



# A Different Ontario

## Population

Where and with whom do Ontarians live

BY ANDREW PARKIN

**Mowat Centre**  
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This report is part of a series *A Different Ontario: What the Census tells us about how Ontario is changing*. The series examines the most important results of the 2016 census, from an Ontario perspective. All of the data reported here has been obtained from the census data and highlight tables, available from [Statistics Canada](#) and from similar tables for previous censuses. Key charts are included in each report, with supplementary charts to be made available on the Mowat Centre website.

## Mowat Centre

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# 1 Introduction

Ontario is changing in important ways that matter for public policy. *A Different Ontario: What the Census tells us about how Ontario is changing*, a new series of reports from the Mowat Centre, takes a close look at data from the 2016 Census to chart the most important trends and to discuss their implications for policymakers.

Census 2016 covers a lot of ground, including population growth, employment and income, education, housing, ethnicity, language and immigration status, and much more. Many of the main findings, such as those related to aging or diversity, have been widely reported.

But a closer look at the data reveals both trends that have been overlooked, and important nuances. As we note in this report, for example, Ontario's population is aging more rapidly in smaller communities, many of which are also losing younger people needed to support local economies and the local services on which aging Ontarians rely.

Population data – charting where Ontarians of different age groups are choosing to live, and in what types of family arrangements – is particularly important to policymakers. It tells them where public investments in different kinds of infrastructure, health, education and social services are most needed now, in the near future, and over the longer term.

The following report breaks down the key trends revealed in the 2016 Census regarding Ontario's population growth, population aging and changing family arrangements. We find that in Ontario, both growth and aging are unevenly distributed across larger and smaller communities. We also find that younger working-age Ontarians are more likely to be single (i.e., unmarried) and to live on their own than in the past. We then analyze the implications of these trends for policymakers.

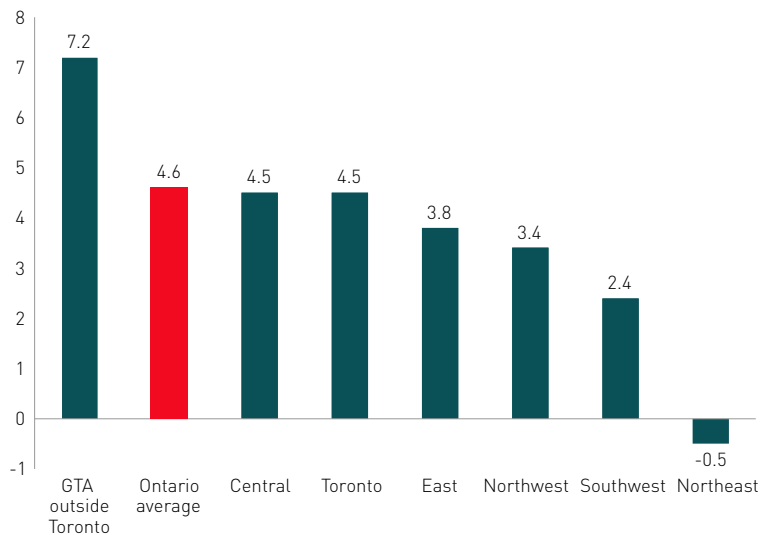
# 2 Uneven Growth, Uneven Aging

Ontario is growing: between 2011 and 2016, the province's population grew by almost 600,000, reaching 13,448,494. That is the equivalent of adding a city about the size of Peterborough or Thunder Bay every year. The province's growth rate over the five years was 4.6 per cent, higher than every province to the east but lower than every province to the west.

More important than the overall growth is its unevenness. Growth is highest in two concentric arcs around the City of Toronto. Highest growth (7.2 per cent) is in the inner ring around Toronto, from Oshawa in the east to Burlington in the west (essentially the Greater Toronto Area outside of the City of Toronto). The next highest growth (4.5 per cent) is in an outer ring extending from Cobourg up to Barrie and down to Niagara. Then comes the City of Toronto itself (also at 4.5 per cent growth). Regions in the east, northwest and southwest of the province lag behind, with growth under four per cent over the five years. And the vast northeast of the province lost population between 2011 and 2016.

