

# What the Census of Canada Tells Us About the Supply of Missing Middle Housing in the Greater Golden Horseshoe



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\*The opinions expressed in this research report are those of the authors only and do not represent the opinions and views of either CUR or Toronto Metropolitan University.

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## Executive Summary

This paper examines the number of missing middle housing units by type added to the Greater Golden Horseshoe (GGH) housing stock during the 15 years ending in 2021. This data provides a foundation for GGH municipalities to forecast their missing middle housing needs.

Census of Canada data on occupied dwelling units by structural type are tabulated to determine how much of the change in total occupied dwelling units from the proceeding census are missing middle homes. The data collection covers 2006-2011, 2011-2016, and 2016-2021.

There is an escalating interest in missing middle housing – homes ranging from townhouses to apartments in structures of four storeys or less – but little data on their numbers and growth. Opponents of single-detached and semi-detached houses regard missing middle housing as the cure-all to the litany of negative impacts associated with these housing types, such as increased greenhouse gases, loss of farmland and longer commutes by car. On the other hand, opponents of the tall apartment building surge look envious at European cities where missing middle housing is commonplace.

The census data reported in this paper reveals the challenge of shifting the mix of new housing to encompass many more missing middle homes. The 15 years covered in the analysis coincide with the life of the Growth Plan for the Greater Golden Horseshoe passed in 2006, which was directed at shifting the new housing mix away from single-detached and semi-detached houses to higher-density housing types.

### Findings:

- Significantly fewer missing middle homes were added to the GGH's housing stock in 2016-2021 than in 2006-2011, though their share of total growth remained stable at 20%;
- A sharp drop in the number of missing middle homes added in the Greater Toronto Area (GTA) more than offset an increase in other parts of the GGH in 2016-2021;
- The city of Toronto's production of missing middle homes dropped in 2016-2021 due to a decline in the stock of low-rise apartment units;
- All urban areas examined reported modest increases in missing middle homes added to their housing stock in 2016-2021 than in 2006-2011 – the city of Toronto and the Peterborough CMA were exceptions;
- Townhouses, the most popular type of missing middle homes added during the past 15 years, declined sharply in the GTA, with a slight rise in the rest of the GGH;
- Additions to low-rise apartment buildings, including stacked townhouses, increased as a share of missing middle housing over the past 15 years in the rest of the GGH but declined slightly in the GTA;
- Apartments/flats in duplexes, a proxy for secondary suites, were sharply lower as a share of missing middle stock additions in 2016-2021 in the GTA but climbing slightly in the rest of the GGH; and

- The number of secondary suites declined in numbers in the city of Toronto during 2016-2021 from the preceding five years.

## **Background**

Missing middle housing is a topic of great interest. CUR examined opportunities for missing middle housing in the City of Toronto in 2019. It concluded there was a latent demand for many more missing middle homes in the city.<sup>1</sup> Since then, missing middle housing has been increasingly regarded as a solution to the affordability housing crunch, particularly within the Greater Toronto Area (GTA) portion of the Greater Golden Horseshoe (GGH). Moreover, missing middle housing in existing built-up urban areas is considered more environmentally friendly than single-detached and semi-detached houses on greenfield lands since car usage will be less.

While missing middle housing is a topic of conversation, there is not much information about the number of middle housing units built in the GGH. Without this historical insight, targeting the number of missing middle units required to satisfy demands for non-high-rise housing and keep housing affordable is challenging. Missing middle housing targets are conspicuous by their absence in the long-term housing forecasts recently prepared for the cities of Toronto and Hamilton and the four regional municipalities in the Greater Toronto and Hamilton Area.

Municipalities in the GTHA over 2021-2051 are planning to shift their mix of housing from a market-based demand scenario favouring single-detached houses to one with many more apartments.<sup>2</sup> A CUR paper shows that most apartment starts in the GGH have been mid- and high-rise rather than the low-rise structures that are missing middle housing.<sup>3</sup>

## **What is Missing Middle Housing?<sup>4</sup>**

Missing middle housing is defined here as housing unit types that fall between single or semi-detached houses and suites in apartment buildings with five or more storeys. It includes townhouses, apartments/flats in duplexes, and low-rise apartments, whether owner or renter occupied. Low-rise apartments, in turn, include triplexes, quadruplexes, stacked townhouses and garden apartments). This delineation of missing middle housing approximates the definition coined by American architect Daniel Parolek (see Figure 1).

