

Widening inequities: Long-term housing affordability in the Toronto Census Metropolitan Area 1991-2016

Scott Leon and James Iveniuk

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Acknowledgments

We would like to thank the following people for their contributions towards this project.

Dr. Brenda Roche, Director of Research, Wellesley Institute

Jesse Rosenberg, Director of Policy, Wellesley Institute

Dr. Kwame McKenzie, Chief Executive Officer, Wellesley Institute

Executive Summary

This paper examines long-term population-level housing affordability challenges and trends in the Toronto Census Metropolitan Area (CMA) from 1991 to 2016. This project's goal is to analyze how housing affordability has changed for the general population and for different socio-demographic groups over this 25-year study period. Affordability is measured using shelter cost to income ratio (STIRs) data from the 1991 to 2016 censuses and the 2011 National Household Survey for the Toronto CMA. This equity-based analysis examines the distribution of household STIRs within and between a range of socio-demographic groups.

Inequitable housing affordability is one dimension amongst many that structurally disadvantage and burden groups in the city-region. Understanding the disparities in who had housing that they could afford is useful for conceptualizing a 'new normal' in which housing affordability is finally addressed, disparities are reduced, and equity is achieved.

This analysis finds that housing affordability has declined broadly, and that progress was not made in reducing preventable disparities between sociodemographic groups in the Toronto CMA from 1991 to 2016.

Key findings

- 1) The number of Toronto region¹ households living with moderately unaffordable or severely unaffordable housing costs² increased by 300,000 households from 1991 to 2016.
 - The per cent of Toronto region households with unaffordable housing costs has increased from 23 per cent of households to 29 per cent of households.
- 2) The deterioration of housing affordability primarily affected low-and-moderate-income Toronto region households.
 - There has been a 20 per cent decline in the per cent of low and moderate income (first and second income quintiles) households with affordable housing costs. In 2016, only one in four first quintile households (median income of \$25,000) and two in four second quintile households (\$50,000) had affordable housing costs (below 30 per cent of income).
- 3) Racialized people in the Toronto region have consistently struggled across the 25-year study period with significantly higher rates of housing unaffordability.
 - The rate of unaffordable or severely unaffordable housing has persistently been roughly ten per cent higher for South Asian, Black, and Chinese households³ compared to non-racialized households.
- 4) Younger households had higher rates of unaffordable and severely unaffordable housing in the Toronto region.
 - Only 37 per cent of households led by people under the age of 25 had affordable housing costs in 2016, down from 59 per cent in 1991.
- 5) Women-led households⁴ were more likely to have unaffordable or severely unaffordable housing costs.
 - Only 66 per cent of women-led households had affordable housing costs, compared to 74 per cent of men-led households.
- 6) Renter households were much more likely to have unaffordable or severely unaffordable housing costs compared to owners.
 - Affordability has deteriorated faster for renter households (-14 per cent) than it has for owner households (-4 per cent), widening the tenure housing affordability disparity.

¹ Toronto region henceforth refers to the Toronto Census Metropolitan Area (CMA).

² See the Methods section for definitions of terms. These are discrete categories, with severely unaffordable housing costs in addition to, not included in unaffordable housing costs.

³ See Technical Appendix for definition of terms.

⁴ See Technical Appendix for definition of terms.

Policy Recommendations

We recommend implementing the following policy changes to improve housing affordability equity:

1. Introduce an equity-based approach to housing policy to measure, reduce, monitor, and ultimately eliminate disparities between populations.
2. Increase the supply of social, affordable, and market housing through investment and reduced barriers to construction.
3. Improve housing affordability through rent benefits and income support programs.
4. Rebalance support for renters and owners through reform of tax subsidies in order to improve progressivity and reduce housing affordability inequities.

As the Toronto region builds back from the pandemic and recession, there is an opportunity to establish a new normal for housing affordability. This new normal should be a departure from the declining housing affordability and persistent and widening inequities between groups. Policy directions were drawn from the findings for delivering a new, more equitable normal for housing post-COVID-19.

Introduction

The COVID-19 pandemic and associated recession have created serious challenges and highlighted inequities that existed long before 2020. The onset of the global COVID-19 pandemic created a public health crisis, and an economic downturn, that Canada and the Toronto region will likely be recovering from for years (City of Toronto 2020; Statistics Canada 2021). In this context, the danger of inequities becoming greater is a real one, especially in the Toronto region, where economic inequality is high, and has been rising over time (Ayer et al. 2020; Dinca-Panaitescu et al. 2019). As other documents from Wellesley Institute and others have argued, it is not enough to simply return to the problems of the old normal (McKenzie 2020). A new, more equitable normal is needed going forward where economic, health, and housing policies support all Torontonians to thrive.

This paper summarizes data in terms of housing affordability and inequities in the Toronto region across a 25-year period. The objective of this paper is to investigate the historical trajectory of housing affordability in the Toronto region leading up to COVID-19. It describes a number of inequities that existed in housing affordability, which left some more vulnerable than others when the COVID-19 crisis began. Understanding patterns and trends in housing affordability over time can allow for an assessment of the inequities that have existed historically, and a baseline from which the new normal can be assessed.

Housing is recognized as a major social determinant of health, and one of the main drivers of preventable disparities in population health (Marmot et al. 2011; Raphael et al. 2020; Swope & Hernández 2019). Spending higher percentages of income on housing (unaffordable housing) is widely associated with poorer physical and mental health (Bryant 2004; Chung et al. 2020; Bentley et al. 2011). When there are disparities between populations in terms of housing affordability, health inequities follow. Achieving an equitable new normal would mean that housing affordability inequities between socio-demographic groups are identified, addressed, reduced, and ultimately eliminated. It would mean that everyone has housing that they can afford, and that therefore, everyone would have housing that supports healthy and thriving lives. Where housing affordability equity is achieved, the burdens associated with unaffordable housing are low for all demographic groups, reflecting the universal human need that housing represents.

Considering this context, this paper reports on the long-term trajectory of population-level housing affordability rates and inequities to assess if progress had been made in achieving equity. This analysis focuses on households' shelter costs as a percentage of gross household income, a commonly accepted method for examining housing affordability (CMHC 2018). The geographic focus is on the Toronto CMA and inequities in housing affordability are examined from 1991 to 2016.

Specifically, the following research questions are addressed in this report:

- 1) How has population-level housing affordability changed from 1991 to 2016?
- 2) What are the different rates of affordability for socio-demographic groups in Toronto?
- 3) How have housing affordability inequities changed over time? Has progress been made or not?

Methods

This analysis was completed at the Statistics Canada Research Data Centre (RDC) at the University of Toronto using census master files. All results were weighted following Statistics Canada guidelines appropriate for each census year. Standard RDC anonymization and other data protections were applied. Statistical analysis was completed in Stata 15 and Excel.

The data employed here is from 1991, 1996, 2001, 2006, and 2016 censuses. National Housing Survey (NHS) data is used for 2011. Statistics Canada found that the NHS had reasonable accuracy and coefficients of variation at larger geographies, such as the CMA level which is used in this analysis (Statistics Canada 2013; Smith 2015).

Study area: Toronto Census Metropolitan Area

The Toronto CMA is the census geography used by Statistics Canada for the Toronto region. The Toronto CMA is a similar area to the Greater Toronto Area (GTA), though differences exist. The CMA extends west to Oakville, north beyond Newmarket, and east to Ajax. Areas east of Ajax including Oshawa and Whitby are not included in the CMA, a difference from the GTA. A number of other areas are included in the CMA but not the GTA, and vice versa (Statistics Canada 2018). The Toronto CMA generally represents the built-up urbanized area of Greater Toronto, and much of its housing market, labour market, and daily commuter zone.

Unit of analysis: Households

The unit of analysis is the household. Households are a person or group of persons who occupy the same dwelling. Households may consist of a family, families, a group of unrelated individuals, and/or single persons (Statistics Canada 2012).

In order to examine characteristics (racialization, age, sex, etc.) at the household level, characteristics of the Primary Household Maintainer (PHM) were applied to the household. A PHM is defined by Statistics Canada as “the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., for the dwelling.” If multiple persons are listed, the primary maintainer is the first listed (Statistics Canada 2016).

Key measure: Housing affordability STIR

Housing affordability in Canada is most commonly measured as a percentage of gross household income spent on shelter costs including utilities.⁵ This shelter-to-income-ratio (STIR) is used here. A household STIR below 30 per cent is accepted to mean the household can afford their shelter costs (CMHC 2019). A STIR above 30 per cent but below 50 per cent is taken to mean that housing is moderately unaffordable (Pomeroy 2001). STIRs above 50 per cent signify severely unaffordable housing which leaves scant financial room for food, clothing, and the other necessities of healthy lives (Bryant 2004).

STIRs are a component of Core Housing Need (CHN), though they are distinct from CHN which has an income limit (CMHC 2020). The STIR used here interrogates affordability challenges across a wider segment of society including modest, middle, and high-income households. In contrast, CHN also includes criteria for disrepair and crowding which are not examined in this analysis which focuses on housing affordability. More detail is provided in the technical appendix, including on other variables used in this analysis.

Using shelter to income ratios to measure housing affordability is not without criticism. There are a number of competing affordability measures, each with its strengths and weaknesses (CMHC 2019). STIRs provide a simple measure, easily comparable across groups, though they also provide a uniform standard across groups which does not always relate to housing stress. For example, some households may spend over 30 per cent and be relatively less financially stressed (e.g. high income households), and some do so by choice (Meen and Whitehead 2020).

⁵ See Technical Appendix for full definitions of shelter costs and STIR.

