



Housing Affordability in Ontario: Perceptions, Impacts, And Solutions (Wave 4)

Conducted for the Ontario Real Estate Association
November 2023

Methodology

- Sample size: 2,000 Ontario residents, aged 18 and over.
- Survey field dates: November 15 to 19, 2023.
- The data was weighted by age, gender, education and region.
- Totals may not add up to 100 due to rounding.



Executive summary

The Ontario Government faces a critical juncture, with rising concerns among Ontarians about the cost of living and housing affordability. These issues consistently rank on top of the priorities list. Household finances are stretched and optimism about buying a home steadily declines. Ontarians believe buying a home has gotten more difficult over the last year and will continue to get more difficult in the coming years.

This is the first survey (since June 2021) we have conducted for OREA in which a majority of Ontarians report “making housing more affordable” as a top priority (51%, +16 since 2021). Since June 2021, those who feel housing affordability should be a top or very high priority has increased from 61% to 76% (+15%).

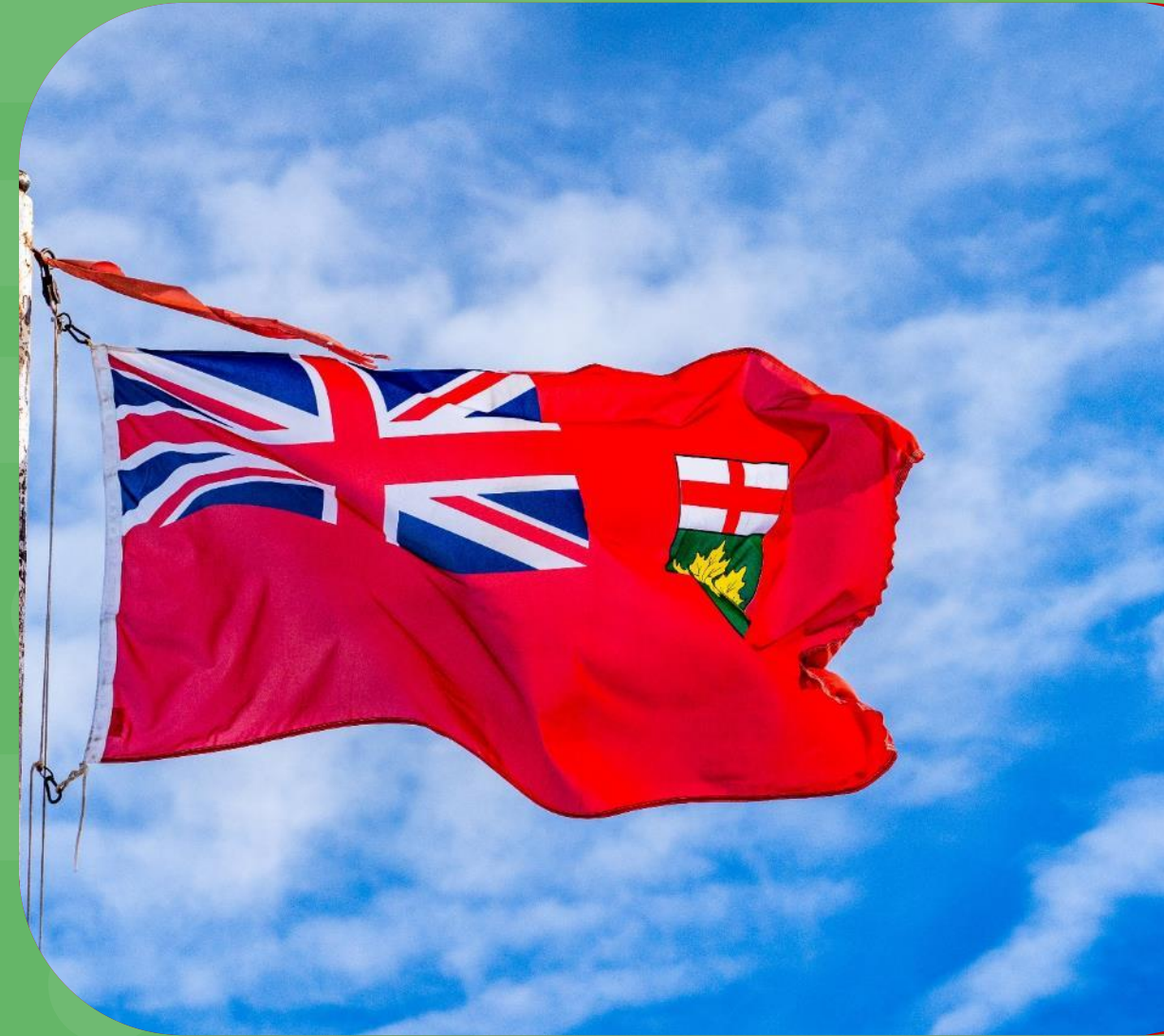
Compounding and interconnected with housing affordability, Ontarians are grappling with the high cost of living; 52% indicate they can cover expenses but struggle to save, while 17% can't cover normal expenses without resorting to debt or significant spending cuts. Everyday essentials like food, utilities, and mortgage or rent payments were listed among the top additional financial stressors.

55% believe that decisions made by the Ontario government have increased the difficulty of purchasing a home. Despite the desire for the government to prioritize housing affordability (76%, +8 since Wave 3), only 28% (down 2% since Wave 3) perceive them to be doing so. 80% believe the Ontario government has the power to improve housing affordability, but there's skepticism about Doug Ford and the PC party's commitment to doing so, with only 14% believing they care a lot a lot about this issue. Disapproval of the current government's efforts regarding housing affordability stands at 53%, indicating a need for more effective and visible solutions.

Addressing the housing crisis is a political necessity for Premier Doug Ford and the PC party in Ontario. It is a crucial step towards regaining public trust and improving overall approval ratings – particularly as the PC party is still believed to be the leaders most suitable for addressing housing affordability but only slightly so as they are followed closely by the NDP.

Overall, given that majority of Ontarians want housing affordability to be a top priority for the government, there exists a clear mandate for action on this to improve the quality of life of Ontarians.

ONTARIO THE CONTEXT



Key findings

Top priorities for Ontarians and consistent concerns: Rising cost of living (84%, +3 since Wave 3) and housing affordability (76%, +8) both rank among the top three priorities for the government to focus on. 48% (+7) also consider encouraging the construction of more homes in the province as a top or very high priority. Rising cost of living and housing affordability have been consistently top concerns for Ontarians since tracking began.

When asked to choose three focus areas for the government, rising cost of living (61% a top priority) and making housing more affordable (51% a top priority) continue to rank top three, alongside improving healthcare.

- The rising cost of living is particularly worrisome for aspiring homeowners (69%) and current renters (66%).
- Housing affordability is a significant concern for ages 18 to 29, with 88% saying it is a top (59%) or very high (29%) priority.
- Residents in southwestern Ontario are slightly more concerned with housing affordability and supply than the rest of the province: 56% say making housing more affordable is a top priority (+5 vs Ontario), and 51% say encouraging more home construction is a top or very high priority (+3 vs Ontario).

Political landscape: Voting considerations across most parties are split (some would consider, some would not), but if an election were held today, Doug Ford's PC party leads with 40%, followed by Marit Stiles' NDP at 26%. Overall impressions of Premier Doug Ford are dropping (net score (pos-neg) -21), while impressions of Liberal Leader Bonnie Crombie* (+8) and NDP Leader Marit Stiles (+6) are net positive. More people currently disapprove (49%) of the overall job the Ontario Government, led by Premier Doug Ford, is doing than approve (29%) and 76% agree it is time for a change in government, but opinions differ on a good alternative.

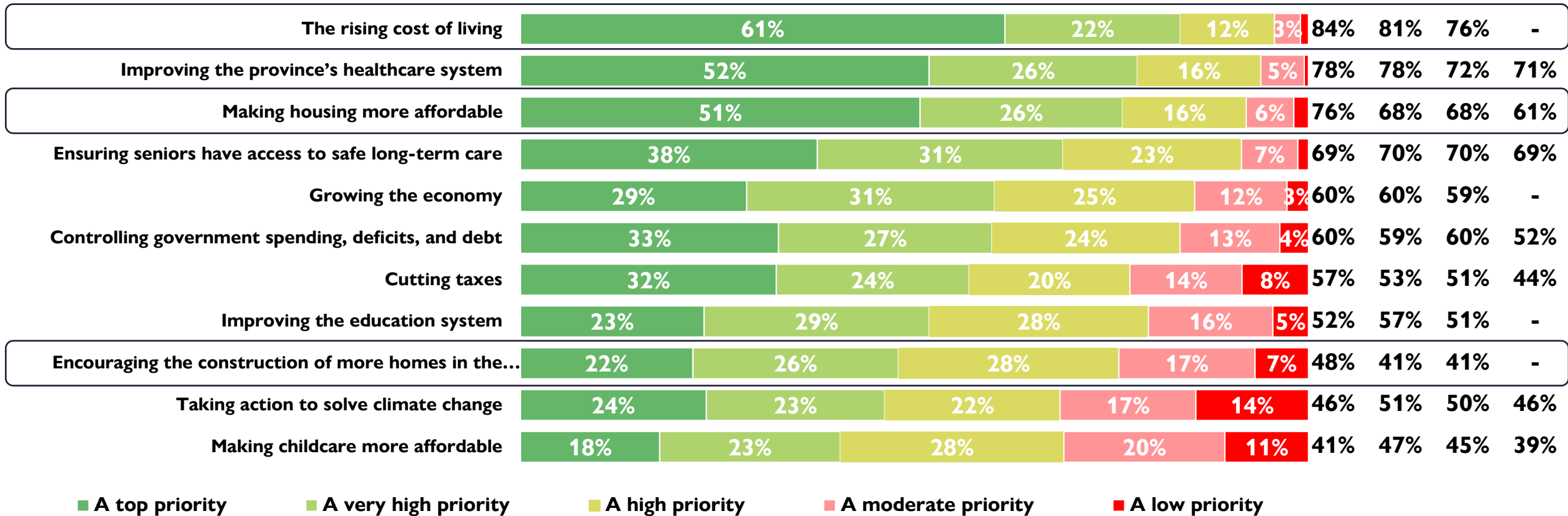
* Note: survey was conducted prior to Bonnie Crombie becoming the new Ontario Liberal leader.

Below is a list of possible issues the Ontario government could focus on. How much of a priority do you feel each one should be?

Rising cost of living and housing affordability rank among the top three priorities for the government to focus on

% Top/Very high priority

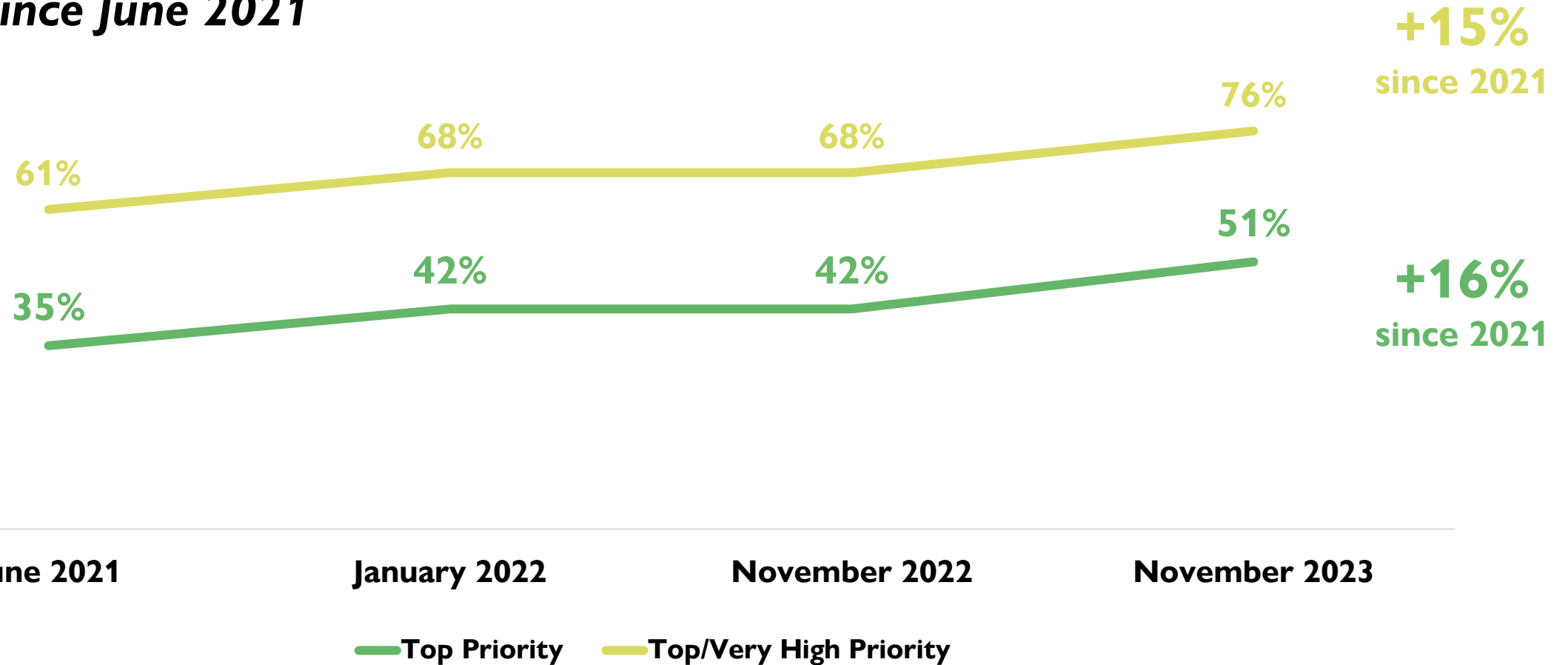
Nov 2023 Nov 2022 Jan. 2022 June 2021



Base [all] = 2000

Below is a list of possible issues the Ontario government could focus on. How much of a priority do you feel each one should be?