## FIGURE 1

Ontario population growth (%), 2011-2016, by region

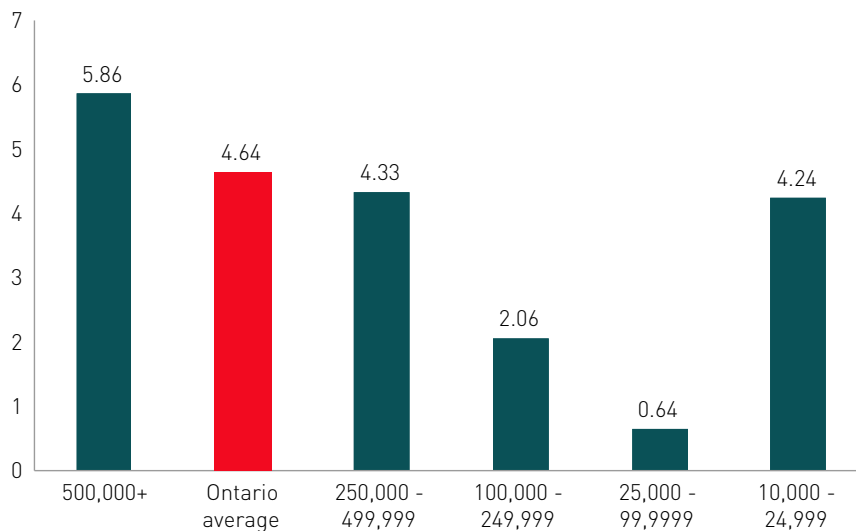


Source: Census 2016, Highlight Tables (Age and Sex) and author's calculations. Based on groupings of census divisions by region. Averages are weighted.

Another way to look at the uneven pattern of population growth is to break it down by community size. Taken together, Ontario's four biggest communities, Toronto (metropolitan area), Ottawa, Hamilton and Kitchener-Waterloo-Cambridge, had the highest population growth between 2011 and 2016 (5.9 per cent). The next four biggest communities (London, St. Catharines-Niagara, Oshawa and Windsor) had growth of just over four per cent. Smaller communities (with populations between 100,000 and 250,000) grew at less than half that pace (averaging only two per cent over five years), and even smaller communities (with populations between 25,000 and 100,000) hardly grew at all.<sup>1</sup> In other words, population growth in Ontario is concentrated in the province's eight biggest communities, with almost all of the rest of the province lagging significantly behind.

## FIGURE 2

Ontario population growth (%), 2011-2016, by size of city or town



Source: Census 2016, Highlight Tables (Age and Sex) and author's calculations. Based on census metropolitan areas and census agglomerations. Averages are weighted.

Over time, then, Ontario's population is becoming not just increasingly urban, but increasingly metropolitan – a greater share of the population is clustered in and around a small number of big cities. Already, two-thirds of the population lives in the province's six largest metropolitan areas, and three in four live in the ten largest ones – and these proportions are increasing each year.

<sup>1</sup> Communities with populations of between 10,000 and 25,000, grouped together, grew at over four per cent, but this figure is skewed by very high growth in two communities north of Barrie, namely Collingwood (13 per cent) and Wasaga Beach (18 per cent).

This uneven population growth has, as a corollary, uneven population aging. The fact that the population is aging is well known: Ontario's average age has been rising steadily since the 1960s, and has now reached 41 – ten years higher than it was in 1971. But some communities (mainly smaller, slower-growth ones) are aging more than others. The Greater Toronto Area is the only one of the province's six regions that currently has more children (age 14 and under) than seniors. Children also outnumber seniors in half of the 12 Ontario communities with population over 150,000. In the 33 remaining cities and towns<sup>2</sup> in the province – those with populations under 150,000 – only three have more children than seniors. The ten communities in Ontario with the highest proportion of seniors have an average population size of just 26,134. It is in small-town Ontario that the phenomenon of the “aging society” is most pronounced.