Concept: Equity in housing affordability

Equity in housing affordability is conceptualized as the absence of disparities in housing affordability between socio-demographic groups. Framed positively, achieving such equity would mean that there are no significant and/or preventable differences in who has housing they can afford. For example, realizing racial equity in housing affordability would mean that Black, South Asian, and Chinese households would be no less likely to live in unaffordable housing than non-racialized households. Likewise, gender equity in housing affordability would mean that women have similar rates of housing affordability as men.

In this paper, equity in housing affordability refers to social equity between population groups in terms of being able to afford their housing costs – not the financial equity that homeowners hold in the resale value of their housing assets.

In this paper, STIRs are used as the measure of housing affordability, and census sociodemographic characteristics as used as equity groupings. Shelter to income ratios are grouped into affordable (<30 per cent STIR), unaffordable (30-50 per cent STIR), and severely unaffordable (>50 per cent STIR). The distribution of these affordability categories is compared across equity socio-demographic groupings including racialization, gender, and income.⁶

This study examines disparities in housing affordability across income, racialization, gender, age, and tenure, though it does not include a quantitative analysis of how these intersect and relate. Evidence shows the compounding and intersecting impacts of racism, sexism, poverty. Such an intersectional analysis would be valuable, though it is beyond the scope of this report.

⁶ See Technical Appendix for more information.

Results

Household shelter to income ratios are examined, as are the inequities in these rates between sociodemographic groups in the Toronto CMA. The sociodemographic equity considerations examined are income, racialization, age, gender, and tenure. The study period is from 1991 to 2016.

During the study period the number of households in the Toronto CMA increased by 54 per cent, an increase from 1,302,185 households to 2,007,945 households. During this period, the CMA has also become more diverse, with higher percentages of people identifying as racialized, and larger percentages of the population being immigrants (Morency et al. 2017).

1. General population housing affordability

The percentage of Toronto region households with affordable housing costs decreased from 1991 to 2016. Figure 1 shows the trajectory of rates of unaffordable and severely unaffordable housing burdens in the general population of Toronto region households over the study period. There has been a rise in the rate of unaffordable (>30 per cent STIR) and severely unaffordable (>50 per cent STIR) in the Toronto region, with small variations over time accumulating into an overall increase. These two categories are discrete, with the severely unaffordable rates in addition to, not included in the unaffordable rates. In both cases, the increase has been slight as a share of households, though taken together they show an 26 per cent increase in unaffordable housing, from 23 per cent of households to 29 per cent of households (spending over 30 per cent of income on shelter costs).

Although compositional change has been relatively slight, the number of households affected has increased substantially (see Figure 2). The number of households living in moderately unaffordable housing has risen from 203,640 households in 1991, to 386,000 households in 2016 – a 90 per cent increase in the number of households facing moderately unaffordable housing. The number in severely unaffordable has risen, from 86,440 households in 1991, to 205,940 households in 2016 – a 138 per cent increase.

When compared to the 54 per cent growth in the total number of households in the Toronto CMA during this period, this amounts to a large change in the number of households living in these stressful conditions as the population of the Toronto region has risen.

Figure 1: Rates of unaffordable and severely unaffordable housing

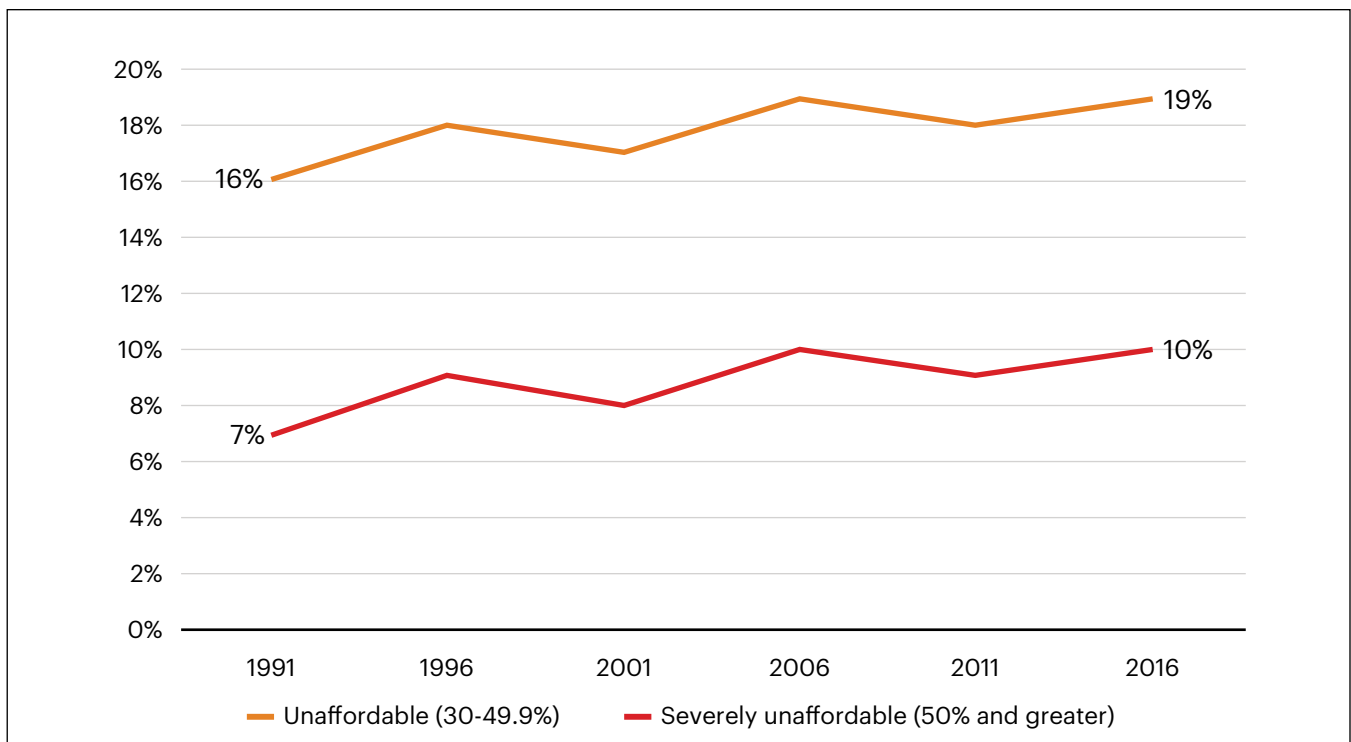
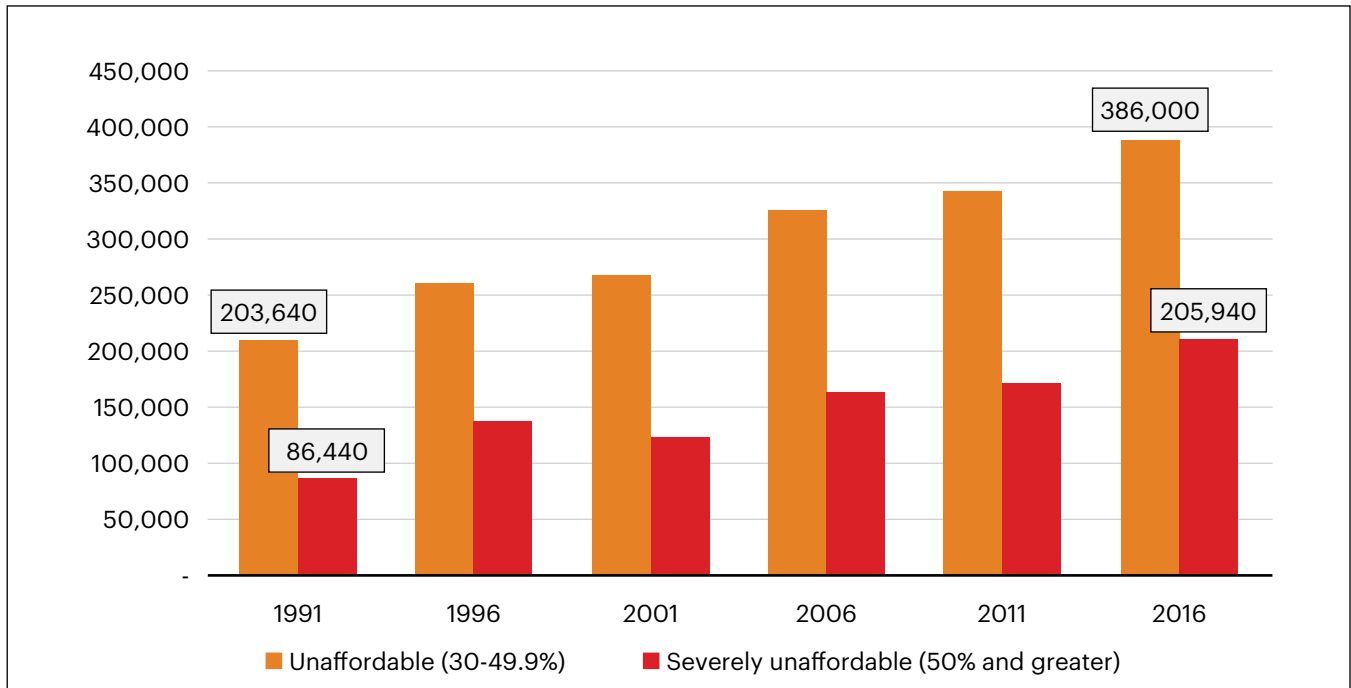


Figure 2: Number of Toronto Region households in unaffordable and severely unaffordable housing



2. Housing affordability differences by household income

The decrease in housing affordability has primarily affected low-and-moderate-income households (bottom 40 per cent of the income distribution).⁷ In 2016, only one in four first quintile households (median income of \$25,000) had housing they could afford at 30 per cent of their gross income. In the same year, only half of second quintile households (\$50,000) had affordable housing costs under 30 per cent of their income. This is a significant decrease from 1991, as can be seen in Figure 3. Over the study period one in five first and second income quintile households were living in unaffordable or severely unaffordable housing.