Priority Assessment: Ensuring Housing is More Affordable Trend since June 2021



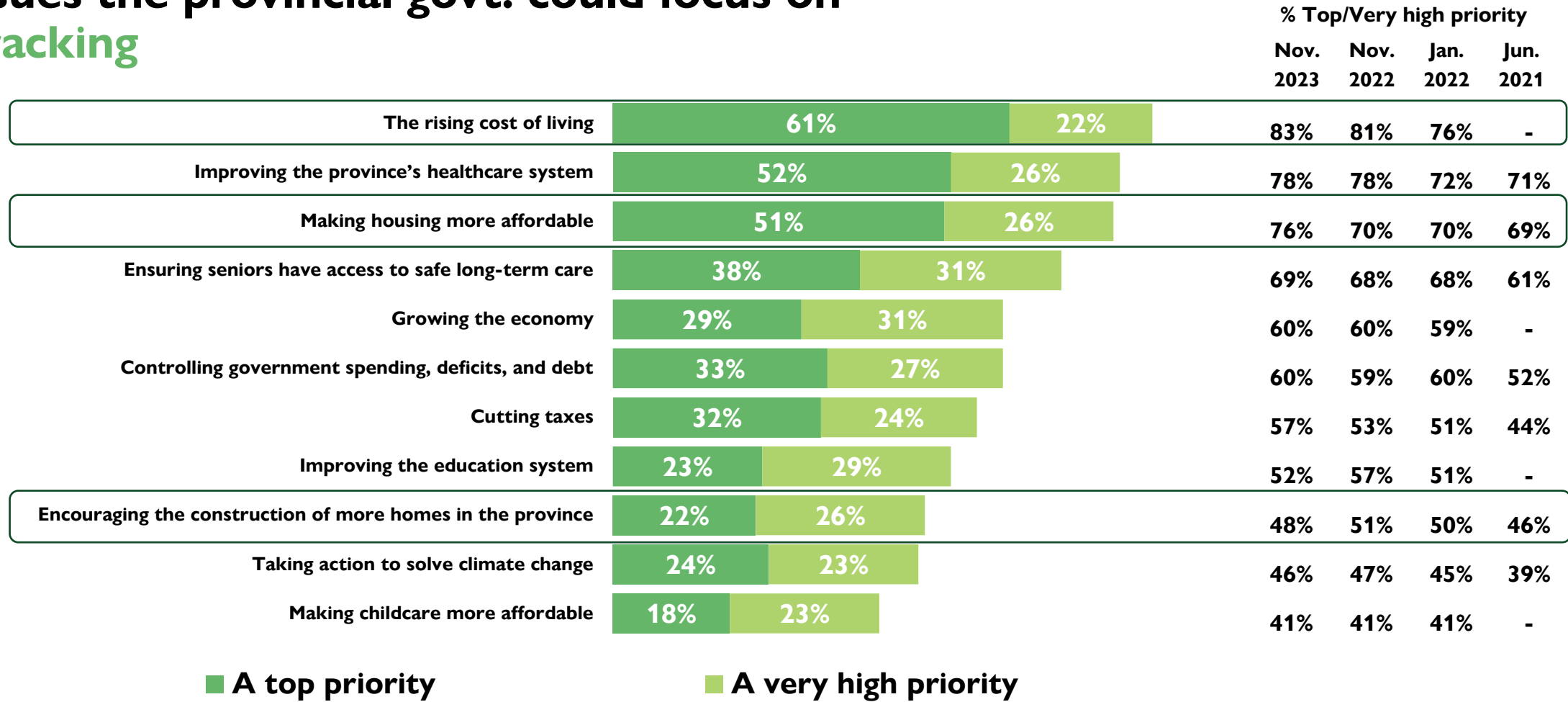
Base [all] = 2000



Below is a list of possible issues the Ontario government could focus on. How much of a priority do you feel each one should be?

Issues the provincial govt. could focus on

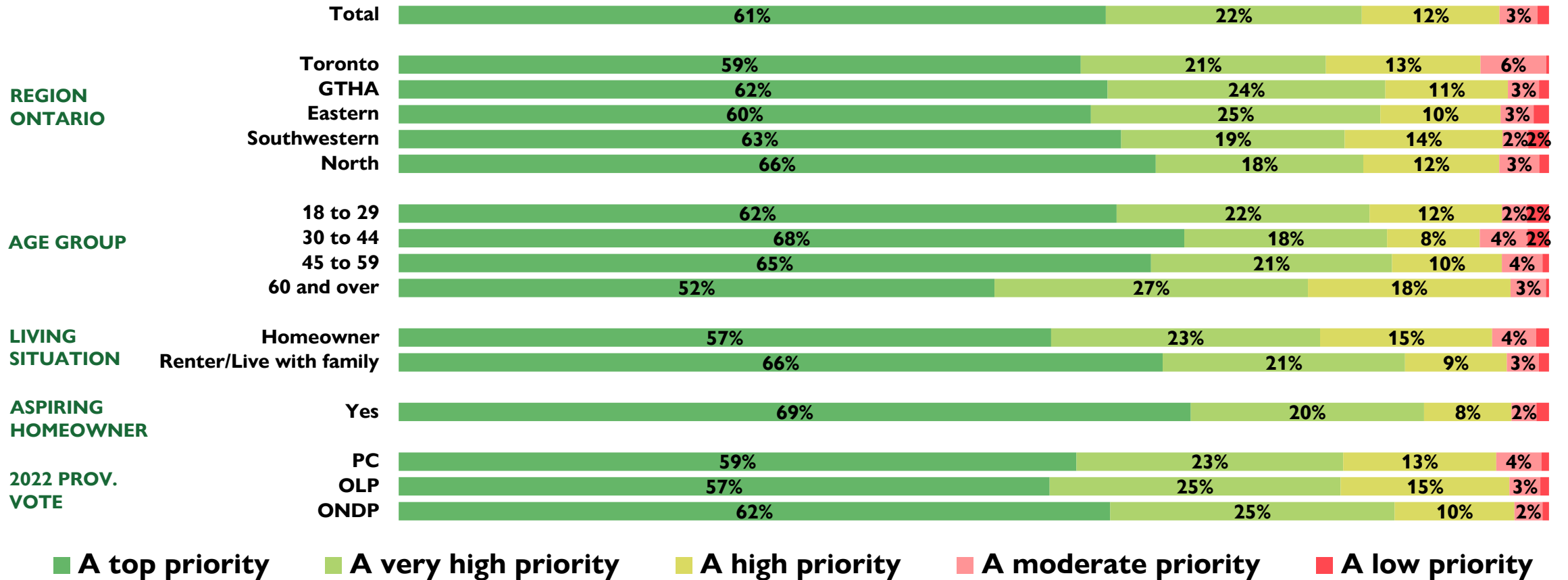
Tracking



Base [all] = 2000

Below is a list of possible issues the Ontario government could focus on. How much of a priority do you feel each one should be?

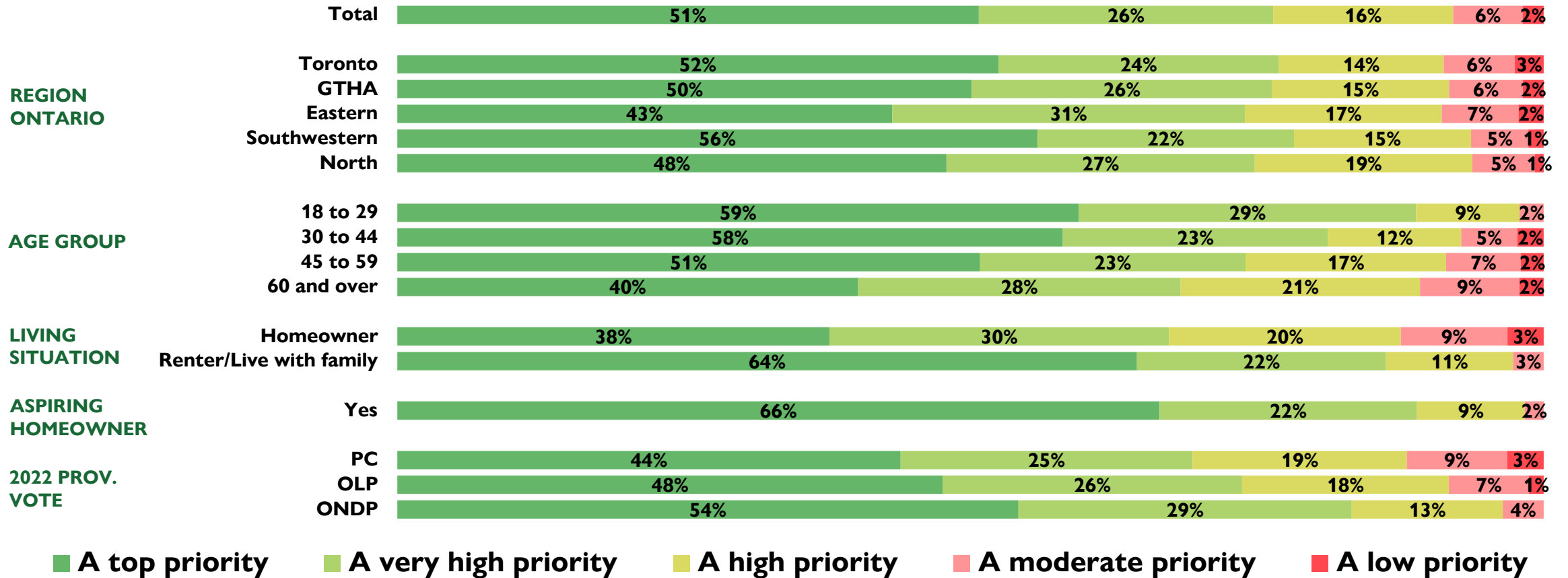
THE RISING COST OF LIVING



Base [all] = 2000

Below is a list of possible issues the Ontario government could focus on. How much of a priority do you feel each one should be?

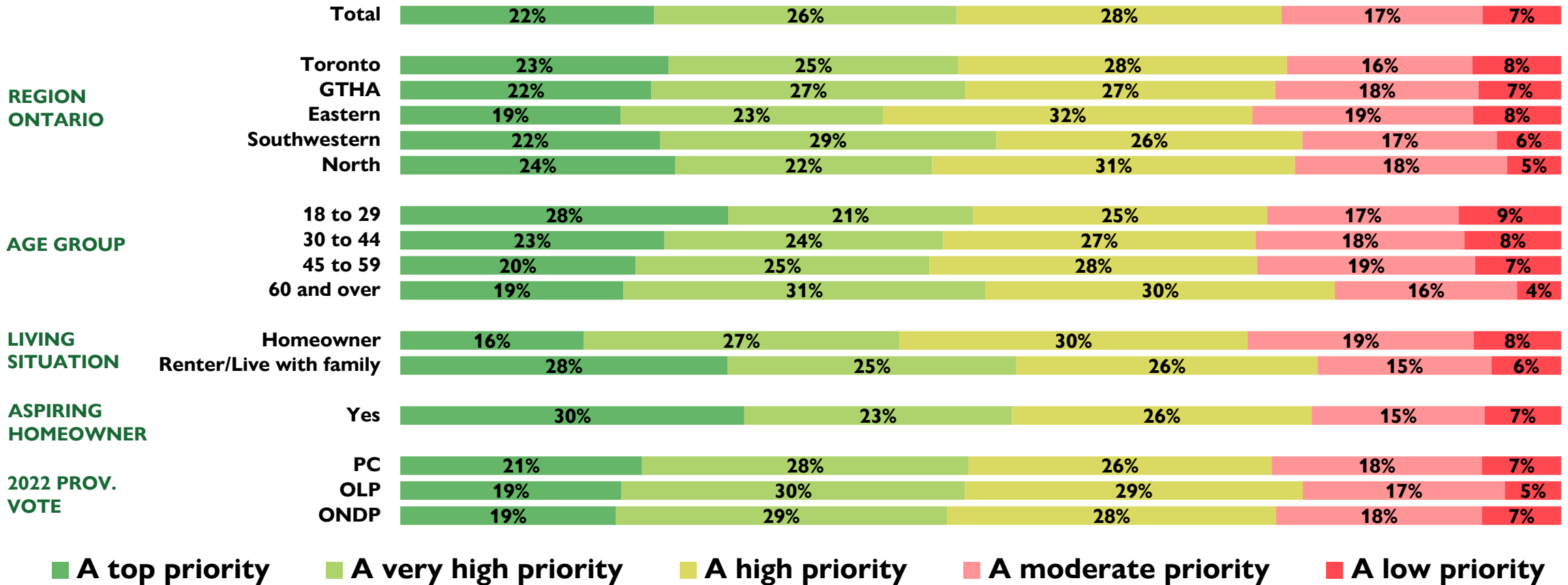
MAKING HOUSING MORE AFFORDABLE



Base [all] = 2000

Below is a list of possible issues the Ontario government could focus on. How much of a priority do you feel each one should be?

ENCOURAGING THE CONSTRUCTION OF MORE HOMES IN THE PROVINCE

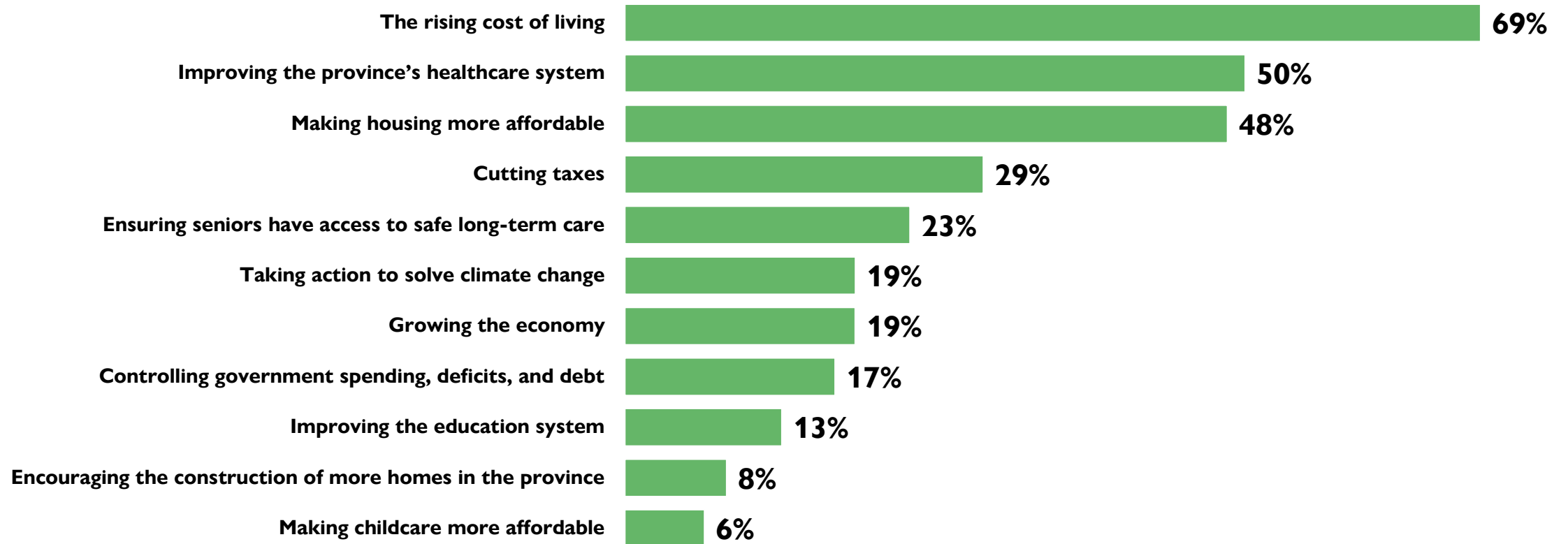


Base [all] = 2000



If the Ontario government could focus on just THREE issues, which would you choose? Please select three issues