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<sup>1</sup> Frank Clayton and Diana Petramala. “A Strategy for Significantly Increasing the Supply of “Missing Middle” Housing in the City of Toronto”. CUR with funding from the Toronto Regional Real Estate Board, February 2019.

<sup>2</sup> Frank Clayton. “GTHA 2021-2051 Land Needs Forecasts Lack Viable Alternatives to Single-Detached Houses”. CUR, August 2022.

<sup>3</sup> Frank Clayton and Graeme Paton. “Missing in Action: New Low-Rise Apartments in the Greater Golden Horseshoe”. CUR, November 2022.

<sup>4</sup> Clayton and Petramala. Op. Cit. See page 10 for more details on the components of missing middle housing units.



**Figure 1: Diagram of Missing Middle Housing Types**



## Why is more missing middle housing desired?

Housing preferences, robust population and employment growth combined with planning and environmental constraints on the supply of new single-detached and semi-detached houses have created a latent demand for missing middle housing units in the GGH.<sup>5</sup> Although there is a robust underlying preference for single-detached homes, the affordability crunch means households must find accommodation in denser housing types or move further afield to find an affordable single-detached or semi-detached house. Many households now consider townhouses, duplexes, stacked townhouses and other low-rise apartments as closer substitutes to single-detached homes than higher-density apartments.

Public policy discourages the building of single-detached houses in favour of denser forms of housing for reasons related to adverse environmental impacts and the efficient use of existing municipal infrastructure. Most planned new housing is apartments in the city of Toronto, where there are no greenfield lands for development. In their forecasts of land needs up to 2051, the GTA regions of Durham, Halton, Peel and Durham plan to shift the housing mix from a market-based emphasis on single-detached and semi-detached houses to apartments.

Single- and semi-detached houses as a percent of new housing requirements in the 905 regions fall from a market-based 50% to a planned 25%.<sup>6</sup> In contrast, planned apartments amount to 50% of all new housing, up from a market-based 25%. Townhouses remain at 25% of all new homes under the scenarios. Although data are unavailable for the missing middle units' part of the apartment category, municipalities are not explicitly planning for a sizable number of these units.

<sup>5</sup> The market regards semi-detached houses essentially the same as small lot single-detached houses with the shrinking in lot sizes over the past couple of decades.

<sup>6</sup> Clayton. Op. Cit. Page 7.

The bottom line is that municipalities plan to shift the future supply from single-detached and semi-detached houses to higher-density apartments rather than planning to build significantly more missing middle housing units.

## Purpose and Scope

This paper estimates the number of missing middle housing units by type added to the GGH housing stock during the 15 years ending in 2021. This data provides a foundation for municipalities to forecast their missing middle housing needs.

Census of Canada data on occupied dwelling units by structural type are tabulated to determine how much of the change in total occupied dwelling units from the proceeding census are missing middle homes. The data collection covers 2006-2011, 2011-2016 and 2016-2021.

Data are collected for the nine census metropolitan areas (proxies of housing markets) in the GGH and the five municipalities constituting the GTA (the City of Toronto and the Regions of York, Durham, Peel and Halton).<sup>7</sup>

The Census of Canada is the most comprehensive data source on the size of the missing middle component of the housing stock. Each census collects data on the occupied dwelling stock by unit type.

The census data are geographically presented in three ways:

- First, the GGH is split between the GTA and the Rest of the GGH.
- Second, the GGH is disaggregated by its nine CMAs.  
The nine CMAs in the GGH are Toronto, Oshawa, Hamilton, Kitchener/Waterloo/Cambridge, Niagara/St. Catharine's, Brantford, Guelph, Barrie, and Peterborough. The two CMAs composing the GTA are Toronto and Oshawa.
- Third, the GTA is disaggregated by five municipalities (the city of Toronto and the regions of Durham, York, Halton and Peel).

Three combinations of unit types are examined:

- Singles/semis = single- and semi-detached houses;
- Missing middle = townhouses, apartments/flats in duplexes, and apartments in buildings with less than five storeys; and
- Higher density apartments = apartments in buildings of five storeys or more.