Lower-income households had significantly lower rates of housing affordability over the study period, and this inequity by income has widened over time (see Figure 3). In 2016, only one in four first income quintile households live in housing they can reasonably afford, compared to 99 per cent of top income quintile households (median income \$200,000). The percentage of lower-income households in affordable housing has declined, while the affordability rate in higher-income households modestly improved.

⁷ See Technical Appendix for median household quintile income over the study period.

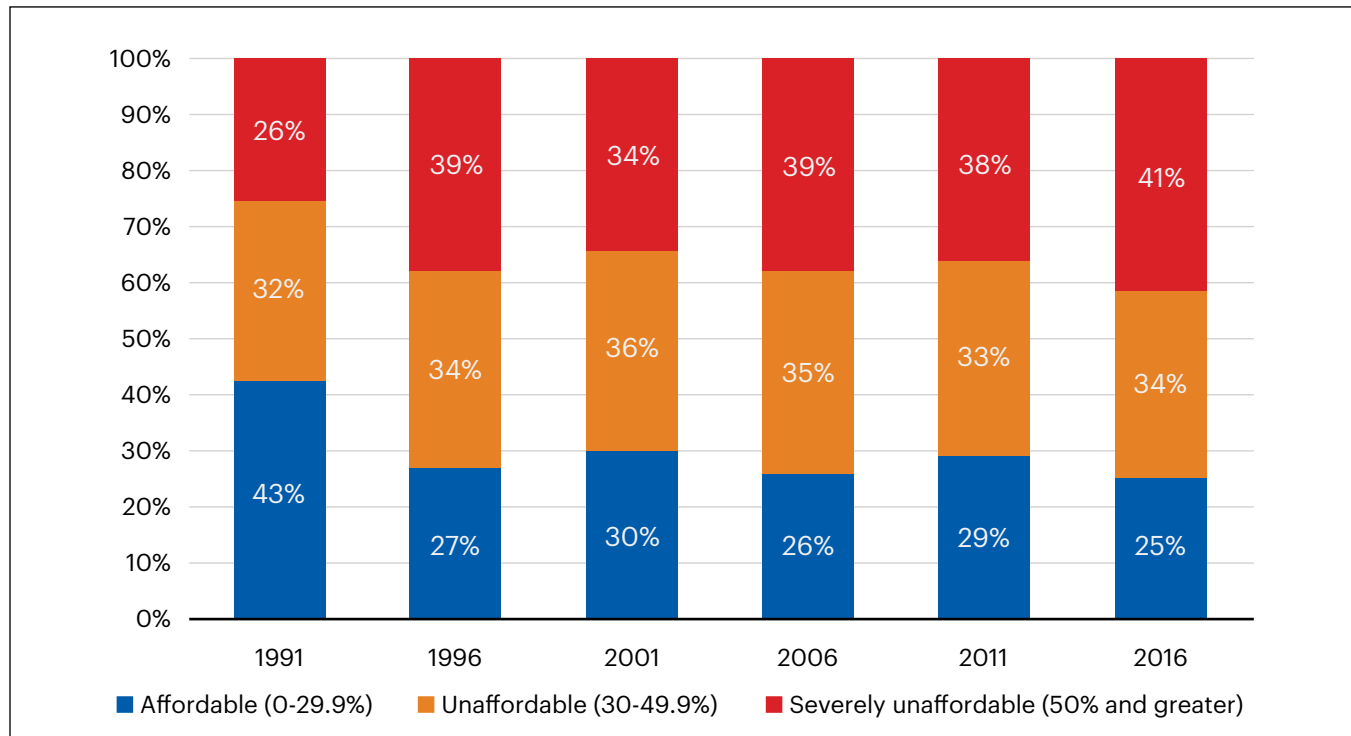
Figure 3: Percentage of households in affordable housing by income quintile

Income Quintiles	Year						Percentage change from 1991-2016
	1991	1996	2001	2006	2011	2016	
First	43%	27%	30%	26%	29%	25%	-18%
Second	72%	58%	61%	53%	56%	50%	-22%
Third	81%	77%	81%	74%	79%	75%	-6%
Fourth	87%	89%	95%	92%	94%	92%	5%
Fifth	96%	98%	99%	99%	99%	99%	3%

Note: Income quintiles divide households income into five equally sized groups. The first income quintile is the 20 per cent of households with the lowest incomes. The second income quintile is the next group with incomes between the 20th and 40th percentiles (moderate income). The third income quintiles are middle income households between the 40th and 60th percentiles, etc. See Technical Appendix for median household quintile incomes over the study period.

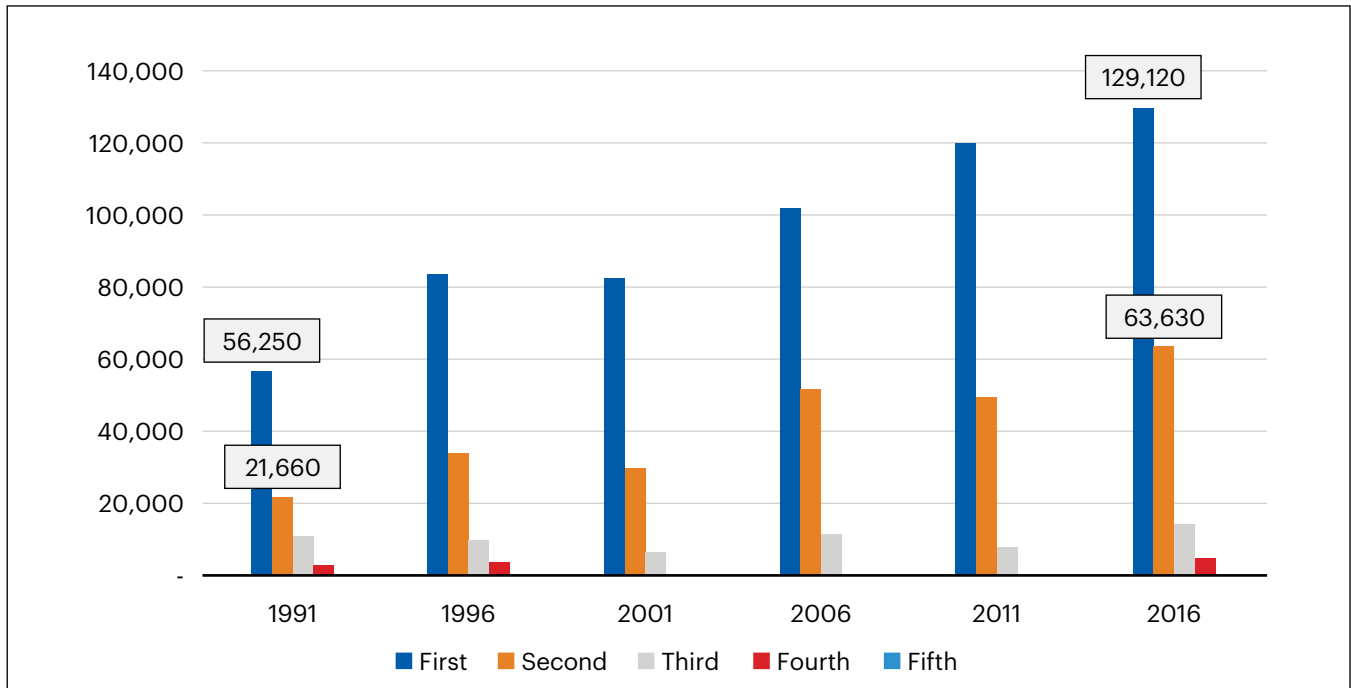
Another way to look at shelter to income ratios is to disaggregate income and shelter cost changes over time. The per cent increase in median household income by quintile has been lower than the increase in median housing costs for all quintiles over the 25-year study period. While median shelter costs for households across the income spectrum increased roughly 100 per cent, the median household income in the bottom three quintiles increased by less than 60 per cent over this period, slower than the top two income quintiles.

Figure 4: Housing affordability of first income quintile (lowest income group)



Examining housing affordability for the lowest income quintile, the clearest time trend is from 1991 to 1996 (see Figure 4). The percentage of first income quintile households with housing they could afford dropped from 43 per cent to 25 per cent between these census years. The ability of lower-income Toronto region residents to adequately afford their shelter costs has not recovered in the 25 years since.