Rising cost of living and housing affordability rank among the top three priorities for the Ontario government to focus on:

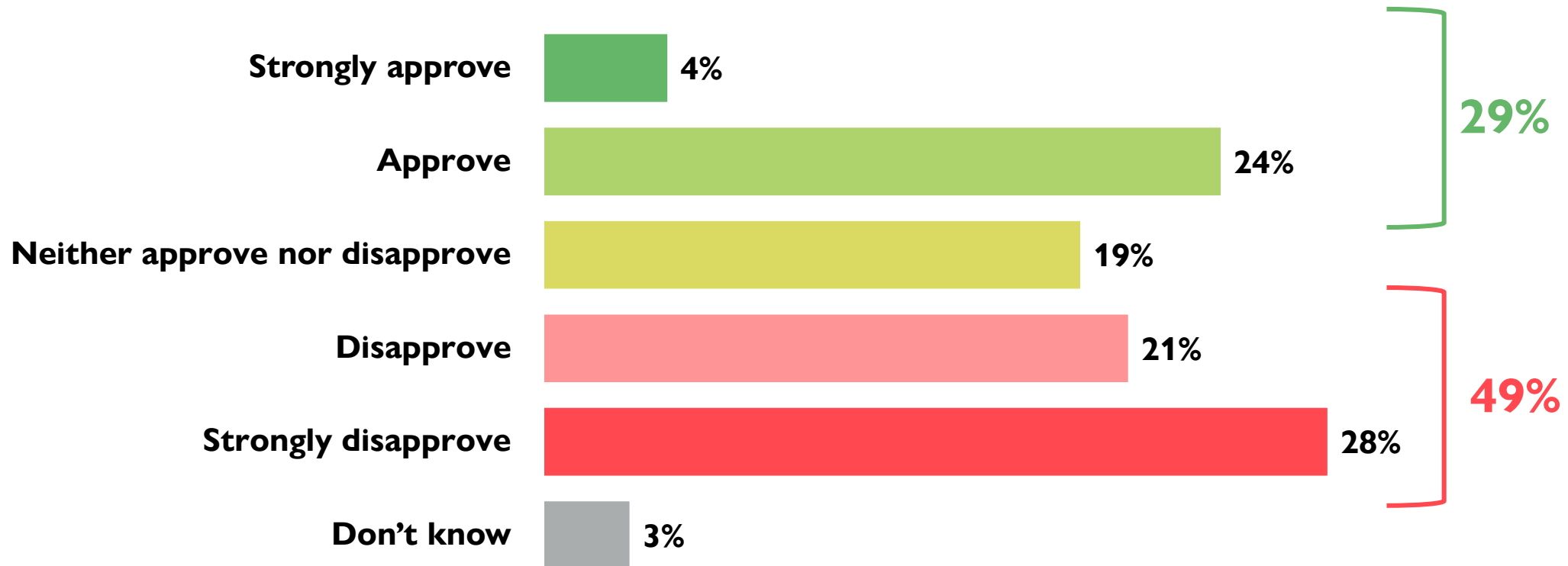


Base [all] = 2000



Overall, do you approve or disapprove of the job the Ontario Government is doing, led by Premier Doug Ford?

GOVERNMENT APPROVAL, LED BY PREMIER DOUG FORD

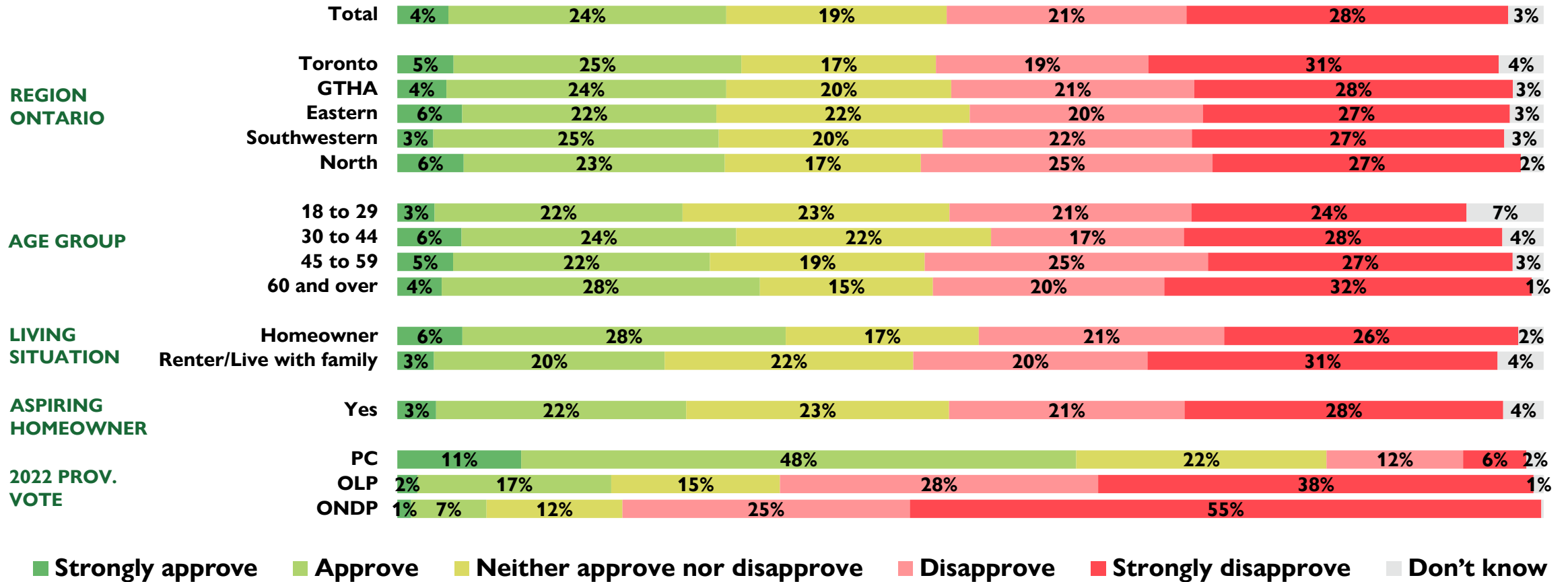


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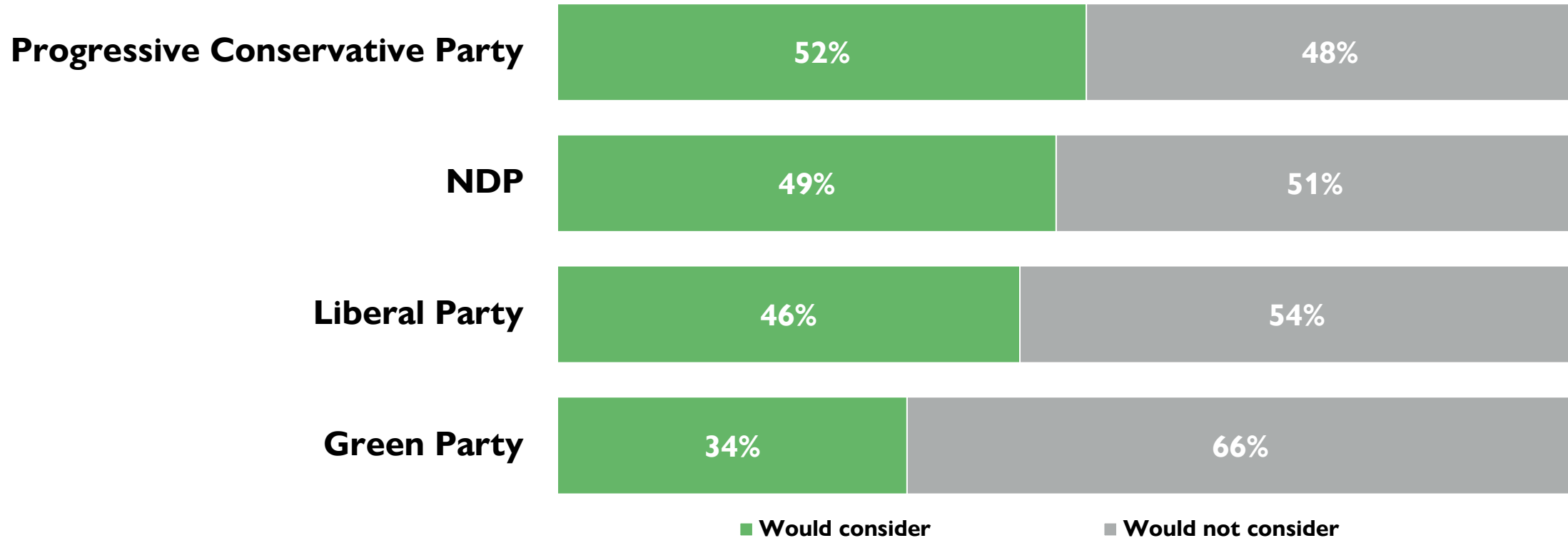


Base [all] = 2000



Would you consider or not consider voting for the following provincial political parties?

VOTE CONSIDERATION



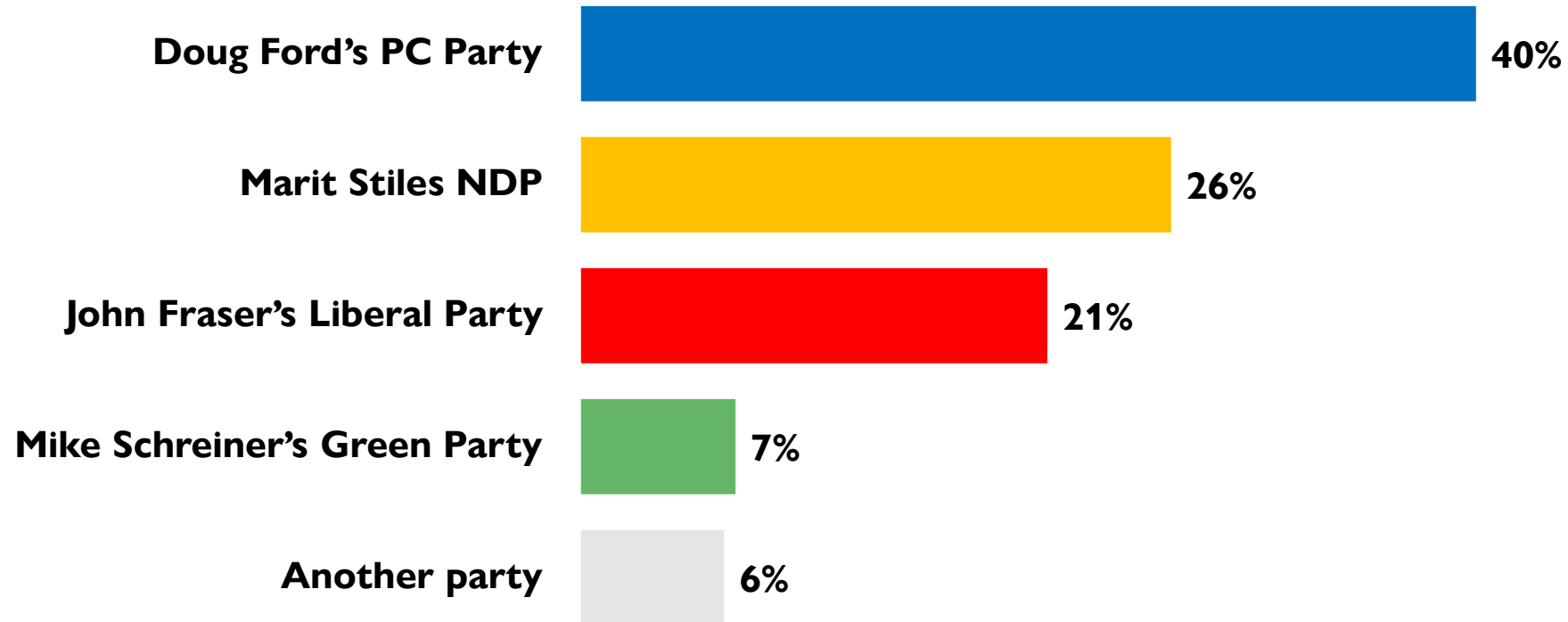
Base [all] = 2000

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader



If a provincial election was held today, which party would you vote for?

CURRENT VOTE



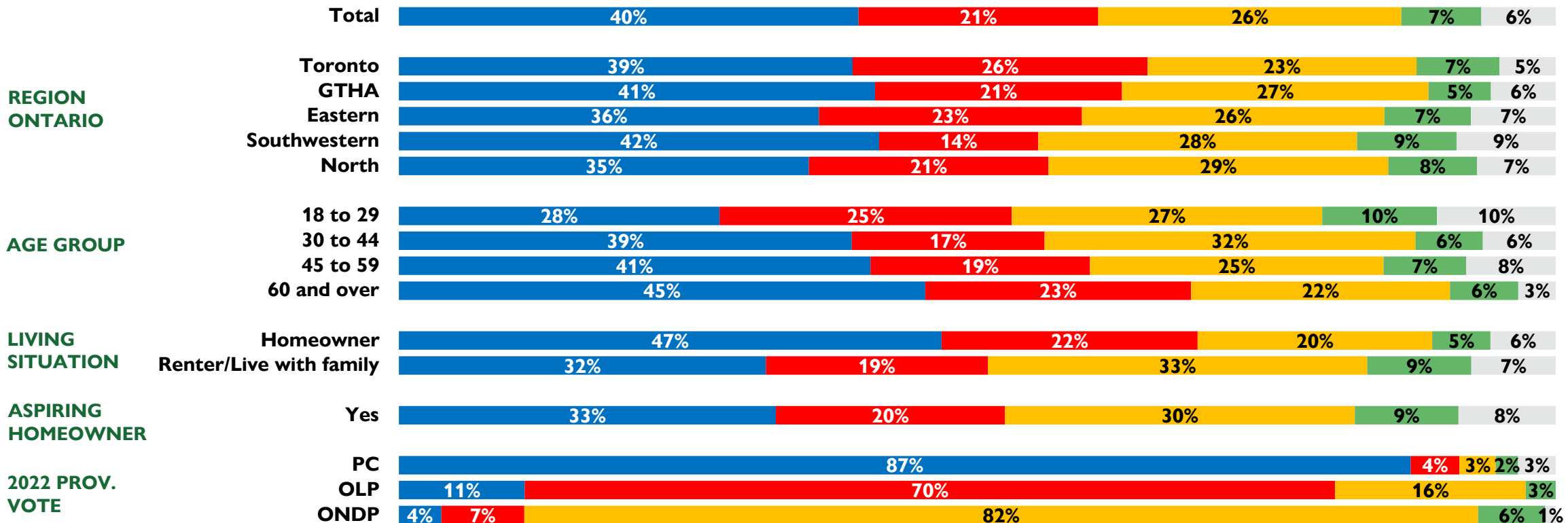
[UNDECIDED REMOVED N=1,508]

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader



If a provincial election was held today, which party would you vote for?

