

A Growing Population: Addressing the Future Housing Needs of the Greater Toronto Area

By 2041, the Greater Toronto Area is expected to reach a population of 10 million people. When a metropolitan area reaches this magnitude, there are many foundational aspects of infrastructure that are required to accommodate this population and provide a balance in between maintaining high individual quality of living, as well as planning services to support the community as a whole. Even though this essay will focus primarily on how housing will develop, it is important to recognize that there are many auxiliary features which determine where an individual may decide to live apart from the gross square footage of accommodations available to them. In fact, factors such as green space, access to public transit and amenities such as schools and other community services are equally or perhaps more significant in determining where someone chooses to live. Thus, this essay will also touch on how local governments should improve upon greenspaces and transit in order to prepare for this population growth.

Another aspect of ancillary information is how this population growth is likely to occur. Although Toronto has a lower population density than many other cities, including other North American cities such as New York, with only about 4,500 people per kilometre squared compared to about 11,000, this is still much higher than other cities in the Greater Toronto Area, such as Mississauga which only has a population density of about 2,468. This means that, according to the statistics from the Ontario government, while Toronto will experience a growth of about 44 percent, other areas of the GTA will experience a growth of about 68.7 percent. (Vella, 2018) Thus, this essay will attempt to address the differences in changes that will need to occur across these regions, by beginning in Toronto and then moving outwards to the other cities of the GTA.

Toronto

For the past few years, Toronto has been experiencing an incredibly ‘hot’ housing market, with astronomically high housing prices. Driven by a combination of many factors, including low mortgage rates, foreign investment, and limited land on which to build, developers have sprung to erect condominiums in order to make the most of the vertical space available to them. (Gordon & Saminather, 2021) While those who already own property are happy because of increased property value, this also means that many other demographics, who are wishing to make their first foray into real estate and would prefer to live in the city, either because of their work or by preference, have been forced to find cheaper accommodation elsewhere. The groups which have been particularly disadvantaged by this market are renters, along with those that are trying to find larger condos, such as units with two and three bedrooms.

Much of the reasoning behind this is for the benefit of developers, as selling condominium units allows them to collect deposits before the building is even completed- in contrast to rental properties, and even when units are put up for sale, it is more lucrative to sell more single room or studio condos than it is to sell a larger unit. (Toman, n.d.)

This means that even though there are some demographics who, under other circumstances would choose to continue to live within the city, are realizing that it simply makes more sense to find a place somewhere else. While this outflow has been happening for the past few years, it has certainly been accelerated by the COVID-19 pandemic. As employers realize the feasibility of remote work, with many predicting that offices will never return to their pre-pandemic populations, and private amenities such as large yards and pools becoming even more attractive, many city-dwellers are starting to flee to the suburbs. According to a January 2021 report from Statistics Canada, from July 2019 to July 2020, Toronto lost about 50,000 residents,

a statistic which was noted as “an important trend to monitor.” (*Canada's Population Estimates*, 2021)

In contrast, the population in the surrounding Census Metropolitan Area (CMA) of Oshawa, which had the fastest growth, “was partly due to migration flows from the neighbouring CMA of Toronto.” (*Canada's Population Estimates*, 2021) Assuming the next ten years will follow a similar demographic trends, this brings the essay to its second area of focus: looking at the housing situation of the municipalities surrounding Toronto.

The Greater Toronto Area

For the past ten years, the areas surrounding Toronto have been mainly inhabited by those wanting a slower paced life, often to raise a family and have more room to live, while still living close enough to drive into the city for work or other special occasions. Many of these people have been part of the Baby Boomer generation, born from 1946 to 1965. (Government of Ontario, n.d.) The size of this group plays an incredibly large role in the population demographics of an area, and by looking at the Ontario Population Projections from Summer 2020, we can see that “The number of seniors aged 65 and over is projected to almost double from 2.5 million, or 17.2 per cent of population, in 2019 to 4.5 million, or 23.3 per cent, by 2046.” (Government of Ontario, n.d.) As many Baby Boomers have finished raising their children, they are now looking at potentially downsizing or finding a new community in which to spend their retirement. This allows us to note that the movement of this population is not one which is looking to move far from their current location due to new job opportunities, but rather one which needs accommodations suited to their new lifestyle, including buildings with

increased accessibility and less reliance on standard homeowner property maintenance. This idea is commonly referred to as “aging in place,” and is defined by the government of Canada as “having the health and social supports and services you need to live safely and independently in your home or your community for as long as you wish and are able.” (*Thinking about Aging in Place*, 2016) A current lack of these types of properties means that while this demographic may be willing to move into smaller units and free up larger properties for new families leaving Toronto, this movement is not happening because Baby Boomers do not have suitable locations to move.

The Role of Government

Clearly, this is an issue that the Ontario government is aware of, as we can see through documents such as Bill 108, known as ‘More Home, More Choices’, proposed by the Government of Ontario in May 2019. Within the document, it outlines a Five-Point Plan on how to increase and adapt housing supply to the future needs of Ontario, namely: increasing speed by reducing paperwork, lowering costs of permits and government approvals, increasing the mix of housing types created, making it easier to build rental housing, and innovating on new housing designs and materials. (*More Homes, More Choice*, 2019) Based on the factors we have looked at, and the broad spectrum of categories that this document covers, we can see these categories are certainly applicable to the future of the Greater Toronto Area. Thus, this document will act as a baseline and we can now look at these in further depth, along with contributing some important roles of government that were not mentioned within the document.