Figure 5: Number of GTA Toronto CMA households in severely unaffordable housing, by income quintile



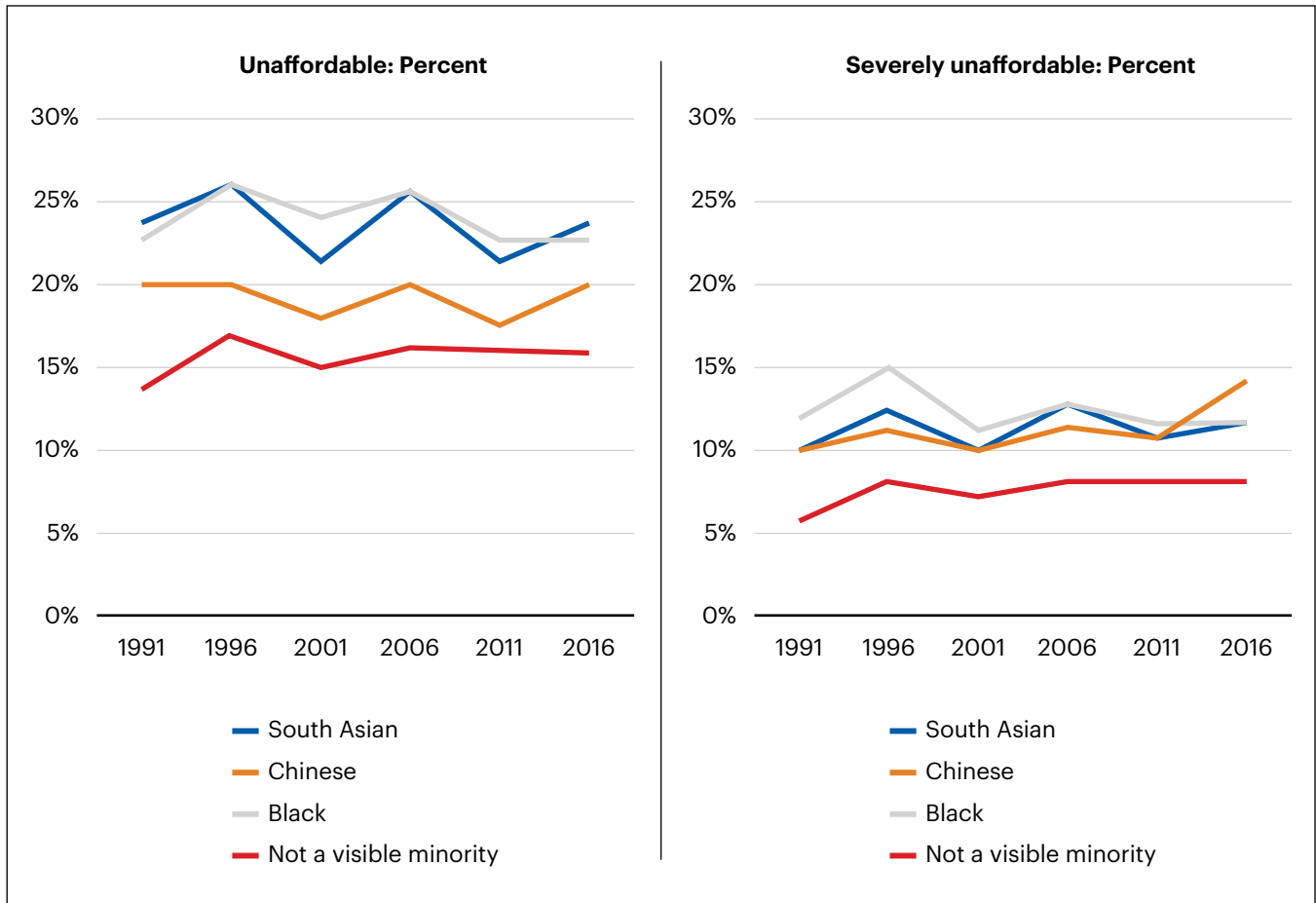
The number of Toronto region households experiencing severe housing affordability challenges rose from 86,440 in 1991, to 205,945 in 2016. This increase in the number of households living in severely unaffordable housing has been almost exclusively been households in the bottom 40 per cent of the income spectrum (see Figure 5). The number of households in these first two income quintiles struggling with severely unaffordable housing increased 147 per cent between 1991 and 2016.

Also note in Figure 3 that severely unaffordable housing is almost non-existent in the top 40 per cent of households by income. In the highest income 40 per cent of households, 99 per cent of these households have STIRs below 50 per cent. Middle income (third income quintile, median income \$80,000) households also have a relatively low rate of severely unaffordable housing at only three per cent in 2016.

3. Housing affordability differences by racialization

Housing affordability inequity is more than just income: racialization is a persistent dimension of this inequity. In this analysis we examine housing affordability for the three largest racialized groups in the Toronto CMA according to the 2016 Census: South Asian, Chinese, and Black. Racialized people in the Toronto region have consistently struggled across the 25-year study period with significantly higher rates of housing unaffordability (see Figure 6). Furthermore, there has been no significant progress in realizing racial equity in housing affordability over this time period.

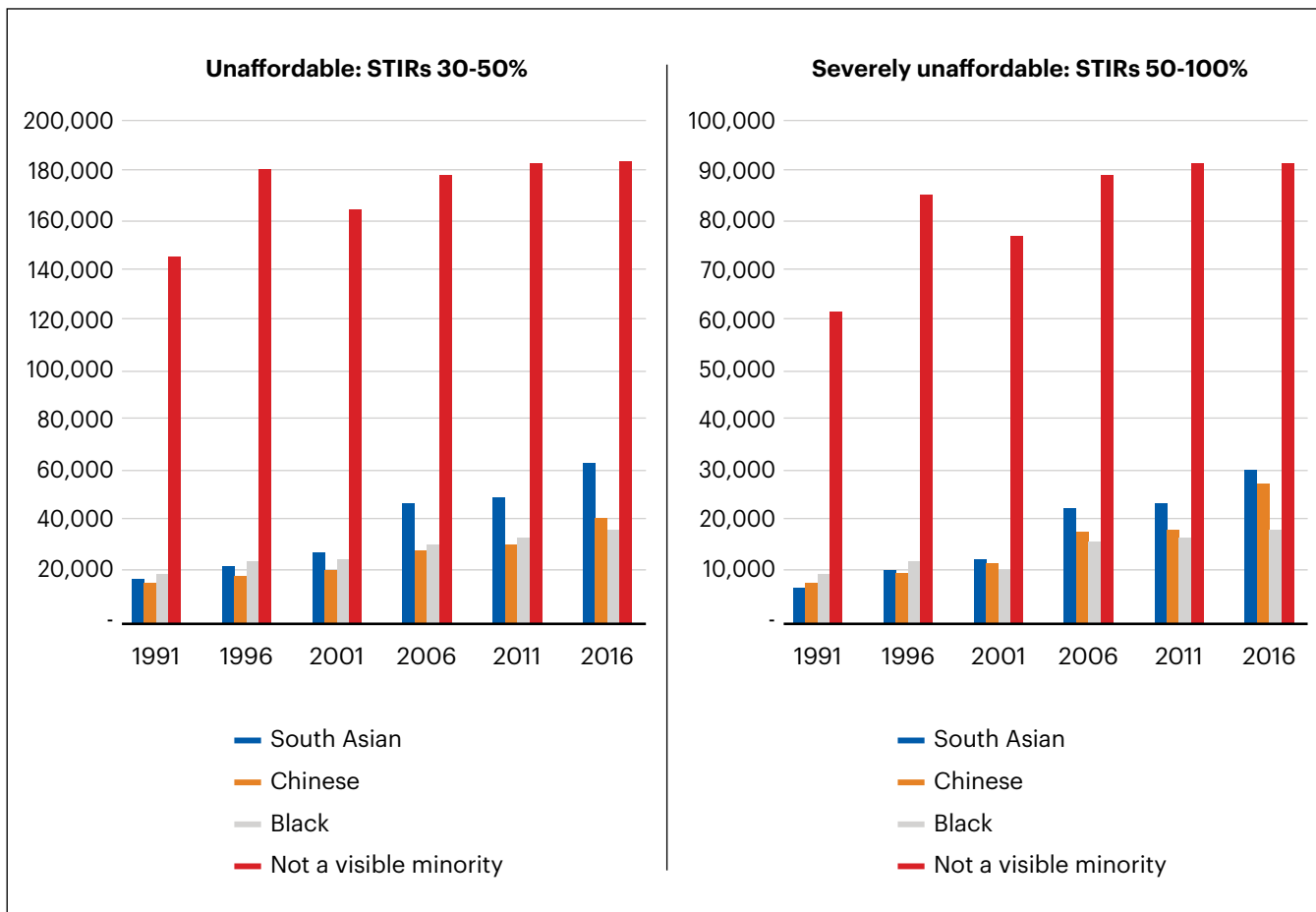
Figure 6: Unaffordable and severely unaffordable rates, by racialized identity groups



The rate of unaffordable and severely unaffordable housing has persistently been roughly ten per cent higher for South Asian, Black, and Chinese households compared to non-racialized households.⁸ In 2016, while 75 per cent of non-racialized households had housing costs below 30 per cent of their income, only 64 per cent of South Asian, 65 per cent of Black, and 67 per cent of Chinese-led households had this level of housing affordability.

⁸ See Technical Appendix for definition details. South Asian, Black, Chinese, and non-racialized households were examined as they are numerically the four largest groups.

Figure 7: Number of households in housing affordability categories by racialization



