



## RURAL WELLBEING

# Housing Factsheet



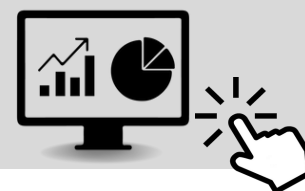
### FEATURED FACTS

- Rural areas have a higher proportion of owner households.
- Shelter costs are unaffordable for 17% of rural households, compared to 26% of urban households.
- 29% of dwellings in Indigenous communities are in need of major repairs, which is much higher than the provincial average of 6%.

### Overview - What do housing statistics tell us?

Census data helps us understand the housing context, which can be useful for local planning decisions and service delivery. We can also explore broader housing trends to identify regional challenges and opportunities. This factsheet presents data for housing statistics, including affordability, suitability, and adequacy. Summary statistics for census divisions and economic regions are presented in the appendices.

For interactive maps and data visualizations, please see the [Housing page](#) of the **Community Wellbeing Dashboard**.



### Data source

Statistics Canada. 2023. 2021 Census Profile for Census Subdivisions in Ontario. Statistics Canada Catalogue no. [98-401-X2021021](#). Ottawa. Released February 8, 2023.

Note that regional totals are calculated from data at the census subdivision level. However, data are not always available for every census subdivision. Some communities could not be sampled. And some data are suppressed for confidentiality reasons. Because of missing data at the census subdivision level, some of the totals or averages presented here and in our accompanying dashboard may differ from other sources using different geographic levels or different methods for aggregation.

## Definitions

**Rural:** Any municipality outside of census metropolitan areas.

**Urban:** Any municipality within a [census metropolitan area](#).



**Municipality:** Census subdivisions, municipalities, and areas treated as municipal for statistical purposes, including unorganized territories and Indigenous reserves and settlements.

**Indigenous community:** Census subdivisions designated as Indigenous reserves or settlements.

**Dwelling:** A set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

**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.

**Usual residents:** People who permanently reside in a dwelling.

**Unaffordable housing:** Housing that costs greater than 30% of a household's income.

**Unsuitable housing:** Households that do not have enough bedrooms based on the age, sex, and relationships among household members.

**Inadequate housing:** Housing that is in need of major repairs.

**Major repairs:** refers to repairs such as defective plumbing or electrical wiring, and structural repairs to walls, floors, or ceilings. Does not include regular maintenance (e.g., painting or cleaning) or minor repairs (e.g., missing floor tiles, or defective steps, railing or siding).

**Shelter cost:** the monthly total of all shelter expenses paid by households. This includes mortgage payments, rent, property taxes, condominium fees, and utilities.

**Core housing need:** Housing that falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

See Statistics Canada's [2021 Census Dictionary](#) for more information.

## Dwellings

Rural communities have a higher proportion of single-detached houses than urban areas (Table 1). Apartments make up a larger share of dwelling types in urban areas.

Almost 70% of households in Ontario are owned (Table 2). Rural areas have a higher proportion of owner households. There are more renter households in urban areas.

More than 90% of dwellings in Ontario are occupied by usual residents (Table 3). However, fewer dwellings in rural areas are occupied by usual residents, at 84% compared to 95% in urban communities. This likely reflects the seasonality of recreational dwellings in rural areas like cottages, which are only occupied in the summer.

**Table 1.** Proportion of dwellings by type.

Dwelling type	Rural	Urban	Ontario
Single-detached house	77%	48%	54%
Apartment	14%	35%	31%
Row house	4%	10%	9%
Semi-detached house	4%	6%	6%
Movable dwelling	1%	0.1%	0.3%
Other single-attached house	0.3%	0.2%	0.2%

**Table 2.** Proportion of households by tenure.

Geography	Owner households	Renter households	Government, First Nation or band households	Geography
Rural	77%	22%	1%	Rural
Urban	67%	33%	0%	Urban
Ontario	68%	31%	0.2%	Ontario

**Table 3.** Proportion of dwellings occupied by usual residents.

Geography	Dwellings occupied by usual residents
Rural	84%
Urban	95%
Ontario	93%

The proportion of dwellings occupied by usual residents varies widely in rural areas, from a minimum of 8% to a maximum of 100%. Seasonal, short-term or temporary residents occupy between 10-30% of dwellings in 33% of rural communities (Table 4). In 12% of rural communities, seasonal residents occupy between 30-50% of dwellings. In some rural communities (9%) more than half of dwellings are occupied by seasonal residents.