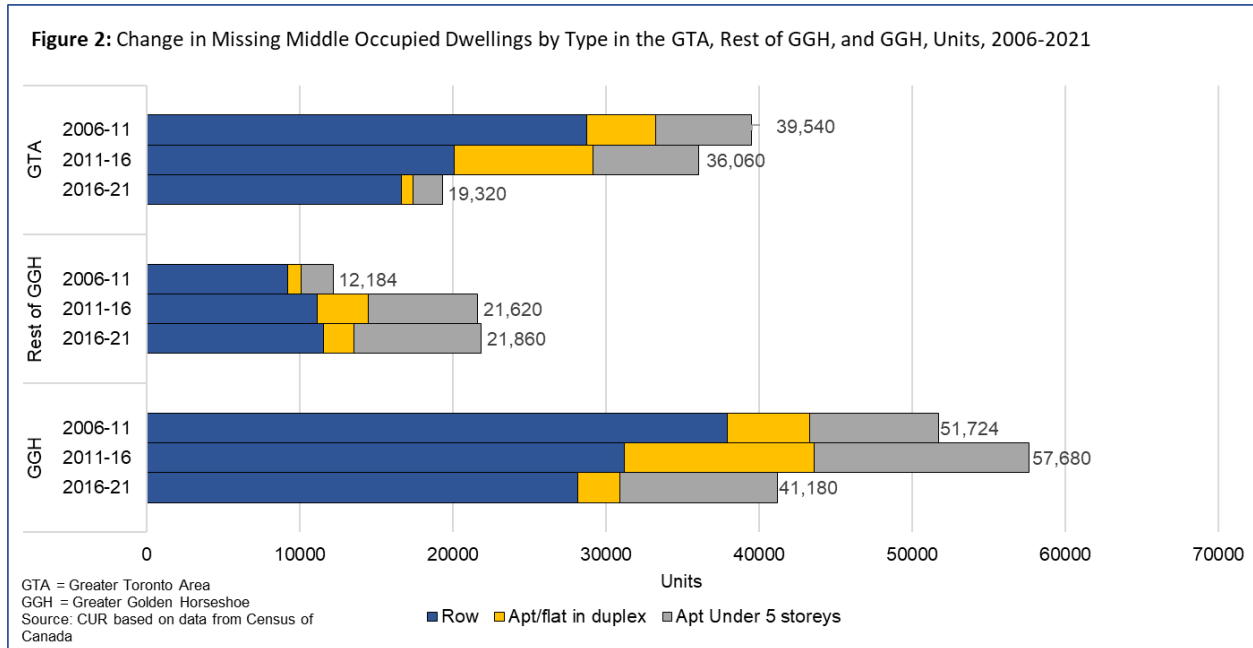
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<sup>7</sup> There are two GTA data sets which slightly differ. One is the GTA as approximated by the Toronto and Oshawa CMAs, the other the sum of the city of Toronto and the four regional municipalities composing the GTA.

# Trends in Missing Middle Housing in the Greater Golden Horseshoe 2021-2031

## Total Missing Middle Units Created, 2006-2021

Figure 2 shows the net change in the stock of missing middle homes in the three census periods examined.



### Highlights:

- **10,544 fewer middle missing middle units were added to GGH housing stock in 2016-2021 than in 2006-2021**

The GGH stock of missing middle housing climbed by 41,180 units in 2016-2021, down from 57,680 units and 51,724 units in 2011-2016 and 2006-2011.

- **The decline was entirely due to a decline in missing middle units in the GTA**