CURRENT VOTE



■ Doug Ford's PC Party
 ■ John Frasers' Liberal Party
 ■ Marit Stiles' NDP
 ■ Mike Schrenier's Green Party
 ■ Another party

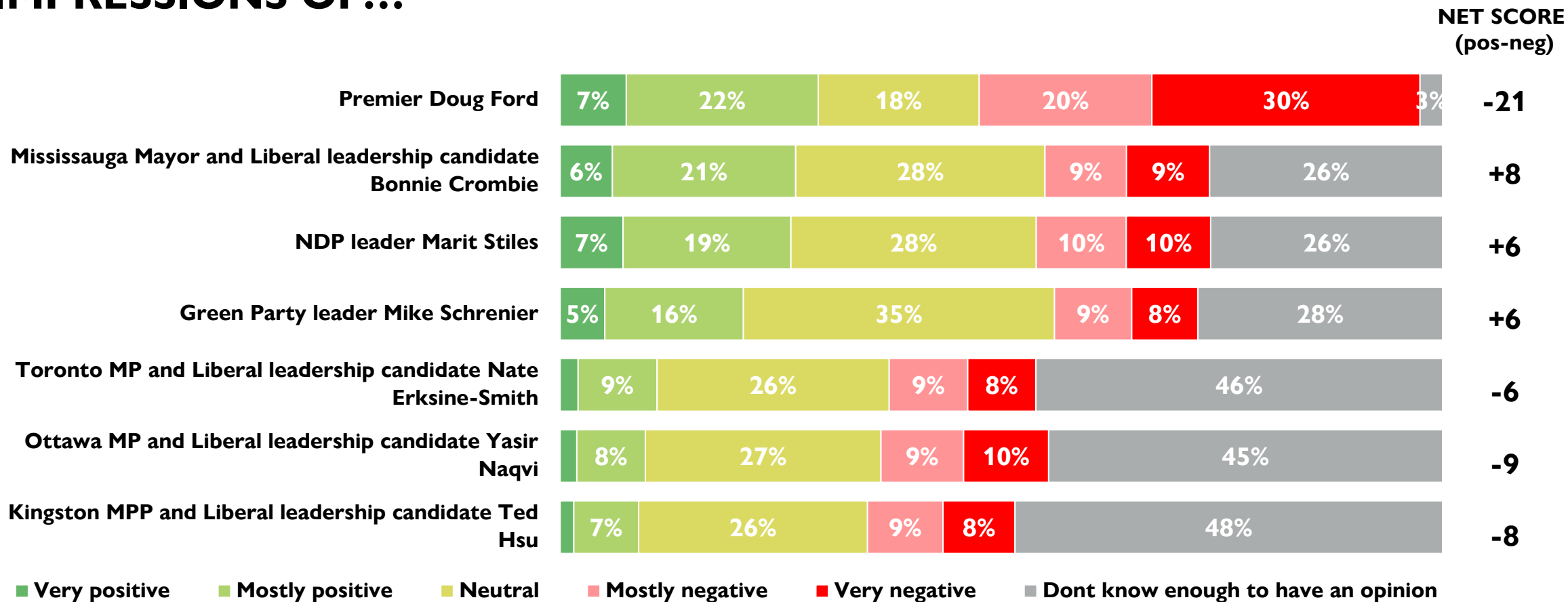
[UNDECIDED REMOVED N=1,508]

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader



Do you have a positive or negative impression of the following people?

IMPRESSIONS OF...



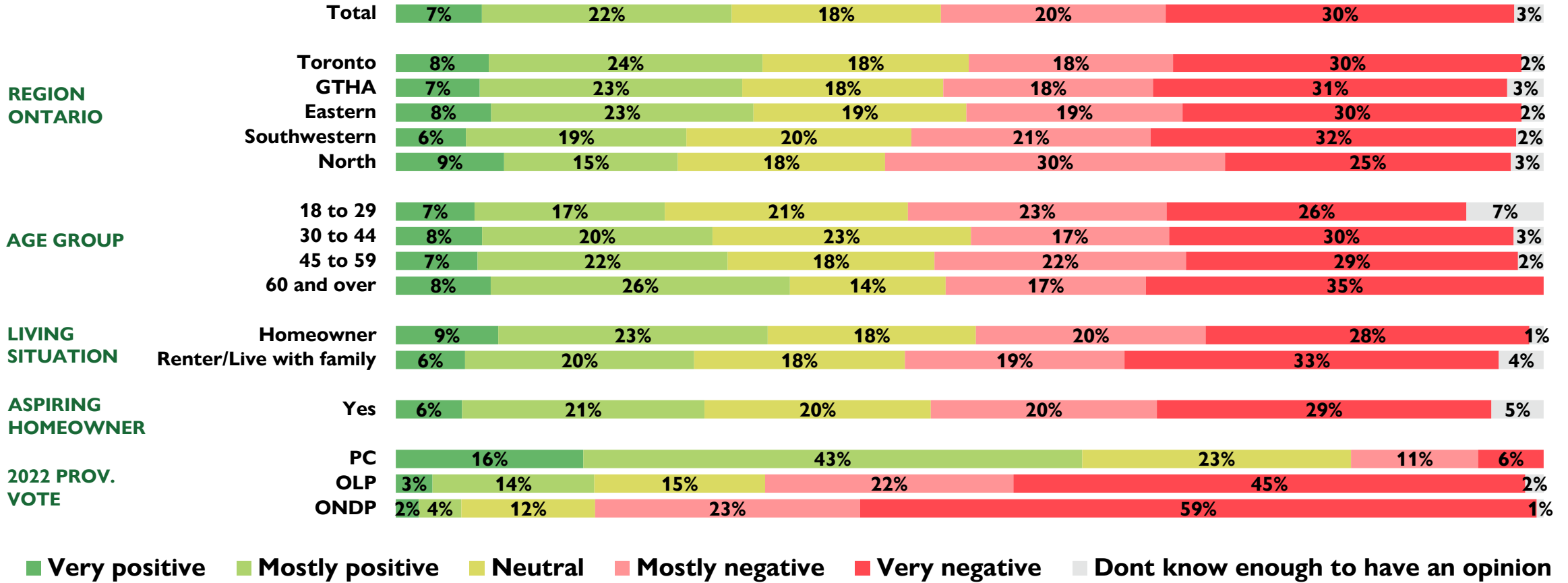
Base [all] = 2000

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader



Do you have a positive or negative impression of the following people?

IMPRESSIONS OF PREMIER DOUG FORD

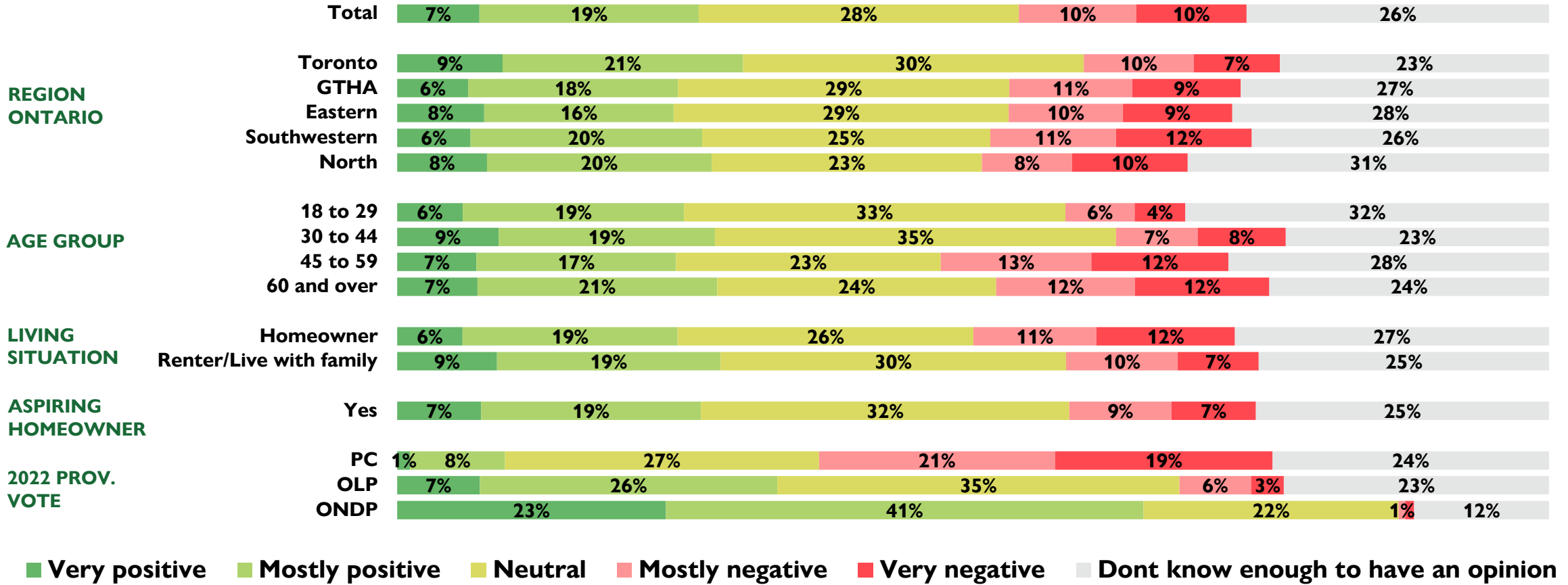


Base [all] = 2000



Do you have a positive or negative impression of the following people?

IMPRESSIONS OF NDP LEADER MARIT STILES



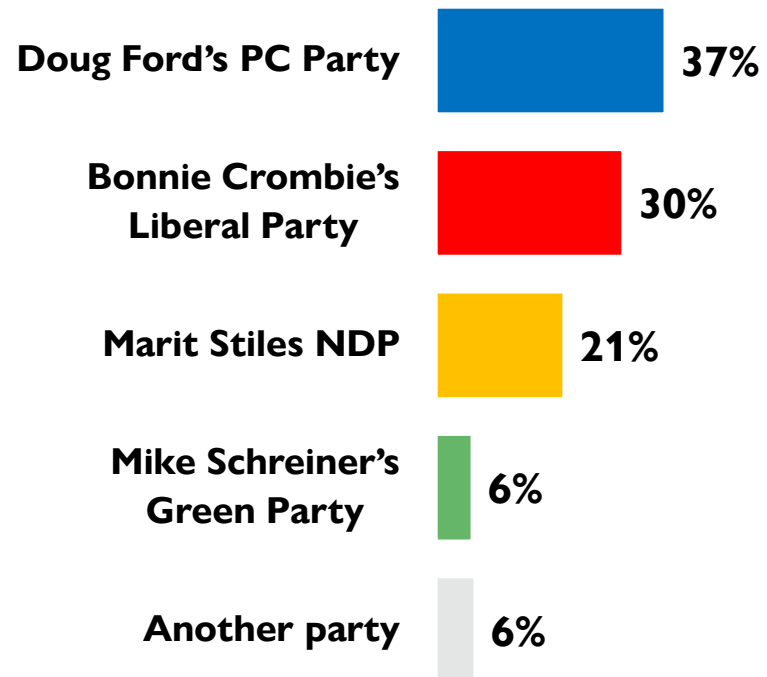
Base [all] = 2000



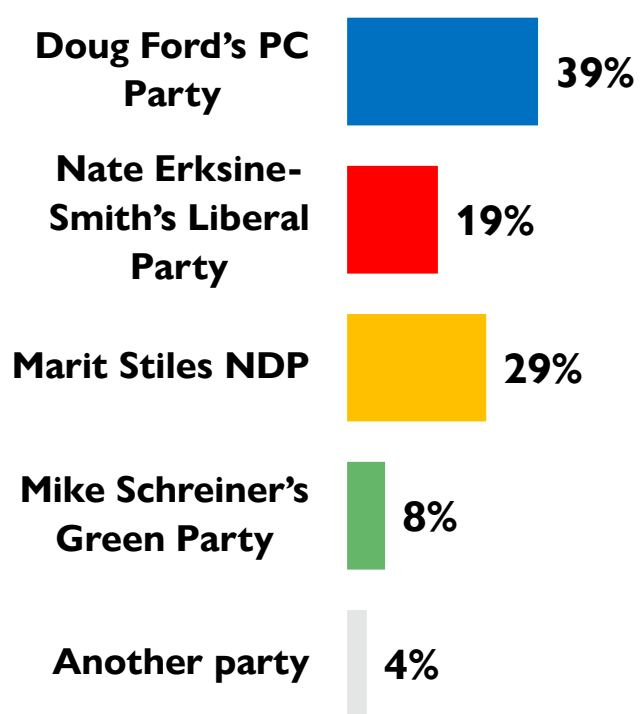
If [...] becomes Ontario Liberal leader and an election was held today, which party would you vote for?