*As a rule of thumb, then, the smaller the community, the fewer workers there are to sustain the economic life of the communities in which a growing number of seniors reside.*

A look at population shifts over the past two decades illustrates the pattern of uneven aging more starkly. Since 2001, metropolitan Toronto has increased its population of children (age 14 and under) by 69,460. The number of children in the province as a whole, however, has declined by 24,770. This means that, outside of metropolitan Toronto, there are actually 94,230 fewer children today than there were in 2001.

In other words, while Toronto has been adding children to its population, the rest of the province has been losing them at an even faster rate. Most notably, Ontario communities with populations between 25,000 and 99,999 have seen a 16.9 per cent decrease in the number of children age 14 and under since 2001. To the extent that these smaller towns are growing at all, it is because of a growth in their population of senior citizens.

The pattern can also be illustrated by calculating the ratio of dependants (children and seniors) to the working-age population – in other words, the number of people below or above the typical working age that each working-age person needs to support (in addition to themselves). The ratio for Ontario is 0.50 (or 50 dependants for every

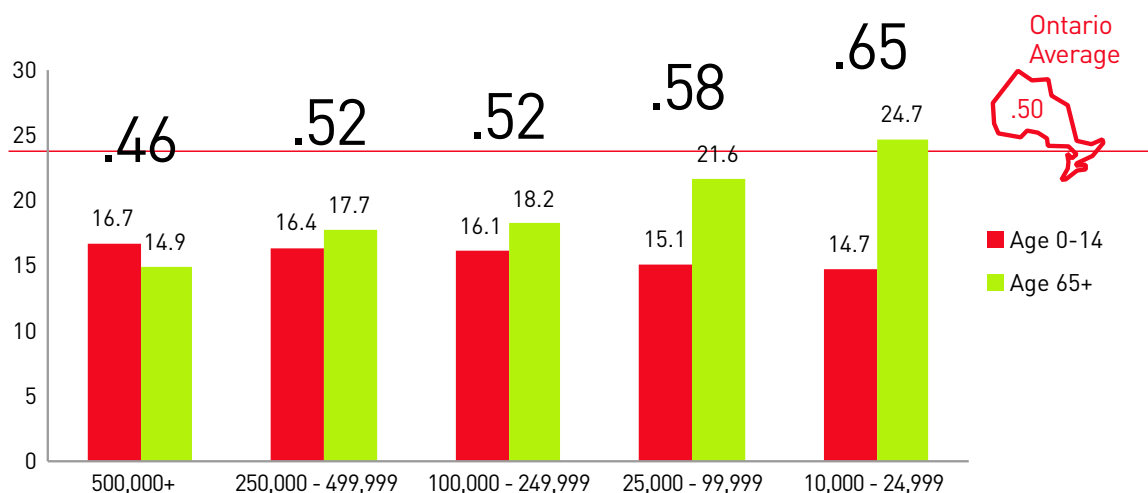
2 Officially, these are the province's 45 census metropolitan areas and census agglomerations.



100 people of working age).<sup>3</sup> The ratio for communities with populations over 500,000 is below this province-wide average. For cities and towns with populations below 500,000, the ratio is above the provincial average, and it rises steadily as community size decreases.

### FIGURE 3

Ontario, distribution of children and seniors (%) and dependency ratio (2016), by size of city or town



Source: Census 2016, Highlight Tables (Age and Sex) and author's calculations. Based on census metropolitan areas and census agglomerations. Averages are weighted.

As a rule of thumb, then, the smaller the community, the fewer workers there are to sustain the economic life of the communities in which a growing number of seniors reside. One final series of figures underscores this point. On average, in Ontario, there are 96 young adults (age 15 to 19) preparing to enter the labour force for every 100 people age 60 to 64 who are about to retire. In the province's four metropolises – communities with populations over 500,000 – that figure is 108, meaning that there are more young people about to enter the labour force than old people about to leave it. But the ratio falls as population size decreases, reaching only 89 in mid-sized cities, 72 in smaller cities and only 68 in small towns.