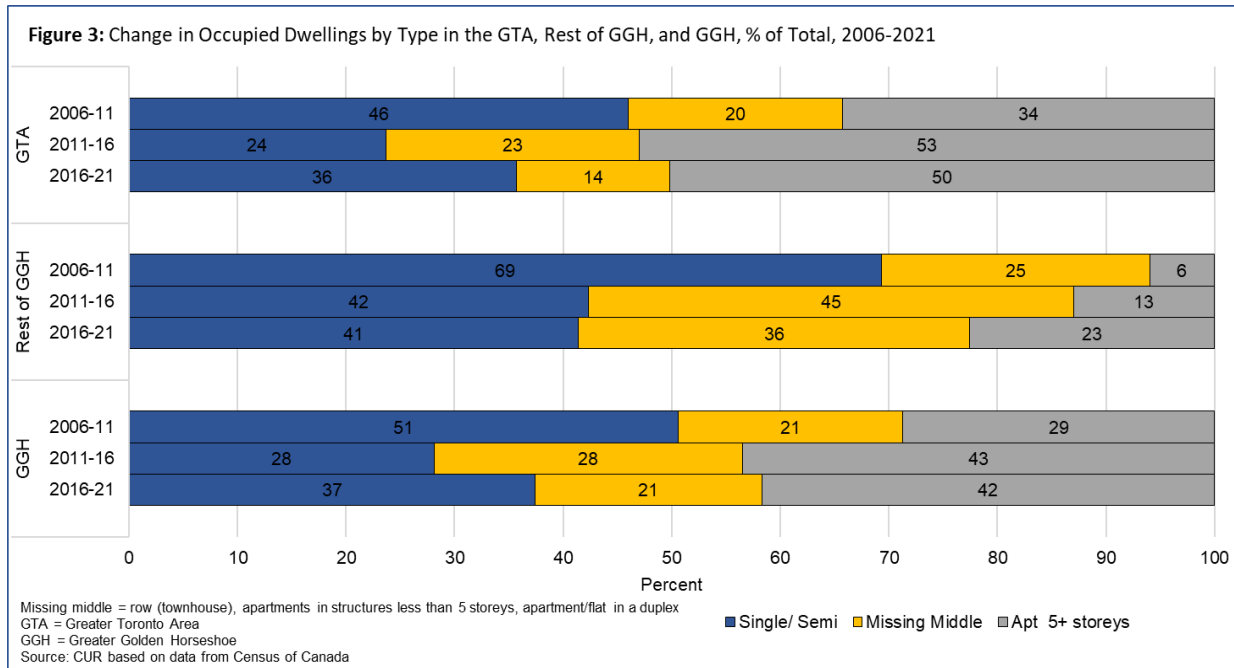
The GTA's stock of missing middle housing growth decelerated through 2001-2021 from 39,540 units to 19,320, a drop of about 20,000.

- **In contrast, the growth in missing middle units increased in the rest of the GGH, excluding the GTA**

Missing middle housing climbed from 12,184 units to 21,860 units during 2001-2021, an increase of nearly 10,000 units.

## Missing Middle as a Percentage of Net Change in Occupied Dwellings, 2006-2021

Figure 3 provides data on the change in occupied dwellings by unit type between the three census periods between 2006 and 2021, expressed as a percentage of the total change.



### Highlights:

- **One of five new dwellings in the GGH was a missing middle home in 2016-2021, unchanged from 2006-2011**

In contrast, there was a marked shift in the roles of single/semi and high-rise apartments over the period, with the apartment share rising from 29% to 42% and single/semi dropping from 51% to 37%.

- **Missing middle homes in the GTA drop from 20% to 14% of net dwelling growth**

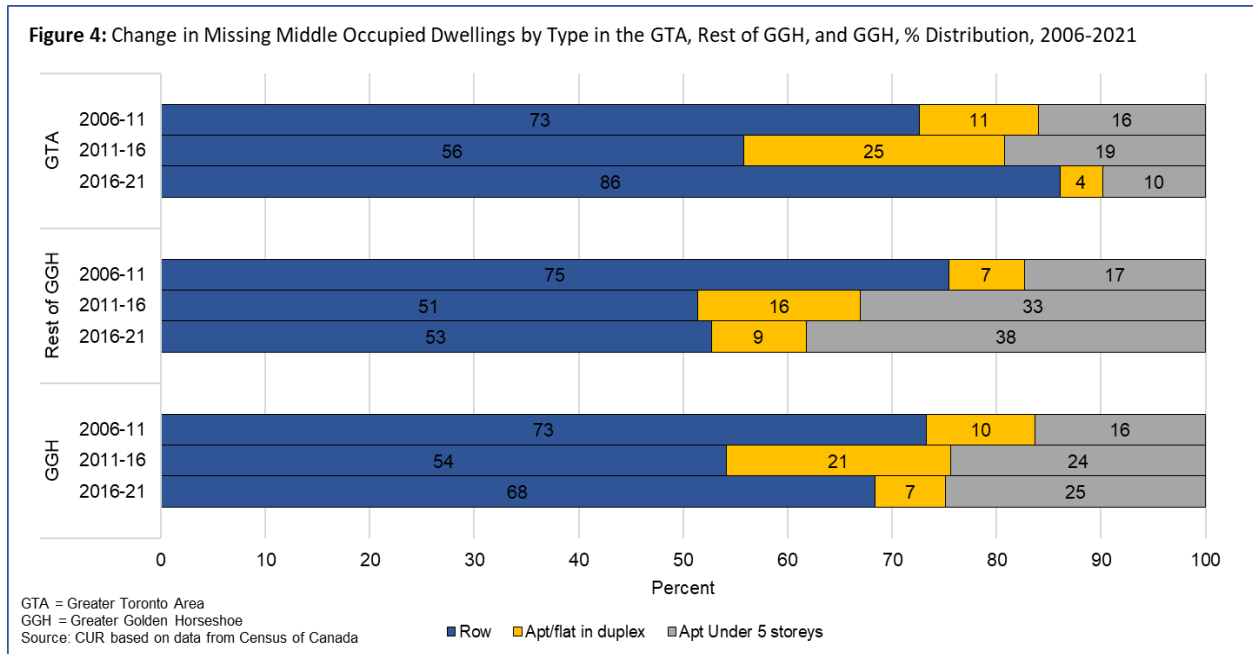
The shift to higher-density apartments was even more pronounced in the GTA, rising from 34% in 2006-2011 to 50% in 2016-2021. Conversely, the share of net growth in dwellings for single/semi fell from 46% to 36% over the period.

