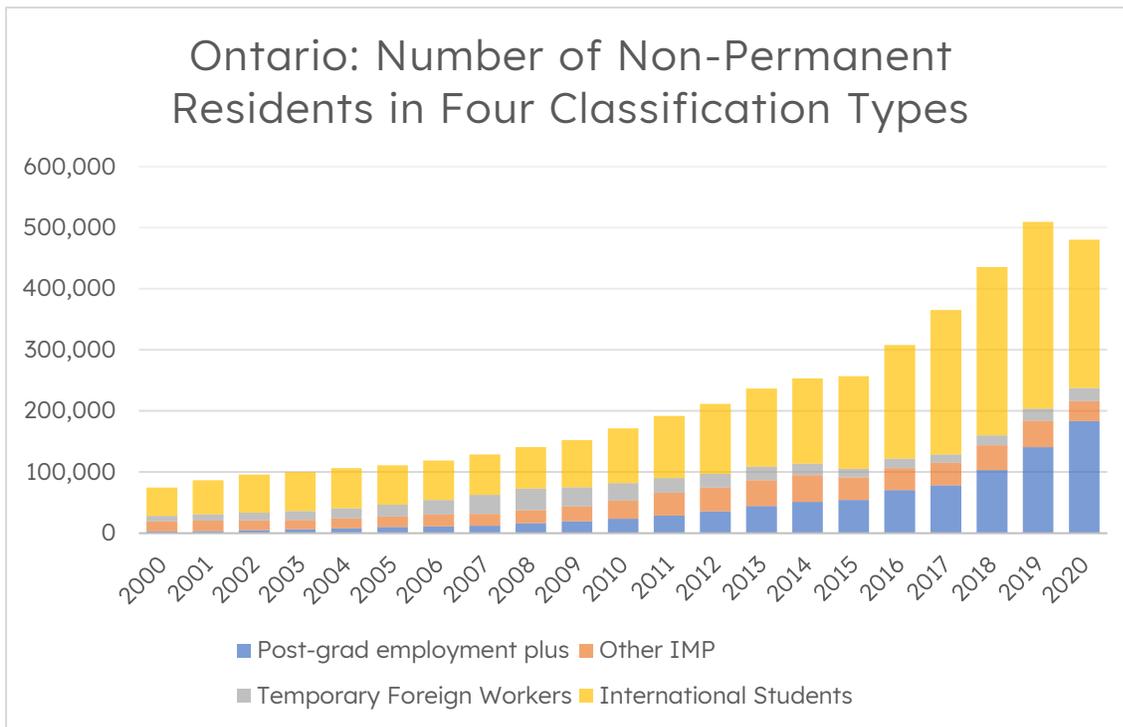
These changes become even more apparent over time when examining growth in five-year periods by type non-permanent resident, as shown in Figure 8:

Figure 8: Change in the Number of Non-Permanent Residents in Ontario by Five Year Period[12]

---
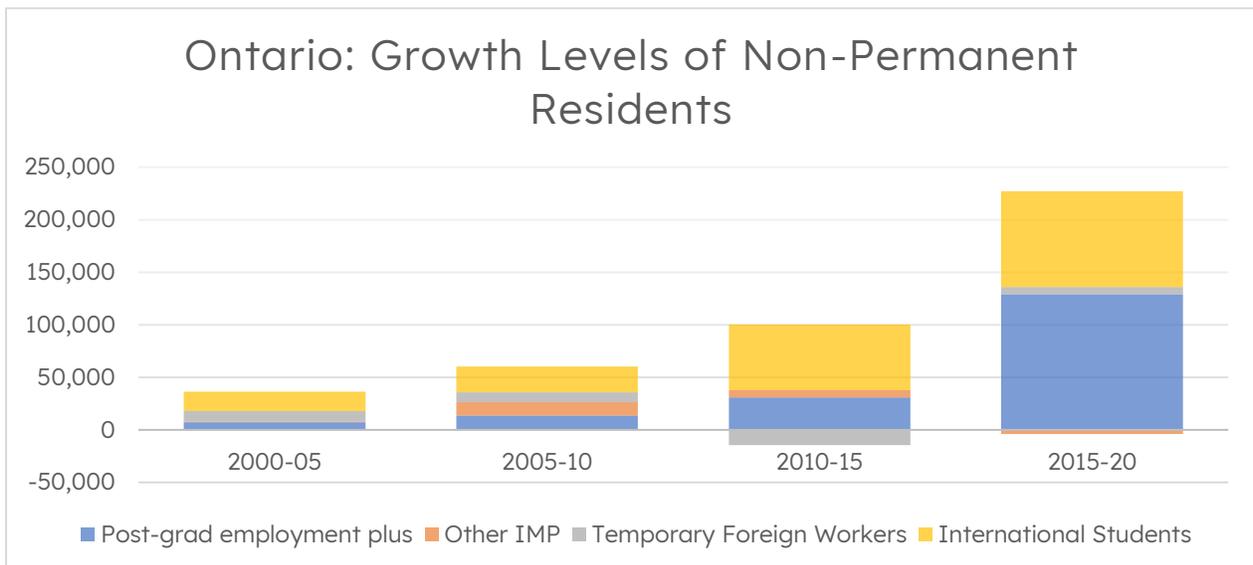
[11] Data represents the number of each class that is currently in the province as of December 31 of that year. "Post-grad employment plus" includes spouses of skilled workers, spouses of students, post-grad employment, post-doctoral Ph.D fellows and award recipients, and medical residents and fellows. Source: Open Government Canada.
[12] Source: Open Government Canada

Growth Outside of Toronto and Peel: The Acceleration of Drive Until You Qualify

Ontario's 47 Census Divisions outside of the City of Toronto and Peel Region shared in the population growth experienced in those cities from both increases in immigration as well as a big increase in the number of non-permanent residents (thanks in large part to the number of universities and colleges that exist across the province), they also had an additional source of population growth: Young families, particularly those with infant children, leaving Toronto and Peel in search of housing in other parts of Ontario.[13] This form of migration, known as intraprovincial migration, escalated in 2016, as shown by Figure 9:

Figure 9: Components of Population Growth in Ontario by Year, excluding City of Toronto and Peel Region[14]
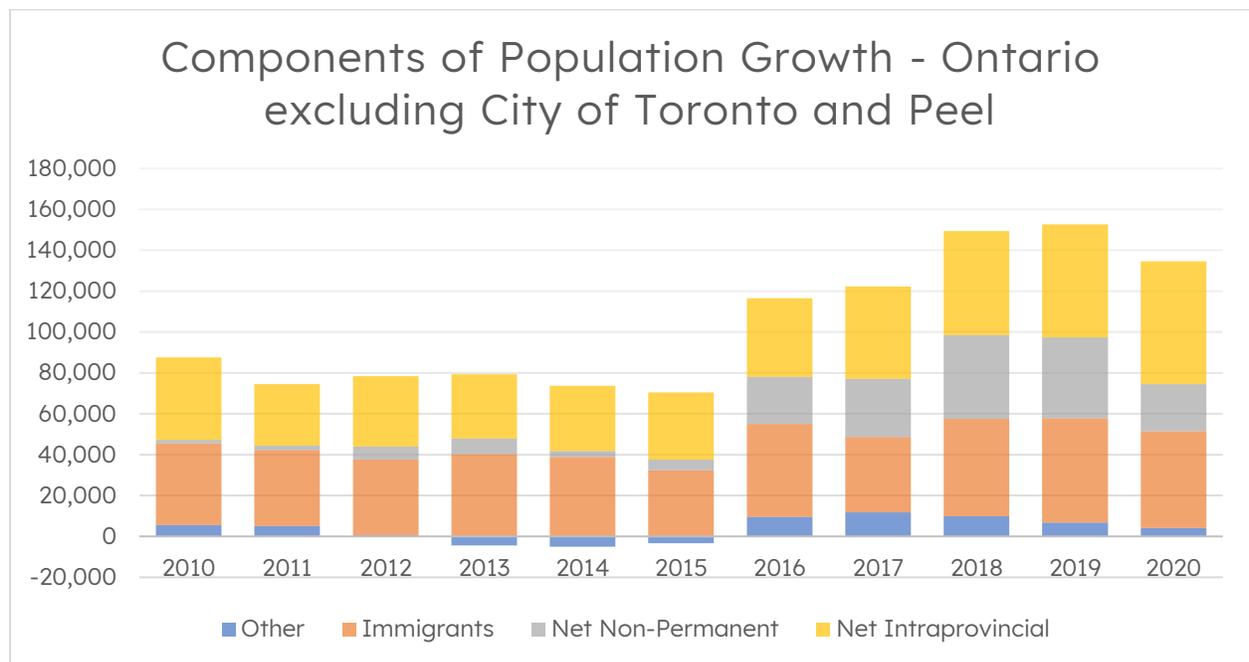
In 2019-2020, on net, over 60,000 people moved out of the City of Toronto or Peel Region to other parts of Ontario. Five years prior, the level was just half of that, at 32,800. The line graph version of this chart, shown in Figure 10, particularly highlights the growth of non-permanent residents and intraprovincial migrants, as well as a growth in the 'other' category, which includes Ontarians returning to the province after the oil price crash of 2015:

---

[13] In 2019-20, the City of Toronto lost, on net, 35,486 persons to the rest of Ontario, and Peel lost 24,699. Only three other Ontario census divisions during that period experienced a net population loss through intraprovincial migration: Cochrane (-427), Thunder Bay (-180), and Kenora (-37). The other 44 census divisions each experienced net population increases through intraprovincial migration.

[14] Source: Statistics Canada Table 17-10-0140-01

Figure 10: Components of Population Growth in Ontario by Year, excluding the City of Toronto and Peel Region, Line Graph Form[15]

Components of Population Growth - Ontario excluding City of Toronto and Peel
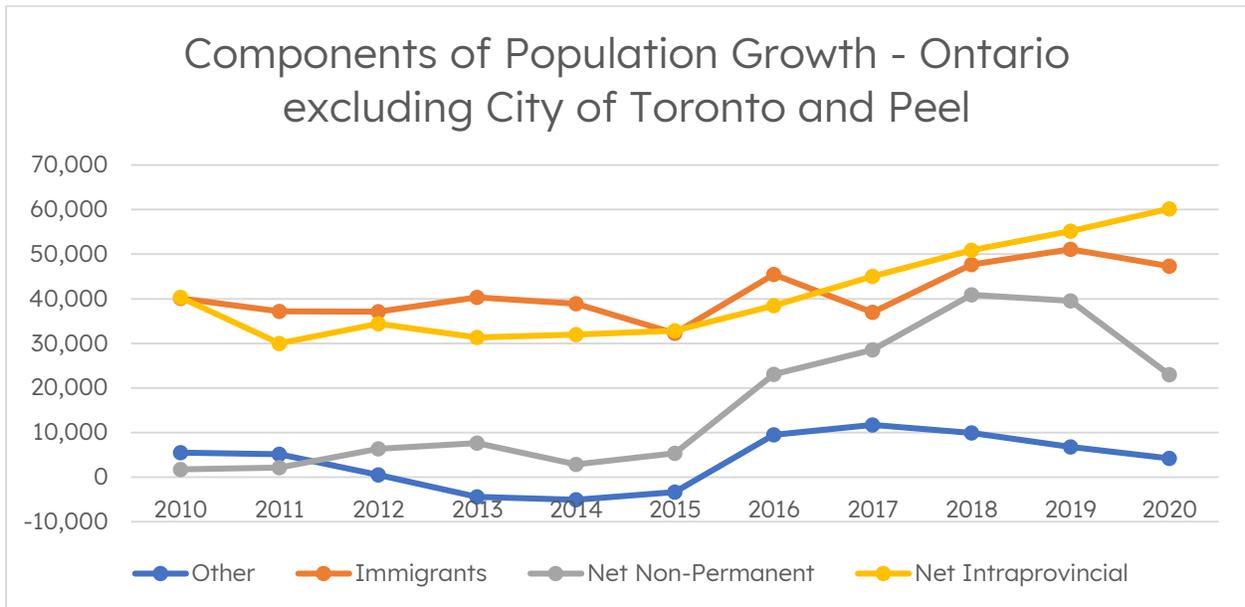
Who are these 60,000 people (on net) leaving the City of Toronto and Peel Region, and why are they leaving? We can gain insights into this question by breaking the intraprovincial migration data down by age. Toronto and Peel are losing, on net, Ontarians of all ages, but the largest groups, by far, are young children and people in their 30s. In other words: young families, as shown by Figure 11. These families, with infant children, are *driving until they qualify* to find housing that matches their wants, needs, and budgets:

---

[15] Source: Statistics Canada Table 17-10-0140-01

Figure 11: Net Intraprovincial Migration by Age – Ontario Excluding City of Toronto and Peel[16]
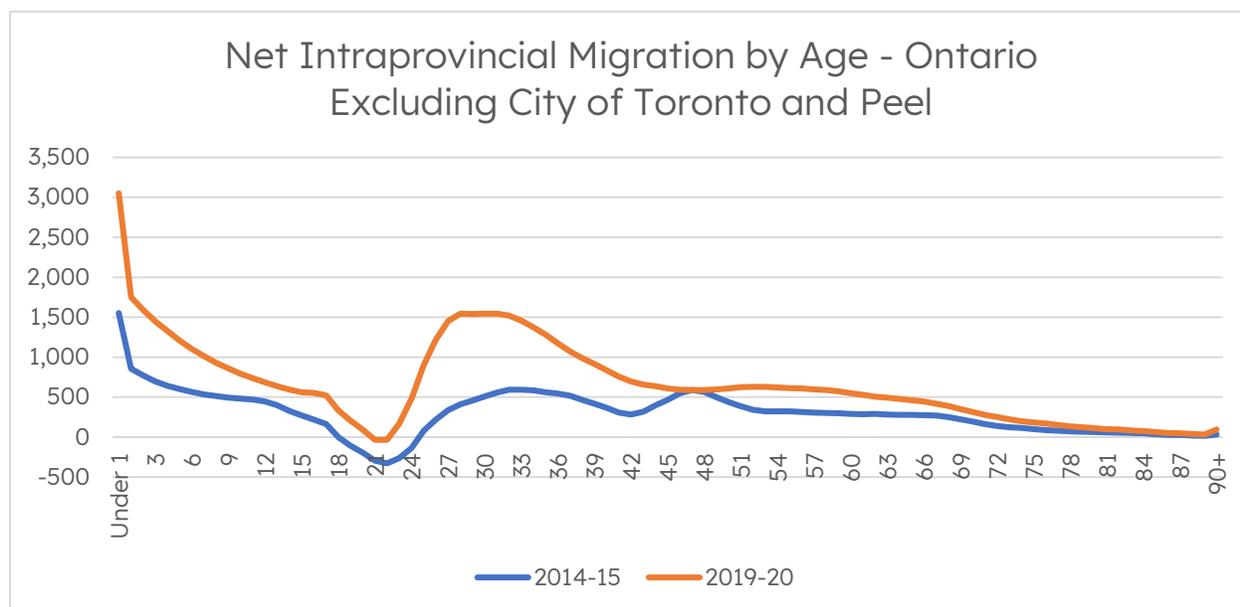
If Toronto and Peel are losing residents to other parts of Ontario, who is gaining them? Not surprisingly, the fastest growing Census Divisions, in terms of net intraprovincial migration, are ones bordering Toronto and Peel, including Durham, Simcoe, and Halton. Perhaps more surprisingly, however, is how intraprovincial migration has diffused across the province, with the top Census Divisions (in terms of net intraprovincial migration gains) only accounting for 60 percent of total net gains, as shown in Figure 12:

Figure 12: Population Growth Through Intraprovincial Migration, Top 10 Census Divisions in 2019-20[17]

Census Division	2014-15	2019-20
Simcoe	6,763	9,038
Durham	6,017	7,689
Halton	4,079	5,203
Niagara	3,607	3,682
Hamilton	1,267	2,186
Ottawa	1,355	1,826
Oxford	454	1,733
Brant	964	1,700
Grey	504	1,665
Haldimand-Norfolk	527	1,658
All Other Ontario Census Divisions	7,263	23,805

These are the communities that have become prime destinations for parents of infant-aged children to raise their families.

---

[16] Source: Statistics Canada Table 17-10-0140-01

[17] Source: Statistics Canada Table 17-10-0140-01

Outside of Ottawa, all of the Top 10 Census Divisions are all within commuting distance of Toronto and Peel. Over the past few years, we have seen large increases in intraprovincial migration-driven population growth in traditionally rural Census Divisions such as Oxford, Grey, and Haldimand-Norfolk.

The increased outflow to the rest of the province is relatively straightforward. The City of Toronto, like most of the rest of Ontario, experienced population growth through an increased number of non-permanent residents, as shown in Figure 13:

Figure 13: Components of Population Growth in the City of Toronto, by Year[18]
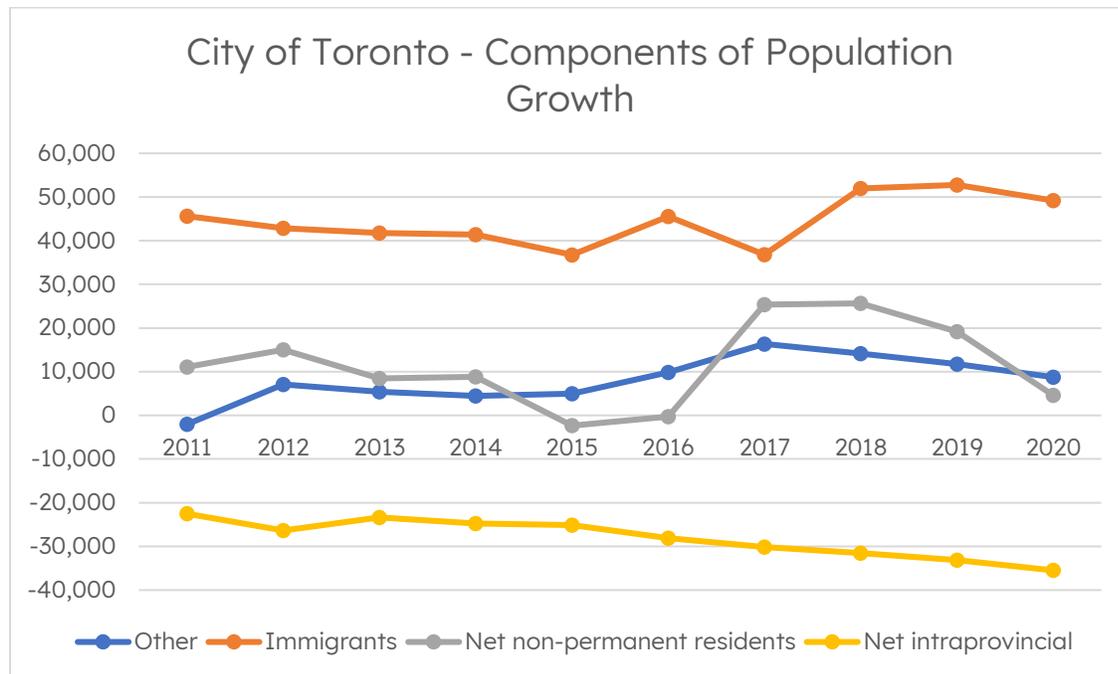
Despite this population growth from immigration and non-permanent residents, there was almost no change to housing completions from 2016-21 relative to 2011-16, as shown by Figure 14:

---

[18] Source: Statistics Canada Table 17-10-0140-01

Figure 14: Housing Completions in the City of Toronto[19]

Housing Completions, City of Toronto
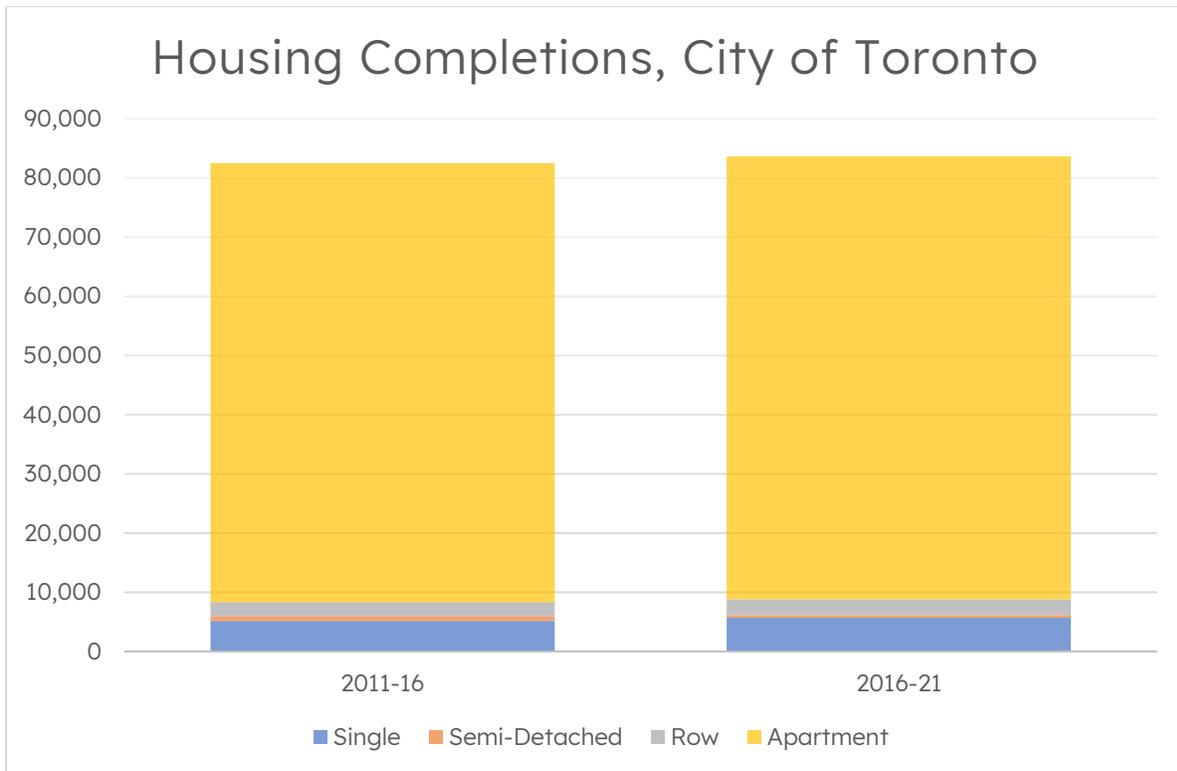
Toronto's population grew faster than the housing needed to accommodate that growth. Accelerated housing demand, coupled with no real change to the rate of home completions, ensured that the demand for housing exceeded the supply. Not surprisingly, this led to escalating home prices (as well as rents) in the City of Toronto, but it also led to an exodus of young families out of the city of Toronto in search of housing. The ten most common ages, on net, for people to leave Toronto and Peel, to other parts of the province are 0, 1, 2, 27, 28, 29, 30, 31, 32, and 33. That is, infant and toddler-aged children and their parents.

Not surprisingly, this caused a cascading effect, leading to housing shortages across the province.

---

[19] Source: CMHC Housing Information Portal

Ontario: Population Growth vs. Housing Completions

Unlike in the City of Toronto, there was some increase in the number of housing units (of all forms) built in Ontario, as shown by Figure 15:

Figure 15: Number of Housing Unit Completions, All Forms, Per 5-Year Period[20]
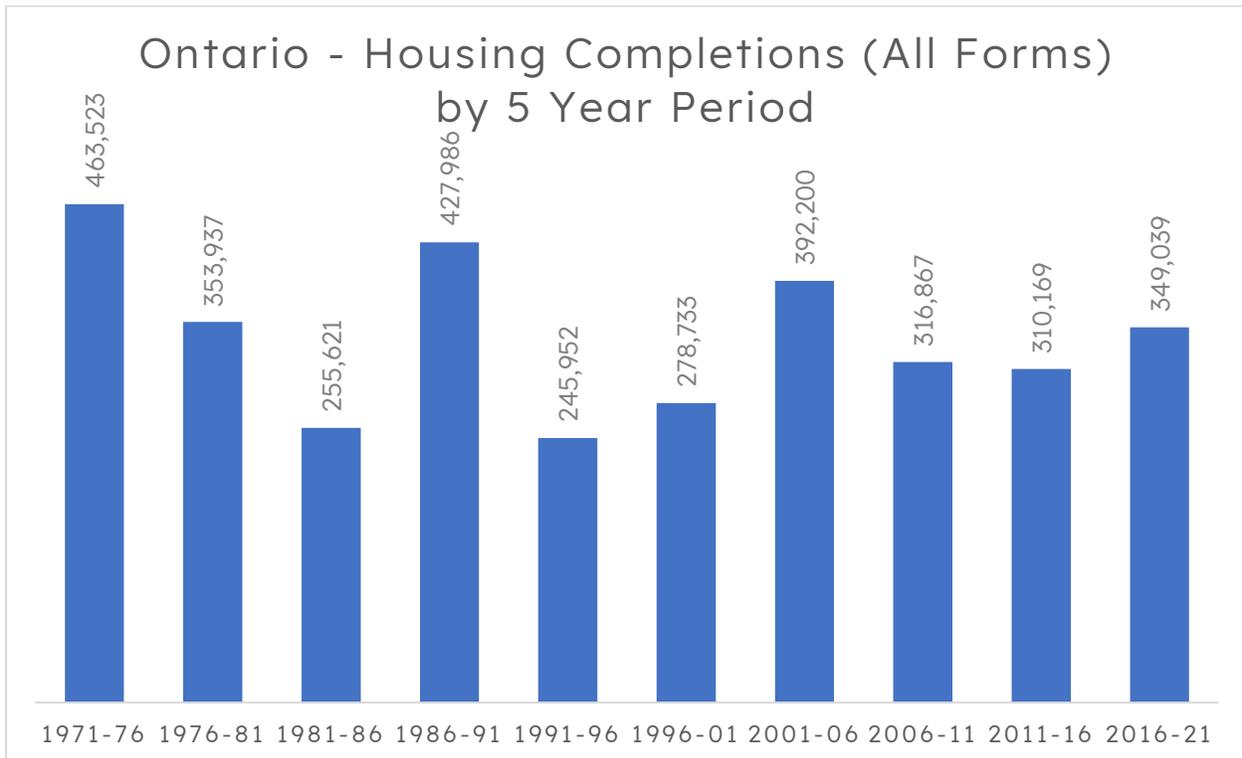
The number of housing unit completions rose by about 12% between 2011-16 and 2016-21, an increase of just under 40,000 units. Ontario's net population growth, however, rose by 54%, with an additional 333,000 persons added between 2016-21 relative to 2011-16. While there was an increase in the number of completed housing units built, it was relatively modest relative to population growth. One way to illustrate that is to measure housing unit completions relative to population increases. As shown by Figure 16, the ratio of housing completions to population growth fell sharply over the past few years.

---

[20] Source: Statistics Canada Table 34-10-0135-01

Figure 16: Number of Housing Unit Completions per 100 Net New Ontarians, All Forms, Per 5-Year Period[21]

Number of Housing Units (All Forms) Completed per 100 Net New Ontarians

Period	Value
1971-76	82.1
1976-81	88.8
1981-86	40.9
1986-91	43.1
1991-96	37.7
1996-01	34.2
2001-06	51.3
2006-11	52.9
2011-16	50.5
2016-21	36.9
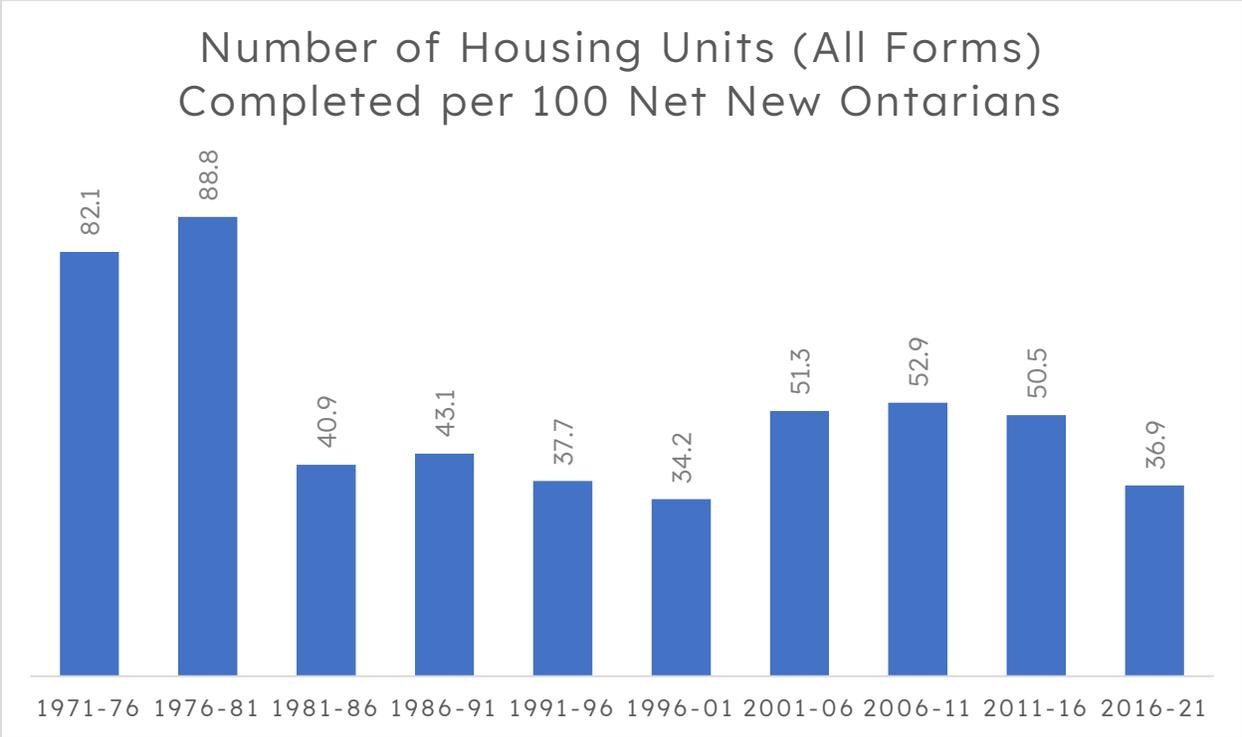
Future research will examine the link between the rise in home prices in Southern Ontario and the post-2015 increases in Ontario's population boom; that relationship is beyond the scope of this paper. Furthermore, there is much that this analysis leaves out, from the type and sizes of units that were built, where in Ontario they were built, and the number of housing conversions and demolitions. While we can only suggest, rather than conclude, that housing shortages played a role in pre-pandemic escalations of home prices, and rents, we can be confident in stating that construction did not keep up with population growth from 2016-21.

To ensure that in the future housing construction keeps up with population growth, as well as makes up for any existing supply gaps, we must be able to project population growth. Fortunately, the Ontario Ministry of Finance provides such a projection.

---

[21] Source: Author's Calculation

Projecting Forward – The Next 25 Years of Population Growth for Ontario

Every year, the Ontario Ministry of Finance releases a set of population forecasts that "reflect the most up-to-date trends and historical data". On June 23rd, 2021, they released their forecasts, spanning the years 2021 through 2046, which were updated from the previous year's release to "reflect the most recent trends in fertility, mortality, and migration". The projections include, at a province-wide level three separate projections, a *reference*, *low* and *high*, each of which is broken down by age and sex. Furthermore, the components of the population growth for those three scenarios are given. The projections include population projections, by age and sex, for each of Ontario's 49 Census Divisions, for the *reference* scenario.

The Ministry's reference scenario projects that Ontario's growth in net non-permanent residents will commence at the end of the pandemic, but then return to relatively low levels by the middle of the decade, as shown by Figure 17:

Figure 17: Ontario Ministry of Finance Population Growth Projections by Source[22]
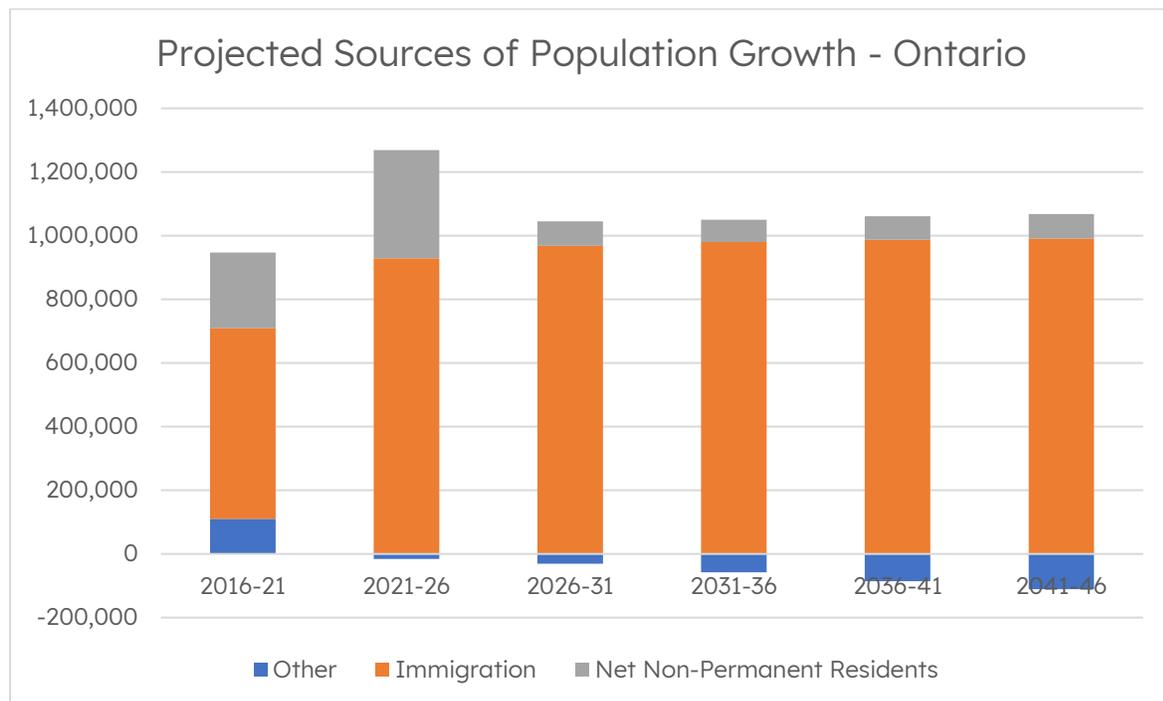
Although adding over one million people every five years, a high number by historic Ontario standards would seem to be an aggressive projection, there are reasons to believe that this, if anything, could be an underestimate. The Ministry's reference scenario projects that the growth in the number of international students will come to an end in a few years. Furthermore, it shows no change to the

---

number of immigrants that call Ontario home each year after 2026. Should immigration targets increase further, then we should expect to see Ontario's population growth increase proportionately.

But what does this mean for the formation of new households and ultimately the demand for housing? The relationship between population growth and household formation (and thereby housing demand) is not straightforward. A family having a second child adds to the province's population, though does not change the number of households in the province, whereas a person moving out of their parents' house into their first apartment in the same city does not raise the province's population, but it increases the number of households by one. And, finally, the expectation of a family's first child may not change the number of households but does change the type of home in which they wish to live.

It is possible, however, to account for these factors by examining demographic changes by age, not just absolute changes in population.

Converting Population Projections into Household Formation Projections

The methodology used in this paper to convert population projections into household formation projections is not novel and is used by policy analysts and governments across Canada, including the Canada Mortgage and Housing Corporation (CMHC).[23] Refer to the methodology section of this report for additional details.

First, we need to define what we mean by a *household*. We follow the definition used by Statistics Canada in the Census, which is as follows:

> **Household**: A person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. Household members who are temporarily absent on reference day are considered part of their usual household.[24]

In 2016, Ontario had 5,169,175 households living in *occupied private dwellings*, which includes everything from single-detached houses to movable dwellings. Each household has a *primary household maintainer*, which Statistics Canada defines as follows:

> **Primary Household Maintainer**: Person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.[25]

Using data from Census 2016, we can calculate what percentage of the population, for each of Ontario's 49 Census Divisions, is a primary household maintainer (PHM) for two types of properties: High rise apartments (defined as five storeys or more) and everything else (which we refer to as *low and medium density*). Figure 18 contains the PHM percentage calculations for York Census Division in 2016.

---

[23] CMHC (2021)
[24] CMHC (2021)
[25] CMHC (2021)

Figure 18: Population, and number of Primary Household Maintainers by percentage, York Census Division, by Age, as of July 1, 2016[26]

Age Group	Population	High Rise Apt.	Low & Medium Density
15 to 24 years	154,856	0.55%	1.23%
25 to 34 years	137,895	4.18%	19.32%
35 to 44 years	156,771	3.40%	40.43%
45 to 54 years	186,015	2.91%	48.46%
55 to 64 years	148,723	3.62%	48.44%
65 to 74 years	94,574	6.42%	43.99%
75 to 84 years	48,921	11.09%	39.14%
85 years and over	19,324	13.48%	27.89%

CMHC (2021) finds that these ratios, known as *headship rates* stay relatively stable over time. As such, they can be used to project the number of households in a particular Census Division over time, if we have projections on the number of persons, per age category. Like CMHC (2021), our report adopts this approach.

Projecting the number of households for each of Ontario's 49 Census Divisions, we find the number of households in Ontario is projected to rise from 5,169,175 in 2016 to 6,494,275 in 2031, an increase of 1,325,100 in fifteen years, as shown in Figure 19:

Figure 19: Actual and projected number of households in Ontario[27]

Ontario - Number of Households (Actual and Projected)

- Households (Actual)
- Households (Projected)

Year	Value
1991	3,638,365
1996	3,924,515
2001	4,219,470
2006	4,555,025
2011	4,886,655
2016	5,169,175
2021	5,582,928
2026	6,072,875
2031	6,494,275
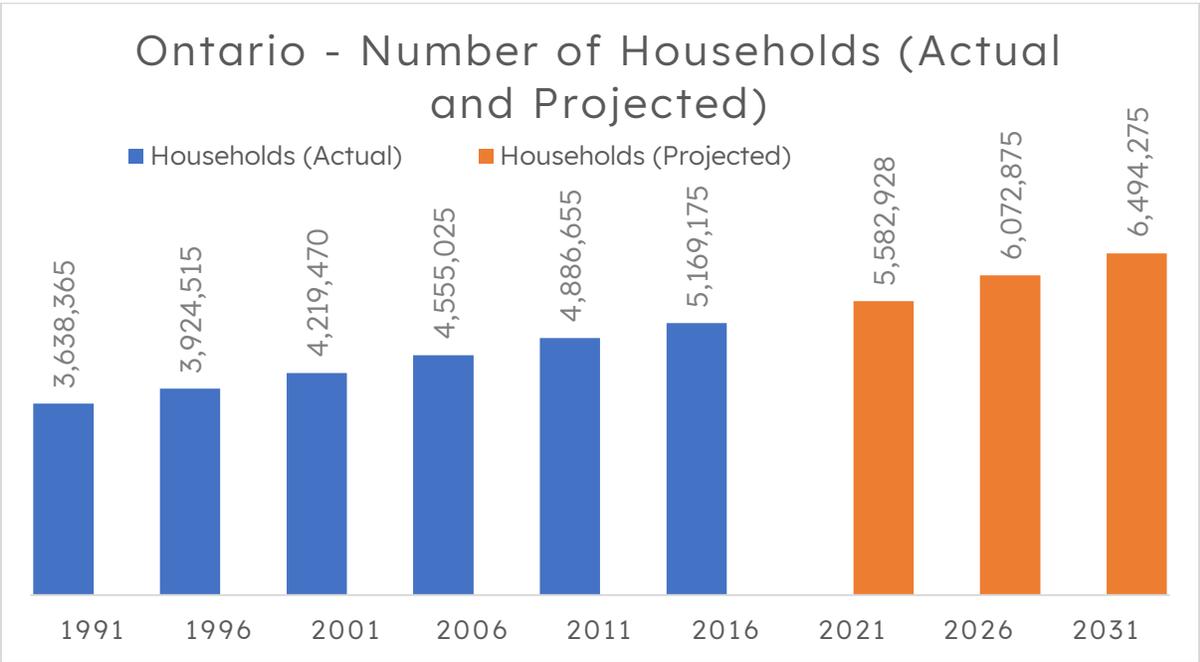
[26] Source: Author's Calculation
[27] Source: Author's Calculation

By combining the population projections with the household projections, we find that Ontario's average household size is likely to have increased between 2021 and 2016, for the first time in recent memory. This is due to the high number of people in their late teens and early 20s that have migrated to Ontario. This group disproportionately lives in larger households than the average Ontarian, as they often live with parents or live in large households consisting of multiple roommates. This is causing a reversal of the trend towards smaller households due to population aging, as children move out of family homes and an increase in the number of single-family households due to an increasing number of mortalities. In Figure 20, we see that the projected average household size has increased from 2.56 to 2.65 (a return to the levels last seen in 2006) and is projected to stay near that level for the next decade.

Figure 20: Actual and projected number of households in Ontario[28]
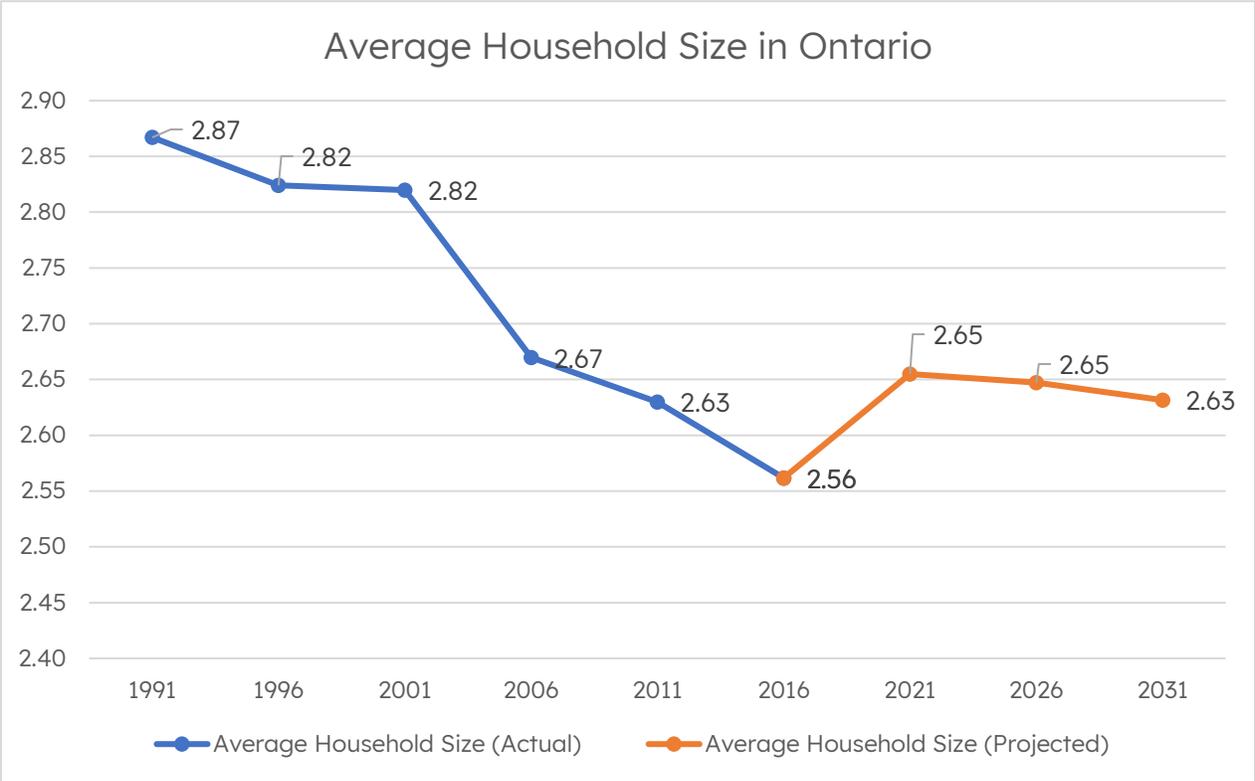
We can think of the change in the projected number of households as being an estimate of net housing demand, as each household needs a house (in broad terms) to call home. Our projections show that the net household demand between 2016 and 2031 is 1.325 million, or roughly 88,300 units per year, as shown by Figure 21. Note that this includes all forms of units, including high-rise apartments.

---

[28] Source: Author's Calculation

Figure 21: Projected Net New Household Formations in Ontario[29]

Years	Projected Net New Household Formations
2016-21	413,753
2021-26	489,947
2026-31	421,400
TOTAL	**1,325,100**

This is a projection on the number of households that will be formed over the next five years, not the number of new homes that will be built. The number of new households that will be formed affects the number of new homes built, and the number of new homes built affects the number of new households that will be formed, as we will see in the next section.

---

[29] Source: Author's Calculation

The Relationship Between Household Formation and Housing Completions

The relationship between household formations and housing completions is a two-sided one, as household formations cause housing completions, yet housing completions also cause household formation. The number of houses completed is determined by housing formations, as governments and home and condominium builders anticipate future housing demand due to demographic changes and plan accordingly. Similarly, the number of households that are actually formed is limited by housing supply. If housing is plentiful, then new households will be formed, either through migration from other jurisdictions or through individuals forming new households, such as young people moving out of their parents' homes. Similarly, if housing is scarce, migration will slow down and young people, having been priced out of the housing market, will continue to live in larger households with their parents or with roommates.

Comparing household formation data from the Census, along with housing completion data, we see the two track each other relatively closely, as we would expect. In the 1990s, household formation was somewhat higher than housing completions, which, in part, led to a construction boom in the early part of the century as new supply came on the market to support those households, as shown by Figure 22.

Figure 22: Housing Completions and Household Formation by Five Year Period[30]
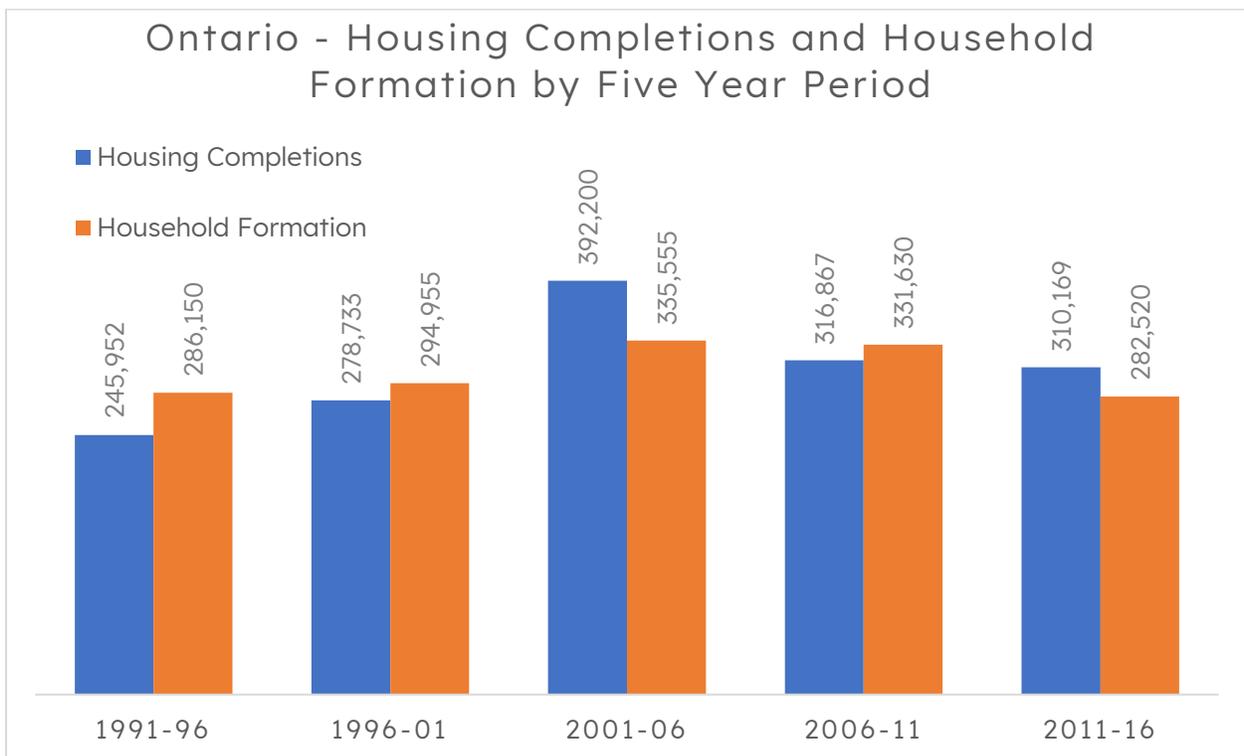
Statistics Canada's housing completions data includes the first two quarters of 2021, so we have completions data up to July 1, 2021. Since our population and household projections are taken for July 1

---

[30] Sources: The 1991, 1996, 2001, 2006, 2011 and 2016 Censuses; housing completions from Statistics Canada Table 34-10-0135-01

each year, we have a complete set of housing completions data for the years 2016-21. If we compare this to our projected household formations, we see that projected household formations exceed housing completions by nearly 65,000, as shown in Figure 23.

Figure 23: Housing Completions and Household Formation by Five Year Period, including 2016-21[31]
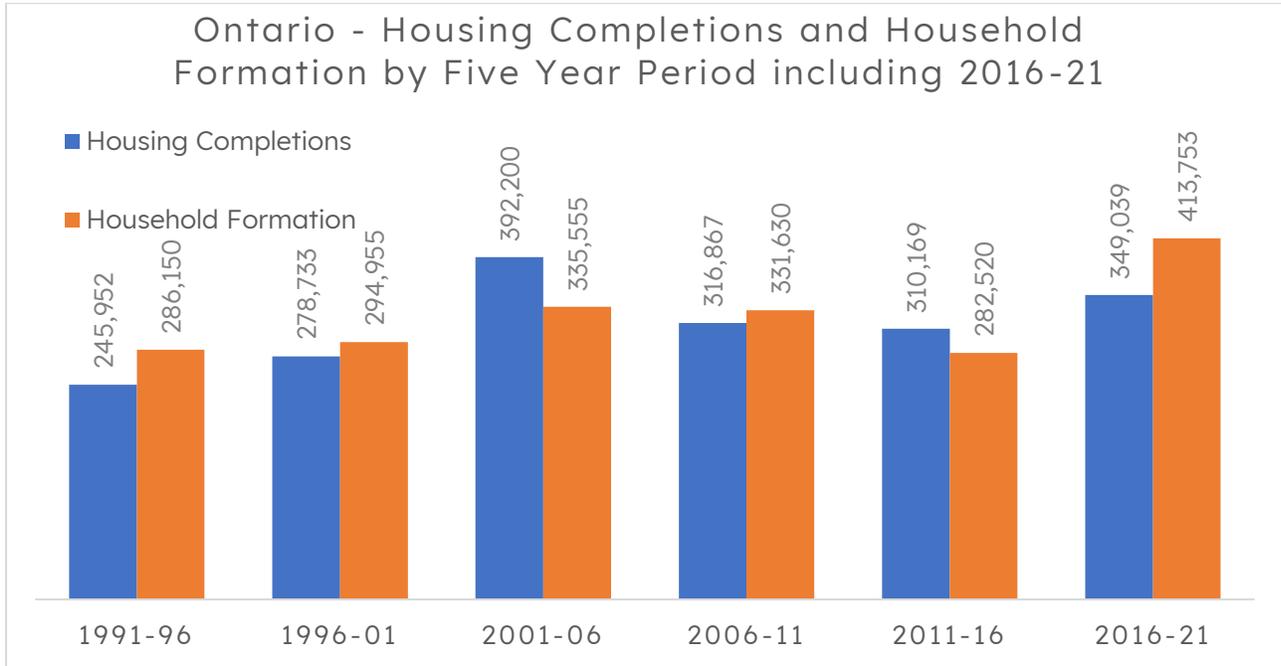
We can consider this gap to be pent up housing demand; that is households that demographics suggest should be formed, but have not, due to a lack of housing. Adding this pent-up demand to our household formation projections leads to the projection that Ontario will need to build one million new homes in the next ten years, as shown by Figure 24.

Figure 24: Projected Housing Demand in Ontario, 2021-2031[32]

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	413,753	349,039	64,714
2021-26	489,947		489,947
2026-31	421,400		421,400
TOTAL	**1,325,100**	**349,039**	**976,061**

It is not simply enough to say that one million new homes must be built in the next ten years to meet the demand from projected household formations. What gets built, and where it gets built, are vitally important details. The rest of this report examines the projected demand for housing, at the local level, across Ontario for two forms of housing: high-rise apartments and everything else.

---

[31] Sources: The 1991, 1996, 2001, 2006, 2011 and 2016 Censuses; housing completions from Statistics Canada Table 34-10-0135-01

[32] Source: Author's Calculation

One Million is a Conservative Estimate – The Scotiabank Alternative Approach

Scotiabank made headlines in May 2021 with the release of a four-page housing note titled, *Estimating the Structural Housing Shortage in Canada: Are We 100 Thousand or Nearly 2 Million Units Short?*[33] In the note, economist Jean-François Perrault made the argument that if Canada had a housing stock in line with our G7 counterparts, we would have an additional 1.8 million homes:

> Nationally, there were 427 housing units per 1,000 Canadians in 2016 with that ratio falling to 424 by 2020. For that ratio to have remained stable, roughly 100 thousand more units would have needed to be built in Canada over that time. The ratio alone only provides directional evidence of the evolution of supply and demand. It does not really help us understand how far off (or not) we are from a better matching of needs versus availability of housing.

> The international perspective can be helpful here, particularly since observers like to compare the evolution of Canadian home prices against international comparators. Housing choices vary by country and city, so there is clearly not a one-size-fits-all number of housing units per population. The number of housing units in Canada falls quite a bit short relative to most other countries... Across the G7, the average number of housing units per 1,000 residents is 471. To put our number in perspective, it would take an additional 1.8 million homes in Canada to achieve this level of supply of housing relative to population.

That rough supply gap estimate of 1.8 million homes across Canada from Scotia considers not just homes that should have been built between 2016 and 2021, but also homes that should have been built, but were not before 2016. Supply gaps that existed before 2016 are beyond the scope of this paper. Scotia's numbers suggest that there was a significant supply gap that existed before 2016. Since this paper does not consider pre-2016 supply gaps, our figures are almost certainly an underestimate. Using their crude 471 housing units per 1000 persons metric, we find that Ontario's pre-2016 supply gap to be 980,000 homes.

Our paper focuses on the supply gap of homes that have formed since 2016 and uses a more sophisticated, and conservative, method than that employed by Scotia. We consider projected population growth by age and location, along with past household formation patterns when projecting future household formations and subsequent changes in housing demand; see the Methodology section for more details. However, an alternative (and much faster) approach would be to simply use the ratio of 471 new homes for every 1,000 additional residents, as per the Scotiabank housing note. This alternative approach gives a housing demand estimate of nearly 1.2 million over the next ten years.

---

[33] Perrault (2021)

Figure 25: Projected Net New Household Demand, Assuming 471 New Homes for Every 1000 Net New Ontarians[34]

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	445,946	349,039	96,907
2021-26	590,545		590,545
2026-31	477,982		477,982
TOTAL	**1,515,473**	**349,039**	**1,165,434**

This is further evidence that, while our projection of one million new households in the next ten years appears high, it is on the conservative side, as alternate approaches yield a higher estimate. In short, our methodology to calculate the supply gap is quite conservative, and almost certainly an underestimate, for two reasons:

1. We ignore any supply gap that existed before 2016, implicitly assume it to be zero. The Scotiabank report suggests that even by 2016, there was a large supply gap in Ontario.
2. We use 2016 as our baseline for household formation levels. However, if household formations were already suppressed due to a lack of housing, then building enough housing to return to 2016's household formation levels (which is set as the target in our methodology) would be insufficient.

In short, policymakers should treat our one million households in the next ten years as a floor, rather than a target. And while the gross number of households matters, so too does their geographic location.

Generational Turnover of Home Cannot be the Solution for Young Families in the GTA

Our report finds that over the next ten years, there will be 911,347 new households formed, on net. This will come from 1.48 million new *young* households formed along with a 568,297 reduction in the number of old households, as shown by Figure 26.

Figure 26: Projected Household Formation in Ontario: 2021 to 2031[35]

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	228,080	1,252,564	1,480,644
Net New Households (55+)	-32,090	-537,207	-569,297
Total Net New	**195,990**	**715,357**	**911,347**

---

34 Sources: New Housing Completions, Statistics Canada Table: 34-10-0135-0. Projected Net New Household Formation, Author's calculation. Age of household determined by the age of the household maintainer as of 2021.

35 Source: Author Calculation

The numbers in Figure 26 make it clear that housing new Ontario families, with infant children, through *generational roll-over*, that is, housing new families through older families leaving, or *rolling-over*, their homes, simply will not work. The number of new young households projected to live in high-rise apartments is over seven times larger than the number of units projected to be freed up by older residents. For low and medium-density housing, we project that there will be 2.33 new young families looking for housing for every one housing unit freed up by an older family, a gap of 715,357.

Household formations will not be spread evenly across the province. An examination of the ten Ontario Census Divisions with the highest projected formation of new young households living in low and medium-density housing between 2021 and 2031, we see that the majority are in close proximity to Toronto. Refer to the Methodology section for details on the calculation, and Figure 27 for the data for the ten Census Divisions with the largest projected household formation of young families in low and medium-density housing. For each of the ten Census Divisions, generational roll-over will provide less than half of the new low- and medium-density housing units needed by young families between 2021 and 2031:

Figure 27: Projected Household Formation, Low and Medium Density Housing in Ontario Census Divisions: 2021 to 2031[36]

Census Division	Net New Households (Under 55)	Net New Households (55+)	TOTAL
Toronto	195,101	-81,540	113,561
Peel	139,037	-49,545	89,492
Ottawa	102,433	-37,675	64,758
York	96,763	-45,253	51,510
Durham	65,833	-27,671	38,162
Halton	62,916	-21,340	41,576
Waterloo	62,677	-20,489	42,188
Simcoe	57,627	-18,170	39,457
Hamilton	50,490	-23,088	27,402
Middlesex	46,138	-17,923	28,215
Other 39 CDs	373,549	-194,513	179,036
TOTAL	**1,252,564**	**-537,207**	**715,357**

There are a few Census Divisions where generational roll-over can provide the low-and-medium density housing needed for young families over the next decade. However, this is not the case for most of the province, where a substantial number of homes will need to be built to support Ontario's growing population.

---

[36] Source: Author Calculation

How and Why These Estimates Differ from Those in Planning Documents

As described in the Methodology section, this report takes the existing 2016 *head of household* rates, by age, for each Census Division, and uses them to convert population projections, by age, to household formation projections for two different types of housing. This provides a projection of the future *demand* for housing. For example, figure 28 gives projected net new household formations for the City of Toronto:

Figure 28: Projected Net New Households in Toronto by Five Year Period[37]

Toronto CD - Projected Net New Households by 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	43,940	38,172
2021-26	62,633	53,078
2026-31	50,927	36,316
2031-36	48,523	32,632
2036-41	43,692	29,313
2041-46	40,242	27,311
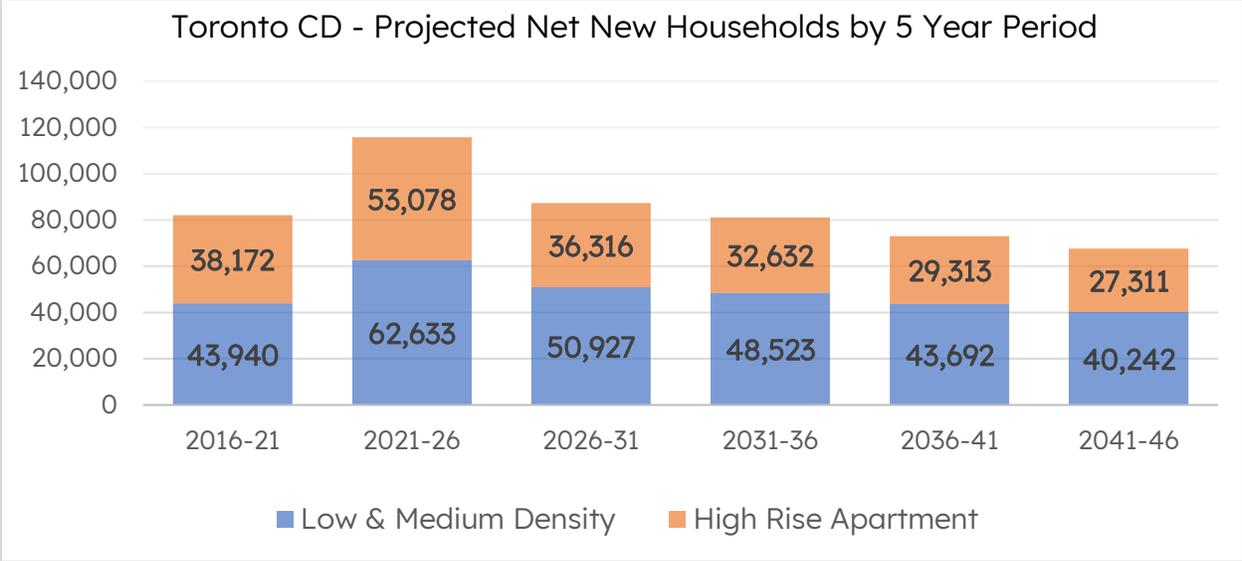
Since this is an estimate of *demand*, there are no *supply* considerations built into this projection, nor are there any considerations of supply-side constraints. Supply-side issues such as the availability and cost of land and labour, time to build, and zoning, and other regulations are absent from the analysis, as they are supply-side, rather than demand-side factors.

A planning document would need to incorporate both demand-side and supply-side considerations, leading to plans that could significantly differ from projected demand, creating demand-supply imbalances. This supply-demand imbalance would be resolved through several channels, including:

1. A change in the rate of household formation due to a lack of housing.
2. Households choosing a less-favoured housing option within the Census Division due to availability or cost constraints.
3. Households, particularly those with infant children (or ones on the way) moving to another Census Division due to a lack of housing options, e.g. *drive until you qualify*

In short, these projections can only give us an indication of the future demand for housing, not how that demand will necessarily be met.

---

[37] Source: Author Calculation

Case Study on the Difference Between Projecting and Forecasting – Hemson's Greater Golden Horseshoe Forecasts

In August 2020, Hemson Consulting Limited released their *Greater Golden Horseshoe: Growth Forecasts to 2051*[38]. Their report provides population, housing, and employment forecasts at the Census Division level, for communities in the *Greater Golden Horseshoe* area around Toronto. Unlike this report, which examines household formation and housing demand to develop a demand projection, the Hemson model considers both demand and supply-side factors to develop a forecast or prediction. The Report describes the differences between their methodology and the numbers presented by the Ontario Ministry of Finance:

> Each year, the Ministry of Finance produces population projections for Ontario and its 49 Census Divisions. The demographic assumptions used in the projections generally correspond to those used in [Hemson's] Schedule 3 forecasts. Nevertheless, methodological differences result in somewhat different population outlooks in some parts of the [Greater Golden Horseshoe] GGH. The key difference is that the Ministry of Finance projections assume that population growth will reflect recent migration trends and the continuing evolution of long-term fertility and mortality patterns. They do not explicitly account for long-term structural changes in the economy, housing market demand, and Provincial policies, plans, and investment that seek to influence the form and location of development in the GGH.

> The different approach explains why, for example, Ministry of Finance projections for Peel Region, which has a relative shortage of land for new housing, are typically higher than the Schedule 3 forecasts. Similarly, the Schedule 3 employment forecasts for Durham Region, where A Place to Grow policies seek to increase the mix of people and jobs and significant investment in Federal, Provincial, and municipal infrastructure is planned, tend to be higher than Ministry of Finance projections.[39]

One way to think of the distinction between this report and Hemson's is that our report focuses on what Ontarians want, and Hemson's report forecasts what they're likely to get. As such, numbers in the two differ, as they are measuring two different things.

We can directly compare the two, by considering the population growth projections provided by the Ministry of Finance and the population forecasts Hemson for the five Census Divisions that comprise the Greater Toronto Area, for the years 2021-31, as shown in Figure 29:

---

[38] Hemson (2020)
[39] Hemson (2020), page 24

Figure 29: Ontario Ministry of Finance Population Projections and Hemson Consulting Population Forecasts, 5 GTA Census Divisions, 2021-31[40]

Census Division	Hemson – High Population Change Forecast	Hemson – Low Population Change Forecast	Hemson – Reference Population Change Forecast	Ministry of Finance Population Change Projection	Difference: Hemson Reference vs. Ministry of Finance
Toronto	261,000	156,000	253,000	469,159	208,159
Durham	171,000	155,000	167,000	107,991	-63,009
Halton	156,000	136,000	149,000	130,538	-25,462
Peel	276,000	184,000	250,000	377,448	101,448
York	257,000	214,000	247,000	170,688	-86,312
TOTAL	1,121,000	845,000	1,066,000	1,255,824	134,824

Hemson's population growth forecasts for Toronto and Peel are much lower than that of the Ontario Ministry of Finance projections, but those for Durham, Halton, York, and areas outside of the GTA are higher.

The reason why population forecasts are so much lower for Toronto and Peel is that Hemson's numbers on the number of new housing units that will be built is substantially lower in those two communities, as shown in Figure 30:

Figure 30: Housing Formation Projections from this Report and Hemson Consulting Increase in Housing Unit Forecasts, 5 GTA Census Divisions, 2021-31[41]

Census Division	Hemson – Forecasted Increase in Housing Unit Forecast (All Forms)	Projected Net New Household Demand – All Forms (Based on Finance Population Projections)	Difference
Toronto	157,800	202,954	-45,154
Durham	65,300	43,179	+22,121
Halton	54,800	49,661	+5,139
Peel	102,100	115,382	-13,282
York	88,500	62,268	+26,232
TOTAL	468,500	473,445	-7,645

Although Hemson's population growth figures lag the Ontario Ministry of Finance's by 134,824, only 7,645 fewer housing units are being built between Hemson's forecast and our demand projection. This can be explained by the fact that the units being forecasted by Hemson are smaller apartment units. A direct apples-to-apples comparison is difficult, as our demand forecast separates high-rise apartments (those above 5 storeys or more), and Hemson's categorization includes both high-rise and low-rise in a

---

[40] Source: Ontario Ministry of Finance (2021), Hemson (2020)
[41] Source: Ontario Ministry of Finance (2021), Hemson (2020)

single category. However, the 55% difference in the two numbers, as shown by Figure 31, is unlikely to be explained by definitional differences:

Figure 31: Hemson Forecasted Increase in Apartment Units and Project Net New Household Demand, 5 GTA Census Divisions, 2021-31[42]

Census Division	Hemson – Forecasted Increase in Housing (Apartments – Low and High)	Projected Net New Household Demand – High Rise Apartments (Based on Finance Population Projections)	Difference
Toronto	139,800	89,394	+50,406
Durham	13,800	5,018	+8,782
Halton	12,200	8,084	+4,116
Peel	24,200	25,890	-1,690
York	26,100	11,027	+15,073
TOTAL	**216,100**	**139,413**	**+76,687**

Our demand projection shows that, based on historical trends, young Ontarians in the GTA will want to move in together, into larger units, and start families within the GTA. The Hemson projections show that there simply will not be enough family-friendly housing build within the GTA to allow them to do that. They will *drive until they qualify* to other parts of the province (which explains the 134,824 difference in population growth) or they will either remain in apartments, often separated from each other (so they count as two separate households, rather than one). Hemson notes this in their report:

> For forecasting purposes, 2016 age-specific household formation rates are assumed to continue to decline somewhat before returning to 2016 levels by 2051.

Consider the three channels of resolving demand-supply imbalances from the previous section:

1. A change in the rate of household formation due to a lack of housing, which leads to more but smaller households (2 people living in 2 households vs. living in the same household)
2. Households choosing a less-favoured housing option within the Census Division due to availability or cost constraints.
3. Households, particularly those with infant children (or ones on the way) moving to another Census Division due to a lack of housing options, e.g. *drive until you qualify*

These effects are particularly noticeable when comparing the Hemson forecasts to the Ministry of Finance population projections and our housing projections, for all Census Divisions in the Hemson report, as shown by Figure 32.

---

[42] Source: Ontario Ministry of Finance (2021), Hemson (2020)

Figure 32: Population and Housing Formation Projections from this Report and Hemson Consulting Increase in Population and Housing Unit Forecasts, Greater Golden Horseshoe, 2021-31[43]

Census Division	Hemson – Forecasted Increase in Housing Unit Forecast (All Forms)	Projected Net New Household Demand – All Forms (Based on Finance Population Projections)	Difference	Hemson – Reference Population Change Forecast	Ministry of Finance Population Change Projection	Difference: Hemson Reference vs. Ministry of Finance	H'son Net New H'hld Size	Our Net New H'Hld Size
York	88,500	62,268	26,232	247,000	170,688	76,312	2.79	2.74
Durham	65,300	43,179	22,121	167,000	107,991	59,009	2.56	2.50
Halton	54,800	49,661	5,139	149,000	130,538	18,462	2.72	2.63
Simcoe	58,000	41,692	16,308	122,000	98,360	23,640	2.10	2.36
Brant	11,000	8,055	2,945	24,000	18,583	5,417	2.18	2.31
P'borough	11,000	6,601	4,399	20,000	15,400	4,600	1.82	2.33
N'berland	6,000	4,713	1,287	10,000	9,562	438	1.67	2.03
K-Lakes	4,000	4,771	-771	12,000	10,472	1,528	3.00	2.19
Dufferin	4,000	5,821	-1,821	10,000	15,301	-5,301	2.50	2.63
Niagara	32,000	26,123	5,877	58,000	63,856	-5,856	1.81	2.44
Hamilton	35,000	33,543	1,457	68,000	76,972	-8,972	1.94	2.29
Wellington	19,000	20,895	-1,895	37,000	49,331	-12,331	1.95	2.36
Waterloo	54,000	48,865	5,135	107,000	130,347	-23,347	1.98	2.67
Peel	102,100	115,382	-13,282	250,000	377,448	-127,448	2.45	3.27
Toronto	157,800	202,954	-45,154	253,000	469,159	-216,159	1.60	2.31
Total	**702,500**	**674,523**	**27,977**	**1,534,000**	**1,744,008**	**-210,008**	**2.18**	**2.59**

The key differences between the two sets of numbers can be summarized as follows:

1. The Ministry of Finance sees a much faster rise in population growth in Toronto and Peel, whereas Hemson, which considers housing supply, sees much higher growth occurring on the periphery of the GTA, due, in part, to drive until you qualify. The total population growth for the Greater Golden Horseshoe region in the Hemson report is 210,008 lower than in the Ministry of Finance numbers, likely due to families *driving until they qualify* to other parts of the province.
2. Despite the slower population growth in the Greater Golden Horseshoe, Hemson forecasts the supply of units to be 27,977 higher than the projected demand. The mismatch is due to the *type* of units being produced. Hemson's forecasts involve the construction of smaller, one-person units to be built.
3. This difference in the type of units is clearly illustrated by the difference in net new people per new unit. Hemson's forecast is that there will be 2.18 people per new unit, while the supply projection indicates that the demand is for 2.59 people per new unit. In Hemson's forecast, new households in the Greater Golden Horseshoe (GGH) area are smaller, due to a combination of

---

[43] Source: Ontario Ministry of Finance (2021), Hemson (2020)

individuals living in smaller units (rather than coming together as a single household in a larger unit) and families with children having to *drive until they qualify* to other parts of the province to find family-friendly housing.

If we compare our three channels of resolving demand-supply imbalance, the differences between the Hemson forecast and the Ministry of Finance projection are striking:

Channel	Resolution
Household Formation	Lower rates of household formation in the Hemson forecast, as a lack of family-friendly housing options delays young people starting families. The families, with infant children, that do get started *drive until they qualify* to other parts of the province. Hemson's population growth forecast for the GGH lags the Ministry of Finance's projections by over 200,000. Peel and the City of Toronto grow particularly slowly in the Hemson forecast, due to a lack of housing.
Less Favoured Options	The demand for larger units is left unfulfilled, and people continue to live in smaller apartment units. This causes new household sizes to be relatively small, with Hemson forecasting 2.18 persons for every new housing unit in the GGH. This is caused by families with children leaving the GGH due to a lack of housing options, along with high numbers of single-person households who would form larger households if more housing options were available.
Drive Until You Qualify	An additional 134,824 people, primarily young children, and their parents move out of the GTA to other parts of the province due to a lack of housing. The GGH *drive until you qualify* numbers are over 200,000.

We should not think of this report and the Hemson report as being at odds with each other, as their focuses are different. This report is projecting demand, that is *what Ontarians want*, whereas the Hemson forecast includes supply-side factors to forecast *what Ontarians will get*. What Ontarians will get, that is, unless homebuilding patterns change.

We should think of the two reports as describing two possible futures. One where supply is built to meet demand, young people have the housing supply to form families and have children within the GTA. The other is a future where housing remains scarce in the GTA, young Ontarians put off having families, or move to other parts of the province to have and raise children. The current exodus of 60,000 people, mostly in young families, leaving Toronto and Peel on net each year, accelerates.

Which one ultimately proves more accurate as a *prediction* is entirely determined by the choices our provincial and municipal governments make, to ensure our housing supply keeps up with a growing population.

Household Formation Projection by Region and Census Division: How to Guide

This report projects household formation, and housing demand, at a local level through examining Ontario's 49 Census Divisions. In Ontario, a Census Division typically corresponds to an upper-tier municipality (e.g. Peel Region) or a county including any cities which are geographically within the boundaries of that county (e.g. Middlesex Census Division is comprised of Middlesex County, including London). Some communities, such as the City of Ottawa and City of Toronto, comprise their own Census Divisions. Refer to the map on the following page for the names and locations of Ontario's Census Divisions.

The report also examines population and household projections at a regional level, where the province is divided into six regions: Greater Toronto Area (GTA), Central, East, Southwest, Northeast, and Northwest). The geographic definitions of these regions come from the provincial government itself and are used in the Ontario Ministry of Finance's population forecasts.

The analysis for each Census Division contains four parts:

1. **Projected net new households by 5-year period.** This analysis uses the Ontario Ministry of Finance's population projections by age to project housing demand, for both high-rise apartments and other forms of housing, until the year 2046. These estimates are based on past patterns of household formation for each Census Division; refer to the Methodology section for additional information.
2. **Projected gross low and medium households by 5-year period.** This section analyzes the ability of a Census Division to support the formation of new young households in low and medium-density housing by the 'freeing up' of units currently being inhabited by older households. This freeing up could occur through migration outside of the Census Division, moving into a high-rise apartment, long-term care facility, or another form of housing, or through mortality.
3. **Population by Census Subdivision.** Census Divisions can be subdivided into Census Subdivisions, which are typically municipalities or First Nations reserves. Peel's Census Division, for example, is comprised of Mississauga, Brampton, and Caledon. In Census Divisions with 4 or fewer Census Subdivisions, this graph shows the population of each Census Subdivision in 2001, 2006, 2011, and 2016. For Census Divisions with more than 4 Subdivisions, population figures are given for the three largest Subdivisions along with a figure showing the rest of the division.
4. **Population growth per 5-year period.** This shows the change in the Census Subdivision's population between 2001-06, 2006-11, 2011-16, and the projected change (as projected by the Ontario Ministry of Finance) for the years 2016-21, 2021-26, 2026-31, 2031-36, 2036-41, and 2041-46. Although this report was written after July 1, 2021, the 2016-21 figure is shown as a 'projection', as the 2021 population data is preliminary, and a more robust estimate will not be released until 2022.

The population projections for the province are subject to a great deal of uncertainty around immigration, the continued growth of international students, birth rates, and a host of other factors. Projecting at a Census Division level adds uncertainty around intraprovincial migration to the mix which is determined, in part, by the homebuilding decisions made by neighbouring Census Divisions. If a Census Division does not build enough housing to support their population growth, all else being equal, that will cause outmigration of population to neighbouring Census Divisions. As such, we should not

forget that population growth and the growth in the number of households is, in part, a function of policy decisions made by municipal governments across the province.

Ontario's 6 Regions and 49 Census Divisions[44]

Legend

GTA
1. Toronto
2. Durham
3. Halton
4. Peel
5. York

Central
6. Brant
7. Dufferin
8. Haldimand-Norfolk
9. Haliburton
10. Hamilton
11. Muskoka
12. Niagara
13. Northumberland
14. Peterborough
15. Simcoe
16. Kawartha Lakes
17. Waterloo
18. Wellington

East
19. Ottawa
20. Frontenac
21. Hastings
22. Lanark
23. Leeds & Grenville
24. Lennox & Addington
25. Prescott & Russell
26. Prince Edward
27. Renfrew
28. Stormont, Dundas & Glengarry

Southwest
29. Bruce
30. Elgin
31. Essex
32. Grey
33. Huron
34. Chatham-Kent
35. Lambton
36. Middlesex
37. Oxford
38. Perth

Northeast
39. Algoma
40. Cochrane
41. Manitoulin
42. Nipissing
43. Parry Sound
44. Greater Sudbury
45. Sudbury
46. Timiskaming

Northwest
47. Kenora
48. Rainy River
49. Thunder Bay

---
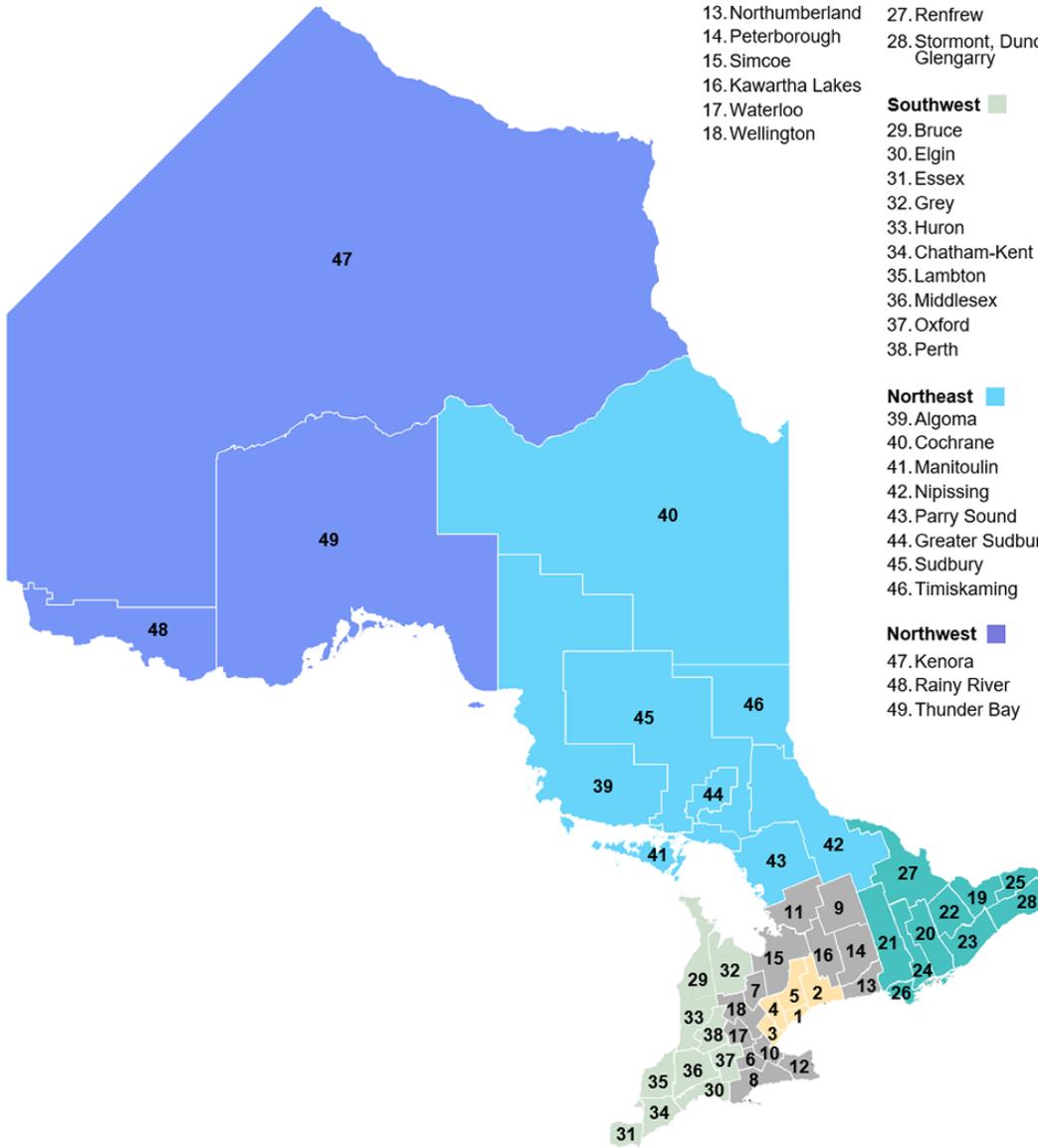
[44] Source for Map: Ontario Ministry of Finance (2021)

Ontario – Summary of the Next 10 Years

In the next ten years, the six regions that comprise Ontario will see their combined populations grow by 2.27 million, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by well over 900,000 between 2021 and 2031. Of these, 715,358 are households that would typically occupy low and medium-density housing, while an additional 195,990 would occupy high-rise apartments (of 5 or more storeys). Given the underbuilding that occurred during the population spike of 2016-21, these projections indicate a need for one million net new homes over the next decade.

CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
GTA	1,255,824	473,445	139,413	334,032
Central	514,355	212,306	21,345	190,961
East	266,581	120,322	20,550	99,772
Southwest	215,009	93,000	12,721	80,278
Northeast	11,736	9,050	1,517	7,533
Northwest	5,130	3,225	443	2,781
TOTAL	2,268,635	911,347	195,990	715,358

Over the next ten years, Ontario will see nearly 1.5 million new families formed that will have a 'head of household' currently under the age of 55. This will be offset by a reduction in roughly 570,000 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 1,252,564 new young households in low and medium housing, which will be offset by 537,207 older households leaving this housing type, turning these units over to younger families. An additional 228,080 young families, based on these projections, will be living in high-rise apartments. Only 32,090 of these will come from units 'freed up' by a generational turnover from older tenants, as many of these units will also be occupied by incoming older households.

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	228,080	1,252,564	1,480,644
Net New Households (55+)	-32,090	-537,207	-569,297
Total Net New	195,990	715,357	911,347

GTA – Summary of the Next 10 Years

In the next ten years, the five Census Divisions that comprise the GTA will see their combined populations grow by over 1.2 million, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by almost half a million between 2021 and 2031. Of these, 334,032 are households that would typically occupy low and medium-density housing, while an additional 139,413 would occupy high-rise apartments (of 5 or more storeys).

CD#	CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
1	Toronto	469,159	202,954	89,394	113,561
2	Durham	107,991	43,179	5,018	38,162
3	Halton	130,538	49,661	8,084	41,577
4	Peel	377,448	115,382	25,890	89,492
5	York	170,688	62,268	11,027	51,241
	TOTAL	**1,255,824**	**473,445**	**139,413**	**334,032**

Over the next ten years, the GTA will see 732,625 new families formed that will have a 'head of household' currently under the age of 55. This will be offset by a reduction in 259,180 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 559,650 new young households in low and medium housing, which will be offset by 225,619 older households leaving this housing type, turning these units over to younger families.

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	172,975	559,650	732,625
Net New Households (55+)	-33,561	-225,619	-259,180
Total Net New	**139,413**	**334,032**	**473,445**

City of Toronto – Household Projection

The Ontario Ministry of Finance projects the City of Toronto's population to grow by 469,159 persons over the next 10 years. It grew by 210,891 from 2006-16. Over the next 10 years, we project an additional 202,954 households[45], on net, living in Toronto.

Toronto CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	43,940	38,172
2021-26	62,633	53,078
2026-31	50,927	36,316
2031-36	48,523	32,632
2036-41	43,692	29,313
2041-46	40,242	27,311
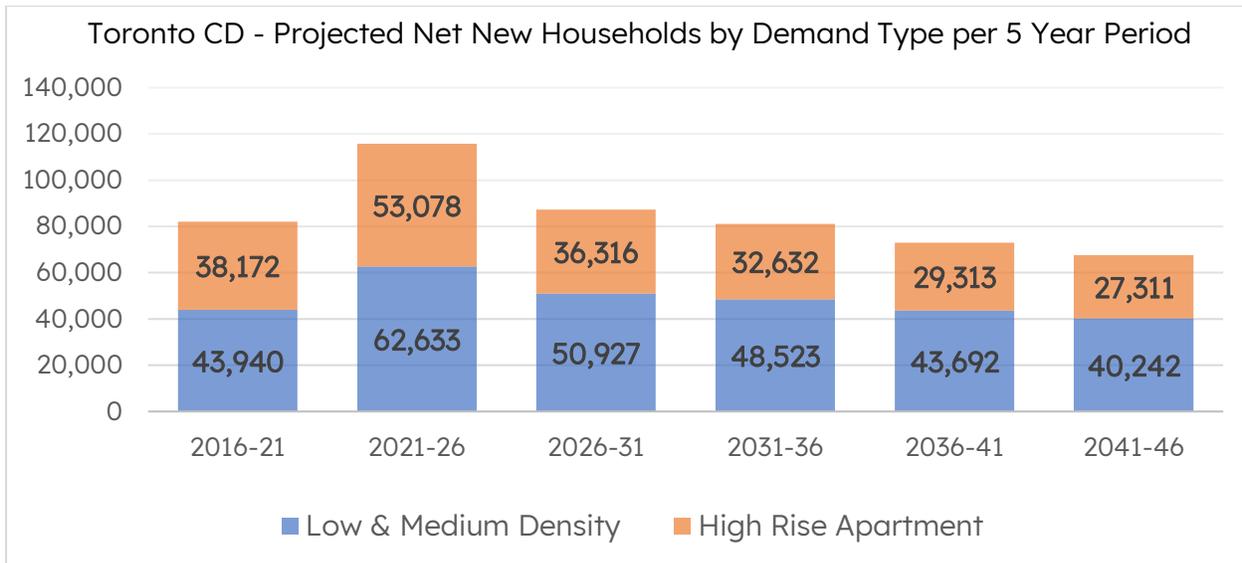
From 2021 to 2031, 195,101 new young families occupying low and medium density will be formed. This will be offset by 81,540 older families leaving existing low and medium-density housing.