<sup>3</sup> This equals the number of children age 14 and under plus the number of seniors age 65 and older, divided by the number of people between the ages of 15 and 64. Dependency ratios are sometimes calculated by defining children as age 18 and under, and the working age population as between the ages of 19 and 65. The ratio used here uses the definition of children as age 14 and under as this is the primary way in which the Census data is presented.



SINCE 2001

### Change in number of children in:

↑ Toronto  
69,460

↓ Rest of Ontario  
94,230

### Ontarians aged 20-34 living:

	with Parents	as a Couple
2001	35%	46%
2016	42%	36%

SINCE 2011

### Population growth rate:

Ontario as a whole



Metropolises

COMMUNITIES OVER 500K



Small Towns

COMMUNITIES BETWEEN 25K - 99K



### Ratio of young adults to retirees:

YOUNG ADULTS  
(AGE 15-19)

RETIRES  
(AGE 60-64)

Metropolises  
COMMUNITIES OVER 500K



Mid-sized Cities  
COMMUNITIES 100 - 249K



Small Towns  
COMMUNITIES 25-99K



# 3 Changing Families

The composition of families and of households has changed significantly over the years, as the average family size has fallen, as life expectancy has increased, and as social norms and practices around marriage and divorce have evolved.

That said, the most common family arrangement in Ontario for children age 14 or younger is still to be living with both of their parents (whether biological or adoptive) and without step- or half-siblings. More than seven in ten (71.5 per cent) children are in these types of families. A further 19 per cent live in single-parent families, while just over nine per cent live in families with step-parents or step- or half-siblings, or in the care of relatives who are not their parents (such as grandparents).

In the case of the family characteristics and living arrangements of adults, the census highlights several important trends.

The first of these is the increase in the proportion of people living on their own. In Canada as a whole, the 2016 census reports that, for the first time ever, there are more one-person households (28.2 per cent) than there are households formed of couples with children (26.5 per cent).<sup>4</sup> This is not the case in Ontario, where households formed of couples with children still outnumber one-person households (28.7 per cent to 25.9 per cent). But the trend in Ontario is still the same: the proportion of households made up of couples with children has been declining steadily, while the proportion of one-person households has edged upward.

It is natural to link this trend to the broader trend of aging: since people are living longer, a greater share of households is being formed by older people living without children and, in some cases, ending up on their own. It certainly is the case that the proportion of individuals living on their own increases with age: in Ontario, 12 per cent of people over the age of 15 live on their own, but

*Among those in their late 20s (between the ages of 25 and 29), two-thirds of men and half of women are now single as opposed to in a couple.*

<sup>4</sup> Note that these figures refer to the distribution of households, not of individuals.

this includes only three per cent of those between the ages of 15 and 24, and 30 per cent of those over the age of 75 (including 40 per cent of women in this older age group).

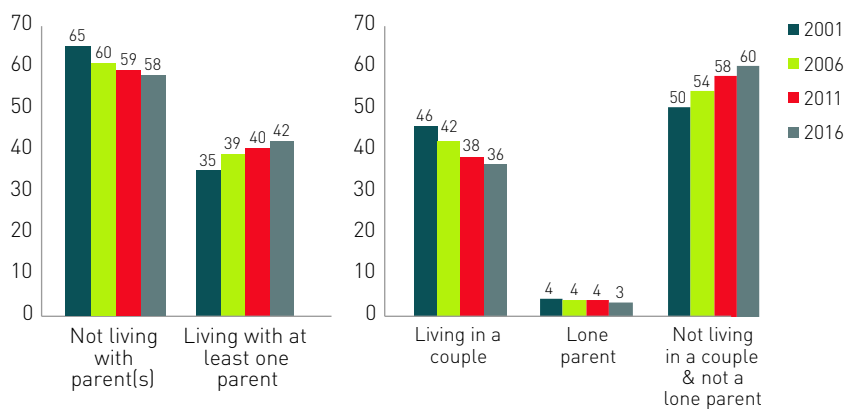
That said, over time the proportion of older Ontarians living on their own has actually been declining, while the proportion of young adults forming a one-person household has been growing – not dramatically, but consistently. More than one in ten Ontarians between the ages of 25 and 34 now live on their own.

