



Region of Waterloo

# Census BULLETIN | 2016

## Dwellings and households

### Dwelling types

In 2016, there were 214,299 private dwellings. Of these, 203,832 contained households, while the remaining were vacant, seasonal, or lived in by temporary residents such as university or college students. The number of households grew by 12,235 (6.4

per cent) between 2011 and 2016, surpassing Ontario's 5.8 per cent increase during this period (Table 1).

As in past years, single-detached houses were the most common housing type for households (Figure 1). In Waterloo Region, there were 113,470 single-detached houses, making up just over half (55.7 per cent) of the total number of dwellings. This percentage is similar to Ontario as a whole where single-detached houses made up 54.3 per cent of all dwellings. Apartments made up an additional quarter (26.6 per cent) of all dwellings in the region. The remainder were row houses, semi-detached houses or other dwelling types such as mobile homes.

The region is experiencing a gradual shift in its overall housing mix. Between 2011 and 2016, the housing type that grew most was apartments. Over this five year period, there were almost

6,000 new apartment units (12.2 per cent growth) compared to just over 2,000 new units (4.6 per cent growth) between 2006 and 2011. Row houses also continued to experience strong growth, increasing by almost 2,400 units or 11.8 per cent between 2011 and 2016. Single detached houses, on the other hand, grew by over 4,000 units between 2011 and 2016, (3.7 per cent), lower than the previous five year growth of almost 8,000 new units (7.8 per cent).

**?** A private dwelling is a set of living quarters with a private entrance that is suitable for year-round occupancy. Private dwellings include vacant dwellings, dwellings occupied only by foreign or temporary residents and dwellings occupied by usual residents. The data in this bulletin refers specifically to dwellings occupied by usual residents also known as households. Collective dwellings such as rooming houses and nursing homes are not included.

Between 2011 and 2016,

there were almost **6,000** new apartment units in **Waterloo Region**



and just over

**4,000** additional **single-detached houses**.

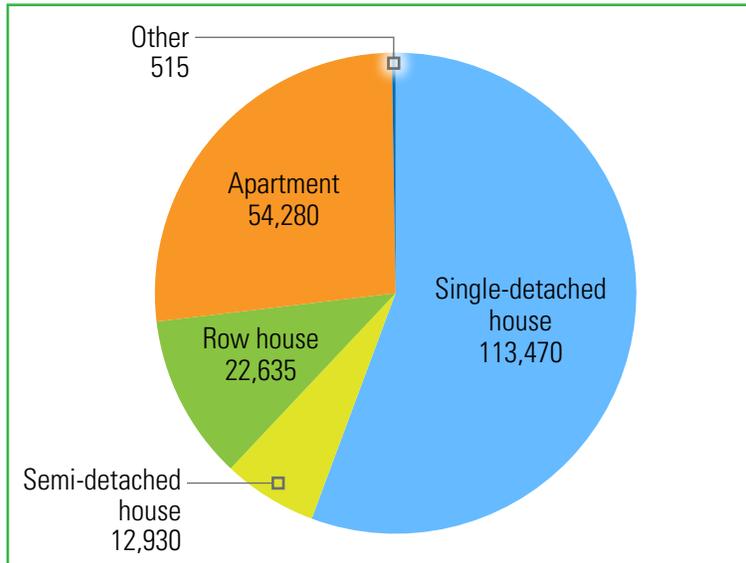


**Table 1: Private occupied dwellings by type in Waterloo Region, 2006-2016**

Dwelling type	2006	Per cent of total dwellings	2011	Per cent of total dwellings	2016	Per cent of total dwellings	Absolute change 2011-2016	Per cent change 2011-2016
Single-detached house	101,440	57.0%	109,400	57.1%	113,470	55.7%	4,070	3.7%
Semi-detached house	11,940	6.7%	12,910	6.7%	12,930	6.3%	20	0.2%
Row house	17,860	10.0%	20,240	10.6%	22,635	11.1%	2,395	11.8%
Apartment	46,245	26.0%	48,365	25.2%	54,280	26.6%	5,915	12.2%
Other	510	0.3%	680	0.4%	515	0.3%	-165	-24.3%
<b>Total</b>	<b>177,995</b>	<b>100%</b>	<b>191,595</b>	<b>100%</b>	<b>203,830</b>	<b>100%</b>	<b>12,235</b>	<b>6.4%</b>