Toronto CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	82,012	-38,072
2021-26	104,190	-41,556
2026-31	90,912	-39,984
2031-36	96,658	-48,135
2036-41	90,654	-46,962
2041-46	97,018	-56,776

---
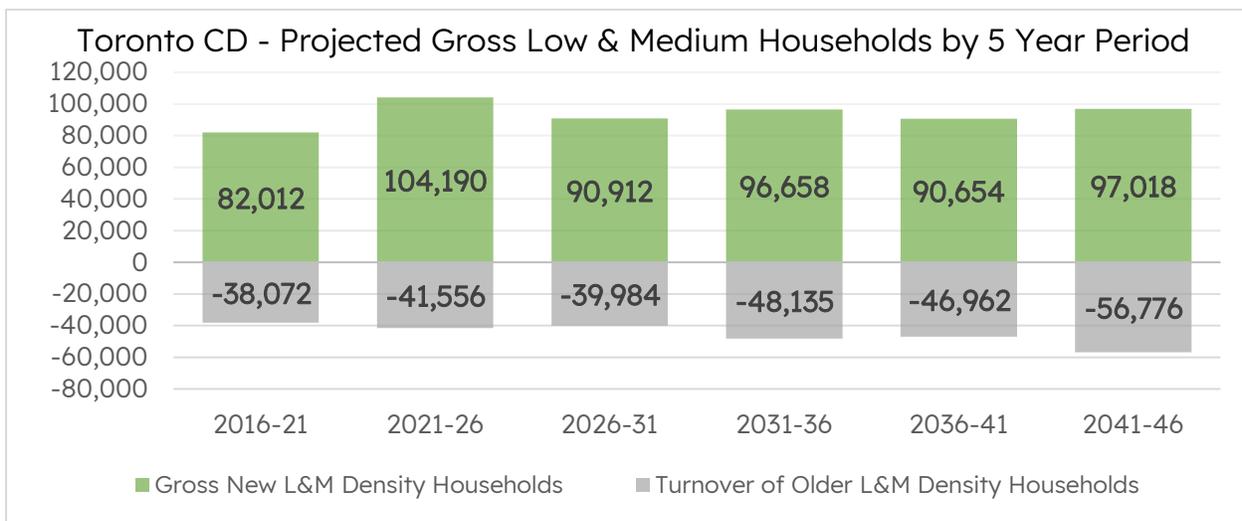
[45] This 202,954 figure for the number of net new households is higher than the 157,800 housing units Hemson (2020) is projecting will be built from 2021-31. Building at the lower rate forecasted by Hemson would cause Toronto's net intraprovincial migration losses, which were 35,486 in 2019-20 (Statistics Canada), to accelerate in future years. This is reflected in the difference between Hemson's population growth forecast for Toronto (253,000) vs. the Ministry of Finance's (469,159). This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

City of Toronto – Population Projection

The City of Toronto comprises the entire Toronto Census Division and is currently home to nearly three million residents. The Ontario Ministry of Finance projects that by 2046, that figure will increase to nearly four million.

Toronto CD - Population by Census Subdivision

Year	Population
2001	2,583,941
2006	2,608,508
2011	2,704,880
2016	2,819,399
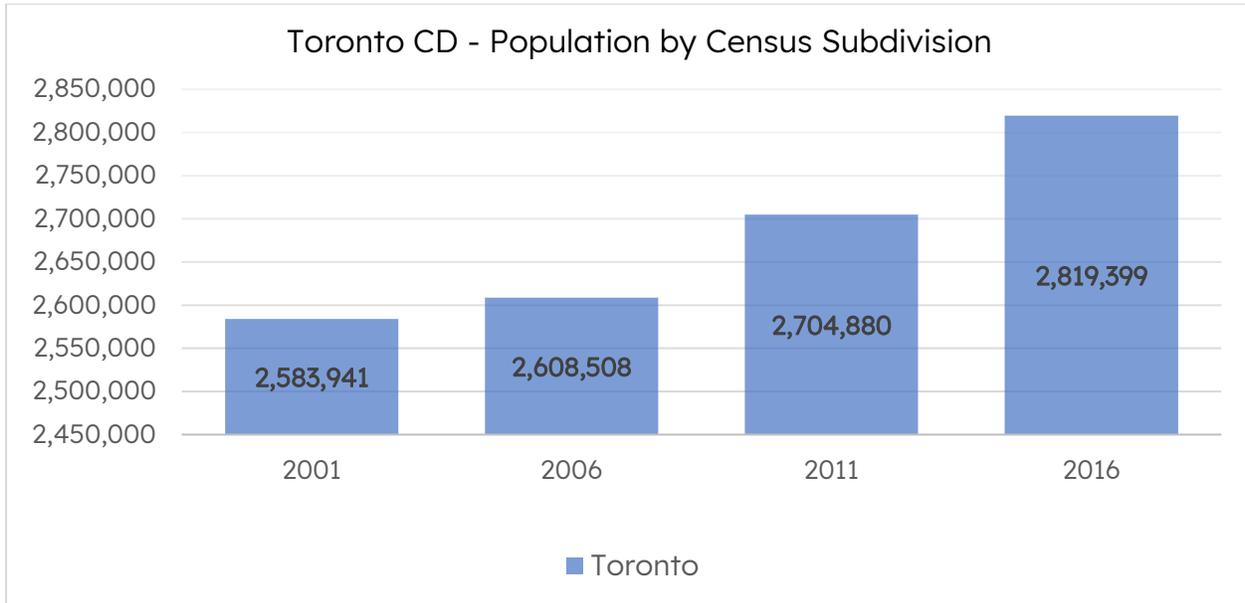
■ Toronto

Toronto has experienced robust population growth since 2006. The Ontario Ministry of Finance projects that the population will grow, on net, by a minimum of 30,000 persons per year, every year, through 2046.

Toronto CD - Population Growth Per Five Year Period

Period	Growth
2001-06	24,567
2006-11	96,372
2011-16	114,519
2016-21	172,046
2021-26	275,230
2026-31	193,929
2031-36	176,622
2036-41	162,416
2041-46	154,736

■ Population Growth (Actual)　■ Population Growth (Projected)
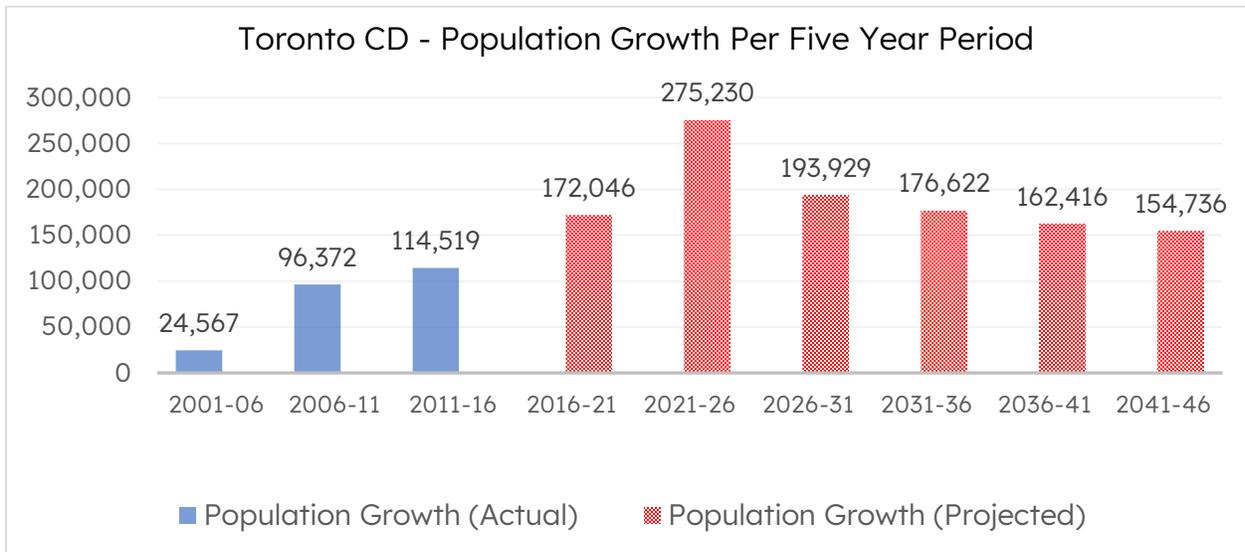
Durham Census Division – Household Projection

The Ontario Ministry of Finance projects Durham's population to grow by 107,991 persons over the next 10 years. It grew by 81,686 from 2006-16. Over the next 10 years, we project an additional 43,179 households[46], on net, living in Durham, occupying 5,018 high-rise apartment units and 38,162 low and medium density housing units, on net.

Durham CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	19,241	2,120
2021-26	19,008	2,484
2026-31	19,154	2,533
2031-36	18,787	2,444
2036-41	17,811	2,302
2041-46	16,767	1,825
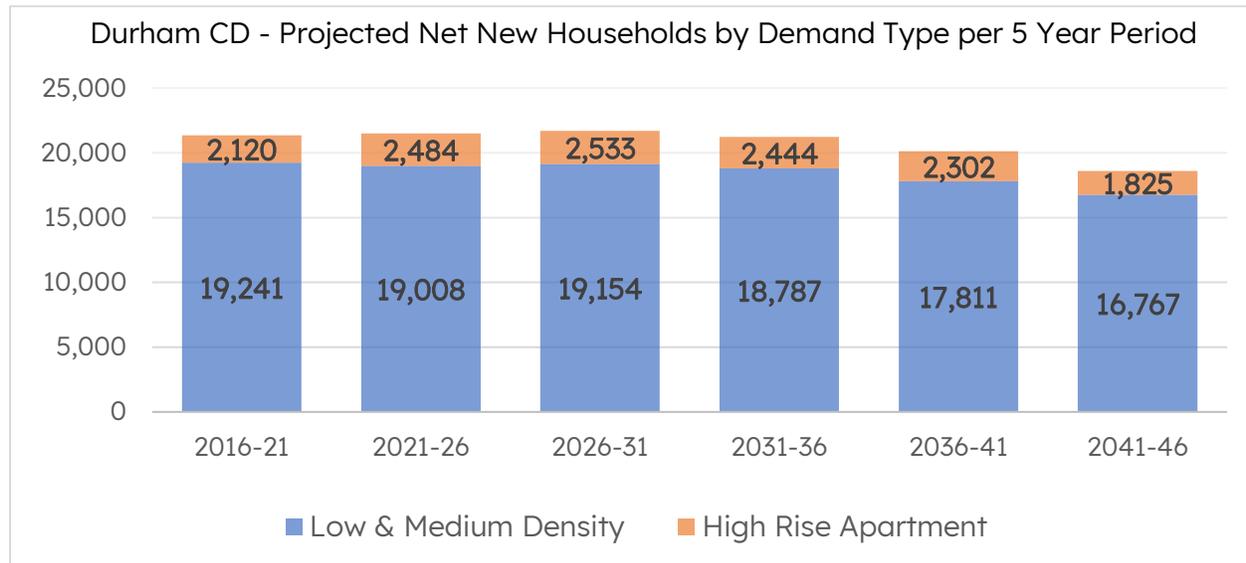
From 2021 to 2031, 65,833 new young families occupying low and medium density will be formed. This will be offset by 27,671 older families leaving existing low and medium-density housing.

Durham CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	28,866	-9,625
2021-26	32,950	-13,942
2026-31	32,883	-13,729
2031-36	36,171	-17,384
2036-41	35,083	-17,272
2041-46	37,851	-21,084

---
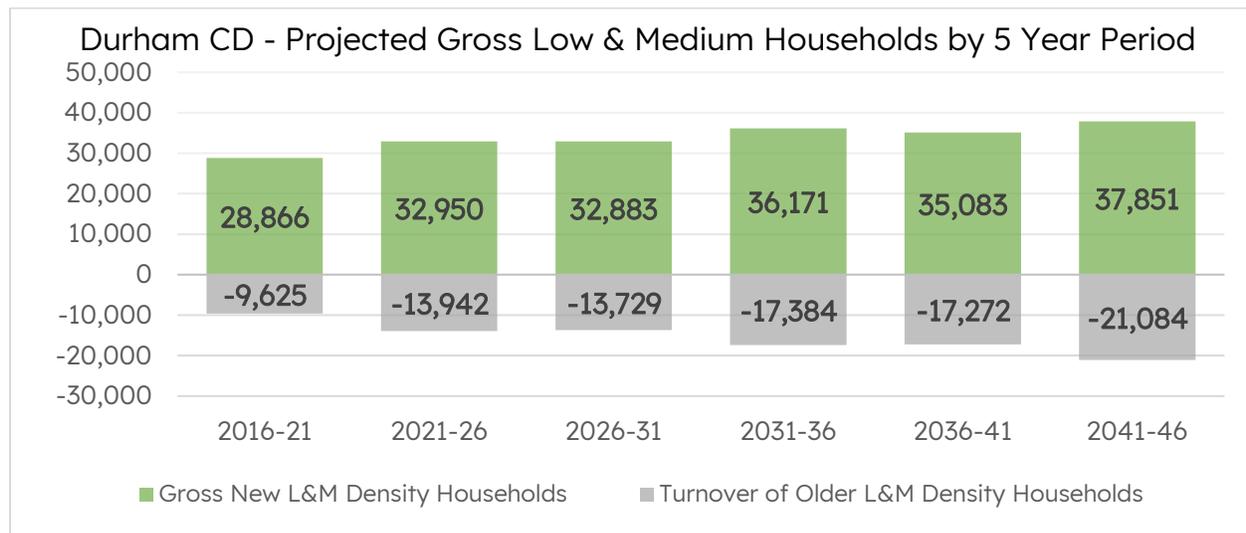
[46] This household formation projection is based on the 2021-31 population increase of 107,991 projected by the Ontario Ministry of Finance. If that population increase is higher, such as the 167,000 forecasted by Hemson (2020), then the number of net new households will be proportionately larger. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Durham Census Division – Population Projection

Durham Census Division is comprised of the following nine Census Subdivisions: The cities of Oshawa and Pickering, the towns of Whitby and Ajax, the municipality of Clarington, the townships of Scugog, Uxbridge, and Brock as well as the Mississaugas of Scugog Island. During the last two decades, Durham has been one of the fastest-growing places in Canada, thanks to an influx of young families from other parts of the GTA.

Durham CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	214,703	226,715	233,380	245,465
Ajax	77,037	94,469	113,256	123,655
Whitby	91,349	116,127	125,762	132,268
Oshawa	144,530	146,993	154,171	164,602

Legend: ■ Oshawa ■ Whitby ■ Ajax ■ Rest of Census Division
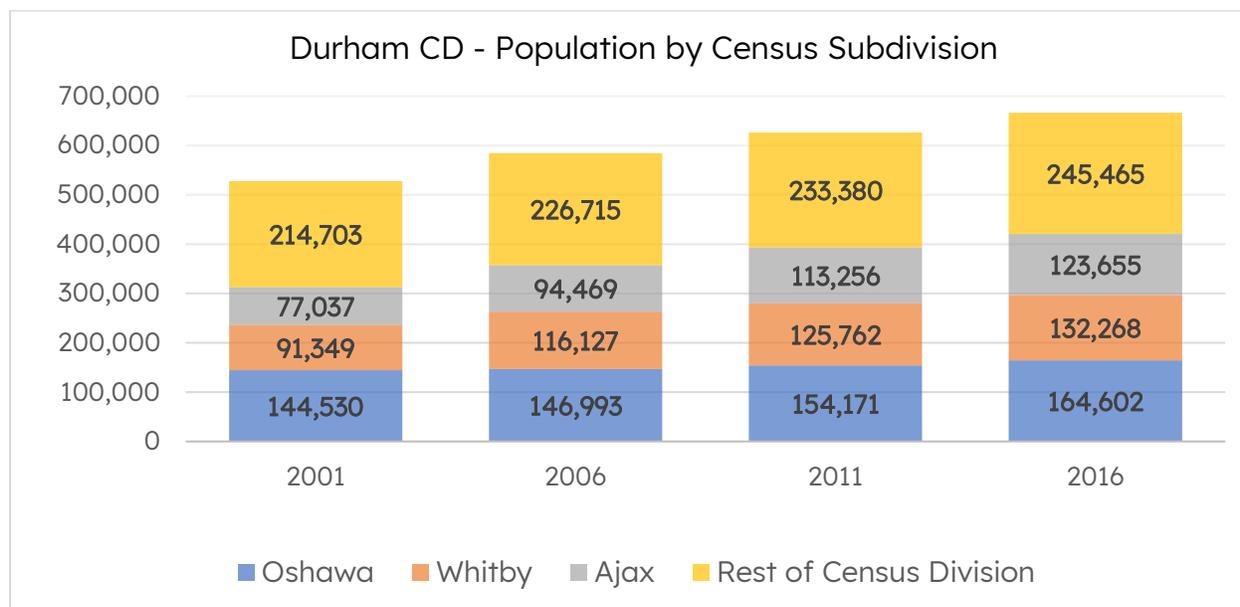
In absolute terms, the Ontario Ministry of Finance projects growth in Durham to be at the levels experienced in 2001-06, where roughly 10,000 people were added to the Census Division's population each year.
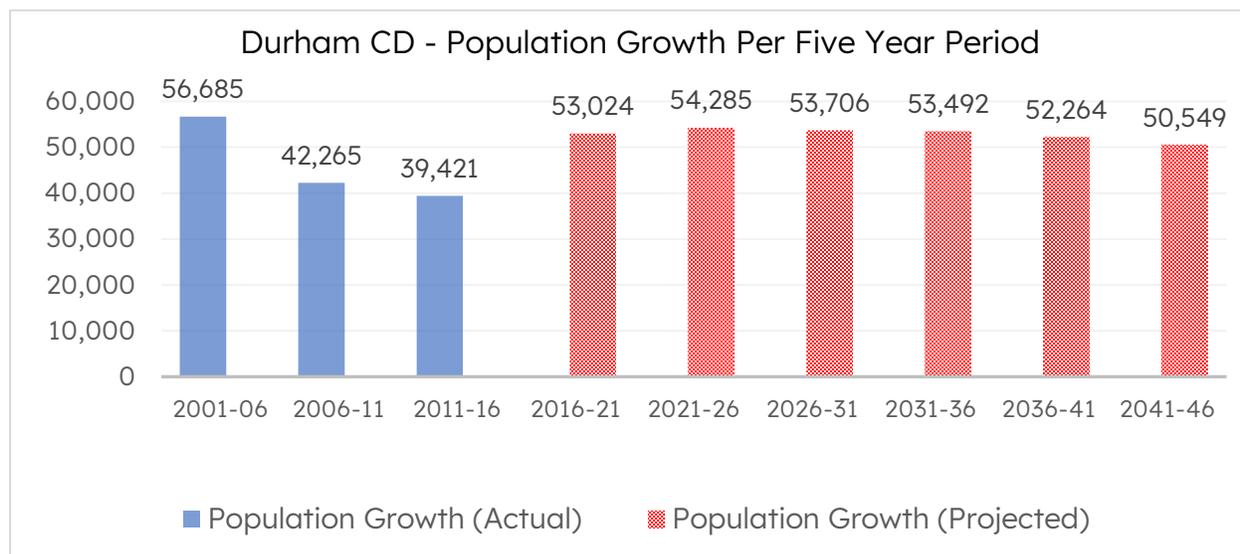
Durham CD - Population Growth Per Five Year Period

Period	Value
2001-06	56,685
2006-11	42,265
2011-16	39,421
2016-21	53,024
2021-26	54,285
2026-31	53,706
2031-36	53,492
2036-41	52,264
2041-46	50,549

Legend: ■ Population Growth (Actual) ▨ Population Growth (Projected)

Halton Census Division – Household Projection

The Ontario Ministry of Finance projects Halton's population to grow by 130,538 persons over the next 10 years. It grew by 107,444 from 2006-16. Over the next 10 years, we project an additional 49,661 households[47], on net, living in Halton, occupying 8,084 high-rise apartment units and 41,577 low and medium density housing units, on net.

Halton CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	17,325	3,346
2021-26	19,903	4,010
2026-31	21,673	4,074
2031-36	22,079	4,175
2036-41	21,875	4,068
2041-46	21,238	3,713
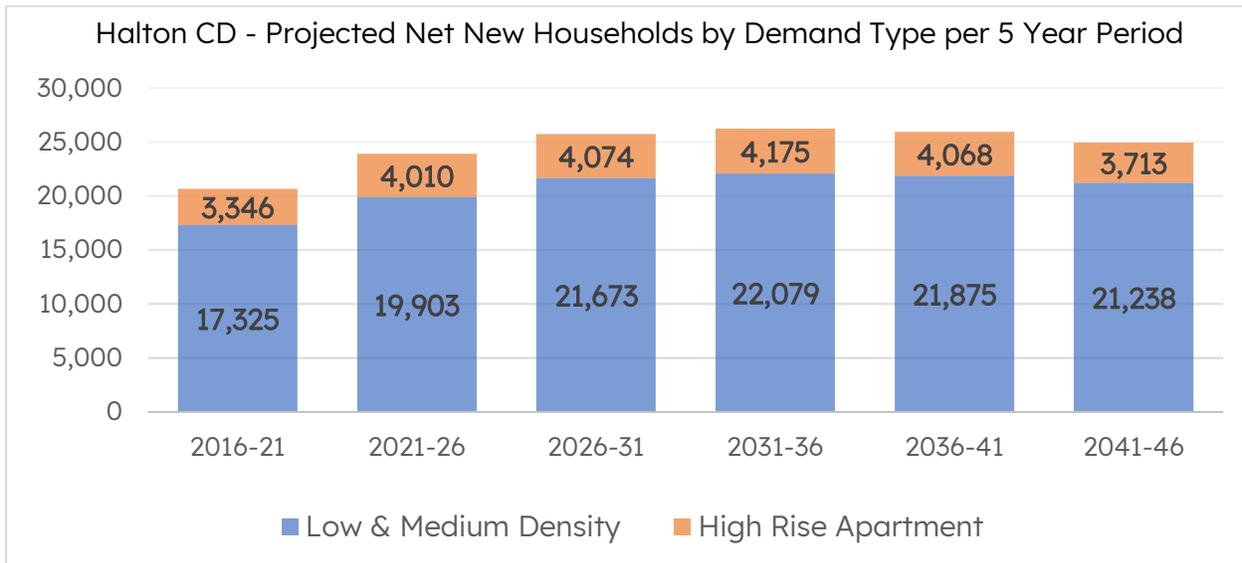
From 2021 to 2031, 62,916 new young families occupying low and medium density will be formed. This will be offset by 21,340 older families leaving existing low and medium-density housing.

Halton CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	23,662	-6,336
2021-26	31,034	-11,130
2026-31	31,883	-10,210
2031-36	36,777	-14,698
2036-41	35,831	-13,956
2041-46	39,387	-18,149

---
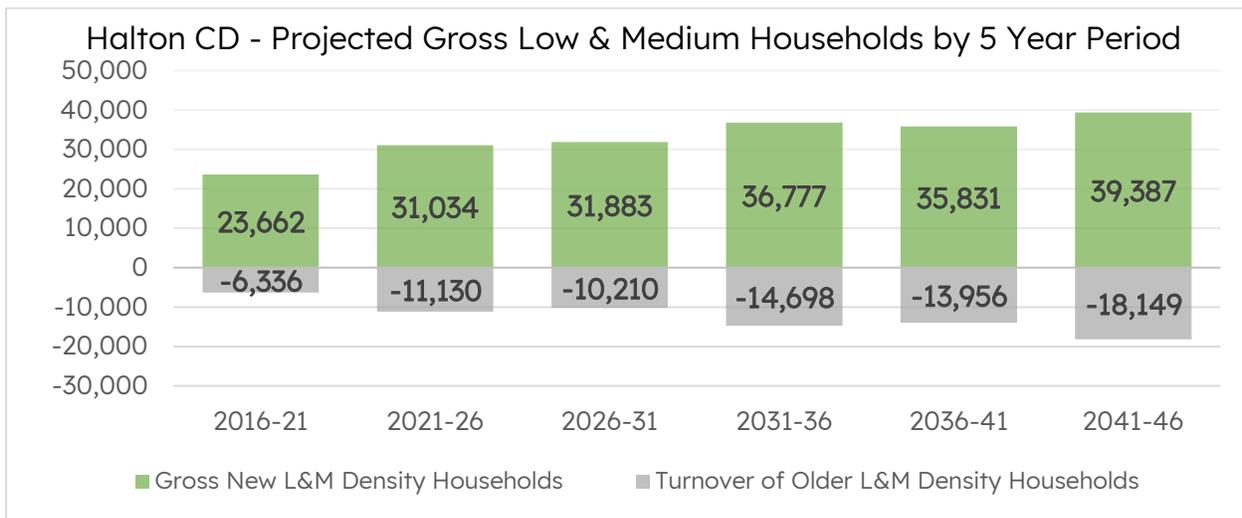
[47] This household formation projection is based on the 2021-31 population increase of 130,538 projected by the Ontario Ministry of Finance. If that population increase is higher, such as the 149,000 forecasted by Hemson (2020), then the number of net new households will be proportionately larger. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Halton Census Division – Population Projection

Halton Census Division is comprised of four Census Subdivisions: The city of Burlington and the towns of Oakville, Milton, and Halton Hills. Milton's population more than tripled between 2001 and 2016, while the other three communities in the Census Division experienced more modest, yet still substantial, growth.

Halton CD - Population by Census Subdivision

Year	Oakville	Burlington	Milton	Halton Hills
2001	150,692	156,844	33,156	50,258
2006	172,257	170,791	57,070	57,550
2011	187,661	180,868	87,891	60,633
2016	199,505	188,387	114,276	62,944
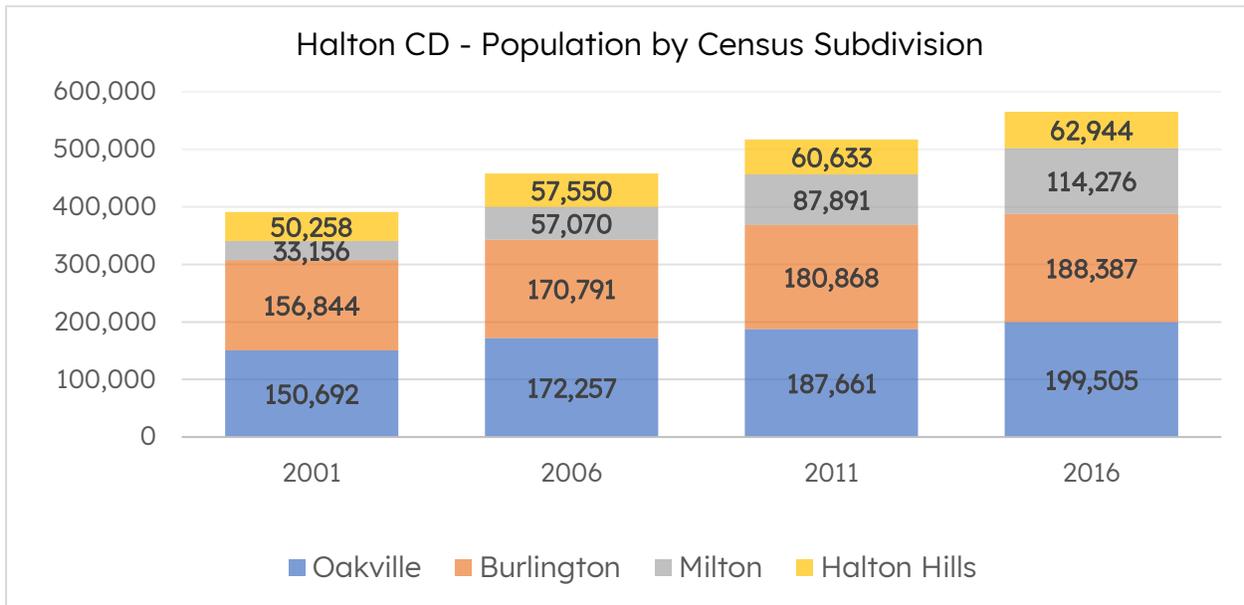
Like in Durham, the Ontario Ministry of Finance projects growth in Halton, in absolute terms, to be at the levels experienced in 2001-06, where 12,000 to 14,000 people were added to the Census Division's population each year.

Halton CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	66,718 (Actual)
2006-11	59,385 (Actual)
2011-16	48,059 (Actual)
2016-21	53,352 (Projected)
2021-26	64,710 (Projected)
2026-31	65,828 (Projected)
2031-36	68,681 (Projected)
2036-41	70,806 (Projected)
2041-46	70,765 (Projected)
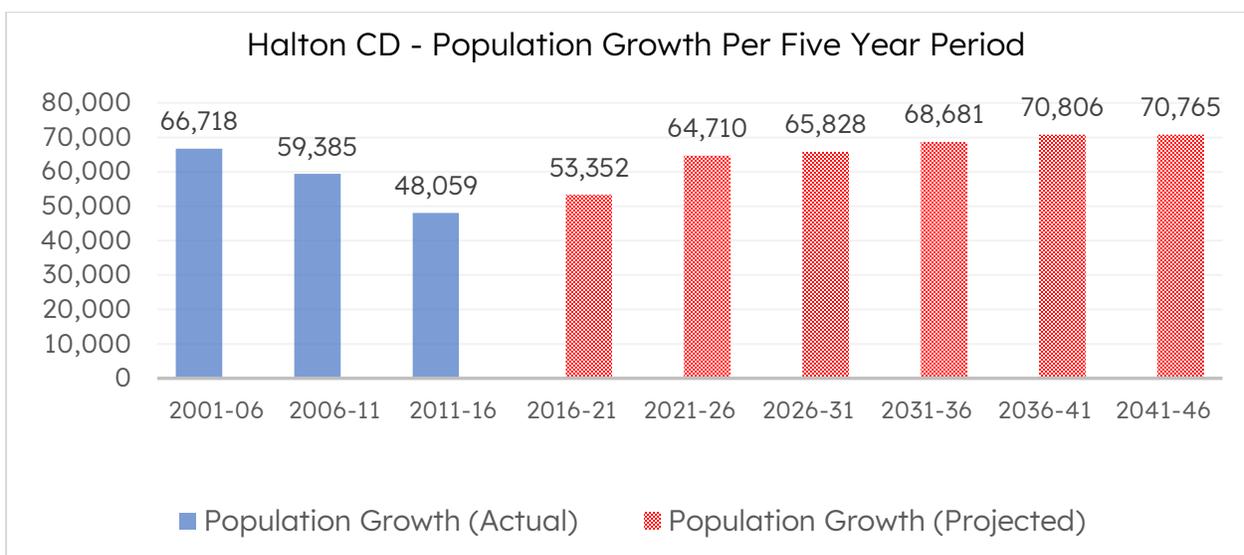
Peel Census Division – Household Projection

The Ontario Ministry of Finance projects Peel's population to grow by 377,448 persons over the next 10 years. It grew by 220,273 from 2006-16. Over the next 10 years, we project an additional 115,382 households[48], on net, living in Peel.

Peel CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	34,287	10,754
2021-26	45,863	13,710
2026-31	43,629	12,180
2031-36	43,291	12,118
2036-41	42,063	11,575
2041-46	41,078	10,878
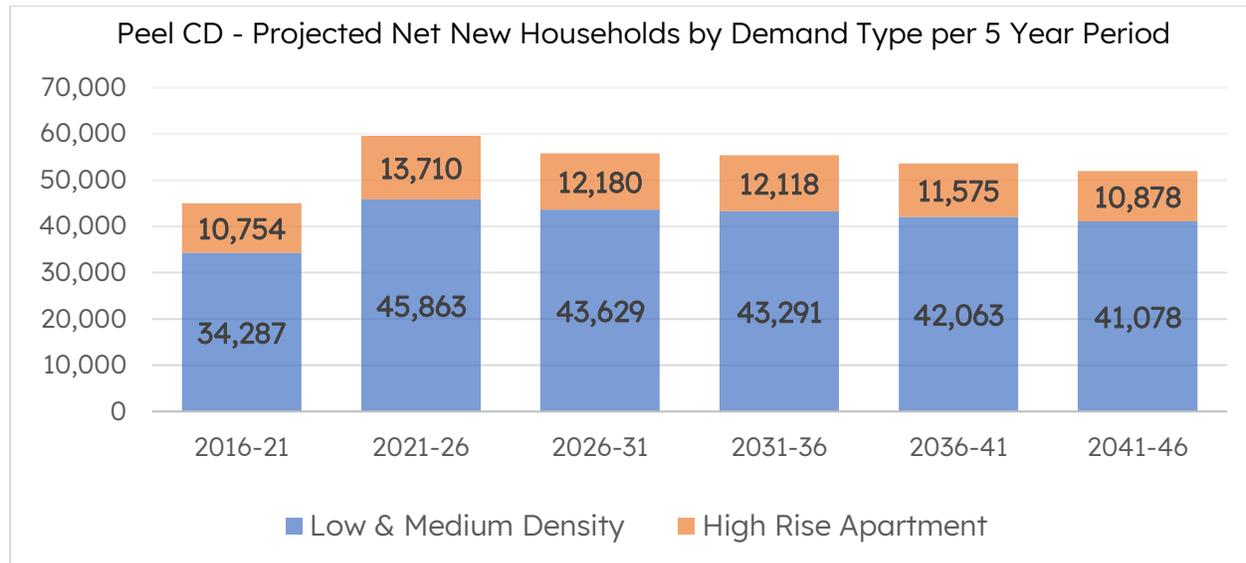
From 2021 to 2031, 139,037 new young families occupying low and medium density will be formed. This will be offset by 49,545 older families leaving existing low and medium-density housing.

Peel CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	51,810	-17,523
2021-26	70,881	-25,018
2026-31	68,156	-24,527
2031-36	75,570	-32,279
2036-41	73,025	-30,962
2041-46	79,439	-38,361

---
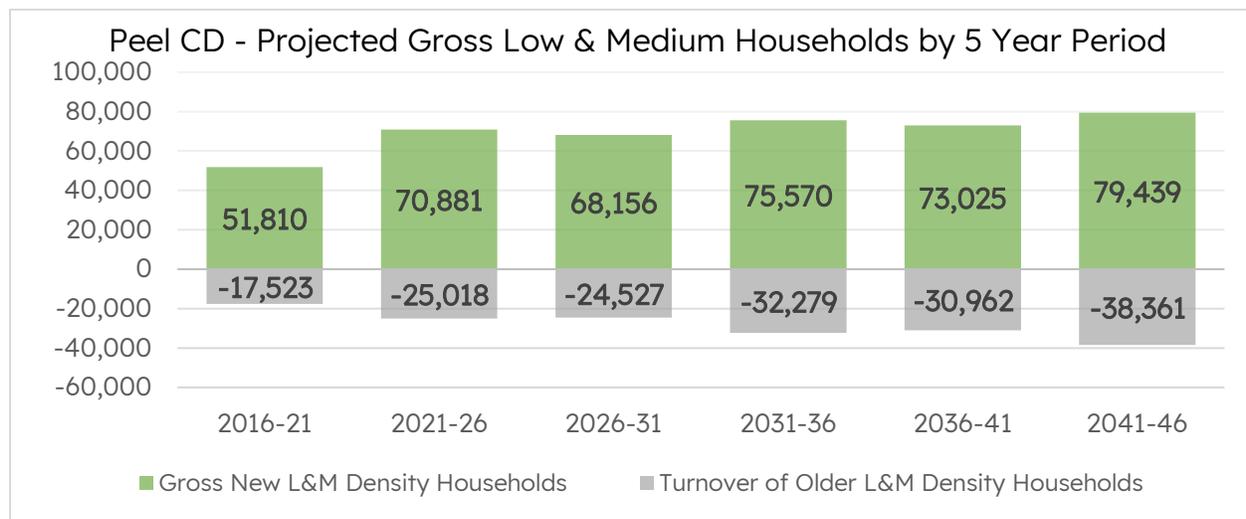
[48] This 115,382 figure for the number of net new households is higher than the 102,100 housing units Hemson (2020) is projecting will be built from 2021-31. Building at the lower rate forecasted by Hemson would cause Peel's net intraprovincial migration losses, which were 24,699 in 2019-20 (Statistics Canada), to accelerate in future years. This is reflected in the difference between Hemson's population growth forecast for Peel (250,000) vs. the Ministry of Finance's (377,448). This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Peel Census Division – Population Projection

Peel contains three communities: Mississauga, Brampton, and Caledon. The majority of the Census Division's population growth from 2001 to 2016 occurred in Brampton, with Mississauga's population growth cooling between 2011 and 2016.

Peel CD - Population by Census Subdivision

Year	Mississauga	Brampton	Caledon
2001	638,254	341,420	52,632
2006	697,442	455,821	59,426
2011	735,433	542,442	61,137
2016	746,352	617,571	69,039
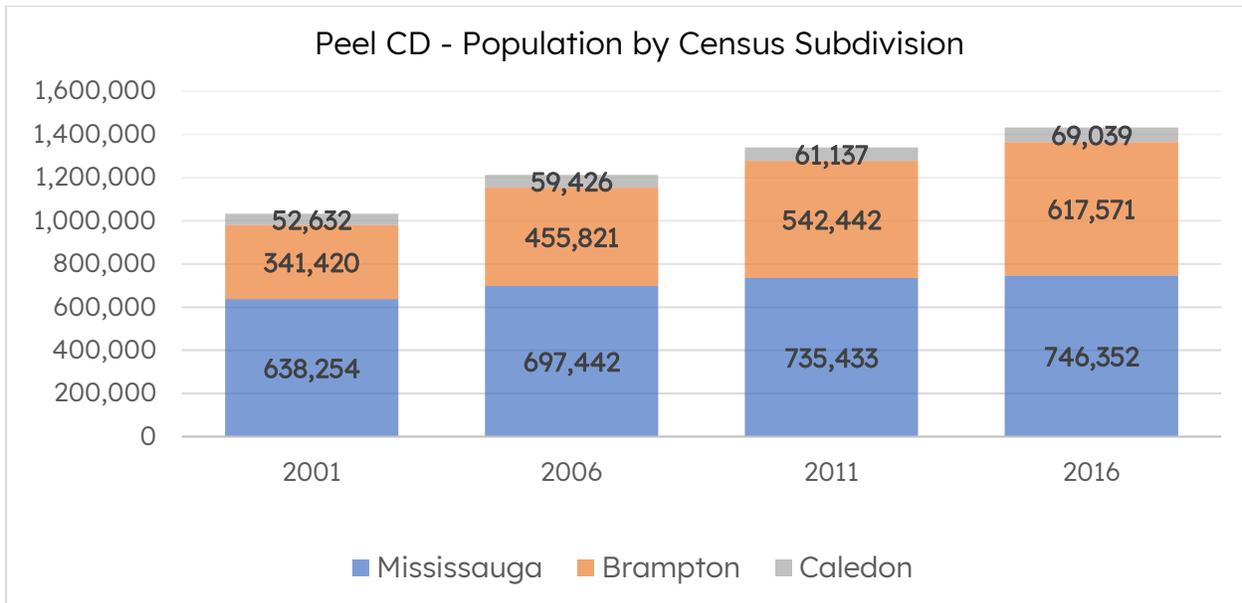
Thanks in part to an increase in the number of international students, the rate of population growth, which had been slowing, rebounded starting in 2021. The Ontario Ministry of Finance projects continued accelerating growth from international sources from 2021-26, before returning to the high (absolute) levels experienced in 2001-06.
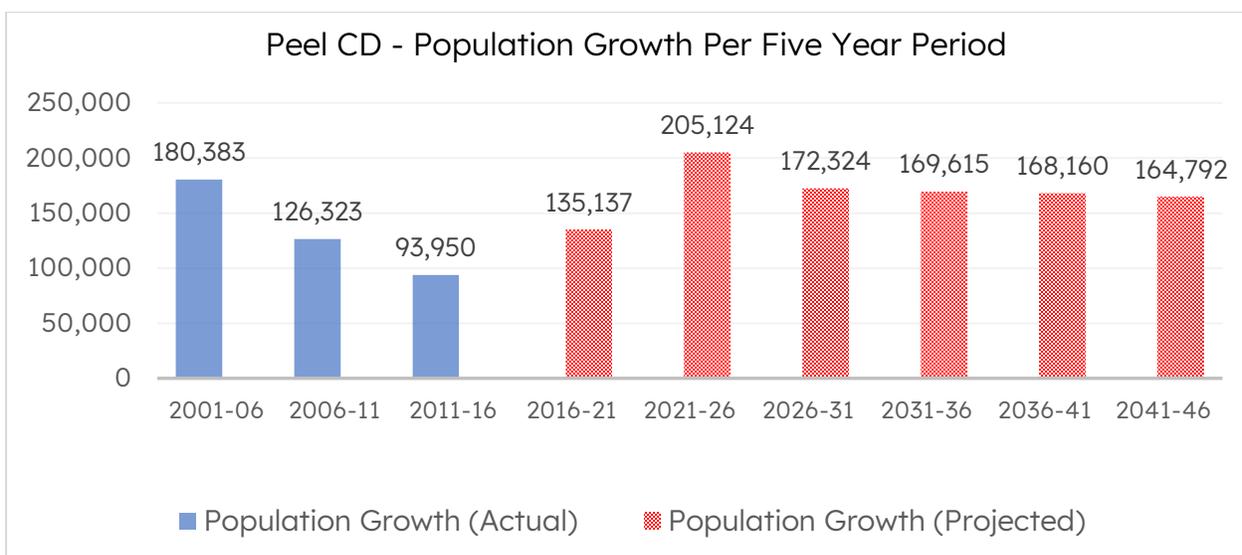
Peel CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	180,383	
2006-11	126,323	
2011-16	93,950	
2016-21		135,137
2021-26		205,124
2026-31		172,324
2031-36		169,615
2036-41		168,160
2041-46		164,792

York Census Division – Household Projection

The Ontario Ministry of Finance projects York's population to grow by 170,688 persons over the next 10 years. It grew by 212,793 from 2006-16. Over the next 10 years, we project an additional 62,268 households[49], on net, living in York, occupying 11,027 high rise apartment units and 51,241 low and medium density housing units, on net.

York CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	24,534	4,678
2021-26	25,345	5,606
2026-31	25,895	5,422
2031-36	24,715	5,263
2036-41	23,749	4,756
2041-46	22,337	4,016
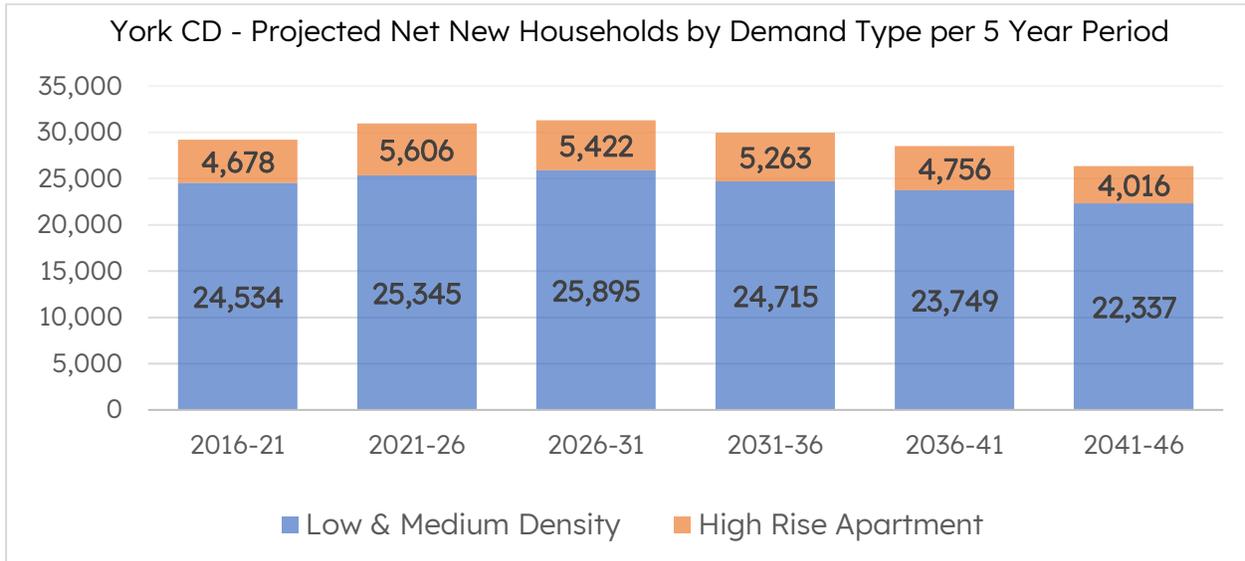
From 2021 to 2031, 96,763 new young families occupying low and medium density will be formed. This will be offset by 45,253 older families leaving existing low and medium-density housing.

York CD - Projected Gross Low & Medium Households by 5 Year Period

| Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	37,590	-13,056
2021-26	48,299	-22,953
2026-31	48,465	-22,569
2031-36	55,048	-30,333
2036-41	52,600	-28,852
2041-46	57,390	-35,053

---
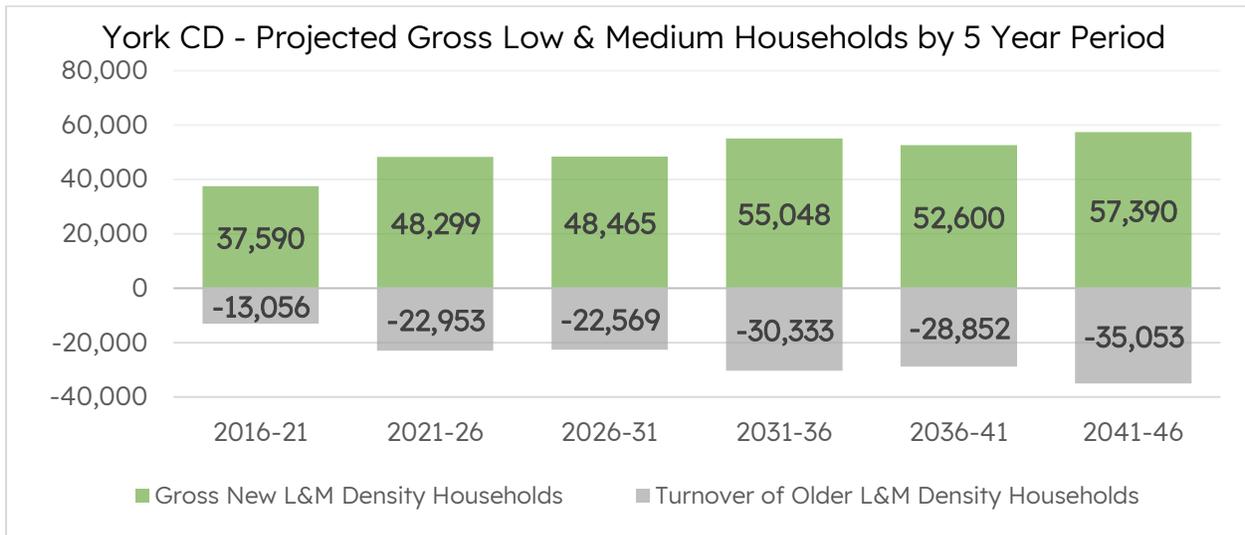
[49] This household formation projection is based on the 2021-31 population increase of 170,688 projected by the Ontario Ministry of Finance. If that population increase is higher, such as the 247,000 forecasted by Hemson (2020), then the number of net new households will be proportionately larger. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

York Census Division – Population Projection

York Census Division contains the following ten Subdivisions: The cities of Markham and Vaughan, the towns of Richmond Hill, Newmarket, Aurora, Whitchurch-Stouffville, Georgina, and East Gwillimbury, the township of King as well as the Chippewas of Georgina Island First Nation. In absolute terms York experienced rapid growth from 2001-16, though the rate of population growth slowed over time.

York CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	215,214	238,732	265,101	288,910
Richmond Hill	138,188	170,220	191,354	200,849
Vaugan	191,242	249,697	297,787	315,892
Markham	218,151	273,417	311,282	339,208

Legend: ■ Markham ■ Vaugan ■ Richmond Hill ■ Rest of Census Division
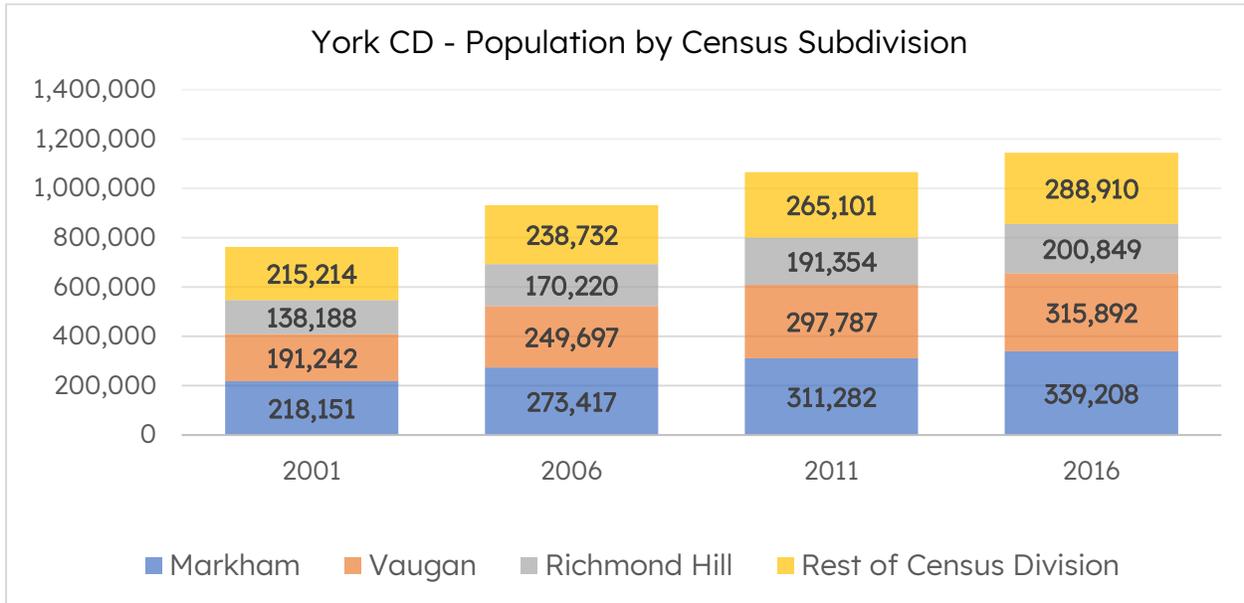
Unlike much of Southern Ontario, the Ministry of Finance projects York to have grown slower in 2016-21 than it did in 2011-16. The Ministry is projecting population growth, in absolute terms, to return to 2011-16 levels, well below those experienced at the beginning of the 21st century.

York CD - Population Growth Per Five Year Period

Period	Value
2001-06	169,271
2006-11	133,458
2011-16	79,335
2016-21	62,173
2021-26	87,637
2026-31	83,051
2031-36	83,645
2036-41	82,764
2041-46	80,149

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)
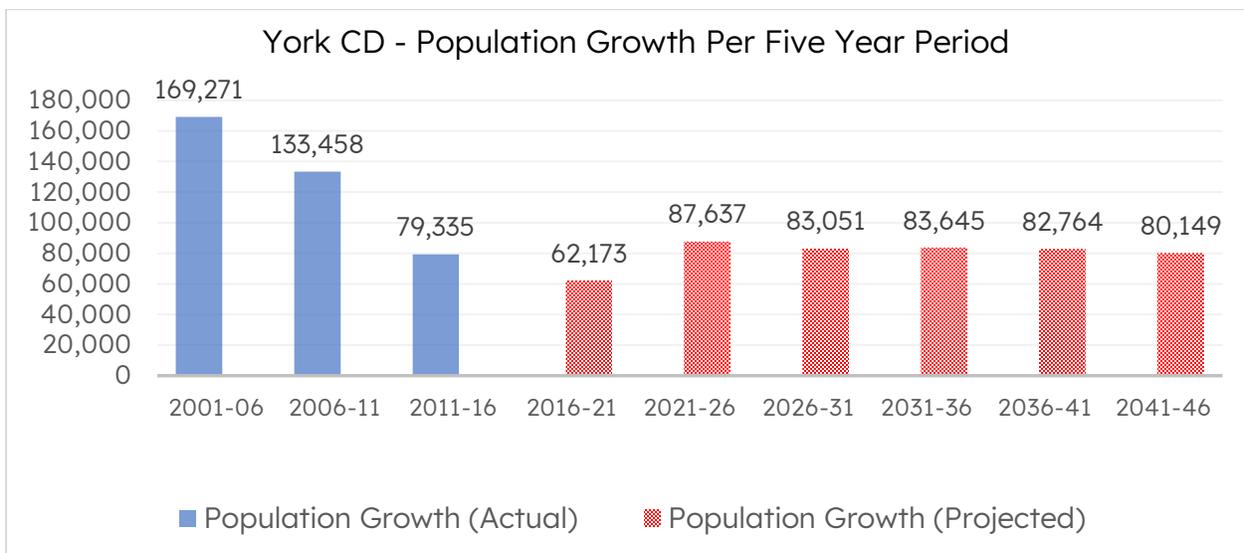
Central Ontario – Summary of the Next 10 Years

In the next ten years, the 13 Census Divisions that comprise central Ontario will see their combined populations grow by 514,355 people, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by 212,306 between 2021 and 2031. Of these, 190,961 are households that would typically occupy low and medium-density housing, while an additional 21,345 would occupy high-rise apartments (of 5 or more storeys).

CD#	CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
6	Brant	18,583	8,055	943	7,112
7	Dufferin	15,301	5,821	252	5,569
8	Haldimand-Norfolk	16,177	6,156	125	6,031
9	Haliburton	2,164	1,190	0	1,190
10	Hamilton	76,972	33,543	6,142	27,402
11	Muskoka	7,830	3,880	96	3,784
12	Niagara	63,856	26,123	2,253	23,869
13	Northumberland	9,562	4,713	210	4,504
14	Peterborough	15,400	6,601	505	6,096
15	Simcoe	98,360	41,692	2,235	39,457
16	Kawartha Lakes	10,472	4,771	216	4,555
17	Waterloo	130,347	48,865	6,677	42,188
18	Wellington	49,331	20,895	1,691	19,204
	TOTAL	**514,355**	**212,306**	**21,345**	**190,961**

Over the next ten years, central Ontario will have 331,418 new families formed that will have a 'head of household' currently under the age of 55. This will be offset by a reduction in 119,112 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 311,196 new young households in low and medium housing, which will be offset by 120,234 older households leaving this housing type, turning these units over to younger families.

| Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	20,223	311,196	331,418
Net New Households (55+)	1,122	-120,234	-119,112
Total Net New	21,345	190,961	212,306

Brant Census Division – Household Projection

The Ontario Ministry of Finance projects Brant's population to grow by 18,583 persons over the next 10 years. It grew by 8,447 from 2006-16. Over the next 10 years, we project an additional 8,055 households[50], on net, living in Brant, occupying 943 high rise apartment units and 7,112 low and medium density housing units, on net.

**Brant CD - Projected Net New Households by Demand Type per 5 Year Period**

| Period	Low & Medium Density	High Rise Apartment
2016-21	3,574	399
2021-26	3,615	473
2026-31	3,497	470
2031-36	3,417	412
2036-41	3,255	376
2041-46	3,075	297
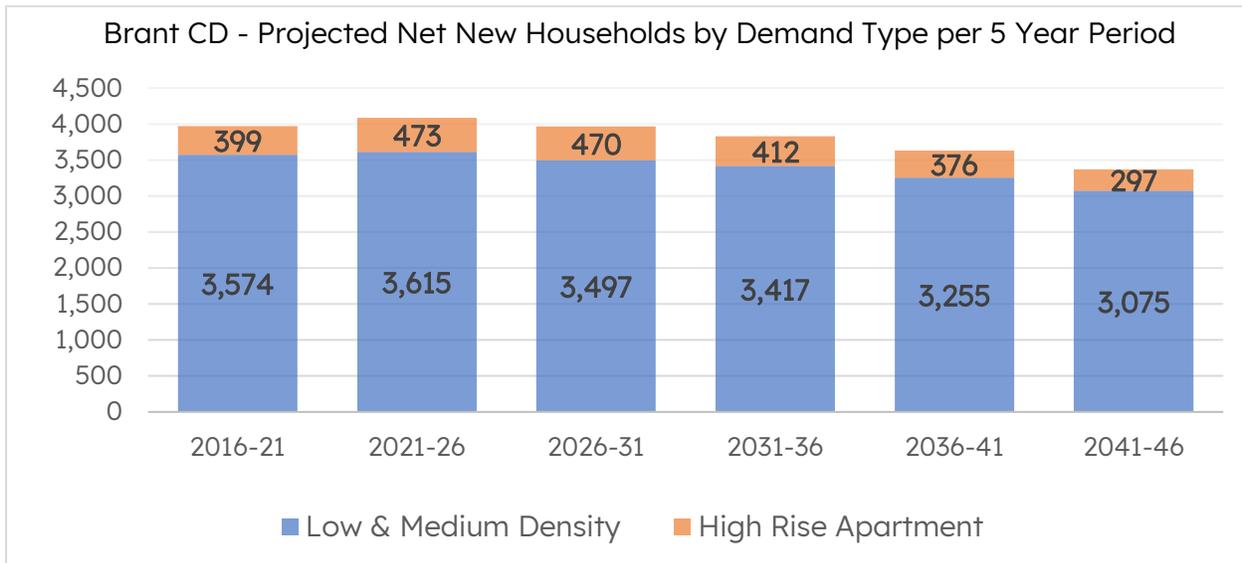
From 2021 to 2031, 12,826 new young families occupying low and medium density will be formed. This will be offset by 5,713 older families leaving existing low and medium-density housing. Over time the number of older households "turning over" will grow faster than the number of new younger households.

Brant CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	6,145	-2,571
2021-26	6,448	-2,833
2026-31	6,378	-2,881
2031-36	6,953	-3,535
2036-41	6,973	-3,718
2041-46	7,412	-4,337
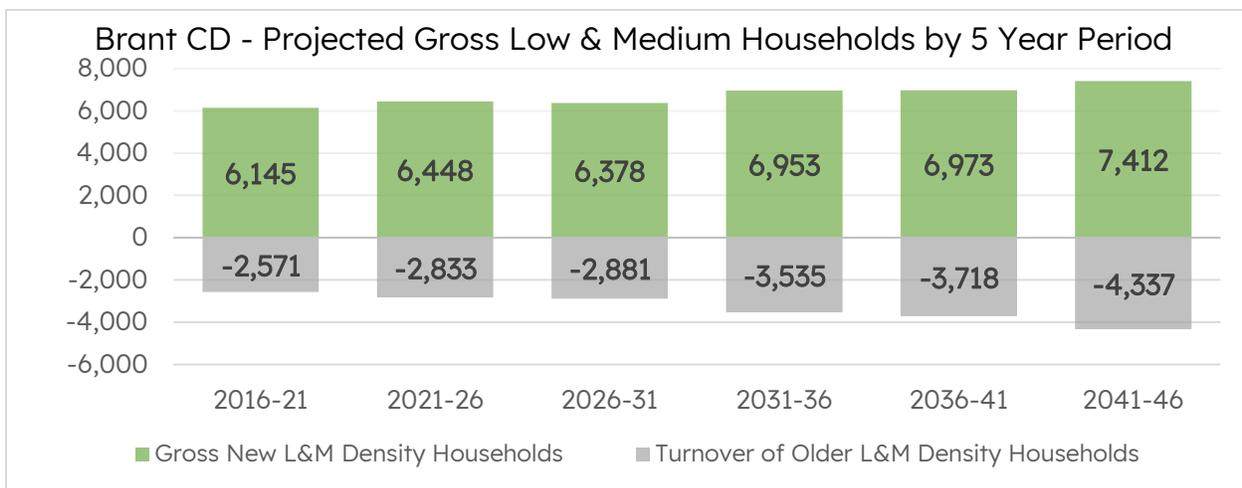
[50] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Brant Census Division – Population Projection

Brant Census Division contains the cities of Brantford and Brant, along with Six Nations (Part) 40 and New Credit (Part) 40A, which was home to 626 residents in 2016 (not visible on graph).

Brant CD - Population by Census Subdivision

Year	Brantford	Brant	Six Nations (Part) 40
2001	89,863	32,894	5,764
2006	93,692	35,698	6,115
2011	96,442	36,605	6,362
2016	100,468	37,701	5,670

Legend: Brantford, Brant, Six Nations (Part) 40, New Credit (Part) 40A
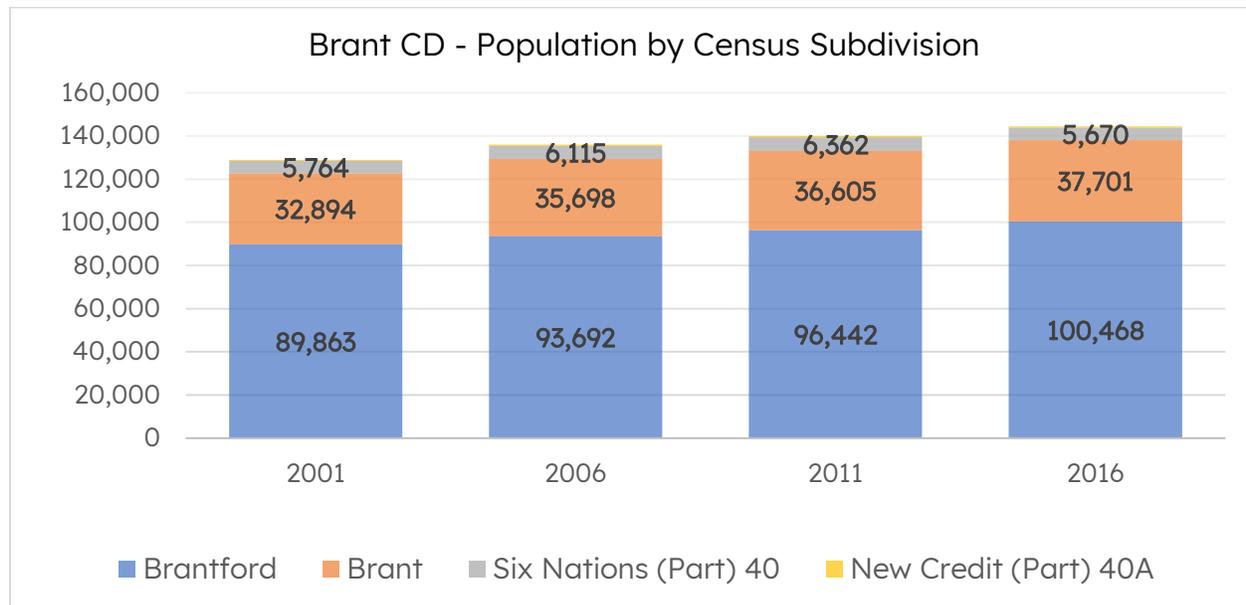
Brant experienced rapid population growth, relative to historic averages, in 2016-21 thanks to an influx of young families from the GTA, along with increased numbers of international migrants. The Ontario Ministry of Finance projects that Brant Census Division's population will continue to rise by just under 2,000 residents, on net, every year for the next 25 years.
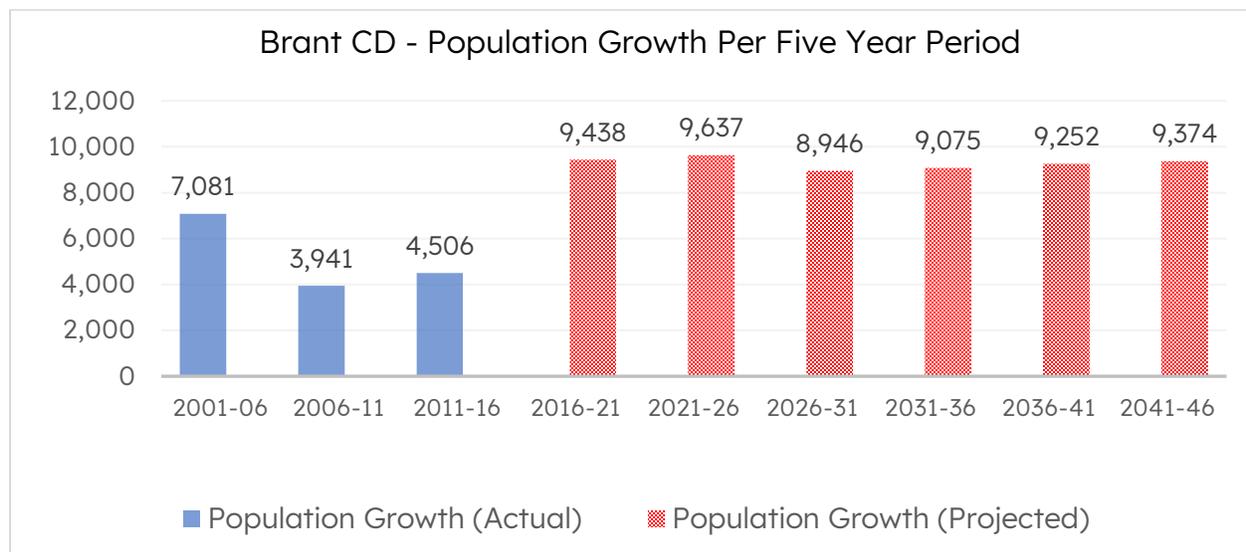
Brant CD - Population Growth Per Five Year Period

Period	Value
2001-06	7,081
2006-11	3,941
2011-16	4,506
2016-21	9,438
2021-26	9,637
2026-31	8,946
2031-36	9,075
2036-41	9,252
2041-46	9,374

Legend: Population Growth (Actual), Population Growth (Projected)

Dufferin Census Division – Household Projection

The Ontario Ministry of Finance projects Dufferin's population to grow by 15,301 persons over the next 10 years. It grew by 7,240 from 2006-16. Over the next 10 years, we project an additional 5,821 households[51], on net, living in Dufferin, occupying 252 high rise apartment units and 5,569 low and medium density housing units, on net.

Dufferin CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,241	77
2021-26	2,760	118
2026-31	2,808	133
2031-36	2,745	144
2036-41	2,642	147
2041-46	2,497	114
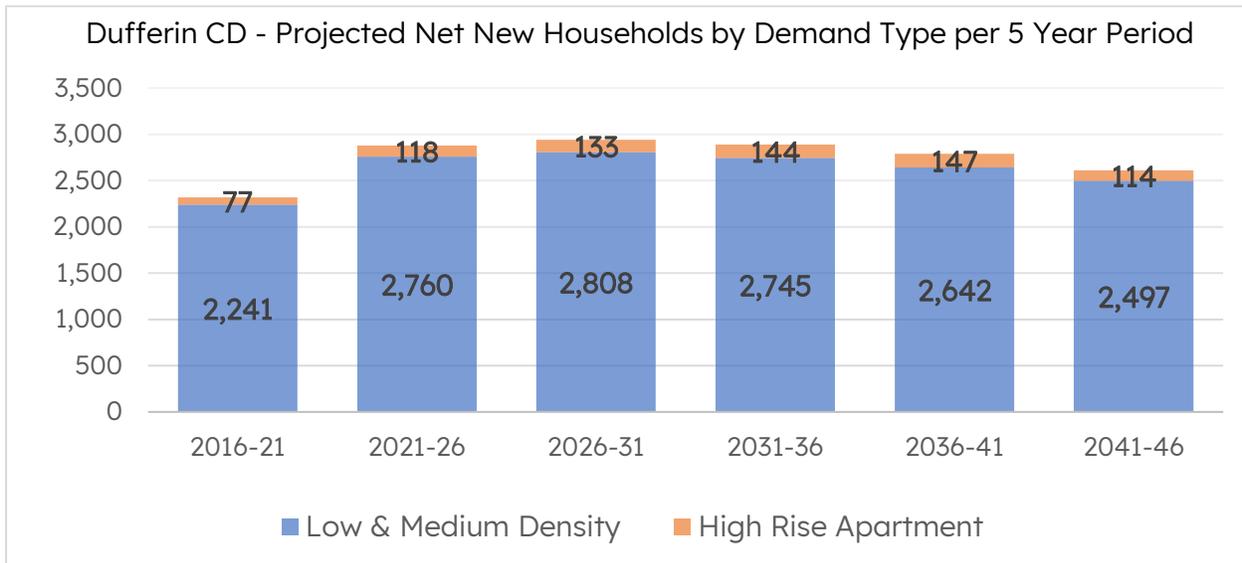
From 2021 to 2031, 8,051 new young families occupying low and medium density will be formed. This will be offset by 2,482 older families leaving existing low and medium-density housing.

Dufferin CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,068	-826
2021-26	4,100	-1,340
2026-31	3,951	-1,143
2031-36	4,600	-1,855
2036-41	4,282	-1,640
2041-46	4,871	-2,374

---
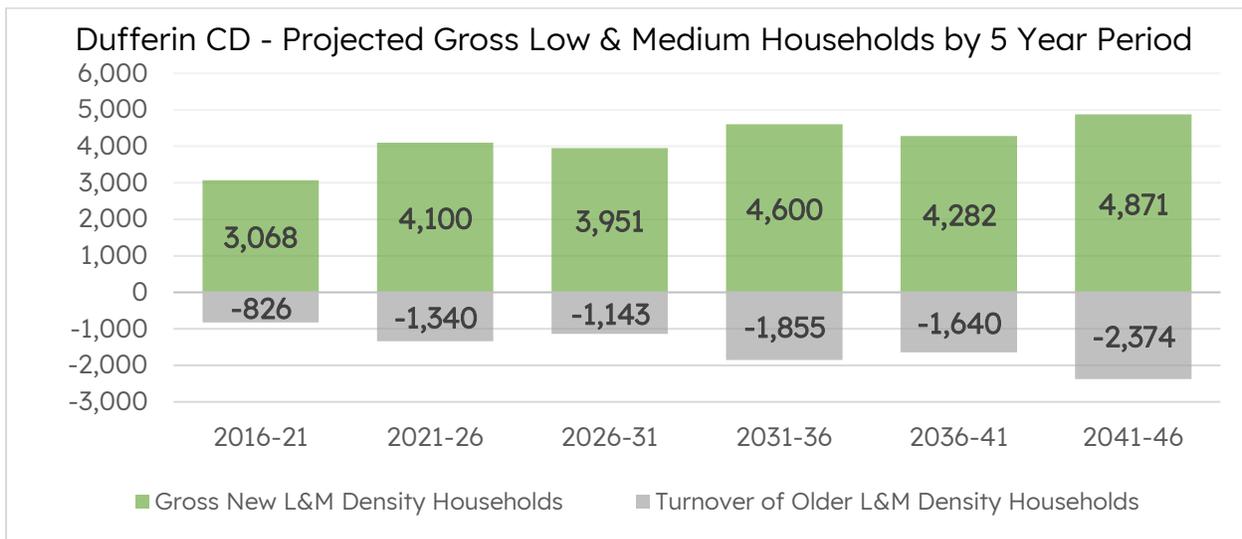
[51] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Dufferin Census Division – Population Projection

Dufferin Census Division is comprised of four towns: Orangeville, Mono, Shelburne, and Grand Valley, and four townships: Amaranth, Mulmur, Melancthon, and East Garafraxa. Shelburne, in particular, has been growing rapidly, nearly doubling in population between 2001 and 2016.

Dufferin CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	15,190	15,816	15,901	16,600
Shelburne	4,389	5,358	6,076	8,468
Mono	7,158	7,306	7,732	8,893
Orangeville	26,353	27,991	28,810	29,750

Legend: ■ Orangeville ■ Mono ■ Shelburne ■ Rest of Census Division
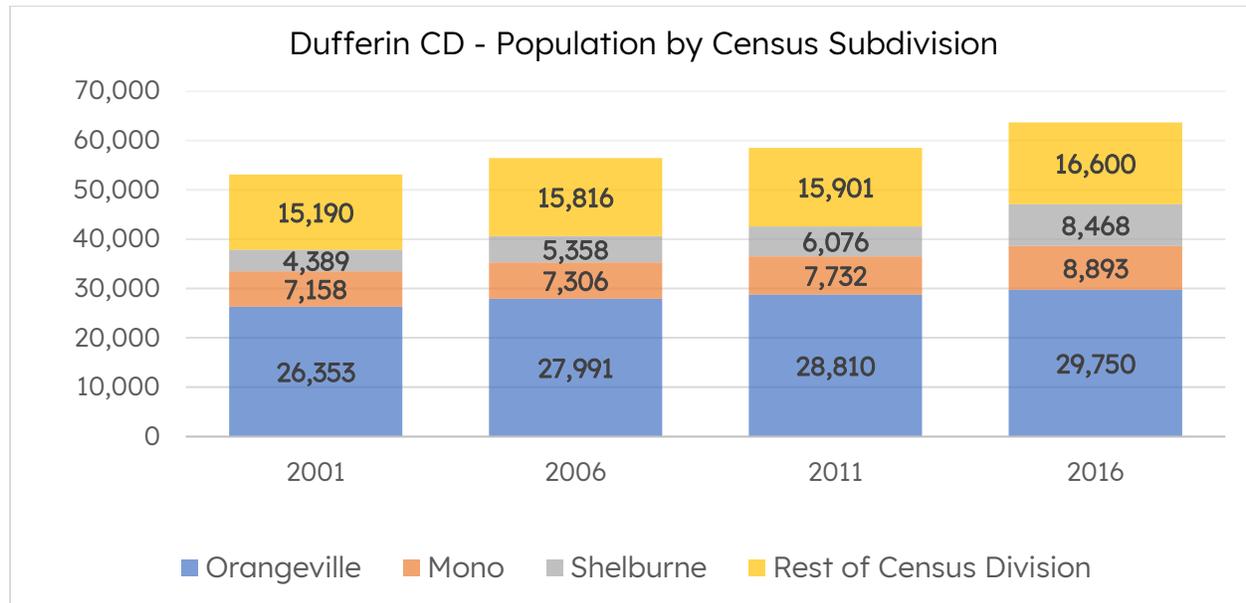
The Ontario Ministry of Finance projects that Dufferin will experience accelerated population growth starting in 2021-26, almost certainly due to an influx of families from the Greater Toronto Area attracted, in part, by the availability of housing.
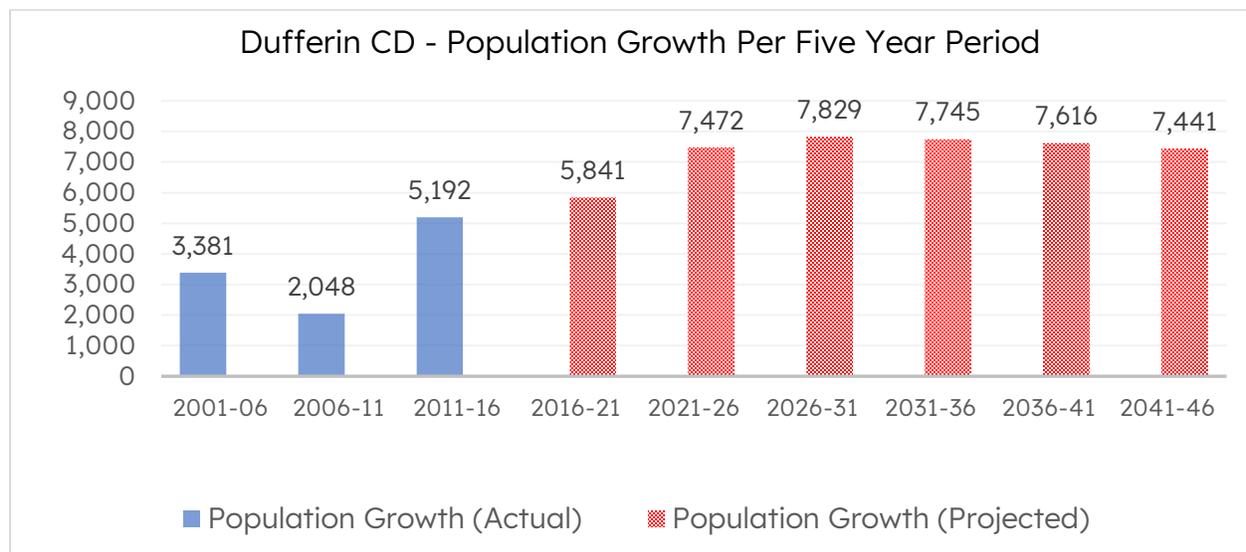
Dufferin CD - Population Growth Per Five Year Period

Period	Value
2001-06	3,381
2006-11	2,048
2011-16	5,192
2016-21	5,841
2021-26	7,472
2026-31	7,829
2031-36	7,745
2036-41	7,616
2041-46	7,441

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)

Haldimand-Norfolk Census Division – Household Projection

The Ontario Ministry of Finance projects Haldimand-Norfolk's population to grow by 16,177 persons over the next 10 years. It grew by only 1,502 from 2006-16. Over the next 10 years, we project an additional 6,156 households[52], on net, living in Haldimand-Norfolk, occupying 125 high rise apartment units and 6,031 low and medium density housing units, on net.

Haldimand-Norfolk CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	3,819	58
2021-26	3,381	65
2026-31	2,650	60
2031-36	2,393	49
2036-41	2,274	38
2041-46	2,055	22

■ Low & Medium Density   ■ High Rise Apartment
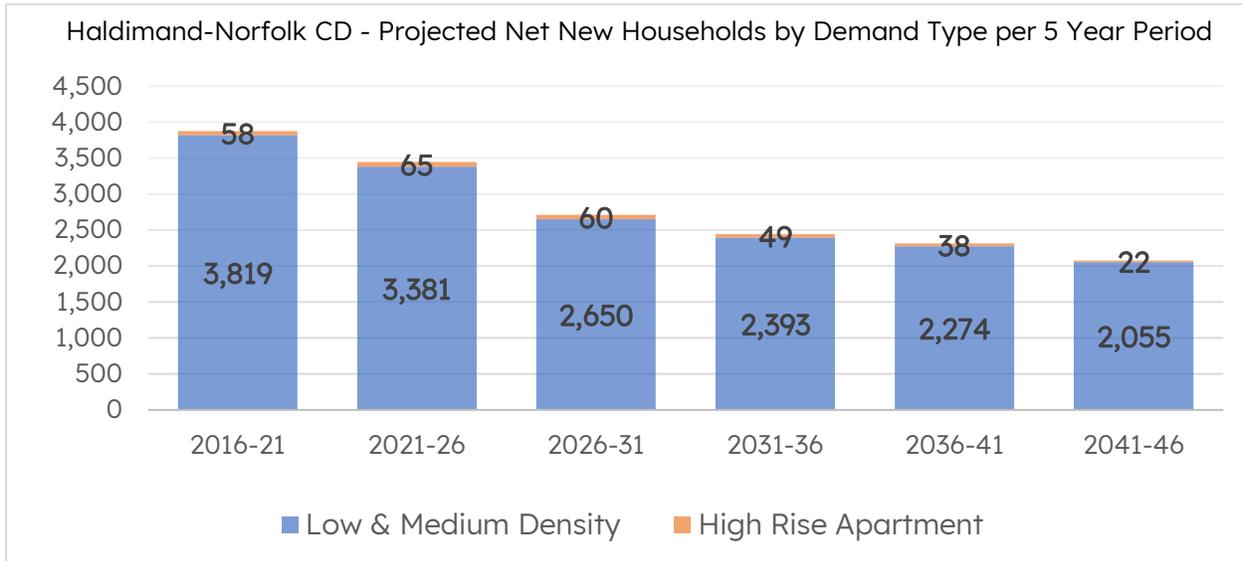
From 2021 to 2031, 10,754 new young families occupying low and medium density will be formed. This will be offset by 4,783 older families leaving existing low and medium-density housing. Over time there will be increasing levels of older low and medium-density households turning over due to population aging.

Haldimand-Norfolk CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	5,647	-1,828
2021-26	5,534	-2,153
2026-31	5,220	-2,570
2031-36	5,476	-3,084
2036-41	5,767	-3,492
2041-46	5,978	-3,923

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
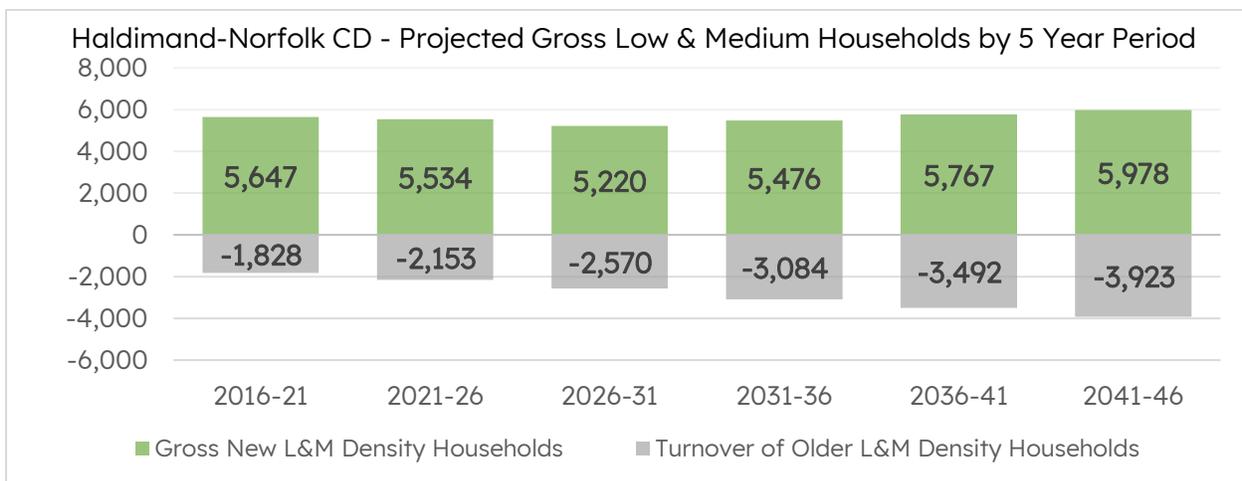
[52] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Haldimand-Norfolk Census Division – Population Projection

As its name would suggest, Haldimand-Norfolk is comprised of Norfolk County and Haldimand County, along with parts of Six Nations 40 and New Credit 40A. The parts of Six Nations 40 and New Credit 40A in Haldimand-Norfolk had 2016 populations of 928 and 139 respectively. (Not shown on graph)

Haldimand-Norfolk CD - Population by Census Subdivision

Year	Norfolk County	Haldimand County
2001	63,204	45,493
2006	64,713	46,889
2011	64,753	46,022
2016	65,903	47,004

Legend: ■ Norfolk County ■ Haldimand County ■ Six Nations (Part) 40 ■ New Credit (Part) 40A
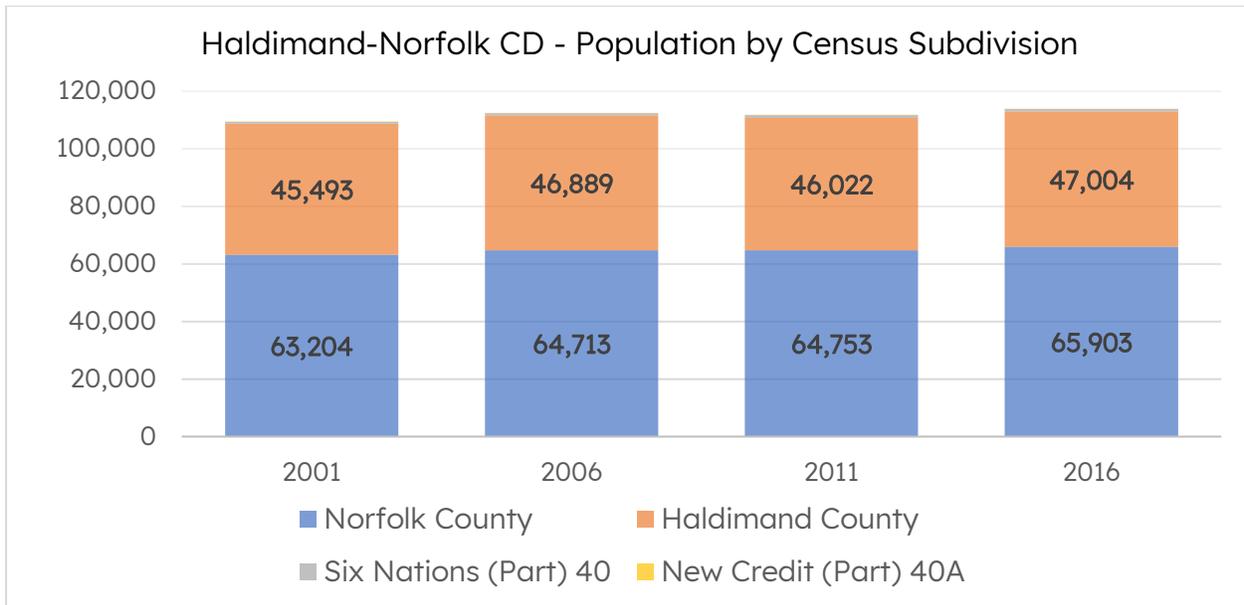
Haldimand-Norfolk has experienced accelerated population growth from 2016-21, due to the migration of young families from the Greater Toronto Area and Hamilton. The Ontario Ministry of Finance projects this to continue, albeit at somewhat reduced levels after 2026.
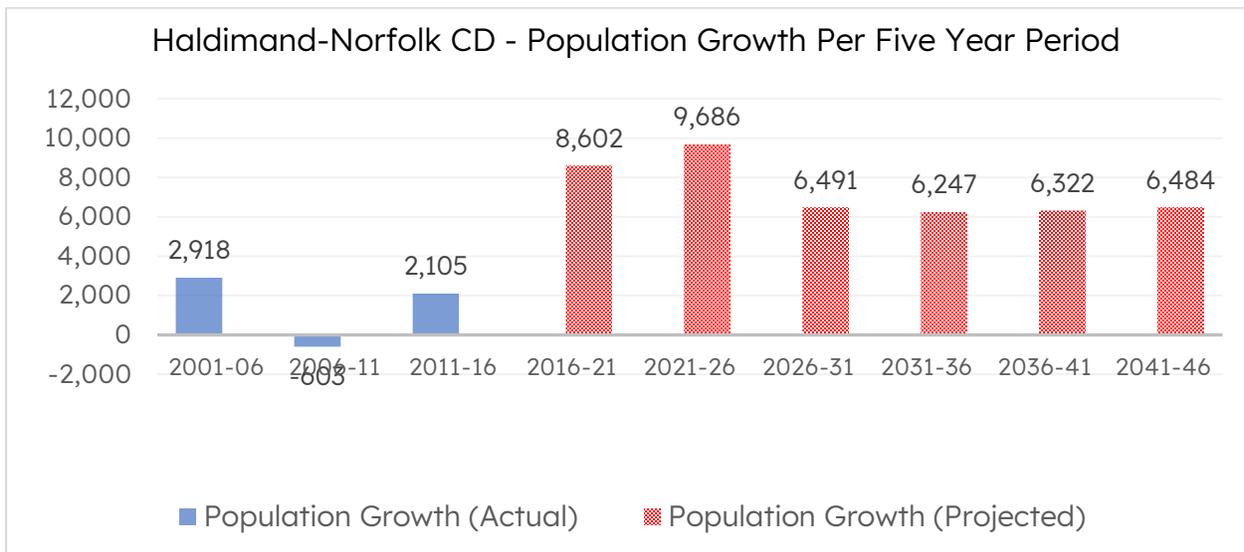
Haldimand-Norfolk CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	2,918
2006-11	-603
2011-16	2,105
2016-21	8,602
2021-26	9,686
2026-31	6,491
2031-36	6,247
2036-41	6,322
2041-46	6,484

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)

Haliburton Census Division – Household Projection

The Ontario Ministry of Finance projects Haliburton's population to grow by 2,164 persons over the next 10 years. It grew by 1,845 from 2006-16. Over the next 10 years, we project an additional 1,190 households[53], on net, living in Haliburton, occupying exclusively low and medium-density housing.