- **Missing middle homes in the CMAs outside the GTA climbed from 25% of dwelling growth in 2006-2011 to 36% in 2016-2021.**

The shift to missing middle housing types was at the expense of single/semi, whose share of total dwelling growth fell from 69% to 41%. On the other hand, the percentage of higher-density apartments climbed sharply from 6% in 2006-2011 to 23% in 2016-2021.



Figure 4 shows the change in missing middle units in five-year periods by unit type. The unit types are expressed as a percentage of all missing middle units added.



## Highlights

- Townhouses were the most popular type of missing middle housing built in the GGH from 2006-2021**

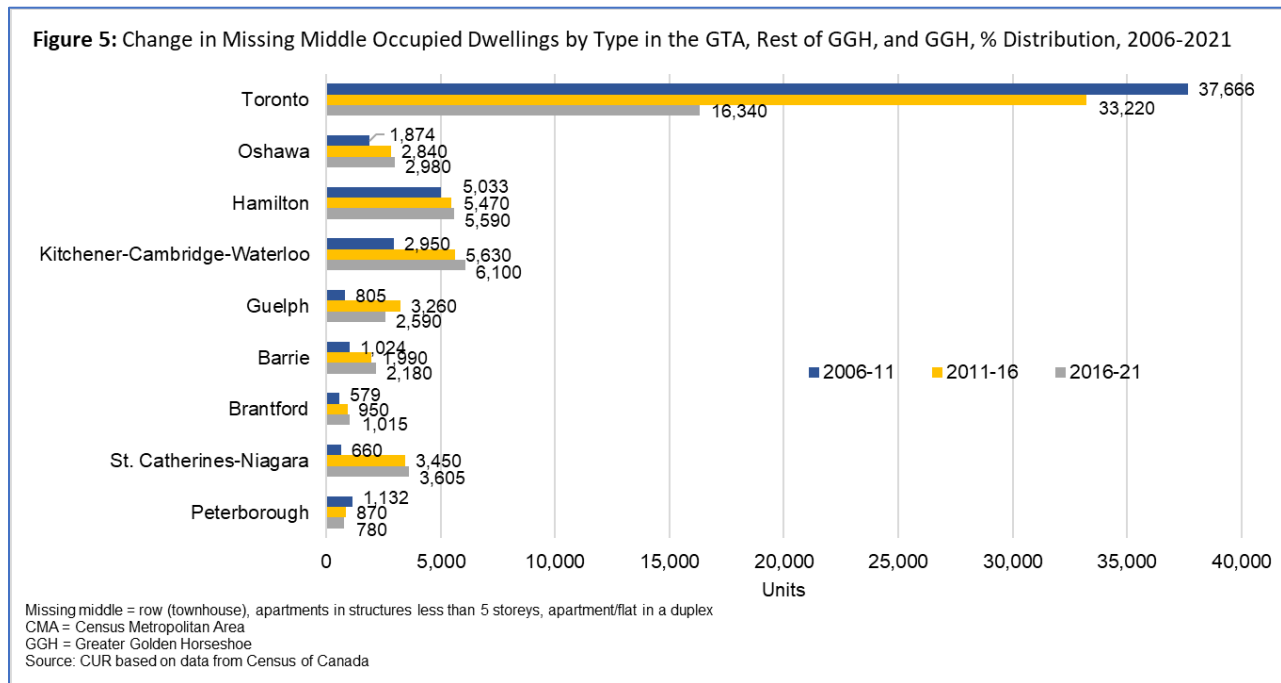
Townhouses as a share of missing middle housing additions declined slightly from 73% in 2006-2011 to 68% in 2016-2021. Low-rise apartments were next in importance, rising from 16% to 25% of all missing middle units. Apartments/flats in duplexes, a proxy for secondary suites, dropped from 10% to 7% of the total change from 2006-2021. Oddly, there was a doubling of the share of these units in 2011-2016, but it did not last.
- Townhouses also dominated the missing middle growth in the GTA from 2006-2021**