**Table 4.** Proportion of dwellings occupied by seasonal residents.

Proportion of dwellings occupied by seasonal residents	Rural communities		Urban communities	
	Number	Proportion	Number	Proportion
<b>Less than 10%</b>	192	41%	88	81%
<b>10-30%</b>	155	33%	16	15%
<b>30-50%</b>	56	12%	2	2%
<b>Greater than 50%</b>	44	9%	1	1%
<b>No data</b>	22	5%	1	1%
<b>Total</b>	469	100%	108	100%

## Unaffordable housing

The Canada Mortgage and Housing Corporation considers housing to be affordable if it costs less than 30% of a household's before-tax income. In this factsheet, we used the Statistics Canada shelter-cost-to-income ratio to explore housing affordability. For our analysis, unaffordable housing refers to shelter costs that exceed 30% of a household's income.

Shelter costs are unaffordable for 17% of rural households, compared to 26% of urban households (Table 5). More urban households are in core housing need. Note that housing affordability data is not available for Indigenous communities.

Shelter costs are higher in urban areas (Table 6). The maximum shelter cost for owned dwellings in rural areas is \$2,020 versus \$2,320 in urban areas. For rented dwellings, the maximum shelter costs in rural areas is \$1,700 compared to \$2,200 in urban areas. Note that shelter costs reflect data from 2021.

**Table 5.** Summary of housing statistics (proportion of households).

Geography	Core Need	Unaffordable housing	Unsuitable housing	Inadequate housing
Rural	7%	17%	3%	7%
Urban	13%	26%	8%	5%
Indigenous communities	No data	No data	16%	29%
Ontario	12%	24%	7%	6%

**Table 6.** Median monthly shelter costs by housing tenure.

Geography	Government, First Nation or Indian band	Owned dwellings	Rented dwellings
Rural	\$302	\$890	\$920
Urban	\$440	\$1,350	\$1,155
Ontario	\$302	\$980	\$970

## Unsuitable housing

Suitability assesses whether a dwelling has enough bedrooms for the size and composition of a household. Most dwellings in both rural and urban areas are considered suitable (Table 5). However, 15% of dwellings in Indigenous communities would be considered unsuitable. This may be due to larger household sizes in Indigenous communities with 20% of households having 5 or more people (Table 7).

Almost all dwellings are considered suitable in rural areas. This can be explained by a combination of larger dwellings along with smaller household sizes. Almost 70% of rural dwellings have 3 or more bedrooms, but 67% of rural households have only one or two people (Tables 7 & 8).

In rural areas, perhaps housing suitability should also assess whether dwellings are too large for the number of occupants. Larger dwellings are usually more expensive and may require more maintenance. It could be difficult for small households to afford large dwellings, particularly if a household relies on a single income or fixed income. Aging in place is a priority concern among older adults, who may live alone. Housing affordability may not provide enough insight into this issue. Having a better understanding of housing suitability in this context could help inform the development of age-friendly plans and strategies to address this challenge. For example, some communities match older adults with younger adults who are in need of housing, which helps with affordability and reduces feelings of social isolation.

**Table 7.** Average household size and proportion of households by number of people.

Geography	One person	Two people	Three people	Four people	Five or more people
Rural	28%	39%	14%	12%	7%
Urban	26%	31%	16%	16%	10%
Indigenous communities	24%	27%	16%	13%	20%
Ontario	26%	33%	16%	15%	10%

**Table 8.** Proportion of dwellings by dwelling size.

Geography	No bedrooms	One bedroom	Two bedrooms	Three bedrooms	Four or more bedrooms
Rural	0%	8%	23%	42%	27%
Urban	1%	15%	22%	33%	29%
Indigenous communities	0%	9%	28%	41%	22%
Ontario	1%	14%	22%	35%	28%

## Inadequate housing

Inadequate housing refers to dwellings that are in need of major repairs, such as defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings. On average, most dwellings in Ontario are considered adequate. However, 29% of dwellings in Indigenous communities are in need of major repairs, which is much higher than the provincial average of 6% (Table 5).