Haliburton CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density
2016-21	690
2021-26	642
2026-31	548
2031-36	503
2036-41	477
2041-46	452

■ Low & Medium Density   ■ High Rise Apartment
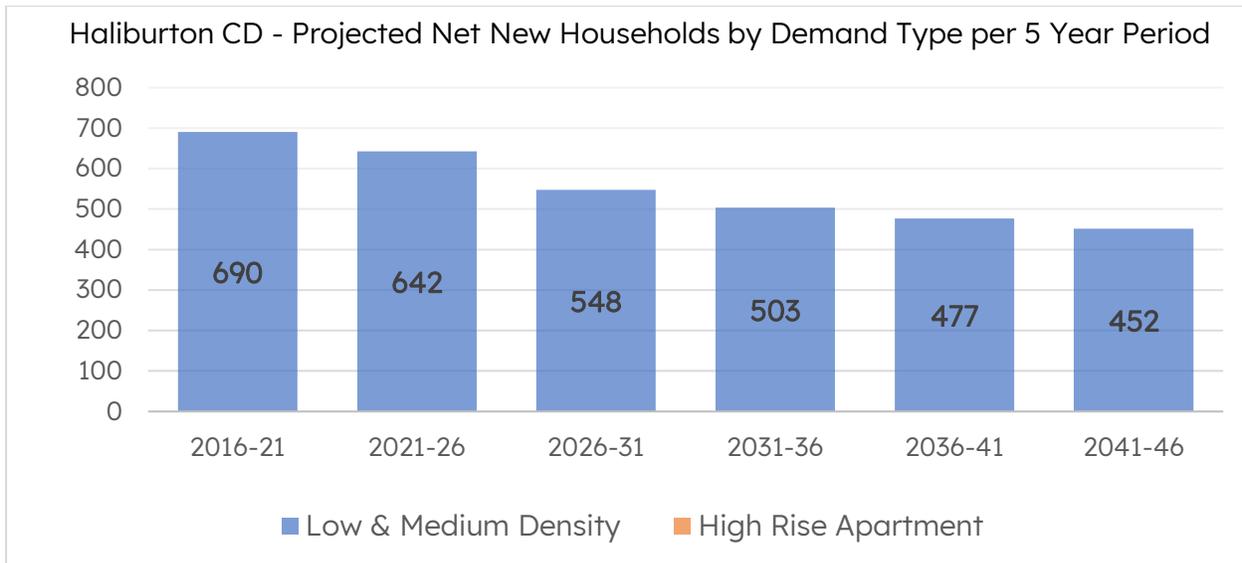
From 2021 to 2031, 2,230 new young families occupying low and medium density will be formed. This will be offset by 1,040 older families leaving existing low and medium-density housing. Growth in the number of young families is projected to stay steady, while the turnover in older households is likely to accelerate due to population aging.

Haliburton CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	1,115	-424
2021-26	1,103	-460
2026-31	1,127	-579
2031-36	1,128	-624
2036-41	1,217	-741
2041-46	1,219	-768

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
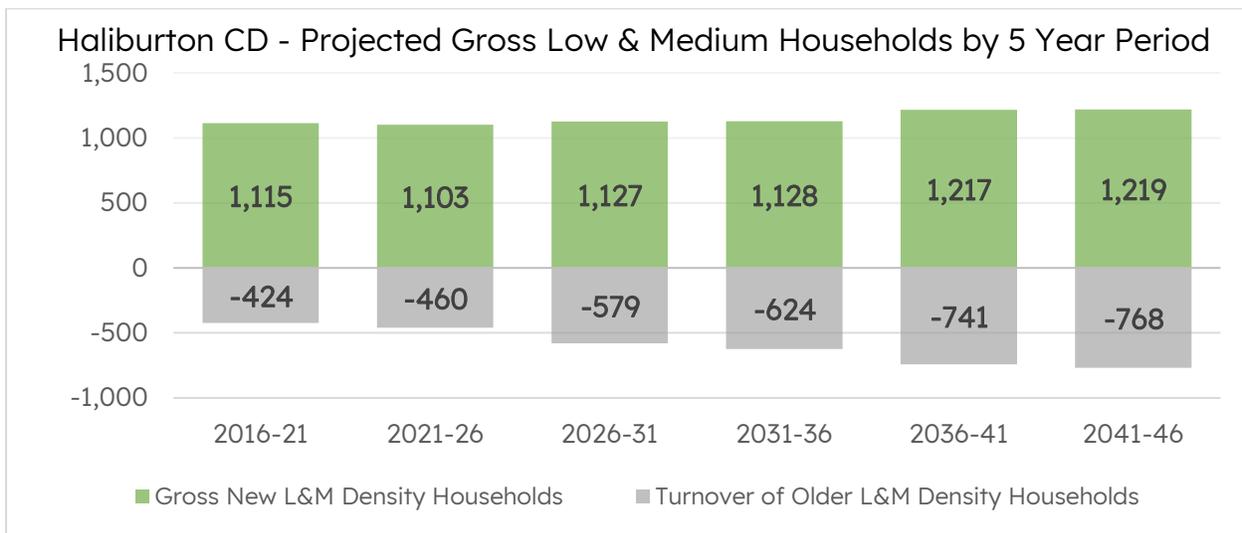
[53] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Haliburton Census Division – Population Projection

The municipalities of Dysart et al and Highlands East, along with the townships of Minden Hills and Algonquin Highlands, comprise Haliburton Census Divisions. All four communities have experienced steady population growth since 2001.

Haliburton CD - Population by Census Subdivision

Year	Algonquin Highlands	Highlands East	Minden Hills	Dysart et al
2001	1,923	3,137	5,522	5,129
2006	2,059	3,185	5,691	5,680
2011	2,243	3,305	5,794	6,088
2016	2,399	3,406	6,235	6,420

Legend: Dysart et al, Minden Hills, Highlands East, Algonquin Highlands
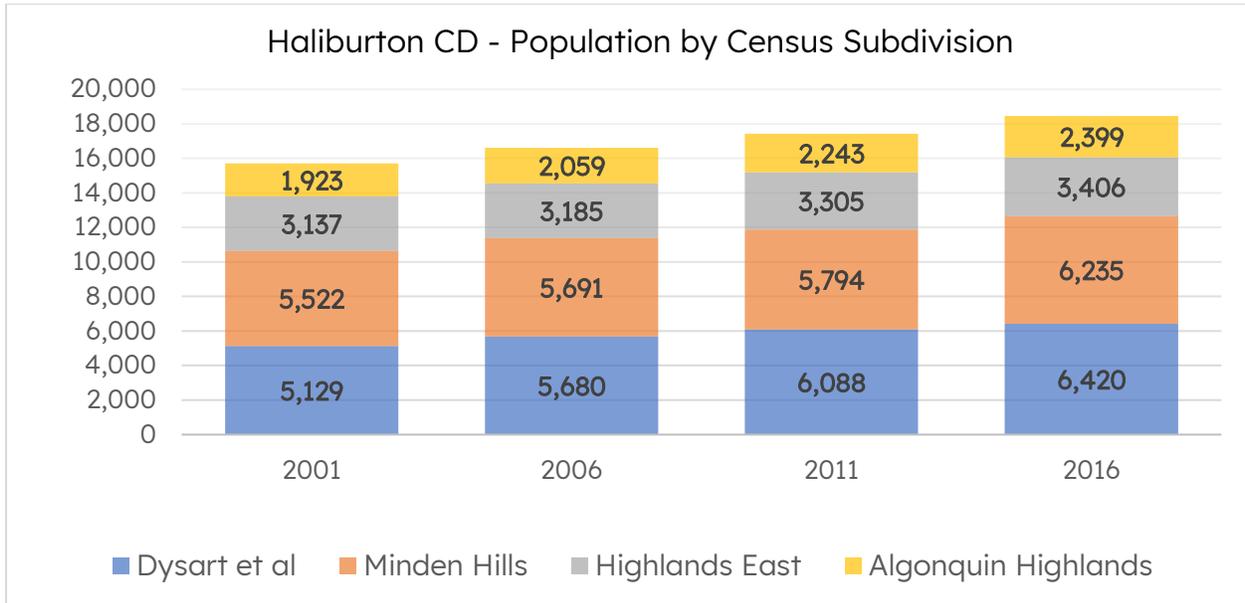
The Ontario Ministry of Finance projects that Haliburton will continue to grow, on net, by roughly 200 persons a year for the next 25 years, a level of growth in line with the previous 25 years.

Haliburton CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	904 (Actual)
2006-11	815 (Actual)
2011-16	1,030 (Actual)
2016-21	1,215 (Projected)
2021-26	1,177 (Projected)
2026-31	987 (Projected)
2031-36	928 (Projected)
2036-41	939 (Projected)
2041-46	948 (Projected)

Legend: Population Growth (Actual), Population Growth (Projected)
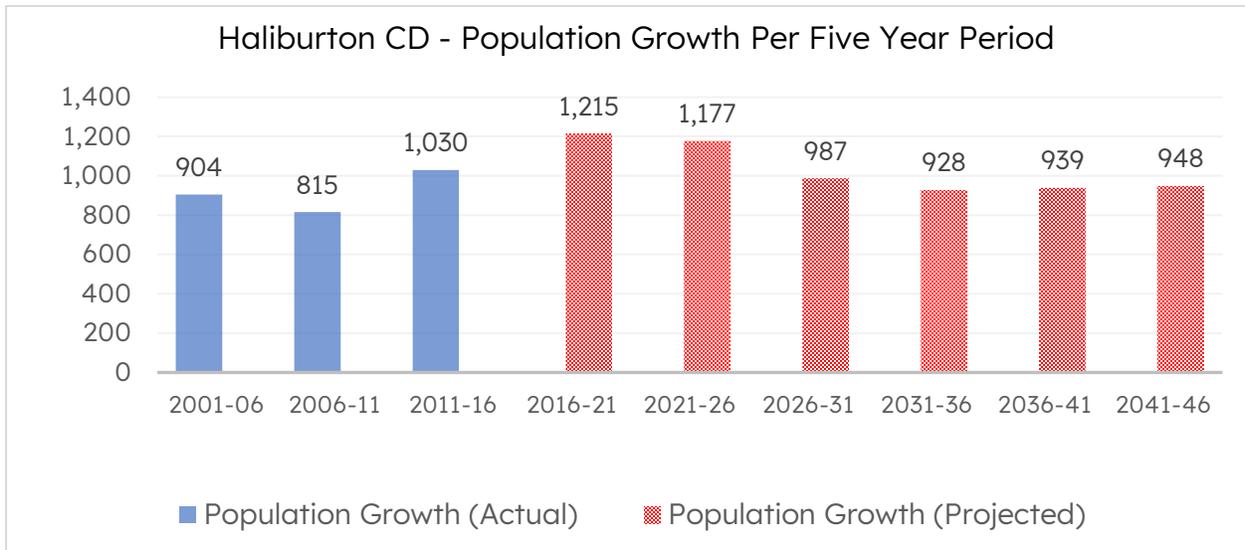
City of Hamilton – Household Projection

The Ontario Ministry of Finance projects the City of Hamilton's (which comprises the entire Hamilton Census Division) population to grow by 76,972 persons over the next 10 years. It grew by 28,676 from 2006-16. Over the next 10 years, we project an additional 33,543 households[54], on net, living in Hamilton, occupying 6,142 high rise apartment units and 27,042 low and medium density housing units, on net.

Hamilton CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	12,033	2,764
2021-26	14,118	3,218
2026-31	13,283	2,923
2031-36	13,312	2,790
2036-41	13,189	2,685
2041-46	12,714	2,488
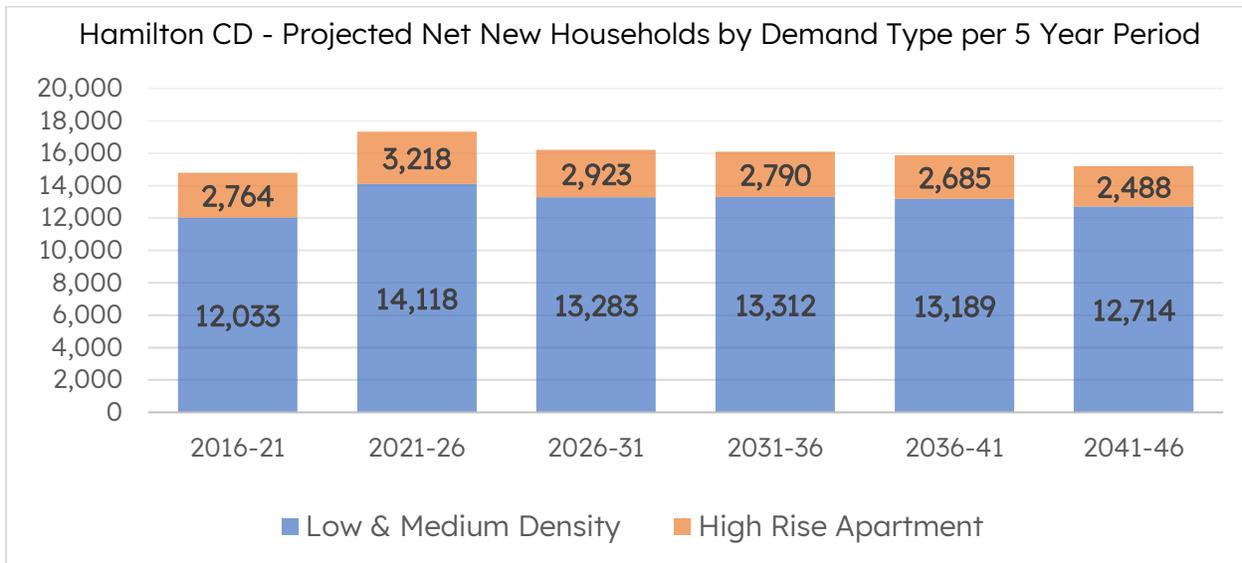
From 2021 to 2031, 50,490 new young families occupying low and medium density will be formed. This will be offset by 23,088 older families leaving existing low and medium-density housing. Over the next twenty-five years, the number of new households should exceed the number of older households *rolling over* by 2,000 to 3,000 each year, if the Ministry of Finance population projections hold.

Hamilton CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	22,569	-10,537
2021-26	25,670	-11,551
2026-31	24,821	-11,537
2031-36	26,430	-13,118
2036-41	26,529	-13,341
2041-46	28,061	-15,347
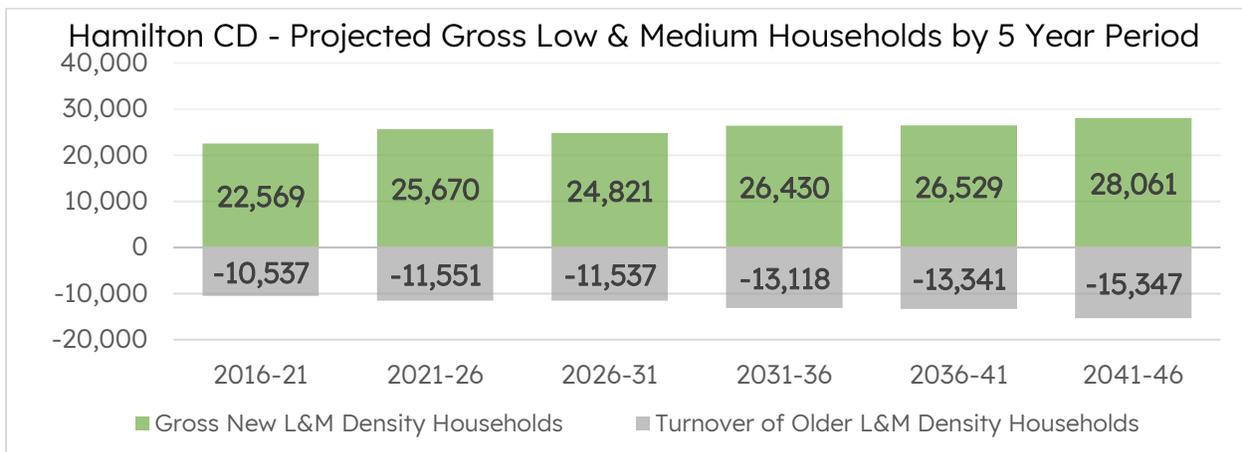
[54] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Hamilton Census Division – Population Projection

The city of Hamilton is the only community within the Hamilton Census Division. Until 2016, the city had been adding a few thousand people each year to the population.

Hamilton CD - Population by Census Subdivision

Year	Hamilton
2001	510,157
2006	523,596
2011	535,151
2016	552,272
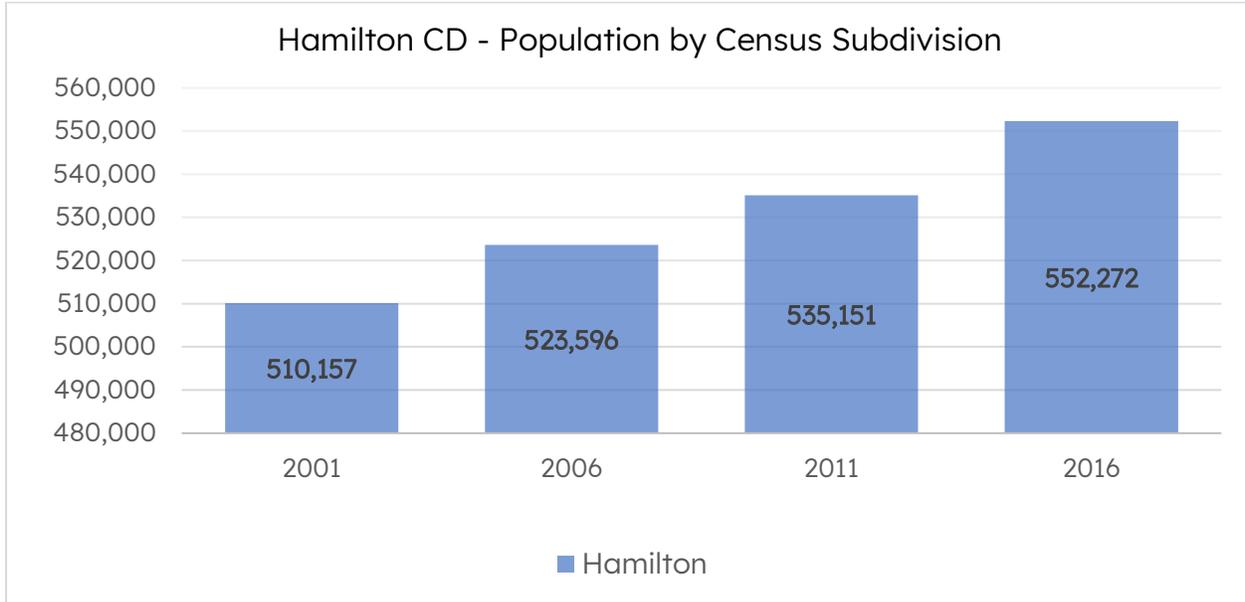
Since 2016, Hamilton's population has grown rapidly, thanks in part to increasing numbers of international students and workers under the Post-Graduation Work Permit Program. The Ontario Ministry of Finance projects this accelerated growth to continue for the foreseeable future.
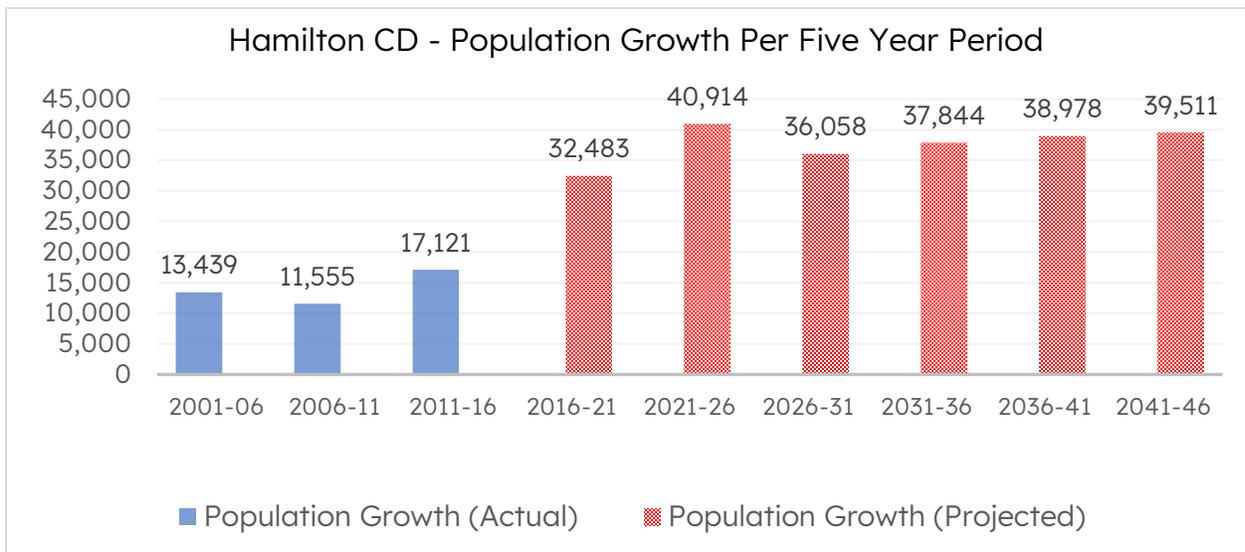
Hamilton CD - Population Growth Per Five Year Period

| Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	13,439	
2006-11	11,555	
2011-16	17,121	
2016-21		32,483
2021-26		40,914
2026-31		36,058
2031-36		37,844
2036-41		38,978
2041-46		39,511

Muskoka Census Division – Household Projection

The Ontario Ministry of Finance projects Muskoka's population to grow by 7,830 persons over the next 10 years. It grew by only 2,937 from 2006-16. Over the next 10 years, we project an additional 3,880 households[55], on net, living in Muskoka, occupying 96 high-rise apartment units and 3,784 low and medium-density housing units, on net.

Muskoka CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	2,414	43
2021-26	2,061	48
2026-31	1,723	48
2031-36	1,592	41
2036-41	1,439	32
2041-46	1,291	15

■ Low & Medium Density   ■ High Rise Apartment
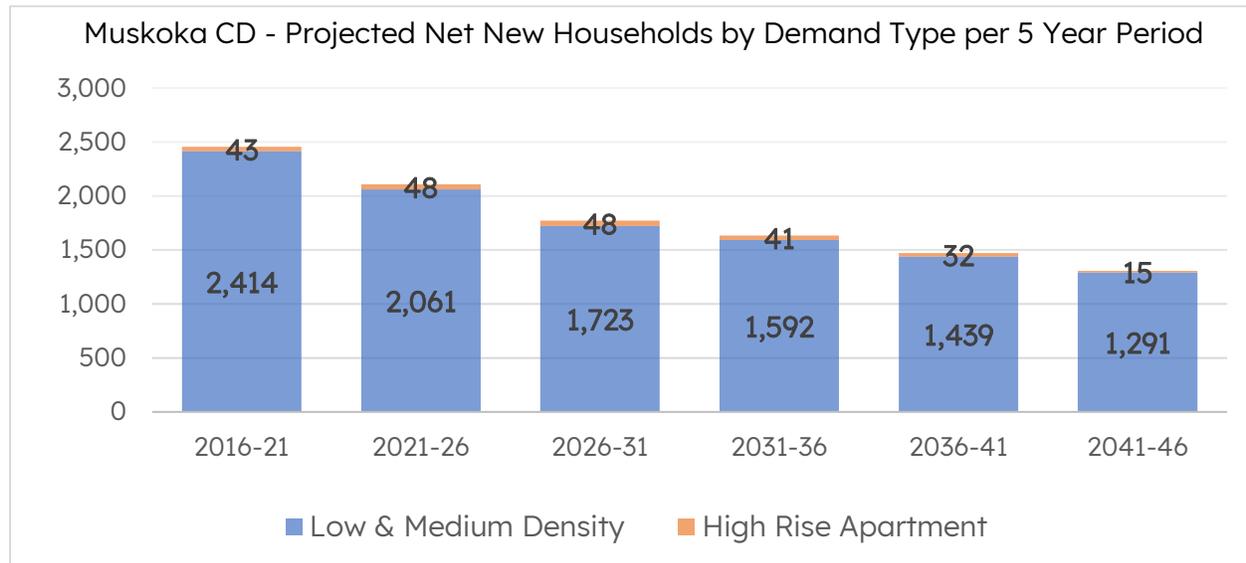
The declining number of net new families over time is due to accelerating household turnover due to population aging. From 2021 to 2031, 6,582 new young families occupying low and medium density will be formed. This will be offset by 2,798 older families leaving existing low and medium-density housing.

Muskoka CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,349	-935
2021-26	3,418	-1,357
2026-31	3,165	-1,442
2031-36	3,454	-1,862
2036-41	3,399	-1,960
2041-46	3,700	-2,409

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
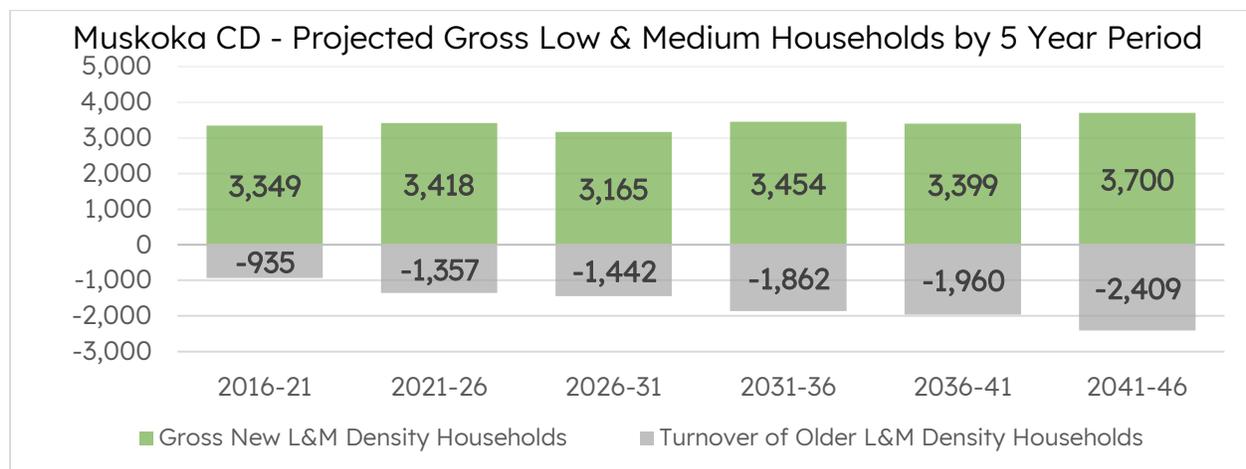
[55] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Muskoka Census Division – Population Projection

Muskoka Census Division contains eight Subdivisions, including the towns of Huntsville, Bracebridge, and Gravenhurst, the townships of Muskoka Lakes, Lake of Bays, and Georgian Bay, along with Wahta Mohawk Territory and Moose Point 79. Population growth in the Census Division was particularly high between 2001-06.

Muskoka CD - Population by Census Subdivision

Year	Huntsville	Bracebridge	Gravenhurst	Rest of Census Division
2001	18,065	14,336	11,338	11,730
2006	18,937	16,174	11,454	13,155
2011	19,584	15,831	12,395	13,415
2016	20,452	16,480	12,690	13,035
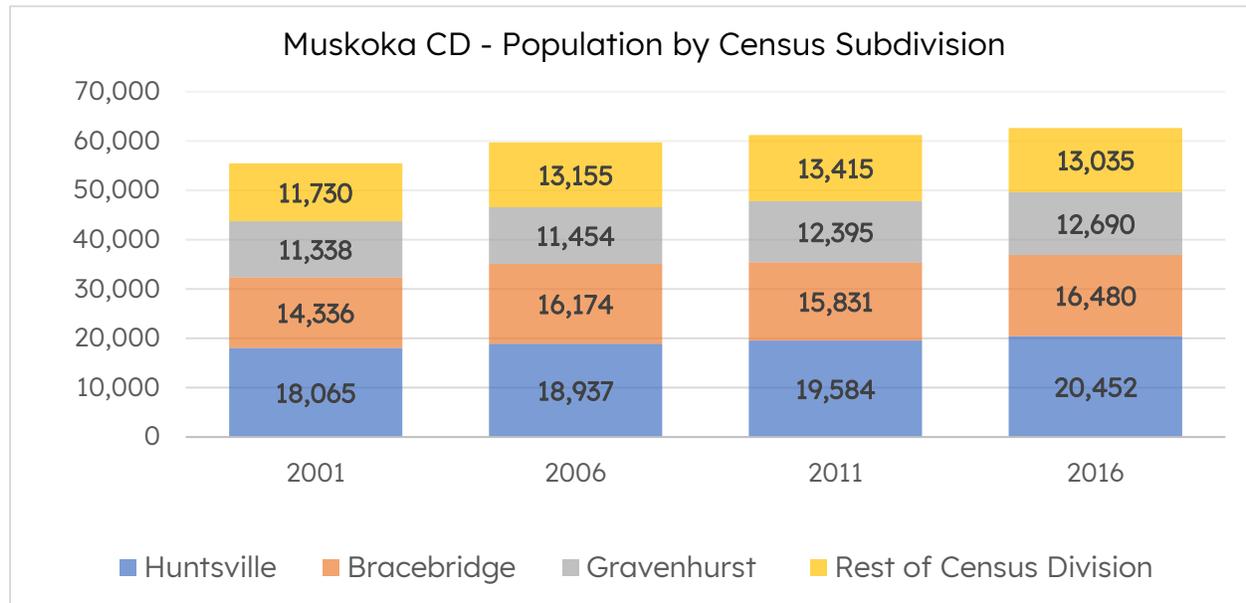
The Ontario Ministry of Finance estimates that population growth between 2016-21 was near the same levels, in absolute terms, as the high levels experienced in 2001-06. Furthermore, it projects these elevated levels to persist for some time.
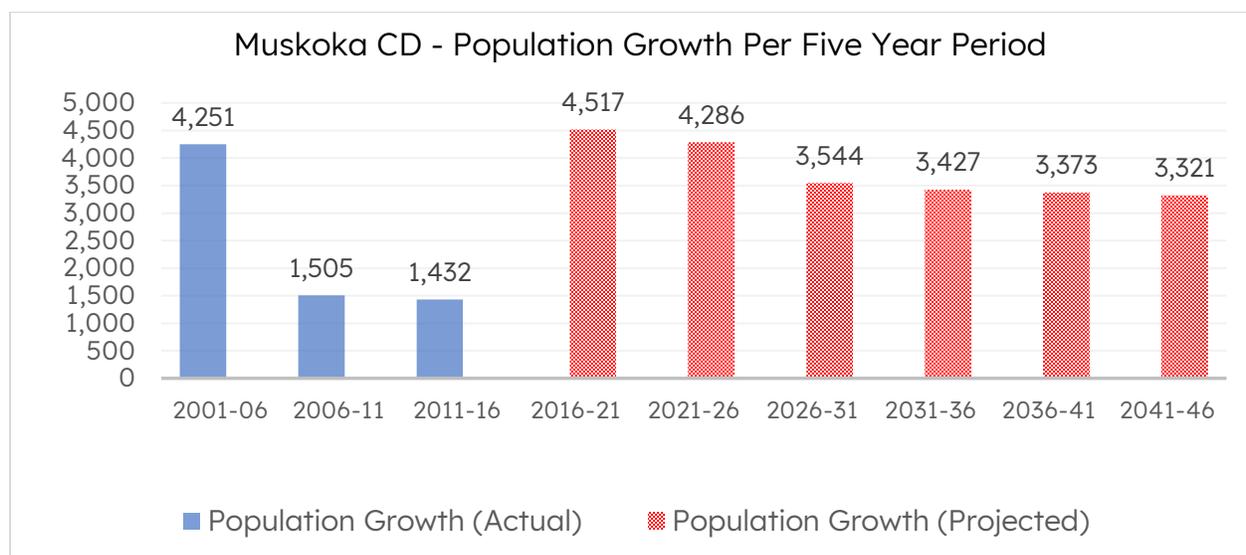
Muskoka CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	4,251	
2006-11	1,505	
2011-16	1,432	
2016-21		4,517
2021-26		4,286
2026-31		3,544
2031-36		3,427
2036-41		3,373
2041-46		3,321

Niagara Census Division – Household Projection

The Ontario Ministry of Finance projects Niagara's population to grow by 63,856 persons over the next 10 years. It grew by 16,785 from 2006-16. Over the next 10 years, we project an additional 26,123 households[56], on net, living in Niagara, occupying 2,253 high rise apartment units and 23,869 low and medium density housing units, on net.

**Niagara CD - Projected Net New Households by Demand Type per 5 Year Period**

Period	Low & Medium Density	High Rise Apartment
2016-21	10,795	969
2021-26	13,036	1,196
2026-31	10,834	1,058
2031-36	9,995	944
2036-41	9,565	834
2041-46	8,725	612
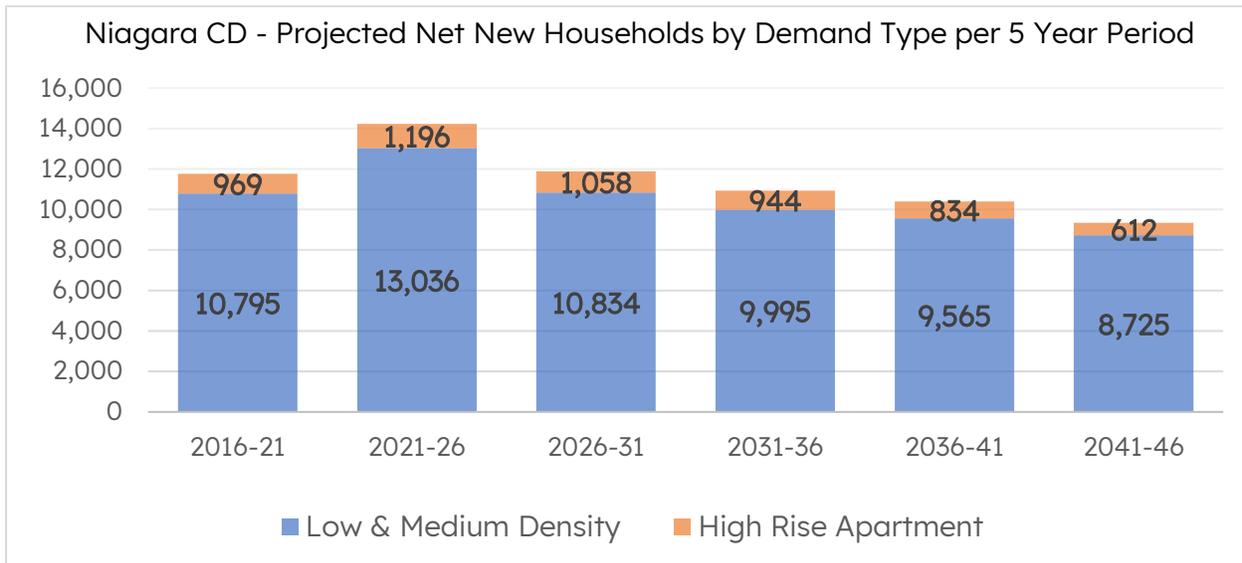
The amount of generational turnover of low and medium-density housing will increase over time due to population aging, however, the formation of new low and medium housed households will continue to exceed housing turnover. From 2021 to 2031, 43,562 new young families occupying low and medium density will be formed. This will be offset by 19,692 older families leaving existing low and medium-density housing.

Niagara CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	19,690	-8,896
2021-26	22,917	-9,881
2026-31	20,645	-9,811
2031-36	22,360	-12,365
2036-41	22,339	-12,774
2041-46	24,104	-15,379

---
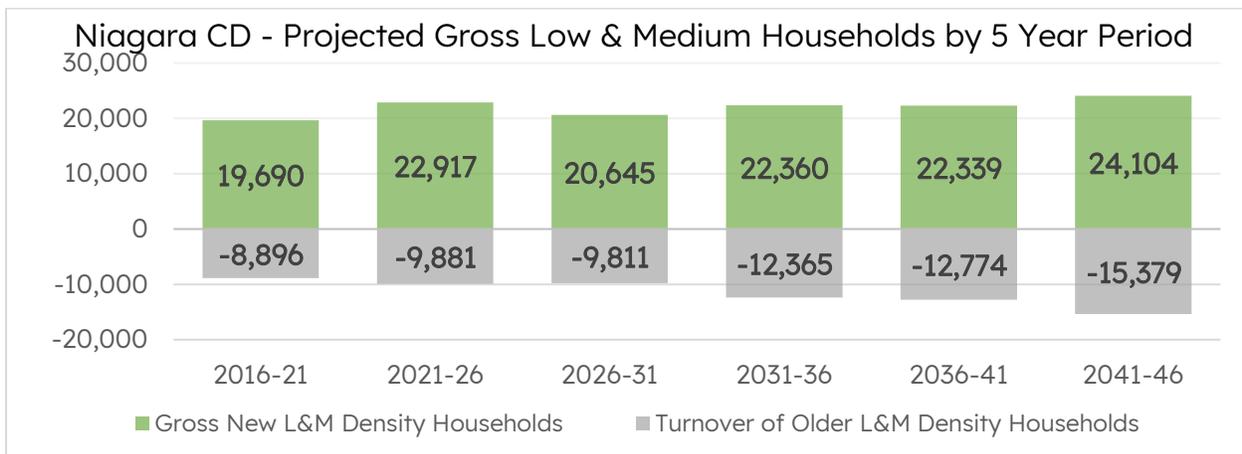
[56] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Niagara Census Division – Population Projection

There are twelve Subdivisions of Niagara Census Division, which include the cities of St. Catharines, Niagara Falls, Welland, Thorold, and Port Colborne, the towns of Fort Erie, Grimsby, Lincoln, Niagara-on-the-Lake, and Pelham along with the townships of West Lincoln and Wainfleet. Niagara Falls, in particular, experienced robust population growth from 2011 to 2016.

Niagara CD - Population by Census Subdivision

Year	St. Catharines	Niagara Falls	Welland	Rest of Census Division
2001	134,279	81,969	50,340	160,228
2006	136,692	85,013	52,181	168,591
2011	134,975	85,335	51,993	170,636
2016	136,512	90,432	53,608	178,710
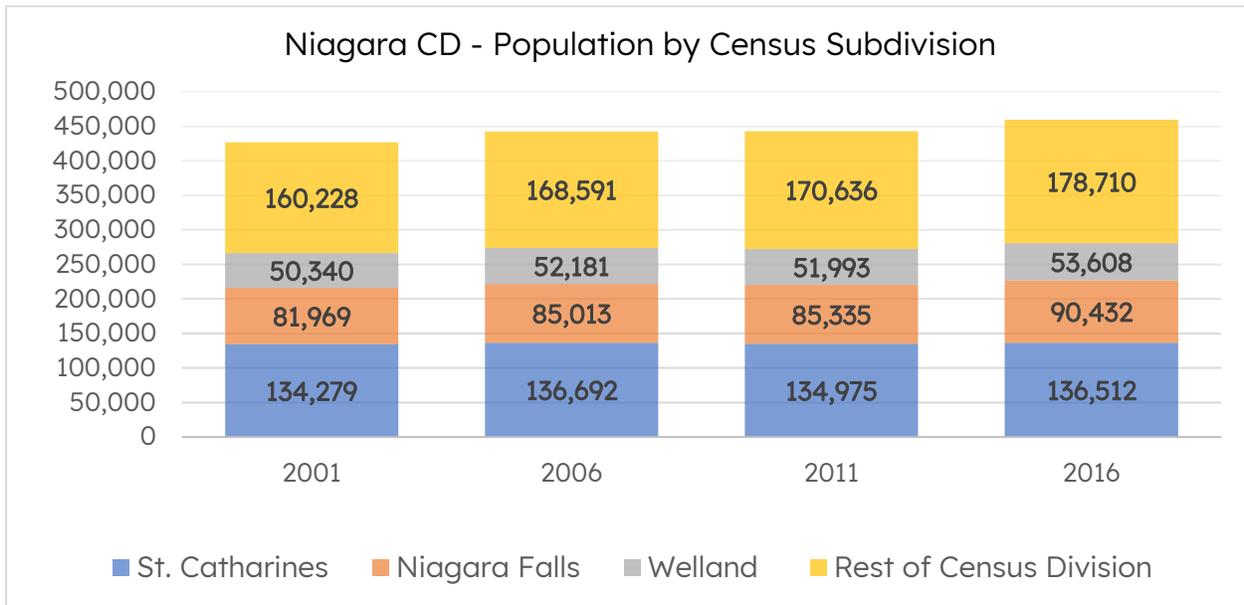
The Ontario Ministry of Finance estimates that Niagara Census Division grew in population by nearly 5,000 people per year between 2016-21. They project that this will accelerate to nearly 8,000 a year between 2016-21, before returning to just over 5,000 per year afterward.
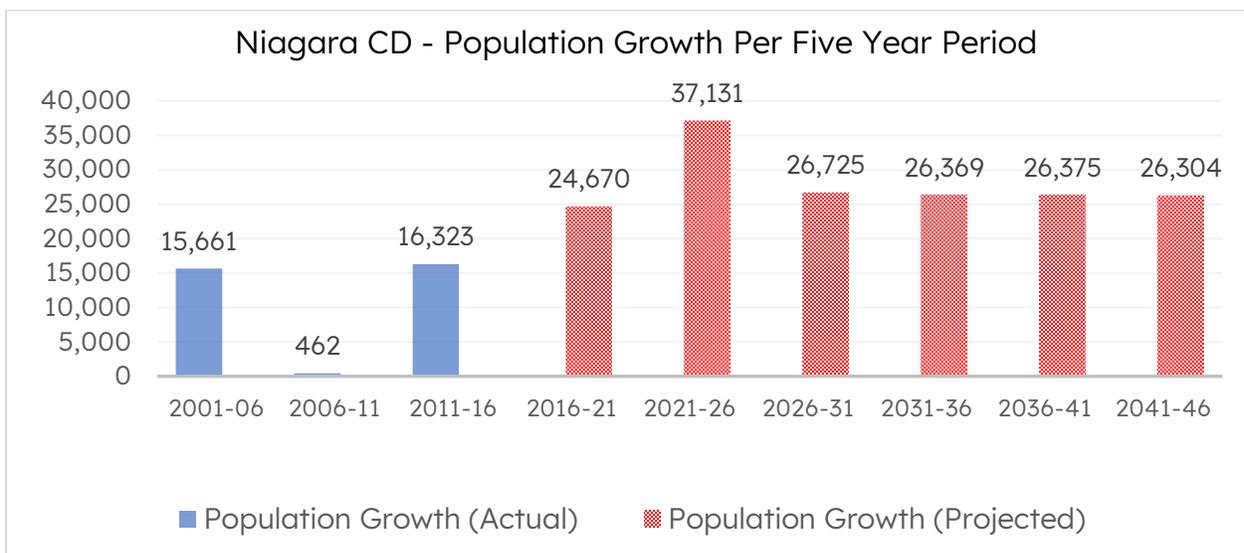
Niagara CD - Population Growth Per Five Year Period

| Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	15,661	
2006-11	462	
2011-16	16,323	
2016-21		24,670
2021-26		37,131
2026-31		26,725
2031-36		26,369
2036-41		26,375
2041-46		26,304

Northumberland Census Division – Household Projection

The Ontario Ministry of Finance projects Northumberland's population to grow by 9,562 persons over the next 10 years. It grew by 4,146 from 2006-16. Over the next 10 years, we project an additional 4,713 households[57], on net, living in Northumberland, occupying 210 high rise apartment units and 4,504 low and medium density housing units, on net.

Northumberland CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	1,964	86
2021-26	2,311	107
2026-31	2,192	102
2031-36	1,883	91
2036-41	1,729	78
2041-46	1,557	50
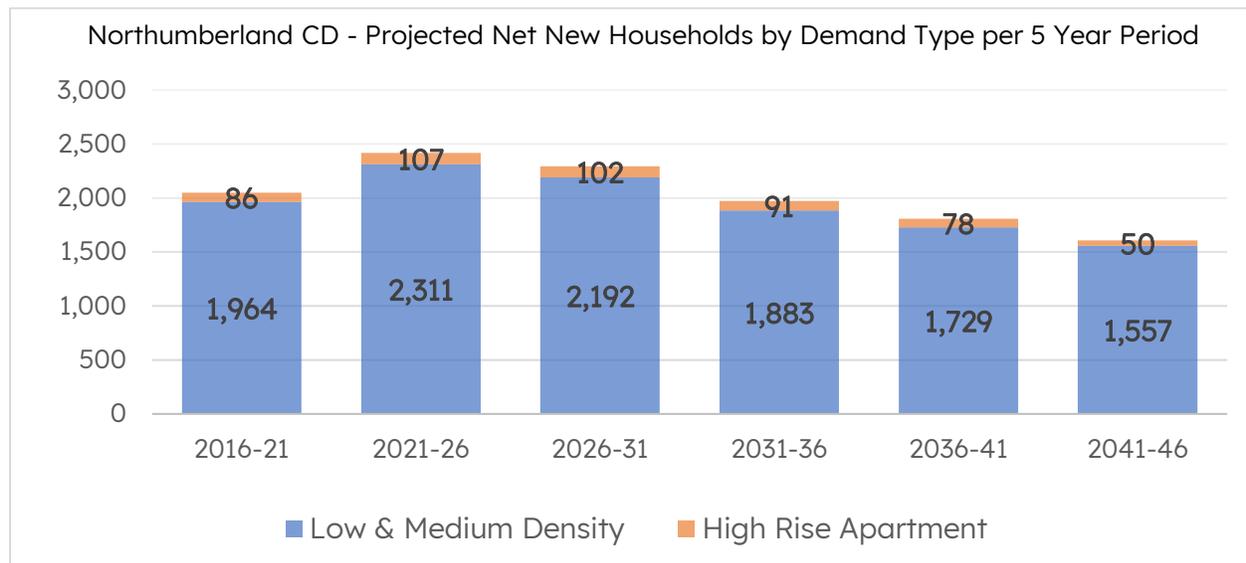
Based on Ontario Ministry of Finance population projections, we project that each year to the middle of the century an increasing number of households living in low and medium-density housing. The rate of growth, however, will decline over time, largely due to turnover from older generations. From 2021 to 2031, 8,465 new young families occupying low and medium density will be formed. This will be offset by 3,962 older families leaving existing low and medium-density housing.

Northumberland CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,815	-1,850
2021-26	4,212	-1,901
2026-31	4,253	-2,061
2031-36	4,445	-2,561
2036-41	4,564	-2,835
2041-46	4,810	-3,253

---
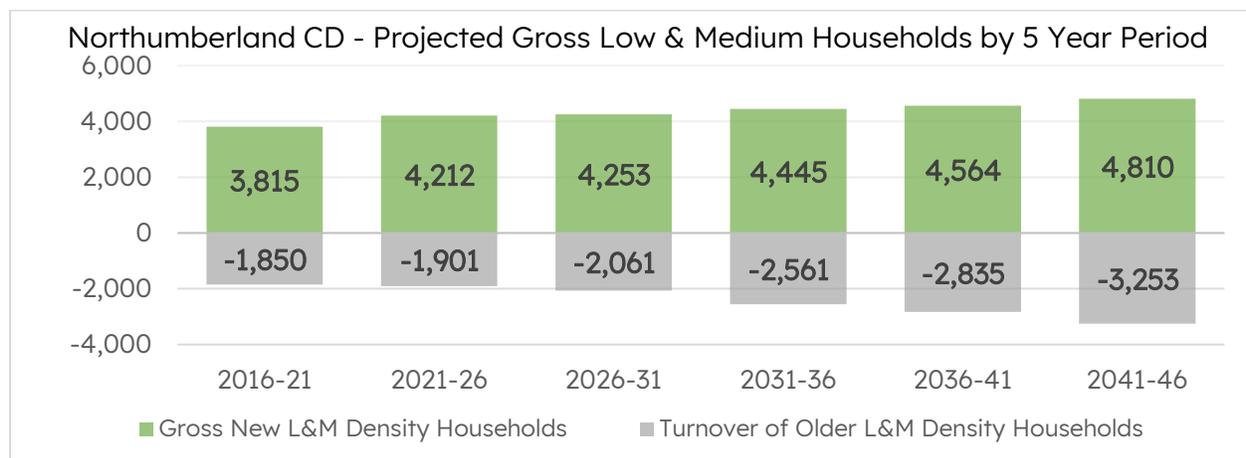
[57] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Northumberland Census Division – Population Projection

Northumberland Census Division is comprised of eight Subdivisions, including the town of Cobourg, the municipalities of Port Hope, Trent Hills, and Brighton, the townships of Hamilton, Alnwick/Haldimand, and Cramahe, along with Alderville First Nation. Outside of 2006-11, most communities in the Census Division have grown steadily this century.

Northumberland CD - Population by Census Subdivision

Year	Cobourg	Port Hope	Trent Hills	Rest of Census Division
2001	17,847	16,232	12,998	33,442
2006	18,782	16,925	12,597	35,175
2011	18,946	16,601	12,848	35,676
2016	19,845	17,183	13,182	37,415
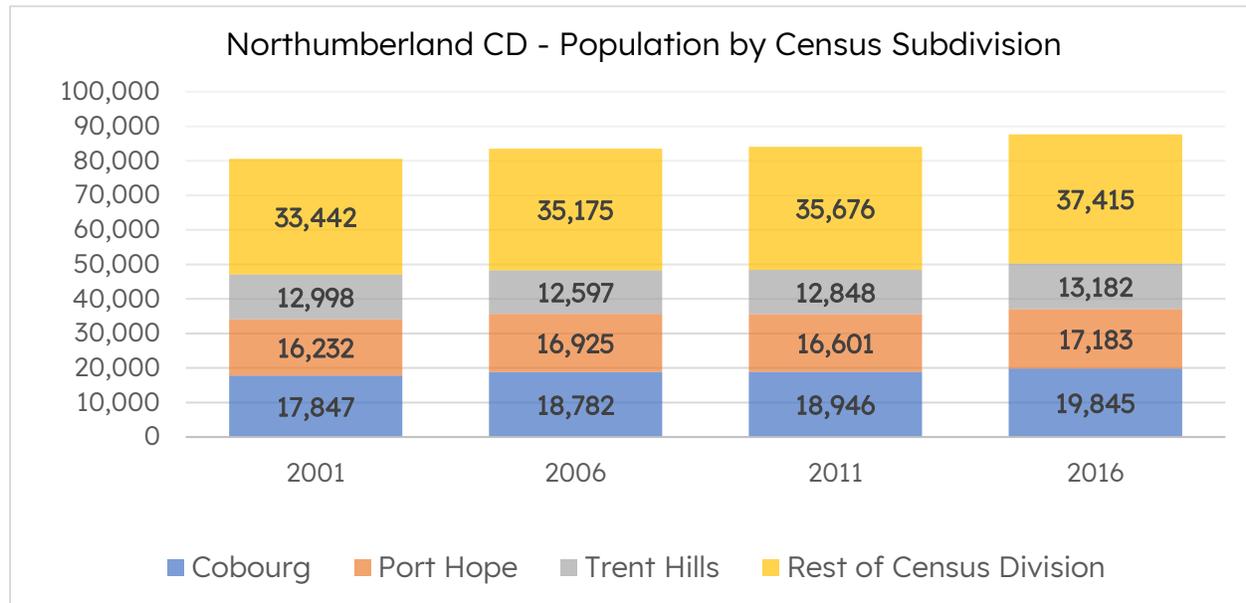
The Ontario Ministry of Finance projects the Census Division to grow by slightly less than 1,000 residents per year, every year, for the next 25 years. The Ministry anticipates this pace to slow down slightly near the middle of the century due to increased mortalities from population aging.
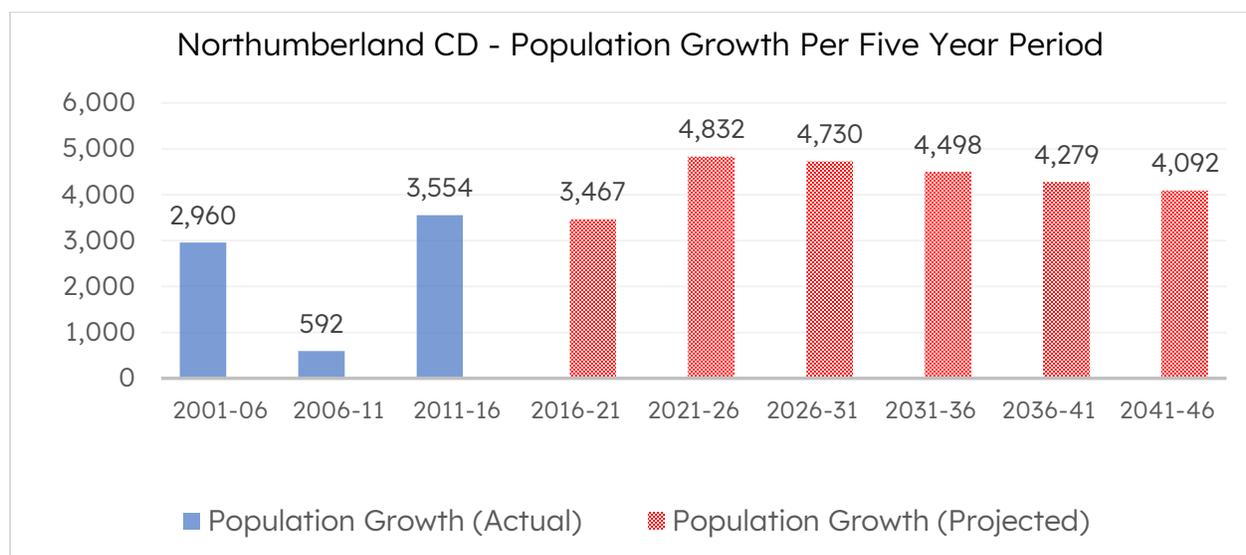
Northumberland CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	2,960	
2006-11	592	
2011-16	3,554	
2016-21		3,467
2021-26		4,832
2026-31		4,730
2031-36		4,498
2036-41		4,279
2041-46		4,092

Peterborough Census Division – Household Projection

The Ontario Ministry of Finance projects Peterborough's population to grow by 15,400 persons over the next 10 years. It grew by 4,146 from 2006-16. Over the next 10 years, we project an additional 6,601 households[58], on net, living in Peterborough, occupying 505 high rise apartment units and 6,096 low and medium density housing units, on net.

Peterborough CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	3,130	238
2021-26	3,546	284
2026-31	2,550	221
2031-36	2,329	179
2036-41	2,227	146
2041-46	2,014	108
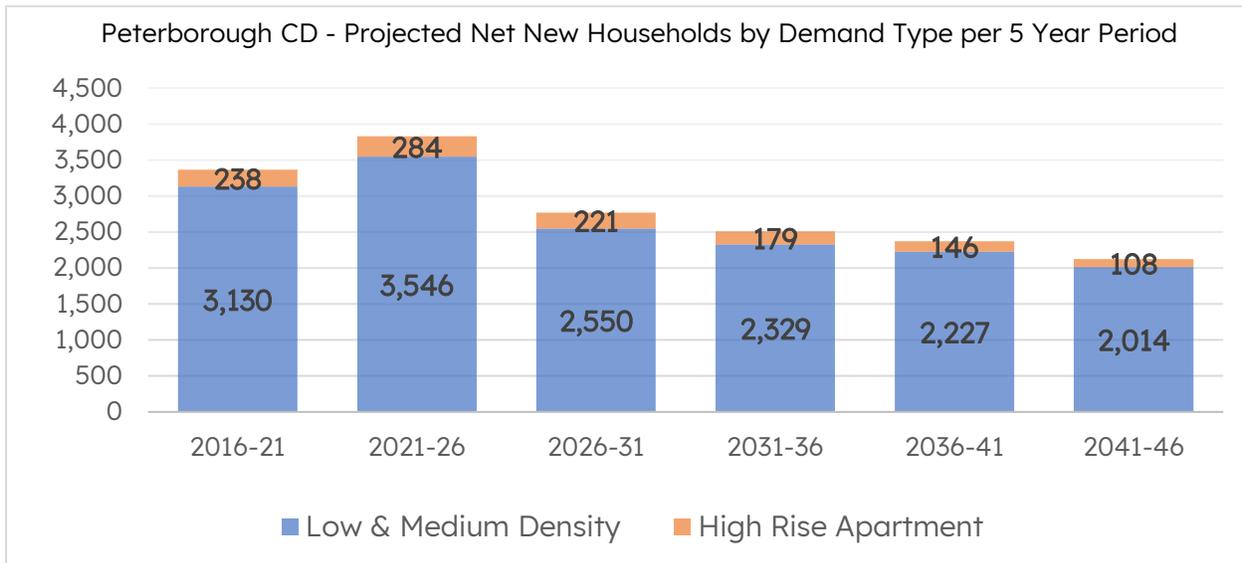
From 2021 to 2031, 12,850 new young families occupying low and medium density will be formed. This will be offset by 6,754 older families leaving existing low and medium-density housing. The number of new young families in low and medium-density housing should be steady between 1,200 and 1,400 per year if the Ontario Ministry of Finance population projections hold.

Peterborough CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	6,491	-3,361
2021-26	6,670	-3,123
2026-31	6,180	-3,630
2031-36	6,218	-3,889
2036-41	6,688	-4,461
2041-46	6,658	-4,644
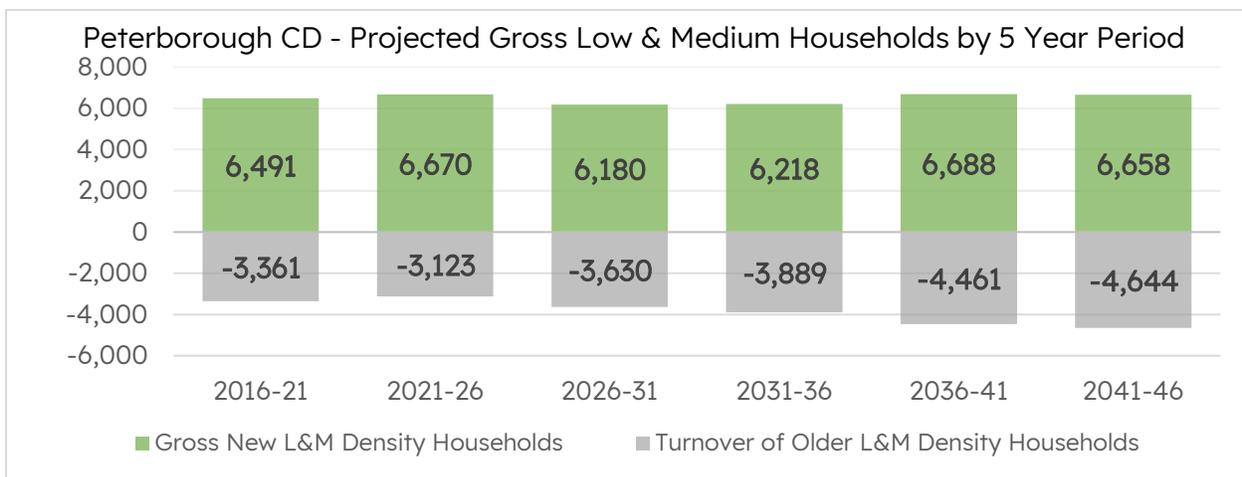
[58] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Peterborough Census Division – Population Projection

Peterborough Census Division contains the city of Peterborough, along with ten additional communities: the townships of Selwyn, Cavan Monaghan, Douro-Dummer, Otonabee-South Monaghan, Havelock-Belmont-Methuen, Asphodel-Norwood, North Kawartha, the municipality of Trent Lakes, along with Curve Lake First Nation 35 and Hiawatha First Nation. The City of Peterborough has experienced steady population growth during the 21st century.

Peterborough CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	30,457	32,638	31,425	32,035
Cavan Monaghan	8,797	9,136	8,770	9,054
Selwyn	16,644	17,548	17,200	17,403
Peterborough	74,949	78,240	81,076	83,216

Legend: ■ Peterborough ■ Selwyn ■ Cavan Monaghan ■ Rest of Census Division
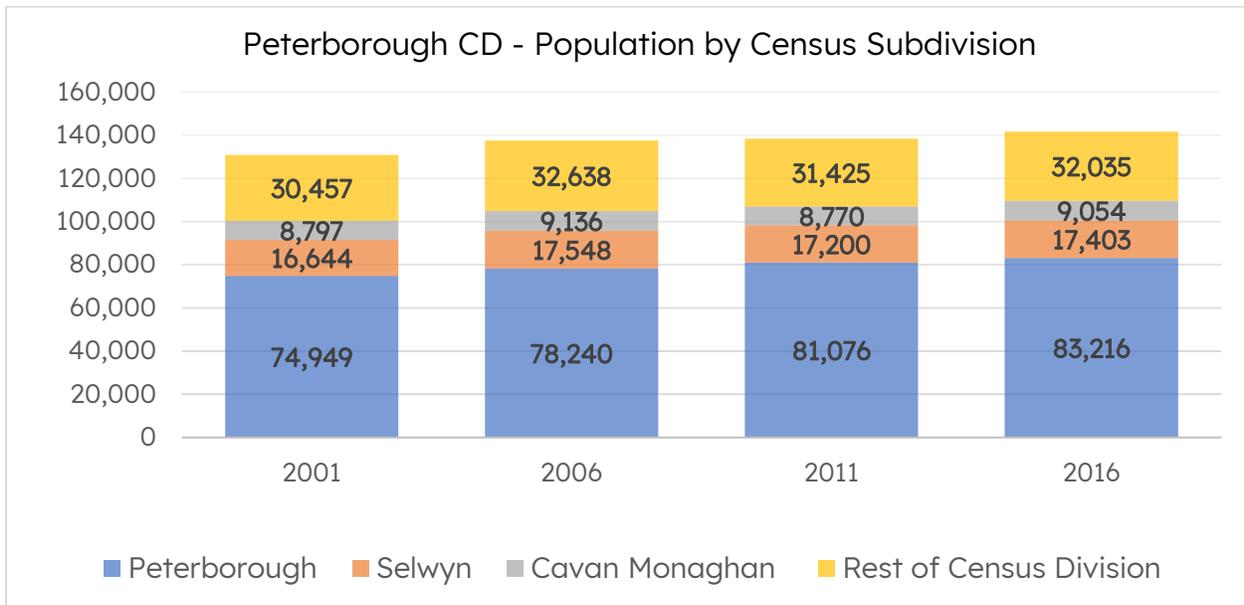
The Ontario Ministry of Finance projects that Peterborough Census Division's population growth between 2016-21 was the highest in recent memory. That level of growth is projected to increase between 2021-26, before returning to roughly 1,200 additional people per year after 2026.

Peterborough CD - Population Growth Per Five Year Period

Period	Value
2001-06	6,715
2006-11	909
2011-16	3,237
2016-21	7,190
2021-26	9,277
2026-31	6,123
2031-36	5,845
2036-41	5,792
2041-46	5,846

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)
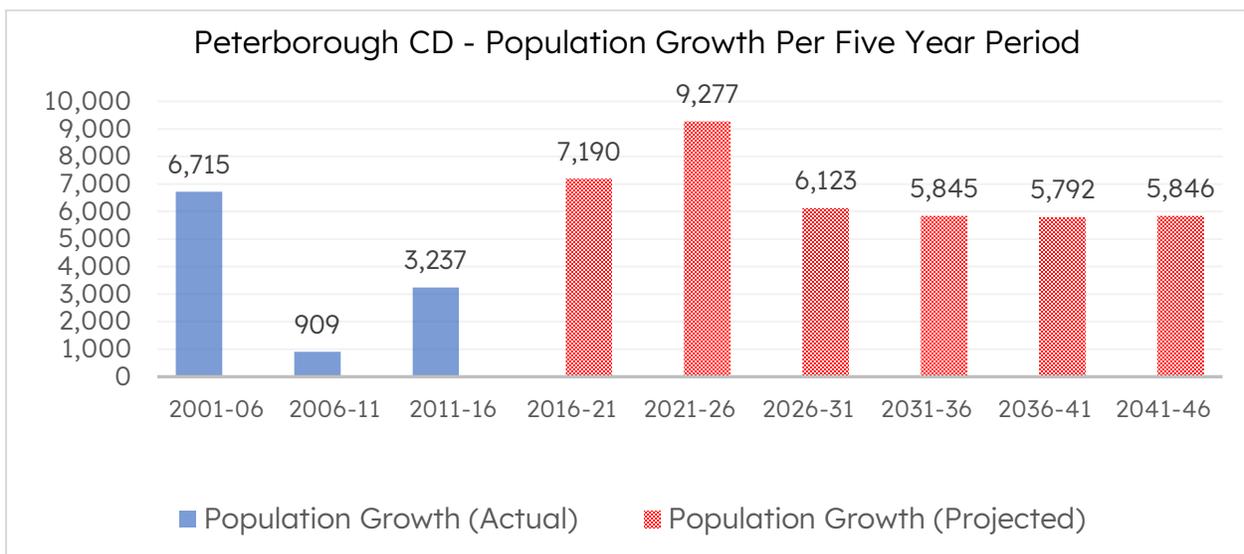
Simcoe Census Division – Household Projection

The Ontario Ministry of Finance projects Simcoe's population to grow by 98,360 persons over the next 10 years. It grew by 55,913 from 2006-16. Over the next 10 years, we project an additional 41,692 households[59], on net, living in Simcoe, occupying 2,235 high-rise apartment units and 39,457 low and medium-density housing units, on net.

Simcoe CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	21,100	1,024
2021-26	20,849	1,131
2026-31	18,608	1,104
2031-36	17,489	1,052
2036-41	16,191	991
2041-46	14,959	770
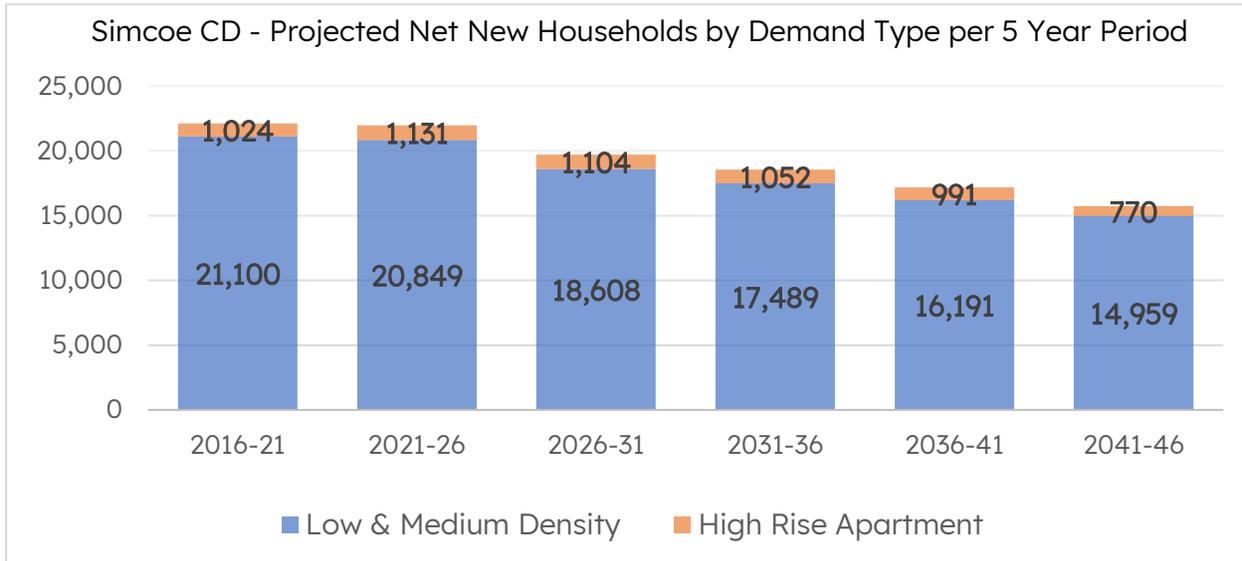
From 2021 to 2031, 57,627 new young families occupying low and medium density will be formed. This will be offset by 18,170 older families leaving existing low and medium-density housing. Simcoe's relatively young population will keep turnovers relatively low until the middle of the century.

Simcoe CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	26,445	-5,345
2021-26	30,182	-9,333
2026-31	27,445	-8,837
2031-36	30,773	-13,283
2036-41	29,255	-13,064
2041-46	32,446	-17,487
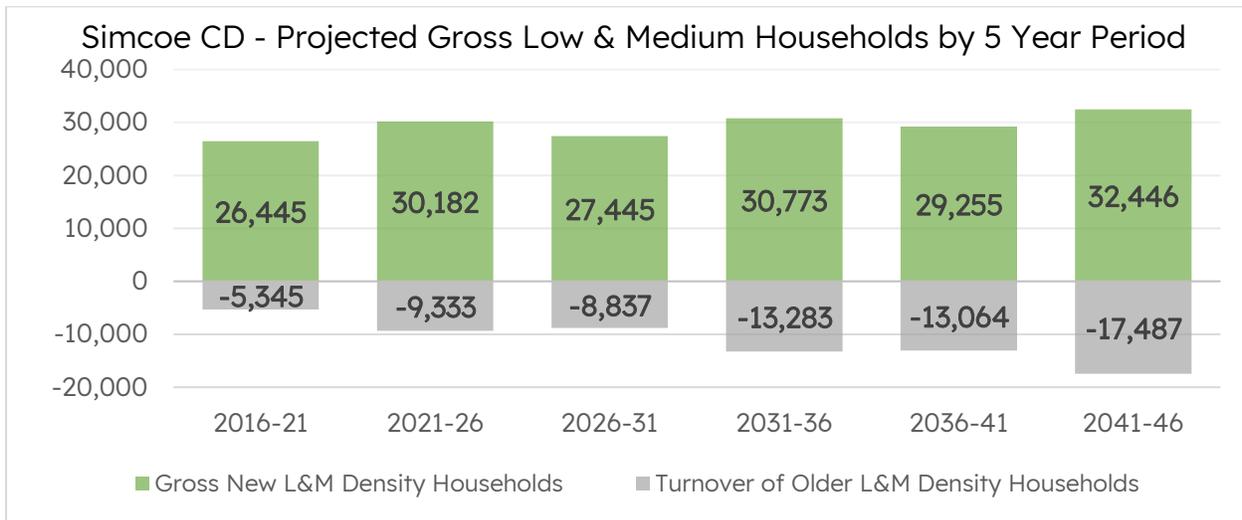
[59] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Simcoe Census Division – Population Projection

Simcoe contains a full 21 Census Subdivisions. These include two cities (Barrie, Orillia), seven towns (Innisfil, Bradford West Gwillimbury, New Tecumseth, Collingwood, Wasaga Beach, Midland, Penetanguishene), nine townships (Essa, Oro-Medonte, Springwater, Clearview, Severn, Tiny, Adjala-Tosorontio, Tay, Ramara) and three First Nations reserves (Mnjikaning First Nation 32, Christian Island 30, Christian Island 30A). Bradford West Gwillimbury has been one of the fastest-growing communities in Canada in recent years.

Simcoe CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	230,987	246,878	255,606	273,778
Bradford West Gwillimbury	23,217	25,051	29,177	36,648
Innisfil	29,533	31,948	33,299	37,735
Barrie	109,112	134,434	140,774	146,063

Legend: ■ Barrie ■ Innisfil ■ Bradford West Gwillimbury ■ Rest of Census Division
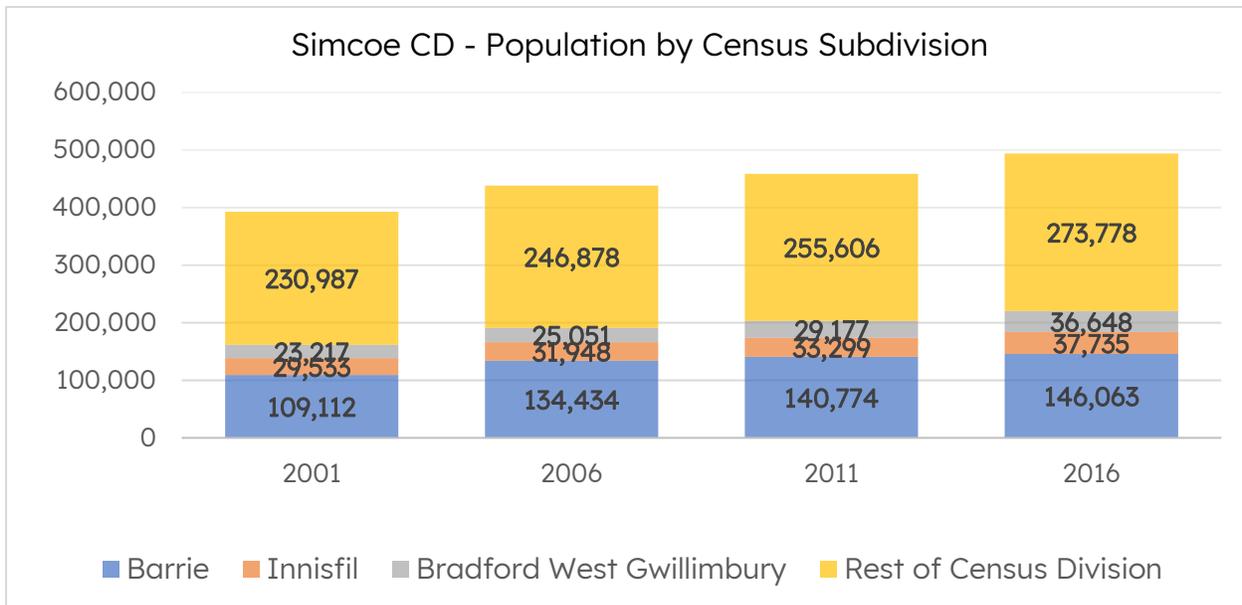
In absolute terms, the Ontario Ministry of Finance projects net population growth in Simcoe to be over 8,000 persons per year for the next few years. By the middle of the century, this will have slowed to 6,000 persons per year.
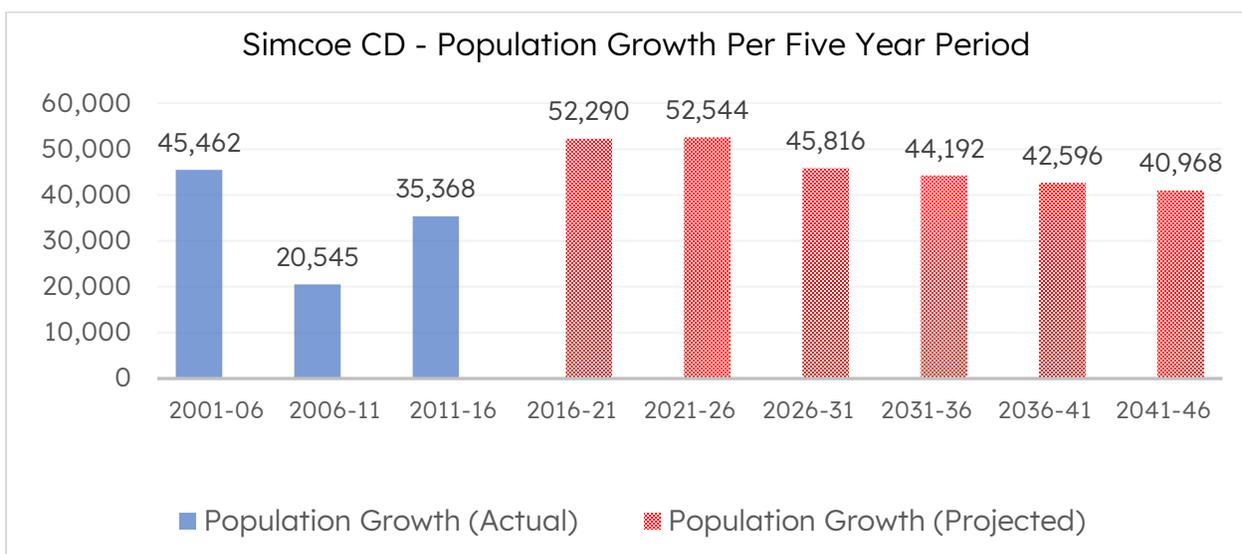
Simcoe CD - Population Growth Per Five Year Period

Period	Value
2001-06	45,462
2006-11	20,545
2011-16	35,368
2016-21	52,290
2021-26	52,544
2026-31	45,816
2031-36	44,192
2036-41	42,596
2041-46	40,968

Legend: ■ Population Growth (Actual) ▨ Population Growth (Projected)

Kawartha Lakes Census Division – Household Projection

The Ontario Ministry of Finance projects Kawartha Lakes' population to grow by 10,472 persons over the next 10 years. It grew by only 423 from 2006-16. Over the next 10 years, we project an additional 4,771 households[60], on net, living in Kawartha Lakes, occupying 216 high rise apartment units and 4,555 low and medium density housing units, on net.

Kawartha Lakes CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,282	88
2021-26	2,404	106
2026-31	2,151	110
2031-36	1,973	105
2036-41	1,818	91
2041-46	1,684	71
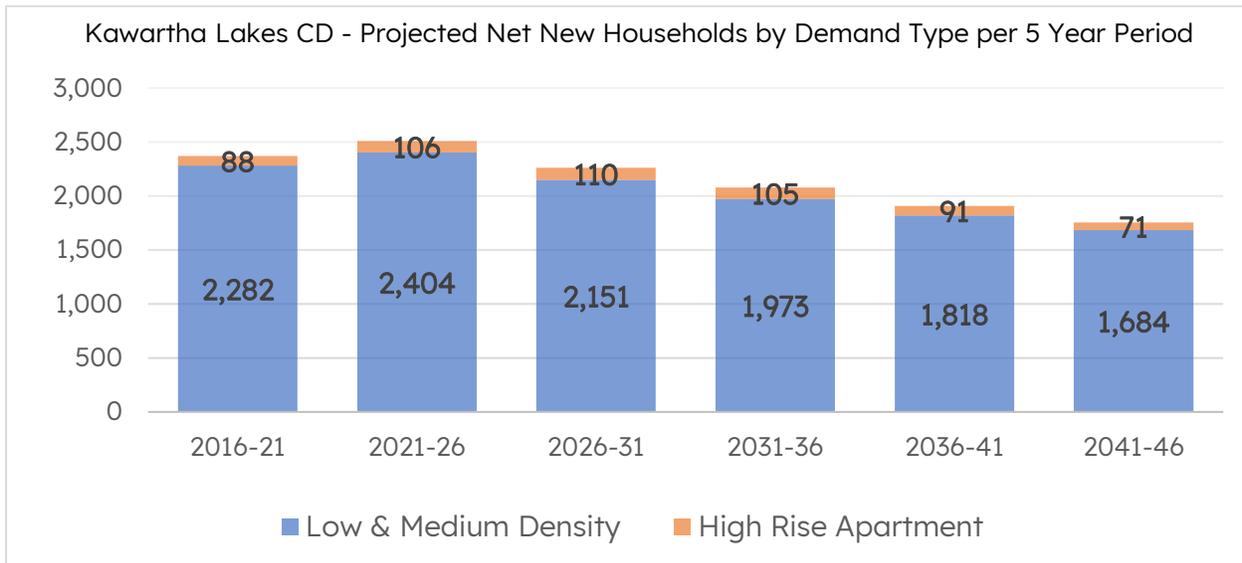
From 2021 to 2031, 7,802 new young families occupying low and medium density will be formed. This will be offset by 3,247 older families leaving existing low and medium-density housing. Until the 2030s, less than half of Kawartha's growth in low and medium-density households can be housed through turnover.

Kawartha Lakes CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,758	-1,477
2021-26	3,911	-1,507
2026-31	3,891	-1,741
2031-36	4,081	-2,108
2036-41	4,237	-2,419
2041-46	4,443	-2,759

---
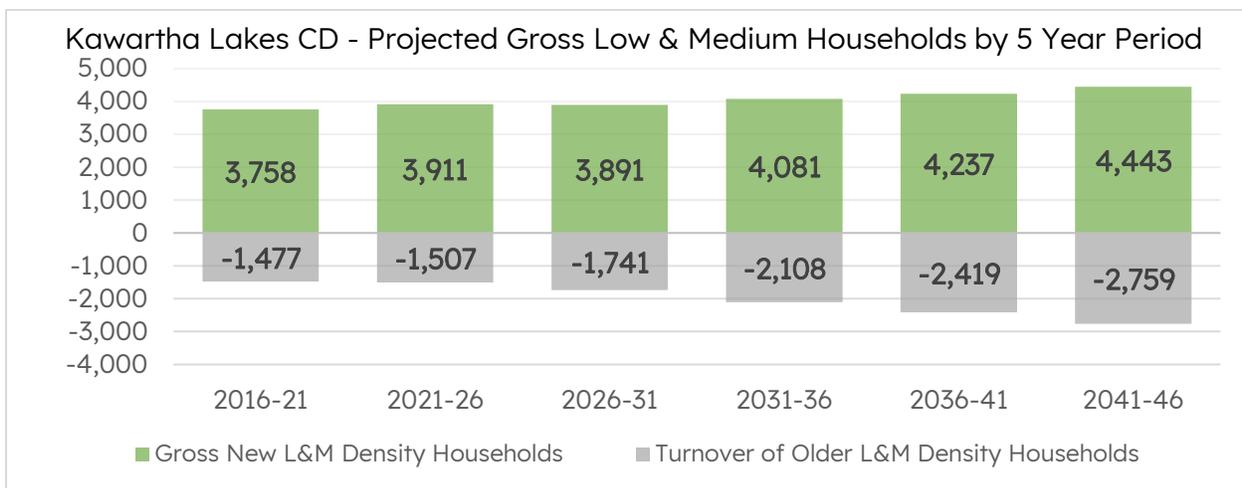
[60] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Kawartha Lakes Census Division – Population Projection

Kawartha Lakes contains a single Census Subdivision: the city of Kawartha Lakes. The population of the city dipped from 2006 to 2011 but returned to prior levels by 2015.