Source: Statistics Canada, Census 2006 to 2016 by Census Division

**Figure 1: Private occupied dwellings by type in Waterloo Region, 2016**

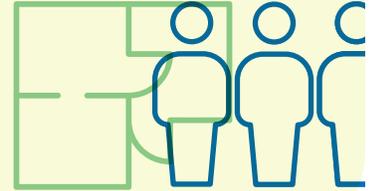


Source: Statistics Canada, Census 2016 by Census Division

## Household size

One and two-person households made up a greater proportion of the total number of households than in past years as increasing numbers of people live alone or as couples without children. Between 2011 and 2016, households consisting of one or two people grew by 9.9 per cent and 7.2 per cent respectively, a faster rate than any other household size. Despite this gradual shift towards smaller household sizes, households with four or more persons continued to be the second most common, making up just over a quarter of all households in the region (Table 2).

Based on Census data, the **average persons per unit (PPU)** was **2.63** for **Waterloo Region**, similar to **2.65** in 2011.



**Table 2: Household size in Waterloo Region, 2006-2016**

Household size	2006		2011		2016		2011-2016 Absolute change	2011-2016 Per cent change
	Count	Per cent of total	Count	Per cent of total	Count	Per cent of total		
One person	40,445	22.7%	45,285	23.6%	49,755	24.4%	4,470	9.9%
Two persons	57,830	32.5%	63,160	33.0%	67,720	33.2%	4,560	7.2%
Three persons	30,520	17.1%	32,565	17.0%	33,720	16.5%	1,155	3.5%
Four or more persons	49,205	27.6%	50,585	26.4%	52,635	25.8%	2,050	4.1%
<b>Total</b>	<b>178,000</b>	<b>100.0%</b>	<b>191,595</b>	<b>100.0%</b>	<b>203,830</b>	<b>100.0%</b>	<b>12,235</b>	<b>6.4%</b>

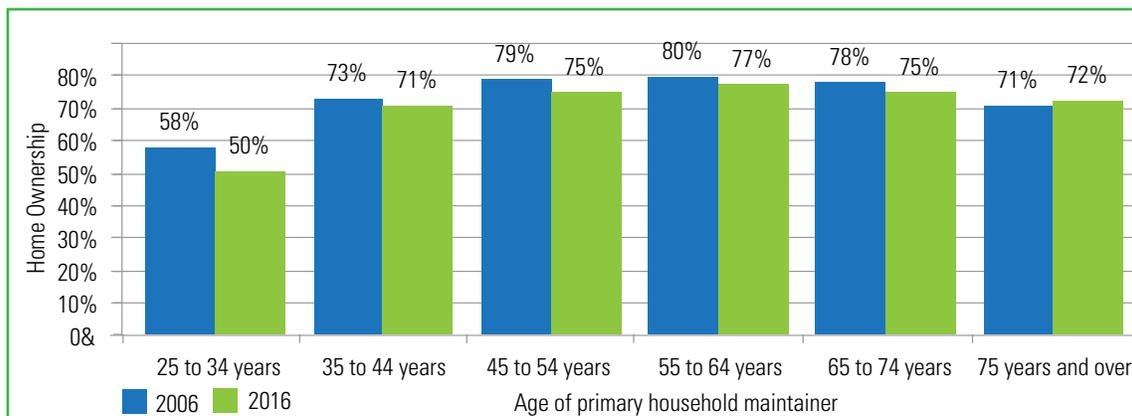
Source: Statistics Canada, Census 2006, 2011 and 2016 by Census Division