In 10% of Indigenous communities, more than 50% of dwellings are in need of major repairs. (Table 9). It is difficult to fully understand the condition of dwellings in Indigenous communities since data is not available for 28% of communities.

Thirty-four percent of dwellings in Indigenous communities were constructed since 2001 (Table 10). This is higher than the provincial average of 26%. In Indigenous communities, 78% of dwellings have been constructed in the last 40 years, compared to only 51% in non-Indigenous communities. While it is encouraging to see more dwellings being built in Indigenous communities to address housing needs, it is unclear why so many Indigenous dwellings require major repairs if most of them are relatively new. Dwellings are generally older in non-Indigenous communities, however, fewer of these dwellings are in need of major repairs. This could be explained by higher costs for materials and a shortage of skilled labour in remote communities, which may prevent some residents from being able to complete repairs.

**Table 9.** Proportion of dwellings in need of major repairs in Indigenous communities.

Proportion of dwellings in need of major repairs	Number of Indigenous communities	Proportion of Indigenous communities
< 10%	1	1%
10-30%	47	32%
30-50%	44	30%
> 50%	14	10%
No data	41	28%
<b>Total</b>	147	100%

**Table 10.** Proportion of dwellings by construction period.

Geography	1960 or earlier	1961 - 1980	1981 - 2000	2001 - 2021
<b>Rural</b>	31%	28%	23%	18%
<b>Urban</b>	21%	26%	25%	28%
<b>Indigenous communities</b>	5%	17%	44%	34%
<b>Ontario</b>	23%	27%	25%	26%

## Summary

The information presented in this factsheet and in the housing dashboard can be useful for identifying housing opportunities and priorities. The statistics presented here reveal an important priority to improve housing adequacy in Indigenous communities, where a much higher proportion of dwellings require major repairs than in non-Indigenous communities.

In addition, researchers can use these statistics to explore the utility of commonly reported housing metrics for decision making. How are communities using affordability, suitability, and adequacy in municipal planning processes? And are there other metrics that may be helpful? For example, the shelter costs presented in the Census quickly become outdated, so the affordability metric may not reflect the current community context. Up to date information about rental and real estate markets would be helpful, however, current market rates are not readily available for most rural communities.

The lack of updated housing data can be a barrier to the planning and construction of housing in rural communities. Accordingly, ROI has developed the [Rural Housing Information System](#) (RHIS) to help municipalities, developers, non-profits, and homebuilders better understand local housing issues and needs. The membership-based system gathers and displays local,

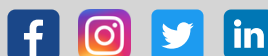
reliable, and current data to help inform the development of new and affordable housing in rural communities. The system enables comparisons between communities and features a wide range of local housing data including information about building permits, average asking rent, point in time counts of people experiencing homelessness, municipal development incentives, settlement zoning, and service maps for multi-dwelling development. The RHIS currently has information for rural municipalities in Eastern and Western Ontario, with plans to continue expansion.



This factsheet was prepared by Danielle Letang, Manager of Data Strategy for the Rural Ontario Institute. Questions about data sources and comments or feedback can be directed to [facts@ruralontarioinstitute.ca](mailto:facts@ruralontarioinstitute.ca).

This factsheet complements ROI's [Community Wellbeing Dashboard](#). Factsheets provide insight and analysis of rural facts and trends featured in the dashboard.

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**Appendix 1.** Summary of housing statistics for Census Divisions.