More attention has been paid lately to another shift in the living arrangements of young adults, namely the fact that more young adults continue to live with their parents than in the past. The proportion of Ontarians between the ages of 20 and 34 that are living with their parents has been rising, from 35 per cent in 2001 to 42 per cent in 2016. This trend has attracted some attention as it is taken as a reflection both of the greater difficulties faced by today’s youth in transitioning into stable full-time employment, and of the declining affordability of housing, particularly in major cities such as Toronto.<sup>5</sup>

Yet the sharper change in the living arrangements of young adults relates not to whether they continue to live with their parents, but to whether they are living as a part of a couple. The proportion of Ontarians age 20 to 34 who are living in a couple has fallen from 46 per cent in 2001 to 36 per cent in 2016; the proportion who are “single” (neither

## FIGURE 4

### Family characteristics of young adults in Ontario, age 20-34



Source: Census 2016, Highlight Tables (Families, Households and Marital Status) and author’s calculations.

<sup>5</sup> Note that the proportion of young adults living with their parents is also higher in Ontario than in any other province, and higher in Toronto than in any other city in the country. See: Statistics Canada, Young Adults Living with their Parents in Canada in 2016 (Census Brief) (August 2, 2017); <http://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016008/98-200-x2016008-eng.cfm>.

living in a couple nor single parents) rose from 50 to 60 per cent over the same period. Among those in their late 20s (between the ages of 25 and 29), two-thirds of men and half of women are now single as opposed to in a couple.

This shift is reflected in the statistics relating more specifically to marriage (whether legal or common law). As many would expect, the proportion of adults who are legally married is steadily declining, while the proportion who are living in a common-law union is increasing. What is perhaps less often recognized is that the proportion who are neither married nor living common-law has also been growing – a trend that is especially evident when we look at the case of young adults. In other words, the bigger change in Ontario society at the moment is not the shift from legal to common-law marriage, but the shift from living as part of a couple to being single.<sup>6</sup>

Two decades ago, for instance, the most common marital status for 25 to 34 year-old Ontarians was to be legally married: in 1996, 51 per cent were married, and another nine per cent were living common law, while only 34 per cent were single (i.e. had neither been married nor were living common law). By 2011, however, the proportion of Ontarians in this age group who were single had surpassed the proportion who were legally married. In 2016, almost one in two (46 per cent) of 25 to 34 year-olds in Ontario are single, compared with 36 per cent who are married and 16 per cent living common law. As this trend continues, it will soon be more common for young adults to be single than to be in a couple (whether married or common law). (Note that this is already the case for males: half of 25-34 year-old men in Ontario are single, compared with 46 per cent who are married or living common law.)