Kawartha Lakes CD - Population by Census Subdivision

Year	Population
2001	72,008
2006	76,873
2011	74,958
2016	77,296

Legend: ■ Kawartha Lakes
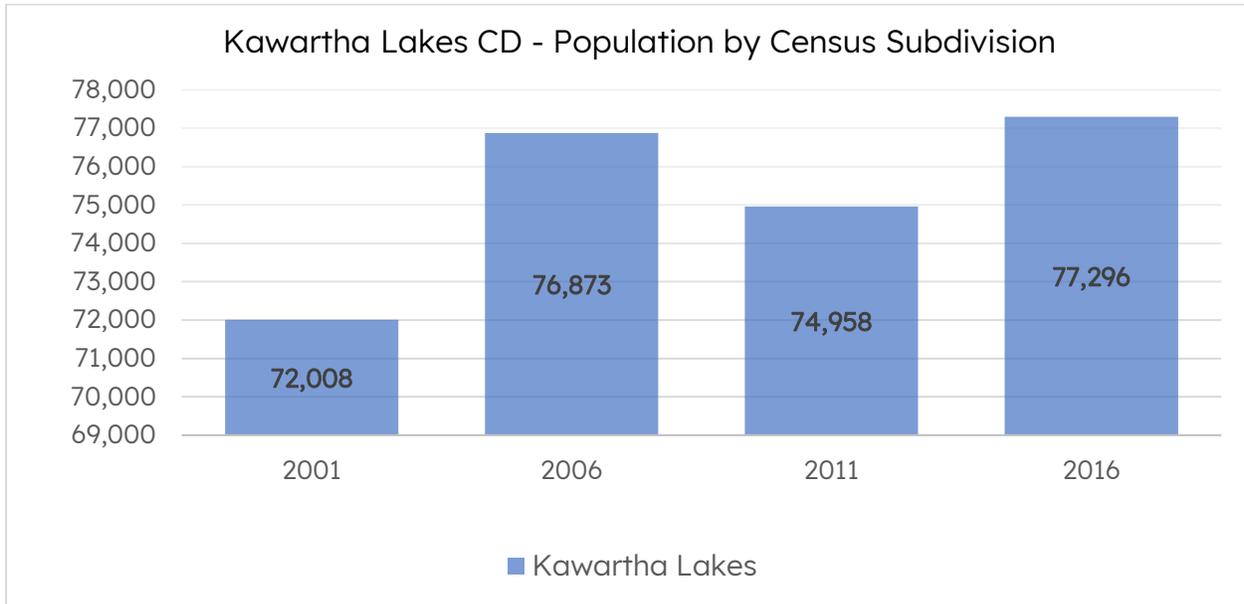
The Ontario Ministry of Finance projects that Kawartha Lakes will grow, on net, by roughly 1,000 persons per year for the foreseeable future. This is the level of growth it experienced at the beginning of the century.

Kawartha Lakes CD - Population Growth Per Five Year Period

Period	Growth
2001-06	4,865
2006-11	-1,915
2011-16	2,338
2016-21	4,837
2021-26	5,480
2026-31	4,992
2031-36	4,681
2036-41	4,454
2041-46	4,318

Legend: ■ Population Growth (Actual) ■ Population Growth (Projected)
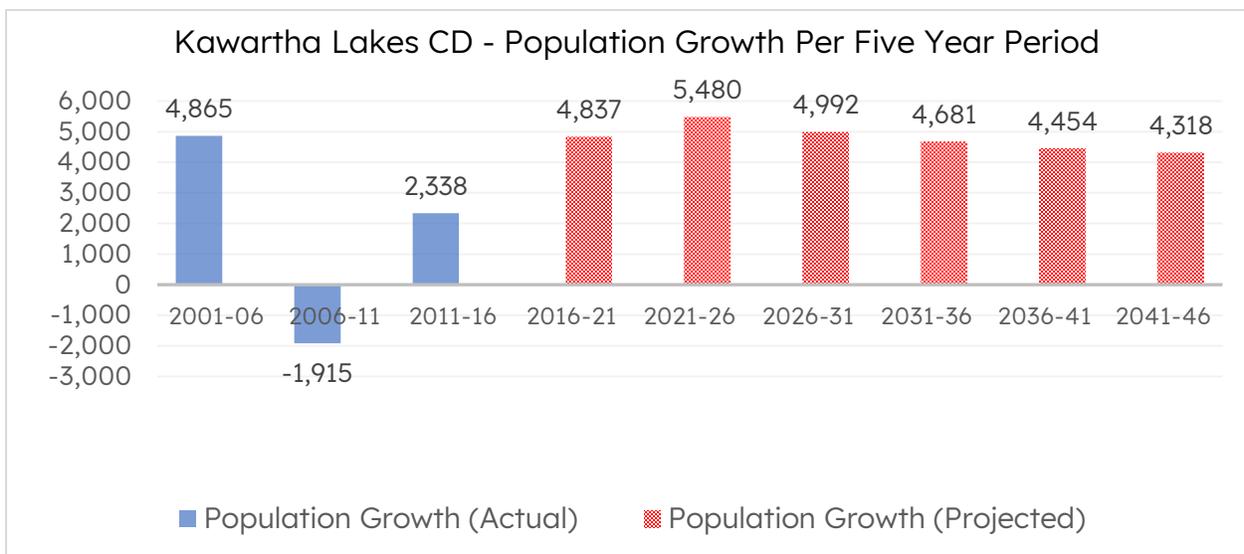
Waterloo Census Division – Household Projection

The Ontario Ministry of Finance projects Waterloo Census Division's population to grow by 130,347 persons over the next 10 years. It grew by 54,975 from 2006-16. Over the next 10 years, we project an additional 48,865 households[61], on net, living in Waterloo, occupying 6,677 high-rise apartment units and 42,188 low and medium density housing units, on net.

Waterloo CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	19,596	3,006
2021-26	23,452	3,750
2026-31	18,736	2,927
2031-36	18,233	2,982
2036-41	17,736	2,924
2041-46	17,078	2,598
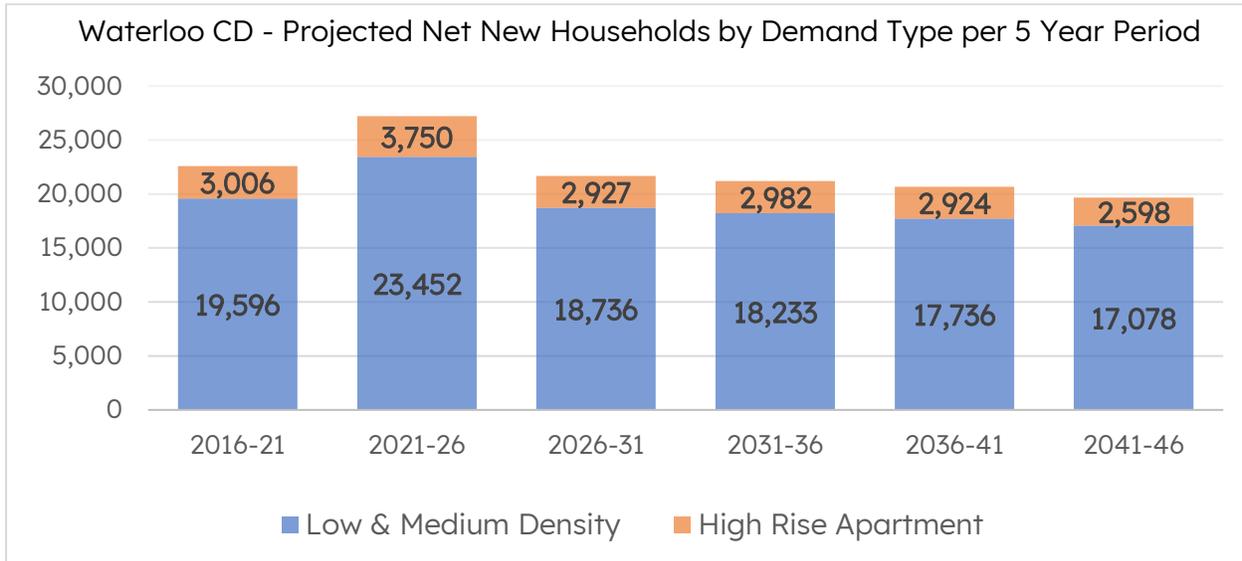
From 2021 to 2031, 62,677 new young families occupying low and medium density will be formed. This will be offset by 20,489 older families leaving existing low and medium-density housing. The region's relatively young population ensures that the generational turnover of low and medium-density households will stay relatively modest until the middle of the century.

Waterloo CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	27,904	-8,308
2021-26	33,777	-10,325
2026-31	28,900	-10,164
2031-36	31,801	-13,567
2036-41	31,153	-13,417
2041-46	33,837	-16,760

---
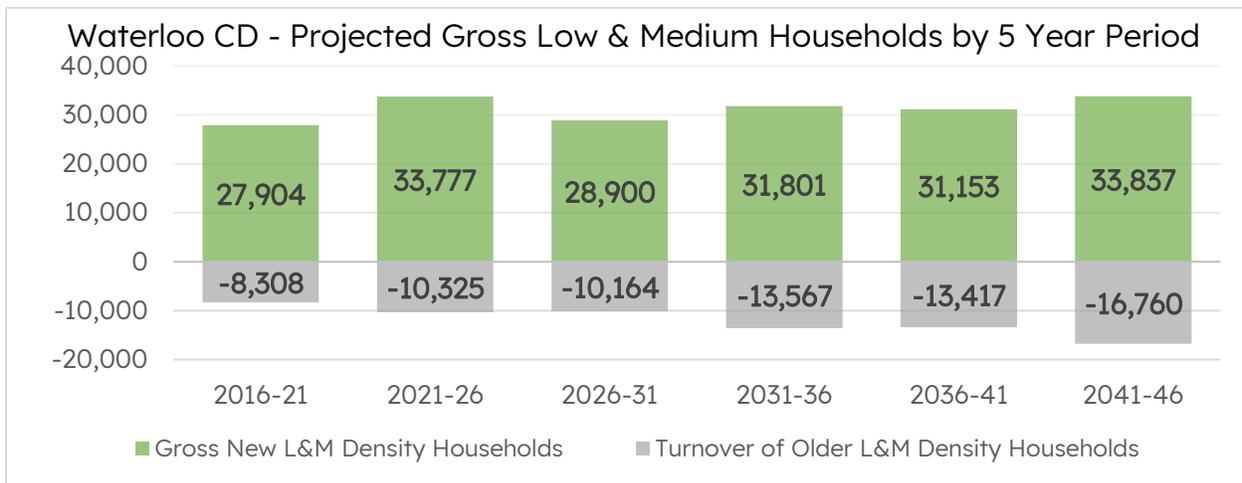
[61] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Waterloo Census Division – Population Projection

Waterloo Census Division is comprised of three cities (Kitchener, Cambridge, and Waterloo) and four townships (Woolwich, Wilmot, Wellesley, and North Dumfries). The Census Division has been one of the faster-growing areas in Canada this century, due to a combination of an increase in the number of international students, immigration, and an influx of young families from the Greater Toronto Area.

Waterloo CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	53,122	57,791	64,307	69,005
Waterloo	90,291	101,773	101,961	108,775
Cambridge	114,899	125,312	130,762	134,029
Kitchener	198,354	213,586	226,651	241,628

Legend: ■ Kitchener ■ Cambridge ■ Waterloo ■ Rest of Census Division
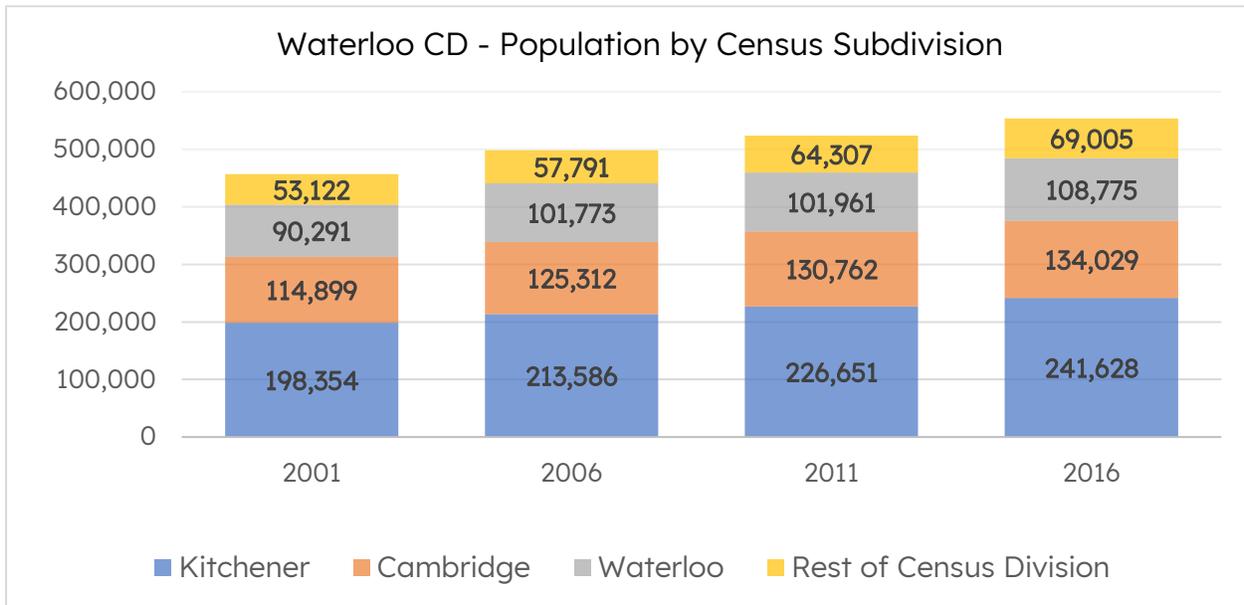
In absolute terms, the Ontario Ministry of Finance projects Waterloo Census Division to grow rapidly over the next few years, thanks in part to an increase in the number of international students. The community should continue to grow by over 10,000 persons, per year, for the foreseeable future.
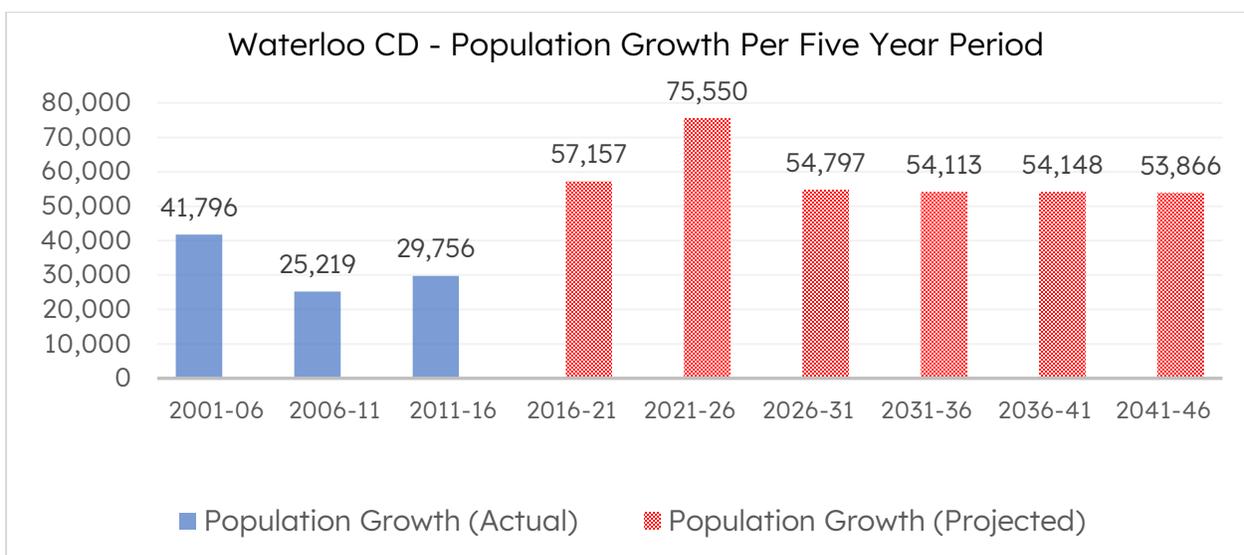
Waterloo CD - Population Growth Per Five Year Period

Period	Growth
2001-06	41,796
2006-11	25,219
2011-16	29,756
2016-21	57,157
2021-26	75,550
2026-31	54,797
2031-36	54,113
2036-41	54,148
2041-46	53,866

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)

Wellington Census Division – Household Projection

The Ontario Ministry of Finance projects Wellington's population to grow by 49,331 persons over the next 10 years. It grew by 21,368 from 2006-16. Over the next 10 years, we project an additional 20,895 households[62], on net, living in Wellington, occupying 1,691 high-rise apartment units and 19,024 low and medium density housing units, on net.

Wellington CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	7,692	647
2021-26	9,791	859
2026-31	9,413	832
2031-36	9,117	828
2036-41	8,809	789
2041-46	8,374	725
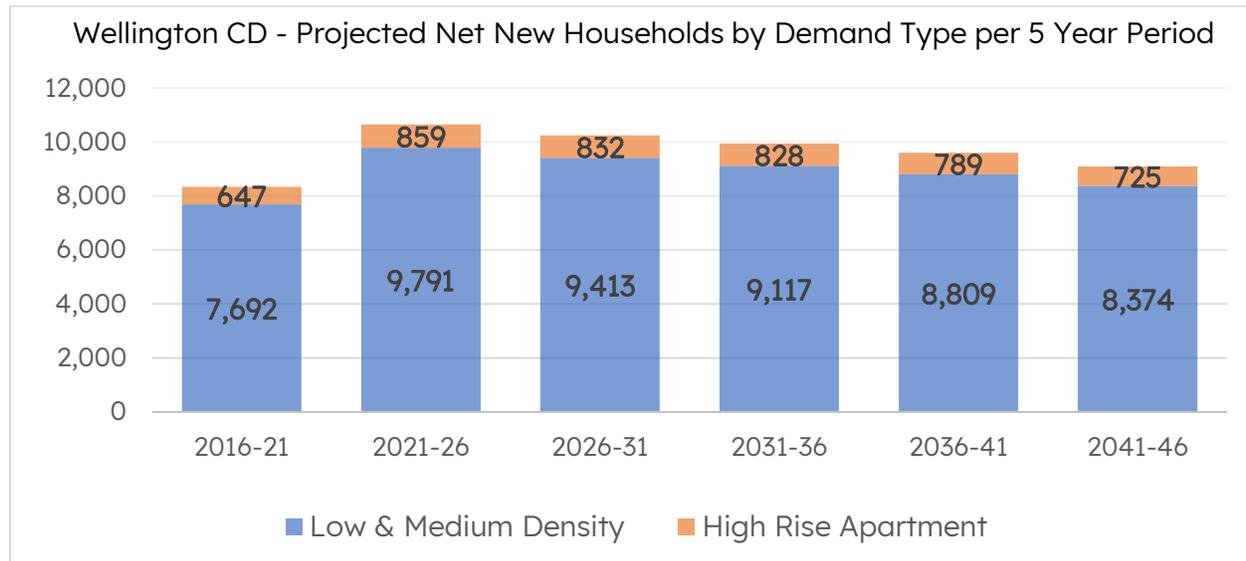
From 2021 to 2031, 27,279 new young families occupying low and medium density will be formed. This will be offset by 8,075 older families leaving existing low and medium-density housing. For the foreseeable future, less than half of new families in low and medium-density housing will be able to be housed through generational turnover.

Wellington CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	10,994	-3,302
2021-26	13,898	-4,106
2026-31	13,381	-3,969
2031-36	14,549	-5,432
2036-41	14,316	-5,507
2041-46	15,473	-7,099

---
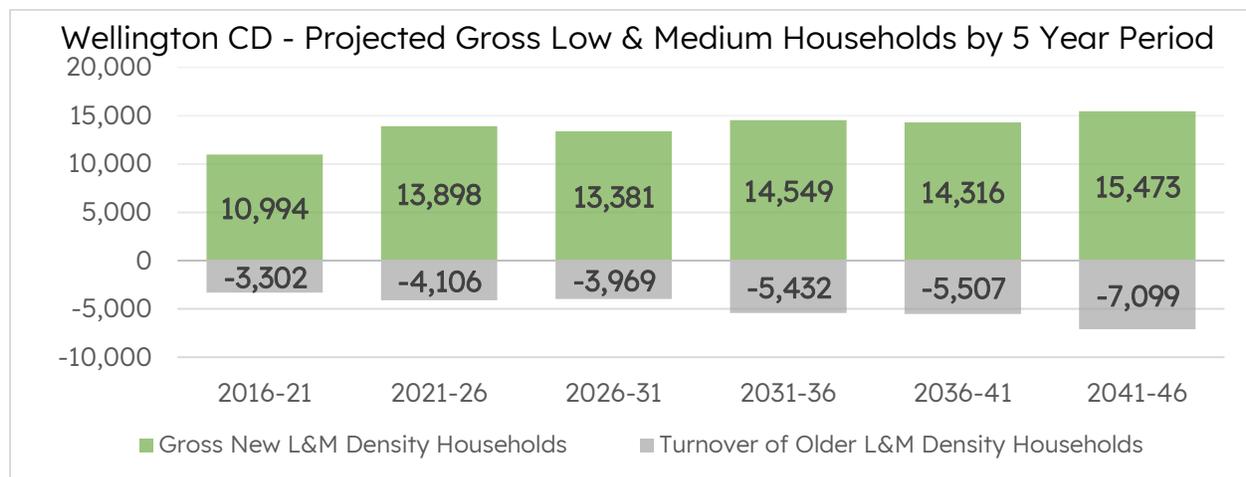
[62] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Wellington Census Division – Population Projection

Wellington Census Division contains the city of Guelph and seven other communities. These include the townships of Centre Wellington, Guelph/Eramosa, Wellington North, Mapleton, and Puslinch, along with the towns of Erin and Minto. Guelph has experienced robust population growth due in part to an increase in the number of international students, who often remain in Canada under the Post-Graduate Work Permit Program.

Wellington CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	47,394	49,029	48,867	51,232
Guelph/Eramosa	11,605	12,495	12,706	13,079
Centre Wellington	25,183	26,971	27,412	28,995
Guelph	110,819	119,890	125,768	136,447

Legend: ■ Guelph ■ Centre Wellington ■ Guelph/Eramosa ■ Rest of Census Division
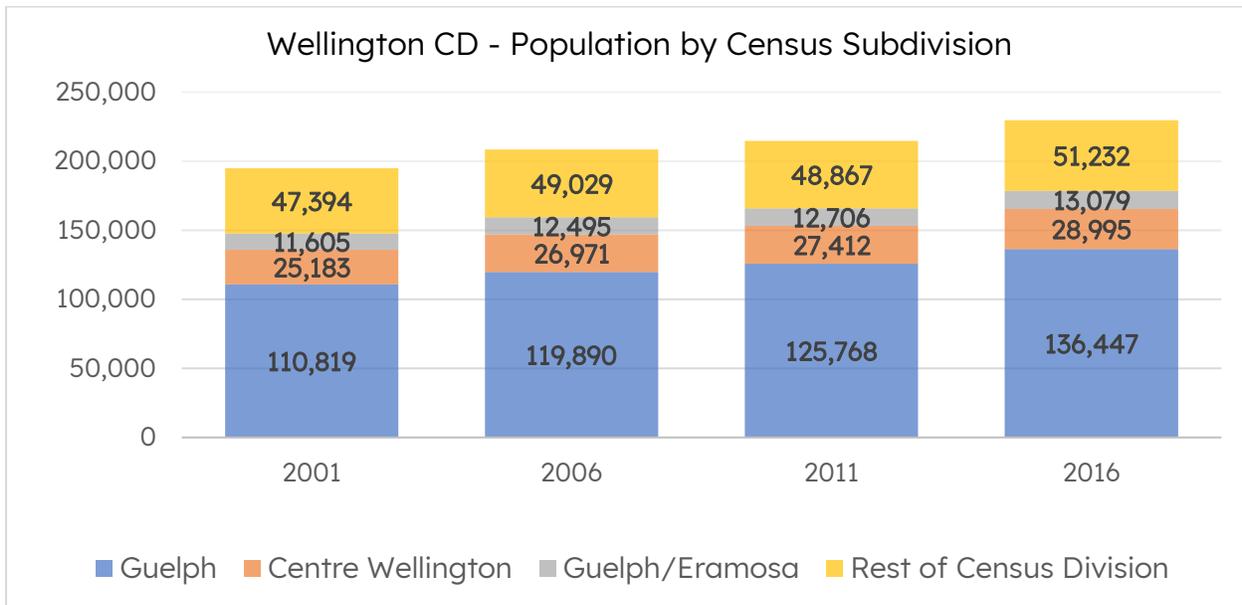
The Ontario Ministry of Finance projects Wellington's population growth to be much higher in the future than it has been in the recent past, due to continued strong growth in the number of international students, along with families moving to Wellington from the Greater Toronto Area.

Wellington CD - Population Growth Per Five Year Period

Period	Value
2001-06	13,384
2006-11	6,368
2011-16	15,000
2016-21	17,679
2021-26	25,202
2026-31	24,129
2031-36	23,913
2036-41	23,533
2041-46	23,173

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)
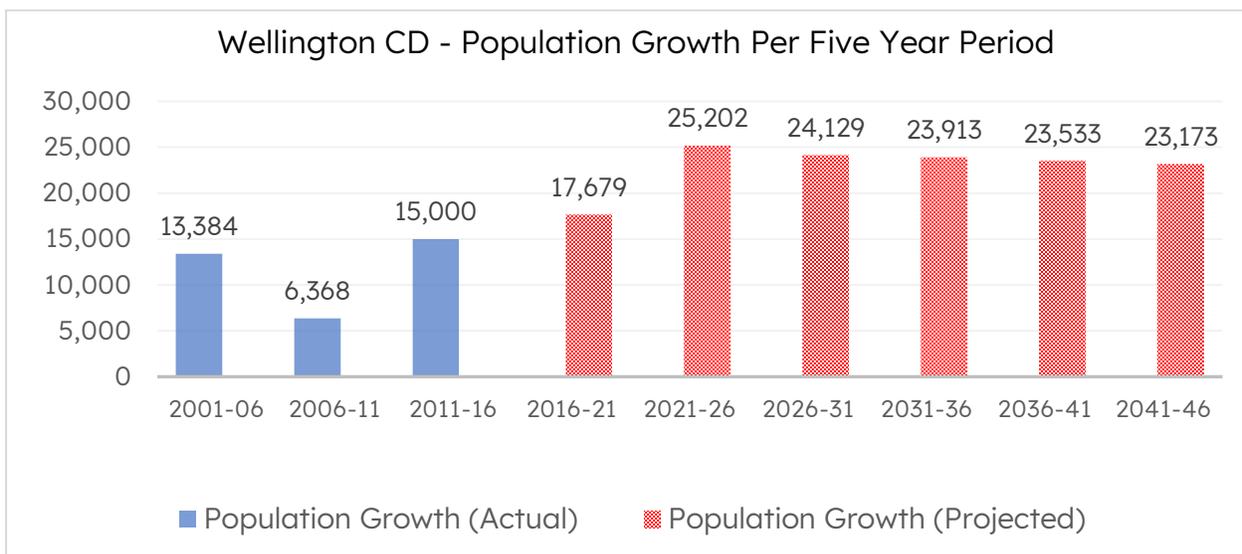
Eastern Ontario – Summary of the Next 10 Years

In the next ten years, the ten Census Divisions that comprise central Ontario will see their combined populations grow by 266,581 people, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by 120,322 between 2021 and 2031. Of these, 99,772 are households that would typically occupy low and medium-density housing, while an additional 20,550, primarily in Ottawa, would occupy high-rise apartments (of 5 or more storeys).

CD#	CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
19	Ottawa	192,510	82,409	17,651	64,758
20	Frontenac	16,492	7,629	1,463	6,166
21	Hastings	13,567	6,944	722	6,222
22	Lanark	10,106	4,890	98	4,792
23	Leeds and Grenville	6,703	3,921	263	3,658
24	Lennox and Addington	2,968	1,653	6	1,647
25	Prescott and Russell	11,437	5,393	37	5,357
26	Prince Edward	804	669	6	663
27	Renfrew	5,319	3,547	14	3,532
28	Stormont, Dundas and Glengarry	6,675	3,267	291	2,977
	TOTAL	266,581	120,322	20,550	99,772

Over the next ten years, central Ontario will have 197,032 new families formed that will have a 'head of household' currently under the age of 55. This will be offset by a reduction in 76,710 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 176,562 new young households in low and medium-density housing, which will be offset by 76,790 older households leaving this housing type, turning these units over to younger families. The number of younger families occupying high rises will be 20,470, while the number of older families occupying those units is projected to stay unchanged, as older residents leaving those units are projected to be replaced, one-to-one by older residents moving into them.

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	20,470	176,562	197,032
Net New Households (55+)	80	-76,790	-76,710
Total	20,550	99,772	120,322

City of Ottawa – Household Projection

The Ontario Ministry of Finance projects the City of Ottawa's population to grow by 192,510 persons over the next 10 years. It grew by 118,448 from 2006-16. Over the next 10 years, we project an additional 82,409 households[63], on net, living in Ottawa, occupying 17,651 high rise apartment units and 64,758 low and medium density housing units, on net.

Ottawa CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	31,815	8,752
2021-26	34,081	9,784
2026-31	30,677	7,867
2031-36	29,307	7,441
2036-41	27,964	7,118
2041-46	26,254	6,242
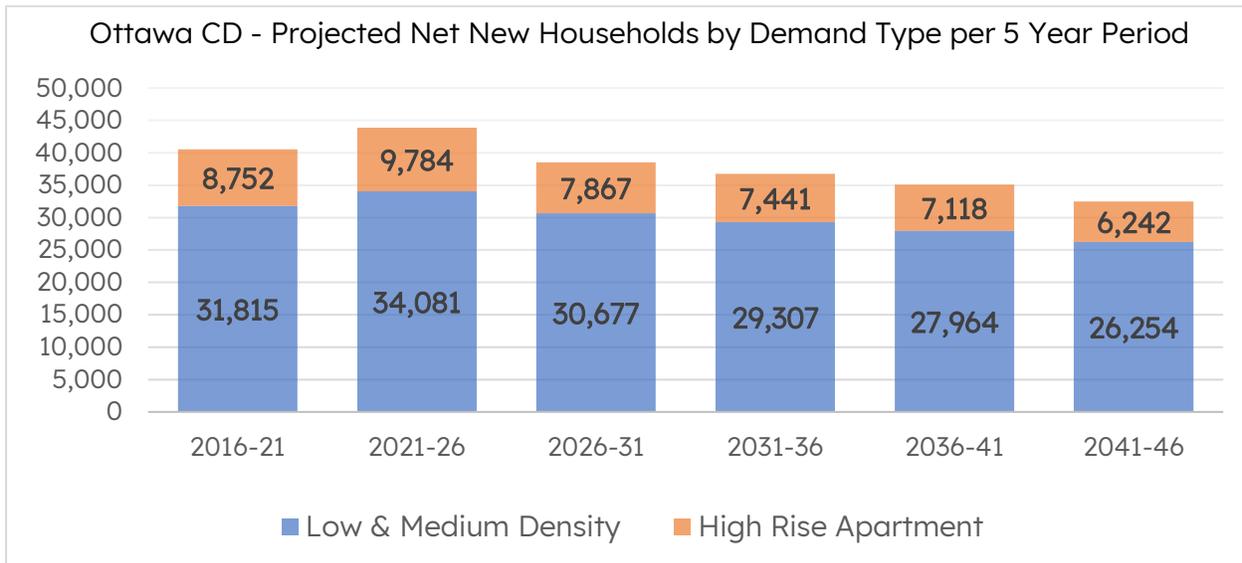
From 2021 to 2031, 102,433 new young families occupying low and medium density will be formed. This will be offset by 37,675 older families leaving existing low and medium-density housing. The growth in the number of households in low and medium-density housing will slow over time due to population aging and generational turnover.

Ottawa CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	45,578	-13,764
2021-26	52,893	-18,812
2026-31	49,540	-18,863
2031-36	53,730	-24,424
2036-41	52,321	-24,357
2041-46	55,716	-29,462
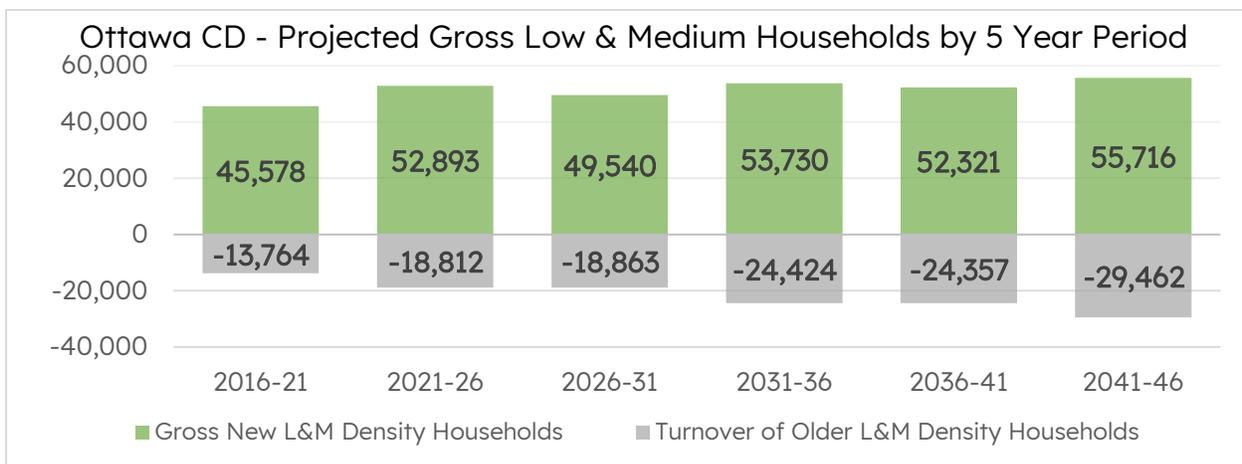
[63] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

City of Ottawa – Population Projection

Ottawa Census Division is comprised of a single entity, the City of Ottawa. In the years leading up to the pandemic, the city's economy was booming and so too was population growth.

Ottawa CD - Population by Census Subdivision

Year	Population
2001	807,077
2006	845,893
2011	911,660
2016	964,341

■ Ottawa
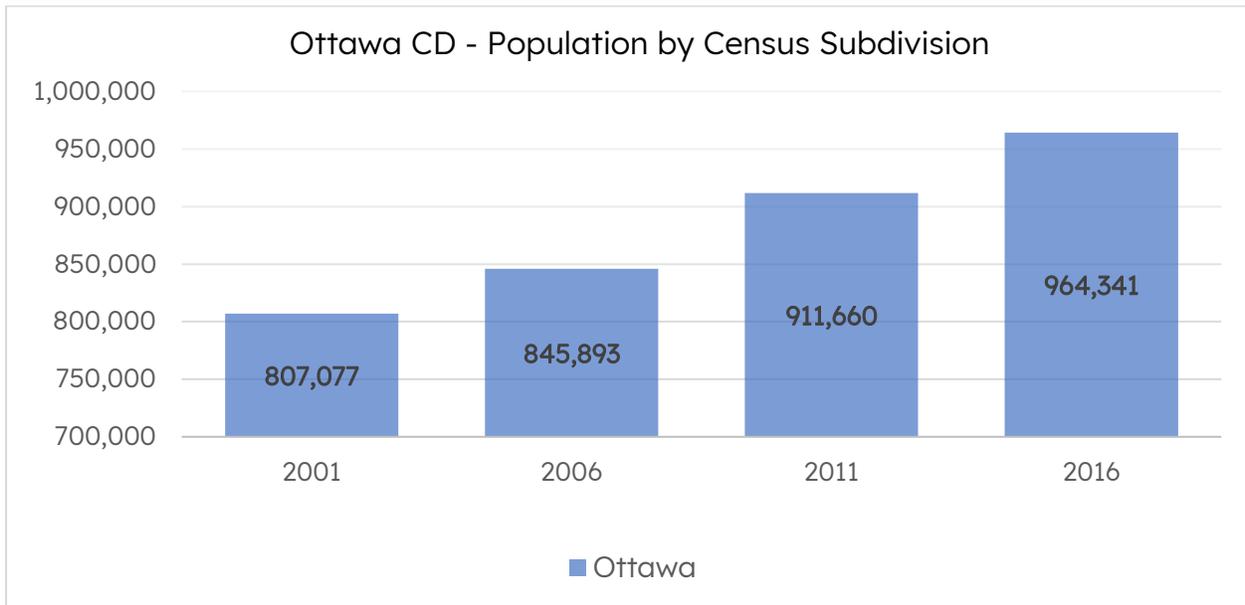
The Ontario Ministry of Finance projects accelerated population growth after the pandemic, in part due to growth in the number of international students. Population growth to the middle of the century is projected to stay at the elevated levels experienced between 2016 and 2021.

Ottawa CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	38,816
2006-11	65,767
2011-16	52,681
2016-21	88,925
2021-26	104,142
2026-31	88,368
2031-36	86,528
2036-41	84,382
2041-46	82,328

■ Population Growth (Actual)   ▨ Population Growth (Projected)
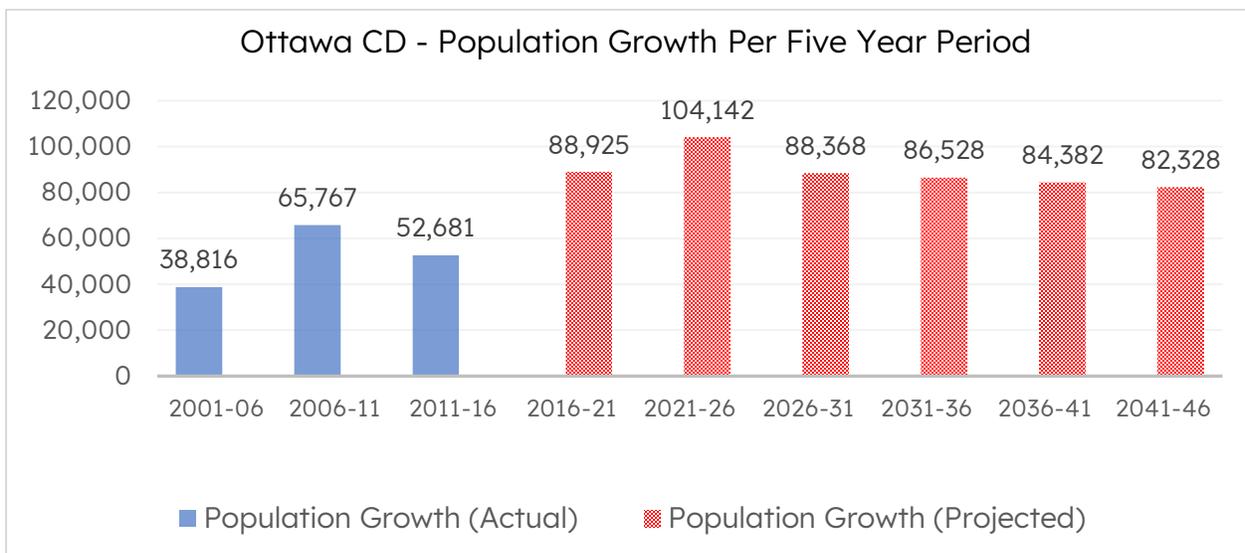
## Frontenac Census Division – Household Projection

The Ontario Ministry of Finance projects Frontenac's population to grow by 16,492 persons over the next 10 years. It grew by only 5,516 from 2006-16. Over the next 10 years, we project an additional 7,629 households[64], on net, living in Frontenac, occupying 1,463 high rise apartment units and 6,166 low and medium density housing units, on net.

Frontenac CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	3,729	873
2021-26	3,880	852
2026-31	2,286	611
2031-36	2,137	583
2036-41	1,918	523
2041-46	1,739	418
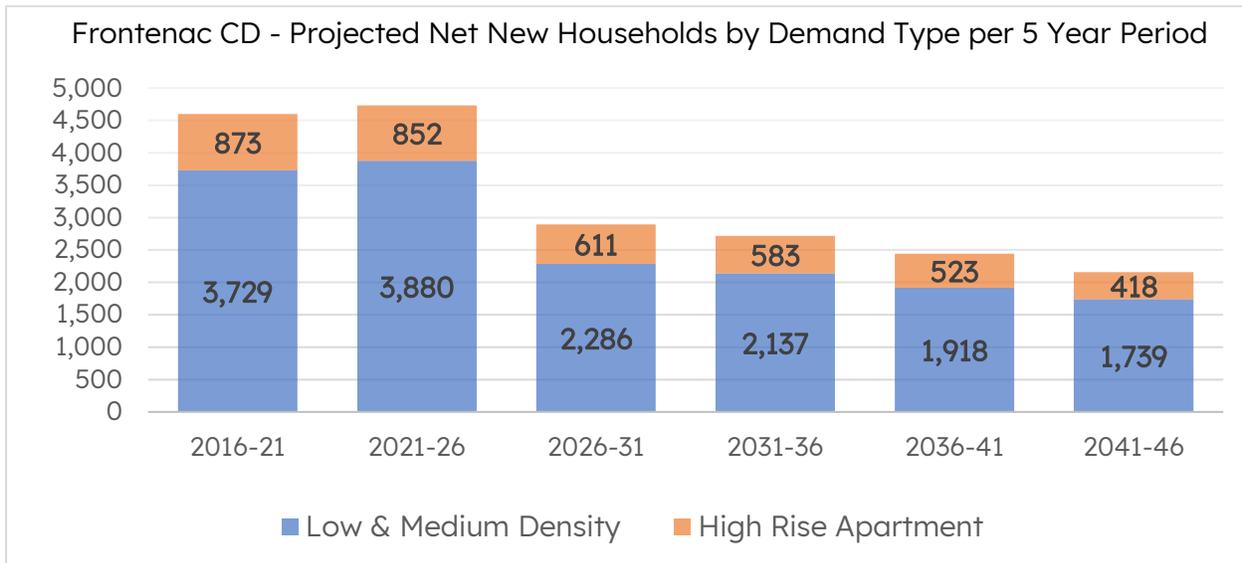
From 2021 to 2031, 13,211 new young families occupying low and medium density will be formed. This will be offset by 7,045 older families leaving existing low and medium-density housing. Generational turnover of low and medium-density housing should increase over time due to population aging.

Frontenac CD - Projected Gross Low & Medium Households by 5 Year Period

| Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	6,450	-2,721
2021-26	7,329	-3,449
2026-31	5,883	-3,597
2031-36	6,233	-4,096
2036-41	6,126	-4,208
2041-46	6,439	-4,699

---
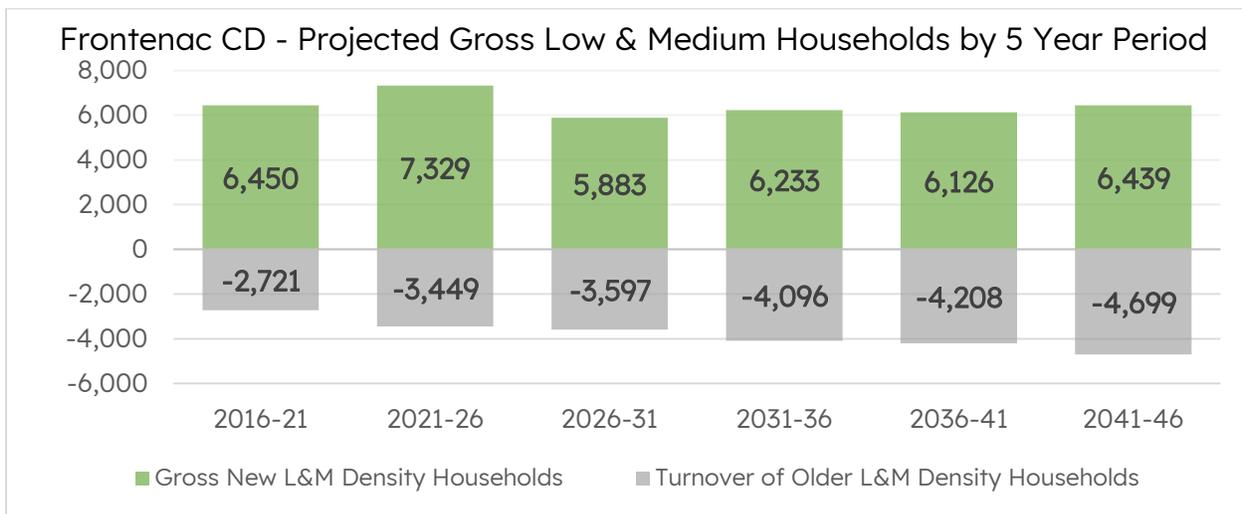
[64] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Frontenac Census Division – Population Projection

The majority of residents in Frontenac Census Division call the city of Kingston home. The Census Division contains four additional townships: South Frontenac, Central Frontenac, North Frontenac, and Frontenac Islands. In 2016, 4,472 people called Central Frontenac home (shown on graph), while North Frontenac and Frontenac Islands had populations of 1,927 and 1,793 respectively (not shown on graph).

Frontenac CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	4,702	4,804	4,636	4,472
South Frontenac	17,046	18,851	18,571	19,151
Kingston	118,856	121,834	127,204	127,547

Legend: Kingston, South Frontenac, Central Frontenac, Rest of Census Division
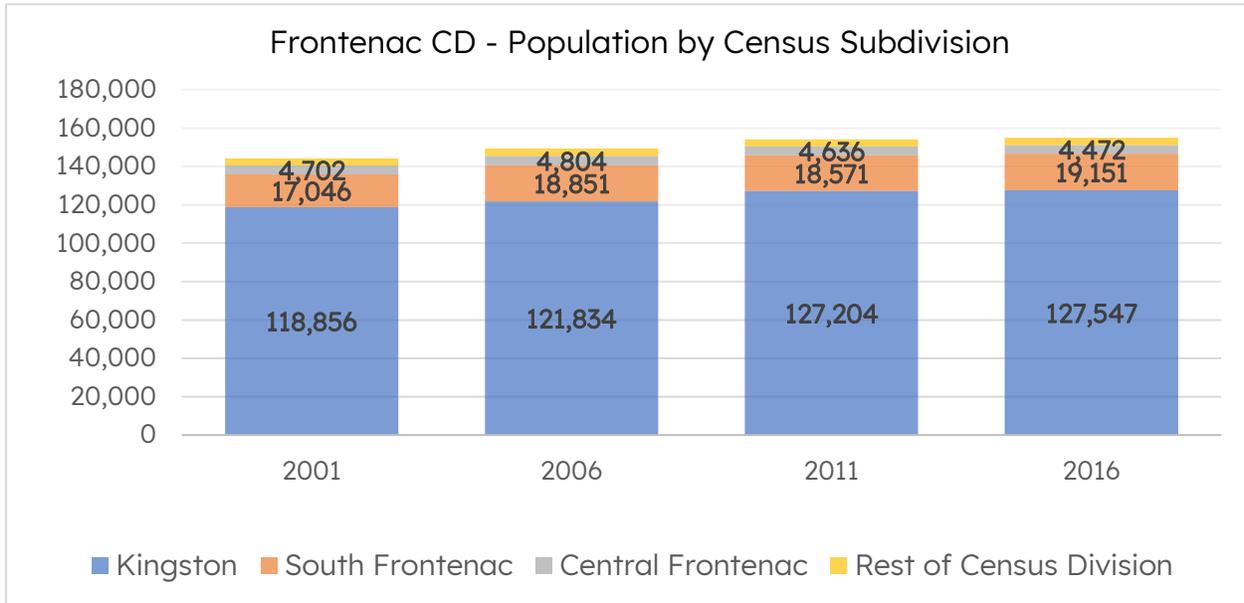
Like many communities in Ontario, Frontenac had experienced rapid population growth due to the international student boom which began in the mid-2000s. The Ontario Ministry of Finance projects population growth to stay elevated for the next decade, before returning to levels experienced at the beginning of the 21st century.
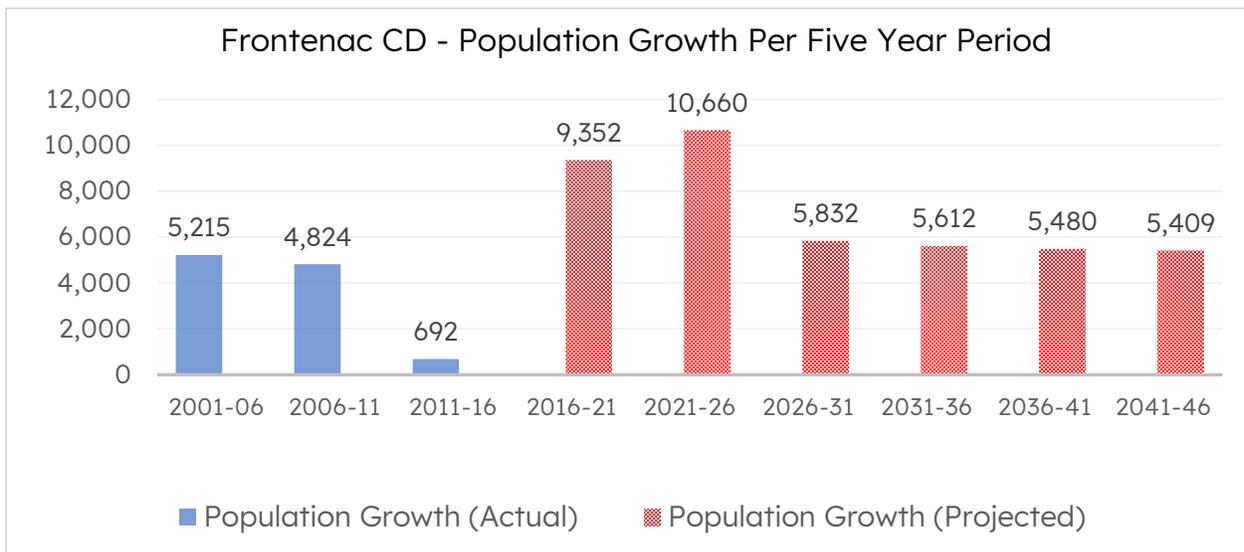
Frontenac CD - Population Growth Per Five Year Period

Period	Growth
2001-06	5,215
2006-11	4,824
2011-16	692
2016-21	9,352
2021-26	10,660
2026-31	5,832
2031-36	5,612
2036-41	5,480
2041-46	5,409

Legend: Population Growth (Actual), Population Growth (Projected)

Hastings Census Division – Household Projection

The Ontario Ministry of Finance projects Hastings' population to grow by 13,567 persons over the next 10 years. It grew by 3,481 from 2006-16. Over the next 10 years, we project an additional 6,944 households[65], on net, living in Hastings, occupying 722 high rise apartment units and 6,222 low and medium density housing units, on net.

Hastings CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	3,737	296
2021-26	3,548	369
2026-31	2,674	352
2031-36	2,403	338
2036-41	2,174	290
2041-46	1,829	182
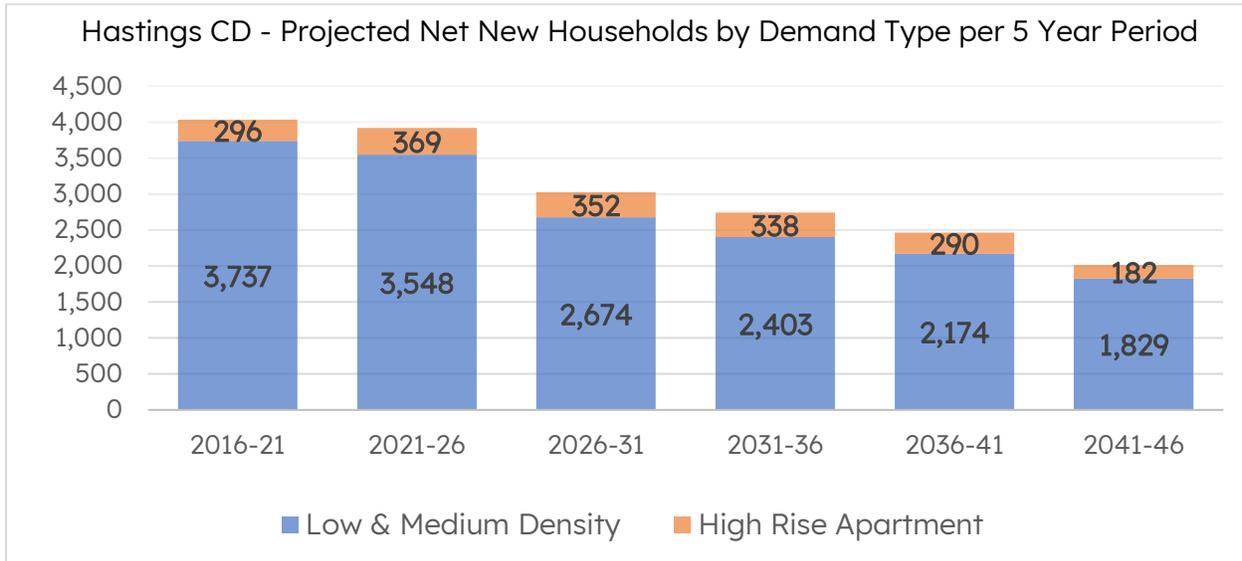
From 2021 to 2031, 12,917 new young families occupying low and medium density will be formed. This will be offset by 6,694 older families leaving existing low and medium-density housing. Over time, the growth rate in net new families in low and medium housing will decline due to population aging.

Hastings CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	6,403	-2,666
2021-26	6,747	-3,200
2026-31	6,169	-3,495
2031-36	6,629	-4,227
2036-41	6,630	-4,457
2041-46	7,030	-5,201
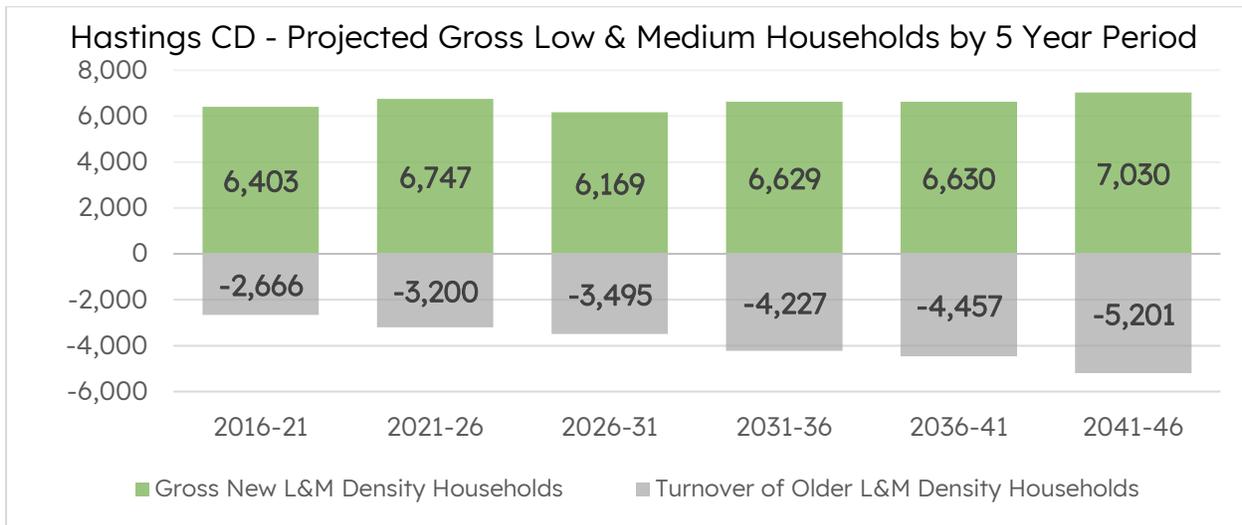
[65] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Hastings Census Division – Population Projection

Hastings Census Division contains seventeen Subdivisions, the largest of which are the cities of Belleville and Quinte West. It also contains the municipalities of Tweed, Centre Hastings, Hastings Highlands, and Marmora and Lake, eight townships (Stirling-Rawdon, Tyendinaga, Madoc, Faraday, Carlow/Mayo, Wollaston, Tudor and Cashel, and Limerick), the towns of Bancroft and Deseronto, as well as Tyendinaga Mohawk Territory.

Hastings CD - Population by Census Subdivision

Year	Belleville	Quinte West	Tweed	Rest of Census Division
2001	47,918	43,015	5,804	35,498
2006	50,658	44,233	5,801	35,939
2011	50,783	44,243	6,181	37,152
2016	52,170	44,777	6,209	36,956
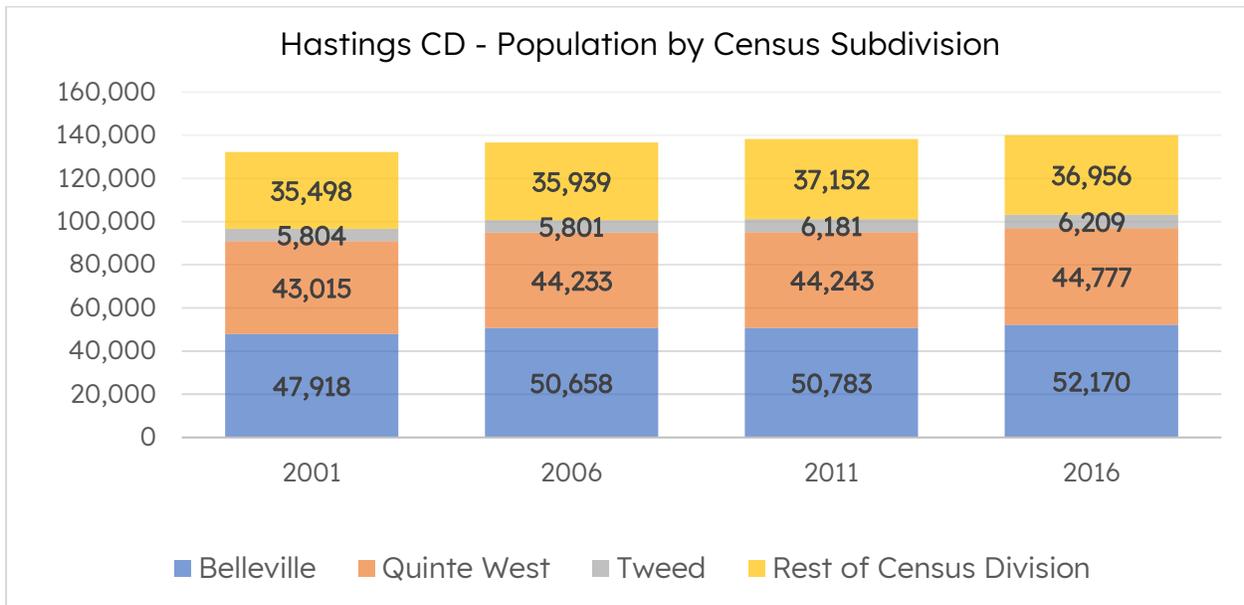
Over the past few years, Hastings has experienced population growth levels not seen in recent memory. The Ontario Ministry of Finance projects growth levels to remain elevated for the foreseeable future, remaining over 1,000 persons per year until the middle of the century.
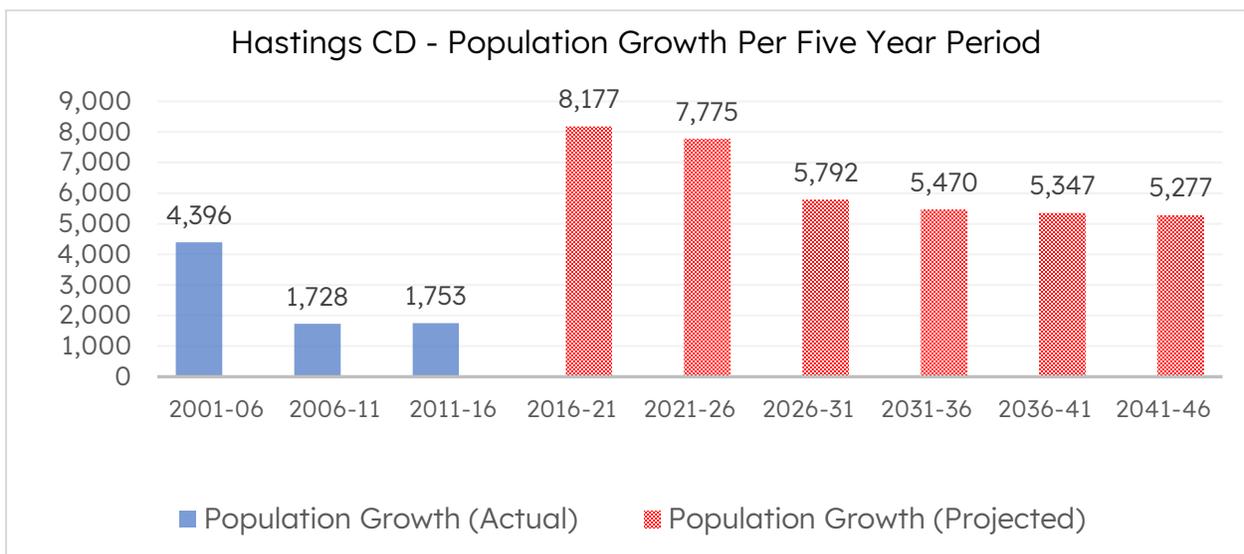
Hastings CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	4,396	
2006-11	1,728	
2011-16	1,753	
2016-21		8,177
2021-26		7,775
2026-31		5,792
2031-36		5,470
2036-41		5,347
2041-46		5,277

Lanark Census Division – Household Projection

The Ontario Ministry of Finance projects Lanark's population to grow by 10,106 persons over the next 10 years. It grew by 4,493 from 2006-16. Over the next 10 years, we project an additional 4,890 households[66], on net, living in Lanark, occupying 98 high rise apartment units and 4,792 low and medium density housing units, on net.

Lanark CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,564	36
2021-26	2,579	47
2026-31	2,213	51
2031-36	1,901	50
2036-41	1,674	44
2041-46	1,447	30
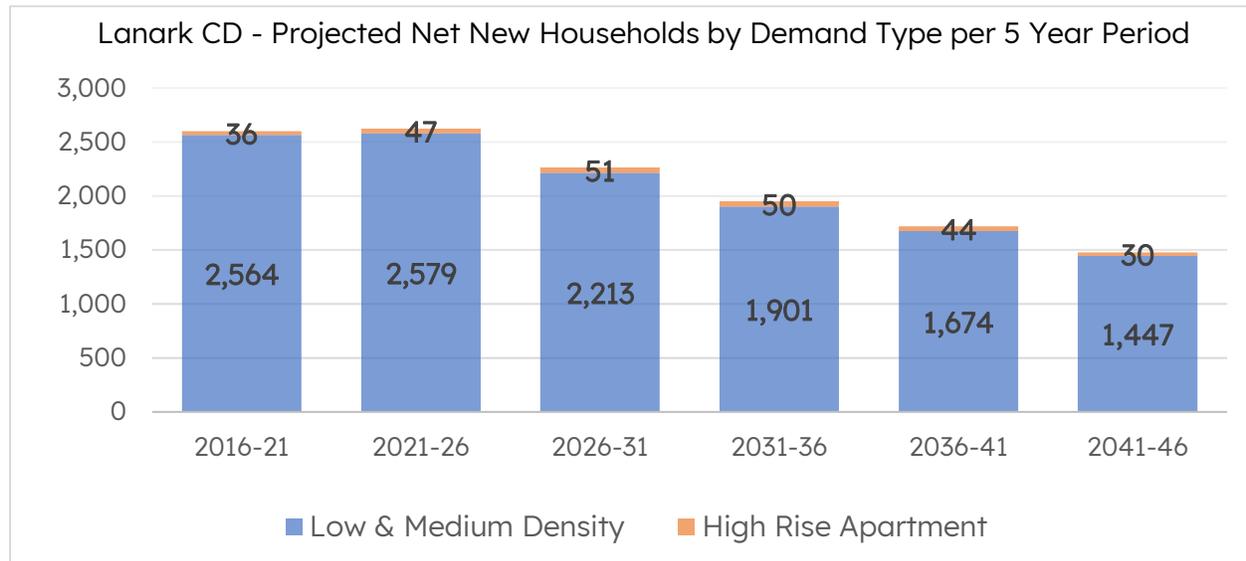
From 2021 to 2031, 7,448 new young families occupying low and medium density will be formed. This will be offset by 2,656 older families leaving existing low and medium-density housing. Generational turnover is projected to accelerate over time due to population aging.

Lanark CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,420	-856
2021-26	3,831	-1,252
2026-31	3,617	-1,404
2031-36	4,013	-2,111
2036-41	3,950	-2,276
2041-46	4,291	-2,844
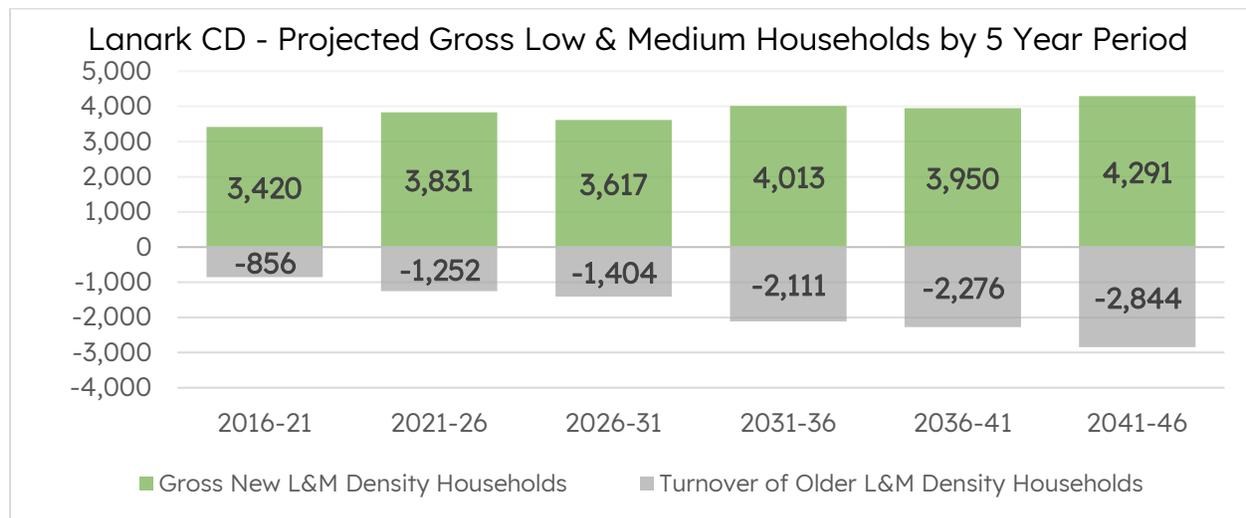
[66] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Lanark Census Division – Population Projection

Three towns (Mississippi Mills, Carleton Place, and Smiths Falls) and six townships (Drummond/North Elmsley, Beckwith, Perth, Tay Valley, Lanark Highlands, Montague) comprise Lanark Census Division. As with many parts of Ontario, Lanark began to experience accelerated population growth around 2016.

Lanark CD - Population by Census Subdivision

	2001	2006	2011	2016
Mississippi Mills, Ontario	12,131	12,173	12,725	13,467
Carleton Place, Ontario	9,488	9,815	10,066	10,960
Smiths Falls, Ontario	9,901	9,460	9,194	8,984
Rest of Census Division	33,479	34,493	35,333	37,023
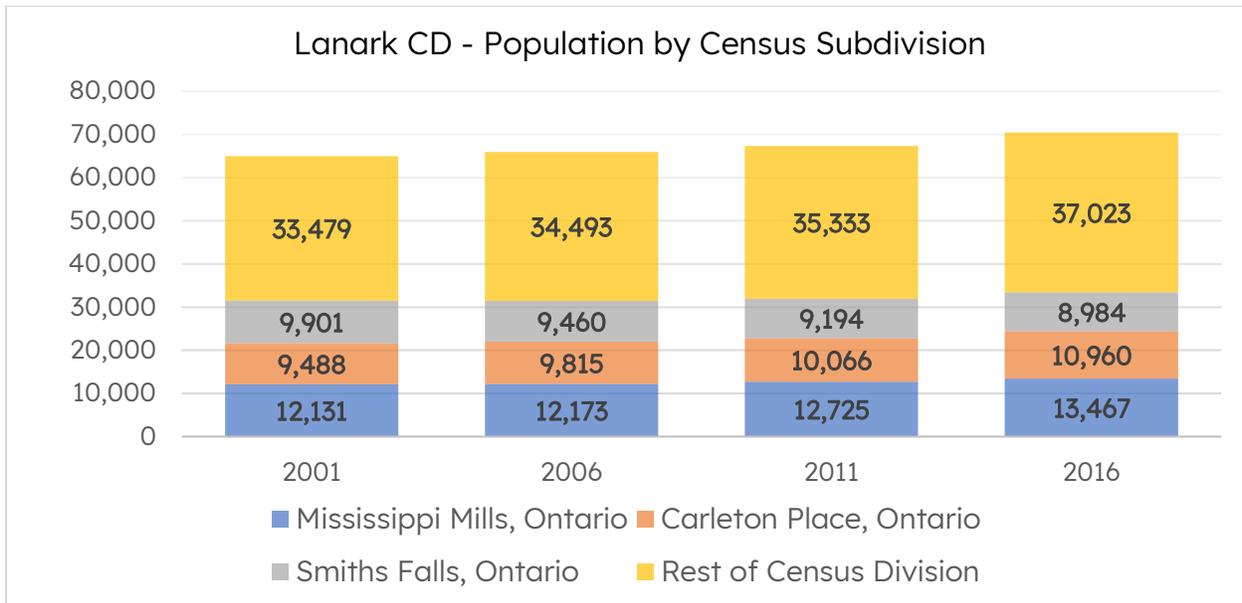
The Ontario Ministry of Finance projects Lanark to grow, on net, by roughly 1,000 persons per year, every year, to the middle of the century, largely due to the migration of families from Ottawa.
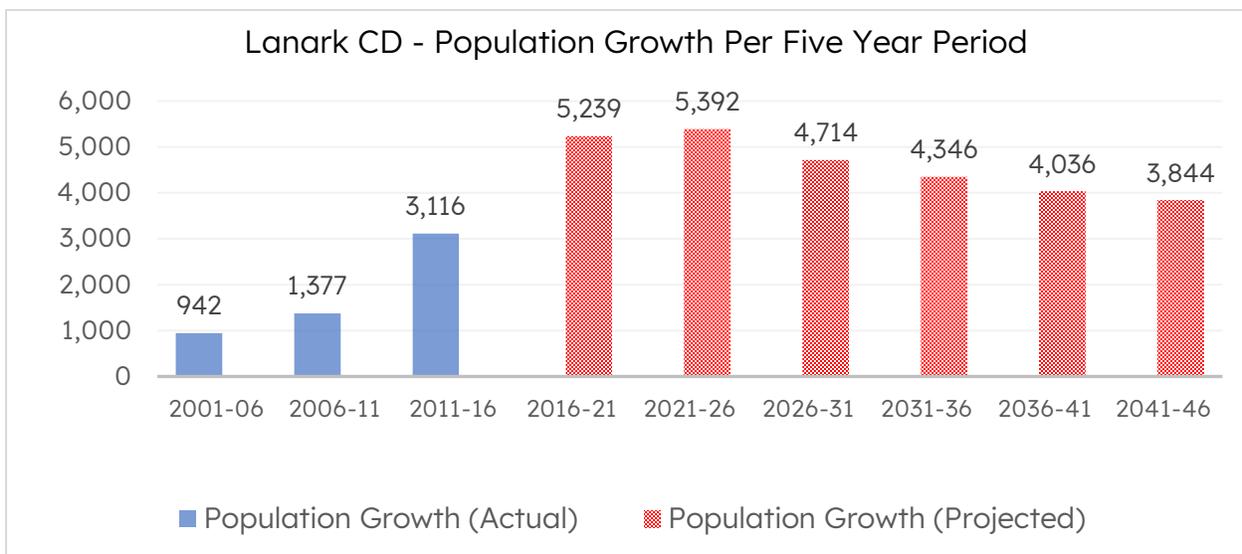
Lanark CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	942
2006-11	1,377
2011-16	3,116
2016-21	5,239
2021-26	5,392
2026-31	4,714
2031-36	4,346
2036-41	4,036
2041-46	3,844

Population Growth (Actual) — Population Growth (Projected)

Leeds and Grenville Census Division – Household Projection

The Ontario Ministry of Finance projects Leeds and Grenville's population to grow by 6,703 persons over the next 10 years. It grew by only 539 from 2006-16. Over the next 10 years, we project an additional 3,921 households[67], on net, living in Leeds and Grenville, occupying 263 high rise apartment units and 3,658 low and medium density housing units, on net.

Leeds and Grenville CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	1,982	115
2021-26	2,006	129
2026-31	1,652	134
2031-36	1,411	130
2036-41	1,221	108
2041-46	1,027	69
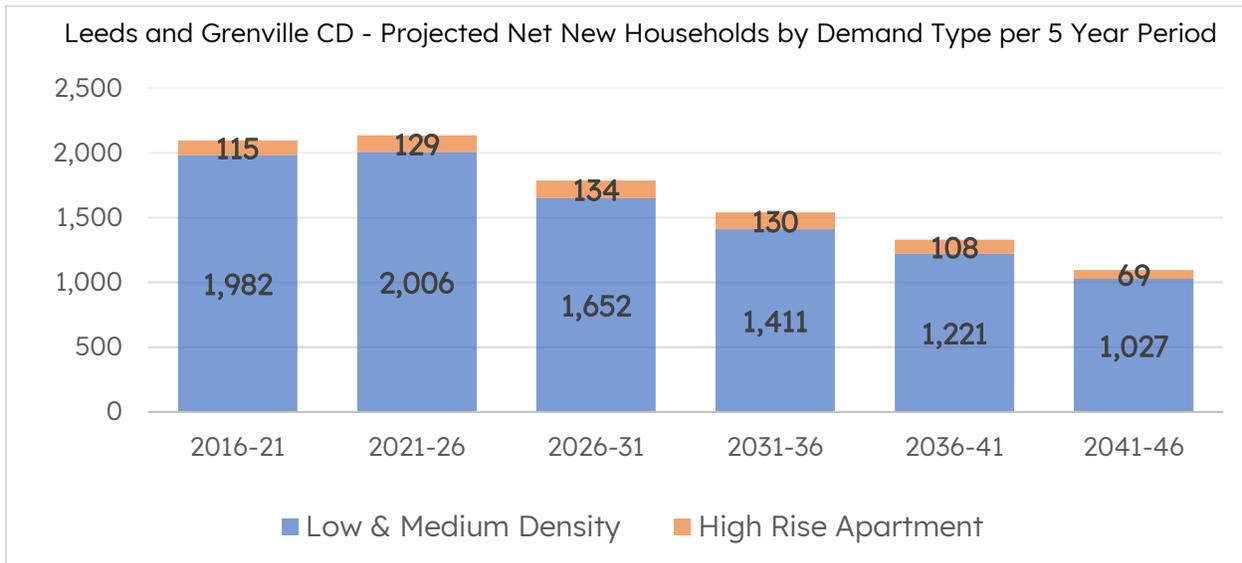
From 2021 to 2031, 8,769 new young families occupying low and medium density will be formed. This will be offset by 5,111 older families leaving existing low and medium-density housing. Despite a high number of older families, the formation of new households living in low and medium-density housing is projected to exceed generational turnover for the next few decades.

Leeds and Grenville CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,990	-2,008
2021-26	4,462	-2,456
2026-31	4,307	-2,655
2031-36	4,668	-3,258
2036-41	4,664	-3,443
2041-46	4,991	-3,964
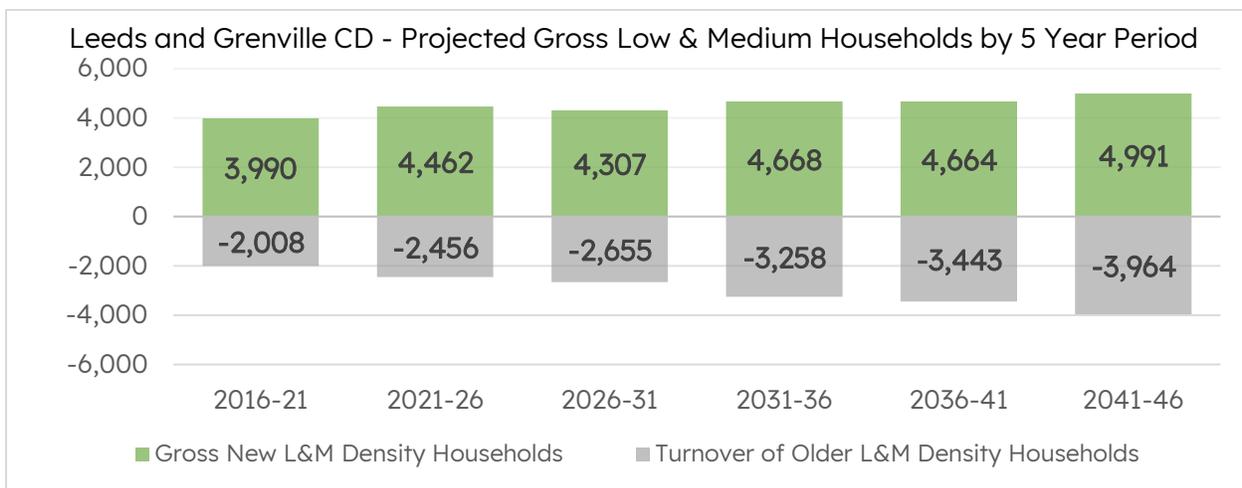
[67] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Leeds and Grenville Census Division – Population Projection

Leeds and Grenville Census Division is comprised of the city of Brockville, the municipality of North Grenville, and eleven other communities, including seven townships (Rideau Lakes, Elizabethtown-Kitley, Leeds and the Thousand Islands, Augusta, Edwardsburgh/Cardinal, Athens, and Front of Yonge), two towns (Gananoque and Prescott) and two villages (Merrickville-Wolford and Westport).

Leeds and Grenville CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	53,964	54,359	53,423	53,695
Rideau Lakes	10,043	10,646	10,422	10,521
North Grenville	14,157	14,698	15,520	16,886
Brockville	22,239	22,739	22,413	21,879

Legend: Brockville, North Grenville, Rideau Lakes, Rest of Census Division
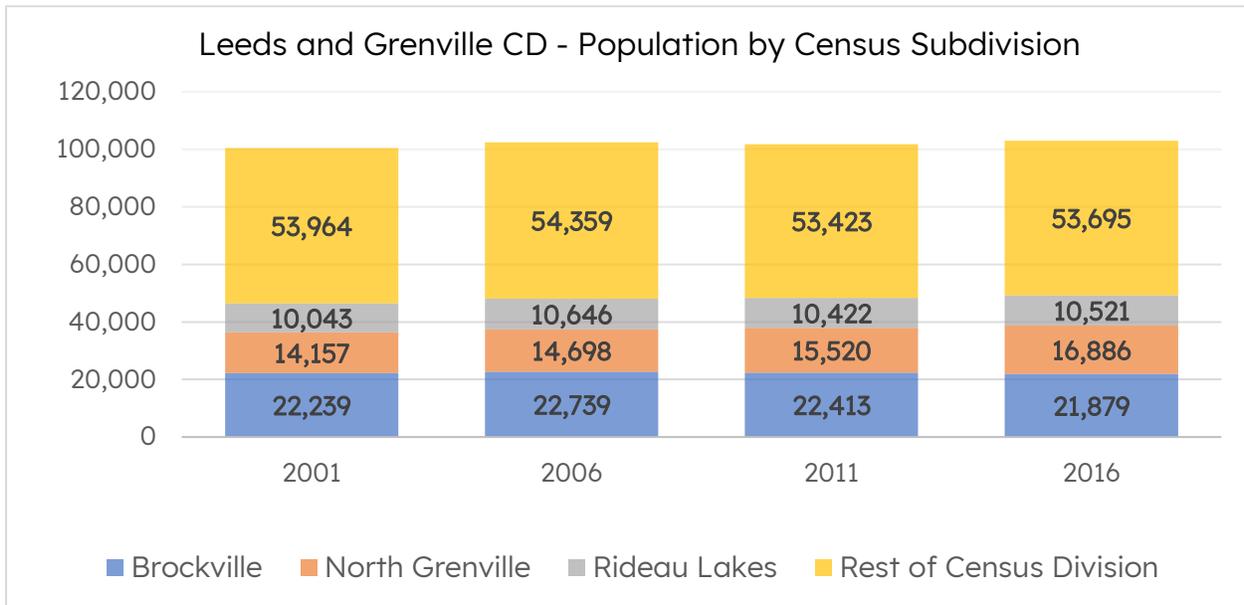
The Ontario Ministry of Finance projects population growth in Leeds and Grenville to be between, on net, 600 and 800 persons per year until the middle of the century. Like much of Eastern Ontario, the region has become an attractive location for Ottawa-area families looking for housing.
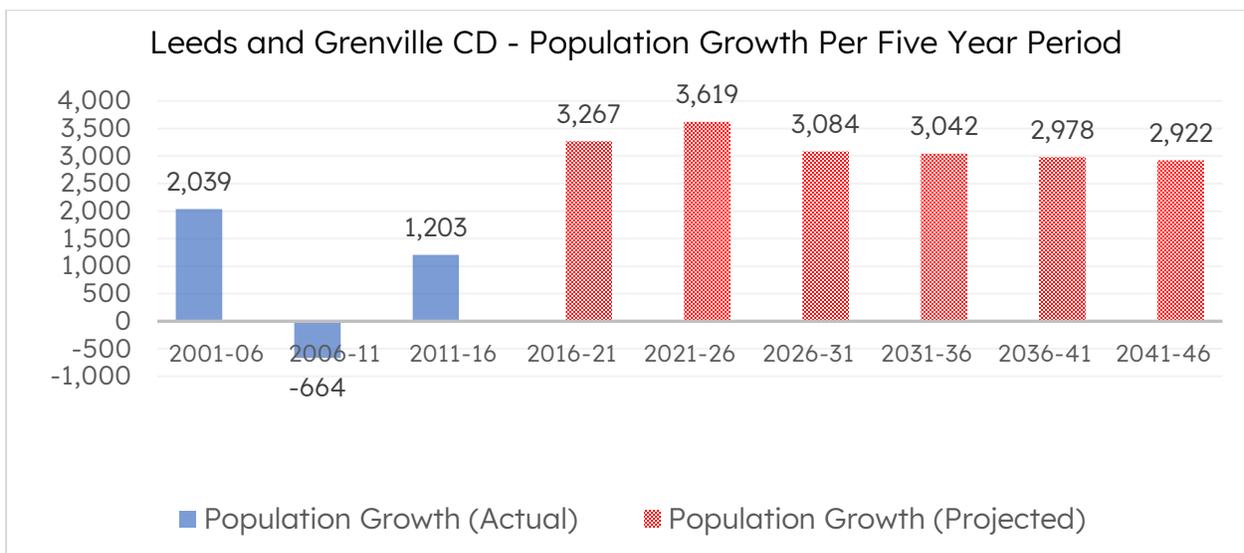
Leeds and Grenville CD - Population Growth Per Five Year Period

Period	Value
2001-06	2,039
2006-11	-664
2011-16	1,203
2016-21	3,267
2021-26	3,619
2026-31	3,084
2031-36	3,042
2036-41	2,978
2041-46	2,922

Legend: Population Growth (Actual), Population Growth (Projected)

Lennox and Addington Census Division – Household Projection

The Ontario Ministry of Finance projects Lennox and Addington's population to grow by 2,968 persons over the next 10 years. It grew by 2,060 from 2006-16. Over the next 10 years, we project an additional 1,653 households[68], on net, living in Lennox and Addington, with almost all of them occupying low and medium-density housing.