This begins with how local governments can plan for future housing in Toronto. As a hub for new immigrants to Canada, as well as because of the significance of the established industry within the city, I do not believe that there should be a fear that Toronto's population would ever decrease too significantly. Thus, those who are moving out of the city should not find any restrictions in that regard. Instead, the city should harness the growth of the housing market and use the excitement developers have towards building in Toronto in order to mandate certain requirements for all future buildings. Particularly, this should be in creating spaces that cater to a wide variety of individuals, including families who may want to start a family within the city, but are currently hesitant on the kind of experience their child will have as they grow, because of questions such as the location and population of nearby schools or if they can find a large enough yet also affordable place to live. Additionally, green areas and community spaces should also be accounted for in new developments. Although a motto of being 'a city within a park' may be presently true, a future with increasing population density means that it is important to resist pressures to develop these areas, and for the public to not be satisfied by small squares of grass in between buildings simply put there to reach some arbitrary requirement. Whether this is through new and creative means such as incorporating greenhouse style structures into the rooftops of buildings, or simply by setting aside a space that can actually become a place for the community to gather, it is important that these requirements do not go unfulfilled.

Furthermore, there also needs to be work done on the barrier to entry of living within the city. By looking at data from Statistics Canada, we can see that "Between 1991 and 2016, the number of Ontario households needing assistance increased from approximately 12% to 15%," and that "56% of renter households in Ontario cannot afford the average rent for a 2-bedroom apartment." (*Community Housing Renewal Strategy*, 2019) It is also important to remember that

many of these individuals are not in the city simply because it was some arbitrary choice on where they would like to live, but rather it is often the place of their employment and do not have any other options. Many of these occupations are the backbone of the city and it is important that they can find suitable housing in order to allow them to continue their work.

In the Greater Toronto Area, the plan regarding housing is predicated on the fact that many Baby Boomers are currently living in residences that they would be willing to move out of in exchange for a more closely knit community in which they could spend their retirement, while still maintaining independence in their day to day lives. Unfortunately, this type of residence is uncommon, which means that families who are moving to these municipalities are often having to move into new subdivisions, instead of buying existing properties. Of course, the continued population growth will mean that construction of new subdivisions will still be common, though the transfer of properties is a more desirable outcome as it provides everyone involved with what they are desiring while reducing impact on the environment and minimizing urban sprawl.

Transit

The last aspect that I would like to touch on is transit between Toronto and the Greater Toronto Area. As although some may decide for them that it is best to move out of the city, the fact of the matter is that most jobs will be based out of Toronto, and coming into the office will need to occur at some point or another. Thus, it is important that as populations continue to grow, and by extension the ridership numbers of public transit, they must continue to be funded and

developed in order to support a higher capacity and increased reliability to allow those who live out in the suburbs to have an option which allows them to travel into the city when necessary.

In conclusion, the rapid growth of the Greater Toronto Area can be looked at through two primary faculties: the population and development of Toronto as a hub, and through the lens of the surrounding municipalities. By looking at population flow between these two principal locations, we can see how potential population shifts from the two regions may impact future housing development. Broadly, this seems to take the form of greater diversity in housing, be it larger condominiums in Toronto, or more accessible living in suburban municipalities. In the coming years, the city and surrounding areas will have to undergo many changes in order to adapt to the growing population, and it is important that local governments look and plan ahead in order to make decisions to allow the growth of the Greater Toronto Area to continue into the future.

Works Cited

Canada's population estimates: Subprovincial areas, July 1, 2020. (2021, January 14).

Government of Canada. <https://www150.statcan.gc.ca/n1/daily-quotidien/210114/dq210114a-eng.htm>

Community housing renewal strategy. (2019, April 11). Ontario.Ca.

<https://www.ontario.ca/page/community-housing-renewal-strategy>

Gordon, J., & Saminather, N. (2021, March 7). *Canada's housing market is clearly overheating but policymakers aren't intervening.* CP24. [https://www.cp24.com/news/canada-s-](https://www.cp24.com/news/canada-s-housing-market-is-clearly-overheating-but-policymakers-aren-t-intervening-1.5337249)

[housing-market-is-clearly-overheating-but-policymakers-aren-t-intervening-1.5337249](https://www.cp24.com/news/canada-s-housing-market-is-clearly-overheating-but-policymakers-aren-t-intervening-1.5337249)

Government of Ontario. (n.d.). *Ontario Population Projections, 2019–2046.* Queen's Printer for Ontario. Retrieved March 26, 2021, from

<https://www.fin.gov.on.ca/en/economy/demographics/projections/#m1>

More Homes, More Choice: Ontario's Housing Supply Action Plan. (2019). Queen's Printer for Ontario. <https://files.ontario.ca/mmah-housing-supply-action-plan-21may2019.pdf>

Thinking about aging in place. (2016, October 24). Government of Canada.

<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/aging.html>

Toman, S. (n.d.). *Ontario and the megacity.* University of Waterloo. Retrieved March 25, 2021, from <https://uwaterloo.ca/envision/issue-2-imagining-our-future-cities/feature/ontario-and-megacity>

Vella, E. (2018, January 9). *Population density in Toronto significantly less compared to other major cities: Fraser Institute.* Global News.

<https://globalnews.ca/news/3954609/population-density-in-toronto-fraser-institute/>