## Homeownership and renting

In Waterloo Region, just over two thirds of households owned their home, while the remaining third rented. 2016 saw a drop in homeownership for the first time in 15 years. Rates had been growing steadily since 2001 (67.5 per cent) to 2011 (71.1 per cent), but declined in 2016 to 68.2 per cent. This

decline is similar to provincial trends where homeownership rates peaked at 71.4 per cent in 2011 and decreased to 69.7 per cent in 2016. Statistics Canada cites several factors that contribute to changing homeownership rates including the affordability of homeownership, housing availability, interest

**Figure 2: Home ownership by age of household maintainer, 2006 and 2016**



Source: Statistics Canada, Census 2006 and 2016 by Census Division

In 2016, the **homeownership rate** in **Waterloo Region** was **68.2%** compared to **71.1%** in 2011.



rates, and the general preferences of Canadians towards owning or renting.

Homeownership rates vary by life stage. From young adulthood through to the start of retirement, homeownership rates generally increase. By the age of 34, half of young adults owned their own home, and by the age of 44, over 70 per cent did (Figure 2). Homeownership rates peaked at 77 per cent for those aged 55 to 64. Following the age of retirement, an increasing proportion of people rented rather than owned their homes. It is noteworthy that older adults who moved to collective dwellings such as nursing



**Homeownership amongst young adults** dropped **8%** between 2006 and 2016



**Household maintainer** refers to the person(s) residing in the household responsible for paying the rent, the mortgage, the taxes, the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer.

homes are not included in these homeownership rates.

Over the past 10 years, homeownership rates declined amongst most age groups. However, the most significant decline occurred for young adults (aged 25 to 34). The rate dropped from 57.9 per cent in 2006 to 50.4 per cent a decade later. Compared to just ten years ago, young adults today are more likely to live at home with their parents well into adulthood or, alternatively, to rent rather than buy their homes.

### Housing affordability

Housing affordability has remained stable over the past 10 years. In 2016, 23.4 per cent of households spent over 30 per cent of their income on housing, compared to 23.1 per cent in 2006 (Figure 3). These rates were better than those in Ontario and Canada as a whole (27.7 per cent and 24.1 per cent respectively).

In Waterloo Region as in the rest of Canada, renter households were more likely than owner households to spend over 30 per cent of their income on shelter costs. In total, 42.3 per cent of renter households in the region were spending more than 30 per cent of their income on housing (compared to 14.6 per cent of owner households) and this rate has been rising since 2006.

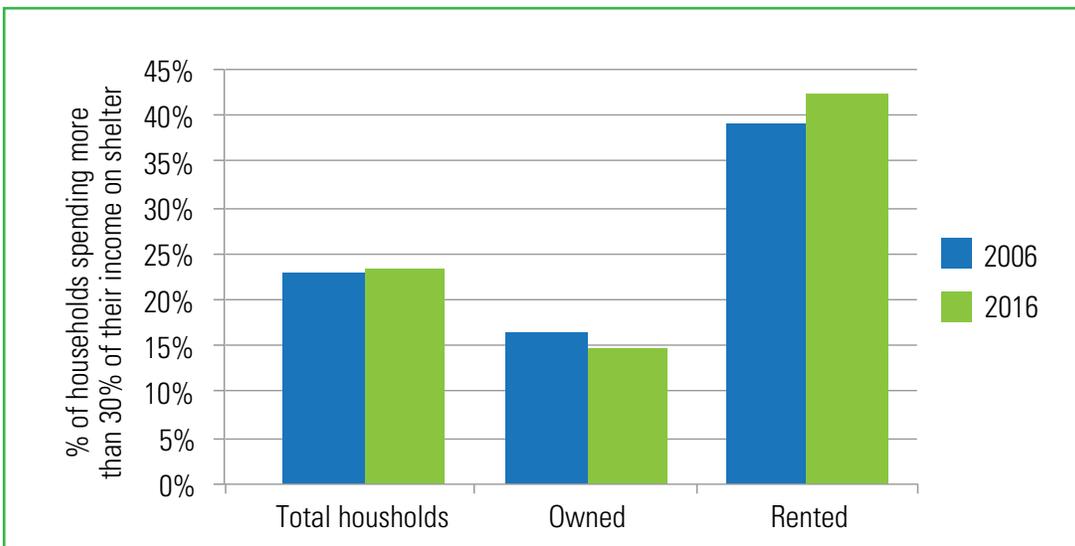
Within the region, households in the cities of Cambridge, Kitchener, and Waterloo were most likely to spend over 30 per

cent of their income on housing. Almost a quarter of all households in the cities spent this much on shelter costs, including over 40 per cent of renters (Table 3).