Lennox and Addington CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	1,042	5
2021-26	904	3
2026-31	743	3
2031-36	617	0
2036-41	538	-1
2041-46	459	1

■ Low & Medium Density   ■ High Rise Apartment
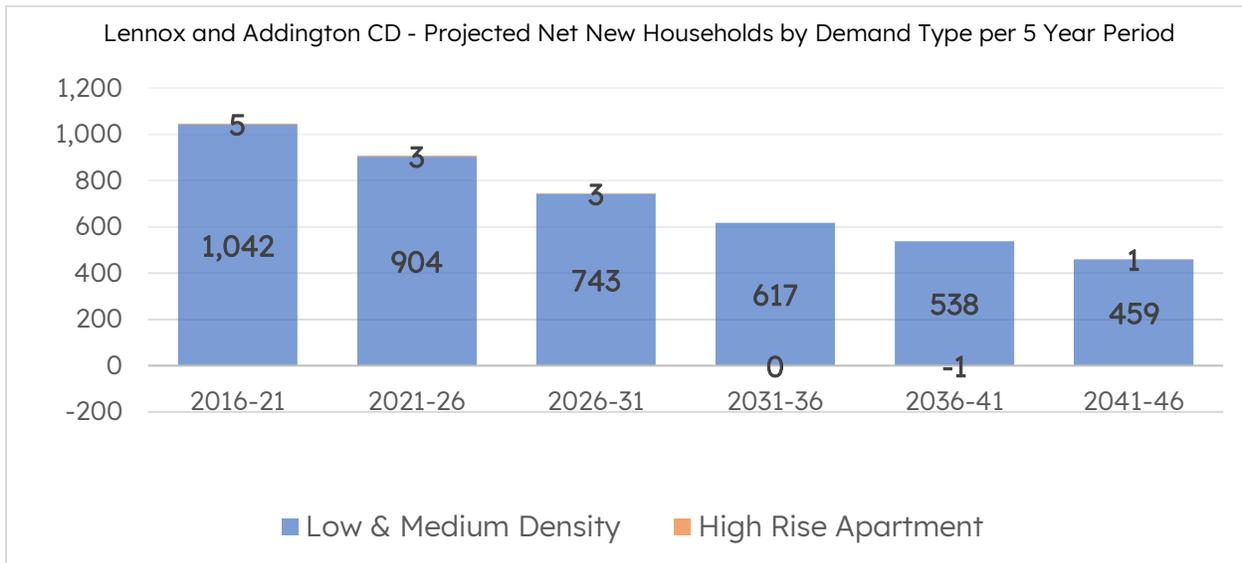
From 2021 to 2031, 3,779 new young families occupying low and medium density will be formed. This will be offset by 2,132 older families leaving existing low and medium-density housing. Over time the growth in net new families in low and medium-density housing will decline, almost entirely due to generational turnover.

Lennox and Addington CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	1,885	-843
2021-26	1,924	-1,020
2026-31	1,855	-1,112
2031-36	2,023	-1,405
2036-41	2,005	-1,466
2041-46	2,133	-1,674

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
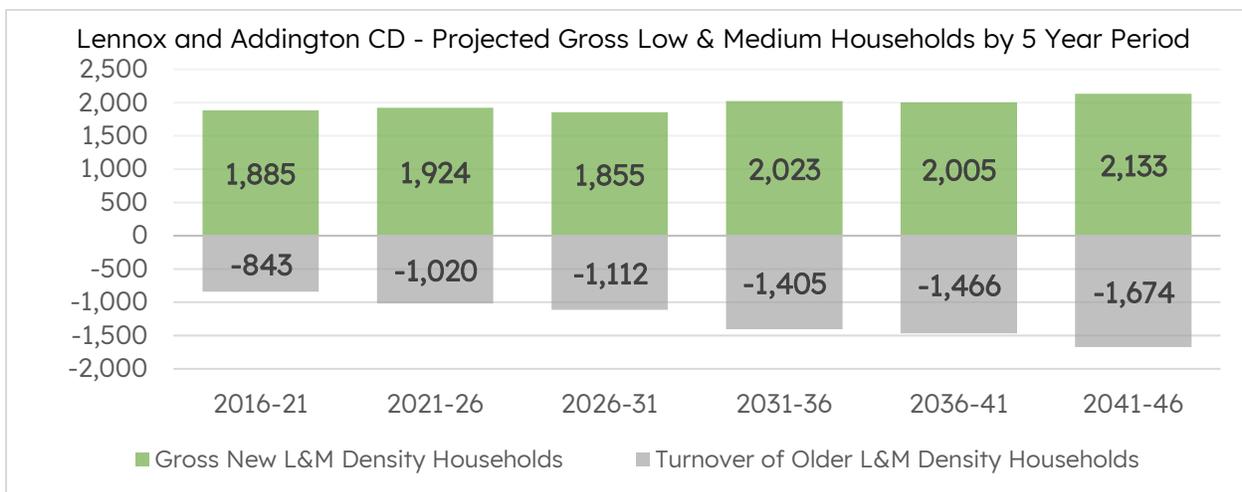
[68] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Lennox and Addington Census Division – Population Projection

Lennox and Addington is comprised of one town, Greater Napanee, and three townships: Loyalist, Stone Mills, and Addington Highlands. Except for Addington Highlands, the communities all experienced population growth from 2011 to 2016.

Lennox and Addington CD - Population by Census Subdivision

Year	Loyalist	Greater Napanee	Stone Mills	Addington Highlands
2001	15,172	15,670	7,626	2,466
2006	15,615	15,908	7,816	2,561
2011	16,682	15,871	7,738	2,560
2016	17,424	16,259	7,907	2,370
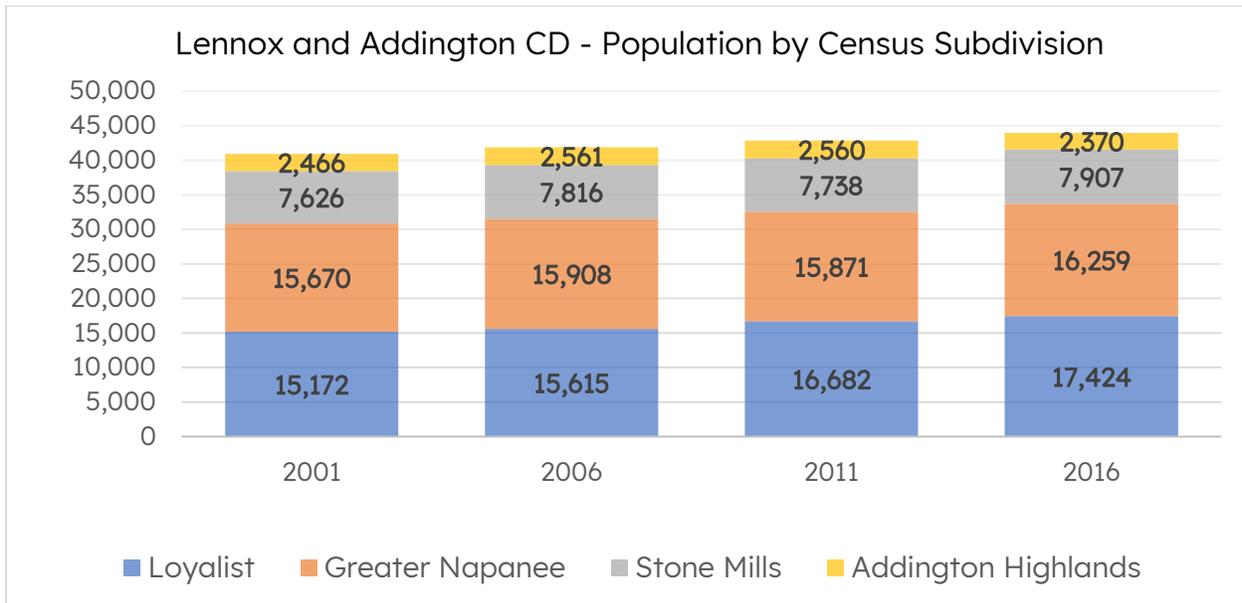
Although not quite as extreme as some communities in eastern Ontario, Lennox and Addington experienced increased levels of population growth starting in 2016. The Ontario Ministry of Finance projects the Census Division to grow, on net, by between 250 and 500 persons between now and the middle of the century.
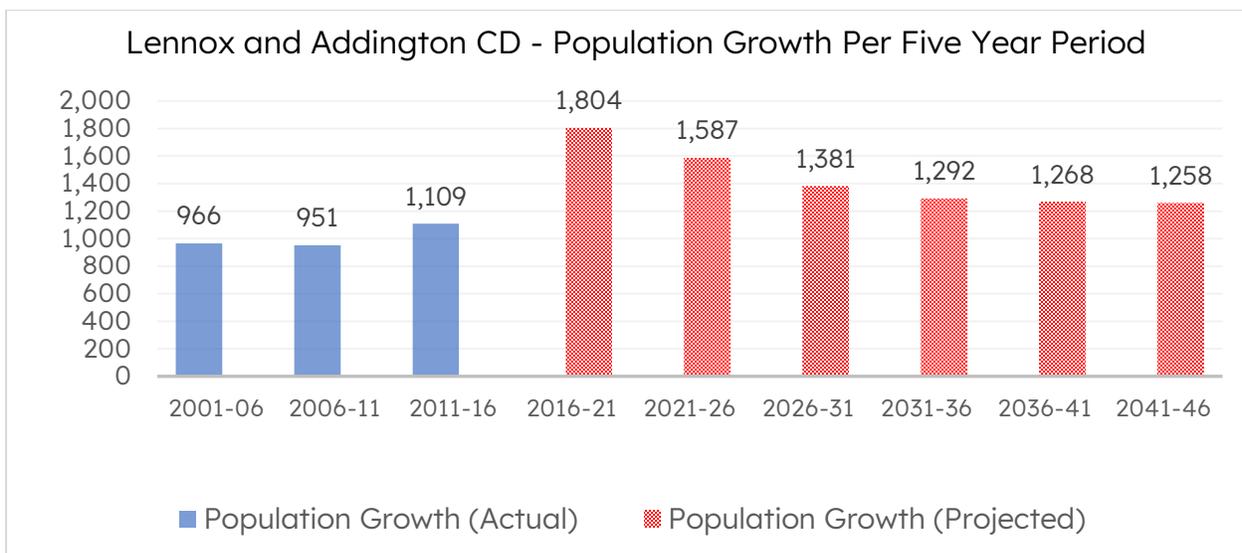
Lennox and Addington CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	966	
2006-11	951	
2011-16	1,109	
2016-21		1,804
2021-26		1,587
2026-31		1,381
2031-36		1,292
2036-41		1,268
2041-46		1,258

Prescott and Russell Census Division – Household Projection

The Ontario Ministry of Finance projects Prescott and Russell's population to grow by 11,437 persons over the next 10 years. It grew by 8,551 from 2006-16. Over the next 10 years, we project an additional 5,393 households[69], on net, living in Prescott and Russell, occupying 37 high rise apartment units and 5,357 low and medium density housing units, on net.

Prescott and Russell CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,993	17
2021-26	2,866	18
2026-31	2,491	19
2031-36	2,199	16
2036-41	1,900	14
2041-46	1,573	9
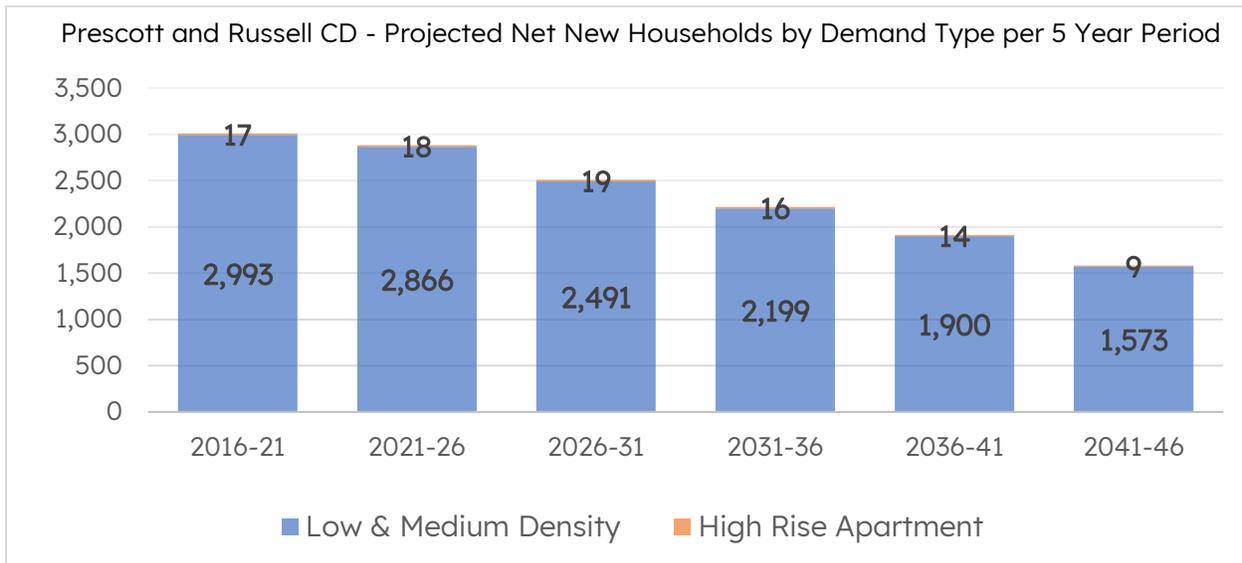
From 2021 to 2031, 8,855 new young families occupying low and medium density will be formed. This will be offset by 3,499 older families leaving existing low and medium-density housing. The region will experience increased generational turnover near the middle of the century.

Prescott and Russell CD - Projected Gross Low & Medium Households by 5 Year Period

| Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	4,011	-1,018
2021-26	4,532	-1,666
2026-31	4,323	-1,832
2031-36	4,866	-2,666
2036-41	4,727	-2,828
2041-46	5,127	-3,554
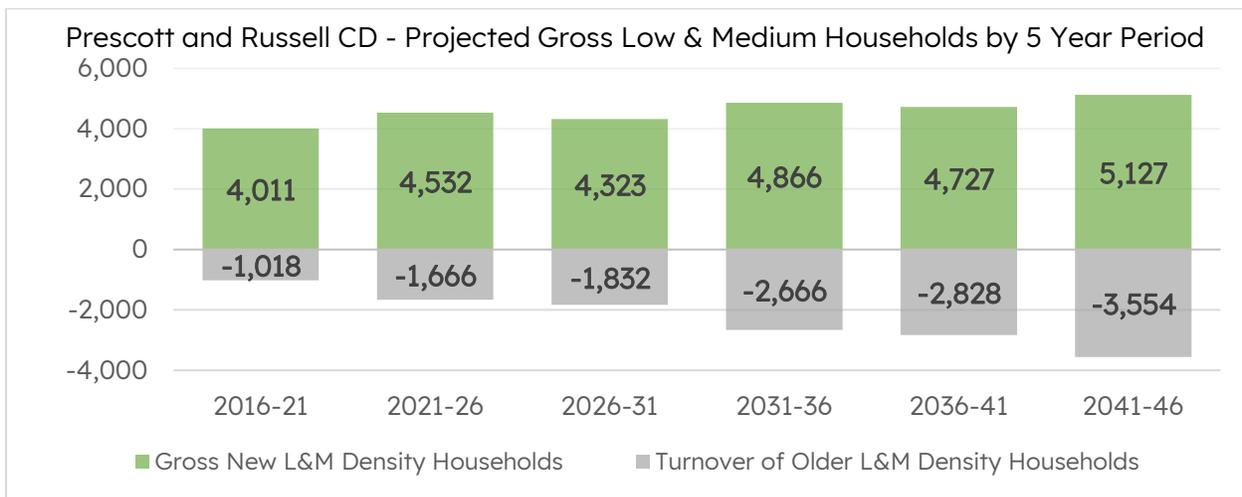
[69] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Prescott and Russell Census Division – Population Projection

Prescott and Russell Census Division contains the city of Clarence-Rockland as well as seven other communities, including four townships (Russell, Alfred and Plantagenet, Champlain, and East Hawkesbury), the municipality of The Nation, the town of Hawkesbury, and the village of Casselman. The Census Division experienced steady population growth from 2001 to 2016.

Prescott and Russell CD - Population by Census Subdivision

Year	Clarence-Rockland	Russell	The Nation	Rest of Census Division
2001	20,445	12,934	11,028	35,092
2006	21,675	14,451	11,119	35,964
2011	23,909	15,699	12,079	36,138
2016	25,243	17,008	13,206	36,303
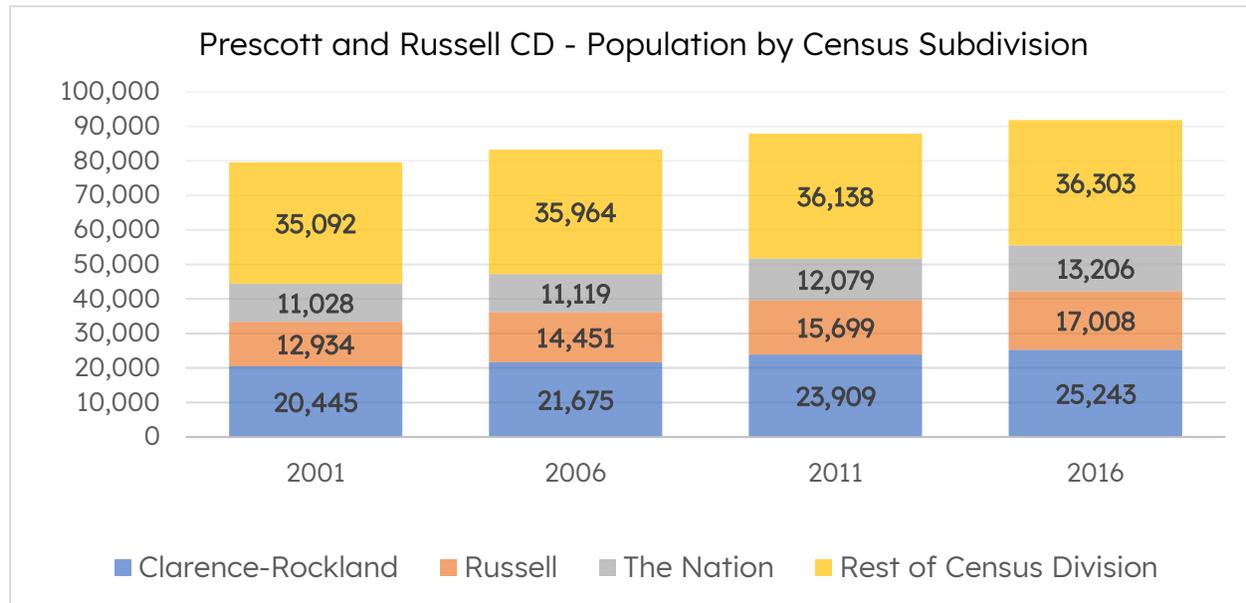
Prescott and Russell, like many parts of eastern Ontario, has experienced increased levels of population growth thanks to an influx of families from Ottawa. The Ontario Ministry of Finance projects this trend to continue, with the Census Division adding, on net, over 1,000 people per year, every year, until the late 2030s.

Prescott and Russell CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	3,710	
2006-11	4,616	
2011-16	3,935	
2016-21		6,261
2021-26		6,076
2026-31		5,361
2031-36		5,079
2036-41		4,905
2041-46		4,769
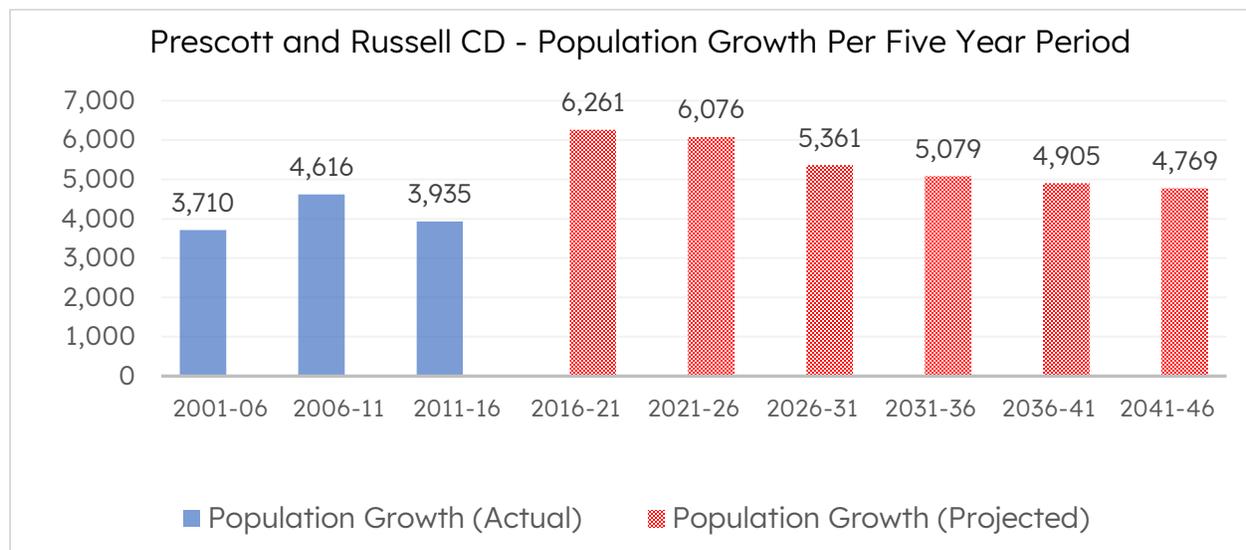
Prince Edward County Division – Household Projection

The Ontario Ministry of Finance projects Prince Edward County's population to grow by 804 persons over the next 10 years. It *shrank* by 923 persons from 2006-16. Over the next 10 years, we project an additional 669 households[70], on net, living in Prince Edward County, almost all of which will live in low and medium-density housing.

Prince Edward CD - Projected Net New Households by Demand Type per 5 Year Period

	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
High Rise Apartment	3	4	2	2	1	-1
Low & Medium Density	488	354	309	276	242	208
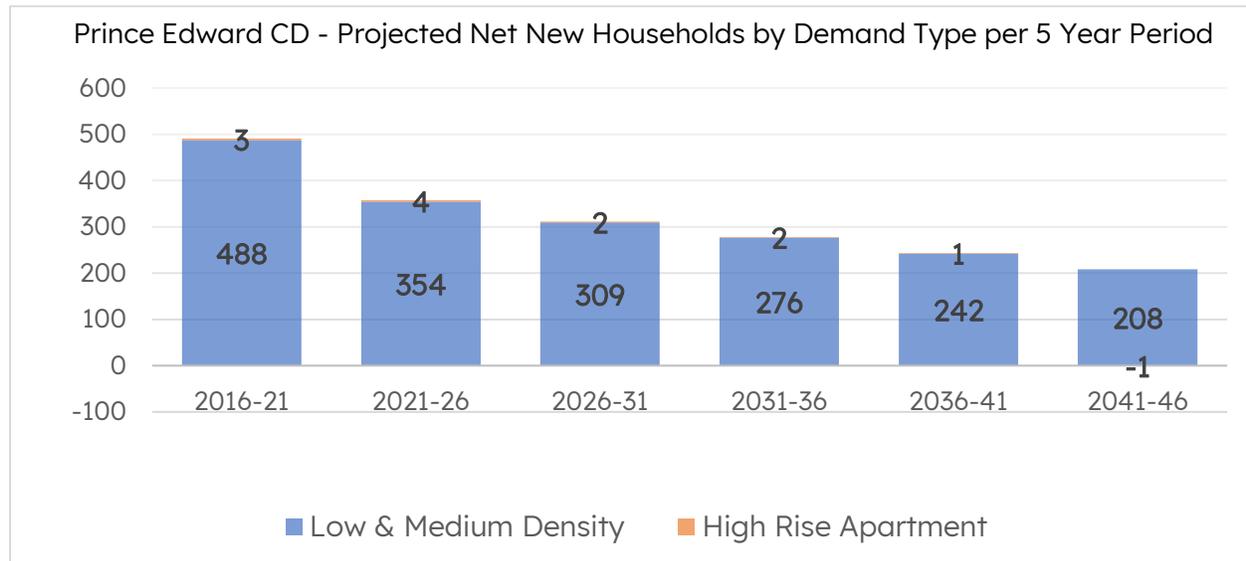
From 2021 to 2031, 1,900 new young families occupying low and medium density will be formed. This will be offset by 1,236 older families leaving existing low and medium-density housing. If Ontario Ministry of Finance population projections prove accurate, generational turnover will be able to house most, but not all, new young families.

Prince Edward CD - Projected Gross Low & Medium Households by 5 Year Period

	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
Gross New L&M Density Households	997	938	962	1,000	1,079	1,100
Turnover of Older L&M Density Households	-510	-584	-652	-724	-837	-892
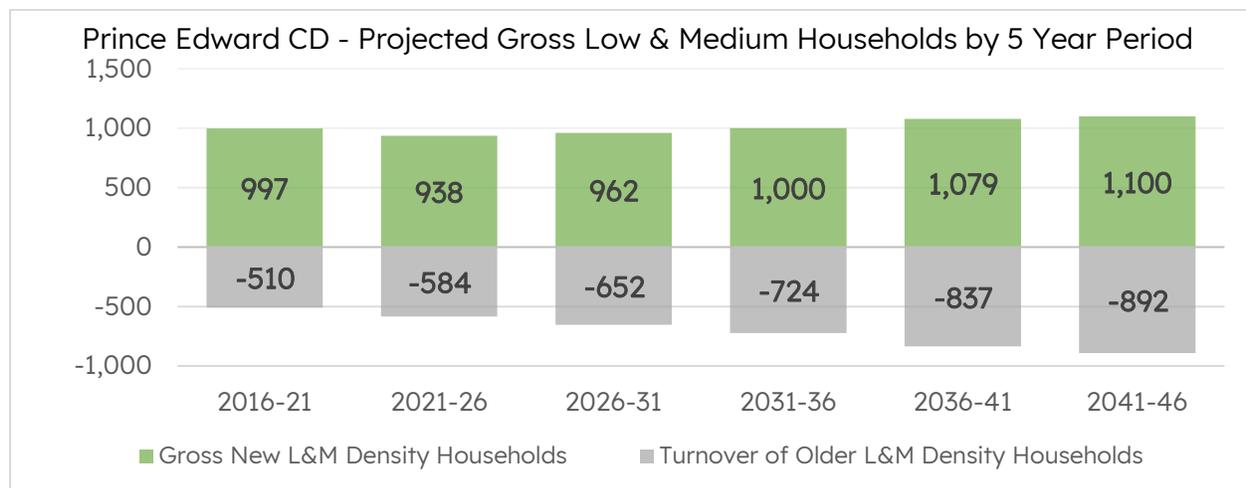
[70] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Prince Edward County – Population Projection

Prince Edward Census Division is comprised wholly of Prince Edward County. The county had experienced population decline from 2006 to 2016, due primarily to population aging. Like much of eastern Ontario, it has experienced an increase in population growth since 2016 and is now, on net, adding residents.

Prince Edward CD - Population by Census Subdivision

Year	Prince Edward County
2001	25,853
2006	26,172
2011	25,797
2016	25,249
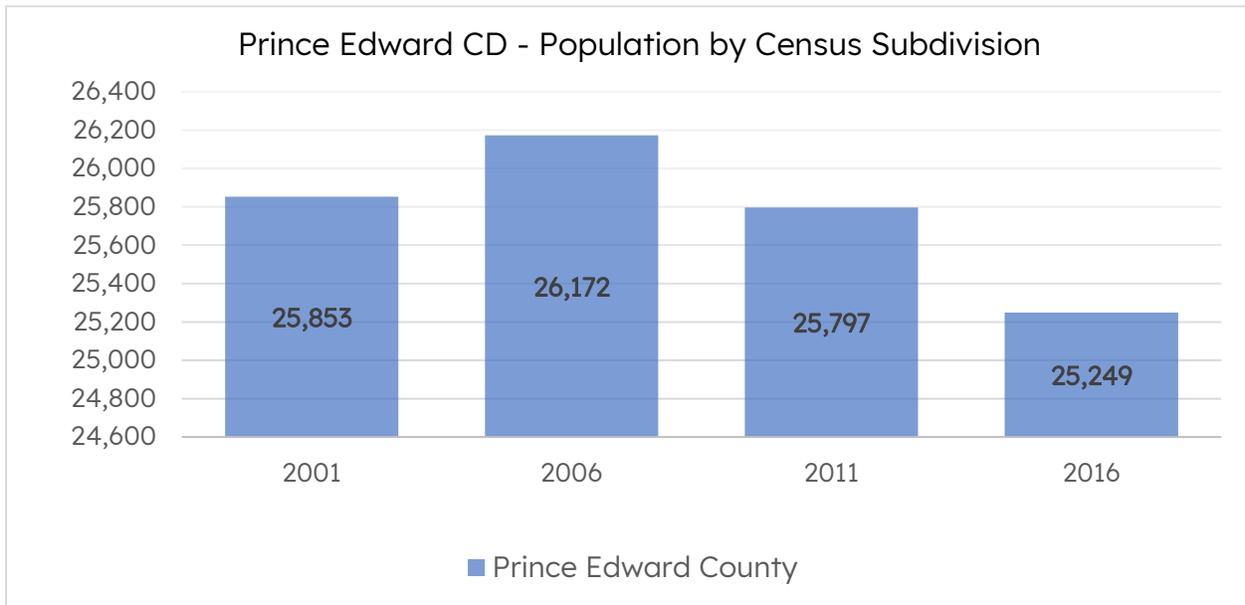
The Ontario Ministry of Finance projects growth in Prince Edward County to be roughly 100 persons each year, on net, for the foreseeable future.

Prince Edward CD - Population Growth Per Five Year Period

Period	Growth
2001-06	319 (Actual)
2006-11	-375 (Actual)
2011-16	-548 (Actual)
2016-21	667 (Projected)
2021-26	427 (Projected)
2026-31	377 (Projected)
2031-36	419 (Projected)
2036-41	460 (Projected)
2041-46	498 (Projected)
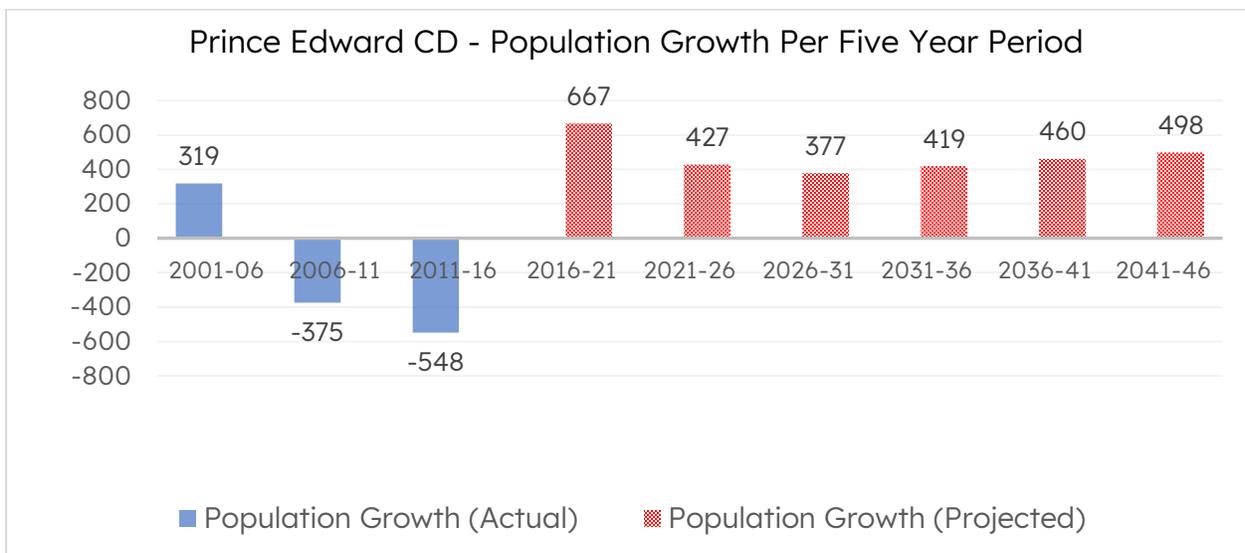
Renfrew Census Division – Household Projection

The Ontario Ministry of Finance projects Renfew's population to grow by 5,319 persons over the next 10 years. It grew by 4,058 from 2006-16. Over the next 10 years, we project an additional 3,547 households[71], on net, living in Renfrew, with almost all of them occupying low and medium-density housing.

Renfrew CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	1,801	6
2021-26	1,858	8
2026-31	1,675	7
2031-36	1,487	1
2036-41	1,333	-1
2041-46	1,015	-2

■ Low & Medium Density   ■ High Rise Apartment
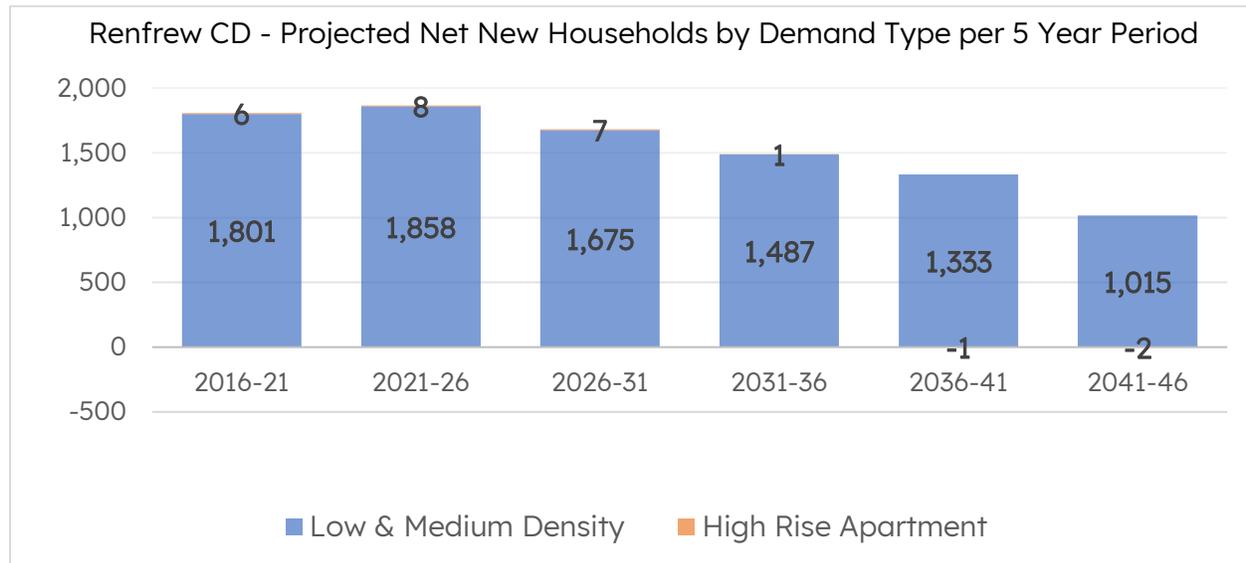
From 2021 to 2031, 8,241 new young families occupying low and medium density will be formed. This will be offset by 4,709 older families leaving existing low and medium-density housing. Ontario Ministry of Finance population projections suggest that new household formation will exceed the generational turnover of low and medium density households for the foreseeable future.

Renfrew CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,855	-2,054
2021-26	4,073	-2,215
2026-31	4,168	-2,493
2031-36	4,429	-2,942
2036-41	4,556	-3,224
2041-46	4,651	-3,636

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
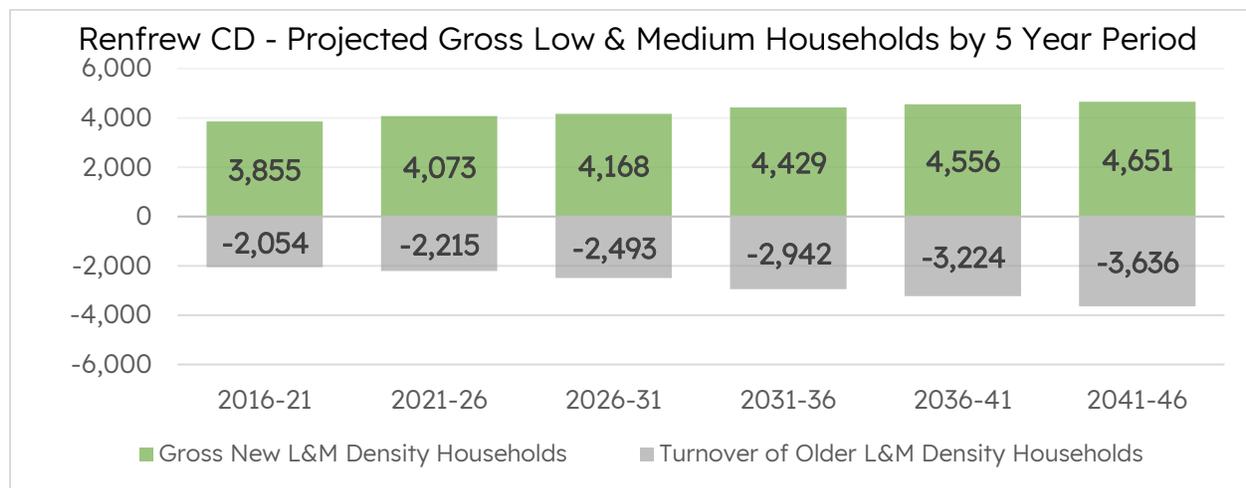
[71] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Renfrew Census Division – Population Projection

A whopping 19 Subdivisions make up Renfew Census Division. These include the city of Pembroke, five towns (Petawawa, Arnprior, Renfrew, Deep River, and Laurentian Hills), twelve townships (Laurentian Valley, McNab/Braeside, Whitewater Region, Madawaska Valley, Bonnechere Valley, Adamston/Bromley, North Algona Wilberforce, Horton, Greater Madawaska, Killaloe, Hagarty and Richards, Brudenell, Lyndoch and Raglan, and Head, Clara, and Maria) along with Pikwakanagan (Golden Lake 39) First Nation reserve.

Renfrew CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	60,665	61,674	62,793	63,398
Laurentian Valley	9,072	9,598	9,900	9,739
Pembroke	13,993	14,414	14,732	14,123
Petawawa	15,122	15,385	16,663	17,869

Legend: ■ Petawawa ■ Pembroke ■ Laurentian Valley ■ Rest of Census Division
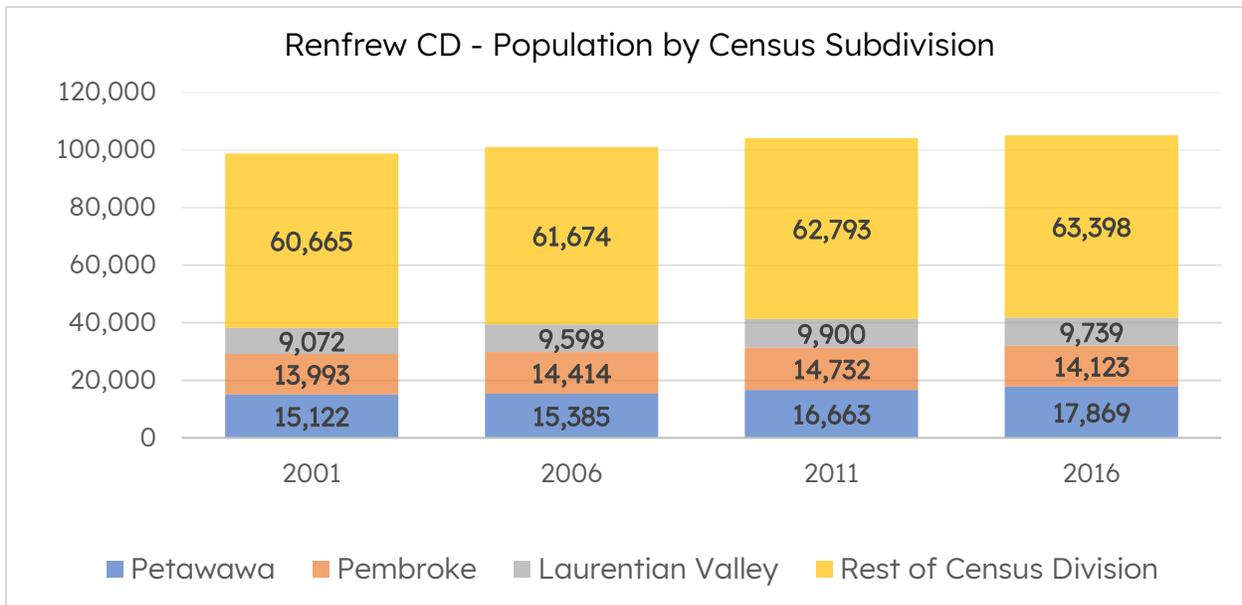
The Ontario Ministry of Finance projects population growth in Renfrew to average roughly 600 persons per year, each year, for the next 25 years.
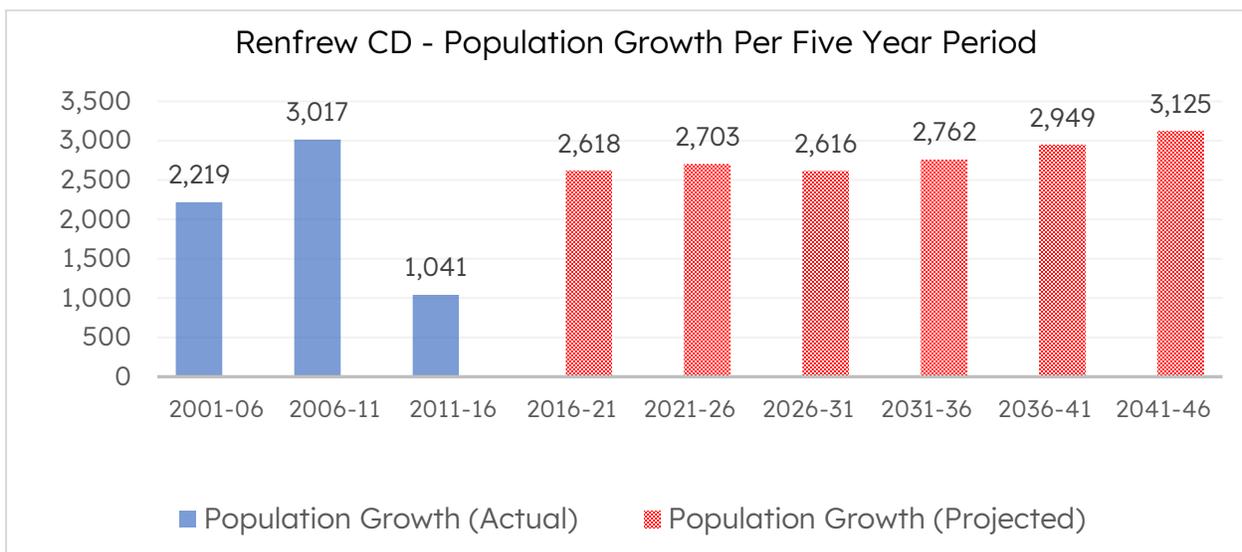
Renfrew CD - Population Growth Per Five Year Period

Period	Growth
2001-06	2,219
2006-11	3,017
2011-16	1,041
2016-21	2,618
2021-26	2,703
2026-31	2,616
2031-36	2,762
2036-41	2,949
2041-46	3,125

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)

Stormont, Dundas and Glengarry Census Division – Household Projection

The Ontario Ministry of Finance projects Stormont, Dundas and Glengarry's population to grow by 6,675 persons over the next 10 years. It grew by only 813 from 2006-16. Over the next 10 years, we project an additional 3,267 households[72], on net, living in the Census Division, occupying 291 high rise apartment units and 3,267 low and medium density housing units, on net.

Stormont, Dundas and Glengarry CD - Projected Net New Households by Demand Type per 5 Year Period
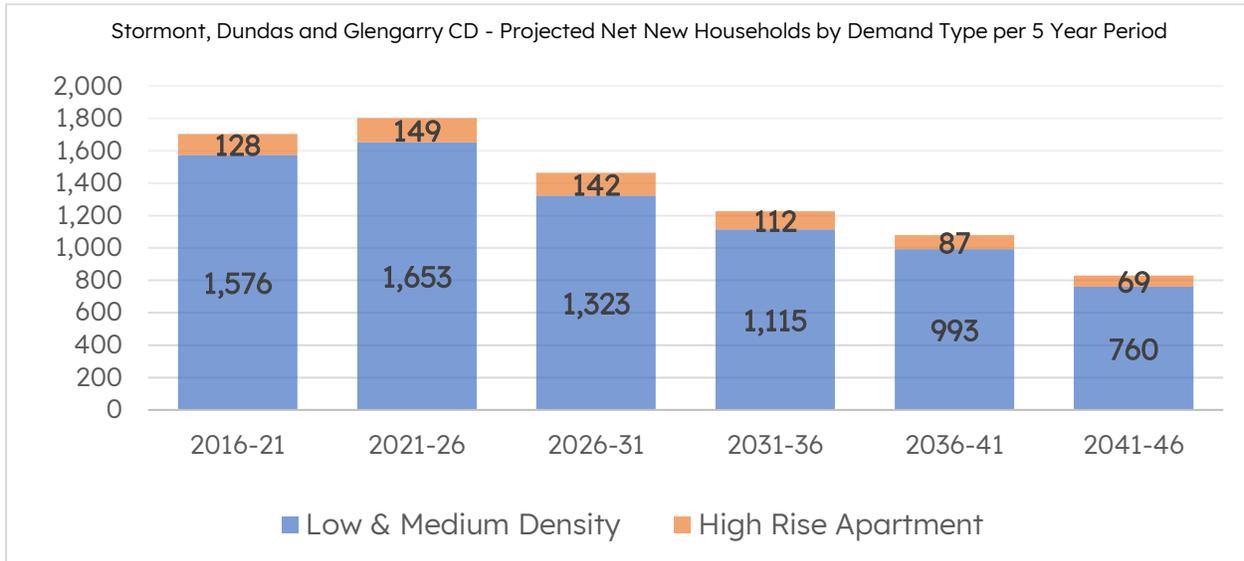
From 2021 to 2031, 9,010 new young families occupying low and medium density will be formed. This will be offset by 6,033 older families leaving existing low and medium-density housing. By the middle of the century, the formation of new households should be roughly in balance with generational turnover, if the Ministry of Finance's population projections hold.

Stormont, Dundas and Glengarry CD - Projected Gross Low & Medium Households by 5 Year Period

---
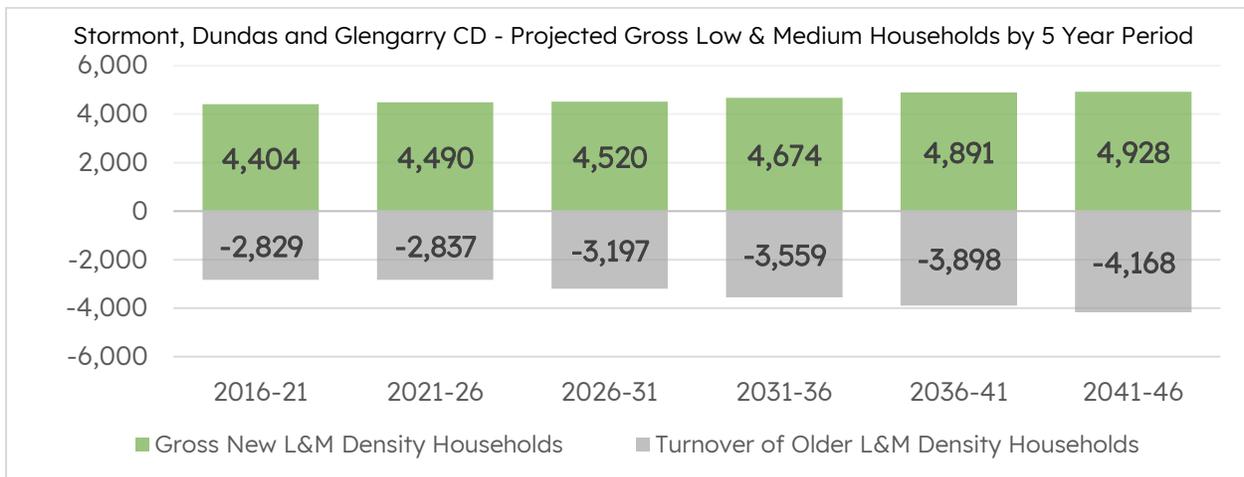
[72] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Stormont, Dundas and Glengarry Census Division – Population Projection

Eight Census Subdivisions are contained within Stormont, Dundas, and Glengarry Census Division. These include the city of Cornwall, five townships (South Glengarry, South Stormont, North Dundas, North Glengarry, and North Stormont, the municipality of South Dundas as well as part of Akwesasne 59). Until 2016, the population of the Census Division was relatively stable.

Stormont, Dundas and Glengarry CD - Population by Census Subdivision

Year	Cornwall	South Glengarry	South Stormont	Rest of Census Division
2001	47,462	13,174	12,420	42,270
2006	47,449	13,285	12,961	41,950
2011	47,537	13,465	12,934	41,636
2016	47,772	13,427	13,457	41,802
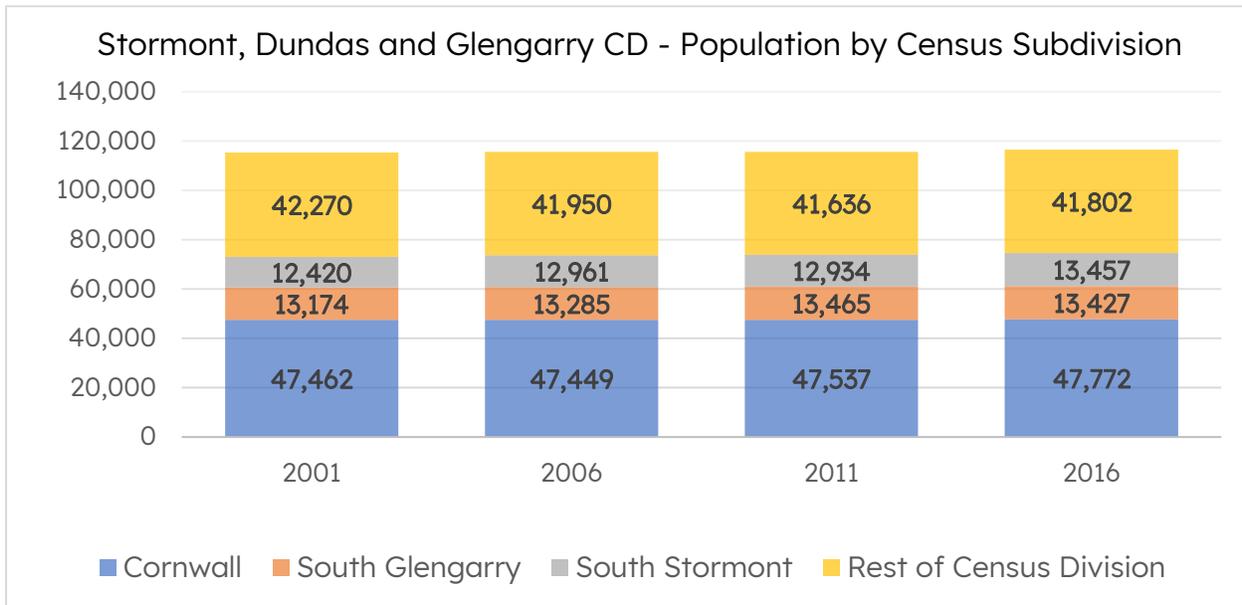
As with many parts of eastern Ontario, Stormont, Dundas and Glengarry experienced accelerated population growth in 2016. The Ontario Ministry of Finance projects that this will continue, with the population rising, on net, by between 500 to 900 persons per year. The Census Division grew by only 813 persons, total, in the decade spanning 2006-16.

Stormont, Dundas and Glengarry CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	319 (Actual)
2006-11	-73 (Actual)
2011-16	886 (Actual)
2016-21	3,181 (Projected)
2021-26	3,874 (Projected)
2026-31	2,801 (Projected)
2031-36	2,773 (Projected)
2036-41	2,890 (Projected)
2041-46	3,006 (Projected)
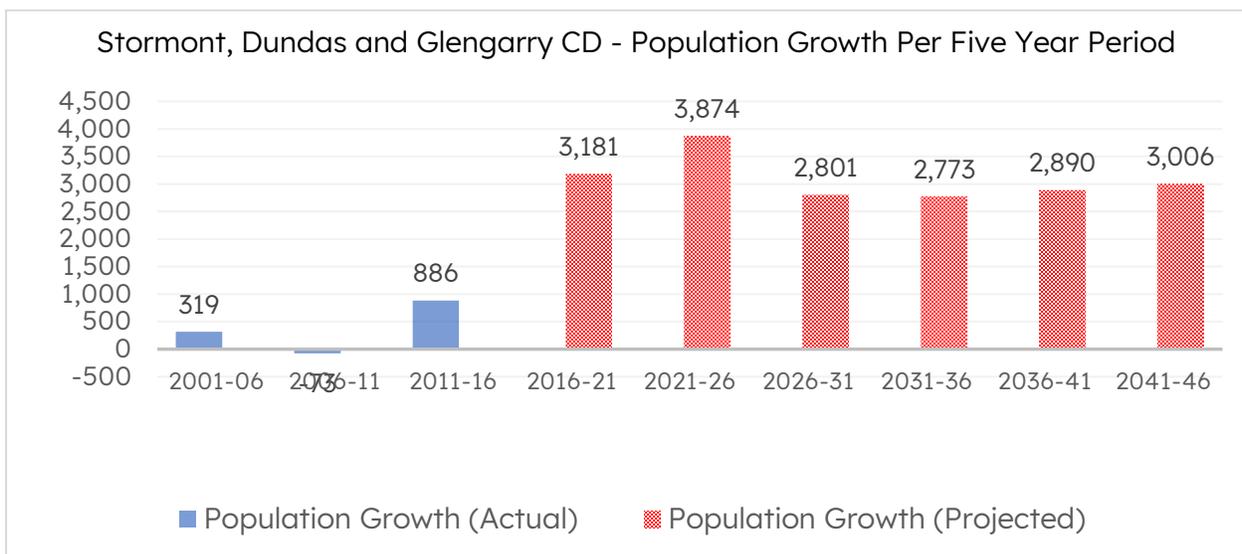
Southwest Ontario – Summary of the Next 10 Years

In the next ten years, the ten Census Divisions that comprise Southwest Ontario will see their combined populations grow by 215,009 people, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by 93,000 between 2021 and 2031. Of these, 80,278 are households that would typically occupy low and medium-density housing, while an additional 12,721, would occupy high-rise apartments (of 5 or more storeys).

CD#	CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
29	Bruce	9,294	3,540	0	3,540
30	Elgin	11,162	5,274	231	5,043
31	Essex	52,199	22,148	2,894	19,254
32	Grey	11,737	5,329	311	5,019
33	Huron	7,375	3,078	0	3,078
34	Chatham-Kent	1,888	1,861	201	1,660
35	Lambton	4,950	2,450	529	1,921
36	Middlesex	86,208	35,871	7,656	28,215
37	Oxford	20,294	8,715	670	8,045
38	Perth	9,902	4,733	229	4,504
	TOTAL	215,009	93,000	12,721	80,278

Over the next ten years, Southwest Ontario will have 162,804 new families formed that will have a 'head of household' currently under the age of 55. This will be offset by a reduction in 69,804 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 150,213 new young households in low and medium-density housing, which will be offset by 69,934 older households leaving this housing type, turning these units over to younger families. The number of younger families occupying high rises will be 12,591, while the number of older families occupying those units is projected to stay virtually unchanged, as older residents leaving those units is projected to be replaced, one-to-one by older residents moving into them.

| Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	12,591	150,213	162,804
Net New Households (55+)	130	-69,934	-69,804
Total	12,721	80,278	93,000

Bruce Census Division – Household Projection

The Ontario Ministry of Finance projects Bruce Census Division's population to grow by 9,294 persons over the next 10 years. It grew by only 2,520 from 2006-16. Over the next 10 years, we project an additional 3,540 households[73], on net, living in Bruce Census Division, all of which in low and medium-density housing.

Bruce CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density
2016-21	2,079
2021-26	1,887
2026-31	1,654
2031-36	1,616
2036-41	1,667
2041-46	1,658

■ Low & Medium Density   ■ High Rise Apartment
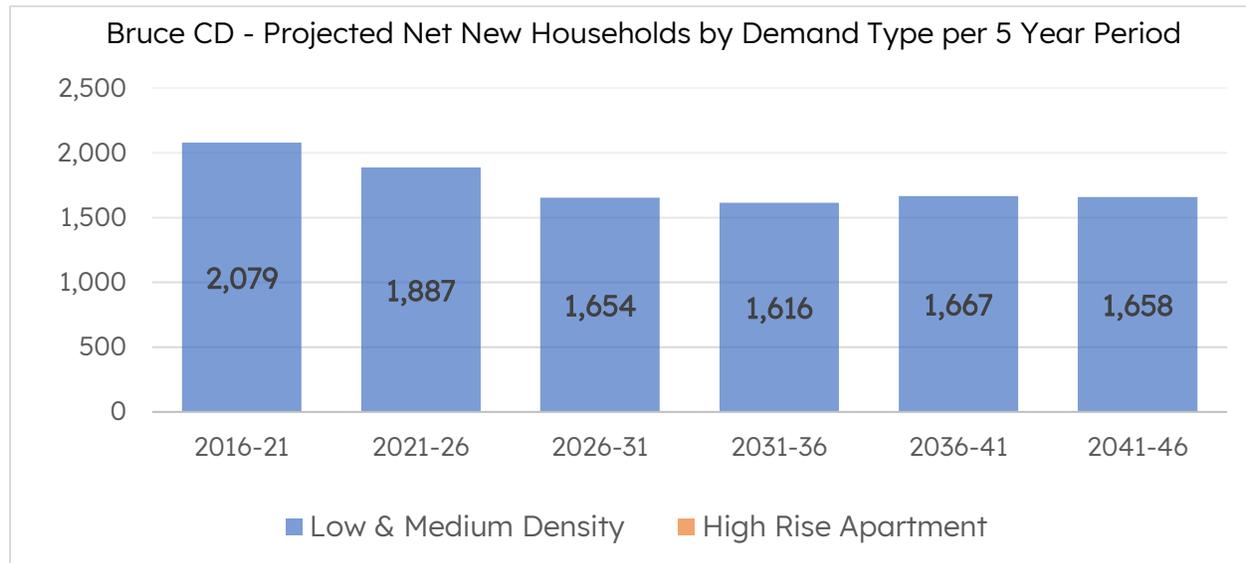
From 2021 to 2031, 7,209 new young families occupying low and medium density will be formed. This will be offset by 3,669 older families leaving existing low and medium-density housing. Over time both the number of new households formed and the turnover of existing low and medium-density households is projected to increase.

Bruce CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,652	-1,573
2021-26	3,557	-1,670
2026-31	3,652	-1,998
2031-36	3,711	-2,095
2036-41	4,101	-2,434
2041-46	4,142	-2,484

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
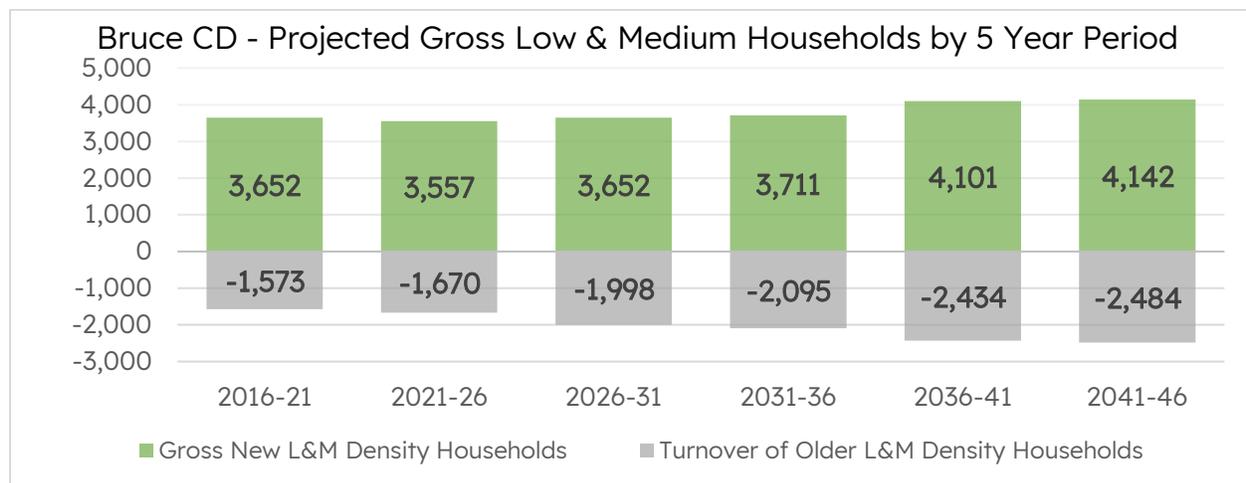
[73] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Bruce Census Division – Population Projection

Bruce Census Division is comprised of the following eleven Census Subdivisions: The towns of Saugeen Shores and South Bruce Peninsula, the municipalities of Kincardine, Brockton, Arran-Elderslie, South Bruce, and Northern Bruce Peninsula, the township of Huron-Kinloss, and the First Nation reserves of Saugeen 29, Neyaashiinigmiing 27, and Chief's Point No. 28.

Bruce CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	33,054	33,843	33,660	34,403
Brockton	10,054	9,953	9,658	9,713
Kincardine	11,438	11,526	11,449	11,730
Saugeen Shores	11,818	12,111	13,019	14,107

■ Saugeen Shores ■ Kincardine ■ Brockton ■ Rest of Census Division
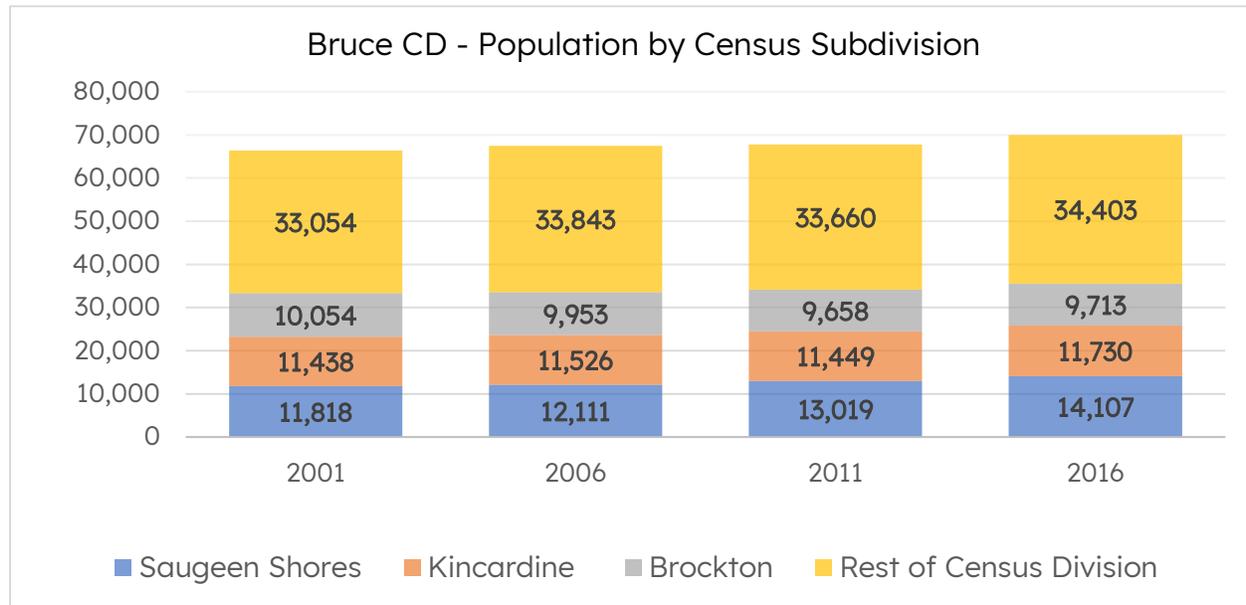
Bruce Census Division has experienced accelerated population growth from 2016-21. The Ontario Ministry of Finance projects this to continue, at slightly reduced levels, for the foreseeable future.

Bruce CD - Population Growth Per Five Year Period

| 2001-06	2006-11	2011-16	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
1,069	353	2,167	5,220	5,075	4,219	4,107	4,266	4,520

■ Population Growth (Actual) ▨ Population Growth (Projected)
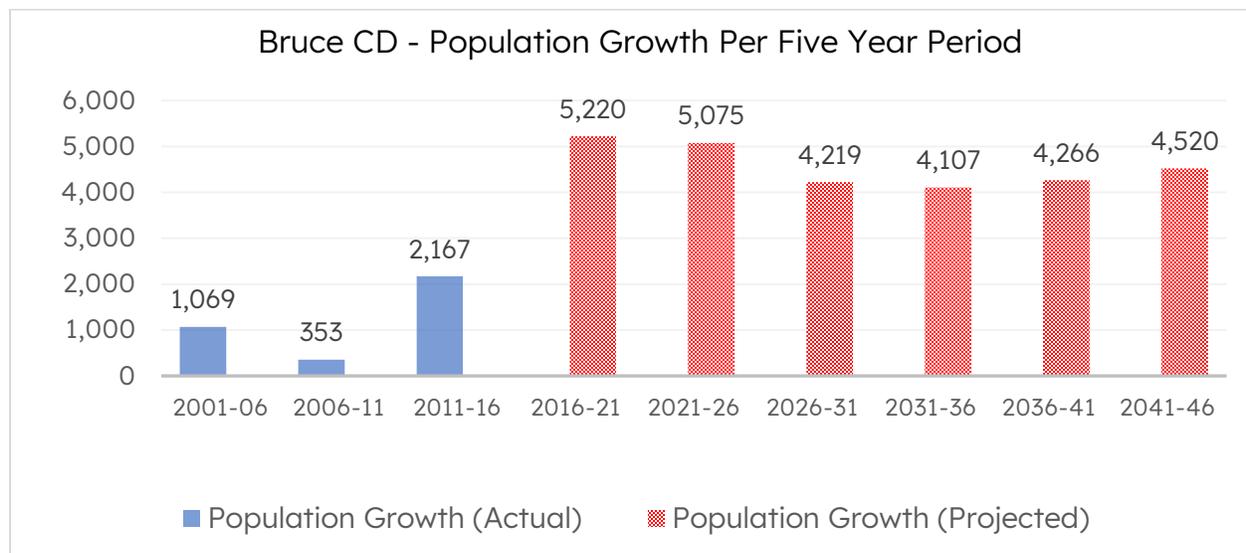
Elgin Census Division – Household Projection

The Ontario Ministry of Finance projects Elgin's population to grow by 11,162 persons over the next 10 years. It grew by 2,767 from 2006-16. Over the next 10 years, we project an additional 5,274 households[74], on net, living in Elgin, occupying 231 high rise apartment units and 5,043 low and medium density housing units, on net.

Elgin CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,719	96
2021-26	2,649	117
2026-31	2,394	114
2031-36	2,301	115
2036-41	2,166	104
2041-46	2,033	81

■ Low & Medium Density   ■ High Rise Apartment
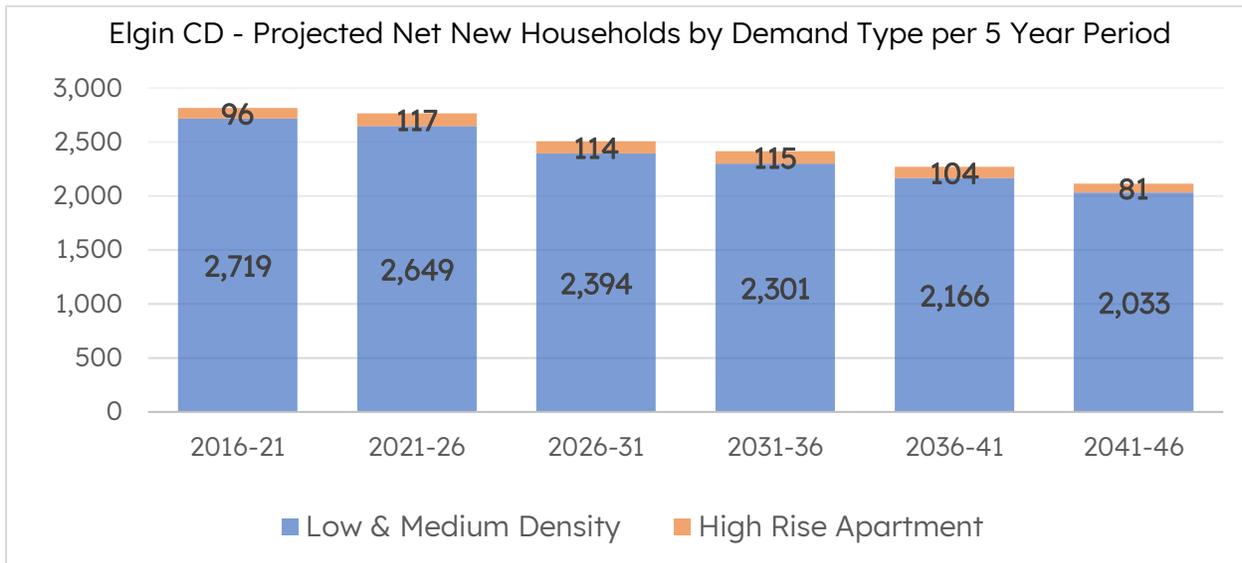
From 2021 to 2031, 8,944 new young families occupying low and medium density will be formed. This will be offset by 3,901 older families leaving existing low and medium-density housing. Over time, the growth levels of net new families in low and medium-density housing will decline due to generational turnover.

Elgin CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	4,136	-1,417
2021-26	4,548	-1,899
2026-31	4,396	-2,002
2031-36	4,865	-2,564
2036-41	4,814	-2,648
2041-46	5,197	-3,164

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
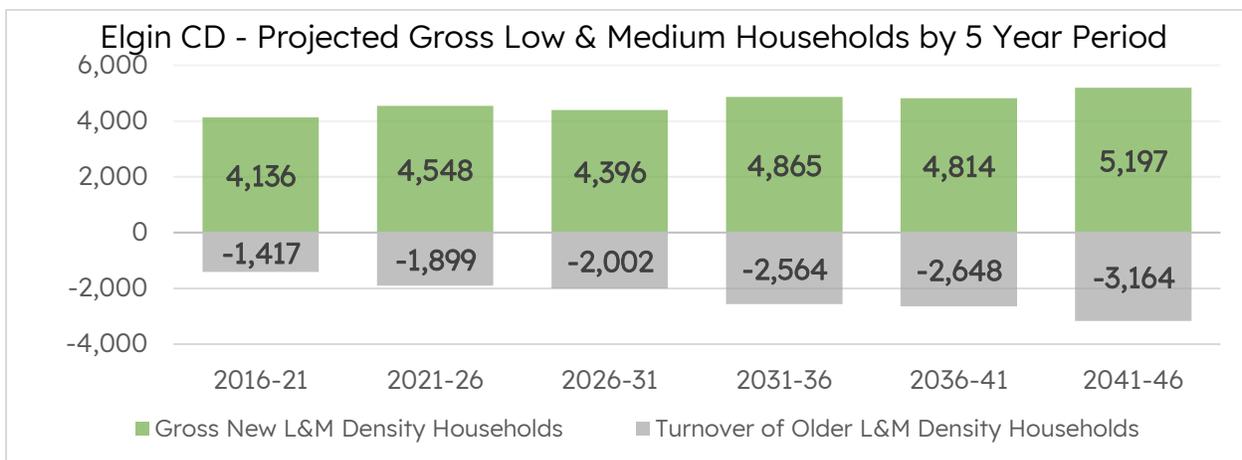
[74] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Elgin Census Division – Population Projection

Elgin Census Division is comprised of the city of St. Thomas, the town of Aylmer, along with two townships (Malahide and Southwold) and four municipalities (Central Elgie, Bayham, West Elgin and Dutton/Dunwich). The Census Division experienced little population growth from 2006 to 2016.

Elgin CD - Population by Census Subdivision

Year	St. Thomas	Central Elgin	Malahide	Rest of Census Division
2001	34,671	12,738	9,131	28,192
2006	37,575	13,183	9,163	28,694
2011	39,025	13,063	9,399	28,386
2016	39,989	12,918	9,551	28,924
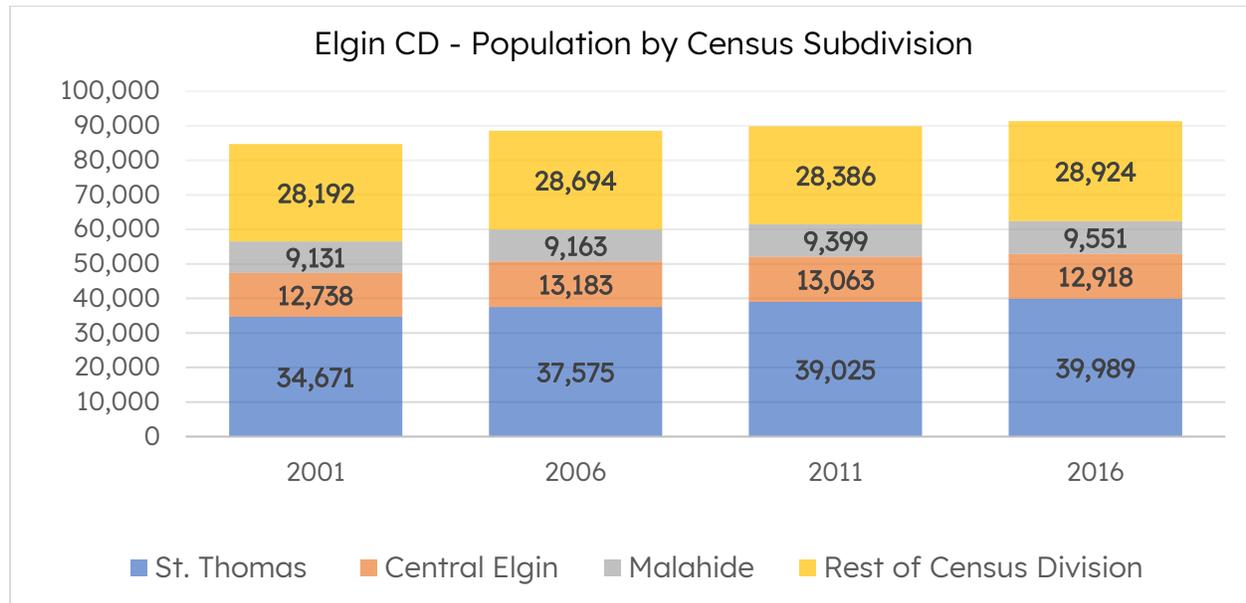
Elgin's population growth has averaged over 1,200 persons, on net, since 2016, in part due to an influx of young families from the London area. The Ontario Ministry of Finance projects yearly population growth to be over 1,000 people each year, every year, until the middle of the century. This is nearly five times the average experienced from 2006-16.

Elgin CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	3,883	
2006-11	1,258	
2011-16	1,509	
2016-21		6,126
2021-26		5,911
2026-31		5,251
2031-36		5,298
2036-41		5,446
2041-46		5,559
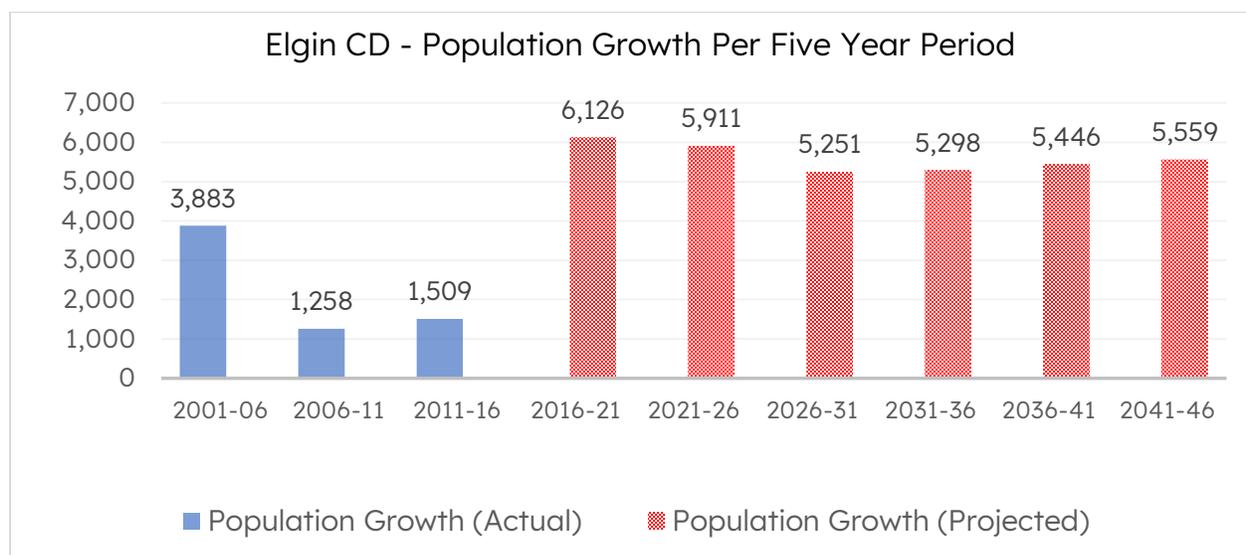
Essex Census Division – Household Projection

The Ontario Ministry of Finance projects Essex Census Division's population to grow by 52,199 persons over the next 10 years. It grew by 2,924 from 2006-16. Over the next 10 years, we project an additional 22,148 households[75], on net, living in Essex, occupying 2,894 high-rise apartment units and 19,254 low and medium density housing units, on net.

Essex CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	6,582	1,227
2021-26	10,899	1,621
2026-31	8,354	1,273
2031-36	7,660	1,151
2036-41	7,131	1,007
2041-46	6,478	782
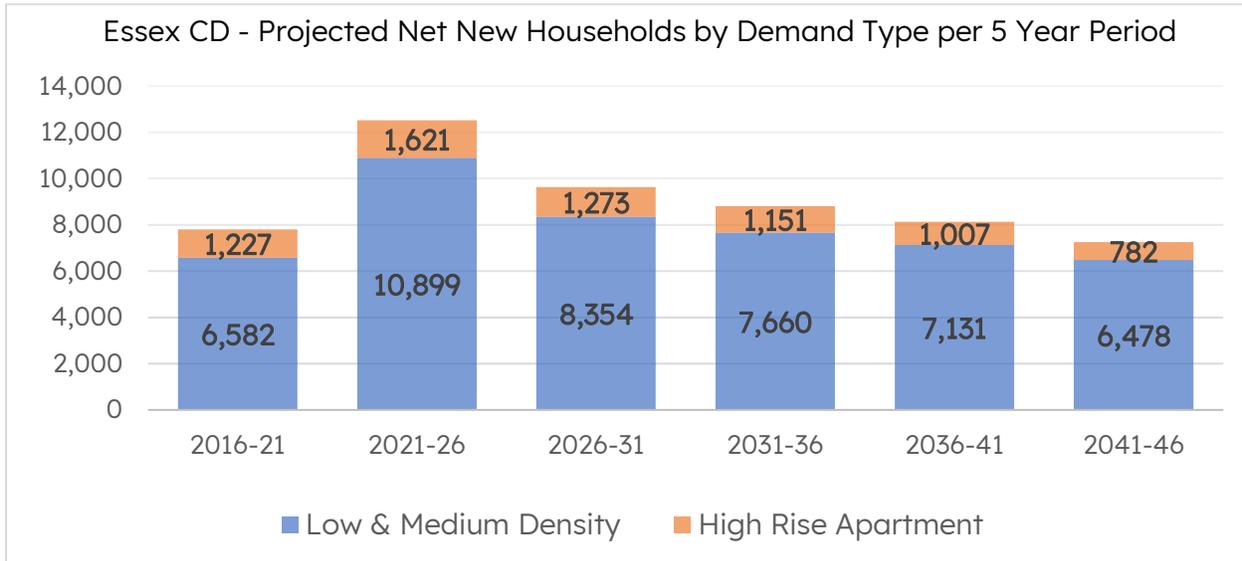
From 2021 to 2031, 36,165 new young families occupying low and medium density will be formed. This will be offset by 16,912 older families leaving existing low and medium-density housing. As with many communities in Southern Ontario, generational turnover of low and medium-density housing is projected to increase over time, but stay significantly below the formation of new young households.

Essex CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	14,607	-8,026
2021-26	19,163	-8,264
2026-31	17,002	-8,648
2031-36	18,166	-10,506
2036-41	18,043	-10,912
2041-46	19,142	-12,664

---
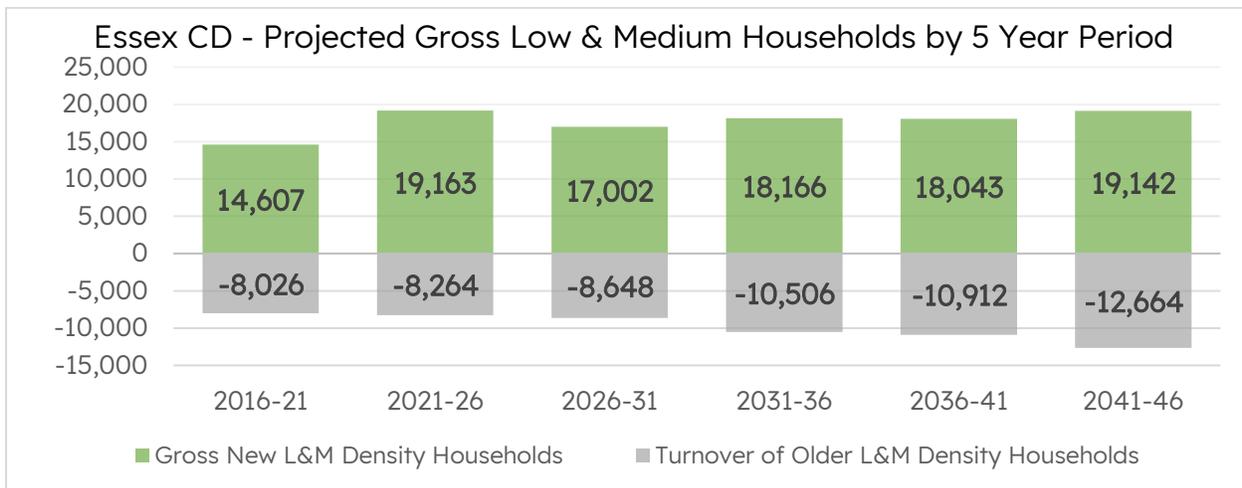
[75] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Essex Census Division – Population Projection

Essex Census Division contains the city of Windsor, the municipality of Leamington, the township of Pelee, and six towns (Lakeshore, LaSalle, Tecumseh, Amherstburg, Kingsville, and Essex). The Census Division experienced a small population decline from 2006 to 2011, due to increased outmigration to Alberta during the oil price boom.

Essex CD - Population by Census Subdivision

Year	Windsor	Lakeshore	LaSalle	Rest of Census Division
2001	218,222	29,992	26,380	116,215
2006	225,241	34,627	28,799	120,459
2011	217,104	35,536	29,419	117,665
2016	224,487	37,804	31,216	118,543
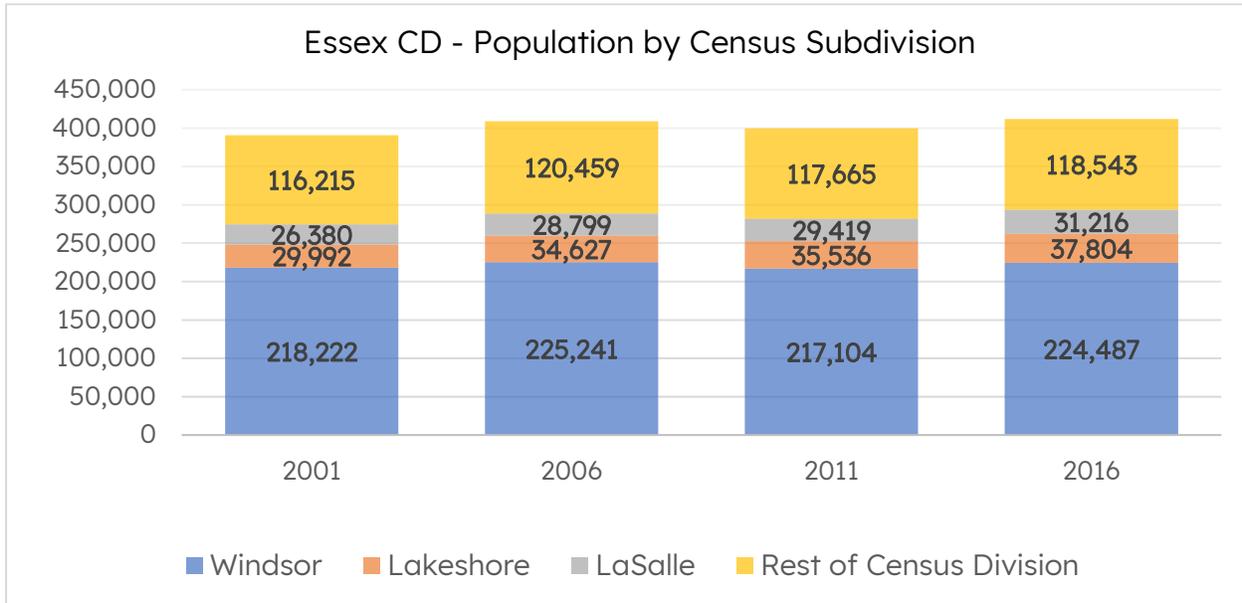
In recent years Essex has experienced robust population growth, primarily due to the international student boom, increased immigration, and returning workers from Alberta after the oil price crash of 2015. The Ontario Ministry of Finance projects high population growth levels to continue until at least the middle of the century.