The townhouse portion of missing middle growth over 2006-2021 rose from 73% to 86%. In contrast, low-rise apartments dropped from 16% to 10%. Secondary suites behaved erratically, jumping to 25% in 2011-2016 from the preceding five years, then falling to a low 4% in 2016-2021.
- More low-rise apartments offset a sizable shift away from townhouses in the Rest of the GGH**

While townhouses were the largest component of missing middle housing growth in the Rest of the GGH from 2006-2021, their share fell from 75% to 53%. On the other hand, the low-rise apartment share more than doubled from 17% to 38%.

## GGH Missing Middle Housing Growth by CMA

Figure 5 shows the growth in the GGH missing middle housing stock in units over 2006-2021.



### Highlights:

- **The deceleration of middle missing housing unit growth centred in the Toronto CMA**

Fewer missing middle units added in the Toronto CMA caused the sizeable decline in the GGH from 2006-2021. Missing middle housing units added in 2016-2021 were less than half the number in 2006-2011. Peterborough was the only other CMA experiencing a decline.

- **Toronto still dominated the creation of missing middle units in absolute numbers in 2016-2021 because of its size**

Just 16,340 missing middle units were added to the Toronto CMA's housing stock in 2016-2021, down from 33,220 five years earlier and 37,668 in 2006-2011.

- **Kitchener/Cambridge/Waterloo, Hamilton, St. Catharines/Niagara and Oshawa CMAs had the most growth in missing middle housing units in 2016-2021**

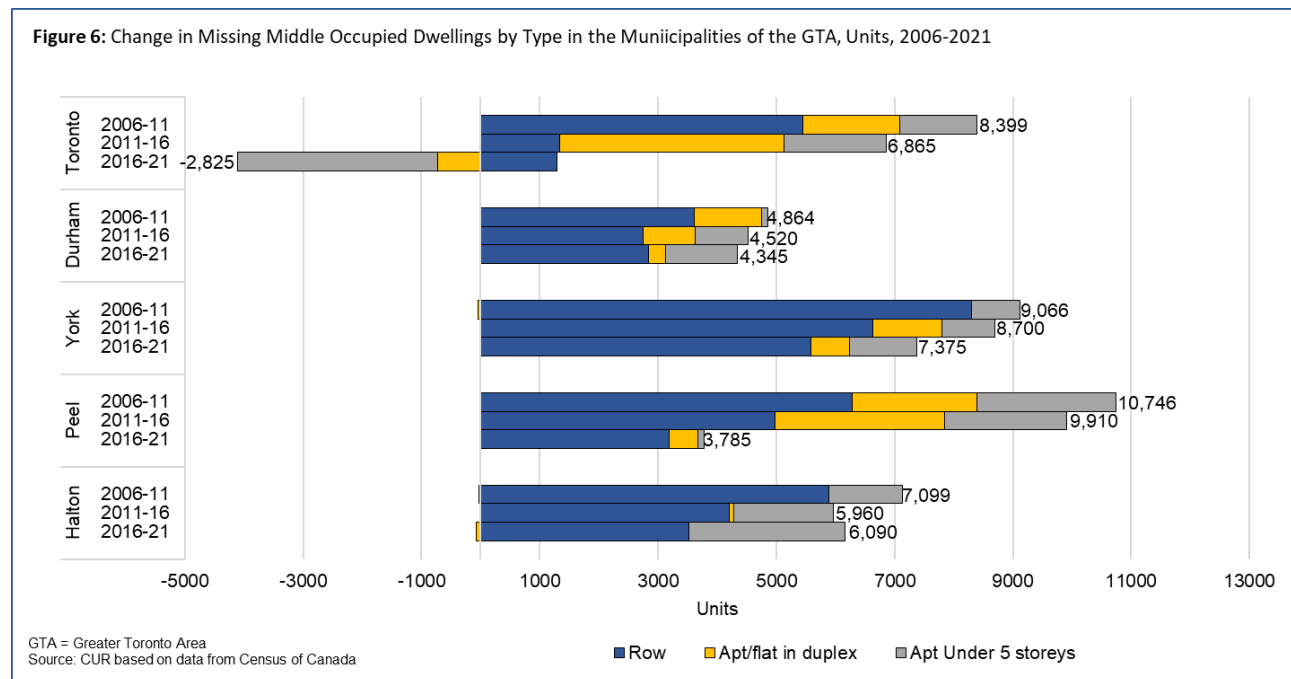
The seven CMAs, excluding Toronto and Peterborough, experienced more missing middle units being created in 2016-2021 than in 2006-2011. The four CMAs above had the most missing middle units added to their stocks in 2016-2021.