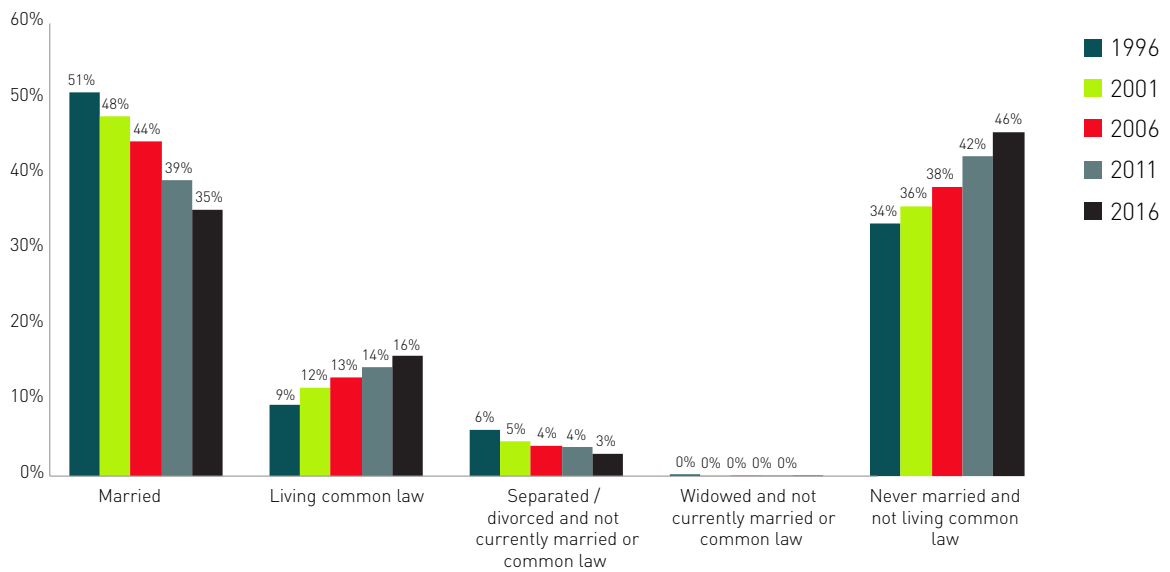
*The bigger change in Ontario society at the moment is not the shift from legal to common-law marriage, but the shift from living as part of a couple to being single.*

<sup>6</sup> The census groups adults into categories that include living in a couple (either married or common-law), not living in a couple (either married or common-law) but previously married (i.e. divorced, separated or widowed), and not living in a couple (either married or common-law) and not previously married. People in latter group are thus currently classified as “single,” though in fact they could be in a relationship (but not in terms of being married or living common law), or could previously have been living common law (since those in common law relationships that break up are not classified as divorced or separated, the existence of these previous relationships is not a matter of record.) The use of the term “single” in this context refers to a person’s legal family status and not their dating status: it means that legally speaking they have never been married and they are not currently living common law; it does not necessarily mean that they do not have a romantic partner.

Certain patterns associated with this trend are fairly well recognized; for instance, it is well known that both the age at which young adults enter into their first marriage and the age at which they have their first child have been rising for some time. Underlying these developments, however, is the broader trend towards more young adults living outside of a formalized couple, and, in some cases, living on their own.

## FIGURE 5

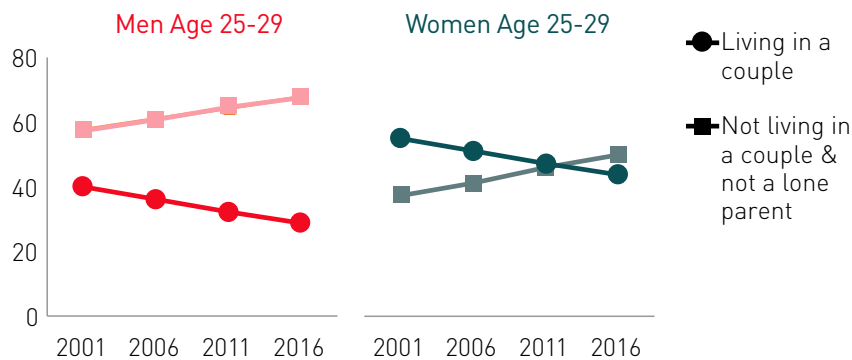
### Marital Status for the Population Age 25-34 Years, Ontario



Source: Census 2016 Data Table #8 (Families, Households and Marital Status) and author's calculations.

## FIGURE 6

### Family characteristics of young adults (Ontario)



Source: Census 2016, Highlight Tables (Families, Households and Marital Status) and author's calculations.

# 4 Implications for Public Policy

The province's population is growing in number and it is growing older. These evident and well-known trends put pressure on governments to, among other things, expand infrastructure to accommodate more people and increase funding for health and social services to meet the needs of an aging population.