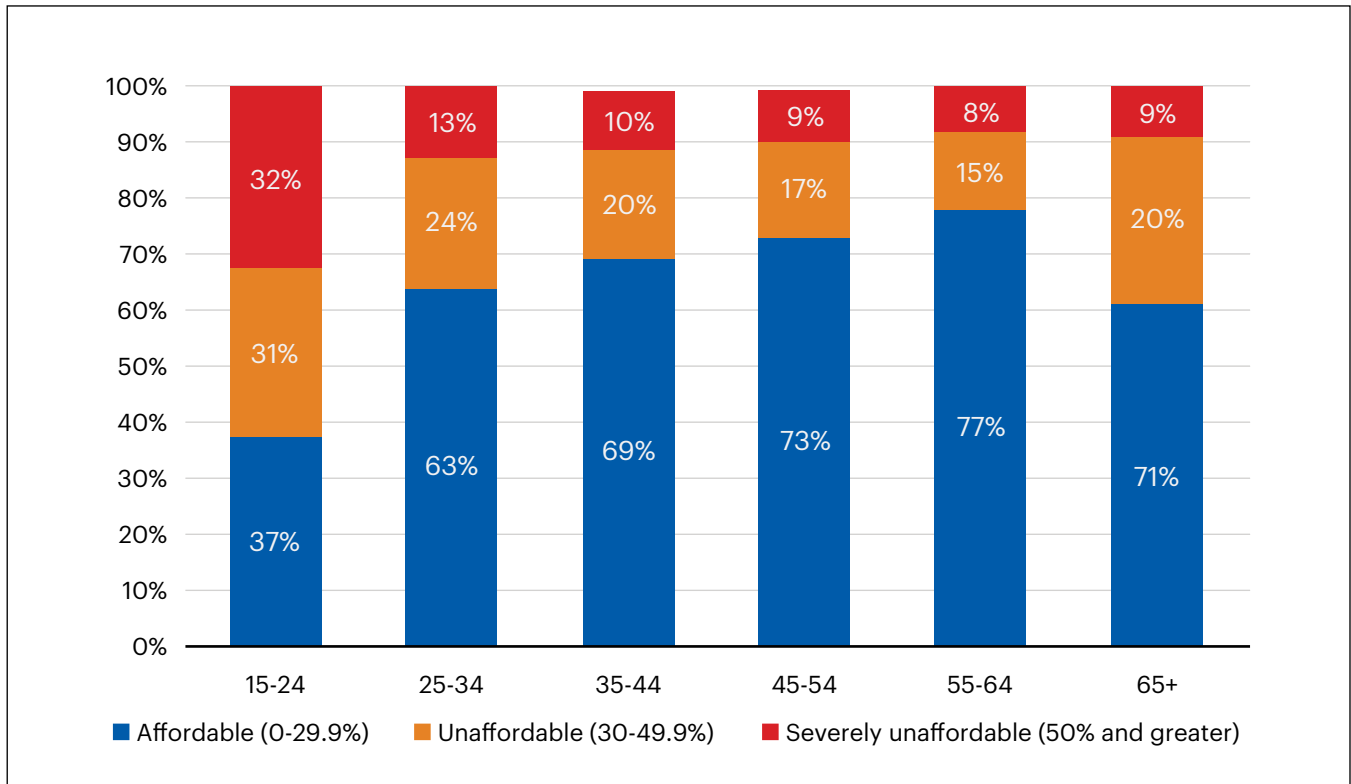
Note: STIR refers to shelter to income ratios, the most common housing affordability metric used in Canada. See Methods section for definitions.

The number of households in unaffordable and severely unaffordable housing are shown in Figure 7 by racialization. In the decade from 2006 to 2016, the growth in the number of households with housing affordability challenges has been almost solely in racialized households, with the number of non-racialized households holding steady.

4. Housing affordability differences by age

Younger-led households were more likely to face unaffordable and severely unaffordable housing costs. In particular, households led by people in the 15-24 age group were much more likely to have difficulty affording their housing costs. The rate of housing affordability improves as one moves up the age spectrum, until seniors over the age of 65, which have slightly higher rates of housing unaffordability compared to the 55-64 demographic (see Figure 8).

Figure 8: Housing affordability by age of Primary Household Maintainer in 2016



Housing affordability equity by age has deteriorated for the youngest age group (15-24), while holding steady with similar rates of decline in housing affordability across the other age groups (see Figure 9). While the percentage of households led by people 15-24 with affordable housing costs has dropped by 22 per cent, the drop for the other age categories has been in the six to nine per cent range.

Younger households had higher rates of housing unaffordability, though they were a relatively small proportion of all households in the Toronto region. Households led by people aged 15-24 were only 1.5 per cent of Toronto region households, and so even though rates in this demographic are higher, most households with unaffordable housing are led by people that are older.

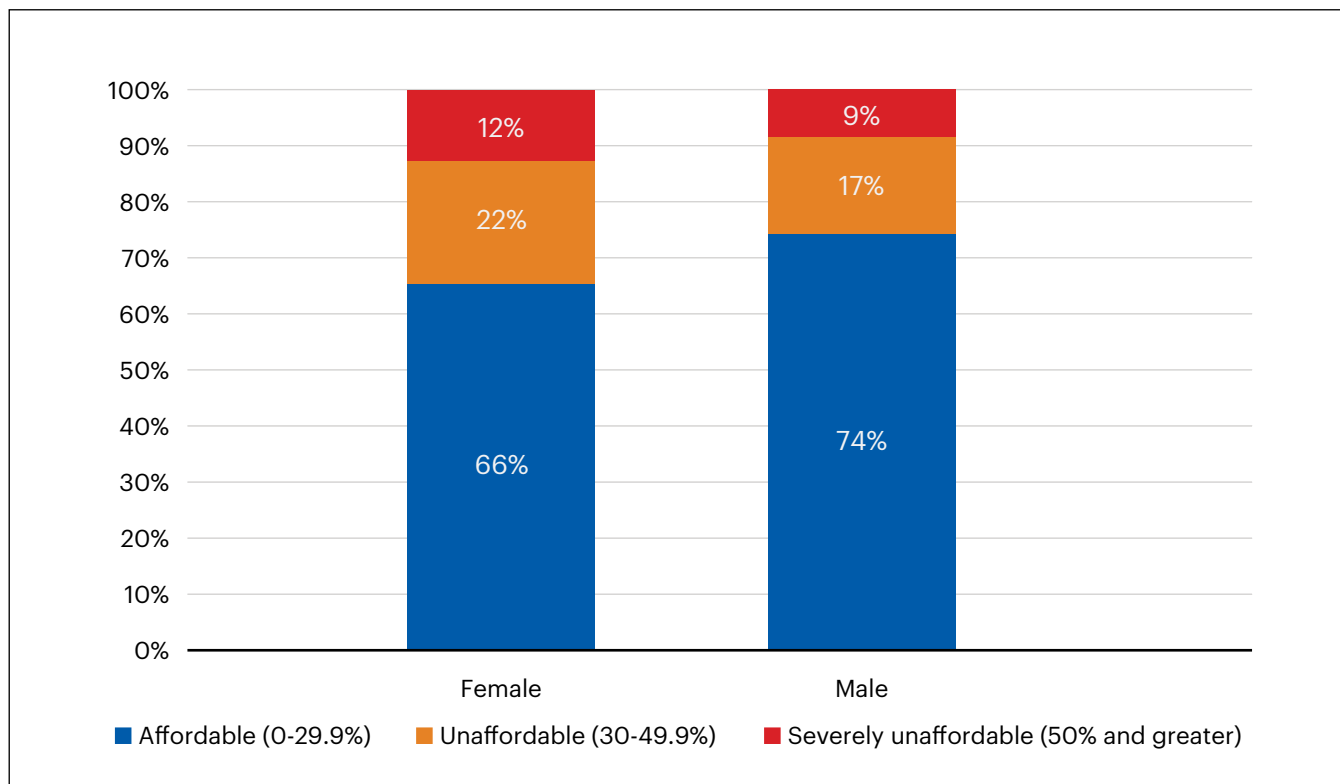
Figure 9: Percentage of households in affordable housing by age of Primary Household Maintainer

Age of Primary Household Maintainer	Year						Percentage change from 1991-2016
	1991	1996	2001	2006	2011	2016	
15-24	59%	48%	53%	43%	45%	37%	-22%
25-34	71%	68%	72%	66%	66%	63%	-8%
35-44	75%	71%	74%	69%	71%	69%	-6%
45-54	82%	77%	80%	74%	75%	73%	-9%
55-64	86%	80%	81%	79%	78%	77%	-9%
65+	78%	72%	72%	71%	73%	71%	-7%

5. Housing affordability differences by gender

Women-led households, (households with women as the PHM)⁹ experienced higher rates of both unaffordable and severely unaffordable housing. While 74 per cent of men-led households had housing costs below 30 per cent of gross income, this rate is only 66 per cent for women-led households (see Figure 10).

Figure 10: Housing affordability by gender of Primary Household Maintainer in 2016



The gender disparity between women-led and men-led households has held steady from 1991 to 2016, with no significant progress in achieving gender housing affordability equity. The rate of affordability for both groups of households declined, with the men-led households declining slightly more. This reduction of housing affordability for both men and women has led to a negative contraction of the disparity, which narrowed by one per cent (see Figure 11).

Figure 11: Percentage of households in affordable housing by gender of Primary Household Maintainer