# Trends in Missing Middle Housing in the Greater Toronto Area

The missing middle housing data for the city of Toronto and the four regional municipalities in the GTA are explored in this section.

## Total Missing Middle Units Created, 2006-2021

Figure 6 shows the changes in the stock of occupied missing middle housing in the five municipalities for the last three census periods.



### Highlights:

- **The stock of missing middle housing in the city of Toronto shrunk in 2016-2021.**  
The city of Toronto had a net loss of missing middle housing in 2016-2021, contrasting with all the CMAs and the four regional municipalities in the GTA examined. The city’s stock of missing middle housing fell by 2,825 units.<sup>8</sup>
- **York and Halton regions recorded the biggest increases in the stock of occupied missing middle housing in 2016-2021.**

<sup>8</sup> The decline in total missing middle units (occupied and unoccupied) was marginally higher at 3,205 units for the same period.

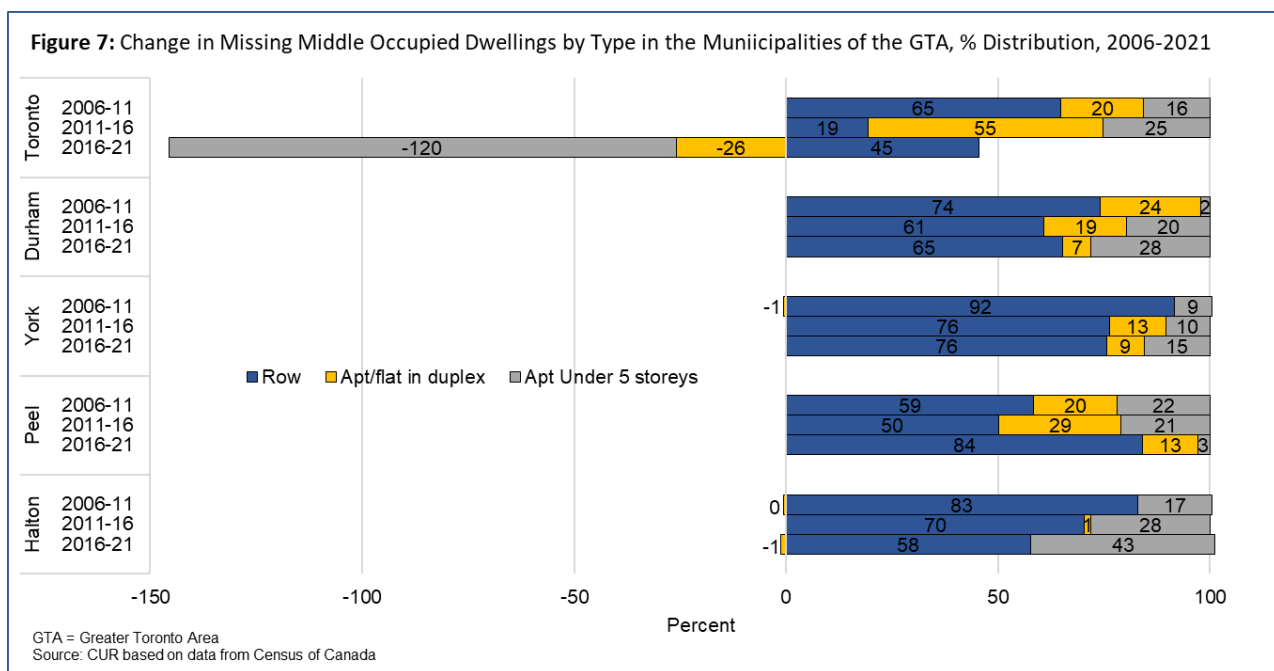
The growth in the missing middle housing was 7,375 and 6,090 units, respectively, in York and Halton regions over the latest five years. Durham region had a change of 4,345 units, with Peel Region lagging with 3,785 units.