Beyond these familiar challenges, however, lie two further twists that are less often recognized.

The first of these is the challenge of uneven growth and uneven aging. The province's population is increasingly concentrated in a smaller number of large cities. While big cities like Toronto are expanding across all age groups, communities with populations below 250,000 (with only a few exceptions) are barely growing at all, and what growth exists is being driven by aging — indeed, these smaller communities are actually experiencing a drop in the number of children. This means that governments are facing divergent policy agendas within the province: they must simultaneously plan for population booms in and around the GTA while responding to much slower growth (and more pronounced aging) in mid-size cities and smaller towns.

Compounding the challenge of building and supporting the physical and social infrastructure required by an older population is the fact that in many smaller communities the number of seniors is growing significantly at the same time as the relative weight of the working-age population is shrinking. It is the latter population that is typically relied upon to fuel local economies. Thus, while cities such as Toronto, Ottawa and Hamilton benefit from world-class health care facilities, access to comparable care in smaller communities will pose a challenge. This is partly due to the poor economies of scale involved in service provision in smaller or more rural communities, and partly due to the challenge of staffing local services in areas where the working-age population is hardly growing. Innovative approaches to service-delivery will be required to support populations that are not only older and, by extension, less mobile on an individual basis, but that live in communities that themselves are older in a collective sense — with fewer younger people available to provide support.

The second less well-recognized dimension of population change is the changing nature of families and households. A greater proportion of Ontarians – and particularly young Ontarians – are not currently part of a married or common-law couple, and more are living on their own in one-person households. Despite the fact that more young adults are relying on their parents for shelter and support than was the case a generation ago, it is also true that more are transitioning through their 20s and 30s on their own, without the benefit of the support of their own partner and family. The implications of this are potentially wide ranging; it can, for instance, increase demand for housing, while at the same time making it more difficult for an individual to exit the labour market temporarily to undertake further education or training, or to care for a parent or grandparent in need. Both the challenge of meeting the rising cost of housing in Ontario's cities and the challenge of juggling career demands with the care of extended family members are exacerbated when they are faced by one-person and thus one-income households.

There may also be implications in terms of income security and personal well-being. For many young adults, transitioning from education to work means working through an initial period of short-term contracts and unpredictable earnings. In some cases, this instability is compounded by the need to manage debt. The challenges associated with this period can feel more acute for those who effectively form a family of one. Simply put, individual incomes are more volatile than family incomes (especially now that almost all couples are dual earners). The decline in the portion of young adults living in a couple may therefore have implications for the sense of security and optimism associated with establishing an independent household and planning for the future. Over time, as family structure continues to evolve, it may require a reassessment of how costs related to housing or childcare, or risks related to unemployment or illness, are shared between families, employers and governments.

*Governments are facing divergent policy agendas within the province: they must simultaneously plan for population booms in and around the GTA while responding to much slower growth (and more pronounced aging) in mid-size cities and smaller towns.*



These observations are not meant to imply that the changes in family composition reported in this report are normatively bad (or good). Indeed, the fact that more young adults in Ontario are remaining single throughout their 20s and even into their early 30s may be connected to other developments that are themselves positives from the point of view of social policy – most obviously, they are likely to be related at least in part to rising levels of education attainment, which mean that more young adults are obtaining a post-secondary education and are therefore transitioning into the labour market and preparing to “settle down” at a later age. The argument advanced here is simply that, as some things in society change (such as the level of education and skills required in the labour market), other things may change at the same time, such as the proportion of young adults living on their own – and that this latter change has its own knock-on effects. In this sense, Ontario society is a Rubik’s Cube, where twists on one face disrupt patterns on another.

Commentaries that highlight the greater stresses and uncertainties facing today’s youth generally focus on changing external conditions – such as the changing nature of work – but tend not to take into consideration the evolution in the family structures of young adults as well. Census data allows us to employ this wider lens to capture more about the changing nature of Ontario society.