Essex CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	18,317
2006-11	-9,402
2011-16	12,326
2016-21	20,156
2021-26	30,641
2026-31	21,558
2031-36	21,597
2036-41	21,799
2041-46	21,759

Legend: Population Growth (Actual), Population Growth (Projected)
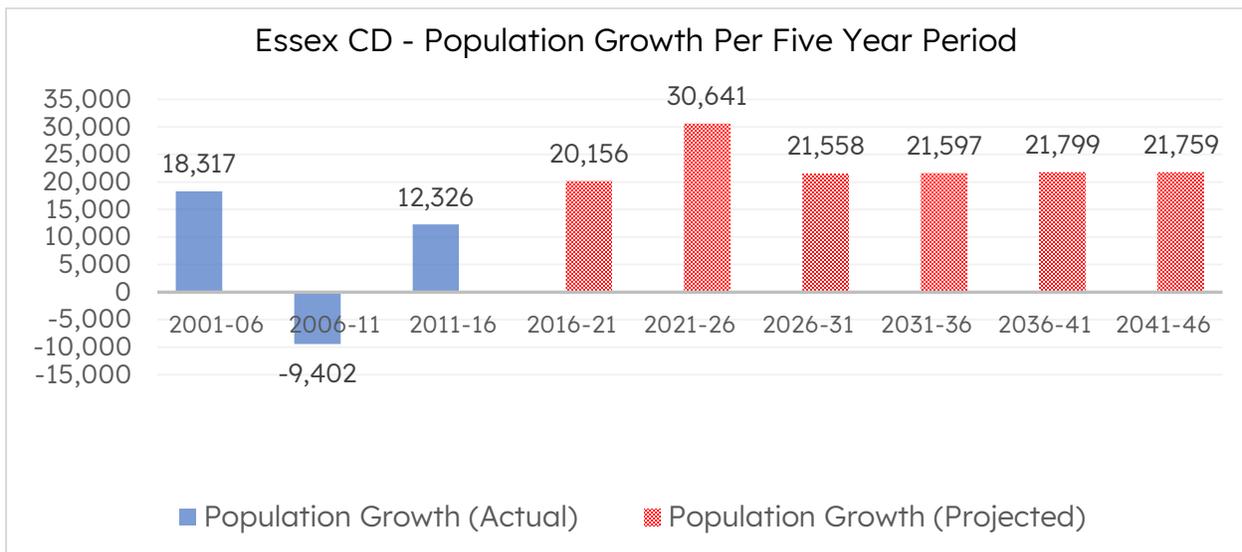
Grey Census Division – Household Projection

The Ontario Ministry of Finance projects Grey's population to grow by 11,737 persons over the next 10 years. It grew by only 945 from 2006-16. Over the next 10 years, we project an additional 5,329 households[76], on net, living in Grey, occupying 311 high rise apartment units and 5,019 low and medium density housing units, on net.

Grey CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,987	132
2021-26	2,651	155
2026-31	2,367	156
2031-36	2,287	156
2036-41	2,236	134
2041-46	2,201	92
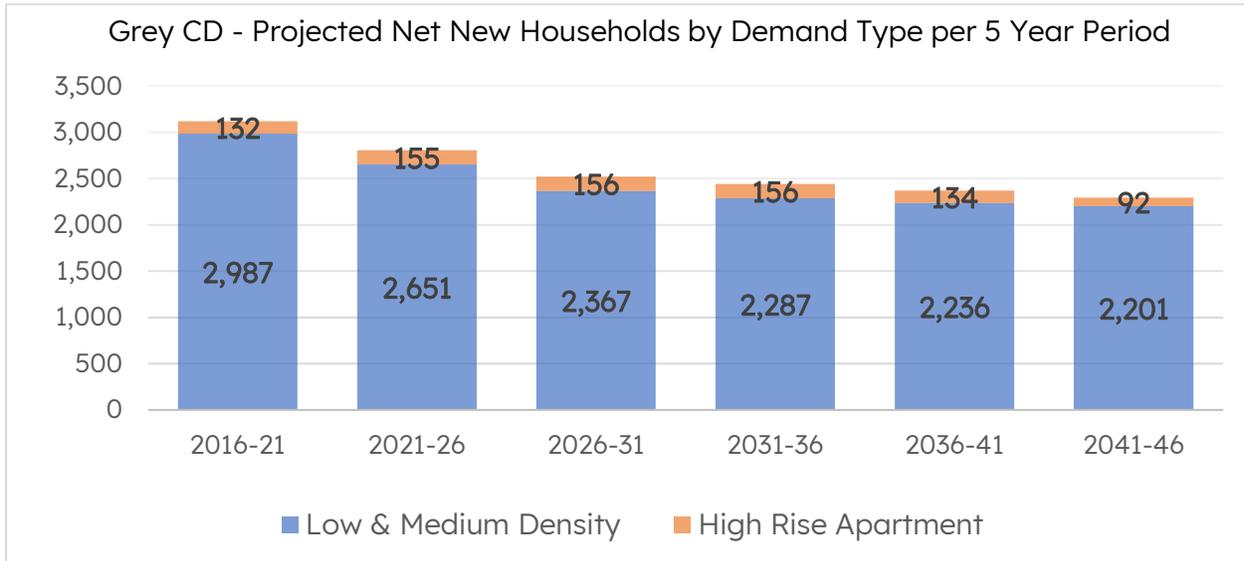
From 2021 to 2031, 9,916 new young families occupying low and medium density will be formed. This will be offset by 4,897 older families leaving existing low and medium-density housing. Both the number of new young households, as well as generational turnover of low and medium-density housing, is projected to grow over time.

Grey CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	4,884	-1,897
2021-26	4,954	-2,303
2026-31	4,961	-2,594
2031-36	5,285	-2,998
2036-41	5,509	-3,274
2041-46	5,798	-3,597
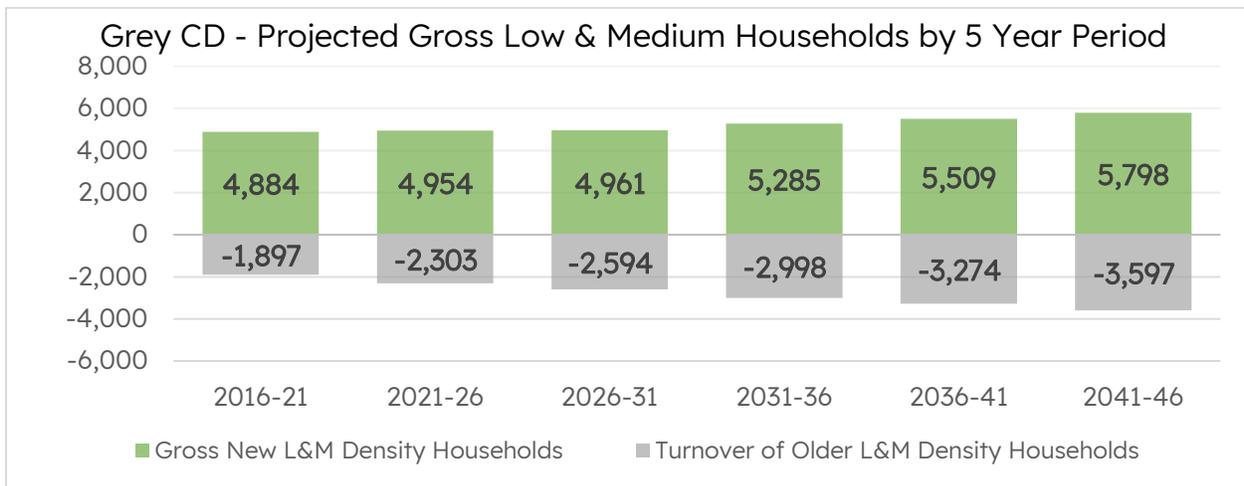
[76] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Grey Census Division – Population Projection

The City of Owen Sound is one of the nine Census Subdivisions which comprises Grey Census Division. The other eight include three municipalities (West Grey, Meaford, and Grey Highlands), three townships (Georgian Bluffs, Southgate, and Chatsworth) and two towns (Hanover, and the Blue Mountains). Owen Sound's population declined from 2001 to 2016, while other communities experienced modest population increases.

Grey CD - Population by Census Subdivision

Year	Owen Sound	West Grey	Meaford	Rest of Census Division
2001	22,314	12,292	10,773	47,187
2006	22,490	12,668	11,271	48,924
2011	22,221	12,551	11,334	48,650
2016	21,959	12,856	11,253	50,230
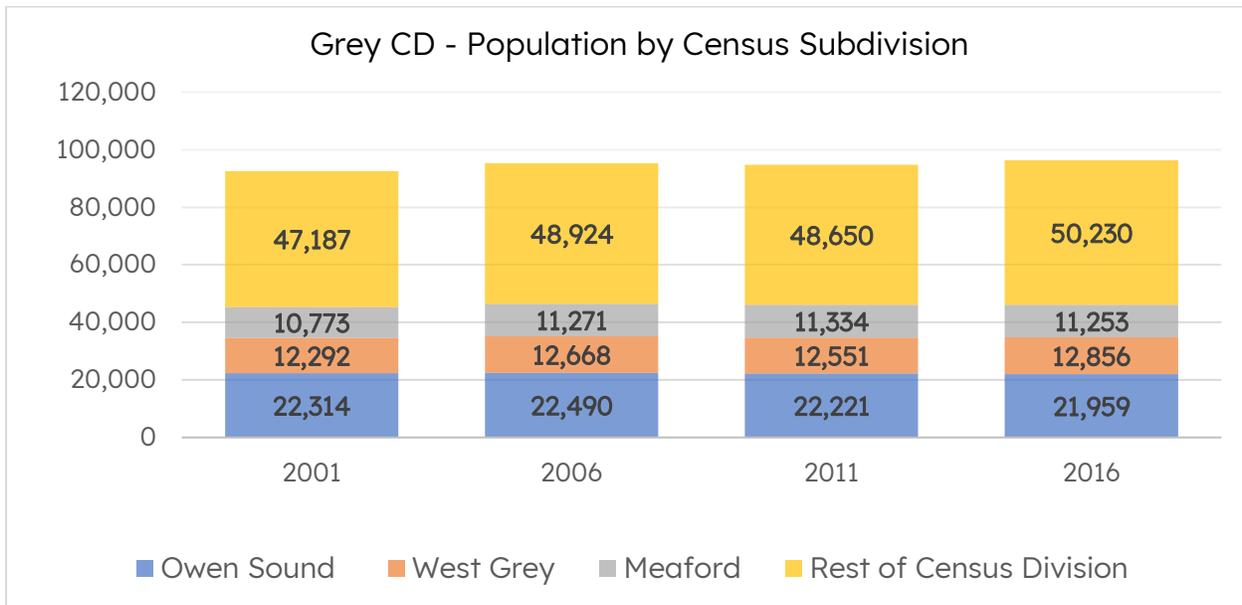
Like much of Southwestern Ontario, Grey Census Division has experienced an increased inmigration of families from the Greater Toronto Area. The Ontario Ministry of Finance projects this will continue, with the Census Division growing by over 1,000 people per year, every year, until the middle of the century.

Grey CD - Population Growth Per Five Year Period

| Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	2,787	
2006-11	-597	
2011-16	1,542	
2016-21		6,917
2021-26		6,064
2026-31		5,673
2031-36		5,754
2036-41		5,890
2041-46		6,050
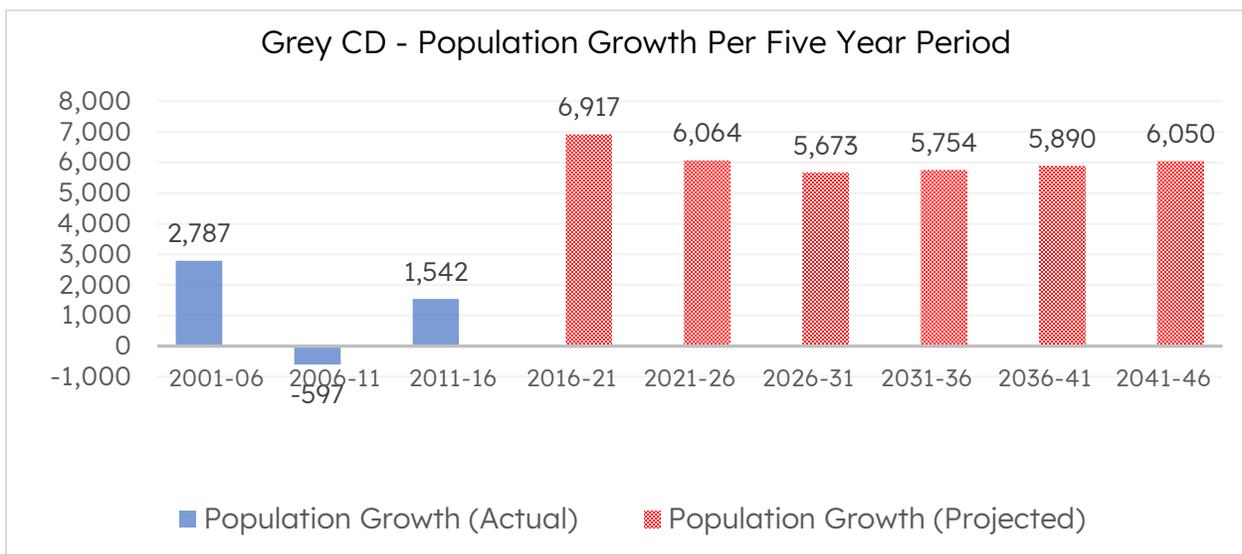
Huron Census Division – Household Projection

The Ontario Ministry of Finance projects Huron's population to grow by 7,375 persons over the next 10 years. It *declined* by 554 from 2006-16. Over the next 10 years, we project an additional 3,078 households[77], on net, living in Huron, all of which will occupy low and medium-density housing.

Huron CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density
2016-21	1,451
2021-26	1,681
2026-31	1,397
2031-36	1,247
2036-41	1,220
2041-46	1,100

Legend: ■ Low & Medium Density ■ High Rise Apartment
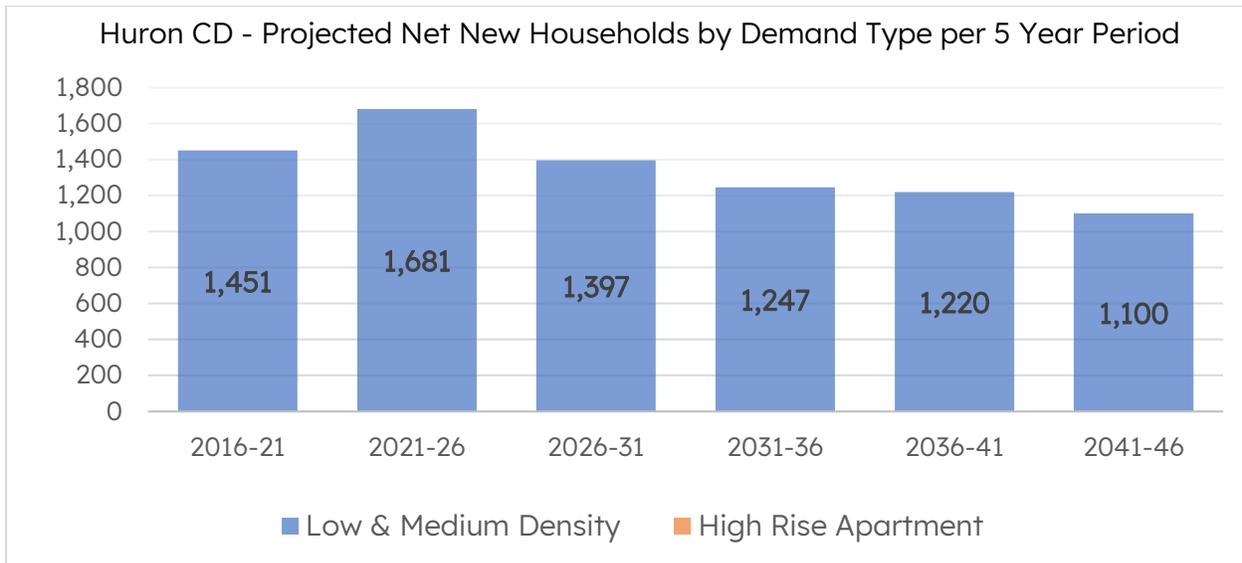
From 2021 to 2031, 5,598 new young families occupying low and medium density will be formed. This will be offset by 2,520 older families leaving existing low and medium-density housing. Over time, both the number of new young families and the level of generational turnover should increase so long as the Ontario Ministry of Finance population projections hold.

Huron CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	2,637	-1,186
2021-26	2,831	-1,150
2026-31	2,767	-1,370
2031-36	2,921	-1,674
2036-41	3,095	-1,875
2041-46	3,208	-2,108

Legend: ■ Gross New L&M Density Households ■ Turnover of Older L&M Density Households

---
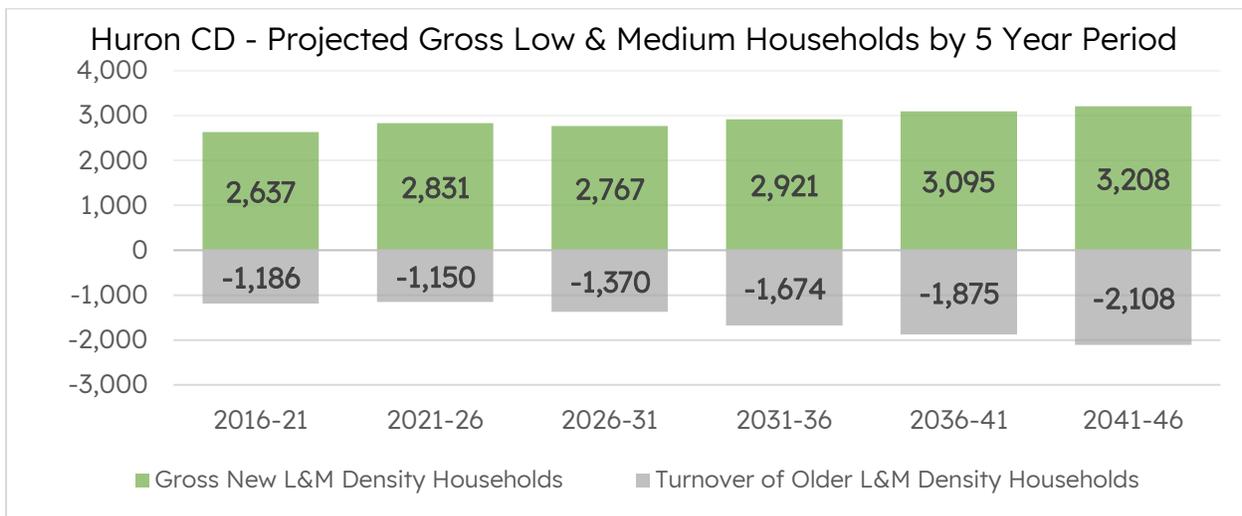
[77] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Huron Census Division – Population Projection

Huron Census Division contains the town of Goderich, along with five municipalities (South Huron, Huron East, Central Huron, Bluewater, and Morris-Turnberry) and three townships (Ashfield-Colborne-Wawanosh, North Huron, and Howick). Huron East, in particular, experienced a substantial population decline from 2001 to 2016.

Huron CD - Population by Census Subdivision

Year	South Huron	Huron East	Goderich	Rest of Census Division
2001	10,393	10,062	7,899	41,530
2006	10,323	9,616	7,800	41,347
2011	10,207	9,504	7,697	40,854
2016	10,329	9,386	7,801	41,017
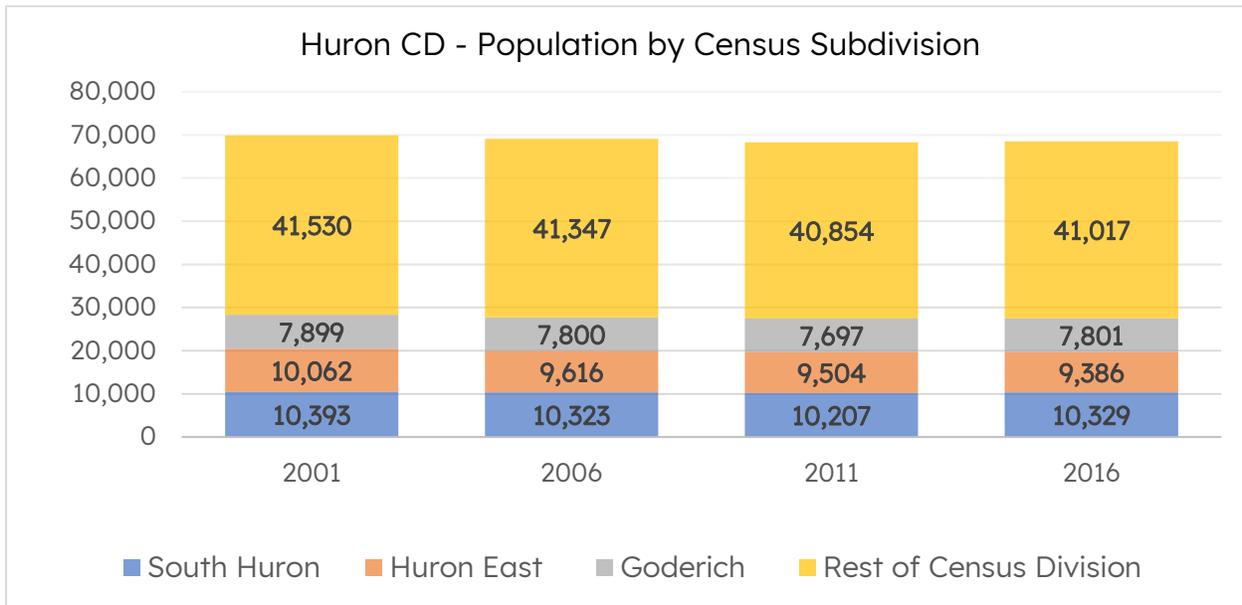
After a fifteen-year period where the population declined, Huron experienced significant growth from 2016-21, due to increased inmigration from the Greater Toronto Area. The Ontario Ministry of Finance projects this to accelerate further after the pandemic, projecting the population to grow, on net, by over 600 persons per year, every year, until the middle of the century.
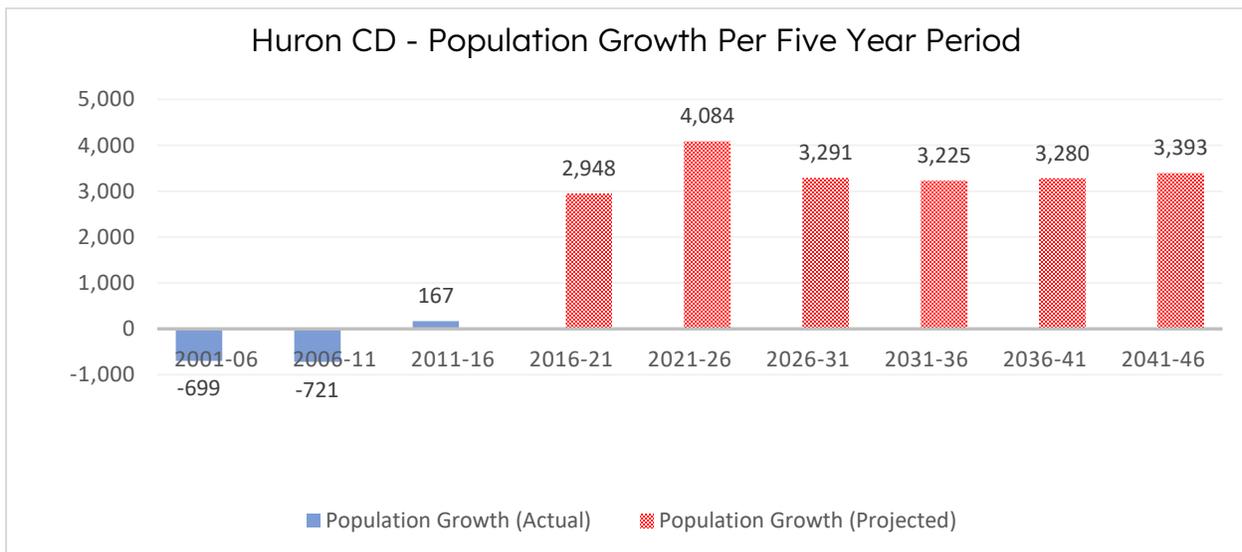
Huron CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	-699
2006-11	-721
2011-16	167
2016-21	2,948
2021-26	4,084
2026-31	3,291
2031-36	3,225
2036-41	3,280
2041-46	3,393

Legend: Population Growth (Actual), Population Growth (Projected)

Chatham-Kent Census Division – Household Projection

The Ontario Ministry of Finance projects Chatham-Kent's population to grow by 1,888 persons over the next 10 years. It *shrank* by 7,576 from 2006-16, due to the manufacturing disemployment experienced during the period. Over the next 10 years, we project an additional 1,861 households[78], on net, living in Chatham-Kent, occupying 201 high rise apartment units and 1,660 low and medium density housing units, on net.

Chatham-Kent CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	1,402	98
2021-26	955	105
2026-31	705	96
2031-36	557	75
2036-41	427	51
2041-46	199	18
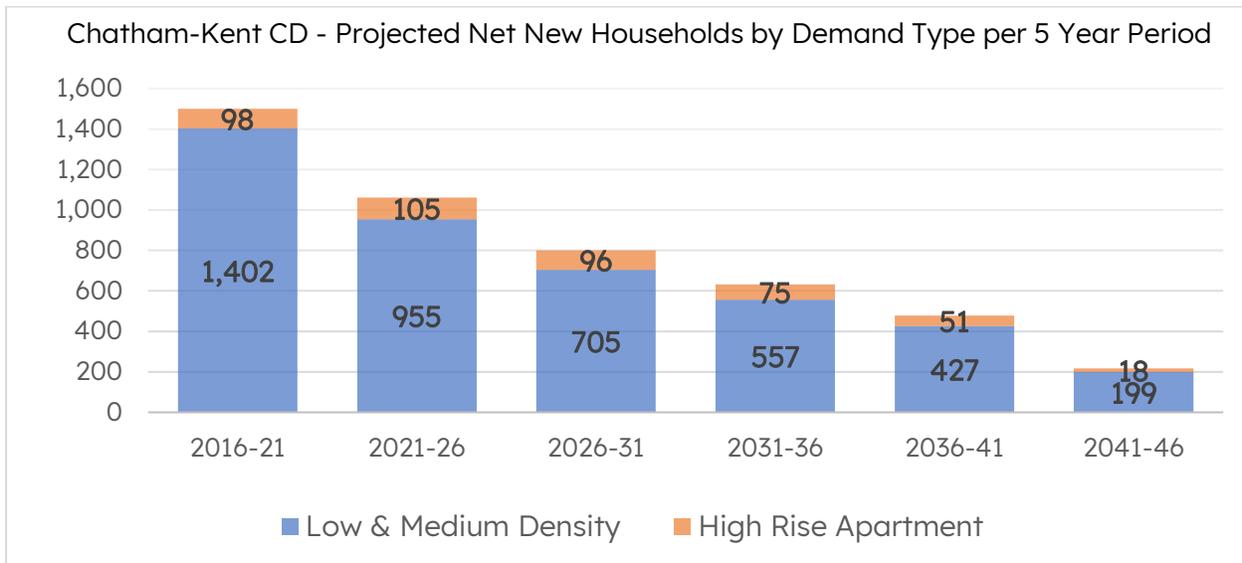
From 2021 to 2031, 7,124 new young families occupying low and medium density will be formed. This will be offset by 5,464 older families leaving existing low and medium-density housing. If Ontario Ministry of Finance population projections are realized, the number of new young households should equal the generational turnover of older households by the middle of the century.

Chatham-Kent CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,889	-2,487
2021-26	3,491	-2,536
2026-31	3,632	-2,928
2031-36	3,549	-2,992
2036-41	3,853	-3,426
2041-46	3,730	-3,530

---
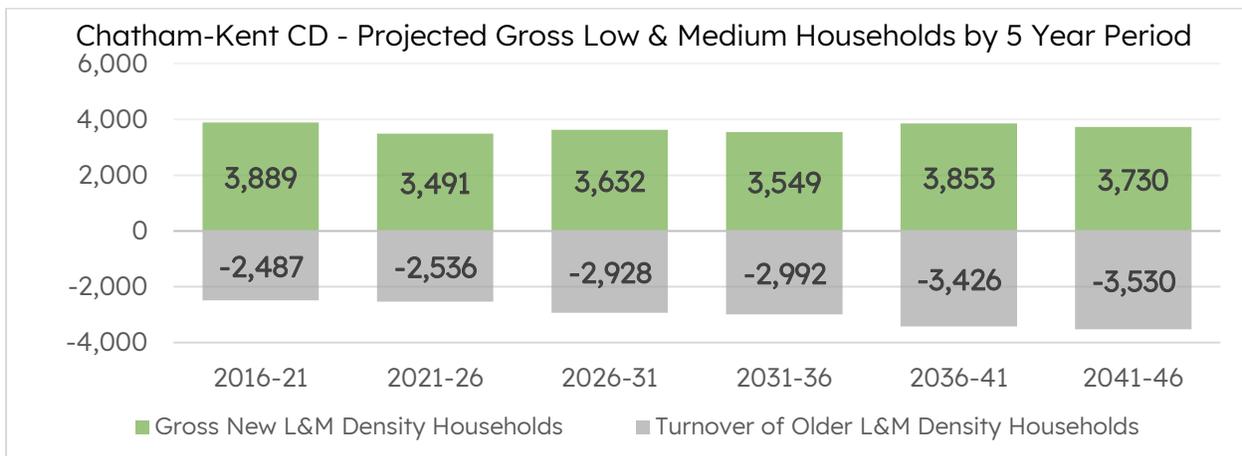
[78] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Chatham-Kent Census Division – Population Projection

Chatham-Kent Census Division contains two Subdivisions, the municipality of Chatham-Kent, along with Moravian 47 First Nation reserve. Chatham-Kent experienced significant outmigration to other provinces between 2006 and 2016, due to the oil price boom and manufacturing disemployment which took place during the period.

Chatham-Kent CD - Population by Census Subdivision

Year	Chatham-Kent	Moravian 47
2001	111,523	386
2006	111,920	427
2011	106,259	415
2016	104,364	407

■ Chatham-Kent ■ Moravian 47
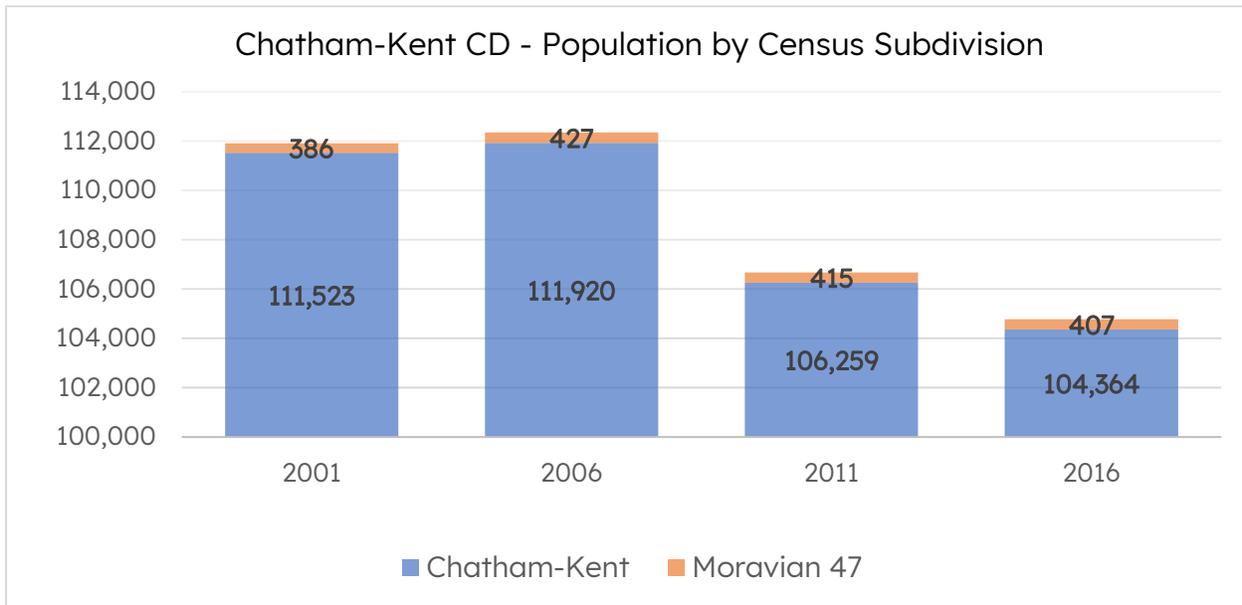
Chatham-Kent's population has rebounded in recent years, primarily due to returning workers from other provinces after the oil price crash of 2015. Unlike some other parts of Southwestern Ontario, Chatham-Kent has yet to experience much in-migration from the Greater Toronto Area, though this could change in the future.
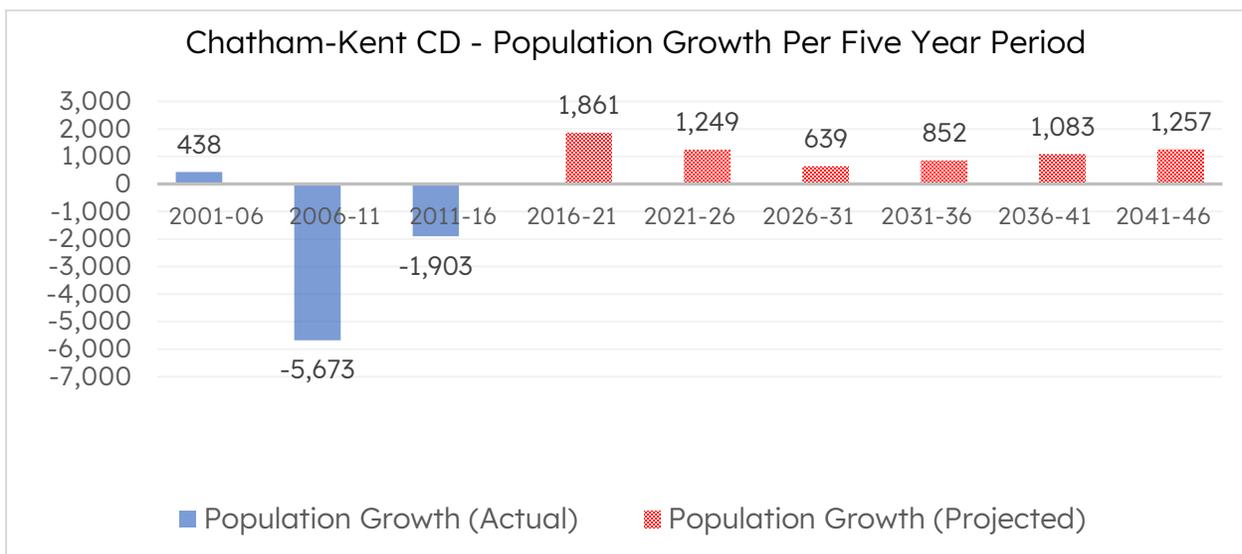
Chatham-Kent CD - Population Growth Per Five Year Period

Period	Growth
2001-06	438
2006-11	-5,673
2011-16	-1,903
2016-21	1,861
2021-26	1,249
2026-31	639
2031-36	852
2036-41	1,083
2041-46	1,257

■ Population Growth (Actual) ▨ Population Growth (Projected)

114

## Lambton Census Division – Household Projection

The Ontario Ministry of Finance projects Lambton's population to grow by 4,950 persons over the next 10 years. This reverses the decline of 3,175 experienced from 2006-16. Over the next 10 years, we project an additional 2,450 households[79], on net, living in Lambton, occupying 529 high rise apartment units and 1,921 low and medium density housing units, on net.

Lambton CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	1,831	284
2021-26	1,212	293
2026-31	709	235
2031-36	645	203
2036-41	502	139
2041-46	438	52
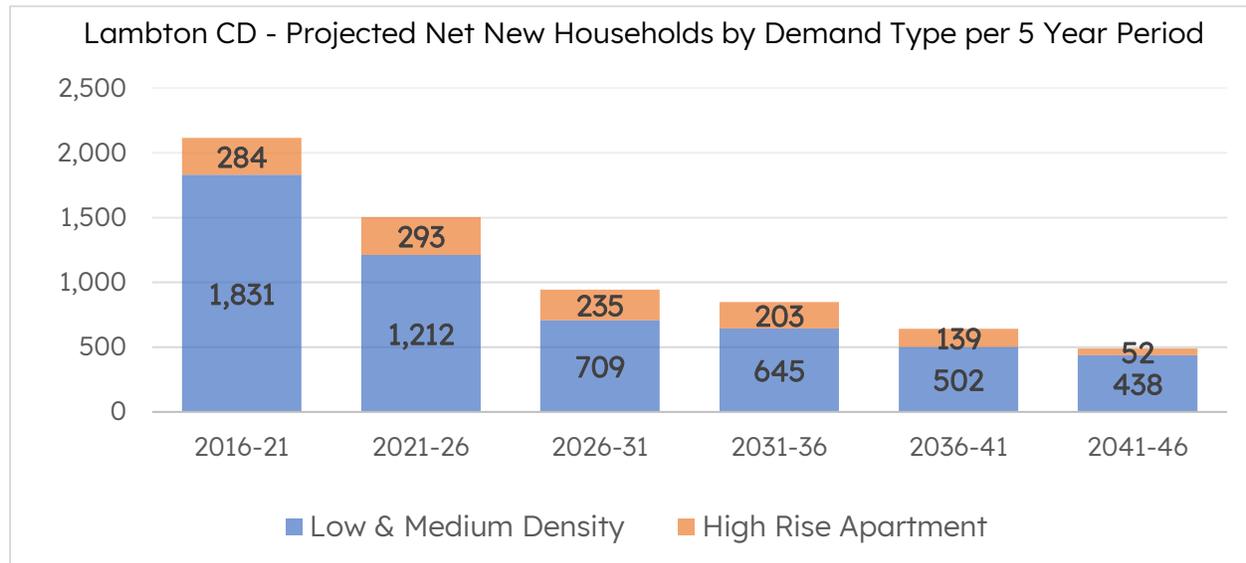
From 2021 to 2031, 8,785 new young families occupying low and medium density will be formed. This will be offset by 6,864 older families leaving that housing form. If population projections prove accurate, new households should outpace generational turnover for the foreseeable future.

Lambton CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	5,175	-3,344
2021-26	4,240	-3,029
2026-31	4,544	-3,835
2031-36	4,244	-3,599
2036-41	4,906	-4,404
2041-46	4,528	-4,090
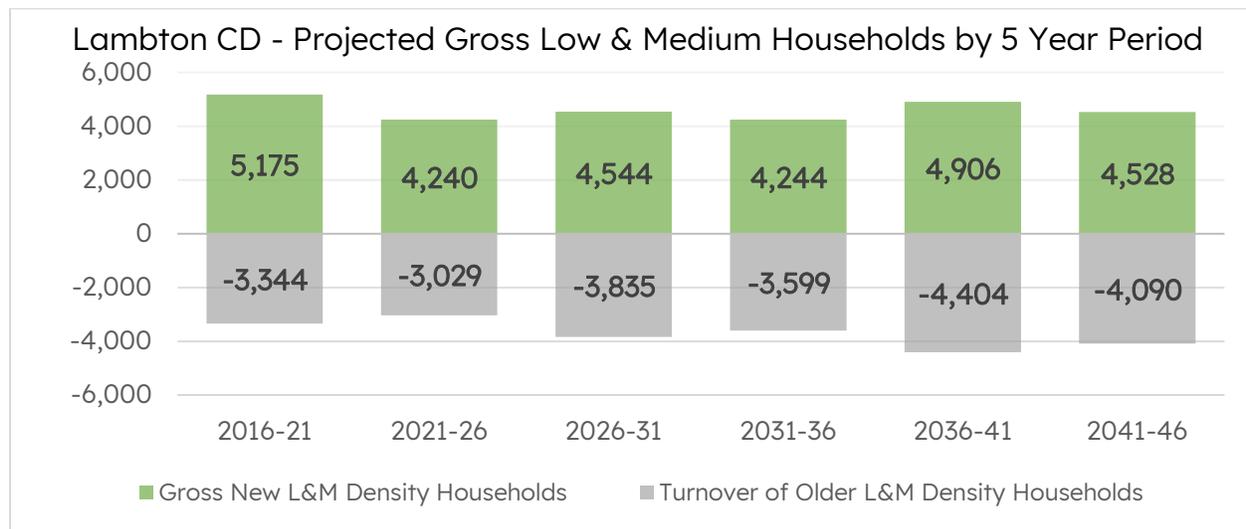
[79] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Lambton Census Division – Population Projection

The City of Sarnia makes up over half of the population of Lambton Census Division, which also includes four townships (St. Clair, Warwick, Enniskillen, and Dawn-Euphemia), two municipalities (Lambton Shores and Brooke-Alvinston), two towns (Plympton-Wyoming, Petrolia), two villages (Point Edward, Oil Springs) and three reserves (Walpole Island 46, Kettle Point 44, and Sarnia 45).

Lambton CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	32,061	32,081	31,359	30,969
Lambton Shores	10,937	11,452	10,877	10,817
St. Clair	15,219	15,163	14,879	14,375
Sarnia	73,593	73,843	74,247	73,203

Legend: ■ Sarnia ■ St. Clair ■ Lambton Shores ■ Rest of Census Division
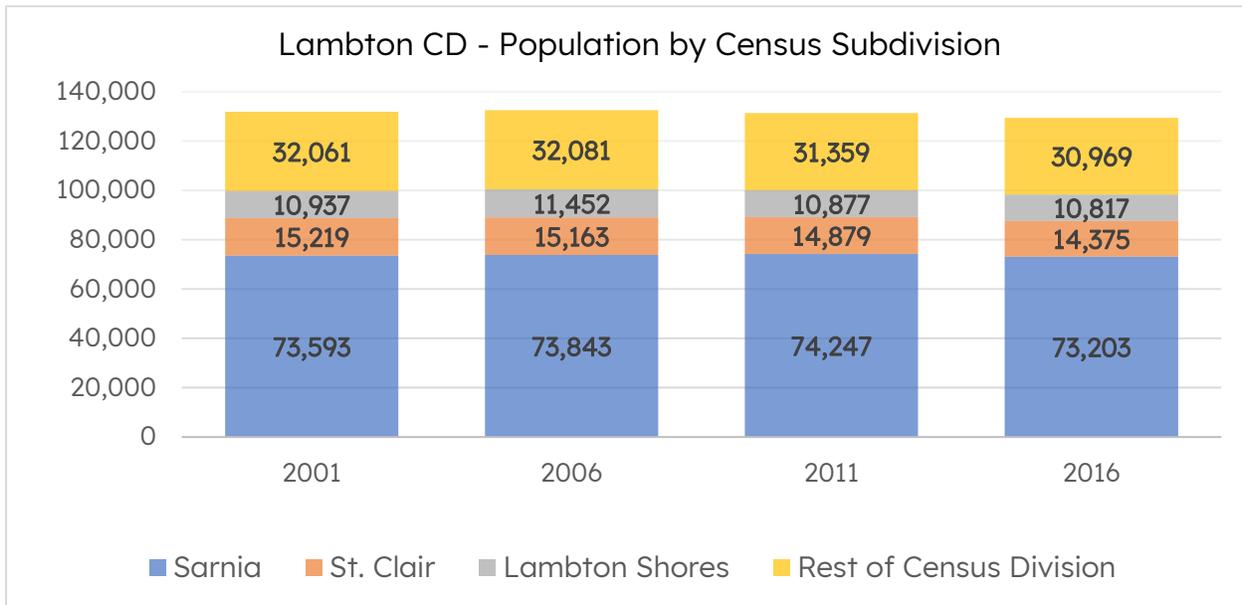
After experiencing population decline earlier in the century, Lambton's population is now growing due to inmigration from London and the Greater Toronto Area. The Ontario Ministry of Finance projects this will continue for decades to come.
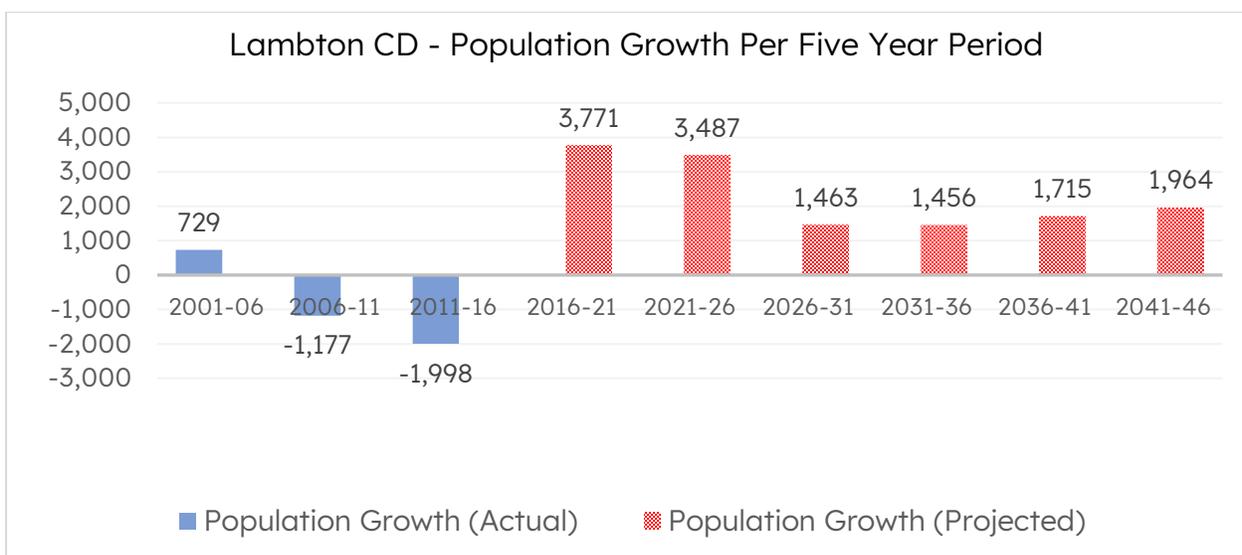
Lambton CD - Population Growth Per Five Year Period

Period	Value
2001-06	729
2006-11	-1,177
2011-16	-1,998
2016-21	3,771
2021-26	3,487
2026-31	1,463
2031-36	1,456
2036-41	1,715
2041-46	1,964

Legend: ■ Population Growth (Actual) ▨ Population Growth (Projected)

Middlesex Census Division – Household Projection

The Ontario Ministry of Finance projects Middlesex Census Division's population to grow by 86,208 persons over the next 10 years. It grew by 30,663 from 2006-16. Over the next 10 years, we project an additional 35,871 households[80], on net, living in Middlesex, occupying 7,656 high rise apartment units and 28,215 low and medium density housing units, on net.

Middlesex CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	15,008	3,845
2021-26	15,828	4,433
2026-31	12,388	3,223
2031-36	11,853	3,211
2036-41	11,391	3,036
2041-46	10,457	2,582
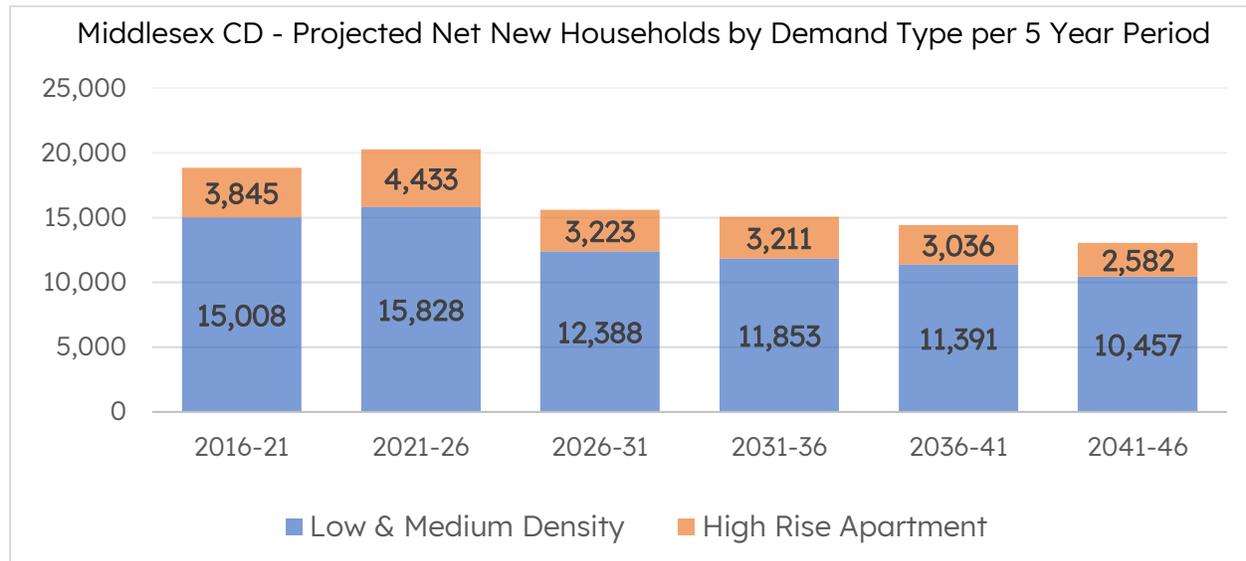
From 2021 to 2031, 46,138 new young families occupying low and medium density will be formed. This will be offset by 17,923 older families leaving existing low and medium-density housing. If Ontario Ministry of Finance population projections prove accurate, the level of new family formation in low and medium-density housing will be more than double that of generational turnover.

Middlesex CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	22,534	-7,526
2021-26	24,594	-8,767
2026-31	21,544	-9,156
2031-36	23,112	-11,258
2036-41	23,092	-11,701
2041-46	24,430	-13,973

---
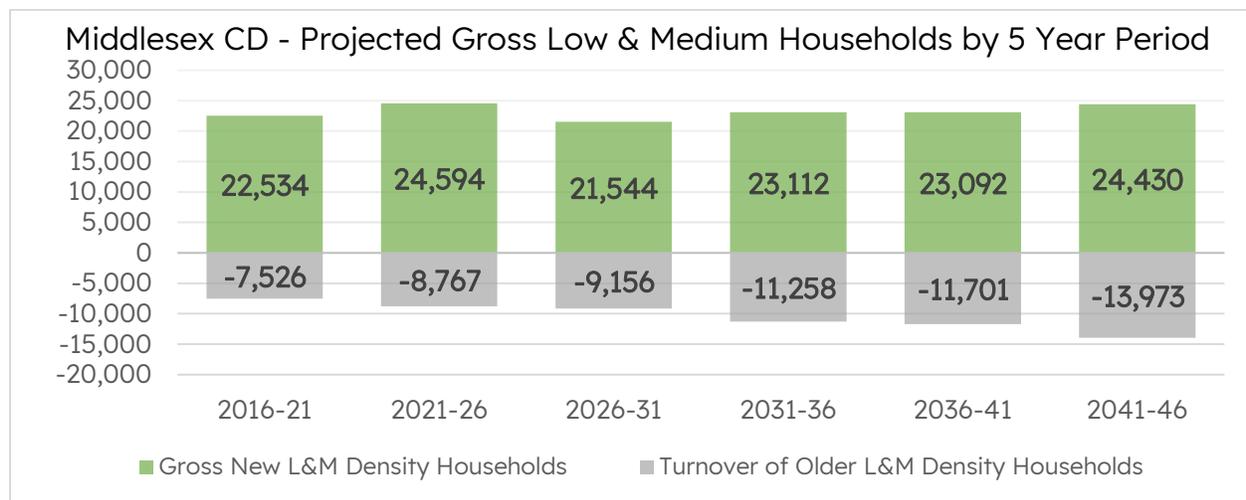
[80] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Middlesex Census Division – Population Projection

The majority of Middlesex Census Divisions live in the City of London. There are eleven other Census Subdivisions in Middlesex, including the municipalities of Strathroy-Caradoc, Middlesex Centre, Thames Centre, North Middlesex, and Southwest Middlesex, the townships of Lucan Biddulph and Adelaide-Metcalfe, the First Nation reserves of Oneida 41, Chippewas of the Thames First Nation 42, and Munsee-Delaware Nation 1, as well as the village of Newbury.

Middlesex CD - Population by Census Subdivision

Year	London	Strathroy-Caradoc	Rest of Census Division	Middlesex Centre
2001	350,256	19,893	37,074	14,762
2006	366,653	20,686	37,189	16,141
2011	377,636	21,500	36,446	16,912
2016	395,751	21,436	36,422	17,723
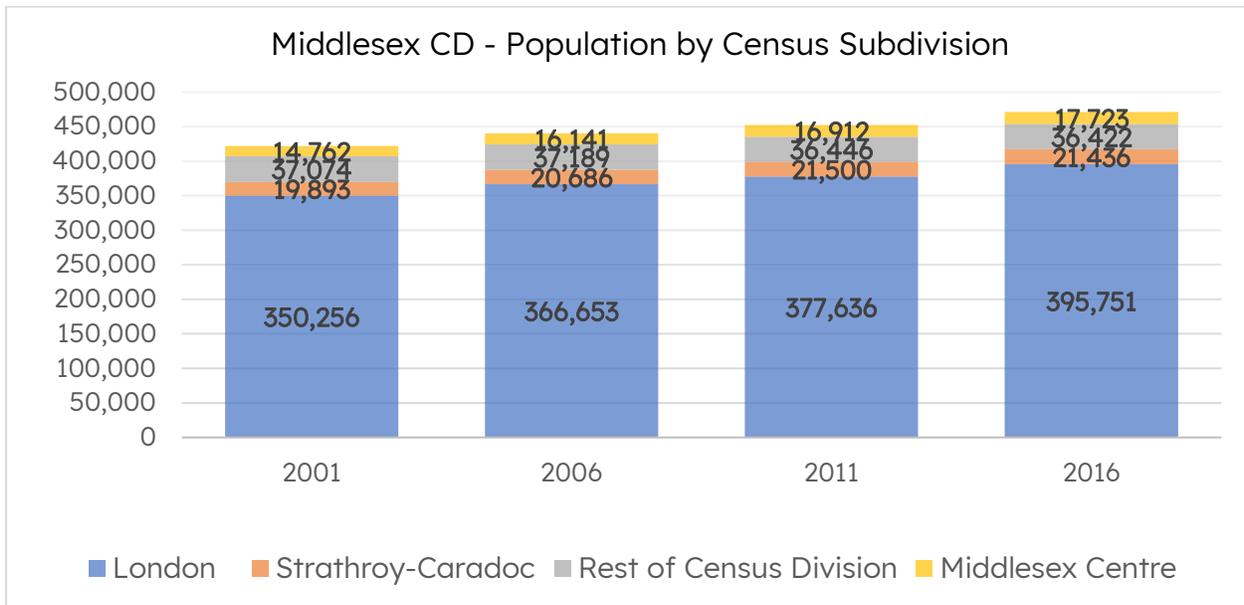
Middlesex's population has surged in recent years thanks to increased numbers of international students and an influx of young families from the Greater Toronto Area. The Ontario Ministry of Finance projects much higher rates of population growth going forward relative to the 2001-16 period.

Middlesex CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	18,684	
2006-11	11,825	
2011-16	18,838	
2016-21		42,859
2021-26		50,976
2026-31		35,232
2031-36		34,115
2036-41		33,834
2041-46		33,626
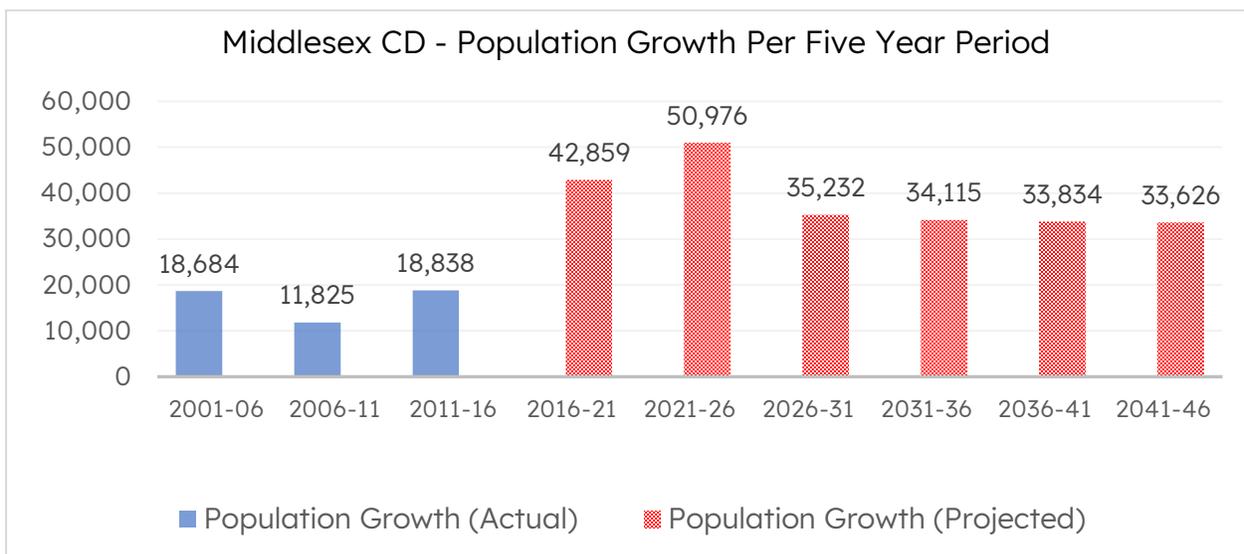
Oxford Census Division – Household Projection

The Ontario Ministry of Finance projects Oxford's population to grow by 20,294 persons over the next 10 years. It grew by 7,504 from 2006-16. Over the next 10 years, we project an additional 8,715 households[81], on net, living in Oxford, occupying 670 high rise apartment units and 8,045 low and medium density housing units, on net.

Oxford CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	3,931	274
2021-26	4,118	322
2026-31	3,926	348
2031-36	3,805	360
2036-41	3,667	340
2041-46	3,472	253
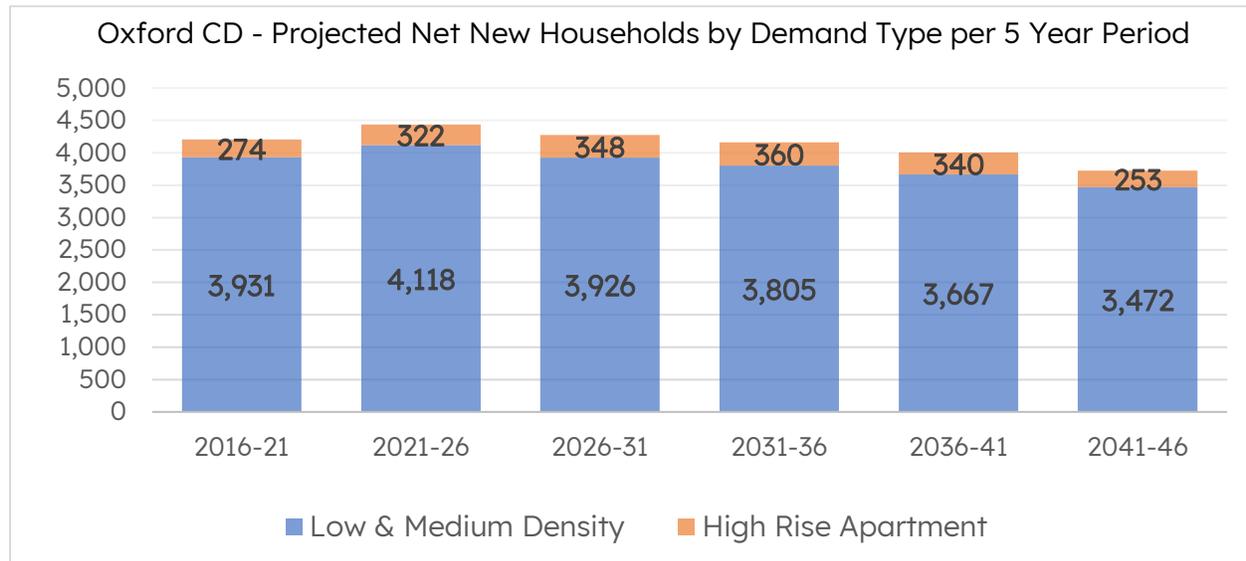
From 2021 to 2031, 12,524 new young families occupying low and medium density will be formed. This will be offset by 4,479 older families leaving existing low and medium-density housing. If the high projected rates of population growth occur, the formation of new households will substantially outpace generational turnover.

Oxford CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	5,733	-1,802
2021-26	6,366	-2,247
2026-31	6,159	-2,232
2031-36	6,680	-2,876
2036-41	6,667	-3,001
2041-46	7,114	-3,642

---
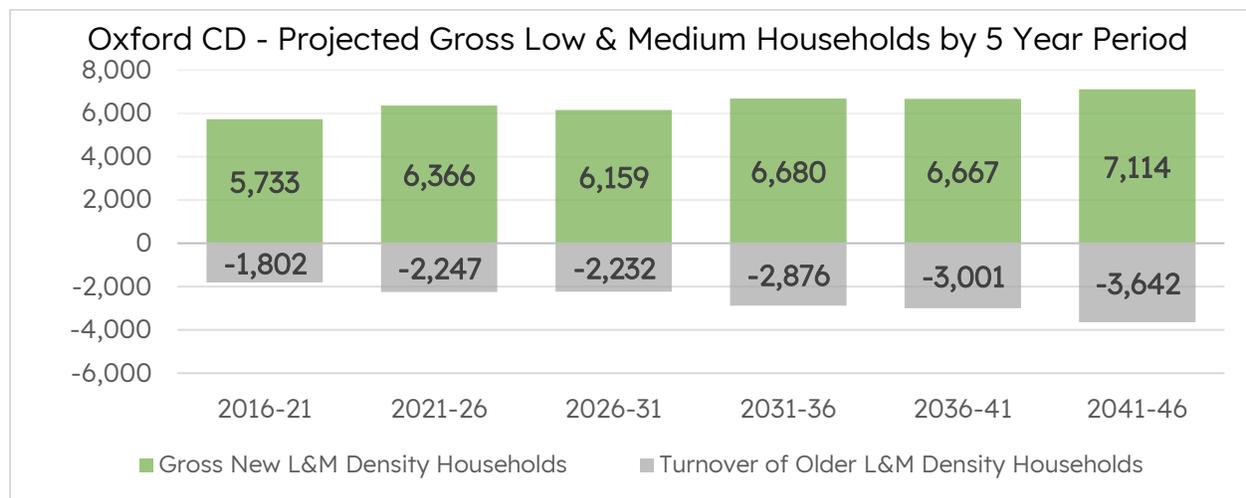
[81] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Oxford Census Division – Population Projection

Oxford Census Division is comprised of eight Subdivisions, including the city of Woodstock, the towns of Tillsonburg and Ingersoll, and the townships of Norwich, Zorra, South-West Oxford, Blandford-Blenheim, and East Zorra-Tavistock. Population growth levels in Oxford started to increase in 2011-16, before taking off in 2016-21.

Oxford CD - Population by Census Subdivision

Year	Woodstock	Tillsonburg	Ingersoll	Rest of Census Division
2001	34,991	14,593	11,437	42,187
2006	37,181	15,331	12,230	41,809
2011	38,918	15,671	12,503	41,602
2016	42,147	16,275	13,158	42,475
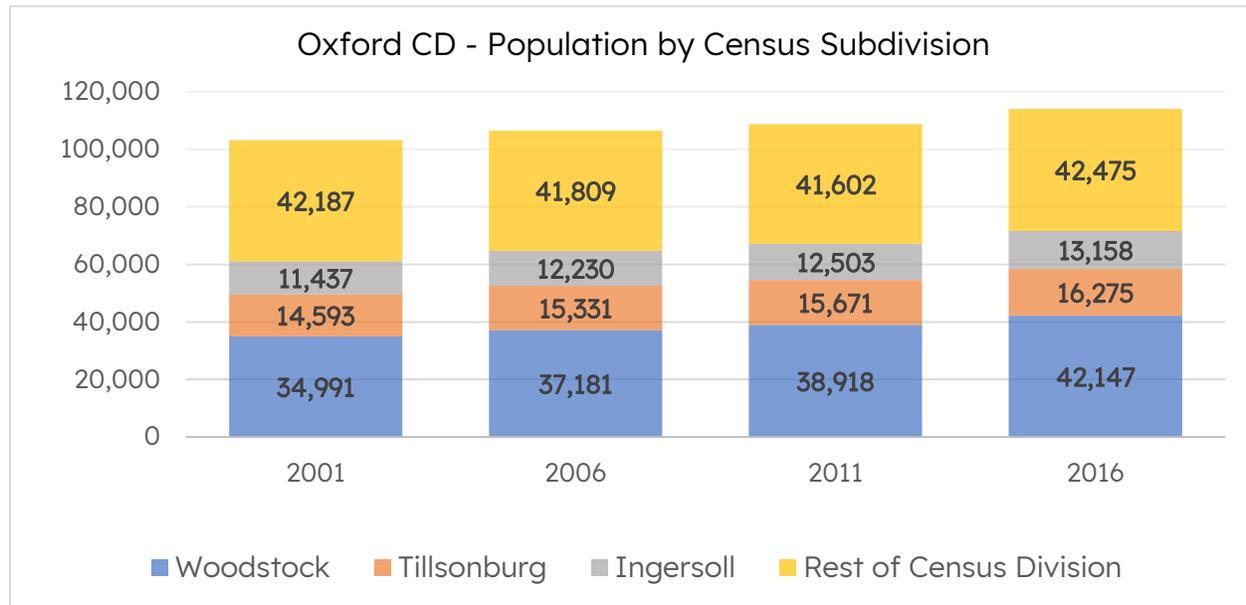
In absolute terms, the Ontario Ministry of Finance projects growth in Oxford to be, on net, roughly 2,000 persons per year for the foreseeable future. This would suggest that the inmigration of young families that Oxford has experienced in recent years is likely to continue.

Oxford CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	3,343	
2006-11	2,143	
2011-16	5,361	
2016-21		10,394
2021-26		10,631
2026-31		9,663
2031-36		9,558
2036-41		9,528
2041-46		9,500
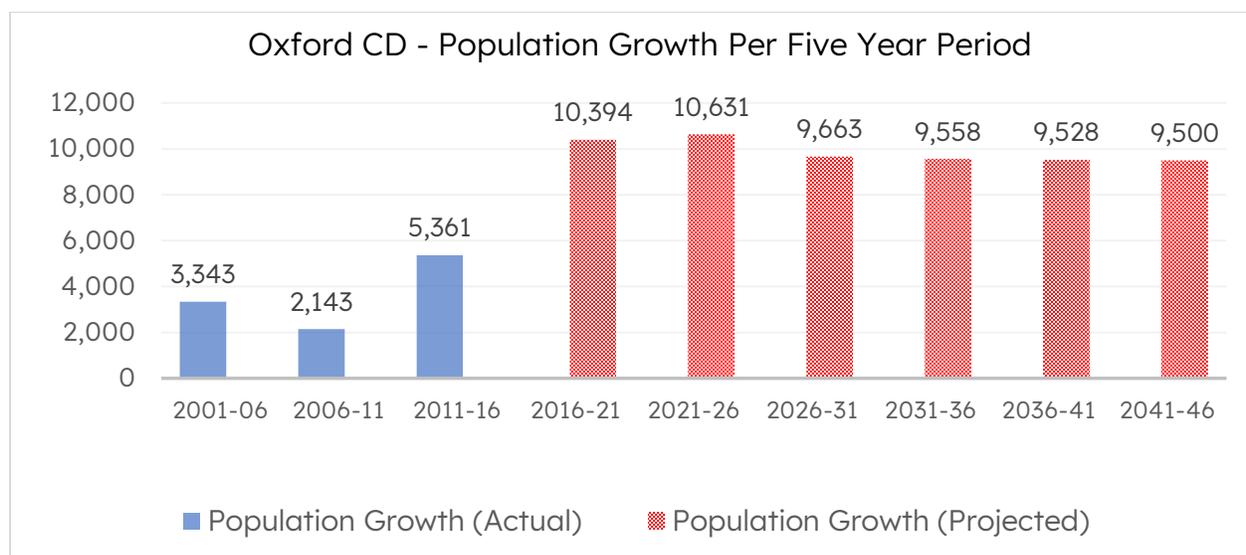
Perth Census Division – Household Projection

The Ontario Ministry of Finance projects Perth's population to grow by 9,902 persons over the next 10 years. It grew by only 1,883 from 2006-16. Over the next 10 years, we project an additional 4,733 households[82], on net, living in Perth, occupying 229 high rise apartment units and 4,733 low and medium density housing units, on net.

Perth CD - Projected Net New Households by Demand Type per 5 Year Period

| Period	Low & Medium Density	High Rise Apartment
2016-21	2,491	73
2021-26	2,343	105
2026-31	2,160	124
2031-36	2,027	139
2036-41	1,903	133
2041-46	1,798	98
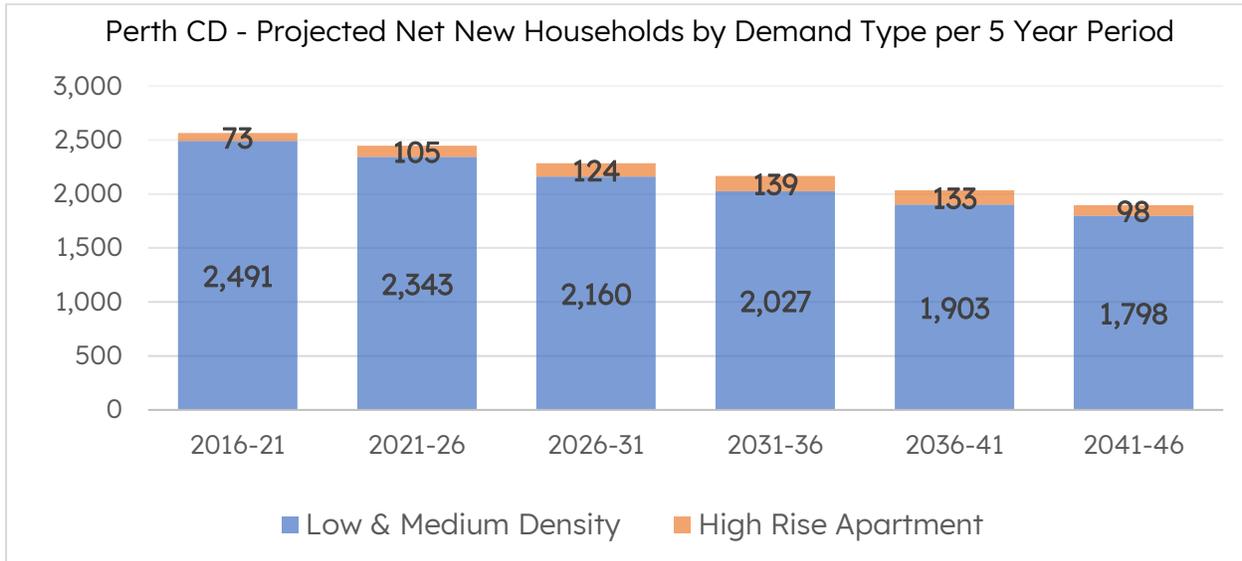
From 2021 to 2031, 7,810 new young families occupying low and medium density will be formed. This will be offset by 3,306 older families leaving existing low and medium-density housing.

Perth CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,720	-1,229
2021-26	3,895	-1,552
2026-31	3,915	-1,754
2031-36	4,134	-2,107
2036-41	4,273	-2,370
2041-46	4,471	-2,673

---
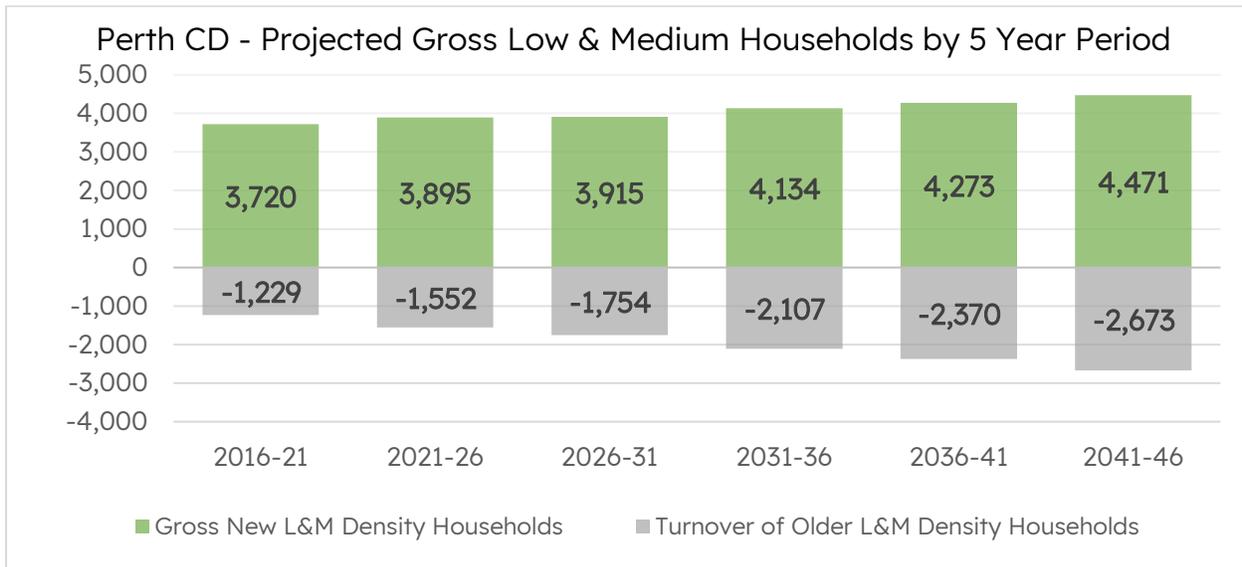
[82] This household projection is based on population projections from the Ministry of Finance and does not include *drive until you qualify* demand from other parts of the province and is thus a highly conservative estimate. This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Perth Census Division – Population Projection

Six Subdivisions comprise Perth Census Division, including the city of Stratford, the town of St. Marys, the municipalities of North Perth and West Perth, and the townships of Perth East and Perth South. Perth experienced relatively modest population growth in the 21st century until 2016.

Perth CD - Population by Census Subdivision

Year	Stratford	North Perth	Perth East	Rest of Census Division
2001	31,035	12,531	12,518	20,461
2006	31,642	12,708	12,449	20,288
2011	31,716	12,982	12,344	20,093
2016	32,308	13,527	12,626	20,509
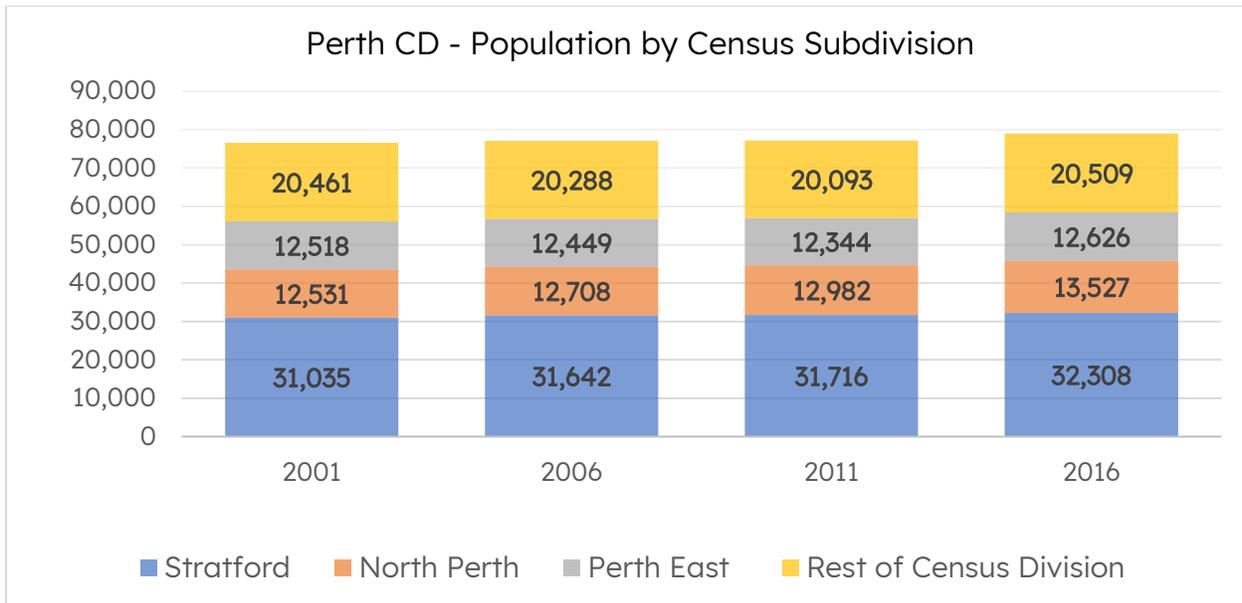
Like much of Southwestern Ontario, Perth has experienced elevated rates of population growth since 2016. The Ontario Ministry of Finance projects that Perth's population will continue to grow, on net, by roughly 1,000 persons per year, every year, until the middle of the century.

Perth CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	542	
2006-11	48	
2011-16	1,835	
2016-21		5,240
2021-26		5,156
2026-31		4,746
2031-36		4,862
2036-41		4,957
2041-46		5,023
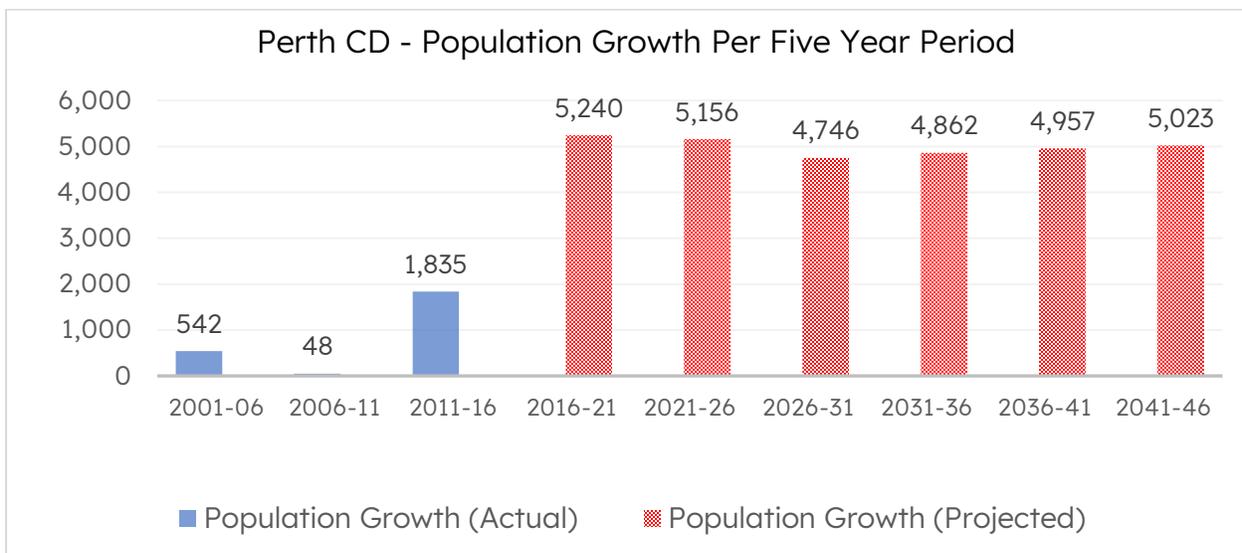
Northeast Ontario – Summary of the Next 10 Years

In the next ten years, the eight Census Divisions that comprise Northeast Ontario will see their combined populations grow by 11,736 people, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by 9,050 between 2021 and 2031. Of these, 7,533 are households that would typically occupy low and medium-density housing, while an additional 1,517, would occupy high-rise apartments (of 5 or more storeys).

CD#	CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
39	Algoma	2,301	1,532	393	1,139
40	Cochrane	-1,862	275	169	106
41	Manitoulin	553	398	0	398
42	Nipissing	1,226	1,270	379	891
43	Parry Sound	3,681	1,903	30	1,873
44	Greater Sudbury	6,134	3,478	537	2,941
45	Sudbury	-15	193	1	192
46	Timiskaming	-282	1	7	-7
	TOTAL	**11,736**	**9,050**	**1,517**	**7,533**

Over the next ten years, Northeast Ontario will have 40,374 new families formed that will have a 'head of household' currently under the age of 55. This will be offset by a reduction in 31,323 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 38,978 new young households in low and medium-density housing, which will be offset by 31,445 older households leaving this housing type, turning these units over to younger families. The number of younger families occupying high rises will be 1,395, while the number of older families occupying those units is projected to increase slightly, as older residents leaving those units is projected to be replaced, near one-to-one by older residents moving into them.

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	1,395	38,978	40,374
Net New Households (55+)	122	-31,445	-31,323
Total	1,517	7,533	9,050

Algoma Census Division – Household Projection

The Ontario Ministry of Finance projects Algoma's population to grow by 2,301 persons over the next 10 years. This reverses the population decline of 3,657 persons experienced from 2006-16. Over the next 10 years, we project an additional 1,532 households[83], on net, living in Algoma, occupying 393 high rise apartment units and 1,139 low and medium density housing units, on net.

Algoma CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	714	175
2021-26	863	211
2026-31	276	183
2031-36	122	168
2036-41	87	103
2041-46	-78	20

■ Low & Medium Density   ■ High Rise Apartment
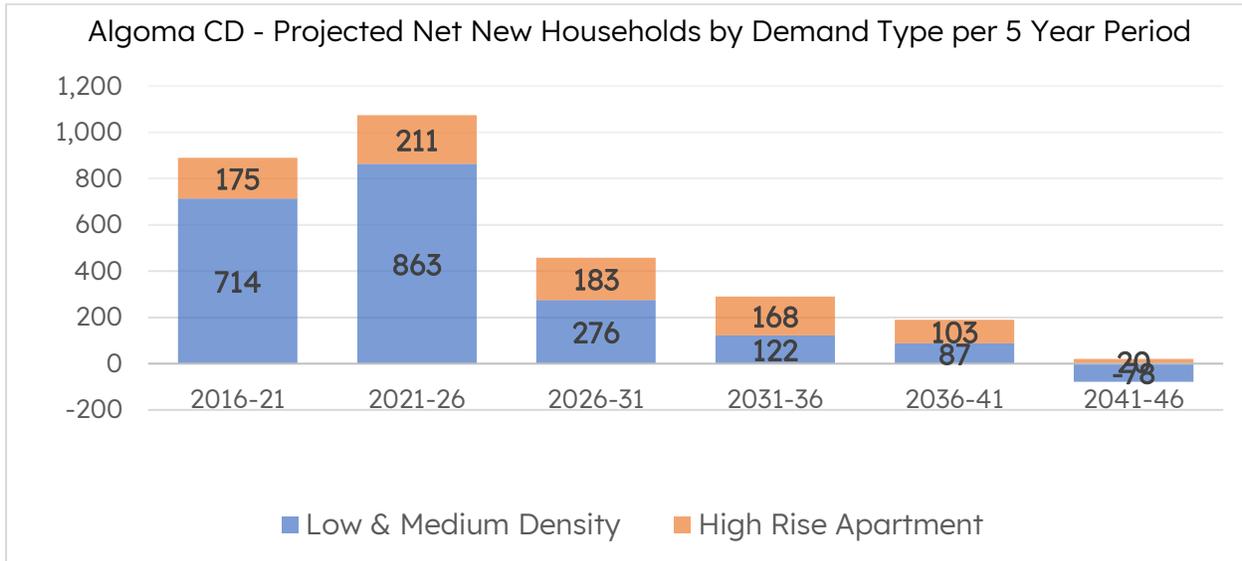
From 2021 to 2031, 8,110 new young families occupying low and medium density will be formed. This will be offset by 6,972 older families leaving existing low and medium-density housing. The number of new young families will outpace generational turnover for the next decade or two, should Ontario Ministry of Finance population projections prove accurate.