**23%** of households in **Waterloo Region** were spending more than **30%** of their income on housing, better than the **28%** in Ontario as a whole.



**Figure 3: Proportion of households spending 30 per cent or more of their income on shelter costs, 2006 and 2016**



Source: Statistics Canada, Census 2006 and 2016 by Census Division



Statistics Canada's definition of **housing**

**affordability** is based on the proportion of household income spent on shelter costs, which may include rent, mortgage payments, property taxes, as well as utility payments. If a household spends over 30 per cent of its income on shelter costs, then it is not considered affordable.

**Table 3: Proportion of households spending over 30 per cent of their income on shelter costs in Waterloo Region, 2016**

Geography	All Households		Owners		Renters	
	Count	Proportion of total (%)	Count	Proportion of total (%)	Count	Proportion of total (%)
<b>Waterloo Region</b>	<b>47,465</b>	<b>23.4%</b>	<b>20,150</b>	<b>14.6%</b>	<b>27,320</b>	<b>42.3%</b>
Cambridge	10,915	22.7%	5,065	14.9%	5,850	41.4%
Kitchener	23,685	25.7%	9,045	15.8%	14,635	41.9%
Waterloo	9,860	24.5%	4,040	14.6%	5,820	46.4%
North Dumfries	400	11.6%	305	9.9%	90	24.0%
Wellesley	480	16.3%	340	13.3%	140	35.9%
Wilmot	900	12.3%	560	8.8%	340	34.2%
Woolwich	1,230	14.9%	790	11.2%	440	35.9%

Source: Statistics Canada, Census 2016 by Census Subdivision

### Housing adequacy and suitability

In 2016, 5.0 per cent of dwellings in Waterloo Region were reported as needing major repairs, compared to 6.0 per cent in Ontario. Dwellings in need of major repairs include those with defective plumbing or electrical wiring, as well as dwellings needing structural repairs to walls, floors, or ceilings. Between 2006 and 2016, the proportion of dwellings in need of major repairs in Waterloo Region remained mostly unchanged.

Similarly, 4.4 per cent of dwellings in Waterloo Region were considered unsuitable. Housing suitability refers to whether a private household has enough bedrooms for the size and composition of the household. Waterloo Region's proportion of unsuitable housing was lower than Ontario's as a whole where 6.0 per cent of dwellings were recorded as unsuitable.



Statistics Canada considers suitability, adequacy and affordability to determine if a household is in 'core housing need.' These households are ones "whose dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community." In the Kitchener-Cambridge-Waterloo CMA, 11.4 per cent of households were identified as such, which is lower than both the Ontario and Canadian levels (15.3 per cent and 12.7 per cent respectively).

### Census facts

- The term Census in this document refers to the Census of Canada conducted by Statistics Canada every five years. The most recent Census was conducted on May 10, 2016.
- Households and dwelling data presented in this bulletin are based on information from the short-form Census and represent a complete sample of the population. Housing data, including data on housing conditions and tenure, is from the long-form Census and is based on data from a sample of one in four households.
- The Kitchener-Cambridge-Waterloo Census Metropolitan Area (CMA) includes the three cities and the townships of North Dumfries, Wilmot, and Woolwich. Wilmot Township was added to the Kitchener-Cambridge Waterloo CMA in 2016.
- For the 2011 Census cycle, the voluntary National Household Survey (NHS) replaced the long-form Census. The method used in the voluntary 2011 National Household Survey (NHS) differed from that used in the 2016 long-form Census and in previous long-form Censuses. For comparability, 2016 long-form Census data is shown relative to 2006 long-form Census data.

For further information please contact:



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