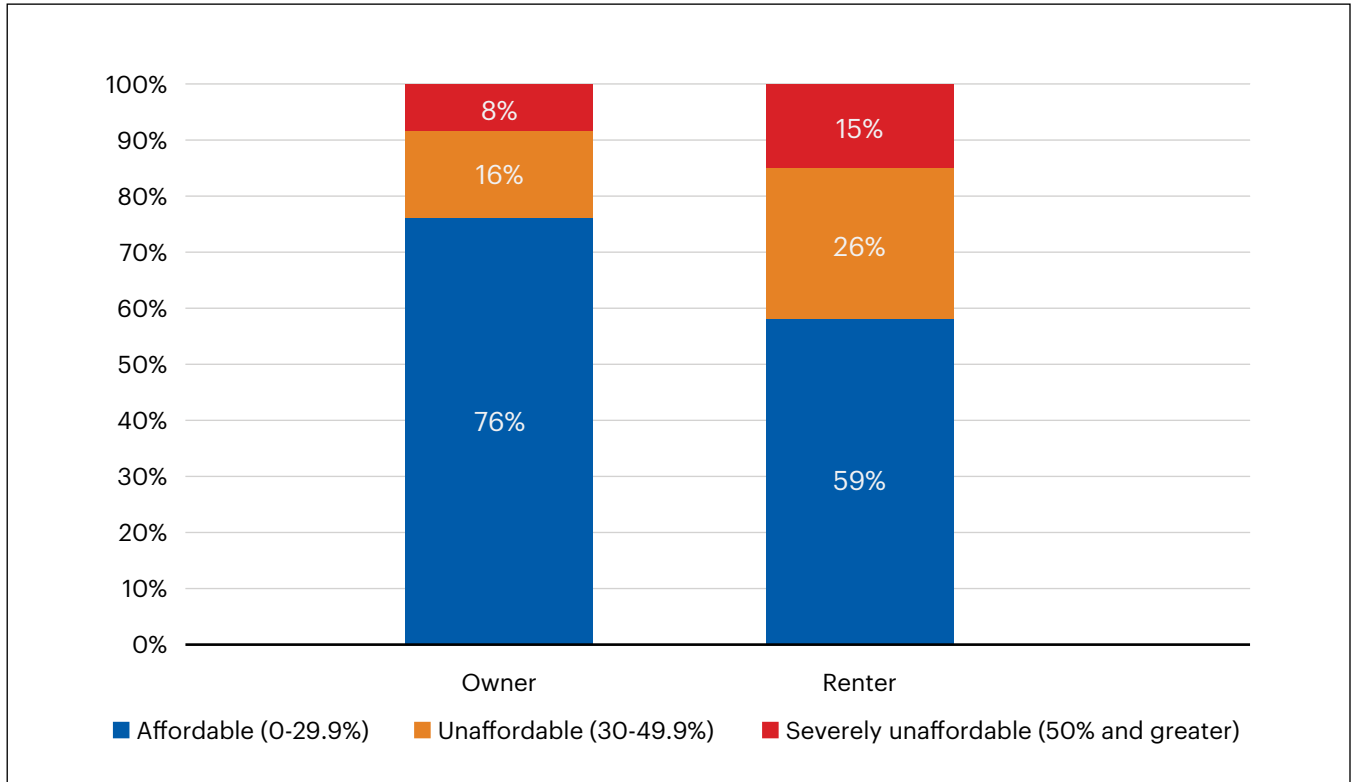
Gender of Primary Household Maintainer	Year						Percentage change from 1991-2016
	1991	1996	2001	2006	2011	2016	
Female	71%	66%	68%	65%	67%	66%	-5%
Male	80%	76%	79%	75%	76%	74%	-6%

⁹ See Technical Appendix for details on terms.

6. Housing affordability differences between renters and owners

As a population, renter households had higher rates of unaffordable and severely unaffordable housing compared to owner households across the study period. While 76 per cent of owner households had affordable housing costs below 30 per cent of gross income in 2016, this rate was only 59 per cent for renter households in the Toronto region (see Figure 12).

Figure 12: Housing affordability by tenure in 2016



The tenure disparity in housing affordability between renters and owners has widened over the 25-year study period. The percentage of renter households with affordable housing costs dropped by 13 per cent, while the same for owner households dropped by only four per cent (see Figure 13). In this way, housing affordability tenure inequity widened between 1991 and 2016.

Figure 13: Percentage of households in affordable housing by tenure

Tenure	Year						Percentage change from 1991-2016
	1991	1996	2001	2006	2011	2016	
Owner	80%	79%	81%	77%	77%	76%	-4%
Renter	72%	62%	64%	60%	62%	59%	-13%

Limitations

This analysis compared shelter to income ratios of population groups across lines of income, racialization, age, gender, and tenure. Inequities along these lines are not discrete, and they compound and reinforce one another to create more complex intersectional disparities (Weber 2007; Veenstra 2011). Multiple forms of systemic and individual discrimination operate at the intersection of gender, class, racialization, disability, family status, religion, and others (Crenshaw 1990). However, a comprehensive intersectional analysis was beyond the scope of this study. Further research is required to uncover such intersectional housing affordability disparities and experiences in the Toronto region.

The Canadian Census has evolved over the past 25 years, and caution must be used when comparing censuses to account for these changes (Statistics Canada 2018b). While the census program provides the most comprehensive data available, important changes have been made between each census collection. In 2016 for the first time, Statistics Canada gathered income information solely from Canada Revenue Agency administrative records as opposed to self reporting. This change reduced response burden and increased the quality and quantity of income data, though it introduced some comparability issues with previous censuses (Statistics Canada 2017b). Collection of racialization/visible minority status has also changed over time, including the question wording, format, examples, and instructions provided (Statistics Canada 2017c). Changes have also been made in sampling and collection methods, approaches to data processing and imputation, and in the social environment which impacts how respondents interpret and reply to census questions (Statistics Canada 2017b; Statistics Canada 2017c; Statistics Canada 2018b). Census questions and variables can also be problematic, such as by excluding some minority groups (e.g. non-binary genders were only first included on the 2020 census) and by obscuring important within-category variability (Committee on the Elimination of Racial Discrimination 2012).

Discussion

This study demonstrates that housing affordability in the Toronto CMA declined significantly from 1991 to 2016 as measured through census derived shelter to income ratios. This analysis also found that there was no significant progress on realizing housing affordability equity between populations as measured through the household socio-demographic factors examined. Some inequities widened over the study period, such as between income quintile groups and tenure groups (renters and owners). Other inequities, such as for racialized populations and women-led households, remained largely steady across time. While this study did not conduct an intersectional analysis of how these inequities relate, evidence shows the compounding and intersecting impacts of racism, sexism, and poverty (Crenshaw 1990; Weber 2007; Veenstra 2011). Declining housing affordability and inequities in housing affordability have implications for population health and health equity.

The association between housing affordability and health has been well-documented (Bryant 2004; Chung et al. 2020; Bentley et al. 2011). Housing affordability impacts health through a number of direct and indirect mechanisms, including by draining financial resources that could otherwise be used on a variety of health-supporting expenditures including healthy foods (Ontario Association of Food Banks 2017; Fletcher et al. 2009), medications (Meltzer and Schwartz 2016; Pollack et al. 2010), and childhood development opportunities (Newman & Holupka 2016, Cooper 1990). Housing affordability challenges also drive disrepair or crowding, both of which further negatively impact health and well-being (Braveman et al. 2011; Solari 2012). Unaffordable housing also associated with housing instability and eviction, damaging the housing stability that supports good health (Taylor 2018; Desmond and Kimbro 2015).

Affordable housing supports health and well-being, and therefore when inequities exist in who has housing that they can afford, health inequities between these groups emerge at the population level. Put simply, when there are disparities between populations in terms of housing affordability, health inequities follow.

When examining housing affordability and inequities across broad population-level groupings over the 25-year time period, many factors are likely to be driving affordability changes and disparities. Some of these factors are explored below for each of the population groups examined.

Income

Household income is a key axis of housing affordability inequity in the Toronto region, and this disparity has widened over time. This analysis found that households with lower incomes have significantly higher affordability burdens, in particular, households with incomes in the first (median \$25,000) and second (\$50,000) quintiles. In 2016, only one in four first income quintile households lived in housing they could reasonably afford, compared to 99 per cent of top income quintile households (median income \$200,000). The disparity in affordable housing costs across the income spectrum widened from 1991 to 2016, as the percentage of lower-income households with affordable housing costs declined, while the affordability rate in higher-income households modestly improved (see Figure 3).

Housing affordability, as measured by shelter to income ratios, is related to both income and housing costs – the two sides of the housing affordability coin. Over the study period, the incomes of higher-income households increased faster than lower-income households. This is related to growing income inequality over the study period (Dinca-Panaitescu 2017; Walks et al. 2016). There are numerous factors that explain rising income inequality (Green et al. 2016; Piketty 2014). One is labour market change that has led to a decline in the availability of good jobs, and inversely a rise in more low-wage, precarious, and part-time work (PEPSO 2013; Block et al. 2019). At the same time incomes have been rising at the top end, including in higher-paid employment (Murphy & Veall 2014; Saez 2005). Another factor is that social benefit rates (e.g., OW and ODSP) have not increased to meet increasing costs of living, and in particular the costs of shelter (Stapleton et al. 2020). The largest changes in shelter-to-income ratios for the lowest income quintile started in the 1990s. This period was a time of steep welfare cuts (Laidley & Aldridge 2020), and it is likely that these cuts worsened housing affordability inequality. Since then, the trajectory has not changed, and affordability for low-income households has not recovered. Together, these factors have suppressed the incomes of the poorest in the Toronto region. These dynamics, along with others, led to growing income inequality and thus likely widened housing affordability inequities.

At the same time, housing costs have risen dramatically (CANCEA 2019). The housing system is complex and decentralized, with many factors contributing to the rising cost of shelter in the Toronto region over the 25-year study period. Some of these include: population growth, uneven income growth, barriers to housing production, stagnation in the supply of social housing, financialization of rental housing, the supply of serviced land, economic growth, increased construction costs, speculative investments, low-interest rates, expanded mortgage financing availability, short-term rentals, strict zoning, irrational exuberance, local resident opposition to housing development, decreased subsidies to rental production, policies skewed to homeownership, and many more (Suttor 2015, CMHC 2018, OECD 2021; Burda 2013; Amborski 2016; Dachis & Thivierge 2018; August 2020). The precise cause of rising housing costs and the relative importance of each factor is fiercely debated (Burda 2013; Amborski 2016; Dachis & Thivierge 2018). Irrespective of the cause, this analysis found that median shelter costs for households across the income quintiles increased by roughly 100 per cent over the study period, while the household income in the bottom three quintiles increased by less than 60 per cent, slower than the top two income quintiles. This has damaged housing affordability equity across the income spectrum.

Over the study period the supply of social and non-profit housing stagnated, increasing housing cost burdens for lower-income households in the Toronto region (Suttor 2016). As the population of the Toronto region has grown, the same number of non-market housing units have had to accommodate this growing demand. This is particularly key for understanding increasing housing costs for low-income earners, especially relative to social housing growth if it had kept pace with the 1970s and 1980s (CANCEA 2019; Suttor 2009). This stagnation in non-market housing growth has contributed to a corresponding increase in the percentage of low- and modest-income households renting in the private market compared to 1991. Taken together, the challenges facing lower-income households are far greater than they were in the early 1990s.