ONTARIO LIBERAL LEADER IMPACT ON VOTE

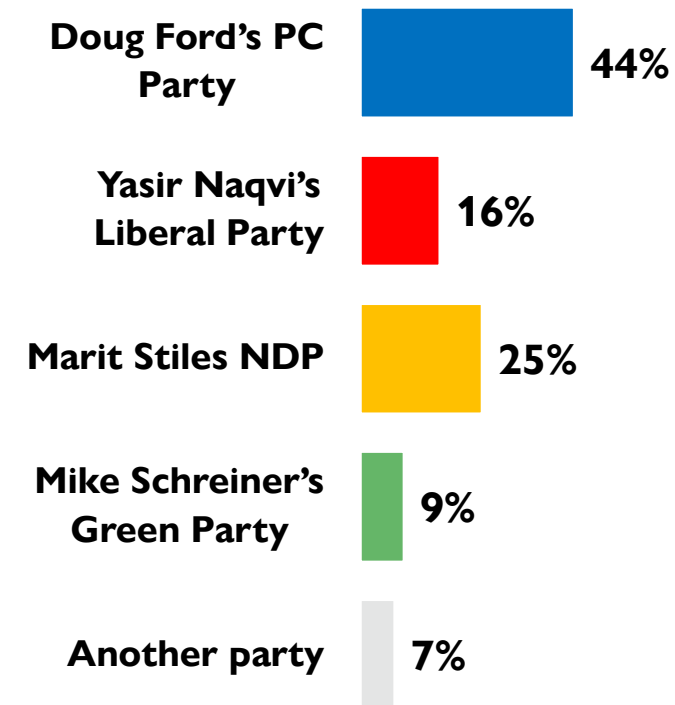
BONNIE CROMBIE



NATE ERKSINE-SMITH



YASIR NAQVI



[SPLIT SAMPLE]

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader





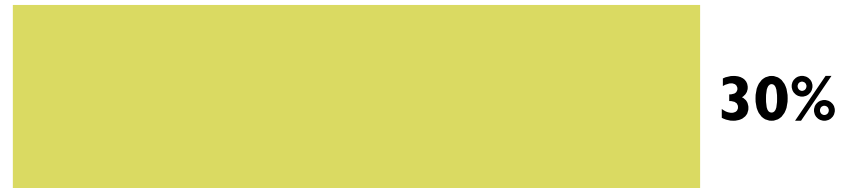
Which of the following comes closest to your view?

MOST (76%) AGREE IT'S TIME FOR A CHANGE IN GOVT BUT OPINIONS DIFFER ON WHETHER A GOOD ALTERNATIVE EXISTS OR NOT

It's time for a change in government in Ontario and there is a good alternative to Doug Ford and the PCs



It's time for a change in government in Ontario but there isn't a good alternative to Doug Ford and the PCs



I think Doug Ford and the PCs should be re-elected



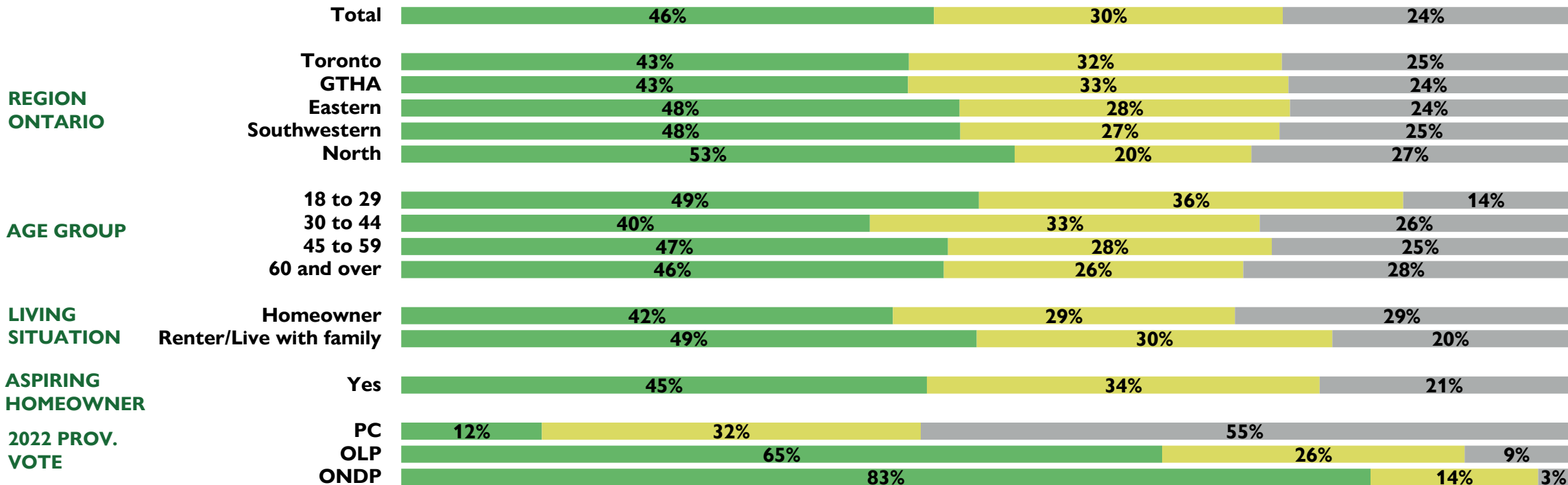
Base [all] = 2000

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader



Which of the following comes closest to your view?

CHANGE IN GOVERNMENT

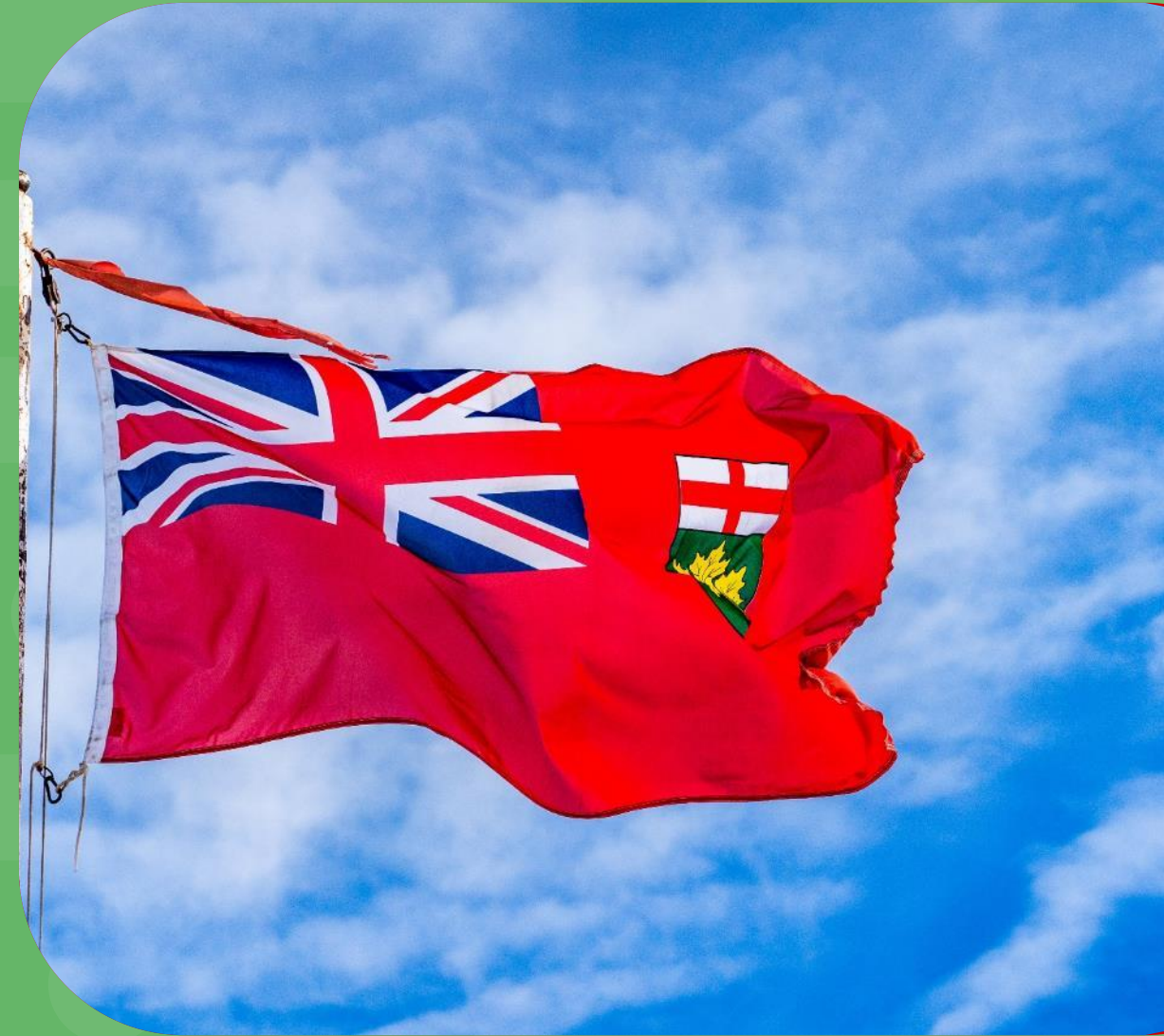


- It's time for a change in government in Ontario and there is a good alternative to Doug Ford and the PCs
- It's time for a change in government in Ontario but there isn't a good alternative to Doug Ford and the PCs
- I think Doug Ford and the PCs should be re-elected

Base [all] = 2000

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader

ONTARIO HOUSING MARKET AND LANDSCAPE



Key findings

Homeownership landscape: More than half (51%) of Ontarians currently own the residential property they live in, while the remaining 49% either rent (38%), live with family who own the property (8%), or live with family who rent the property (3%).

- Half (50%, no change since Wave 3) of homeowners currently have a mortgage, but this figure jumps to 71% among 18 to 29-year-olds and 80% for 30 to 44-year-olds. More than one in ten need to renew their mortgage in the next year.
- Among those with a mortgage, a significant majority (79%) have opted for a fixed-rate mortgage.
- The amounts owed on these mortgages differ, with 40% owing between \$50,000 and \$200,000 and 24% owing between \$200,000 and \$350,000. Notably, residents of Toronto and the Greater Toronto Area (GTA) report higher mortgage amounts remaining. 13% of mortgage holders will undergo a mortgage renewal in the next 12 months, 28% expect a renewal in one to two years and 35% in two to three years.
- 73% (up 5% since Wave 3) of respondents value their homes at more than \$500,000, and majority (71%, up 9% since Wave 3) are unlikely to sell their current homes over the next five years.

Aspiring homeowners: Among those aspiring to own a home, the wish for homeownership is strong, with 70% expressing a desire to own a residential property and 60% (down 9% since Wave 3) really wanting to own a home. This desire is particularly pronounced among 18 to 29-year-olds (90%) and 30 to 44-year-olds (79%).

- While optimism about buying a home has minimally (+2%) improved since Wave 3, pessimism has also remained mostly unchanged. 56% are now feeling pessimistic. Optimism tends to decrease with age, and those in Southwestern and Northern Ontario are least optimistic.
- Only 13% (down 5% since Wave 3) of those who want to buy a home expect to be able to do so in the next 2 years. Many aspiring homeowners think they won't be able to buy a residential property for more than 10 years (12%, no change since Wave 3) or never (28%, no change since Wave 3).

Key findings

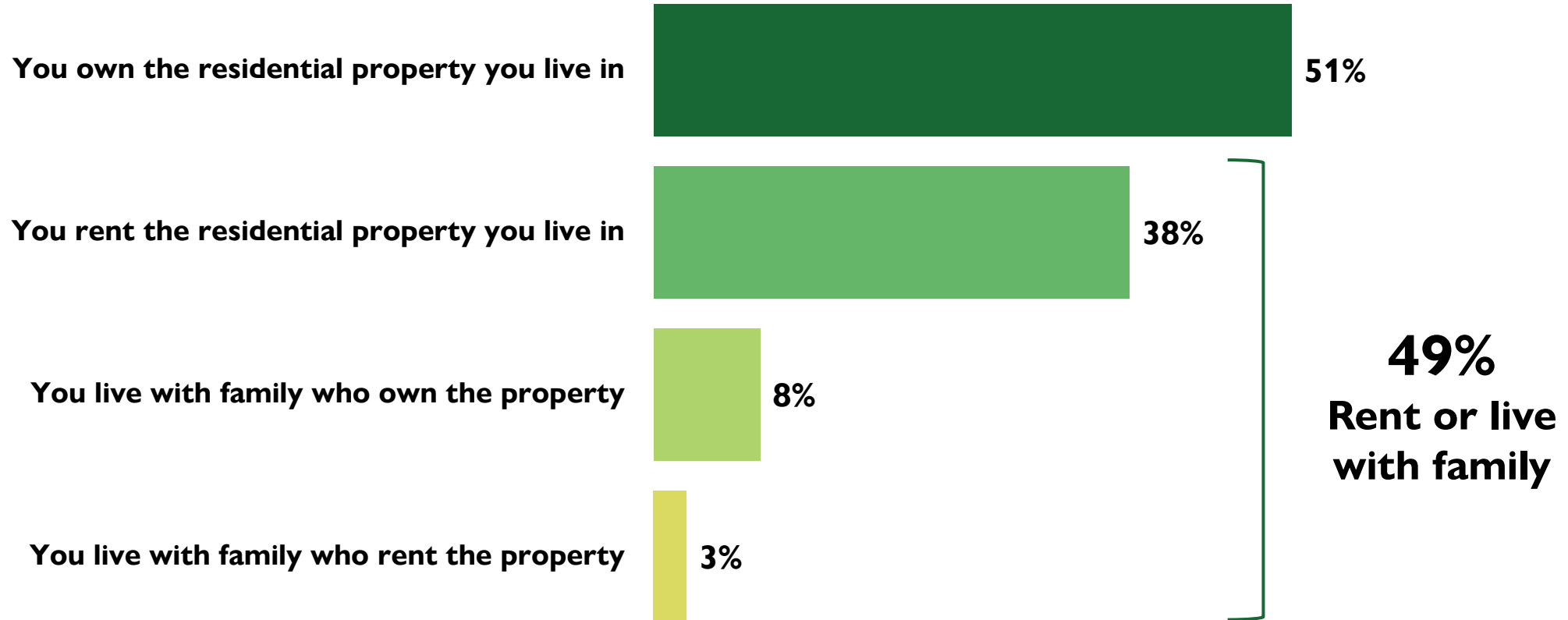
The local housing market: 70% (down 7% since Wave 3) of Ontarians say that buying residential property became more difficult over the past year. Among aspiring homeowners, 82% think it has become more difficult.

- 44% (up 9% since Wave 3) of Ontarians and 56% of aspiring homeowners expect housing prices to increase somewhat over the next year. Only 17% (down 17% since Wave 3) anticipate a decrease. In the long term (next five years), 51% (up 7% since Wave 3) believe housing prices will be even less affordable than they are now.
- The top three words used to describe the housing market are "expensive," "overpriced," and "unaffordable."



Which of the following best describes your current living situation?