Algoma CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	4,247	-3,533
2021-26	3,944	-3,081
2026-31	4,167	-3,891
2031-36	3,689	-3,567
2036-41	4,426	-4,338
2041-46	3,837	-3,915

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
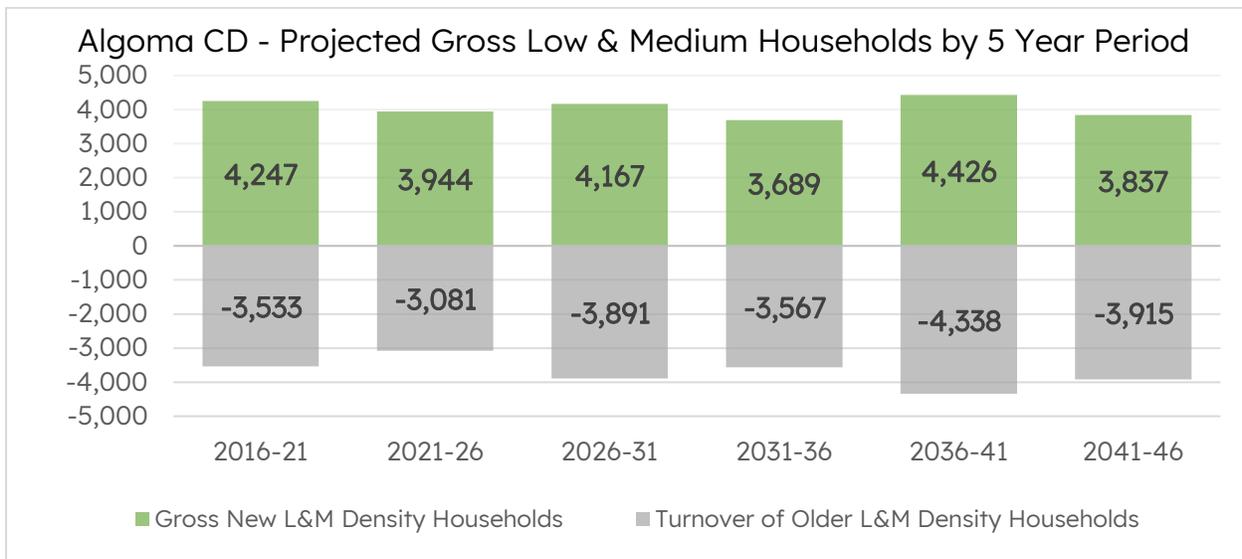
[83] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Algoma Census Division – Population Projection

There are a whopping 32 Subdivisions that comprise Algoma Census Divisions, with the two largest being the cities of Sault Ste. Marie and Elliot Lake. Despite the overall population decline that occurred from 2001 to 2016, three Census Subdivisions grew their populations by more than 100 persons: the township of Macdonald, Meredith and Aberdeen Additional, and the First Nations reserves of Sagamok and Garden River 14.

Algoma CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	27,770	26,032	25,165	25,566
Algoma, Unorganized, North Part	6,312	5,871	5,647	5,865
Elliot Lake	12,313	11,784	11,538	10,946
Sault Ste. Marie	77,370	77,556	77,065	75,209

Legend: ■ Sault Ste. Marie ■ Elliot Lake ■ Algoma, Unorganized, North Part ■ Rest of Census Division
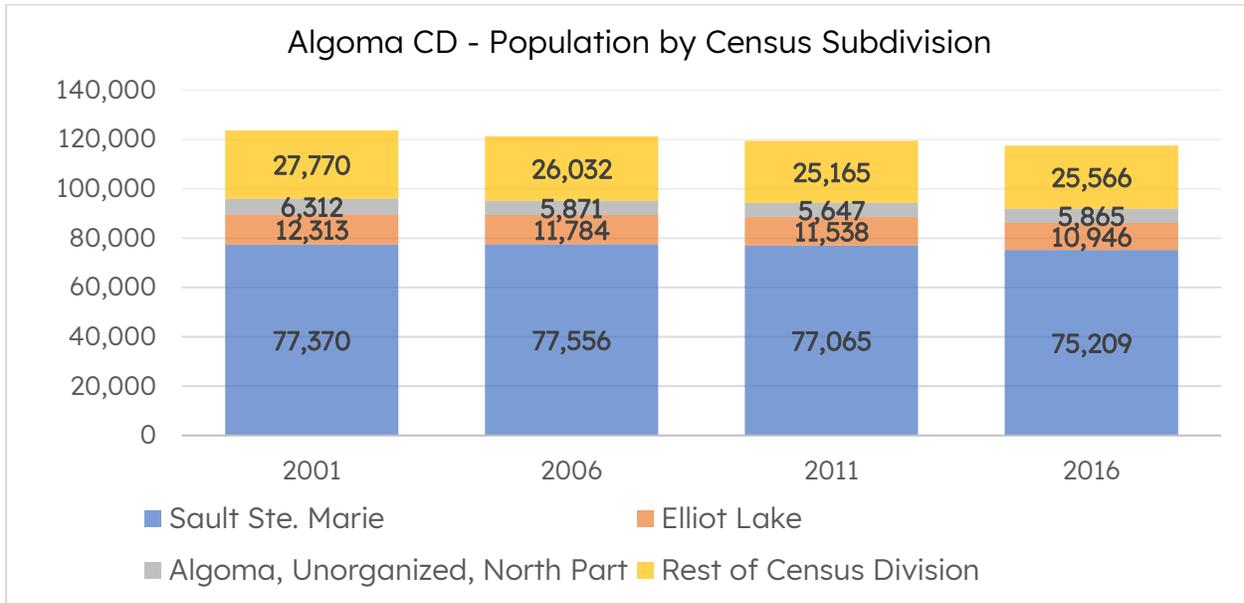
Algoma's population decline has reversed course over the past few years. The Ontario Ministry of Finance projects this trend to continue, with accelerated growth in the 2021-26 period.
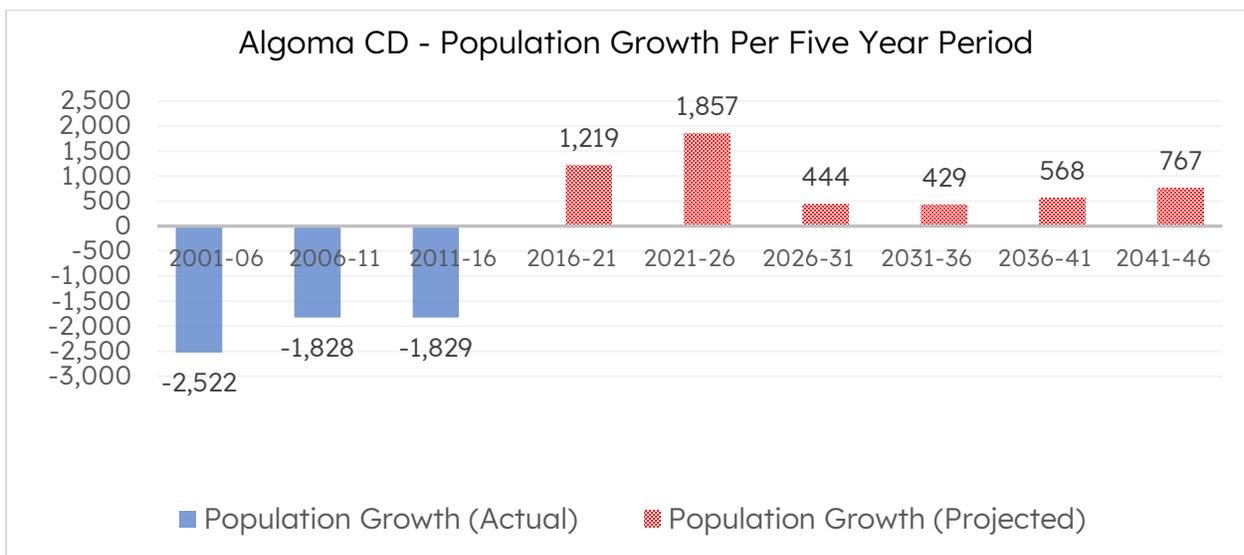
Algoma CD - Population Growth Per Five Year Period

Period	Value
2001-06	-2,522
2006-11	-1,828
2011-16	-1,829
2016-21	1,219
2021-26	1,857
2026-31	444
2031-36	429
2036-41	568
2041-46	767

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)

Cochrane Census Division – Household Projection

The Ontario Ministry of Finance projects Cochrane's population to decline by 1,862 persons over the next 10 years. It grew by 5,155 from 2006-16. Despite this population decline, over the next 10 years, we project an additional 275 households[84], on net, living in Cochrane, occupying 106 high rise apartment units and 169 low and medium density housing units, on net. This projected increase in the number of households is due to a relatively large number of residents currently in their late teens and twenties, who are about to enter the age at which many in the region form families.

Cochrane CD - Projected Net New Households by Demand Type per 5 Year Period
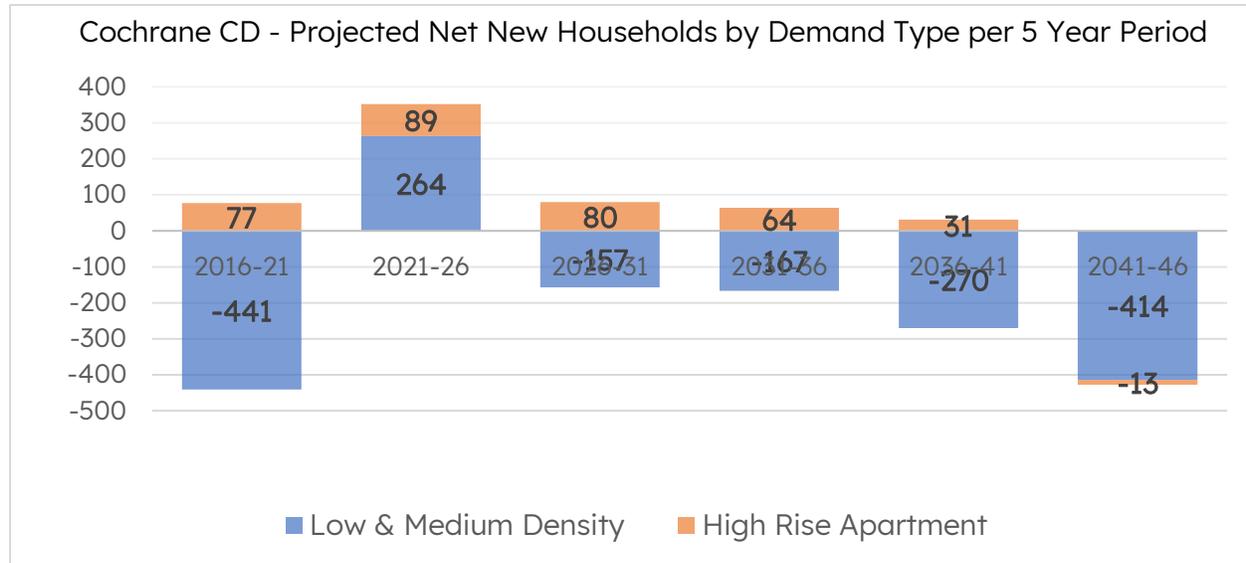
From 2021 to 2031, 4,712 new young families occupying low and medium density will be formed. This will be offset by 4,606 older families leaving existing low and medium-density housing. Unlike much of Ontario, Cochrane is expected to experience an overall decline in the number of households over time.

Cochrane CD - Projected Gross Low & Medium Households by 5 Year Period

---
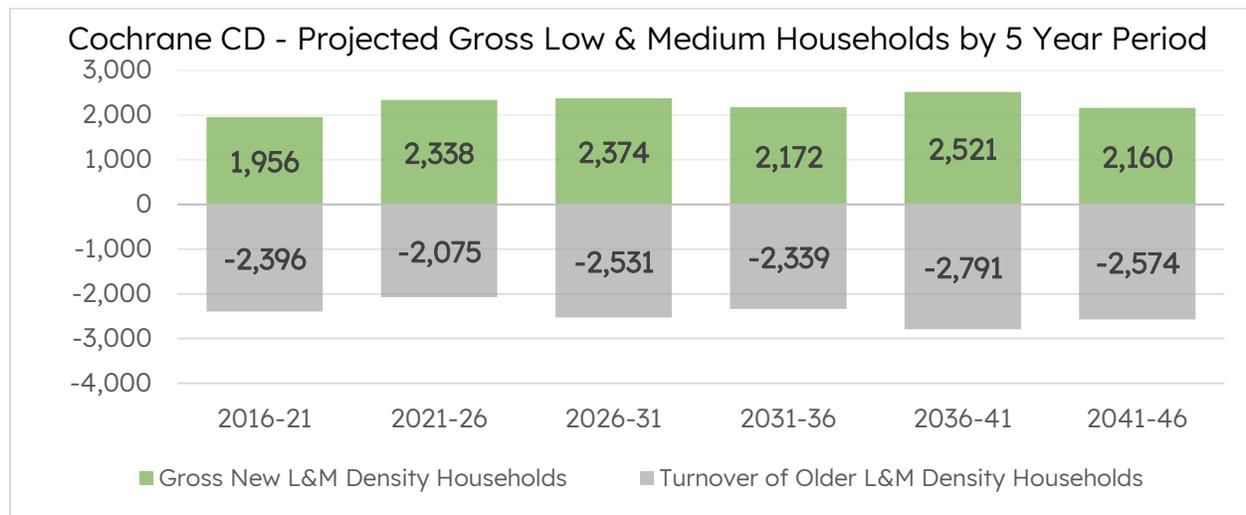
[84] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Cochrane Census Division – Population Projection

Cochrane Census Division is comprised of 23 separate Subdivisions. Of these, 11 had populations of over 1,000 in 2016. These include the city of Timmins, the towns of Kapuskasing, Cochrane, Hearst, Iroquois Falls, Moosonee, and Smooth Rock Falls, the townships of Black River-Matheson and Moonbeam, the First Nations reserve Factory Island 1, as well as Cochrane, Unorganized, North Part.

Cochrane CD - Population by Census Subdivision

| Year	Timmins	Kapuskasing	Cochrane	Rest of Census Division
2001	45,901	9,648	5,970	27,989
2006	44,626	8,763	5,677	27,856
2011	44,390	8,382	5,477	25,042
2016	42,923	8,484	5,454	24,906
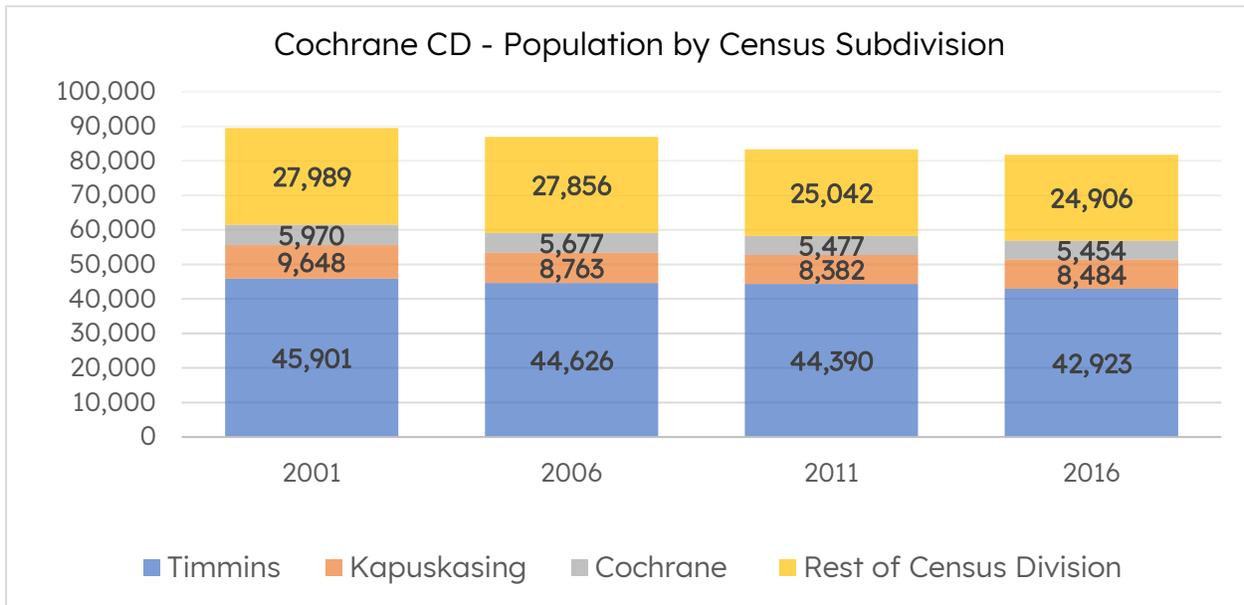
The Ontario Ministry of Finance projects that Cochrane's population will continue to decline for the foreseeable future, though at lower levels than were experienced earlier in the century.
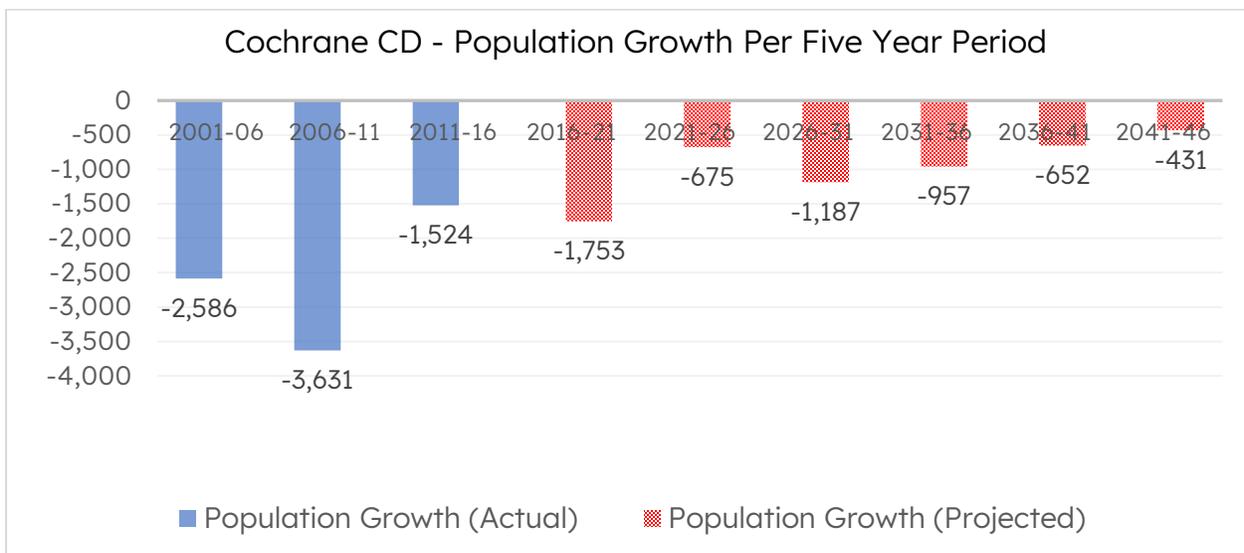
Cochrane CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	-2,586	
2006-11	-3,631	
2011-16	-1,524	
2016-21		-1,753
2021-26		-675
2026-31		-1,187
2031-36		-957
2036-41		-652
2041-46		-431

Manitoulin Census Division – Household Projection

The Ontario Ministry of Finance projects Manitoulin's population to grow by 553 persons over the next 10 years. It grew by 524 from 2006-16. Over the next 10 years, we project an additional 392 households[85], on net, living in Manitoulin, all occupying low and medium-density housing.

Manitoulin CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density
2016-21	274
2021-26	233
2026-31	165
2031-36	151
2036-41	134
2041-46	102

Legend: Low & Medium Density, High Rise Apartment
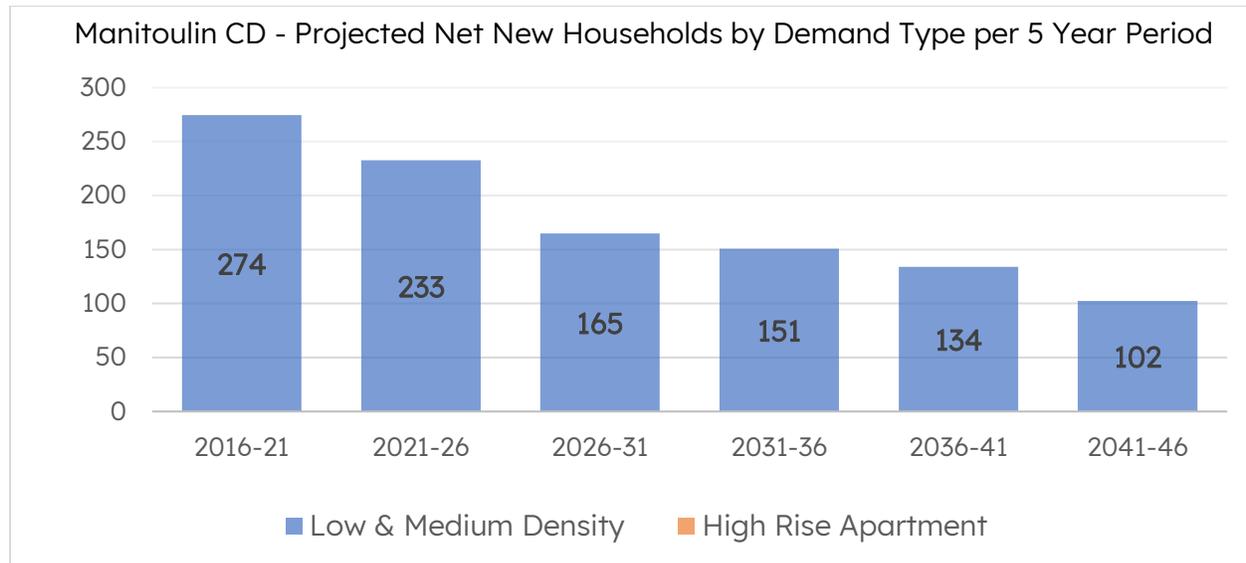
From 2021 to 2031, 1,290 new young families occupying low and medium density will be formed. This will be offset by 893 older families leaving existing low and medium-density housing. If Ontario Ministry of Finance population projections prove accurate, the number of families in Manitoulin should steadily increase over time.

Manitoulin CD - Projected Gross Low & Medium Households by 5 Year Period

| Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	680	-405
2021-26	652	-419
2026-31	638	-474
2031-36	637	-486
2036-41	669	-535
2041-46	658	-556

---
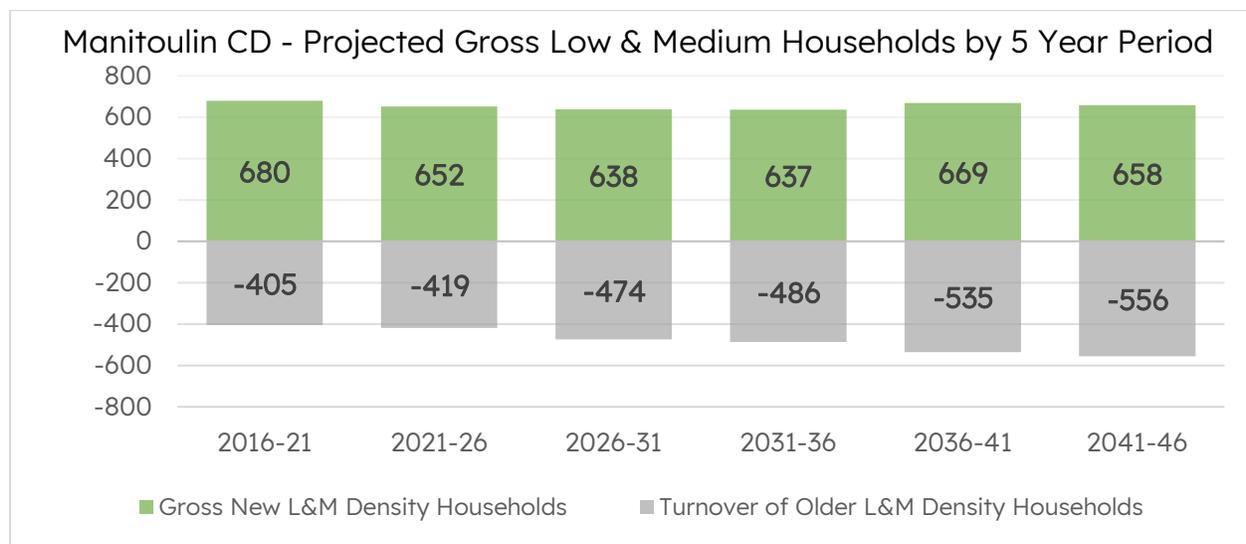
[85] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Manitoulin Census Division – Population Projection

Manitoulin Census Division is split into 17 different Subdivisions. Seven of these had populations of over 600 in 2016: two municipalities (Northeastern Manitoulin and the Islands, Central Manitoulin), two First Nation reserves (Wikwemikong Unceded, M'Chigeeng 22/West Bay 22), two townships (Assiginack and Billings), and the town of Gore Bay.

Manitoulin CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	5,584	5,761	5,934	6,085
Central Manitoulin	1,959	1,996	1,995	2,120
Wikwemikong Unceded	2,526	2,462	2,645	2,569
Northeastern Manitoulin and the Islands	2,661	2,804	2,767	2,773

■ Northeastern Manitoulin and the Islands ■ Wikwemikong Unceded
■ Central Manitoulin ■ Rest of Census Division

The population of Manitoulin Census Division has grown by roughly 50 people, on net, each year this century. The Ontario Ministry of Finance projects that this will continue until at least the middle of the century.
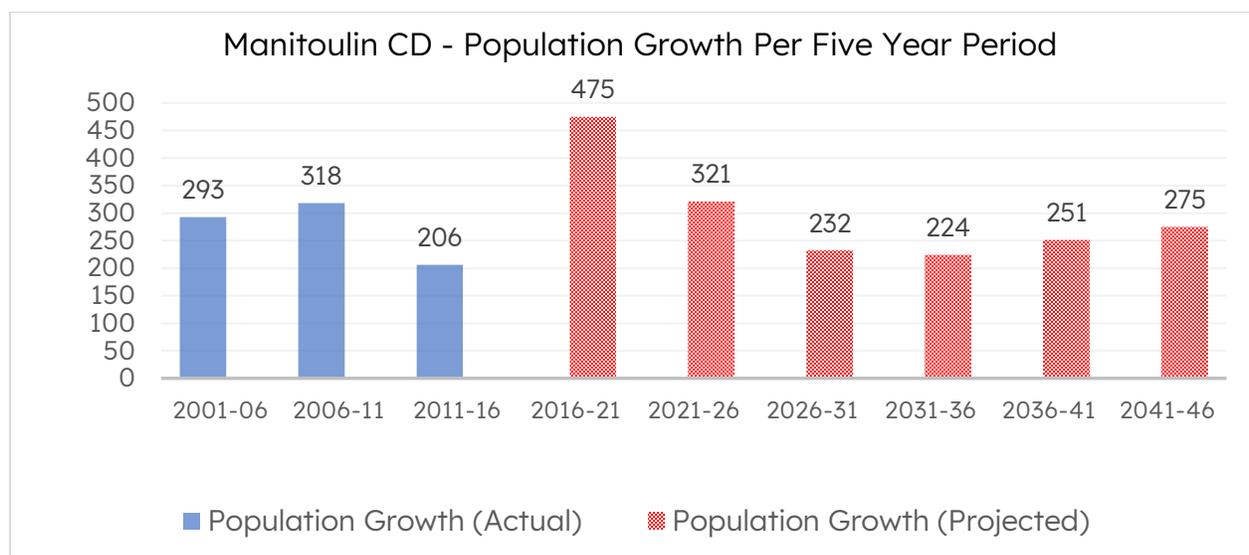
Manitoulin CD - Population Growth Per Five Year Period

Period	Value
2001-06	293
2006-11	318
2011-16	206
2016-21	475
2021-26	321
2026-31	232
2031-36	224
2036-41	251
2041-46	275

■ Population Growth (Actual) ▨ Population Growth (Projected)

Nipissing Census Division – Household Projection

The Ontario Ministry of Finance projects Nipissing's population to grow by 1,226 persons over the next 10 years. This reverses the 1,983 person reduction in the population from 2006-16. Over the next 10 years, we project an additional 1,270 households[86], on net, living in Nipissing, occupying 379 high rise apartment units and 891 low and medium density housing units, on net.

Nipissing CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	835	167
2021-26	675	197
2026-31	216	181
2031-36	198	149
2036-41	121	118
2041-46	44	49

■ Low & Medium Density   ■ High Rise Apartment
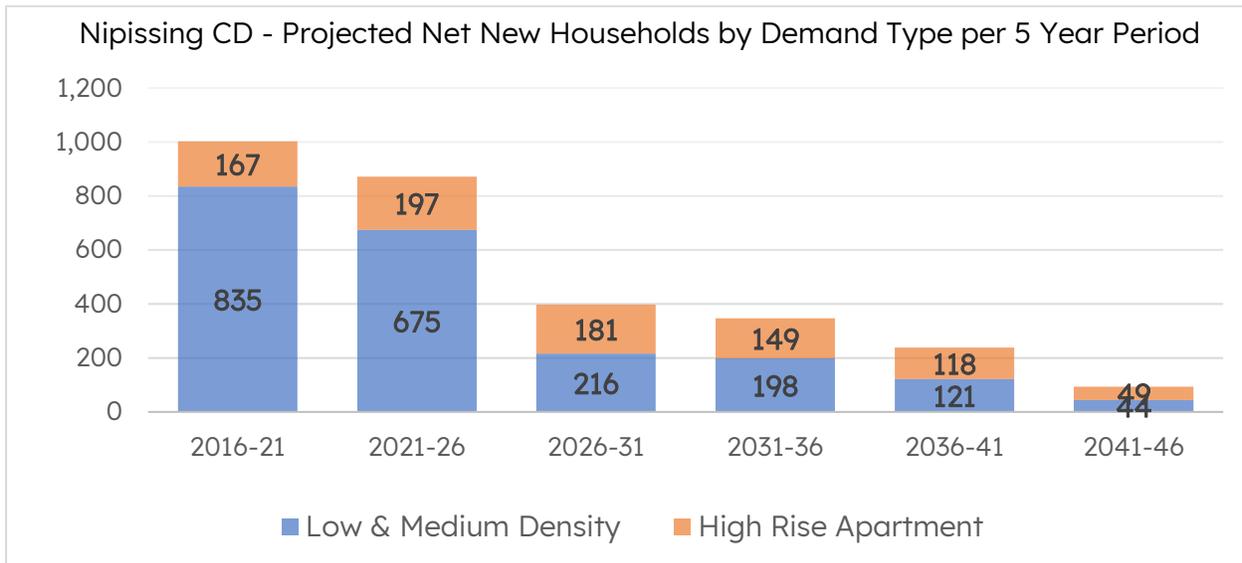
From 2021 to 2031, 1,914 new young families occupying low and medium density will be formed. This will be offset by 1,745 older families leaving existing low and medium-density housing. The number of new young families in low and medium-density housing should roughly equal, or slightly exceed the level of generational turnover for the next two decades.

Nipissing CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	3,015	-2,179
2021-26	2,990	-2,315
2026-31	2,741	-2,525
2031-36	2,829	-2,631
2036-41	2,931	-2,810
2041-46	2,920	-2,876

■ Gross New L&M Density Households   ■ Turnover of Older L&M Density Households

---
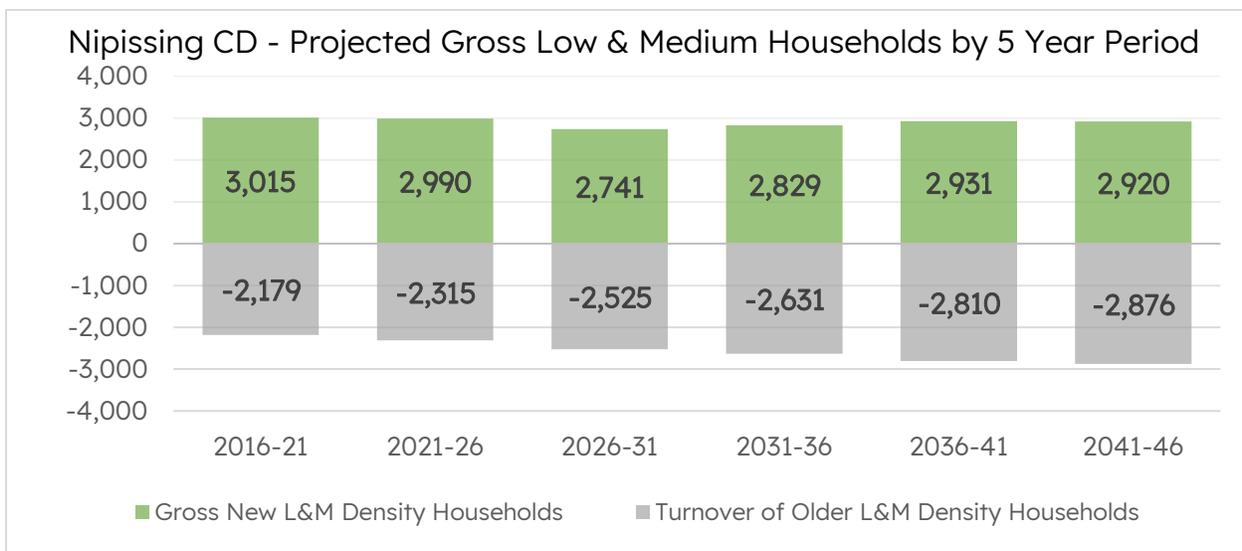
[86] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Nipissing Census Division – Population Projection

The majority of Nipissing's population resides in the city of North Bay. Fourteen other Census Subdivisions exist in Nipissing, including the municipalities of West Nippising, East Ferris, Temagami, and Calvin, the townships of Bonfield, Chisholm, South Algonquin, Papineau-Cameron, and Mattawan, the town of Mattawa, the First Nation reserves of Nipissing 10 and Bear Island 1, along with Nipissing, Unorganized, North Part and South Part.

Nipissing CD - Population by Census Subdivision

Year	North Bay	West Nipissing	East Ferris	Rest of Census Division
2001	54,896	13,589	4,440	13,388
2006	55,983	13,841	4,472	13,153
2011	55,143	14,501	4,882	12,966
2016	52,971	14,713	4,979	12,803
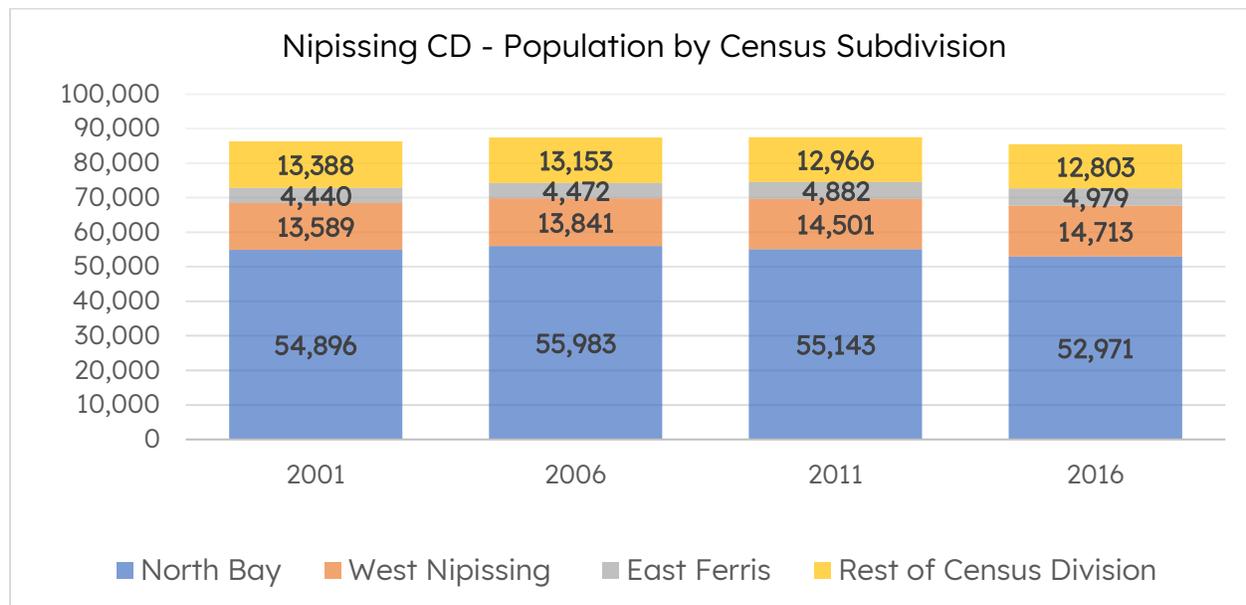
Although Nipissing experienced population decline from 2011-16, the Ontario Ministry of Finance projects the Census Division's population to experience net growth through the middle of the century.
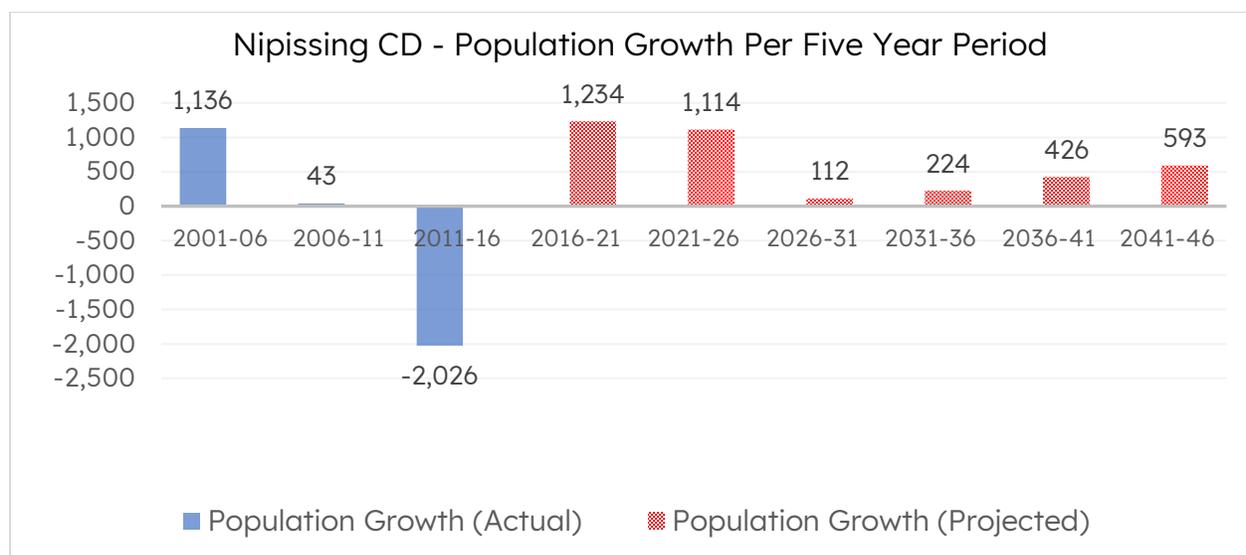
Nipissing CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	1,136 (Actual)
2006-11	43 (Actual)
2011-16	-2,026 (Actual)
2016-21	1,234 (Projected)
2021-26	1,114 (Projected)
2026-31	112 (Projected)
2031-36	224 (Projected)
2036-41	426 (Projected)
2041-46	593 (Projected)

Parry Sound Census Division – Household Projection

The Ontario Ministry of Finance projects Parry Sound Census Division's population to grow by 3,681 persons over the next 10 years. It grew by 1,413 from 2006-16. Over the next 10 years, we project an additional 1,903 households[87], on net, living in Parry Sound, occupying almost exclusively low and medium-density housing.

Parry Sound CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	736	12
2021-26	1,020	15
2026-31	853	15
2031-36	750	12
2036-41	696	9
2041-46	651	8
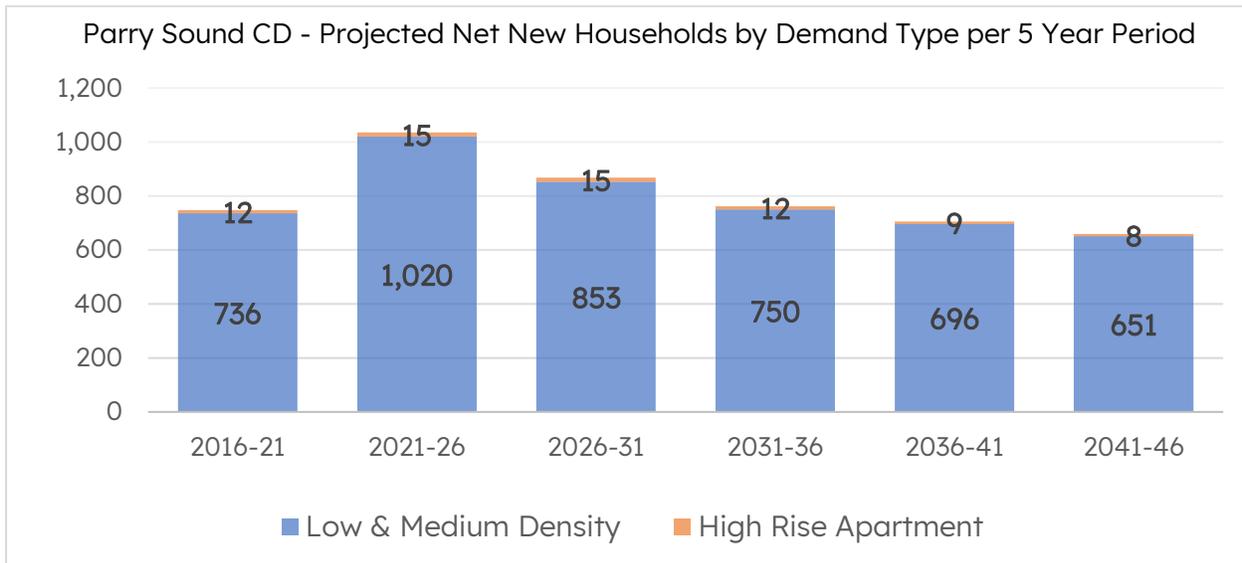
From 2021 to 2031, 4,201 new young families occupying low and medium density will be formed. This will be offset by 2,328 older families leaving existing low and medium-density housing. As long as the Ontario Ministry of Finance's population projections are reasonably accurate, the number of new young households should exceed generational turnover for the next few decades.

Parry Sound CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	1,800	-1,065
2021-26	2,161	-1,141
2026-31	2,040	-1,187
2031-36	2,219	-1,469
2036-41	2,206	-1,510
2041-46	2,384	-1,733

---
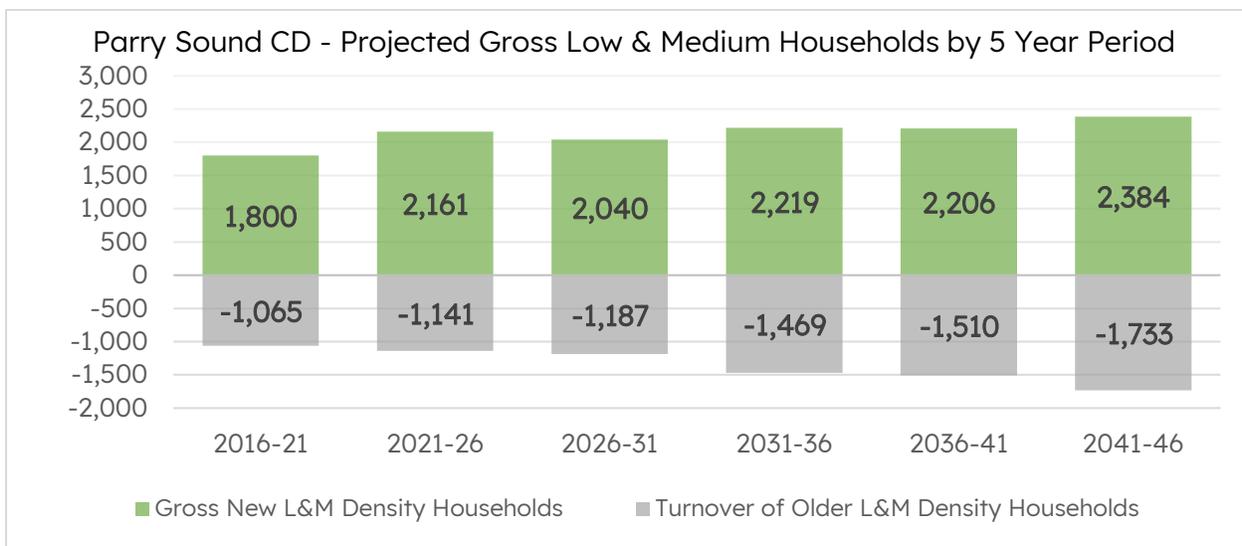
[87] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Parry Sound Census Division – Population Projection

Not surprisingly, Parry Sound Census Division contains the town of Parry Sound, along with 29 additional Census Subdivisions. These 29 other Census Subdivisions range in size from the township of Seguin, with a population of 4,417 in 2016 to Henvy Inlet 2, which was home to 5 residents that year.

Parry Sound CD - Population by Census Subdivision

Year	Parry Sound	Seguin	Callander	Rest of Census Division
2001	6,383	3,860	3,298	27,663
2006	6,042	4,404	3,590	28,416
2011	6,356	4,084	3,966	28,820
2016	6,569	4,417	3,965	28,914
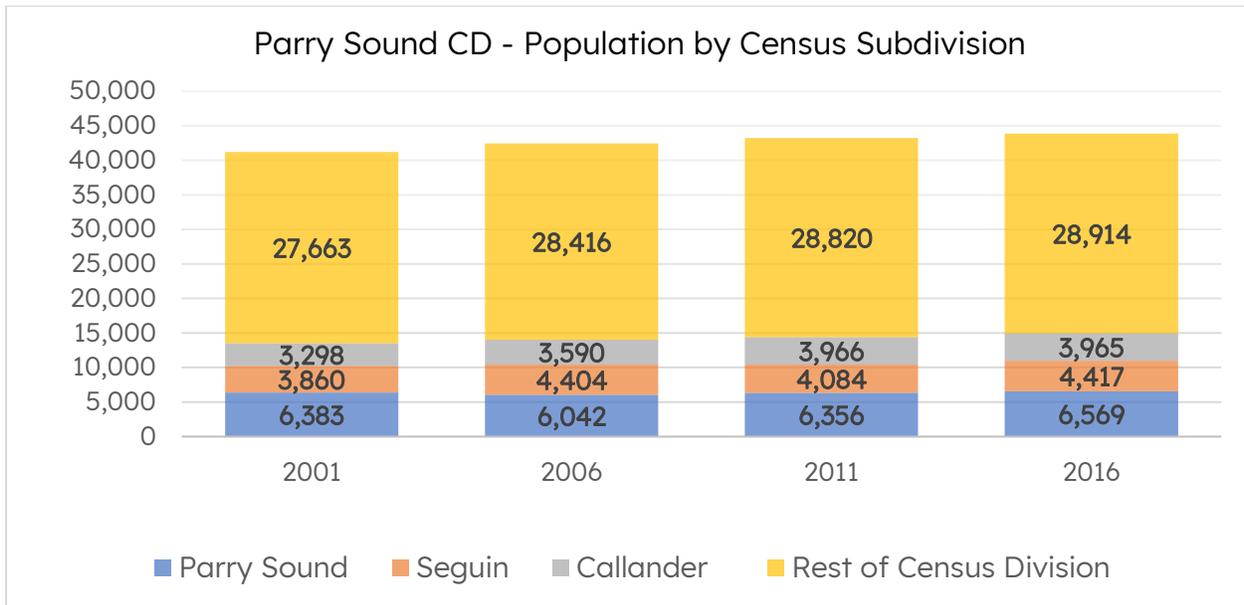
The Ontario Ministry of Finance projects that Parry Sound Census Division will experience higher population growth in 2021-26 than it has in recent memory. The region is projected to continue growing in population for the next few decades.
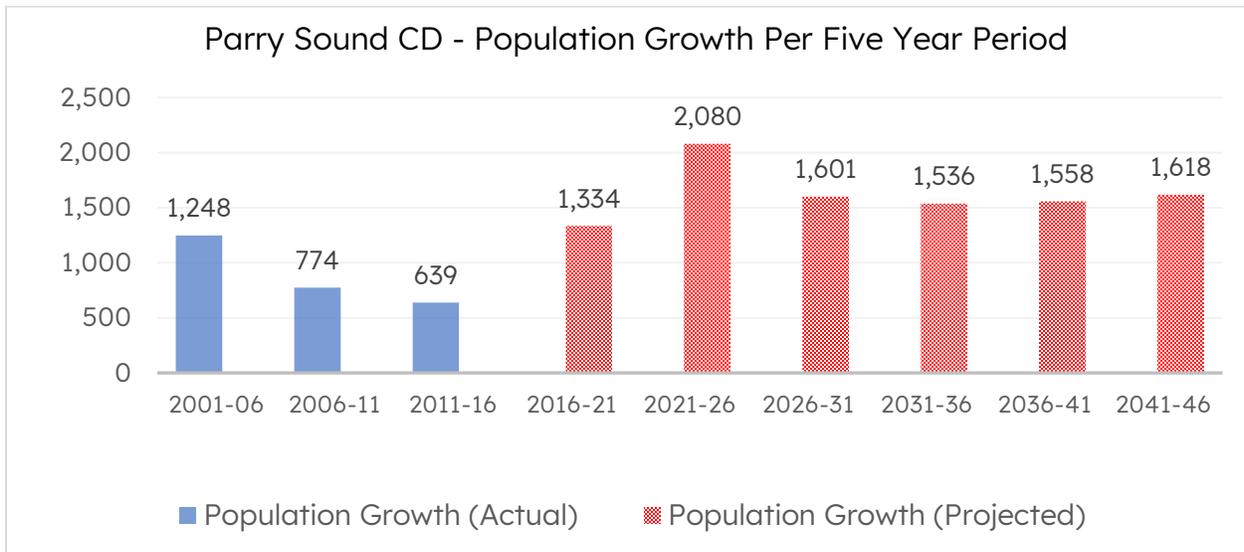
Parry Sound CD - Population Growth Per Five Year Period

Period	Population Growth (Actual)	Population Growth (Projected)
2001-06	1,248	
2006-11	774	
2011-16	639	
2016-21		1,334
2021-26		2,080
2026-31		1,601
2031-36		1,536
2036-41		1,558
2041-46		1,618

Greater Sudbury Census Division – Household Projection

The Ontario Ministry of Finance projects Greater Sudbury's population to grow by 6,134 persons over the next 10 years. It grew by 2,160 from 2006-16. Over the next 10 years, we project an additional 3,478 households[88], on net, living in Greater Sudbury, occupying 2,941 high rise apartment units and 537 low and medium density housing units, on net.

Greater Sudbury CD - Projected Net New Households by Demand Type per 5 Year Period
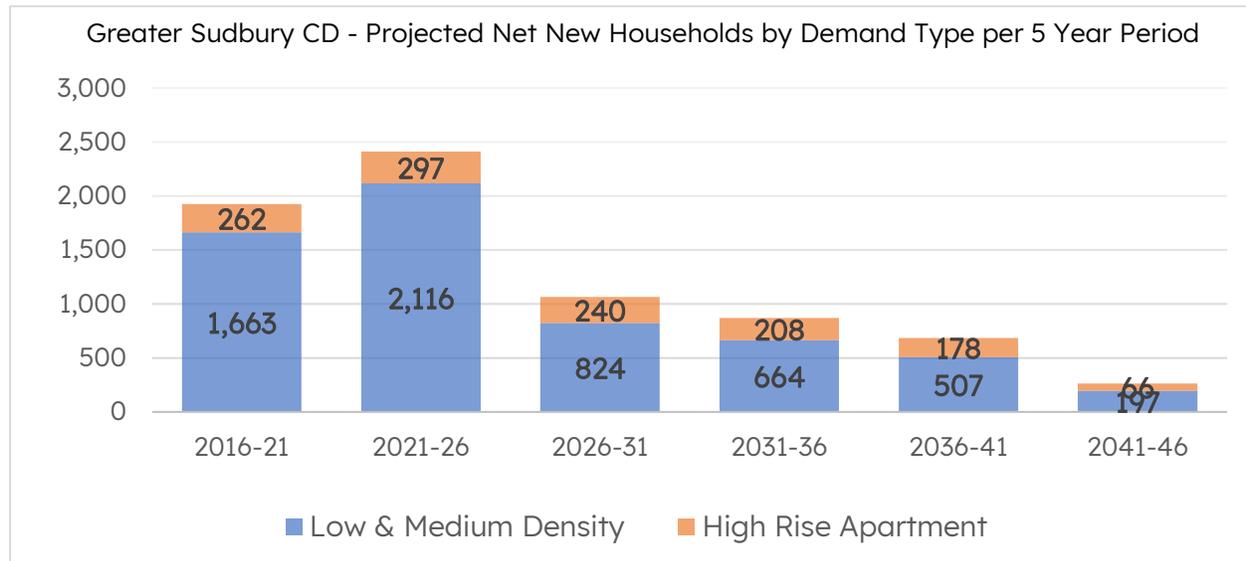
From 2021 to 2031, 11,195 new young families occupying low and medium density will be formed. This will be offset by 8,254 older families leaving existing low and medium-density housing. Projected population growth should ensure that the number of new young families in low and medium-density housing exceeds generational turnover until the middle of the century.

Greater Sudbury CD - Projected Gross Low & Medium Households by 5 Year Period

---
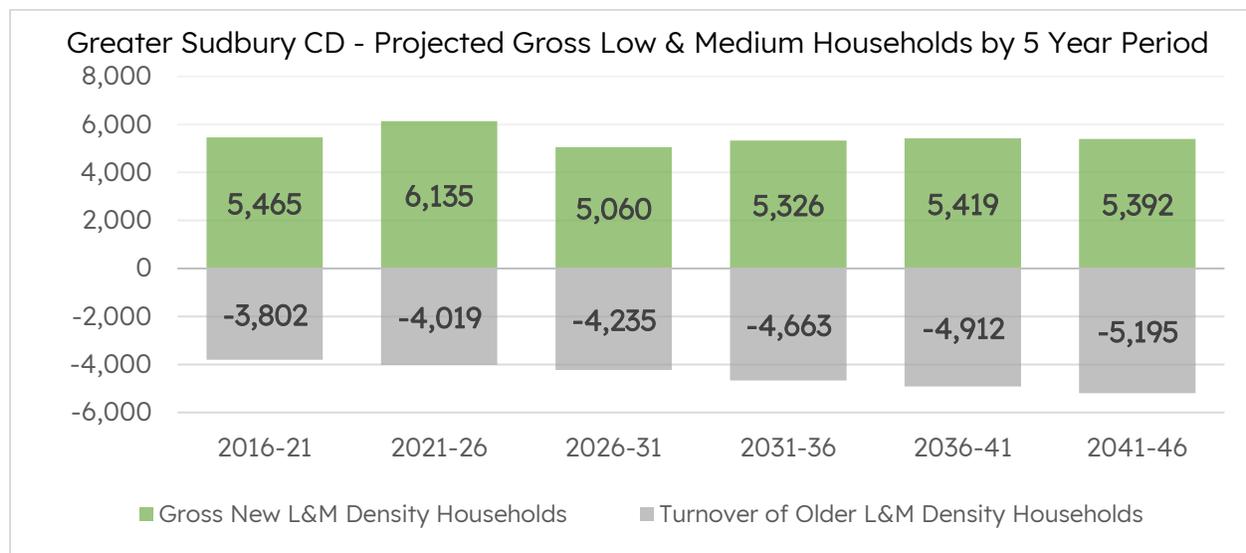
[88] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Greater Sudbury Census Division – Population Projection

Greater Sudbury Census Division consists of exactly two Subdivisions: the city of Greater Sudbury and the First Nation reserve Wahnapitei 11. The population of the Census Division has risen steadily this century.

Greater Sudbury CD - Population by Census Subdivision

Year	Greater Sudbury / Grand Sudbury	Wahnapitei 11
2001	161,089	51
2006	163,773	55
2011	164,767	105
2016	165,869	119

■ Greater Sudbury / Grand Sudbury   ■ Wahnapitei 11   ■ 0   ■ 0
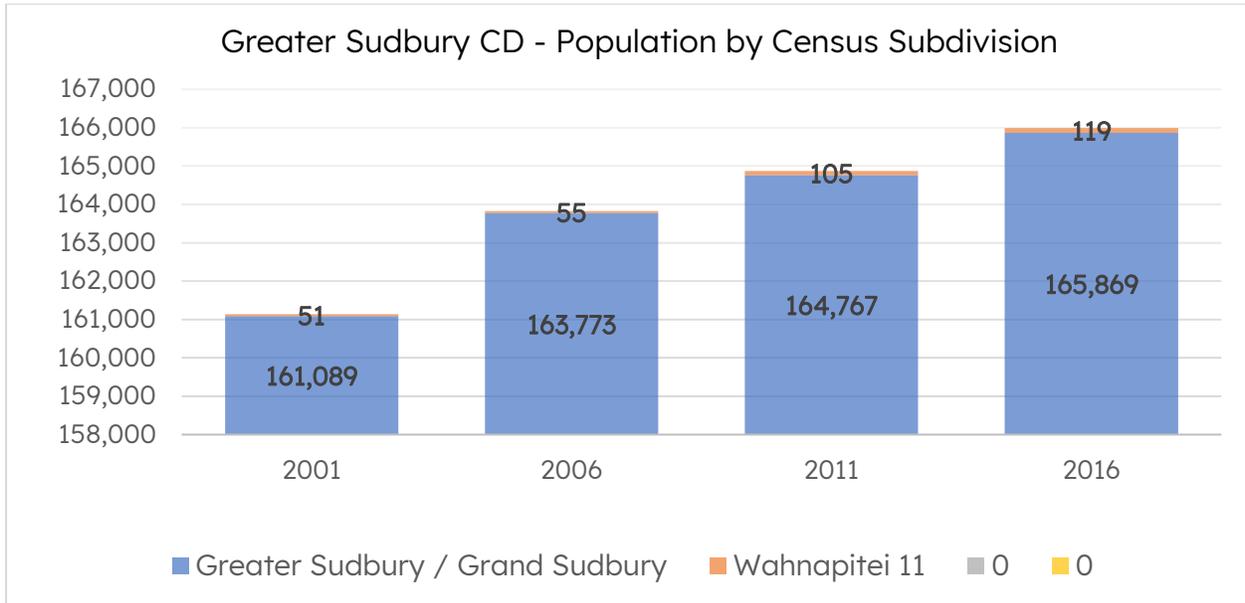
As with many Census Divisions in Ontario containing centres of higher education, Greater Sudbury has experienced accelerated population growth in recent years. The Ontario Ministry of Finance projects a relative population boom from 2021-26, followed by steady population growth thereafter.
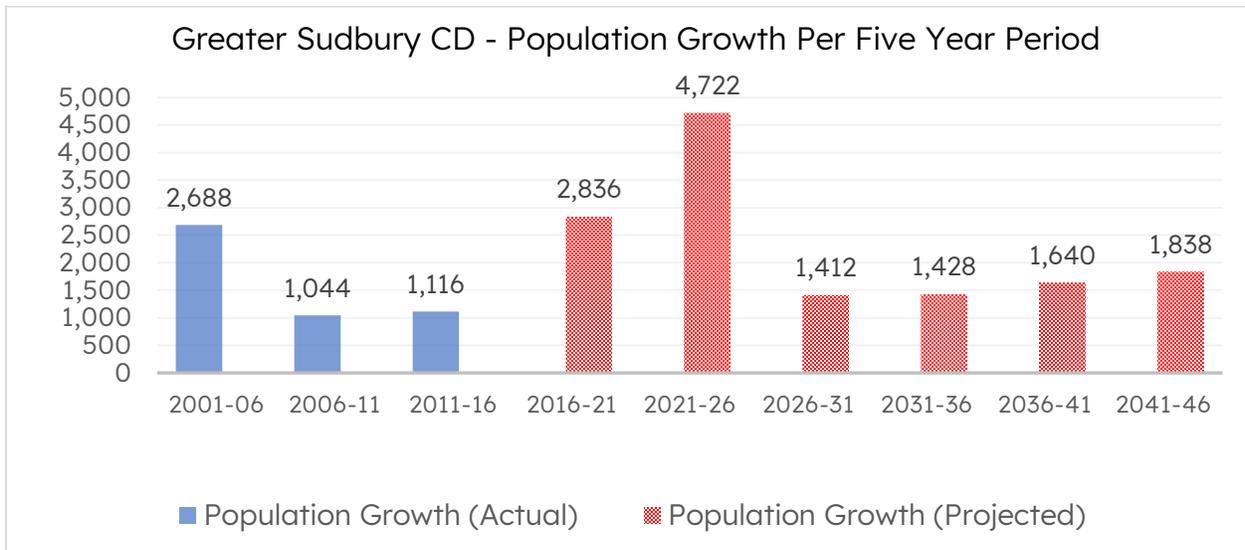
Greater Sudbury CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	2,688
2006-11	1,044
2011-16	1,116
2016-21	2,836
2021-26	4,722
2026-31	1,412
2031-36	1,428
2036-41	1,640
2041-46	1,838

■ Population Growth (Actual)   ▦ Population Growth (Projected)

Sudbury Census Division – Household Projection

The Ontario Ministry of Finance projects Sudbury Census Division's population to decline by 15 persons over the next 10 years, following the 351 person population decline between 2006-16. Over the next 10 years, we project an additional 193 households[89], on net, living in Sudbury Census Division, almost all of which will be in low and medium-density housing.

Sudbury CD - Projected Net New Households by Demand Type per 5 Year Period
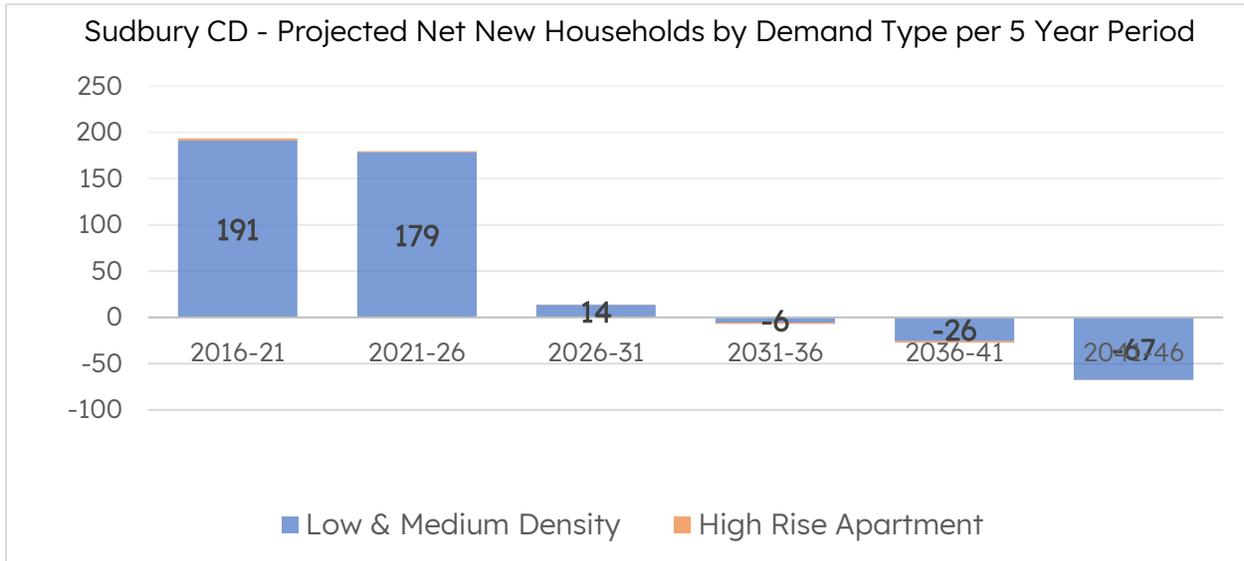
From 2021 to 2031, 1,578 new young families occupying low and medium density will be formed. This will be offset by 1,386 older families leaving existing low and medium-density housing. If the Ontario Ministry of Finance population projections prove accurate, the generational turnover of low and medium-density housing should exceed the number of young families formed by the mid-2030s.

Sudbury CD - Projected Gross Low & Medium Households by 5 Year Period

---
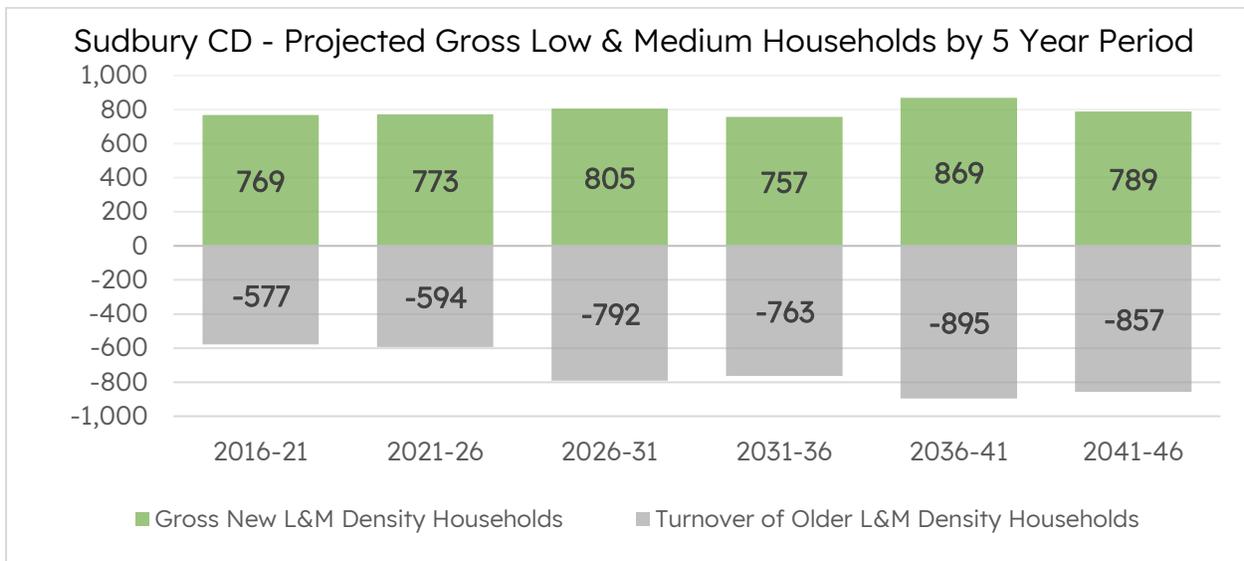
[89] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Sudbury Census Division – Population Projection

Sudbury Census Division contains 15 Census Subdivisions but does not include the city of Greater Sudbury, which is in the Greater Sudbury Census Division. Sudbury Census Division contains seven Subdivisions that had populations of over 1,000 in 2016: the town of Espanola, the townships of Sables-Spanish Rivers, and Chapleau, the municipalities of Markstay-Warren, French River, and St.-Charles as well as the North Part of Sudbury, Unorganized.

Sudbury CD - Population by Census Subdivision

Year	Espanola	Sables-Spanish Rivers	Sudbury, Unorganized, North Part	Rest of Census Division
2001	5,659	3,368	3,001	12,159
2006	5,490	3,330	2,477	11,209
2011	5,498	3,130	2,362	10,692
2016	5,190	3,290	2,816	10,859
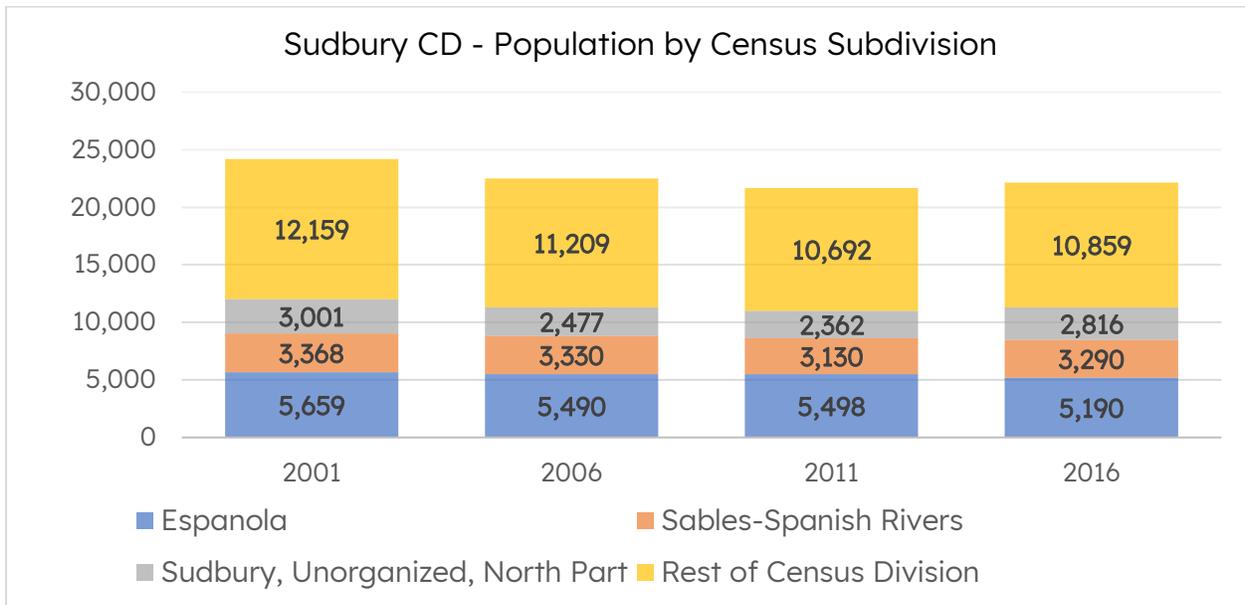
In recent years, Sudbury Census Division has experienced some population growth. The Ontario Ministry of Finance projects this to continue until the mid-2020s, after which the population will begin to decline again.
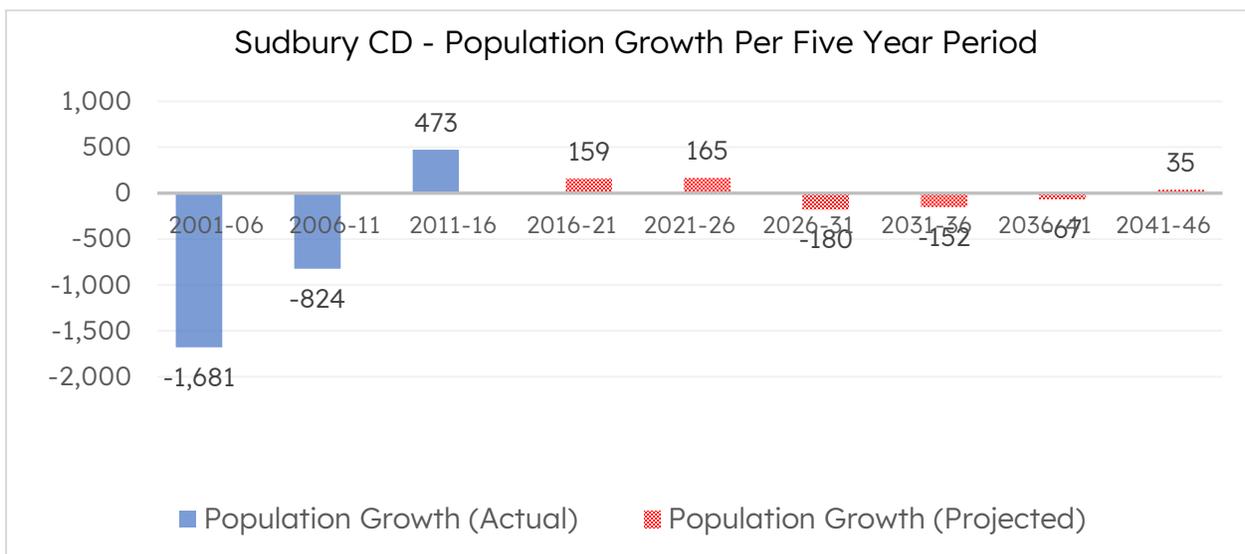
Sudbury CD - Population Growth Per Five Year Period

Period	Population Growth
2001-06	-1,681
2006-11	-824
2011-16	473
2016-21	159
2021-26	165
2026-31	-180
2031-36	-152
2036-41	-71
2041-46	35

Population Growth (Actual) ▪ Population Growth (Projected)

Timiskaming Census Division – Household Projection

The Ontario Ministry of Finance projects Timiskaming's population to decline by 282 persons over the next 10 years. It declined by 1,305 from 2006-16. Over the next 10 years, we project the number of households[90] to stay roughly stable, with an increase in the early part of the decade and a decline in the second half.

Timiskaming CD - Projected Net New Households by Demand Type per 5 Year Period
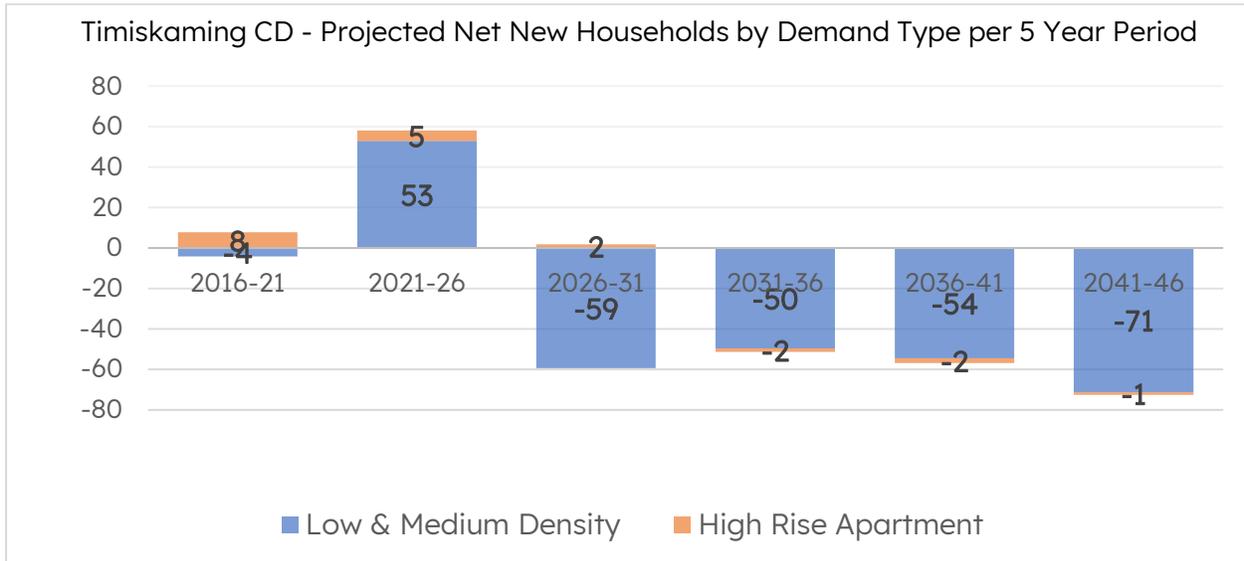
From 2021 to 2031, 2,161 new young families occupying low and medium density will be formed. This will be offset by 2,167 older families leaving existing low and medium-density housing. If Ontario Ministry of Finance population estimates prove accurate, generational turnover should be able to support housing demand for the foreseeable future.

Timiskaming CD - Projected Gross Low & Medium Households by 5 Year Period

---
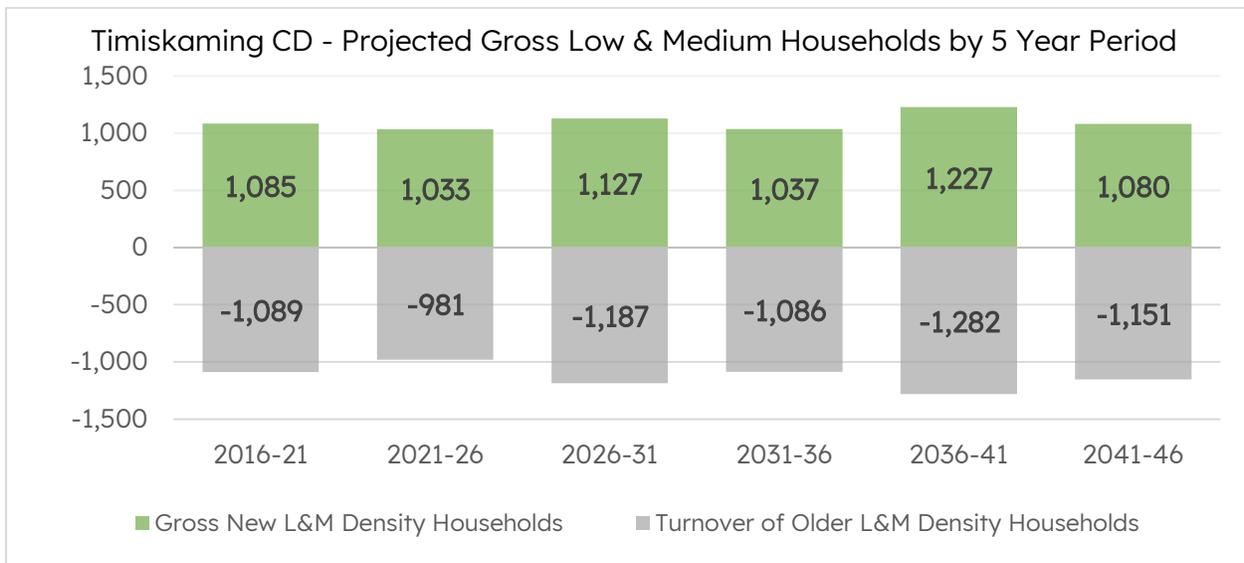
[90] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Timiskaming Census Division – Population Projection

Timiskaming Census Division is comprised of 26 separate Census Subdivisions. Six of these Subdivisions had populations of over 1,000 in 2016: The city of Temiskaming Shores, the towns of Kirkland Lake, Englehart and Cobalt, the township of Armstrong, and the West Part of Timiskaming, Unorganized.

Timiskaming CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	12,379	11,832	11,575	11,375
Timiskaming, Unorganized, West Part	3,365	3,470	2,976	3,323
Kirkland Lake	8,905	8,507	8,708	8,193
Temiskaming Shores	11,051	10,541	10,684	10,154

Legend: ■ Temiskaming Shores ■ Kirkland Lake ■ Timiskaming, Unorganized, West Part ■ Rest of Census Division
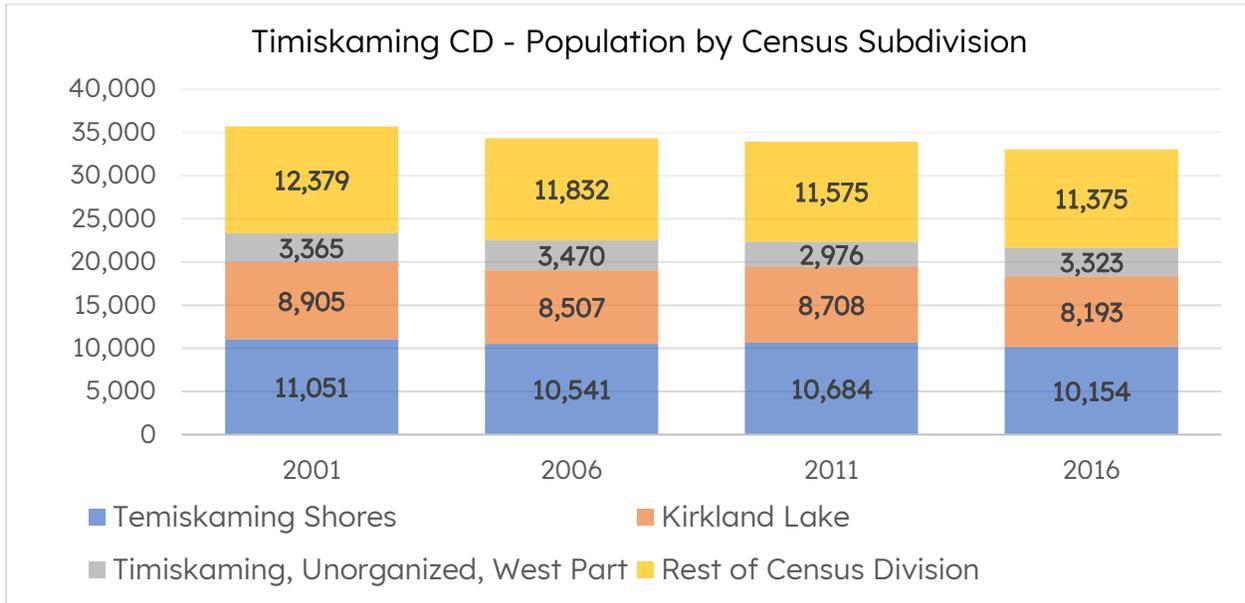
The Ontario Ministry of Finance projects the large population declines that the Timiskaming Census Division experienced in the first part of the century have ended, and the population should remain stable for the next few decades.

Timiskaming CD - Population Growth Per Five Year Period

Period	Growth
2001-06	-1,350
2006-11	-407
2011-16	-898
2016-21	19
2021-26	-66
2026-31	-216
2031-36	-149
2036-41	-24
2041-46	97

Legend: ■ Population Growth (Actual) ▨ Population Growth (Projected)
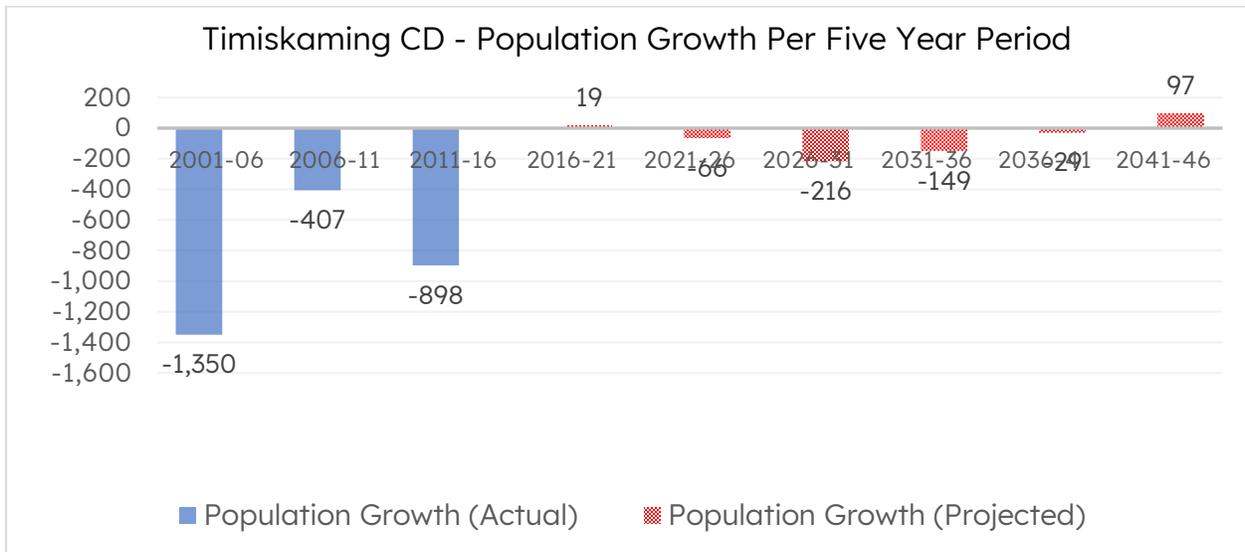
Northwest Ontario – Summary of the Next 10 Years

In the next ten years, the three Census Divisions that comprise Northwest Ontario will see their combined populations grow by 5,130 people, according to projections from the Ontario Ministry of Finance. Using these projections, we project the number of households to grow, on net, by 3,225 between 2021 and 2031. Of these, 2,781 are households that would typically occupy low and medium-density housing, while an additional 443, would occupy high-rise apartments (of 5 or more storeys). The relatively robust growth estimate in the number of net new households living in high-rise apartments is likely due to the projected number of returning international students at the end of the pandemic.

CD#	CD	2021-31 Population Change	Total 2021-31 Households	Total 2021-31 High Apt	Total 2021-31 Low/Med Density
47	Kenora	1,179	1,330	48	1,281
48	Rainy River	327	369	2	367
49	Thunder Bay	3,624	1,526	393	1,133
	TOTAL	**5,130**	**3,225**	**443**	**2,781**

Over the next ten years, Northwest Ontario will have 16,392 new families formed that will have a *head of household* currently under the age of 55. This will be offset by a reduction in 13,167 households where the head is currently 55 or older. Based on the Ministry's population projections, we project 15,965 new young households in low and medium-density housing, which will be offset by 13,184 older households leaving this housing type, turning these units over to younger families. The number of younger families occupying high rises will be 427, while the number of older families occupying those units is projected to remain virtually unchanged, as older residents leaving those units is projected to be replaced, near one-to-one by older residents moving into them.

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	427	15,965	16,392
Net New Households (55+)	17	-13,184	-13,167
Total	443	2,781	3,225

Kenora Census Division – Household Projection

The Ontario Ministry of Finance projects Kenora Census Division's population to grow by 1,179 persons over the next 10 years. It grew by 961 from 2006-16. Over the next 10 years, we project an additional 1,330 households[91], on net, living in Kenora Census Division, occupying 48 high rise apartment units and 1,281 low and medium density housing units, on net. Interestingly, the level in the growth of households for the next few years is nearly in line with population growth, due to the high number of residents in their late teens and early 20s, who are about to turn the age at which they leave their parents' households.