With rising income inequality, housing costs, and a stagnant social housing system, it is perhaps not surprising that income-related housing affordability equity eroded in the Toronto region during the 25-year study period.

Income disparities intersect with racialization, age, gender, and tenure. On average income levels are lower for racialized populations compared to non-racialized populations (Dinca-Panaitescu et al. 2019); women compared to men (Fox & Moyser 2018); younger populations compared to older working age populations (Kershaw & Eaves 2019);

and renters compared to owners (Hulchanski 2001). Studies document the systemic economic barriers that exist and contribute to these income inequities for racialized populations (Block et al. 2019; Maynard 2018; Attaweel et al. 2010); women (Schwan et al. 2020; Moyser 2019; Pelletier et al. 2019; McInturff & Tulloch 2014); and younger populations (Expert Panel on Youth Employment 2016; Kershaw & Eaves 2019).

Racialization and racism

Racialized people in the Toronto region have consistently struggled more with housing affordability across the study period. This analysis found that Black, South Asian, and Chinese-led households have consistently faced higher rates of unaffordable and severely unaffordable housing compared to non-racialized households since 1991.

The racial inequities in housing affordability, persisting over 25 years without progress on realizing equity, shows the enduring and historical power of systemic racism in Toronto. Systemic racism exists where there are racial disparities, persisting over time, with no effective action on their elimination (McKenzie 2017). Systemic racism marginalizes racialized Torontonians through the consequences of systems that create and perpetuate economic and social disadvantage for racialized populations. Structural racism operates and perpetuates disparities through systems interconnected with income, class, and gender.

Outcomes of structural racism include higher rates of poverty in Black communities, worse population health outcomes, higher rates of working poverty, and others (CABR 2017; Block and Galabuzi 2011; Houle 2020). In 2015, 27 per cent of Black children were affected by poverty,¹⁰ compared to 14 per cent of other children (Houle 2020). Another aspect of this can be seen in the lower incomes, and slower median income growth of Black households (Dinca-Panaitescu et al. 2019). The structural inequities in housing affordability are related to the broader economic racial economic inequities in the Toronto region.

Racial discrimination in housing has a long history in Toronto. Restrictive covenants that barred racial and religious minorities from renting or buying property in many Toronto neighbourhoods continued legally until 1950, and these were largely focused on excluding Black residents (Harris 2004). Redlining occurred in Ontario, blocking mortgage lending in a racially discriminatory manner (Harris 2003). Other forms of discrimination found in rental housing include extracting financial premiums from racialized residents through higher rents or key money (Hulchanski 1993) and denying rental units to racialized people (CERA 2009; Teixeira 2008). Recent Wellesley Institute research has found that Black Torontonians may be at a higher risk of eviction (Leon and Iveniuk 2020). Racial discrimination and systemic racism create racial inequities in housing affordability and impede progress in realizing equity.

Age

Younger-led households were more likely to face unaffordable and severely unaffordable housing costs. In particular, youth-led households (people in the 15-24 age group) were much more likely to have severely unaffordable housing. Housing affordability has deteriorated the most for this youth demographic compared to other age demographics. In this way housing affordability inequity by age has widened for the youngest age group (15-24).

Youth-led households likely have worse housing affordability due to a number of factors. Firstly, youth-led households tend to have lower household incomes compared to other households. This is related to rising labour force precarity amongst younger demographics, less experience in the labour force and thus a lower ability to secure higher wages and competing engagement such as with education (Expert Panel on Youth Employment 2016). Secondly, youth-led households are more likely to have more recent exposure to the housing market, which can drive up housing costs. Housing costs generally become 'locked-in' through leases that moderate and limit rent increases year-over-year, and mortgages that anchor ongoing housing costs. For example, if a household secured a lease on an apartment a decade ago, the rent increases as moderated by rent control have been significantly below market rent increases in vacant apartments, which renters are exposed to when securing a new home. Likewise, if a home was purchased a decade ago when housing prices were lower, ongoing housing costs would be lower, especially in the context of declining

¹⁰ Market Basket Measure (MBM) of poverty.

interest rates. Youth households are less likely to have locked-in lower housing costs earlier in large part due to their age. Thirdly, student housing options have narrowed as the supply of student housing has increased slower than the growth of the student demographic in the Toronto region (Hunt & Wissink 2019).

Gender

Women-led households experienced higher rates of both unaffordable and severely unaffordable housing compared to men-led households across the study period.¹¹ While 74 per cent of men-led households have housing costs below 30 per cent of gross income in 2016, this rate is only 66 per cent for women-led households. The housing affordability gender disparity has held roughly steady from 1991 to 2016, with no significant progress in achieving equity. From 1991 to 2016, there was a slight one per cent contraction in gender disparity, though as housing affordability declined for both groups, this should not be conceptualized as progress towards gender equity.

Gender inequity in housing affordability is likely related to systemic factors and barriers (Schwan et al. 2020). Firstly, women are more likely to have low incomes and be faced with precarious and part-time employment (Prentice & Simonova 2019). Women are also disproportionately affected by the burden of unpaid work and the undervaluing of work in predominantly female fields (Lambert and McInturff 2016). The gender wage gap persists, and in 2018 Canadian women employees earned 13.3 per cent less per hour on average than men (Pelletier et al. 2019). A number of factors that explain this gender inequality are likely at play, including: the distribution of women and men across different industries and occupations; women's overrepresentation in involuntary and voluntary part-time work; gender differences in education, work experience, and job tenure; and gendered discrimination in the treatment of similarly-qualified workers (Moyser 2019; Pelletier et al. 2019; McInturff & Tulloch 2014). Women face discrimination based on their gender, family or marital status, age, race, and disability status (OHRC 2008). Black women, women of colour, Indigenous women, gender diverse peoples, newcomer women, and younger and older women are all disproportionately affected by housing challenges (Schwan et al. 2020).

The pandemic-induced “she-cession” has disproportionately affected women including through higher employment losses (Sultana & Ravanera 2020; Scott 2021). Addressing gendered inequities in housing will require progress on multiple fronts that address systemic economic inequalities for women, as well as the institutional barriers women face in accessing resources for their economic security and mobility.

Tenure

Households who rent their homes had higher rates of unaffordable and severely unaffordable housing compared to owner households across the study period. This tenure disparity in housing affordability widened from 1991 to 2016.

The tenure disparity in housing affordability is likely related to income differences between renters and owners. Renter households in the Toronto region had on average half the median income of owner households across the study period. Renter households are much more likely to have incomes in the first and second quintiles and more likely to receive government income assistance, both of which are related to higher affordability burdens.

Government policies support and incentivize homeownership over renting, including tax subsidies when homeowners resell their homes and government-insured mortgage financing. These policies disproportionately benefit owners over renters – likely widening inequities by tenure.

¹¹ See Technical Appendix for details on terms.

Policy directions

Historical trajectories, such as those considered here, are not naturally occurring events; they are the result of human action, inaction, and policy decisions. Political choices and inaction led to this challenge, and in the economic recovery that will follow the COVID-19 pandemic, policy choices can face it and overcome it. There are several steps that governments should take to ensure that the new normal is better than the old one for housing affordability and related inequities.

Improving equity in housing affordability

1) Introduce an equity-based approach to housing policy.

All levels of government should **adopt an equity-based approach to housing policy**. Together and individually, they must regularly measure disparities, monitor disparities, and evaluate the impact policies and programs have on disparities. Plans must have clear targets to improve equity in housing each year. An equity-based approach could build on Gender Based Analysis+ (GBA), addressing issues and criticisms of GBA (Paterson 2010; Hankivsky & Mussell 2018; Scala & Paterson 2017).

Plans must **reconsider policies that widen disparities**, such as tax subsidies that benefit higher income households over lower income households, which widen income disparities; or exclusionary zoning land-use rules, which can widen racial disparities (Rothstein 2017).

Plans should explain **new policies, programs, and funding streams** which have the specific goal of decreasing and ultimately eliminating equity gaps in housing affordability and what their anticipated impacts will be. This will require substantive collaboration with communities and organizations led by and serving equity-seeking communities.

As part of this effort, **all levels of government should strengthen their collection and public reporting of race-based disaggregated data** to be able to track and monitor progress on eliminating disparities for racialized populations. Policymakers should focus support to racialized populations as a step towards rectifying injustices that arise from structural racism and systemic discrimination in the Toronto region. Reducing the disparities requires the application of a racial equity lens in all government policy.

2) Increase the supply of social, affordable, and market housing.

All levels of government should **invest in social and affordable housing through the construction, acquisition, and retrofit of existing housing**. Renewed and refocused investment in social and affordable housing was needed prior to the pandemic, and such investment can be a key part of a promoting a just recovery. Funding levels need to rise in order to meet the level of housing need. Current funding levels, while higher than previous years, are not enough to meet the CMHC goal of every Canadian having housing they can afford by 2030. The reality is that over the past 25 years housing affordability has been deteriorating, and more needs to be done to reverse the tide. Current funding can also be redirected to programs that better target households in need, such as expanding the successful Rapid Housing Initiative which provides deeply affordable homes to people leaving homelessness. Another direction should be funding and financing a rental acquisition program to allow non-profits and land trusts to purchase existing rental buildings to operate as housing affordable to moderate income households. Such an acquisition program would expand the non-market housing supply, stem the loss of affordable private market homes, all while taking advantage of historically low-interest rates and building sales (Pomeroy 2020). Investments in renovation would improve housing quality and further environmental sustainability goals (Scantlebury et al. 2021; TPH CUG+R 2012). The federal National Co-investment Fund constitutes a significant investment for good repair and retrofit of Toronto Community Housing units. Growing the stock of mental health and addictions supportive housing would help people in need live with dignity and stability, while helping to end homelessness (Supportive Housing Growth Plan forthcoming). Investments in social, affordable, and supportive housing can be expected to boost tenant health and well-being by reducing their housing costs and reduce the affordability gaps between populations to help foster and an inclusive economic recovery.