CURRENT LIVING SITUATION

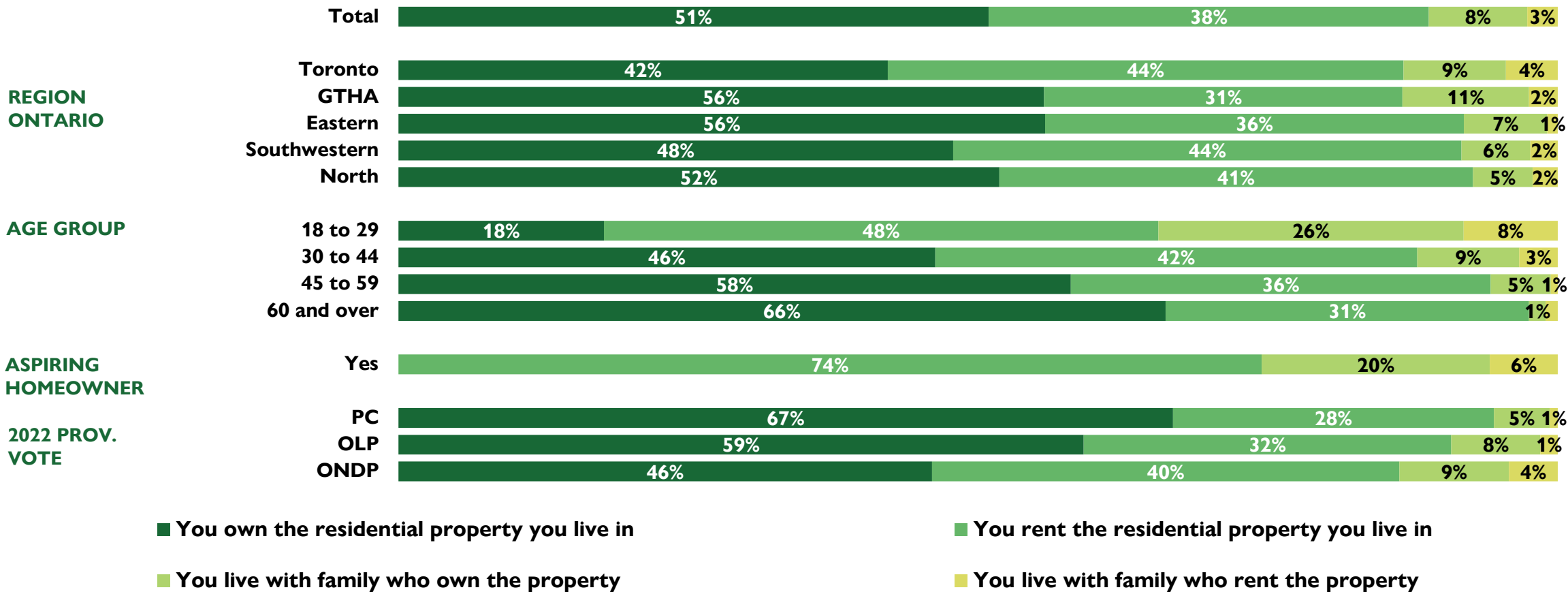


Base [all] = 2000



Which of the following best describes your current living situation?

CURRENT LIVING SITUATION



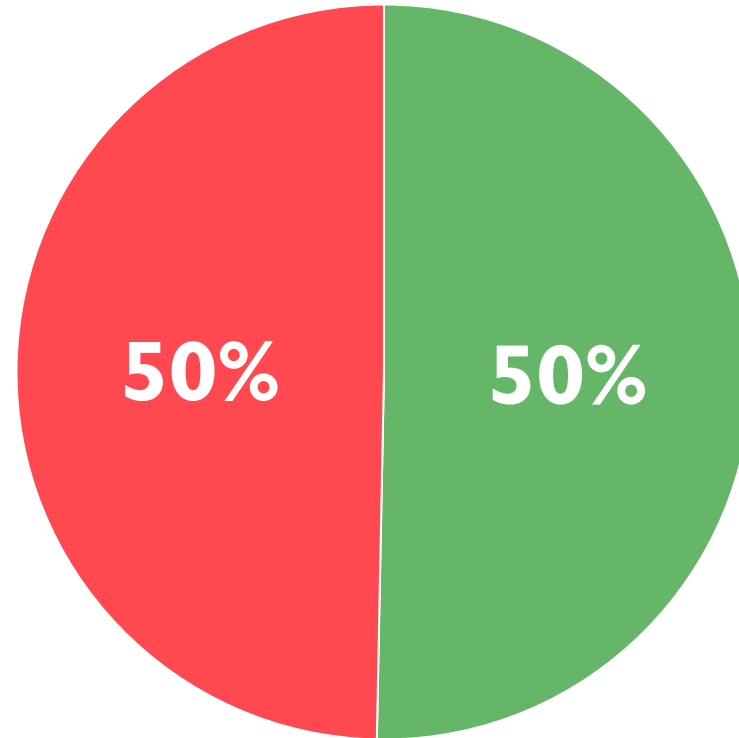
Base [all] = 2000



Do you currently have a mortgage on your property?

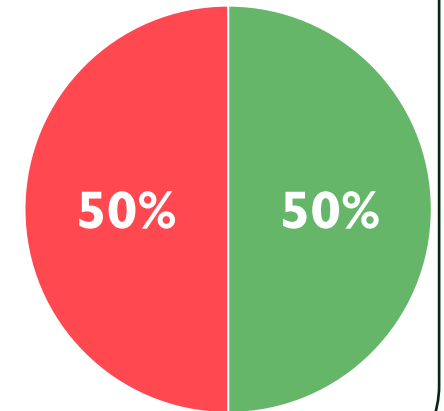
CURRENT MORTGAGE ON PROPERTY

■ **Yes**
■ **No**



Nov. 2022

■ **Yes**
■ **No**

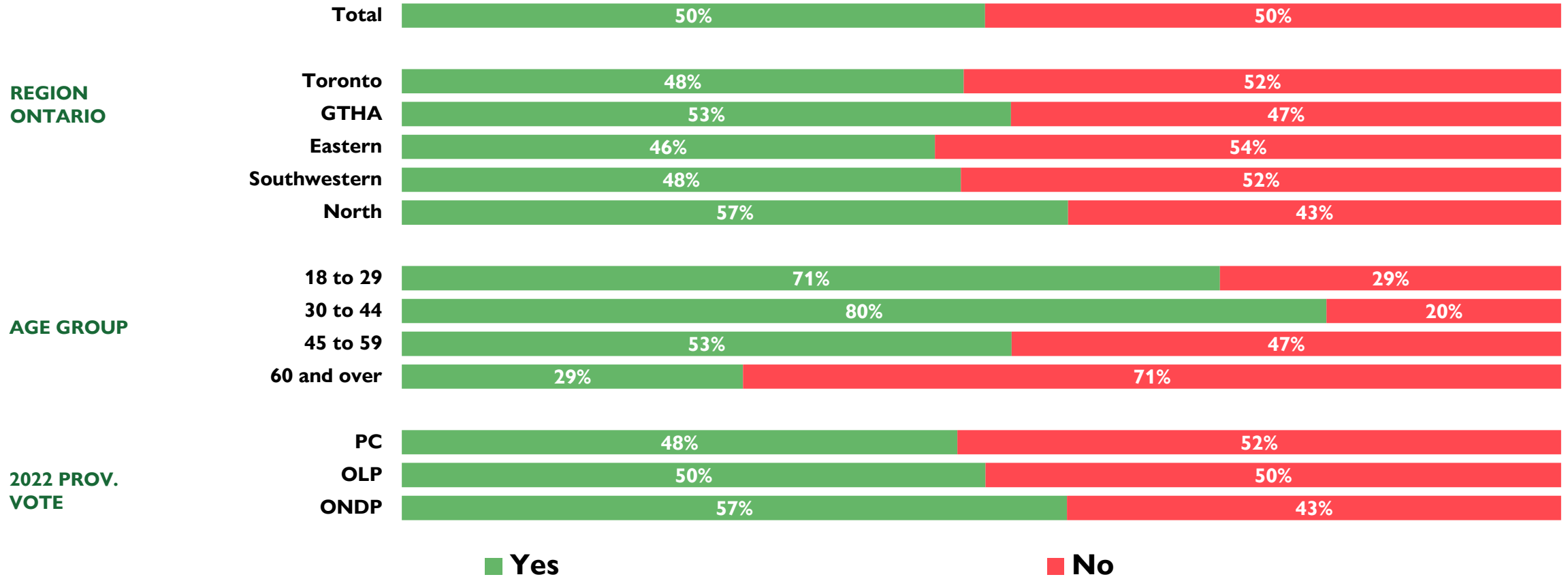


[HOMEOWNERS N=1,055]



Do you currently have a mortgage on your property?

CURRENT MORTGAGE ON PROPERTY

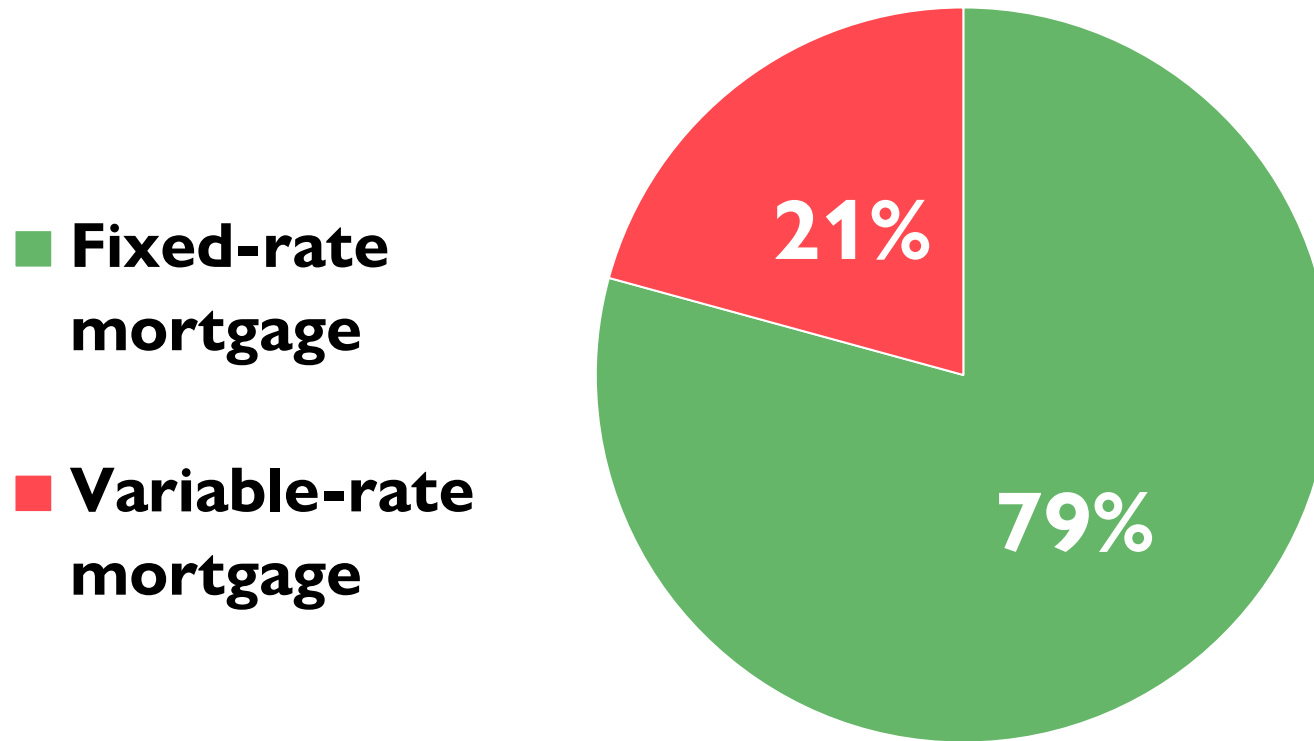


[HOMEOWNERS N=1,055]



Do you have a fixed-rate or variable-rate mortgage?

FIXED OR VARIABLE RATE MORTGAGE

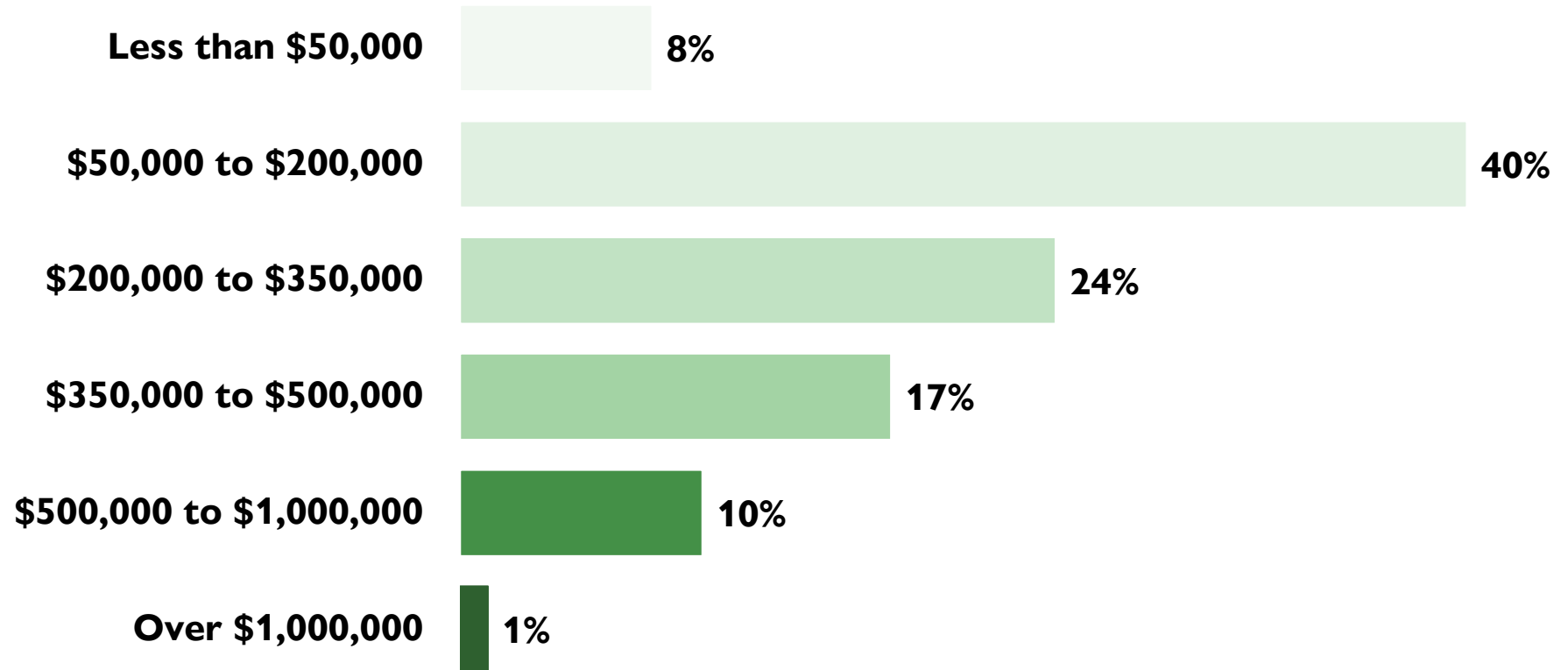


[THOSE WITH A MORTGAGE n=529]



Approximately, what is the amount you owe your mortgage today?