Kenora CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density	High Rise Apartment
2016-21	653	17
2021-26	704	25
2026-31	577	23
2031-36	645	26
2036-41	503	19
2041-46	365	12
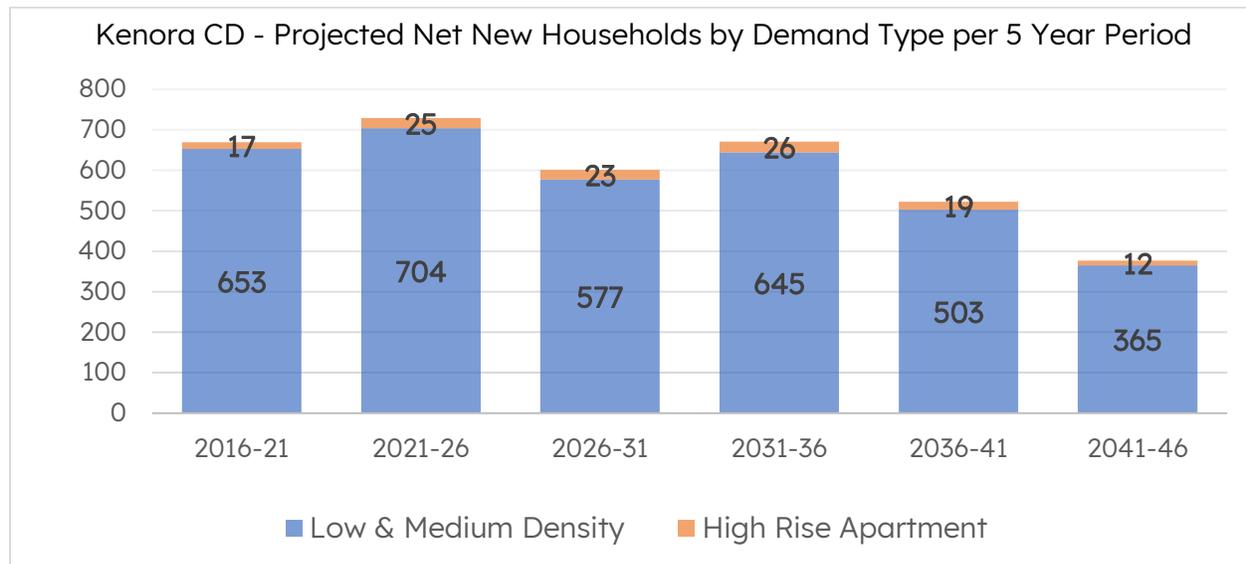
From 2021 to 2031, 4,725 new young families occupying low and medium density will be formed. This will be offset by 3,444 older families leaving existing low and medium-density housing.

Kenora CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	2,313	-1,661
2021-26	2,324	-1,620
2026-31	2,401	-1,823
2031-36	2,424	-1,779
2036-41	2,475	-1,972
2041-46	2,338	-1,972
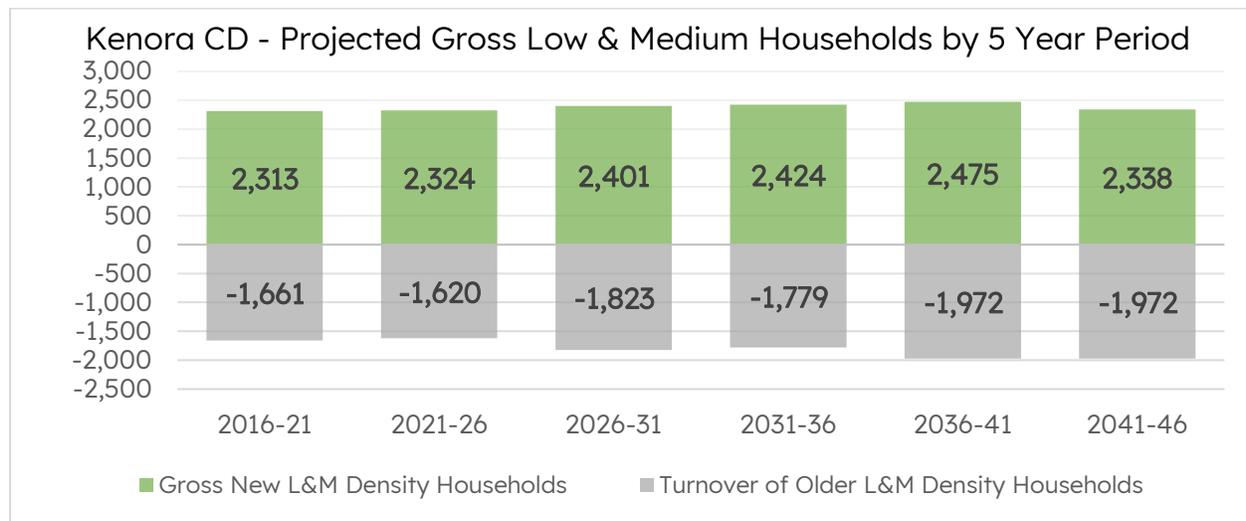
[91] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Kenora Census Division – Population Projection

Kenora Census Division contains the cities of Kenora and Dryden, along with 57 other census Subdivisions. Three other Subdivisions had populations of over 4,000 in 2016: the municipalities of Red Lake and Sioux Lookout along with the Kenora, Unorganized.

Kenora CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	33,701	37,143	38,880	39,219
Kenora, Unorganized	7,873	7,268	7,182	6,906
Dryden	8,511	8,475	7,831	7,969
Kenora	16,447	15,762	15,780	15,515

Legend: ■ Kenora ■ Dryden ■ Kenora, Unorganized ■ Rest of Census Division
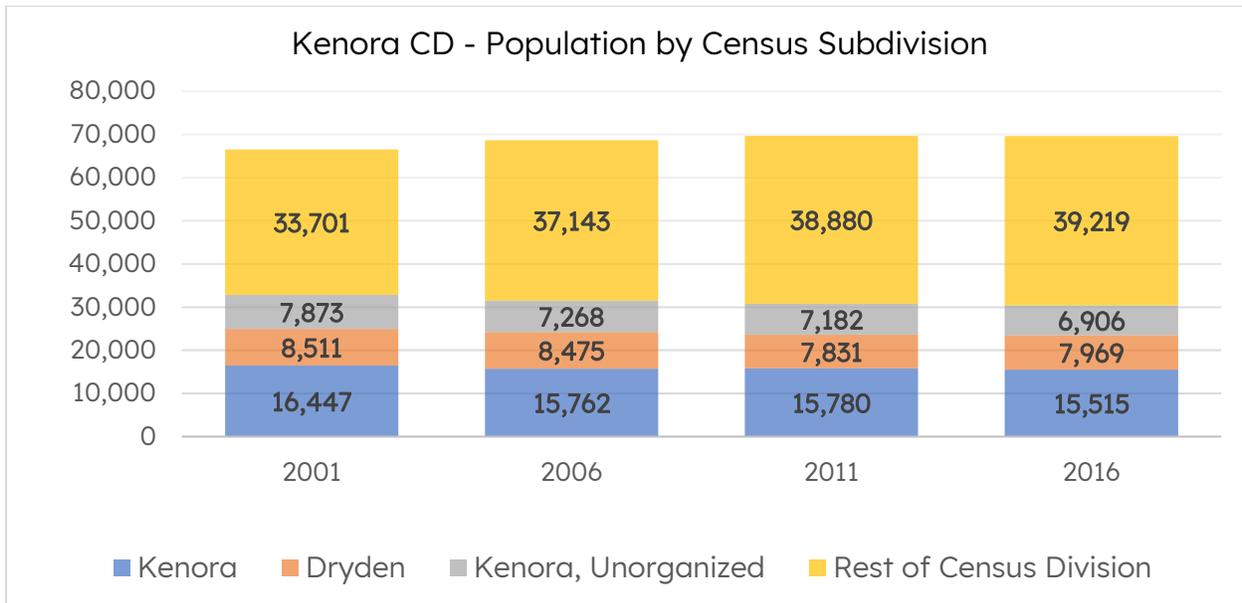
Outside of a small population decline between 2011-16, Kenora Census Division has steadily grown this century. The Ontario Ministry of Finance projects continued net growth of 100 to 200 persons per year, every year, until the middle of the century.

Kenora CD - Population Growth Per Five Year Period

Period	Value
2001-06	2,116
2006-11	1,025
2011-16	-64
2016-21	1,002
2021-26	649
2026-31	530
2031-36	632
2036-41	791
2041-46	897

Legend: ■ Population Growth (Actual) ▩ Population Growth (Projected)
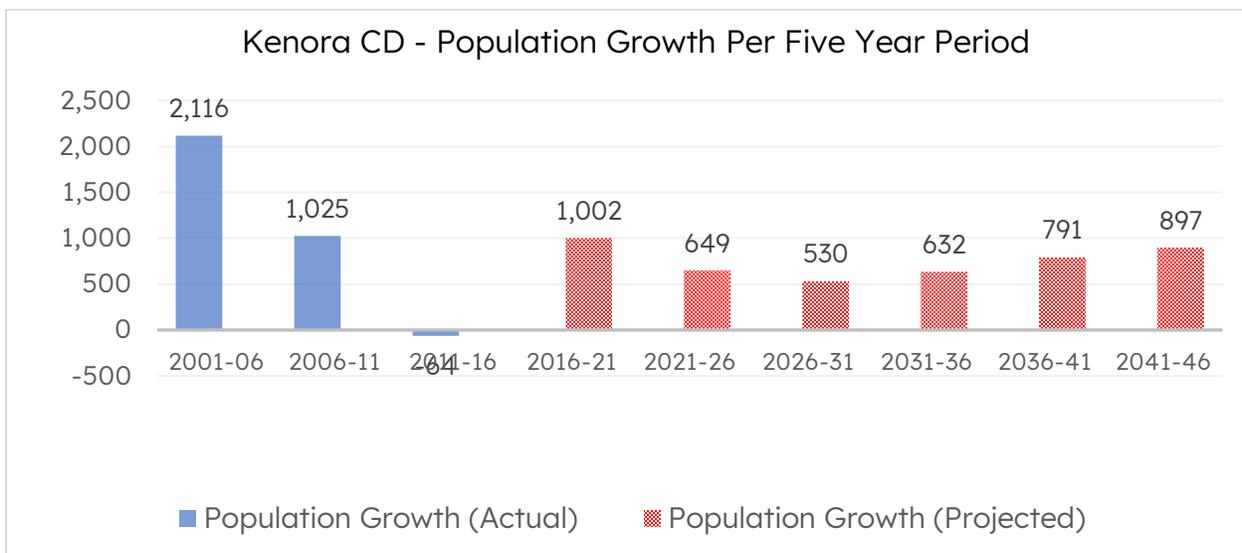
Rainy River Census Division – Household Projection

The Ontario Ministry of Finance projects Rainy River Census Division's population to grow by 327 residents over the next 10 years. For comparison, it declined by 1,655 from 2006-16. Despite this projected population decline, we project an increase in the number of households[92] by 369 over the next decades, due to the high number of young people in the region who are entering the age where they could be expected to form new households.

Rainy River CD - Projected Net New Households by Demand Type per 5 Year Period

Period	Low & Medium Density
2016-21	-36
2021-26	208
2026-31	159
2031-36	120
2036-41	57
2041-46	-15

Legend: ■ Low & Medium Density ■ High Rise Apartment
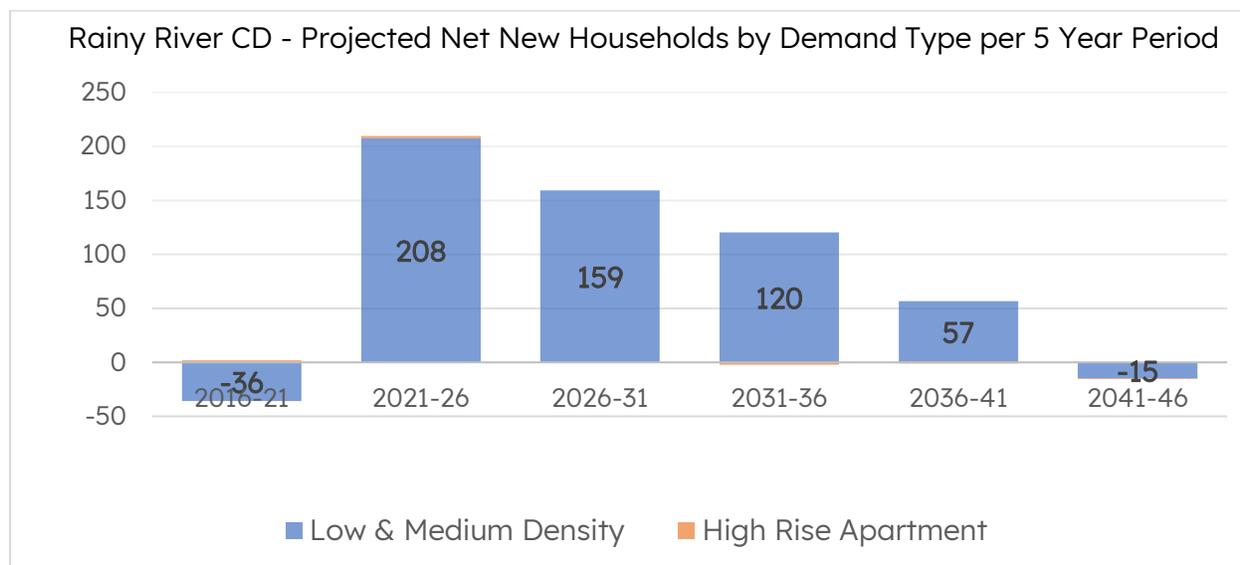
From 2021 to 2031, 1,482 new young families occupying low and medium density will be formed. This will be offset by 1,115 older families leaving existing low and medium-density housing. Ontario Ministry of Finance population projections suggest new household formations should remain in line with generational turnover.

Rainy River CD - Projected Gross Low & Medium Households by 5 Year Period

Period	Gross New L&M Density Households	Turnover of Older L&M Density Households
2016-21	664	-700
2021-26	655	-448
2026-31	826	-667
2031-36	661	-541
2036-41	844	-787
2041-46	658	-673

Legend: ■ Gross New L&M Density Households ■ Turnover of Older L&M Density Households

---
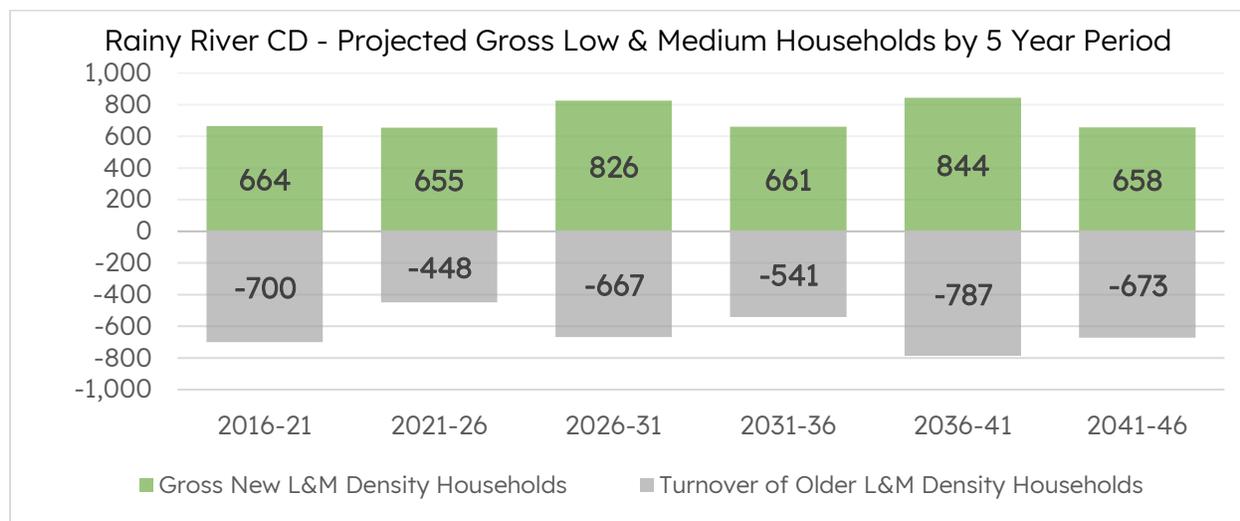
[92] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Rainy River Census Division – Population Projection

Rainy River Census Division is comprised of 26 Subdivisions, of which Fort Frances and Atikokan are the two largest in population. Most of Rainy River's Census Subdivisions experienced population declines from 2001 to 2016, although a few, such as First Nation reserve Couchiching 16A experienced growth.

Rainy River CD - Population by Census Subdivision

	2001	2006	2011	2016
Rest of Census Division	8,973	9,060	8,718	8,478
Rainy River, Unorganized	1,569	1,459	1,193	1,418
Atikokan	3,750	3,396	2,854	2,810
Fort Frances	8,648	8,414	8,211	7,968

Legend: ■ Fort Frances ■ Atikokan ■ Rainy River, Unorganized ■ Rest of Census Division
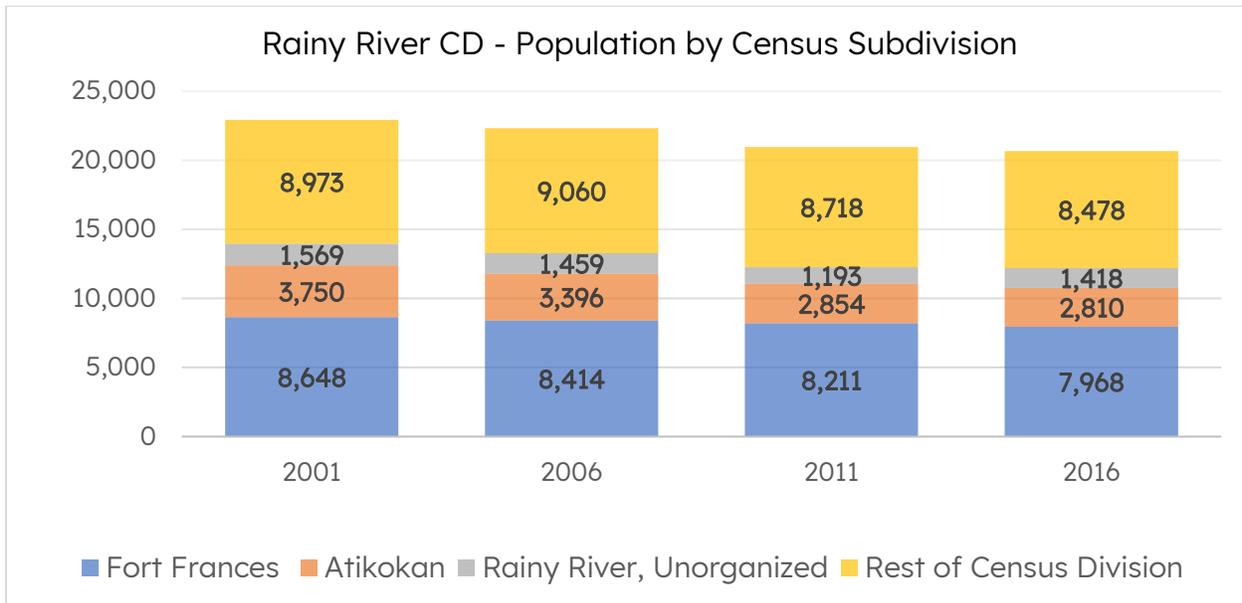
The Ontario Ministry of Finance is projecting that Rainy River Census Division's population declines will reverse course, and the region will experience modest population increases of a few dozen persons per year, on net, for the next several decades.
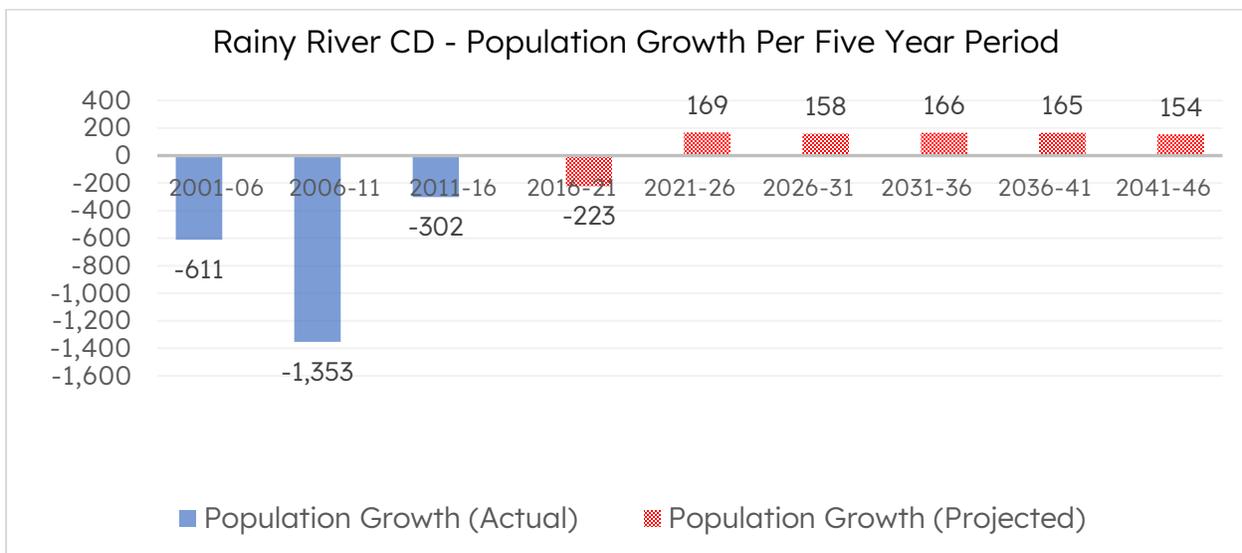
Rainy River CD - Population Growth Per Five Year Period

2001-06	2006-11	2011-16	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
-611	-1,353	-302	-223	169	158	166	165	154

Legend: ■ Population Growth (Actual) ▦ Population Growth (Projected)

Thunder Bay Census Division – Household Projection

The Ontario Ministry of Finance projects Thunder Bay Census Division's population to grow by 3,624 persons over the next 10 years. This would counteract the 3,863 person decline experienced between 2006-16. Over the next 10 years, we project an additional 1,526 households[93], on net, living in Thunder Bay Census Division, occupying 393 high rise apartment units and 1,133 low and medium density housing units, on net.

Thunder Bay CD - Projected Net New Households by Demand Type per 5 Year Period
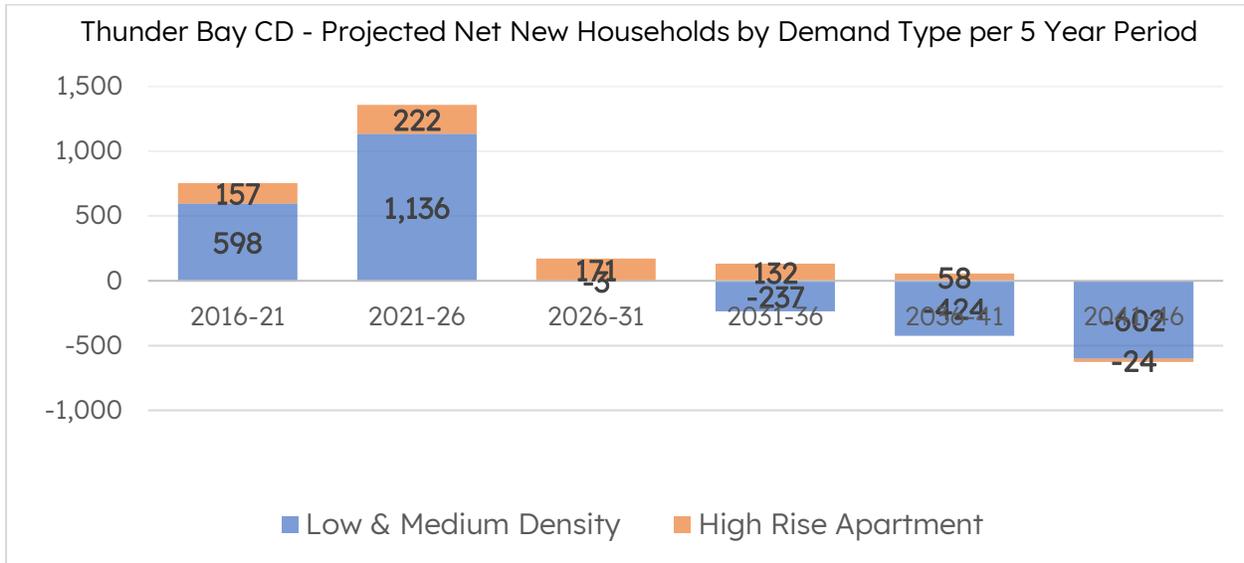
From 2021 to 2031, 9,758 new young families occupying low and medium density will be formed. This will be offset by 8,625 older families leaving existing low and medium-density housing.

Thunder Bay CD - Projected Gross Low & Medium Households by 5 Year Period

---
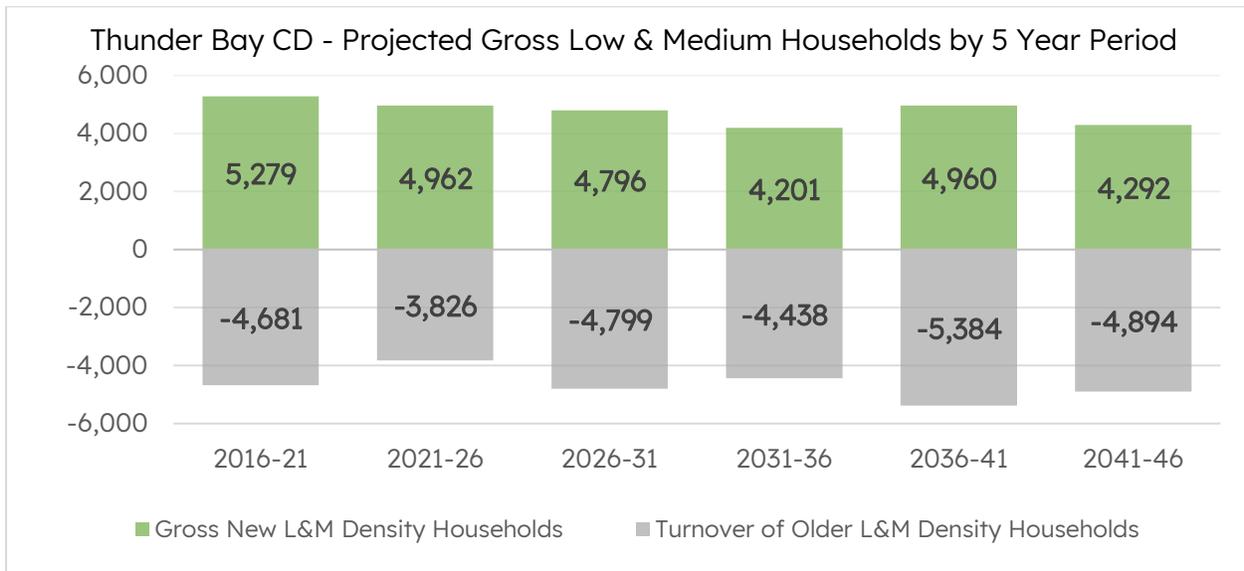
[93] This data is intended for use as a projection of future household formation and housing demand and is not intended to be used as a replacement for planning documents.

Thunder Bay Census Division – Population Projection

Thunder Bay Census Division is comprised of the 33 separate Census Subdivisions, by far the largest of which is the city of Thunder Bay. Many of those Census Subdivisions experienced population decline from 2001 to 2016, though two (the municipality of Shuniah and the First Nation reserve of Fort William 52) experienced an increase of over 300 residents.

Thunder Bay CD - Population by Census Subdivision

Year	Thunder Bay	Oliver Paipoonge	Rest of Census Division	Thunder Bay, Unorganized
2001	113,242	6,071	31,251	6,466
2006	112,985	5,940	28,471	6,772
2011	111,392	5,869	26,727	6,053
2016	111,089	6,099	27,098	6,019
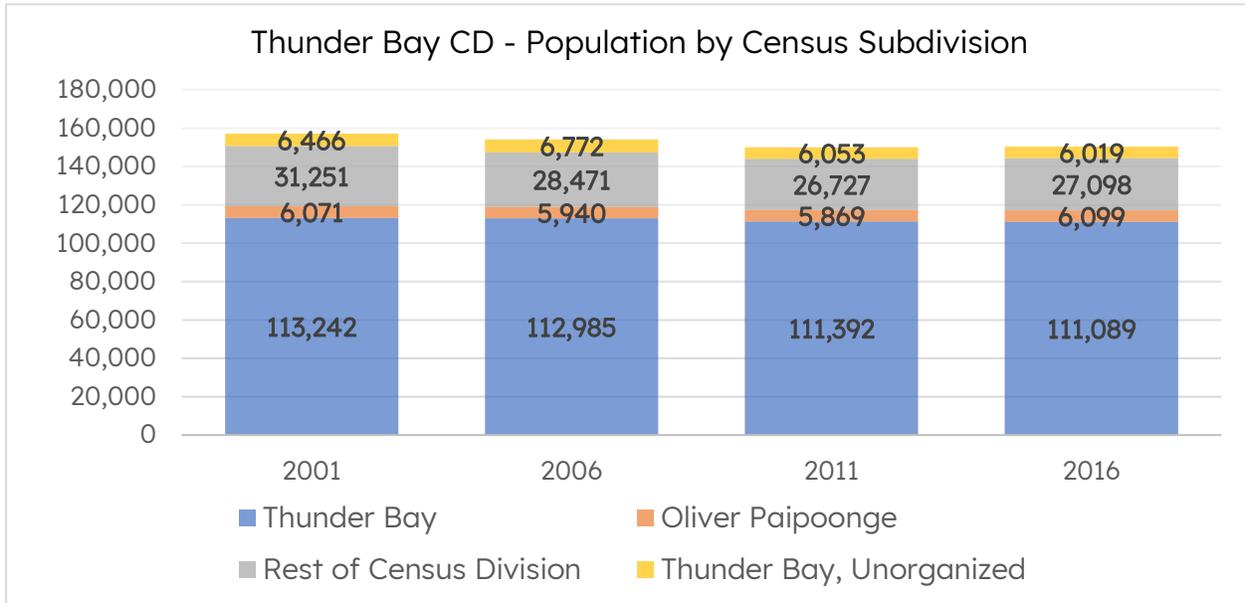
Thunder Bay Census Division's unusual population growth projection for 2021-26 is almost certainly due to the return of international students after the end of the pandemic. The Ontario Ministry of Finance projects that once those students have returned, the population of the Census Division should stay relatively unchanged for the next two decades.

Thunder Bay CD - Population Growth Per Five Year Period

Period	Growth
2001-06	-2,862
2006-11	-4,127
2011-16	264
2016-21	404
2021-26	3,772
2026-31	-148
2031-36	-280
2036-41	-61
2041-46	158

Population Growth (Actual) Population Growth (Projected)
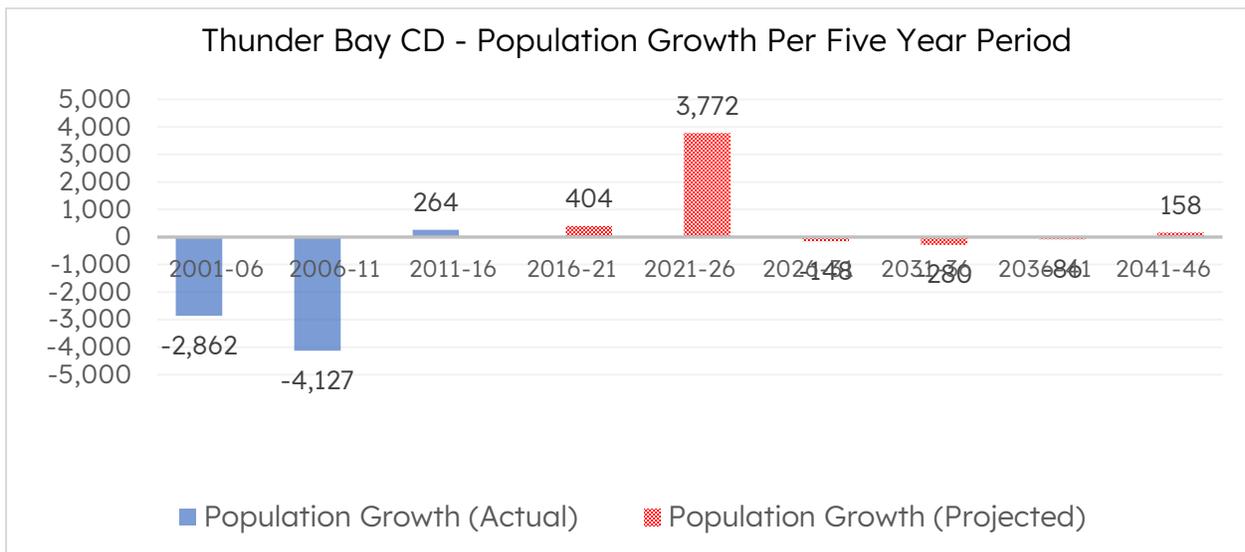
Conclusion and Future Research

Ontario will need to build one million new homes to keep up with population growth and family formations and to address current and future supply shortages.

Population growth is often used as a shorthand to explain Ontario's high demand for housing, but it is the formation of families, rather than an increase in the number of individuals, that drives housing demand. With a projected 910,000 net new households formed over the next ten years, primarily made up of couples planning on having children, we project a family-friendly housing need at 715,000 homes (all forms of housing under 5-storeys) over the next decade.

Drive until you qualify is a powerful force. In the 12 months between July 2019 and July 2020, 60,000 people, on net, left the City of Toronto and Peel Region for other parts of the province. These were primarily made of children under the age of 5 and their parents, who are *driving till they qualify* for family-friendly housing that meets their needs and wants in communities across Southern Ontario. We should expect that this *drive till they qualify* reality will continue for the 910,000 net new families formed in Ontario over the next decade.

The goal of building one million new homes in the next ten years presents a challenge for a province whose housing construction rates have led to a supply gap of over 60,000 housing units from 2016 to 2021. However, the prize is substantial: ensuring an adequate supply of high-quality available and attainable housing, driving economic prosperity, and enabling climate action. Failure to do so will make it impossible for Ontario to attract and retain the talent it needs to compete in the global economy.

The benefits of these actions will be realized by communities that decide to allow new housing development within their borders. This projection identifies demand in each region, but municipalities within each census region can determine what amount of housing supply and housing type they will provide future residents. For those that do, new taxpayers and community members offer an opportunity to bolster the workforce and grow the local economy.

How many housing units are ultimately built in the province will be a product of the choices all levels of government make in the coming years. If Ontario manages, through the complex planning system that ultimately requires municipal governments to implement Official Plans, to ensure housing supply matches with projected housing demand, the provincial economy and residents of the province will benefit enormously as the quality of life improves and housing becomes more affordable, available, and attainable.

This housing demand projection, based on the official Ministry of Finance population growth projections, offers a clear picture of a province in need of action if it hopes to meet growth in demand for housing in the decade to come. This analysis does not claim to be predictive, but is illustrative of a critical point: If Ontario wants to meet expected population growth and family-formations in the coming decade, one million new homes will need to be built in the next ten years.

What remains clear is that ***baby needs a new home*** is a driving factor in today's housing market and will continue to be over the decade to come.

Appendix I: Methodology for Converting Population Projections to Projections of the Number of Households

Using York Census Division as an example, here is how the Ontario Ministry of Finance's population projections were converted into projections for the number of households, by housing type. This methodology is in line with similar research papers conducted for the City of Kingston[94], the City of Toronto[95] , and the City of Ottawa[96].

Population data, by age, as of July 1, 2016, was obtained from Statistics Canada Table: 17-10-0139-01[97] for eight age groups, ranging from 15-24 to 85+. For York Census Division, those numbers are as follows:

Population, York Census Division, by Age, as of July 1, 2016

Age Group	Population
15 to 24 years	154,856
25 to 34 years	137,895
35 to 44 years	156,771
45 to 54 years	186,015
55 to 64 years	148,723
65 to 74 years	94,574
75 to 84 years	48,921
85 years and over	19,324

Household data, by age, was taken from the 2016 Census[98]. Each household is assigned a *primary household maintainer* (PHM), also known as the *head of the household*. Statistics Canada defines the PHM as "[t]he first person in the household identified as someone who pays the rent, or the mortgage, or the taxes, or the electricity or other services or utilities for the dwelling. When more than one member of the household contributes to the payments, the first person listed (on the census questionnaire) is chosen as the primary household maintainer. If no person in the household is identified as making any such payments, the first person listed is selected by default."[99]

The Census divides households into nine mutually exclusive types of dwelling. Of the nine, we separate *apartments in a building that has five or more storeys* into a separate category we call *high rise apartments* and aggregate the other eight into a category we call *low and medium-density housing*. The two categories include both owner-occupied housing as well as rental housing.

As of 2016, here are the number of households of each type, by age of PHM, in York Census Division:

---

[94] Watson and Associates (2019)
[95] City of Toronto (2021)
[96] City of Ottawa (2019)
[97] Source: Statistics Canada Table 17-10-0139-01
[98] 2016 Census
[99] 2016 Census

Population, and number of Primary Household Maintainers, York Census Division, by Age, as of July 1, 2016[100]

Age Group	Population	High Rise Apt.	Low & Medium Density
15 to 24 years	154,856	850	1,905
25 to 34 years	137,895	5,760	26,640
35 to 44 years	156,771	5,330	63,375
45 to 54 years	186,015	5,410	90,150
55 to 64 years	148,723	5,380	72,040
65 to 74 years	94,574	6,070	41,600
75 to 84 years	48,921	5,425	19,150
85 years and over	19,324	2,605	5,390

Each of the two types of households was converted into percentages – that is, what percentage of the population, by age, is a PHM for a high-rise apartment and low and medium-density housing.

Population, and number of Primary Household Maintainers by percentage, York Census Division, by Age, as of July 1, 2016[101]

Age Group	Population	High Rise Apt.	Low & Medium Density
15 to 24 years	154,856	0.55%	1.23%
25 to 34 years	137,895	4.18%	19.32%
35 to 44 years	156,771	3.40%	40.43%
45 to 54 years	186,015	2.91%	48.46%
55 to 64 years	148,723	3.62%	48.44%
65 to 74 years	94,574	6.42%	43.99%
75 to 84 years	48,921	11.09%	39.14%
85 years and over	19,324	13.48%	27.89%

These percentages are calculated for each of Ontario's 49 Census Divisions.

Note that the proportion of PHMs for persons over 75 falls in low and medium-density housing but rises for high-rise apartments. This is common, as often seniors will move into alternate housing forms as they age, freeing up low-and-medium density housing for younger families.

Individuals who are not the head of a household either live in a household where another person is designated as the head of the household, or are permanent residents of an institution, such as a long-term care home, and as such are not considered members of a household. Post-secondary students who live with a parent when not in school are considered to be part of that parent's household, even if they live somewhere else during the school year.

---

[100] 2016 Census
[101] Author's Calculation

To project the number of households for future years, we begin by taking the Ontario Ministry of Finance population projections, by age, for each Census Division, as of July 1, for the years 2021[102], 2026, 2031, 2036, 2041, 2046:

Population, York Census Division, by Age, projection for July 1, 2021[103]

Age Group	Population
15 to 24 years	155,857
25 to 34 years	153,856
35 to 44 years	151,900
45 to 54 years	175,507
55 to 64 years	171,578
65 to 74 years	120,515
75 to 84 years	60,719
85 years and over	24,344

These population projections are then converted to household projections by multiplying by each population figure the primary household maintainer percentages calculated for the Census Division:

---

[102] Although July 1, 2021 has passed, we will not know the population of the Census Division until the 2021 Census data is released in 2022.
[103] Ontario population projections, Ontario Ministry of Finance

Population, and number of Primary Household Maintainers, York Census Division, by Age, 2021 Estimate[104]

Age Group	2021 Pop (Est)	High Rise Apt. %	2021 High Rise Est	Low & Medium Density %	2021 Low & Medium Estimate
15 to 24 years	155,857	0.55%	855	1.23%	1,917
25 to 34 years	153,856	4.18%	6,427	19.32%	29,724
35 to 44 years	151,900	3.40%	5,164	40.43%	61,406
45 to 54 years	175,507	2.91%	5,104	48.46%	85,057
55 to 64 years	171,578	3.62%	6,207	48.44%	83,111
65 to 74 years	120,515	6.42%	7,735	43.99%	53,011
75 to 84 years	60,719	11.09%	6,733	39.14%	23,768
85 years and over	24,344	13.48%	3,282	27.89%	6,790
TOTAL			41,508		344,784

The 2016-21 change in the number of households by type is simply the difference in the number of households between the two periods.

Forecasted Change in the Number of Households, York Census Division, by Age, 2016-21[105]

Age Group	2016 High Rise	2021 High Rise	2016-21 High Rise Chg.	2016 Low & Med	2021 Low & Med	2016-21 Low & Med Chg.
15 to 24 years	850	855	5	1,905	1,917	12
25 to 34 years	5,760	6,427	667	26,640	29,724	3,084
35 to 44 years	5,330	5,164	-166	63,375	61,406	-1,969
45 to 54 years	5,410	5,104	-306	90,150	85,057	-5,093
55 to 64 years	5,380	6,207	827	72,040	83,111	11,071
65 to 74 years	6,070	7,735	1,665	41,600	53,011	11,411
75 to 84 years	5,425	6,733	1,308	19,150	23,768	4,618
85 years and over	2,605	3,282	677	5,390	6,790	1,400
Total	36,830	41,508	4,678	320,250	344,784	24,534

This projects that in 2021, relative to 2016, there will be an additional 4,678 that would traditionally occupy high-rise apartments and an additional 24,534 households that would traditionally occupy low and medium-density housing.

---

[104] Author's Calculation
[105] Author's Calculation

Methodology for Estimating the Number of Net New Young Households and Net New Old Households

In the report, *Right-Sizing and Generational Turnover*[106] the City of Toronto asks "How much of the city's population growth and changing needs might be accommodated in the housing we already have?"

Our report calculates this for all 49 Census Divisions, using a similar (but not identical) methodology to the Right-Sizing report. We divide families into young (with a head of household under the age of 55), and old (with a head of household 55 years or older) to estimate potential turnover from older residents.

Using York low & medium density as an example, we split our sample into *young* and *old* for 2016:

Low & Medium Density Households, by Age, York Region, 2016[107]

Age Group	2016 Low & Med Young	2016 Low & Med Old
15 to 24 years	1,905	
25 to 34 years	26,640	
35 to 44 years	63,375	
45 to 54 years	90,150	
55 to 64 years		72,040
65 to 74 years		41,600
75 to 84 years		19,150
85 years and over		5,390
Total	**182,070**	**138,180**

We then do the same for our projections in 2021. However, since what we would like to measure is turnover, not aging itself, we keep our *young* and *old* categories as being relative to 2016. For 2021's 55-to-64 cohort, roughly half would have been under 55 in 2016, so we divide that cohort in half for our calculation.

---

[106] City of Toronto (2021)
[107] Author's Calculation

Low & Medium Density Households, by Age, York Region, 2021[108]

Age Group	2021 Low & Med Young	2021 Low & Med Old
15 to 24 years	1,917	
25 to 34 years	29,724	
35 to 44 years	61,406	
45 to 54 years	85,057	
55 to 64 years	41,555	41,555
65 to 74 years		53,011
75 to 84 years		23,768
85 years and over		6,790
Total (2021)	**219,660**	**125,124**
Total (2016)	**182,070**	**138,180**
Change	**37,590**	**-13,056**

Our projection is then an increase in the number of young households of 37,590 (where young as defined as being under the age of 55 in 2016) and a decrease in the number of old households of 13,056 (where old is defined as being 55 or older in 2016). This suggests that, of the 37,590 extra low and medium density units that will house younger families, 13,056 units will be freed up due to generational turnover.

For subsequent periods, we compare ten-year periods (such as 2016 to 2026), a period in which every individual will move into the next cohort. Thus, all of 2026's 55-to-64-year-old cohort would have been in the 45-to-54-year-old cohort in 2016 and considered young.

The ten-year change in the number of households is calculated for 2016-26. To get the change for 2021-26, the change from 2016-21 is subtracted out, as follows:

Low & Medium Density Households, by Age, York Region, 2026[109]

Age Group	2016 Low & Med Young	2026 Low & Med Young	2016 Low & Med Old	2026 Low & Med Old
15 to 24 years	1,905	2,048		
25 to 34 years	26,640	32,737		
35 to 44 years	63,375	68,718		
45 to 54 years	90,150	79,407		
55 to 64 years		85,048	72,040	
65 to 74 years			41,600	61,550
75 to 84 years			19,150	31,938
85 years and over			5,390	8,683
Total	182,070	267,958	138,180	102,171
Change (2016-26)		85,888		-36,009
Change (2016-21)		37,590		-13,056

---

108 Author's Calculation
109 Author's Calculation

Change (2021-26)		48,299		-22,953

The same method is used to estimate the generational turnover of housing for the periods 2026-31, 2031-36, 2036-41, and 2041-46.

Appendix II – Percentage of the Population, by Age, that are Primary Household Maintainers of Low and Medium Density Properties, 2016 Census[110]

CD	CD Name	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
1	Toronto	3.4%	15.7%	27.5%	35.4%	37.3%	36.2%	36.2%	31.8%
2	Durham	2.4%	28.6%	45.9%	51.9%	52.4%	50.8%	49.0%	37.5%
3	Halton	1.4%	26.9%	45.0%	51.1%	50.9%	47.2%	42.6%	30.5%
4	Peel	1.4%	16.3%	36.0%	45.5%	45.2%	40.1%	33.9%	26.8%
5	York	1.2%	19.3%	40.4%	48.5%	48.4%	44.0%	39.1%	27.9%
6	Brant	5.7%	35.9%	46.4%	50.7%	51.4%	51.9%	52.2%	41.8%
7	Dufferin	3.2%	34.8%	48.9%	52.5%	53.9%	52.8%	53.8%	31.3%
8	Haldimand-Norfolk	5.4%	35.9%	47.4%	52.1%	54.5%	58.8%	61.8%	55.7%
9	Haliburton	4.8%	37.5%	50.5%	52.5%	54.1%	59.6%	63.8%	64.9%
10	Hamilton	4.9%	29.7%	44.2%	49.1%	49.6%	49.1%	49.5%	43.3%
11	Muskoka	5.9%	35.4%	49.1%	51.6%	53.4%	56.6%	61.0%	51.4%
12	Niagara	7.0%	36.3%	48.7%	53.5%	54.3%	55.5%	57.8%	47.7%
13	Northumberland	4.6%	35.7%	48.4%	50.8%	55.2%	56.7%	57.4%	50.1%
14	Peterborough	11.0%	39.4%	47.9%	53.1%	54.2%	56.5%	57.2%	46.2%
15	Simcoe	4.8%	35.0%	48.2%	52.7%	53.8%	55.1%	55.4%	45.3%
16	Kawartha Lakes	4.9%	35.8%	46.7%	50.1%	54.0%	56.3%	58.9%	54.3%
17	Waterloo	6.7%	34.3%	46.9%	52.4%	52.7%	50.8%	47.7%	36.2%
18	Wellington	8.5%	36.2%	47.7%	51.4%	53.7%	53.2%	54.5%	44.7%
19	Ottawa	6.4%	30.4%	44.5%	50.9%	50.1%	48.0%	43.7%	30.5%
20	Frontenac	12.5%	37.0%	46.3%	51.9%	51.2%	51.0%	49.1%	41.9%
21	Hastings	8.7%	40.6%	48.6%	53.2%	55.2%	55.7%	58.9%	44.3%
22	Lanark	6.7%	39.6%	47.9%	55.2%	56.1%	59.1%	61.0%	48.1%
23	Leeds and Grenville	6.7%	39.3%	50.4%	54.6%	55.6%	56.9%	60.7%	51.5%
24	Lennox and Addington	5.9%	37.7%	47.1%	50.2%	54.1%	57.7%	59.8%	48.4%
25	Prescott and Russell	6.8%	41.6%	50.8%	54.0%	55.5%	58.1%	57.7%	38.8%
26	Prince Edward	5.1%	33.0%	50.9%	52.4%	52.3%	58.3%	61.6%	62.1%
27	Renfrew	9.1%	44.2%	50.6%	55.2%	55.6%	60.2%	66.8%	49.0%
28	Stormont, Dundas and Glengarry	11.1%	42.0%	50.6%	54.5%	55.4%	58.1%	59.0%	45.1%
29	Bruce	7.2%	43.4%	53.1%	52.5%	56.9%	60.4%	61.9%	55.5%
30	Elgin	6.9%	40.7%	50.2%	53.5%	55.7%	58.9%	61.0%	52.9%
31	Essex	6.8%	34.8%	47.7%	52.5%	53.0%	53.5%	54.9%	45.2%
32	Grey	8.1%	39.5%	51.2%	53.3%	55.7%	58.1%	58.2%	47.7%
33	Huron	8.5%	42.2%	51.4%	54.7%	55.0%	61.1%	65.6%	50.0%
34	Chatham-Kent	9.9%	41.5%	50.7%	56.2%	56.3%	58.1%	61.9%	50.5%

[110] Author's Calculation

35	Lambton	8.5%	41.9%	51.3%	53.7%	54.4%	55.9%	56.5%	49.5%
36	Middlesex	7.6%	32.8%	45.3%	50.8%	51.1%	50.1%	51.1%	39.1%
37	Oxford	7.8%	41.1%	50.6%	55.0%	53.9%	55.5%	54.2%	47.5%
38	Perth	8.7%	42.5%	51.5%	54.3%	57.2%	59.2%	58.5%	45.1%
39	Algoma	10.9%	41.1%	50.9%	54.8%	55.7%	58.2%	58.4%	50.6%
40	Cochrane	12.6%	44.7%	53.0%	56.7%	56.7%	60.9%	64.2%	53.1%
41	Manitoulin	11.1%	38.3%	53.3%	56.1%	58.4%	61.3%	68.9%	54.4%
42	Nipissing	11.7%	44.3%	50.7%	54.6%	54.6%	55.8%	56.3%	48.2%
43	Parry Sound	7.0%	37.9%	48.0%	53.0%	53.3%	59.2%	61.9%	61.6%
44	Greater Sudbury	11.3%	43.9%	51.0%	54.9%	53.0%	57.0%	56.4%	46.8%
45	Sudbury	8.4%	41.8%	49.2%	52.7%	54.7%	58.6%	69.4%	67.0%
46	Timiskaming	12.6%	47.7%	50.1%	56.3%	57.6%	62.1%	68.1%	55.6%
47	Kenora	7.9%	38.0%	48.8%	54.8%	55.7%	57.5%	66.3%	58.5%
48	Rainy River	9.9%	42.8%	54.9%	53.3%	58.6%	62.6%	70.0%	56.5%

Appendix III – Percentage of the Population, by Age, that are Primary Household Maintainers of High Rise Apartment Units, 2016 Census[111]

CD	CD Name	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
1	Toronto	7.5%	23.7%	22.9%	20.9%	20.9%	23.5%	25.5%	23.7%
2	Durham	0.5%	1.9%	1.6%	2.0%	2.9%	6.0%	10.7%	11.8%
3	Halton	0.8%	4.5%	2.6%	3.3%	4.7%	9.1%	16.0%	17.9%
4	Peel	1.1%	6.9%	7.8%	7.1%	7.6%	9.3%	14.2%	17.0%
5	York	0.5%	4.2%	3.4%	2.9%	3.6%	6.4%	11.1%	13.5%
6	Brant	1.4%	2.3%	1.7%	2.3%	3.4%	6.3%	9.3%	8.9%
7	Dufferin	0.1%	0.2%	0.1%	0.6%	0.7%	2.1%	6.0%	7.2%
8	Haldimand-Norfolk	0.1%	0.1%	0.2%	0.3%	0.3%	0.8%	1.5%	1.3%
9	Haliburton	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Hamilton	2.5%	7.2%	5.7%	6.2%	8.0%	11.4%	14.2%	13.0%
11	Muskoka	0.0%	0.0%	0.2%	0.2%	0.2%	0.9%	2.0%	1.5%
12	Niagara	0.9%	2.1%	1.4%	1.6%	2.4%	4.2%	6.5%	6.1%
13	Northumberland	0.2%	0.6%	0.4%	0.5%	0.8%	1.5%	2.8%	3.1%
14	Peterborough	0.9%	1.9%	1.3%	1.2%	1.4%	3.7%	4.8%	5.1%
15	Simcoe	0.2%	1.1%	0.7%	0.8%	1.4%	2.8%	5.2%	5.4%
16	Kawartha Lakes	0.2%	0.3%	0.3%	0.4%	0.8%	1.7%	2.8%	4.8%
17	Waterloo	3.0%	5.6%	3.1%	3.2%	4.2%	7.3%	11.9%	13.3%
18	Wellington	0.9%	3.2%	2.7%	2.1%	2.8%	4.3%	6.4%	9.0%
19	Ottawa	5.0%	10.9%	6.7%	6.2%	8.0%	11.8%	16.4%	15.3%
20	Frontenac	3.2%	6.7%	3.7%	4.2%	5.9%	9.6%	13.1%	18.6%
21	Hastings	0.7%	1.4%	0.9%	1.3%	1.4%	3.5%	7.2%	9.3%
22	Lanark	0.0%	0.1%	0.0%	0.3%	0.3%	0.7%	1.3%	2.4%
23	Leeds and Grenville	0.0%	0.1%	0.1%	0.3%	0.5%	1.5%	3.2%	5.4%
24	Lennox and Addington	0.2%	0.4%	0.4%	0.4%	0.1%	0.5%	0.0%	0.0%
25	Prescott and Russell	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.5%	0.6%
26	Prince Edward	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%
27	Renfrew	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.2%	0.0%
28	Stormont, Dundas and Glengarry	0.1%	0.1%	0.3%	0.4%	1.2%	3.0%	3.6%	6.6%
29	Bruce	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Elgin	0.5%	0.8%	0.5%	0.6%	0.7%	1.7%	3.4%	5.0%
31	Essex	1.3%	3.3%	2.3%	2.7%	4.3%	7.2%	10.0%	10.6%
32	Grey	0.1%	0.6%	0.3%	0.3%	0.6%	1.7%	4.3%	5.8%
33	Huron	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
34	Chatham-Kent	0.5%	1.1%	0.8%	1.2%	1.3%	2.7%	4.1%	4.4%

---

[111] Author's Calculation

35	Lambton	1.5%	2.9%	2.0%	2.5%	3.1%	5.5%	8.7%	9.8%
36	Middlesex	6.0%	11.0%	6.6%	6.6%	7.8%	10.9%	15.1%	15.5%
37	Oxford	0.4%	0.9%	0.6%	0.9%	1.8%	3.6%	8.8%	10.6%
38	Perth	0.2%	0.2%	0.2%	0.5%	0.7%	1.4%	4.1%	7.6%
39	Algoma	0.7%	1.0%	0.9%	1.5%	2.3%	3.9%	8.0%	9.6%
40	Cochrane	0.0%	0.0%	0.0%	0.0%	0.9%	2.7%	6.2%	5.8%
41	Manitoulin	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
42	Nipissing	0.2%	0.7%	0.8%	1.1%	2.0%	5.3%	9.3%	13.4%
43	Parry Sound	0.0%	0.2%	0.2%	0.3%	0.2%	0.7%	0.8%	1.3%
44	Greater Sudbury	1.1%	2.1%	1.5%	2.3%	3.5%	5.3%	8.7%	9.6%
45	Sudbury	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%
46	Timiskaming	0.3%	0.4%	0.4%	0.3%	0.6%	1.4%	1.1%	1.2%
47	Kenora	0.0%	0.0%	0.0%	0.0%	0.2%	0.8%	2.2%	4.0%
48	Rainy River	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%

Appendix IV - Data For Figures in Report

Figure 1: Projected Net New Household Formations and New Housing Completions

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	413,753	349,039	64,714
2021-26	489,947		489,947
2026-31	421,400		421,400
TOTAL	**1,325,100**	**349,039**	**976,061**

Figure 2: Projected Household Formation in Ontario: 2021 to 2031

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	228,080	1,252,564	1,480,644
Net New Households (55+)	-32,090	-537,207	-569,297
Total Net New	**195,990**	**715,357**	**911,347**

Figure 3: Annual Population Growth for the Province of Ontario

Year	Population Growth
2002	196,640
2003	150,865
2004	146,382
2005	137,242
2006	133,215
2007	102,928
2008	118,777
2009	114,762
2010	137,433
2011	125,603
2012	129,251
2013	120,149
2014	106,772
2015	89,565
2016	168,276
2017	194,747
2018	238,556
2019	236,021
2020	189,296

Figure 4: Population Growth by Five Year Period for the Province of Ontario

Five Year Period	Population Growth
1971-76	564,752
1976-81	398,507
1981-86	625,073
1986-91	993,957
1991-96	651,587
1996-01	814,631
2001-06	764,344
2006-11	599,503
2011-16	614,013
2016-21	946,807

Figure 5: Sources of Ontario's Population Growth, 2002-2020

Year	All Other	Immigration	Net non-permanent residents
2002	27,407	152,823	16,410
2003	19,056	109,814	21,995
2004	13,473	127,942	4,967
2005	6,978	129,785	479
2006	-73	133,062	226
2007	-14,588	115,445	2,071
2008	-7,044	115,051	10,770
2009	-7,194	105,423	16,533
2010	8,114	116,572	12,747
2011	5,857	105,020	14,726
2012	3,916	101,262	24,073
2013	-2,149	105,849	16,449
2014	-5,763	101,843	10,692
2015	-2,302	89,672	2,195
2016	16,581	120,346	31,349
2017	32,857	98,428	63,462
2018	28,572	132,472	77,512
2019	21,882	139,089	75,050
2020	18,694	127,191	43,411

Figure 6: Components of Population Growth in Ontario, by Five Year Period

5 Year Period	Other	Immigration	Net Non-Permanent Residents
1971-76	101,445	456,418	6,889
1976-81	109,443	273,205	15,859
1981-86	374,309	226,673	24,091
1986-91	379,503	477,523	136,931
1991-96	134,772	631,540	-114,725
1996-01	189,628	584,461	40,542
2001-06	66,841	653,426	44,077
2006-11	-14,855	557,511	56,847
2011-16	10,283	518,972	84,758
2016-21	110,113	599,258	237,436

Figure 7: Total Number of Residents classified as 'Non-Permanent' in Ontario by Year

Year	Post-grad employment plus	Other IMP	Temporary Foreign Workers	International Students
2000	2,715	16,735	9,005	46,140
2001	3,320	17,080	10,570	55,790
2002	4,740	16,230	12,485	62,590
2003	6,265	15,170	14,925	64,110
2004	7,885	16,560	16,625	65,495
2005	9,910	17,375	19,165	64,625
2006	11,205	19,050	24,325	64,430
2007	12,305	19,425	30,860	66,380
2008	16,135	21,645	35,210	67,705
2009	19,765	24,405	31,095	76,860
2010	23,620	29,955	28,640	89,190
2011	29,060	37,290	23,885	101,775
2012	35,755	39,010	22,575	114,340
2013	44,670	42,185	22,050	127,550
2014	51,475	43,710	18,520	139,855
2015	54,640	36,720	14,115	151,600
2016	70,475	35,800	15,790	186,065
2017	78,110	37,430	13,485	236,100
2018	103,300	40,705	16,170	275,420
2019	140,955	43,280	19,880	305,510
2020	183,660	32,785	21,085	242,825

Figure 8: Change in the Number of Non-Permanent Residents in Ontario by Five Year Period

Five Year Period	Post-Grad Employment Plus	Other IMP	Temporary Foreign Workers	International Students
2000-05	7,195	640	10,160	18,485
2005-10	13,710	12,580	9,475	24,565
2010-15	31,020	6,765	-14,525	62,410
2015-20	129,020	-3,935	6,970	91,225

Figures 9 and 10: Components of Population Growth in Ontario by Year, excluding City of Toronto and Peel Region

Year	Other	Immigrants	Net Non-Permanent	Net Intraprovincial
2010	5,505	40,094	1,740	40,320
2011	5,149	37,149	2,163	30,008
2012	486	37,082	6,379	34,395
2013	-4,407	40,337	7,617	31,366
2014	-5,078	38,913	2,875	31,965
2015	-3,325	32,267	5,362	32,800
2016	9,516	45,483	23,021	38,492
2017	11,716	36,957	28,560	45,014
2018	9,940	47,661	40,899	50,895
2019	6,800	51,105	39,530	55,179
2020	4,180	47,298	23,013	60,185

Figure 11: Net Intraprovincial Migration by Age – Ontario Excluding City of Toronto and Peel

Age	2014-15	2019-20
Under 1	1,553	3,051
1	855	1,751
2	771	1,594
3	698	1,449
4	642	1,324
5	600	1,206
6	564	1,104
7	533	1,011
8	514	928
9	494	858
10	482	793
11	470	737
12	446	684
13	396	637
14	327	592
15	269	560
16	220	553
17	164	522

18	-1	333
19	-107	208
20	-197	91
21	-294	-34
22	-328	-34
23	-262	166
24	-134	482
25	80	899
26	220	1,216
27	340	1,454
28	411	1,546
29	457	1,539
30	510	1,546
31	558	1,546
32	592	1,520
33	592	1,458
34	584	1,375
35	563	1,283
36	546	1,176
37	517	1,071
38	466	986
39	416	915
40	367	837
41	305	758
42	282	697
43	319	658
44	399	636
45	464	609
46	548	591
47	588	587
48	565	587
49	499	595
50	439	609
51	387	623
52	342	630
53	323	629
54	322	622
55	321	614
56	314	608
57	307	598
58	304	588
59	299	572
60	292	548
61	286	528
62	289	507
63	282	492

64	278	477
65	279	463
66	275	446
67	269	419
68	252	390
69	221	352
70	193	315
71	164	279
72	141	249
73	122	223
74	114	200
75	100	183
76	89	169
77	78	153
78	73	135
79	69	124
80	64	112
81	61	101
82	57	95
83	51	82
84	47	74
85	37	62
86	29	52
87	28	47
88	19	39
89	16	30
90+	33	95

Figure 12: Population Growth Through Intraprovincial Migration, Top 10 Census Divisions in 2019-20

Census Division	2014-15	2019-20
Simcoe	6,763	9,038
Durham	6,017	7,689
Halton	4,079	5,203
Niagara	3,607	3,682
Hamilton	1,267	2,186
Ottawa	1,355	1,826
Oxford	454	1,733
Brant	964	1,700
Grey	504	1,665
Haldimand-Norfolk	527	1,658
All Other Ontario Census Divisions	7,263	23,805

Figure 13: Components of Population Growth in the City of Toronto, by Year

Year	Other	Immigrants	Net non-permanent residents	Net intraprovincial
2011	-2,038	45,589	11,072	-22,525
2012	7,107	42,841	14,991	-26,330
2013	5,432	41,724	8,463	-23,351
2014	4,464	41,415	8,842	-24,745
2015	4,959	36,766	-2,346	-25,152
2016	9,816	45,513	-281	-28,073
2017	16,364	36,779	25,349	-30,124
2018	14,143	51,955	25,641	-31,526
2019	11,761	52,765	19,145	-33,134
2020	8,754	49,199	4,632	-35,486

Figure 14: Housing Completions in the City of Toronto

Five Year Period	Single	Semi-Detached	Row	Apartment
2011-16	5,174	768	2,360	74,214
2016-21	5,703	446	2,644	74,849

Figure 15: Number of Housing Unit Completions, All Forms, Per 5-Year Period

Five Year Period	Housing Completions
1971-76	463,523
1976-81	353,937
1981-86	255,621
1986-91	427,986
1991-96	245,952
1996-01	278,733
2001-06	392,200
2006-11	316,867
2011-16	310,169
2016-21	349,039

Figure 16: Number of Housing Unit Completions per 100 Net New Ontarians, All Forms, Per 5-Year Period

Year	Ratio
1971-76	82.1
1976-81	88.8
1981-86	40.9
1986-91	43.1
1991-96	37.7
1996-01	34.2
2001-06	51.3
2006-11	52.9
2011-16	50.5
2016-21	36.9

Figure 17: Ontario Ministry of Finance Population Growth Projections by Source

Five Year Period	Net Non-Permanent Residents	Immigration	Other
2016-21	237,436	599,258	110,113
2021-26	339,594	929,463	-15,246
2026-31	76,993	968,405	-30,574
2031-36	69,948	979,812	-57,580
2046-41	73,900	987,079	-85,854
2041-46	77,765	990,659	-110,699

Figure 18: Population, and number of Primary Household Maintainers by percentage, York Census Division, by Age, as of July 1, 2016

Age Group	Population	High Rise Apt.	Low & Medium Density
15 to 24 years	154,856	0.55%	1.23%
25 to 34 years	137,895	4.18%	19.32%
35 to 44 years	156,771	3.40%	40.43%
45 to 54 years	186,015	2.91%	48.46%
55 to 64 years	148,723	3.62%	48.44%
65 to 74 years	94,574	6.42%	43.99%
75 to 84 years	48,921	11.09%	39.14%
85 years and over	19,324	13.48%	27.89%

Figure 19: Actual and projected number of households in Ontario

Year	Households (Actual)	Households (Projected)
1991	3,638,365	
1996	3,924,515	
2001	4,219,470	
2006	4,555,025	
2011	4,886,655	
2016	5,169,175	
2021		5,582,928
2026		6,072,875
2031		6,494,275

Figure 20: Actual and projected number of households in Ontario

Year	Average Household Size (Actual)	Average Household Size (Projected)
1991	2.87	
1996	2.82	
2001	2.82	
2006	2.67	
2011	2.63	
2016	2.56	
2021		2.65
2026		2.65
2031		2.63

Figure 21: Projected Net New Household Formations in Ontario[112]

Years	Projected Net New Household Formations
2016-21	413,753
2021-26	489,947
2026-31	421,400
TOTAL	**1,325,100**

Figures 22 and 23: Housing Completions and Household Formation by Five Year Period

5 Year Period	Housing Completions	Household Formation
1991-96	245,952	286,150
1996-01	278,733	294,955
2001-06	392,200	335,555
2006-11	316,867	331,630
2011-16	310,169	282,520
2016-21	349,039	413,753

---

[112] Source: Author's Calculation

Figure 24: Projected Housing Demand in Ontario, 2021-2031

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	413,753	349,039	64,714
2021-26	489,947		489,947
2026-31	421,400		421,400
TOTAL	**1,325,100**	**349,039**	**976,061**

Figure 25: Projected Net New Household Demand, Assuming 471 New Homes for Every 1000 Net New Ontarians

Years	Projected Net New Household Formations	New Housing Completions (As of July 1, 2021)	Difference
2016-21	445,946	349,039	96,907
2021-26	590,545		590,545
2026-31	477,982		477,982
TOTAL	**1,515,473**	**349,039**	**1,165,434**

Figure 26: Projected Household Formation in Ontario: 2021 to 2031

Age	High Rise Apartment	Low & Medium Density	TOTAL
Net New Households (Under 55)	228,080	1,252,564	1,480,644
Net New Households (55+)	-32,090	-537,207	-569,297
Total Net New	**195,990**	**715,357**	**911,347**

Figure 27: Projected Household Formation, Low and Medium Density Housing in Ontario Census Divisions: 2021 to 2031

Census Division	Net New Households (Under 55)	Net New Households (55+)	TOTAL
Toronto	195,101	-81,540	113,561
Peel	139,037	-49,545	89,492
Ottawa	102,433	-37,675	64,758
York	96,763	-45,253	51,510
Durham	65,833	-27,671	38,162
Halton	62,916	-21,340	41,576
Waterloo	62,677	-20,489	42,188
Simcoe	57,627	-18,170	39,457
Hamilton	50,490	-23,088	27,402
Middlesex	46,138	-17,923	28,215
Other 39 CDs	373,549	-194,513	179,036
TOTAL	**1,252,564**	**-537,207**	**715,357**

Figure 28: Projected Net New Households in Toronto by Five Year Period

Five Year Period	Low & Medium Density	High Rise Apartment
2016-21	43,940	38,172
2021-26	62,633	53,078
2026-31	50,927	36,316
2031-36	48,523	32,632
2046-41	43,692	29,313
2041-46	40,242	27,311

Figure 29: Ontario Ministry of Finance Population Projections and Hemson Consulting Population Forecasts, 5 GTA Census Divisions, 2021-31

Census Division	Hemson – High Population Change Forecast	Hemson – Low Population Change Forecast	Hemson – Reference Population Change Forecast	Ministry of Finance Population Change Projection	Difference: Hemson Reference vs. Ministry of Finance
Toronto	261,000	156,000	253,000	469,159	208,159
Durham	171,000	155,000	167,000	107,991	-63,009
Halton	156,000	136,000	149,000	130,538	-25,462
Peel	276,000	184,000	250,000	377,448	101,448
York	257,000	214,000	247,000	170,688	-86,312
TOTAL	1,121,000	845,000	1,066,000	1,255,824	134,824

Figure 30: Housing Formation Projections from this Report and Hemson Consulting Increase in Housing Unit Forecasts, 5 GTA Census Divisions, 2021-31

Census Division	Hemson – Forecasted Increase in Housing Unit Forecast (All Forms)	Projected Net New Household Demand – All Forms (Based on Finance Population Projections)	Difference
Toronto	157,800	202,954	-45,154
Durham	65,300	43,179	+22,121
Halton	54,800	49,661	+5,139
Peel	102,100	115,382	-13,282
York	88,500	62,268	+26,232
TOTAL	468,500	473,445	-7,645

Figure 31: Hemson Forecasted Increase in Apartment Units and Project Net New Household Demand, 5 GTA Census Divisions, 2021-31

Census Division	Hemson – Forecasted Increase in Housing (Apartments – Low and High)	Projected Net New Household Demand – High Rise Apartments (Based on Finance Population Projections)	Difference
Toronto	139,800	89,394	+50,406
Durham	13,800	5,018	+8,782
Halton	12,200	8,084	+4,116
Peel	24,200	25,890	-1,690
York	26,100	11,027	+15,073
TOTAL	**216,100**	**139,413**	**+76,687**

Figure 32: Population and Housing Formation Projections from this Report and Hemson Consulting Increase in Population and Housing Unit Forecasts, Greater Golden Horseshoe, 2021-31

Census Division	Hemson – Forecasted Increase in Housing Unit Forecast (All Forms)	Projected Net New Household Demand – All Forms (Based on Finance Population Projections)	Difference		Hemson – Reference Population Change Forecast	Ministry of Finance Population Change Projection	Difference: Hemson Reference vs. Ministry of Finance	H'son Net New H'hld Size	Our Net New H'Hld Size
York	88,500	62,268	26,232		247,000	170,688	76,312	2.79	2.74
Durham	65,300	43,179	22,121		167,000	107,991	59,009	2.56	2.50
Halton	54,800	49,661	5,139		149,000	130,538	18,462	2.72	2.63
Simcoe	58,000	41,692	16,308		122,000	98,360	23,640	2.10	2.36
Brant	11,000	8,055	2,945		24,000	18,583	5,417	2.18	2.31
P'borough	11,000	6,601	4,399		20,000	15,400	4,600	1.82	2.33
N'berland	6,000	4,713	1,287		10,000	9,562	438	1.67	2.03
K-Lakes	4,000	4,771	-771		12,000	10,472	1,528	3.00	2.19
Dufferin	4,000	5,821	-1,821		10,000	15,301	-5,301	2.50	2.63
Niagara	32,000	26,123	5,877		58,000	63,856	-5,856	1.81	2.44
Hamilton	35,000	33,543	1,457		68,000	76,972	-8,972	1.94	2.29
Wellington	19,000	20,895	-1,895		37,000	49,331	-12,331	1.95	2.36
Waterloo	54,000	48,865	5,135		107,000	130,347	-23,347	1.98	2.67
Peel	102,100	115,382	-13,282		250,000	377,448	-127,448	2.45	3.27
Toronto	157,800	202,954	-45,154		253,000	469,159	-216,159	1.60	2.31
Total	**702,500**	**674,523**	**27,977**		**1,534,000**	**1,744,008**	**-210,008**	**2.18**	**2.59**

Appendix V – Total Projected Net Household Formation – 5 Year Periods by CD

Census Division	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
Toronto	82,107	115,711	87,243	81,155	73,005	67,553
Durham	21,361	21,492	21,688	21,232	20,113	18,592
Halton	20,681	23,914	25,747	26,254	25,943	24,951
Peel	45,036	59,573	55,809	55,409	53,639	51,956
York	29,207	30,951	31,317	29,977	28,505	26,353
Brant	3,983	4,088	3,968	3,829	3,631	3,373
Dufferin	2,324	2,879	2,942	2,889	2,789	2,612
Haldimand-Norfolk	3,886	3,446	2,710	2,442	2,312	2,077
Haliburton	690	642	548	503	477	452
Hamilton	14,797	17,337	16,207	16,102	15,874	15,202
Muskoka	2,467	2,109	1,771	1,633	1,471	1,306
Niagara	11,759	14,232	11,891	10,939	10,399	9,337
Northumberland	2,045	2,419	2,294	1,974	1,807	1,607
Peterborough	3,378	3,830	2,771	2,507	2,373	2,122
Simcoe	22,119	21,980	19,712	18,542	17,182	15,729
Kawartha Lakes	2,365	2,510	2,261	2,079	1,909	1,756
Waterloo	22,602	27,202	21,663	21,215	20,660	19,676
Wellington	8,345	10,650	10,245	9,946	9,598	9,099
Ottawa	40,566	43,865	38,544	36,748	35,082	32,495
Frontenac	4,602	4,732	2,897	2,720	2,442	2,157
Hastings	4,038	3,917	3,027	2,741	2,464	2,011
Lanark	2,605	2,626	2,265	1,952	1,718	1,477
Leeds and Grenville	2,092	2,135	1,786	1,540	1,329	1,096
Lennox and Addington	1,052	907	745	617	537	460
Prescott and Russell	3,011	2,884	2,509	2,215	1,913	1,582
Prince Edward	501	358	311	278	244	207
Renfrew	1,817	1,865	1,681	1,488	1,332	1,013
Stormont, Dundas and Glengarry	1,714	1,802	1,465	1,227	1,080	830
Bruce	2,079	1,887	1,654	1,616	1,667	1,658
Elgin	2,820	2,767	2,507	2,416	2,270	2,115
Essex	7,809	12,520	9,627	8,812	8,139	7,260
Grey	3,119	2,806	2,523	2,443	2,370	2,293
Huron	1,446	1,681	1,397	1,247	1,220	1,100
Chatham-Kent	1,510	1,061	800	632	478	217
Lambton	2,110	1,505	944	849	641	490
Middlesex	18,859	20,261	15,611	15,064	14,426	13,039
Oxford	4,210	4,440	4,275	4,164	4,006	3,725
Perth	2,564	2,448	2,285	2,167	2,036	1,895
Algoma	899	1,074	458	290	190	-58
Cochrane	-363	353	-77	-103	-239	-428
Manitoulin	279	233	165	151	134	102

Nipissing	1,002	872	397	348	239	93
Parry Sound	753	1,036	868	762	706	659
Greater Sudbury	1,919	2,413	1,065	871	685	263
Sudbury	178	180	14	-7	-27	-68
Timiskaming	9	58	-58	-51	-57	-73
Kenora	679	729	601	671	522	377
Rainy River	-39	210	159	118	56	-16
Thunder Bay	760	1,358	169	-105	-366	-626
TOTAL	**413,753**	**489,947**	**421,400**	**402,506**	**378,925**	**351,098**

Appendix VI – Total Projected Net Household Formation, Low and Medium Density Housing – 5 Year Periods by CD

Census Division	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
Toronto	43,940	62,633	50,927	48,523	43,692	40,242
Durham	19,246	19,008	19,154	18,787	17,811	16,767
Halton	17,325	19,903	21,673	22,079	21,875	21,238
Peel	34,282	45,863	43,629	43,291	42,063	41,078
York	24,519	25,345	25,895	24,715	23,749	22,337
Brant	3,579	3,615	3,497	3,417	3,255	3,075
Dufferin	2,256	2,760	2,808	2,745	2,642	2,497
Haldimand-Norfolk	3,829	3,381	2,650	2,393	2,274	2,055
Haliburton	690	642	548	503	477	452
Hamilton	12,018	14,118	13,283	13,312	13,189	12,714
Muskoka	2,429	2,061	1,723	1,592	1,439	1,291
Niagara	10,795	13,036	10,834	9,995	9,565	8,725
Northumberland	1,949	2,311	2,192	1,883	1,729	1,557
Peterborough	3,145	3,546	2,550	2,329	2,227	2,014
Simcoe	21,105	20,849	18,608	17,489	16,191	14,959
Kawartha Lakes	2,282	2,404	2,151	1,973	1,818	1,684
Waterloo	19,591	23,452	18,736	18,233	17,736	17,078
Wellington	7,707	9,791	9,413	9,117	8,809	8,374
Ottawa	31,815	34,081	30,677	29,307	27,964	26,254
Frontenac	3,729	3,880	2,286	2,137	1,918	1,739
Hastings	3,737	3,548	2,674	2,403	2,174	1,829
Lanark	2,564	2,579	2,213	1,901	1,674	1,447
Leeds and Grenville	1,977	2,006	1,652	1,411	1,221	1,027
Lennox and Addington	1,052	904	743	617	538	459
Prescott and Russell	2,983	2,866	2,491	2,199	1,900	1,573
Prince Edward	498	354	309	276	242	208
Renfrew	1,816	1,858	1,675	1,487	1,333	1,015
Stormont, Dundas and Glengarry	1,586	1,653	1,323	1,115	993	760
Bruce	2,079	1,887	1,654	1,616	1,667	1,658

Elgin	2,719	2,649	2,394	2,301	2,166	2,033
Essex	6,587	10,899	8,354	7,660	7,131	6,478
Grey	2,987	2,651	2,367	2,287	2,236	2,201
Huron	1,446	1,681	1,397	1,247	1,220	1,100
Chatham-Kent	1,417	955	705	557	427	199
Lambton	1,826	1,212	709	645	502	438
Middlesex	15,008	15,828	12,388	11,853	11,391	10,457
Oxford	3,936	4,118	3,926	3,805	3,667	3,472
Perth	2,496	2,343	2,160	2,027	1,903	1,798
Algoma	724	863	276	122	87	-78
Cochrane	-436	264	-157	-167	-270	-414
Manitoulin	279	233	165	151	134	102
Nipissing	830	675	216	198	121	44
Parry Sound	731	1,020	853	750	696	651
Greater Sudbury	1,653	2,116	824	664	507	197
Sudbury	176	179	14	-6	-26	-67
Timiskaming	6	53	-59	-50	-54	-71
Kenora	663	704	577	645	503	365
Rainy River	-36	208	159	120	57	-15
Thunder Bay	603	1,136	-3	-237	-424	-602
TOTAL	328,138	380,123	335,234	321,418	304,140	284,396

Appendix VI – Total Projected Net Household Formation, High Rise Apartment Units – 5 Year Periods by CD

Census Division	2016-21	2021-26	2026-31	2031-36	2036-41	2041-46
Toronto	38,167	53,078	36,316	32,632	29,313	27,311
Durham	2,115	2,484	2,533	2,444	2,302	1,825
Halton	3,356	4,010	4,074	4,175	4,068	3,713
Peel	10,754	13,710	12,180	12,118	11,575	10,878
York	4,688	5,606	5,422	5,263	4,756	4,016
Brant	404	473	470	412	376	297
Dufferin	67	118	133	144	147	114
Haldimand-Norfolk	58	65	60	49	38	22
Haliburton	0	0	0	0	0	0
Hamilton	2,779	3,218	2,923	2,790	2,685	2,488
Muskoka	38	48	48	41	32	15
Niagara	964	1,196	1,058	944	834	612
Northumberland	96	107	102	91	78	50
Peterborough	233	284	221	179	146	108
Simcoe	1,014	1,131	1,104	1,052	991	770
Kawartha Lakes	83	106	110	105	91	71
Waterloo	3,011	3,750	2,927	2,982	2,924	2,598
Wellington	637	859	832	828	789	725
Ottawa	8,752	9,784	7,867	7,441	7,118	6,242
Frontenac	873	852	611	583	523	418
Hastings	301	369	352	338	290	182
Lanark	41	47	51	50	44	30
Leeds and Grenville	115	129	134	130	108	69
Lennox and Addington	0	3	3	0	-1	1
Prescott and Russell	27	18	19	16	14	9
Prince Edward	3	4	2	2	1	-1
Renfrew	1	8	7	1	-1	-2
Stormont, Dundas and Glengarry	128	149	142	112	87	69
Bruce	0	0	0	0	0	0
Elgin	101	117	114	115	104	81
Essex	1,222	1,621	1,273	1,151	1,007	782
Grey	132	155	156	156	134	92
Huron	0	0	0	0	0	0
Chatham-Kent	93	105	96	75	51	18
Lambton	284	293	235	203	139	52
Middlesex	3,850	4,433	3,223	3,211	3,036	2,582
Oxford	274	322	348	360	340	253
Perth	68	105	124	139	133	98
Algoma	175	211	183	168	103	20
Cochrane	72	89	80	64	31	-13

Manitoulin	0	0	0	0	0	0
Nipissing	172	197	181	149	118	49
Parry Sound	22	15	15	12	9	8
Greater Sudbury	267	297	240	208	178	66
Sudbury	2	1	0	-2	-2	-1
Timiskaming	3	5	2	-2	-2	-1
Kenora	17	25	23	26	19	12
Rainy River	-3	2	0	-2	-1	-1
Thunder Bay	157	222	171	132	58	-24
TOTAL	**85,615**	**109,824**	**86,166**	**81,088**	**74,784**	**66,702**

Data Sources Used in Report

1. *Age of Primary Household Maintainer (9), Tenure (4), Structural Type of Dwelling (10) and Household Type Including Census Family Structure (9) for Private Households of Canada, Provinces and Territories, Census Divisions and Census Subdivisions, 2016 Census - 25% Sample Data*, Statistics Canada, https://open.canada.ca/data/en/dataset/eb942f85-078d-4884-a5db-ad55c158e77e
2. *Canada Mortgage and Housing Corporation, housing starts, under construction and completions, all areas, quarterly,* Statistics Canada, Table: 34-10-0135-01, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3410013501
3. *Canada Mortgage and Housing Corporation Housing Portal*, https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada
4. *Components of population change by Census Division, 2016 boundaries,* Statistics Canada, Table: 17-10-0140-01, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710014001
5. *Estimates of the components of demographic growth, annual*, Statistics Canada, Table: 17-10-0008-01, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000801
6. *Ontario population projections, June 23, 2021*, Ontario Ministry of Finance, https://www.ontario.ca/page/ontario-population-projections
7. *Population estimates on July 1st, by age and sex*, Statistics Canada, Table: 17-10-0005-01, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000501
8. *Population estimates, July 1, by Census Division, 2016 boundaries*, Statistics Canada, Table: 17-10-0139-01, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710013901
9. *Population estimates, July 1, by Census Subdivision, 2016 boundaries,* Statistics Canada, Table: 17-10-0142-01, https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710014201
10. *Temporary Residents: Study Permit Holders – Monthly IRCC Updates*, Open Government Canada, https://open.canada.ca/data/en/dataset/90115b00-f9b8-49e8-afa3-b4cff8facaee
11. *Temporary Residents: Temporary Foreign Worker Program (TFWP) and International Mobility Program (IMP) Work Permit Holders – Monthly IRCC Updates*, Open Government Canada, https://open.canada.ca/data/en/dataset/360024f2-17e9-4558-bfc1-3616485d65b9

References

1. City of Ottawa (2019) *Growth Projections for the New Official Plan: Methods and Assumptions for Population, Housing and Employment 2018 to 2046*. https://engage.ottawa.ca/8204/widgets/36458/documents/33928
2. City of Toronto (2021) *Right-Sizing Housing and Generational Turnover*. https://www.toronto.ca/ext/digital_comm/pdfs/city-planning/right-sizing-housing-generational-turnover.pdf
3. Hemson (2020) *Greater Golden Horseshoe: Growth Forecasts to 2051.* https://www.hemson.com/wp-content/uploads/2020/08/HEMSON-GGH-Growth-Outlook-Report-26Aug20.pdf
4. Moffatt, Atiq, and Islam (2021) *Priced Out: A lack of housing options for working families in the Goods Production & Distribution District of Canada's Innovation Corridor* https://www.bot.com/Portals/0/PDFs/Priced_Out_Workforce_Housing_Affordability_GPDD.pdf
5. Ontario Ministry of Finance (2021) *Ontario population projections, June 23, 2021*. https://www.ontario.ca/page/ontario-population-projections
6. Parliamentary Budget Office. (2016) *Household Formation and the Housing Stock A Stock-Flow Perspective*. https://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2016/Household%20Formation/Household%20Formation%20EN.pdf
7. Perrault (2021) *Estimating the Structural Housing Shortage in Canada: Are We 100 Thousand or Nearly 2 Million Units Short?* https://www.scotiabank.com/content/dam/scotiabank/sub-brands/scotiabank-economics/english/documents/housing-note/housing_note_2021-05-12.pdf
8. Watson and Associates (2019) *Population, Housing and Employment Growth Forecast, 2016 to 2046* https://www.cityofkingston.ca/documents/10180/31619068/Projects_Planning_PopulationHousingEmploymentForecast_Final-Report_March2019.pdf/d39310e1-e11c-4f05-b1fb-2695b9a9ea71

ACKNOWLEDGEMENTS

Smart Prosperity
Institute

institute.smartprosperity.ca