Census Division	Dwellings occupied by usual residents	Unaffordable housing	Unsuitable housing	Inadequate housing	Owner households	Renter households	Government, First Nation or band households
Algoma	86%	15%	3%	9%	71%	28%	1%
Brant	96%	20%	5%	6%	72%	28%	0%
Bruce	73%	15%	2%	7%	81%	18%	1%
Chatham-Kent	94%	16%	3%	7%	72%	28%	0%
Cochrane	90%	14%	3%	10%	68%	30%	2%
Dufferin	96%	23%	4%	5%	82%	18%	0%
Durham	97%	23%	5%	4%	79%	21%	0%
Elgin	96%	16%	3%	6%	77%	23%	0%
Essex	95%	17%	5%	6%	72%	28%	0%
Frontenac	87%	23%	3%	7%	62%	38%	0%
Greater Sudbury / Grand Sudbury	94%	17%	3%	7%	64%	36%	0%
Grey	84%	19%	3%	7%	78%	22%	0%
Haldimand-Norfolk	91%	16%	3%	6%	83%	17%	0%
Haliburton	46%	16%	2%	8%	88%	12%	0%
Halton	97%	24%	4%	4%	78%	22%	0%
Hamilton	95%	23%	6%	7%	66%	34%	0%
Hastings	89%	18%	4%	7%	72%	27%	0%
Huron	86%	16%	3%	6%	78%	22%	0%
Kawartha Lakes	84%	19%	3%	7%	83%	17%	0%
Kenora	75%	13%	9%	17%	60%	20%	21%
Lambton	92%	15%	3%	7%	74%	25%	0%
Lanark	90%	17%	2%	7%	78%	22%	0%
Leeds and Grenville	90%	16%	2%	8%	78%	22%	0%
Lennox and Addington	89%	17%	3%	7%	80%	20%	0%
Manitoulin	66%	16%	4%	14%	69%	16%	15%
Middlesex	94%	23%	5%	5%	62%	38%	0%
Muskoka	60%	19%	3%	8%	82%	18%	0%

Census Division	Dwellings occupied by usual residents	Unaffordable housing	Unsuitable housing	Inadequate housing	Owner households	Renter households	Government, First Nation or band households
Niagara	94%	21%	4%	5%	73%	27%	0%
Nipissing	89%	20%	3%	8%	66%	34%	0%
Northumberland	92%	18%	3%	6%	81%	19%	0%
Ottawa	95%	20%	5%	5%	64%	36%	0%
Oxford	97%	17%	3%	5%	73%	27%	0%
Parry Sound	58%	17%	3%	9%	84%	16%	1%
Peel	96%	29%	12%	4%	75%	25%	0%
Perth	96%	17%	3%	5%	72%	28%	0%
Peterborough	85%	21%	3%	6%	72%	27%	0%
Prescott and Russell	97%	15%	2%	6%	77%	23%	0%
Prince Edward	84%	17%	2%	7%	82%	18%	0%
Rainy River	78%	10%	4%	11%	75%	18%	7%
Renfrew	88%	14%	2%	8%	75%	25%	0%
Simcoe	90%	23%	4%	5%	78%	22%	0%
Stormont, Dundas and Glengarry	96%	17%	3%	8%	70%	30%	0%
Sudbury	74%	13%	2%	11%	83%	15%	1%
Thunder Bay	89%	14%	3%	9%	71%	27%	1%
Timiskaming	87%	15%	2%	11%	75%	25%	0%
Toronto	93%	32%	12%	6%	52%	48%	0%
Waterloo	95%	22%	6%	4%	65%	35%	0%
Wellington	94%	20%	5%	5%	72%	28%	0%
York	96%	31%	6%	3%	82%	18%	0%

**Appendix 2.** Summary of housing statistics for Economic Regions.

<b>Economic Region</b>	<b>Dwellings occupied by usual residents</b>	<b>Unaffordable housing</b>	<b>Unsuitable housing</b>	<b>Inadequate housing</b>	<b>Owner households</b>	<b>Renter households</b>	<b>Government, First Nation or band households</b>
<b>Hamilton--Niagara Peninsula</b>	95%	22%	5%	6%	71%	29%	0%
<b>Kingston--Pembroke</b>	88%	19%	3%	7%	71%	29%	0%
<b>Kitchener--Waterloo--Barrie</b>	93%	22%	5%	5%	72%	28%	0%
<b>London</b>	95%	21%	5%	5%	66%	34%	0%
<b>Muskoka--Kawarthas</b>	77%	20%	3%	7%	79%	21%	0%
<b>Northeast / Nord-est</b>	85%	16%	3%	9%	70%	29%	1%
<b>Northwest / Nord-ouest</b>	84%	14%	5%	11%	69%	25%	7%
<b>Ottawa</b>	95%	19%	5%	6%	67%	33%	0%
<b>Stratford--Bruce Peninsula</b>	84%	17%	3%	6%	77%	23%	0%
<b>Toronto</b>	95%	30%	10%	5%	66%	34%	0%
<b>Windsor--Sarnia</b>	94%	17%	4%	6%	73%	27%	0%