CURRENT AMOUNT OWED ON MORTGAGE



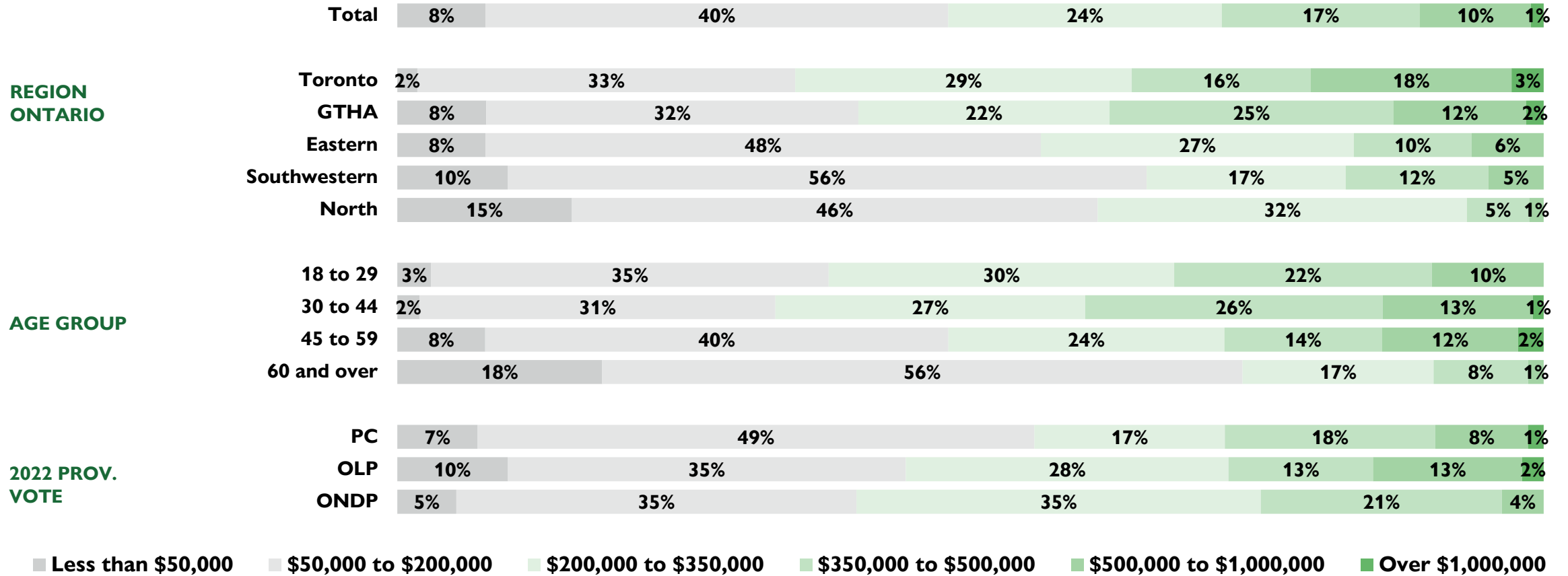
[THOSE WITH A MORTGAGE n=529]





Approximately, what is the amount you owe your mortgage today?

CURRENT AMOUNT OWED ON MORTGAGE

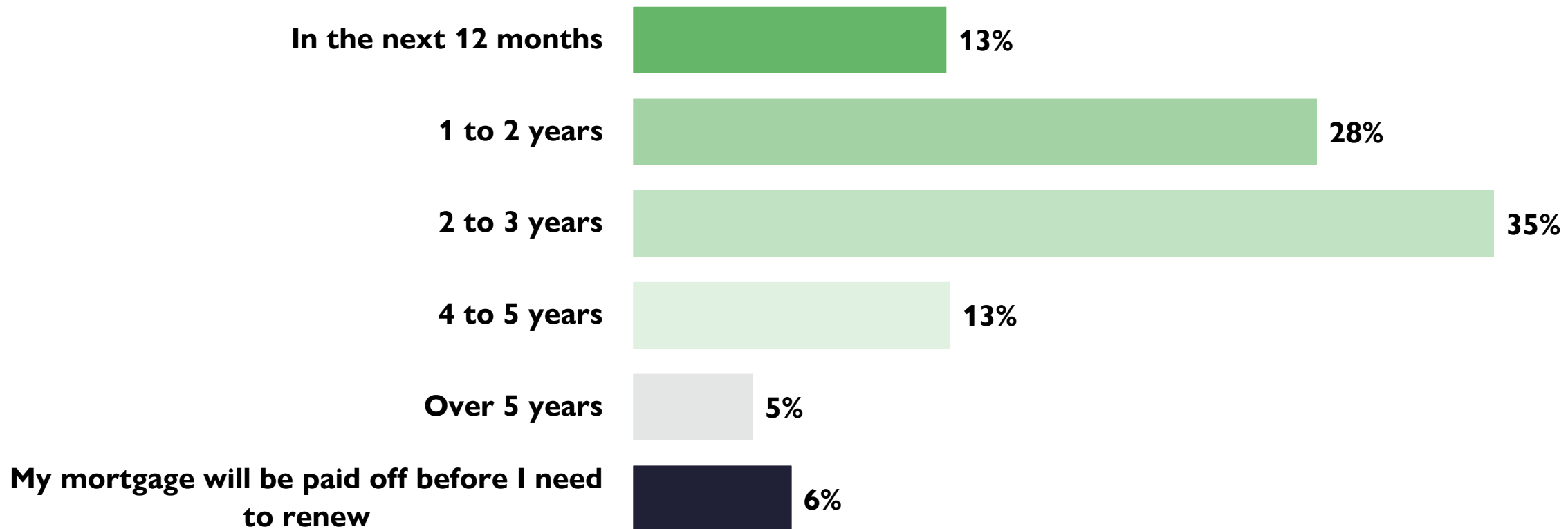


[THOSE WITH A MORTGAGE n=529]



When do you have to renew your mortgage?

RENEWAL TIMELINE

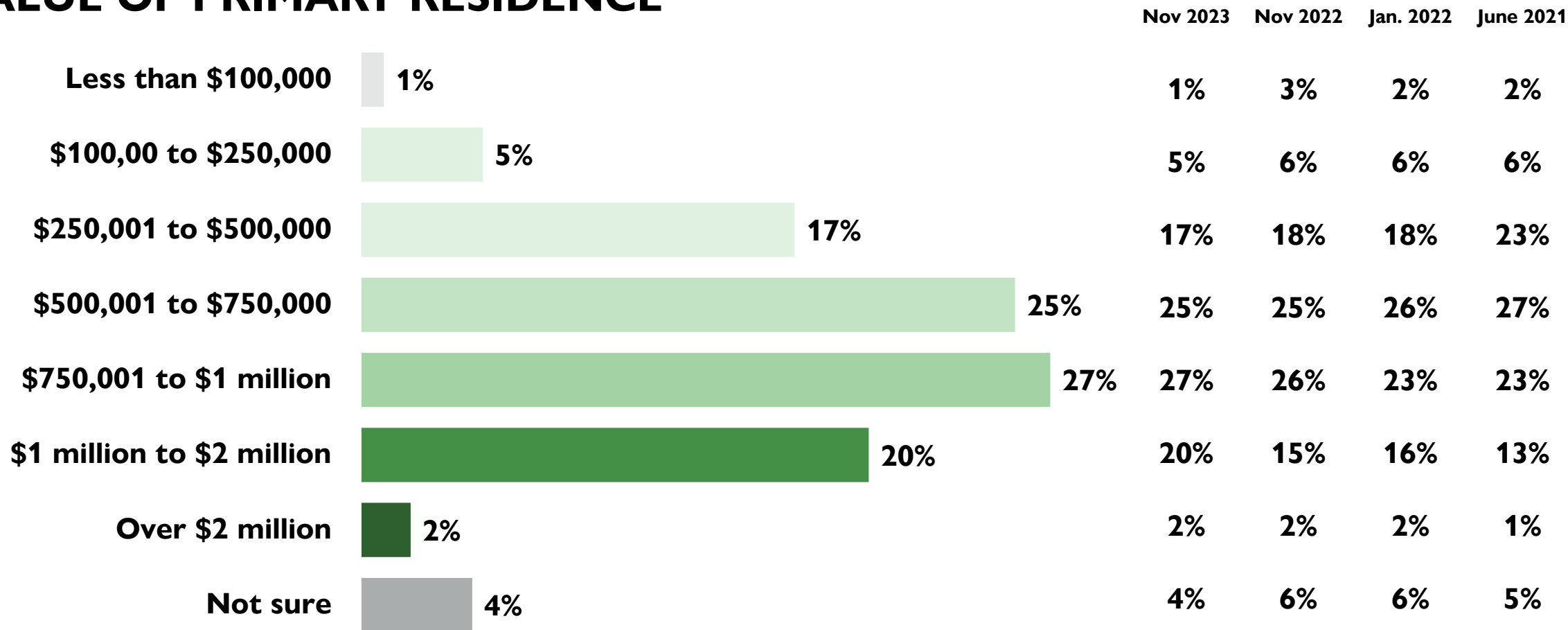


[THOSE WITH A MORTGAGE n=529]



How much do you think your primary residential property is currently worth?

VALUE OF PRIMARY RESIDENCE



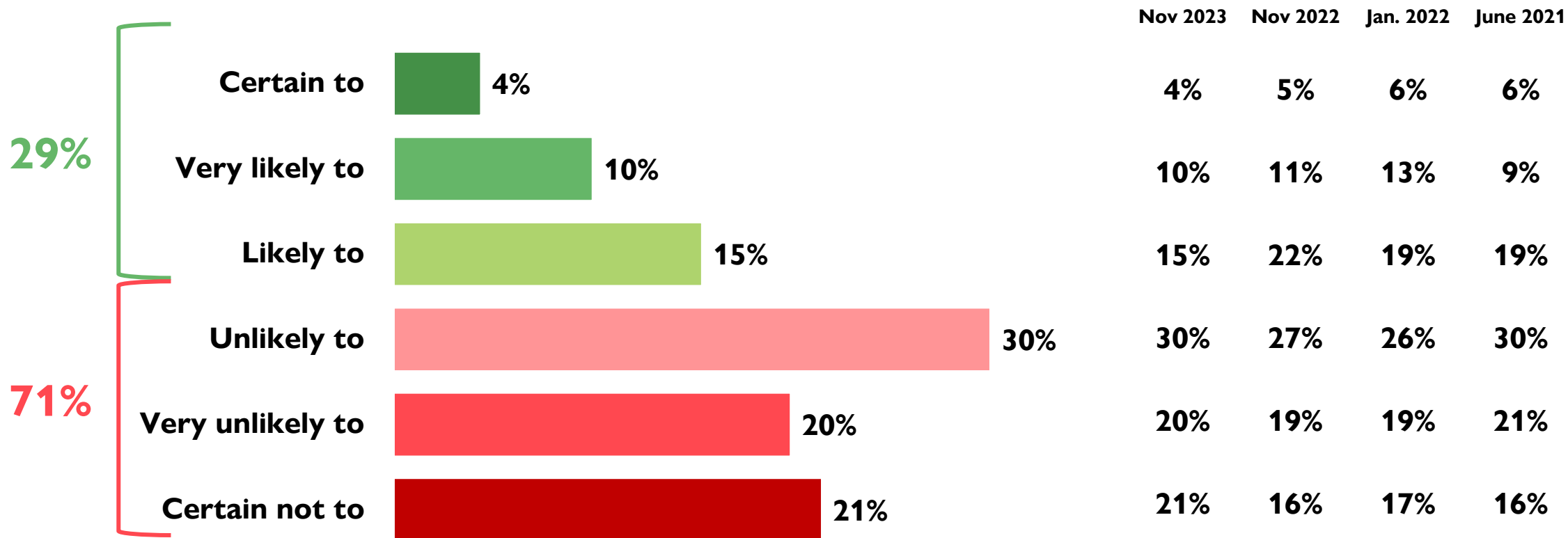
[HOMEOWNERS N=1,055]





How likely are you to sell your current home in the next 5 years?