Barriers to housing construction should be reduced. Land-use regulations, strict zoning, and long development approvals timelines suppress the development of housing in the Toronto region, including both for-profit private development and affordable housing construction (Connelly 2019; Amborski 2016; Canada-British Columbia Expert Panel on the Future of Housing Supply and Affordability 2021). These barriers to increasing housing supply have downstream impacts on the cost of housing, including rent levels (Cohrs et al. 2017; Dachis & Thivierge 2018).

Reducing supply barriers could include streamlining development approvals, making it easier to redevelop brownfield sites, reforming zoning regulations, and up-zoning areas where only low-density single-family detached housing is currently permitted to allow for higher density residential development such as “missing middle” housing supply (City of Toronto 2021c; Dachis & Thivierge 2018; Bozikovic et al. 2019). These changes could be tied to affordability requirements in developments through tools such as inclusionary zoning, which if well implemented, would augment the growth of affordable homes in Toronto (City of Toronto 2021d; Pomeroy 2019; Suttor & Leon 2018).

Preferential regulatory and tax treatment of private rental development could increase the supply of private rental housing and help to moderate market rent levels. Historical policies, such as preferential provincial and federal tax treatment of private rental investment are options to be considered (Lampert 2016; FRPO 2015). The federal Rental Construction Financing Initiative (RCFI) constitutes a significant subsidized loan program for middle-income private rental development. Municipal rental-only zoning is another option for incentivizing private rental development. These policies can be tied to modest affordability criteria through policies such as provincial and municipal inclusionary zoning policies to produce below-market rental housing. If these policies are paired with other social and affordable housing policies, greater volumes and deeper affordability can be produced.

3) Improve housing affordability.

Rent benefits should be expanded. The Canada Housing Benefit (CHB) is a step forward in expanding rent benefits, though the scale of this expansion is well short of the need. In the municipality of Toronto, the Canada-Ontario Housing Benefit is extending rent benefits to 1,300 new households (City of Toronto 2020b). However, there are 250,000 households with unaffordable rent burdens in the city (Statistics Canada 2017). Rent benefits are important as a strategy for resilience against future crises in order to ensure that people in precarious positions, without accumulated wealth, can endure future economic disruptions while affording their rents. All levels of government should invest in rent benefits to help ensure housing affordability equity. When rent benefits are provided to households living in new affordable and non-market development, rents can be set at deeply affordable levels, reducing inequities for the lowest-income population groups. Rent benefits would also help move Toronto towards a thriving income for all (Kumar & McKenzie 2017; Leon & Andrew-Amofah 2019).

Income supports and social assistance rates should be increased. The steep income support and social assistance cuts of the 1990s have yet to be reversed relative to the cost of living (Laidley & Aldridge 2020). The province of Ontario should increase income support program rates so that they bring people out of poverty and allow recipients to afford housing. Basic income or negative income tax policies should be considered. Federal income support programs such as the Canada Child Benefit (CCB) and the Guaranteed Income Supplement (GIS) should be regularly increased at levels that allow for housing affordability. These changes would improve housing affordability and equity for lower-income households to help ensure everyone in Toronto region can thrive.

Rent stabilization policies that limit rent increases between tenancies in the private market would provide greater affordability security to tenants. Placing a reasonable limit on rent increases between tenancies in Ontario could help in moderate rent increases. Such limits could be expected to mitigate the erosion of lower-cost private rental supply, and remove perverse incentives for landlords to increase turnover and pursue evictions in order to increase rents.

Finally, **programs should be created to manage emergency vulnerability.** Financial relief to households can help manage and reduce housing vulnerability through the pandemic and economic recession. These measures should include financial support for addressing accumulated rental arrears. Such a policy would assist struggling households avoid increased housing cost burdens, evictions, and homelessness. Extended eviction controls and alternatives to eviction need to be considered. A federal, provincial, or joint arrears protection program that helps tenants to pay

owed rent and avoid eviction is a promising policy avenue that should be implemented (CHPR 2021, CERA 2021, FRPO 2020).

4) Rebalance support for renters and owners through reform of tax subsidies in order to improve progressivity and reduce housing affordability inequities.

Tax relief for housing in Canada is primarily delivered through tax subsidies to homeowners. The capital gains tax exemption on primary residences reduces the tax burden of selling one's primary residence to zero, no matter how much the residence appreciated in value. This tax subsidy provides a large financial benefit to homeowners, though equal benefits for renter households do not exist. The capital gains exemption provides financial assistance to homeowners who on average have significantly higher incomes, greater wealth, and less housing affordability challenges compared with renters. By far the largest federal tax expenditure on housing, the capital gains exemption cost \$6.5 billion in forgone tax revenue in 2017, roughly equal to four per cent of all personal income tax collected (Macdonald 2017). This single tax expenditure dwarfs the \$3.7 billion in annual planned federal CMHC National Housing Strategy spending on affordable housing policies (PBO 2021; Segel-Brown 2019). This tax relief to homeowners is regressive and benefits higher income households over lower income households (OECD 2021; Causa et al. 2019; Macdonald 2017). In this way, homeowner tax relief widens housing affordability inequities.

Federal policy makers should reform tax subsidies in order to improve housing affordability equity. One solution is capping the tax-free gains that Canadian homeowners can realize on their primary residence (e.g. a \$500,000 cap is in place in the United States). Even a modest cap phased in over time on the tax relief provided to homeowners could provide significant revenue for the implementation of more equitable housing policies, such as those listed here.

Conclusion

The findings of this paper describe a 25-year pattern of decreasing housing affordability and persistent and widening gaps in who can afford housing in the Toronto region. It describes inequities in housing affordability that existed long before COVID-19 which left equity-seeking populations more vulnerable than others when the crisis began. This analysis finds that from 1991 to 2016, some housing affordability inequities widened, such as between income groups and tenure groups (renters and owners), while other inequities, such as racialized populations and women-led households, remained largely steady over time. Understanding these patterns and trends in housing affordability allows for an assessment of the inequities of the old normal, and a baseline from which the new normal can be assessed. It is not enough to simply return to these problems of the old normal. A new, more equitable normal is needed going forward (McKenzie 2020).

Where there are disparities between populations in housing affordability, health inequities follow. Achieving an equitable new normal would mean that housing affordability inequities between sociodemographic groups are identified, addressed, reduced, and ultimately eliminated. It would mean that everyone has a home that they can afford, and that therefore, everyone would have housing that supports their health and allows them to thrive.

There is an opportunity to learn from the declining housing affordability and widening inequities of the old normal and to establish new, more equitable housing policies that support equitable housing affordability in the Toronto region post-COVID-19. Four of these policies and directions are examined here. The question is not whether we can afford these changes, but whether, in a time of increased uncertainty, we can afford not to make them. All of society benefits when that society is typified by equity and justice. The basic human need for shelter is a key place to begin that work towards equity in the world after the pandemic.

Technical appendix

Shelter costs

Shelter costs include rent payments, heating and electric utilities, mortgage payments, condominium fees, and property taxes.

Technical definition: “Shelter cost refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. This variable is reported for private households in owner or tenant occupied dwellings that are not located on an agricultural operation operated by a member of the household” (Statistics Canada 2020).

STIR

Shelter to income ratios (STIRs) have been calculated by authors. Gross household incomes from the year prior to census are used, and current year shelter costs. Therefore for example, household 2015 incomes and 2016 rents are used, which can lead to STIRs above 100 per cent. This can be due to households which have seen their incomes increase rapidly, for instance some recent graduates and those finding new work after a period of unemployment. Household with STIRs above 100 per cent have been excluded. Household STIRs were also unobserved when respondents had negative income or had no data on shelter costs. How gross household income is calculated has changed over the census years examined, though they are generally accepted to be comparable across census years.

Other variables

This paper uses census data on race from the Statistics Canada visible minority status question. Visible minority status is self-reported. The question on the census is ‘Is this person:’ and respondents are provided with 11 choices to indicate race and a write-in option. This question has changed between censuses in the 25-year study period, though has maintained general comparability across years. The concept of visible minority is defined in Canadian legislation, in particular the Employment Equity Act. The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” The visible minority concept has been subject to criticism, crucially for obscuring important within-category variability (Committee on the Elimination of Racial Discrimination 2012).

In order to examine characteristics (race, age, sex, etc.) at the household level, we applied the characteristics of the Primary Household Maintainer (PHM) to the household. A PHM is defined by Statistics Canada as “the person in the household most responsible for paying the rent or mortgage, the taxes, the electricity, etc., for the dwelling.” If multiple persons are listed, the primary maintainer is the first listed (Statistics Canada 2016). This is a proxy for population characteristics, though shelter costs are usually paid collectively as a household.

Income quintiles

Gross household income quintiles divide households by income into five equal sized groupings. The first quintile represents the lowest income 20 per cent of households, the second quintile represents households the next 20 per cent of households (21-40%), etcetera until the fifth quintile which represents the top 20 per cent of households by income. Median gross household income quintiles are presented below (see Figure 14).

Figure 14: Median household income by quintiles in the Toronto CMA

	1991	1996	2001	2006	2011	2016
First	\$15,343	\$14,149	\$17,406	\$19,443	\$22,782	\$24,240
Second	\$32,338	\$29,874	\$37,143	\$39,825	\$46,458	\$49,162
Third	\$50,041	\$48,478	\$59,600	\$64,251	\$74,520	\$79,225
Fourth	\$70,000	\$71,054	\$86,750	\$95,484	\$111,087	\$118,807
Fifth	\$108,702	\$113,736	\$140,881	\$159,133	\$186,528	\$201,473

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