- **The city of Toronto and Peel region had steep declines in the creation of missing middle housing between 2006-2011 and 2016-2021, with declines more moderate in the other three municipalities.**

The city of Toronto’s production of missing middle housing in 2016-2021 compared to 2006-2011 fell 11,224 units, while Peel region dropped by 6,961 units.

## Missing Middle as a Percentage of Net Change in Occupied Dwellings, 2006-2022

Figure 7 provides data on the change in occupied dwellings by unit type between the three census periods between 2006 and 2021, expressed as a percentage of the total change.



### Highlights:

- **The majority of missing middle units added from 2006-2021 were townhouses, except for Toronto in 2011-2016.**

Growth in townhouses added the most missing middle units over the past 15 years in all municipalities except Toronto in 2011-2016, when apartments/flats in duplexes were the largest source of this housing.

- **Low-rise apartments are the most noticeable type of net increase in missing middle housing in Halton region.**

In Halton region, the role of low-rise apartments as a source of additional missing middle units continually climbed from 17% in 2006-2011 to 43% in 2016-2021. Still, townhouses remained the largest source of missing middle units, with nearly six of every ten of every net new unit.

- **Low-rise apartments accounted for the decline in Toronto’s stock of missing middle housing in 2016-2021.**

The City of Toronto recorded a net loss of 2,500 low-rise apartment units during the latest census period. It appears to result of older low-rise buildings being demolished to make way for higher-density apartment buildings.

- **Secondary suites in houses contributed little to the growth in the stock of missing middle housing in 2016-2021.**

In 2016-2021, the growth in apartments/flats in duplexes was negligible in all GTA municipalities. In contrast, secondary suites were a more sizable part of missing middle housing growth in Peel Region during the previous decade and in Toronto from 2011-2016.

## Conclusions

There is an escalating interest in missing middle housing – homes ranging from townhouses to apartments in structures of four storeys or less – but little data on their numbers and growth. Opponents of single-detached and semi-detached houses regard missing middle housing as the cure-all to the litany of negative impacts associated with these housing types, such as increased greenhouse gases, loss of farmland and longer commutes by car. On the other hand, opponents of the tall apartment building surge look envious at European cities where missing middle housing is commonplace.

The census data reported in this paper reveal the challenge of shifting the mix of new housing to encompass many more missing middle homes. The 15 years covered in the analysis coincide with the life of the *Growth Plan for the Greater Golden Horseshoe* passed in 2006, which was directed at shifting the new housing mix away from single-detached and semi-detached houses to higher-density housing types.

### **Findings**

- Significantly fewer missing middle homes were added to the GGH’s housing stock in 2016-2021 than in 2006-2011, though their share of total growth remained stable at 20%;
- A sharp drop in the number of missing middle homes added in the GTA more than offset an increase in other parts of the GGH in 2016-2021;
- The city of Toronto’s stock of missing middle homes dropped in 2016-2021 due to fewer low-rise apartment buildings;



- All urban areas examined reported modest increases in missing middle homes added to their housing stock in 2016-2021 than in 2006-2011 – the city of Toronto and the Peterborough CMA were exceptions;
- Townhouses, the most popular type of missing middle homes added during the past 15 years, declined sharply in the GTA, with a slight rise in the rest of the GGH;
- Additions to low-rise apartment buildings, including stacked townhouses, increased as a share of missing middle housing over the past 15 years in the rest of the GGH but declined slightly in the GTA; and
- Apartments/flats in duplexes, a proxy for secondary suites, were sharply lower as a share of missing middle stock additions in 2016-2021 in the GTA but climbing slightly in the rest of the GGH.

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