LIKELIHOOD OF SELLING CURRENT HOME OVER NEXT 5 YEARS

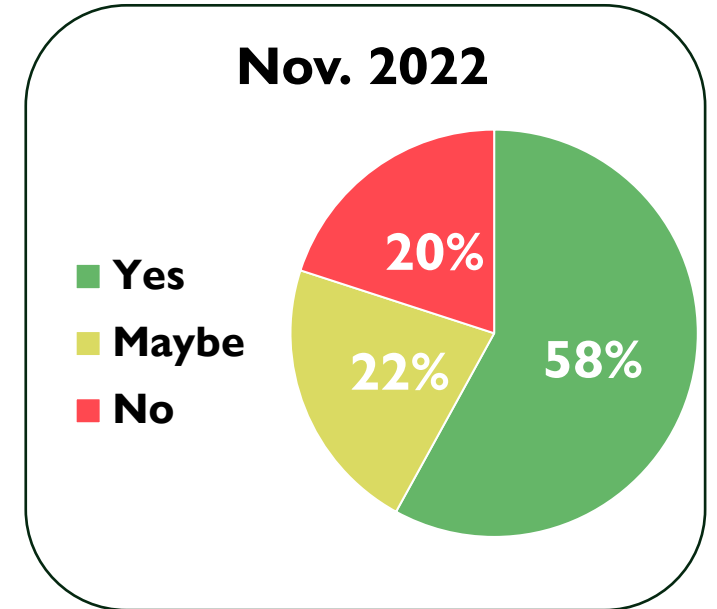
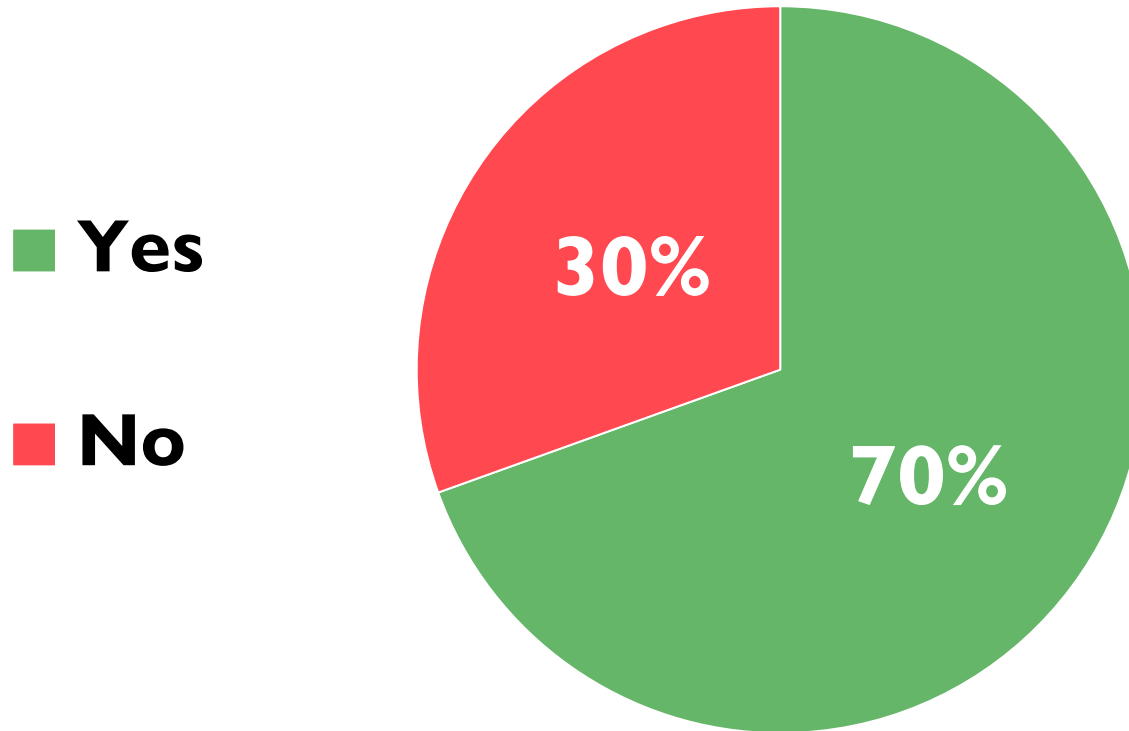


[HOMEOWNERS N=1,055]



Do you want to own a residential property like a house, townhouse, or condo someday?

70% of non-homeowners would like to own a home

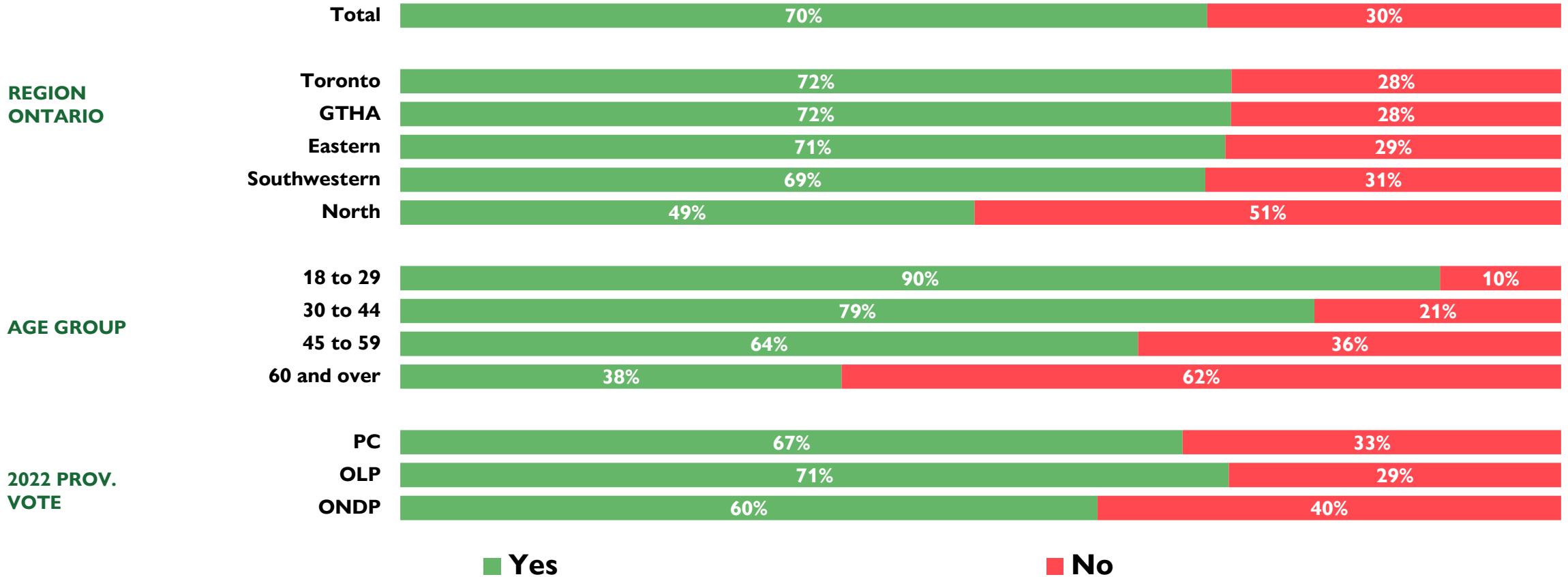


[THOSE WHO DON'T OWN RESIDENTIAL PROPERTY N=945]



Do you want to own a residential property like a house, townhouse, or condo someday?

DESIRE FOR OWNING A PROPERTY

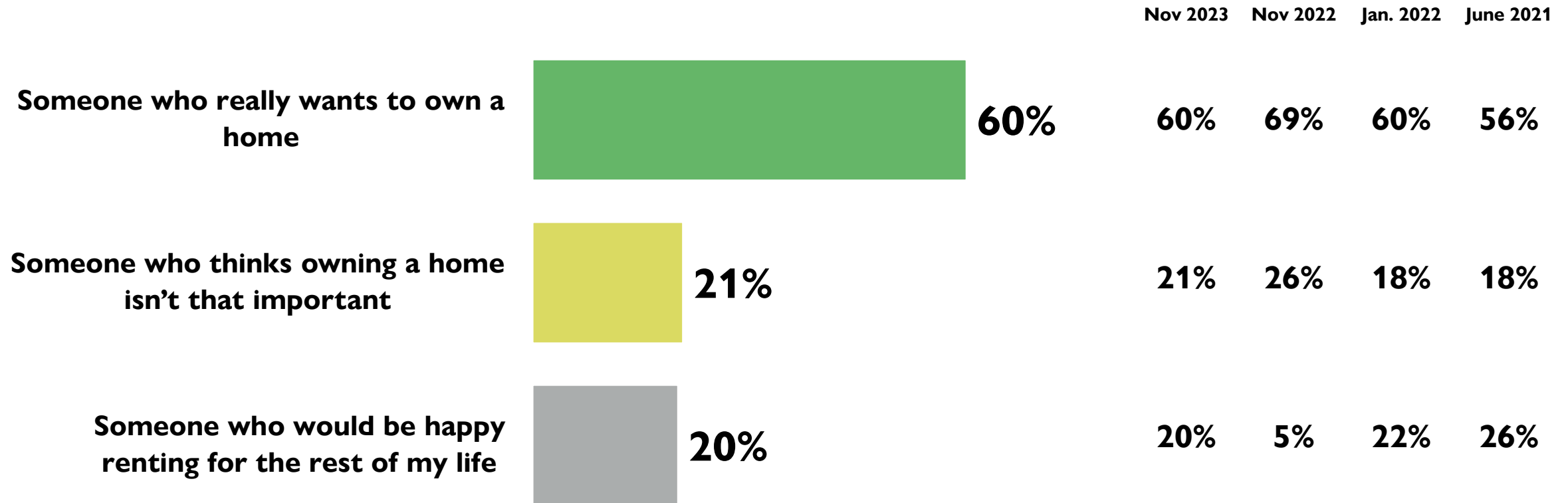


[THOSE WHO DON'T OWN RESIDENTIAL PROPERTY N=945]



Which of these statements best represents your view?

60% of non-homeowners really want to own a home

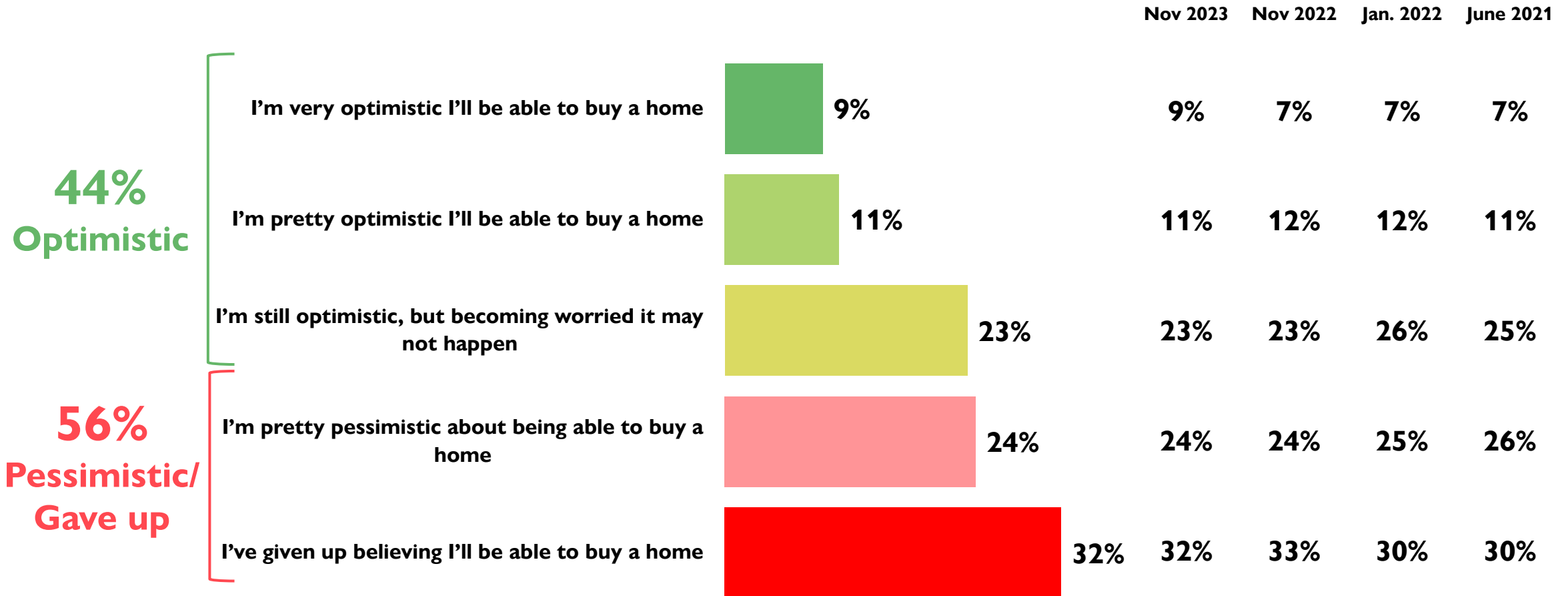


[THOSE WHO DON'T OWN RESIDENTIAL PROPERTY N=945]



Which of the following best describes how you're feeling about the possibility of buying a home in the community you want to live in?

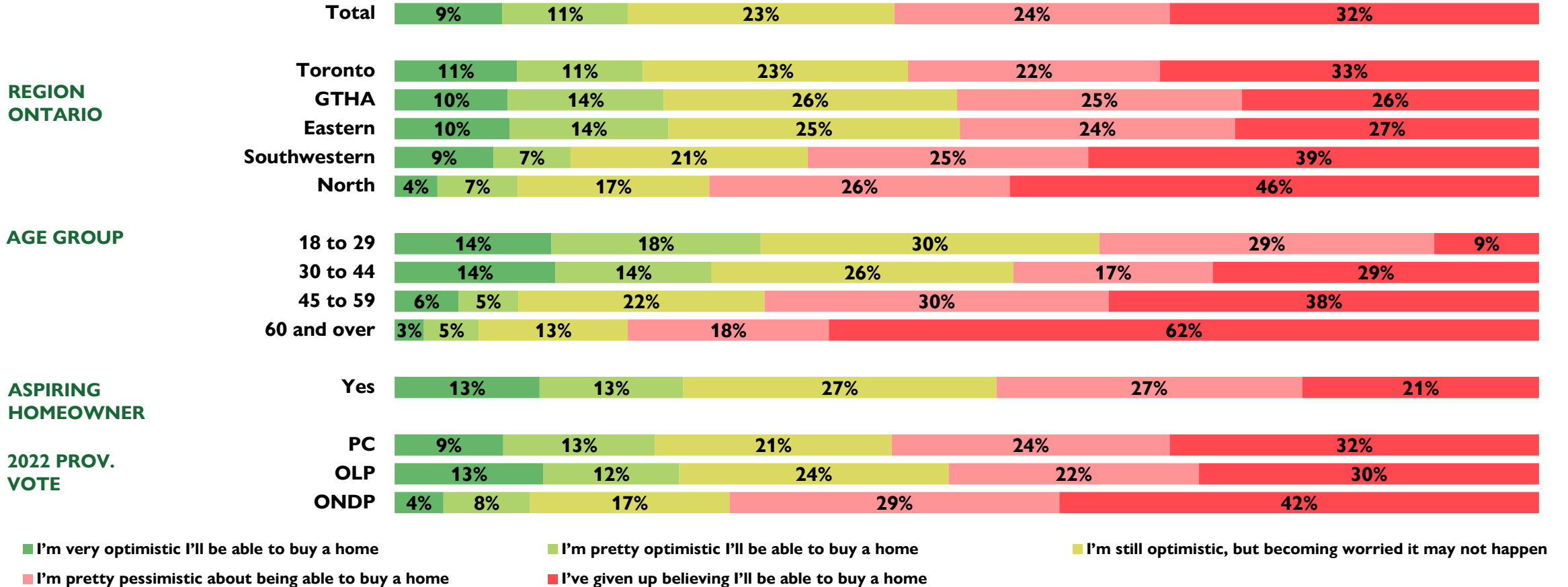
FEELINGS ON POSSIBLY BUYING A HOME



[THOSE WHO DON'T OWN RESIDENTIAL PROPERTY N=945]

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FEELINGS ON POSSIBLY BUYING A HOME

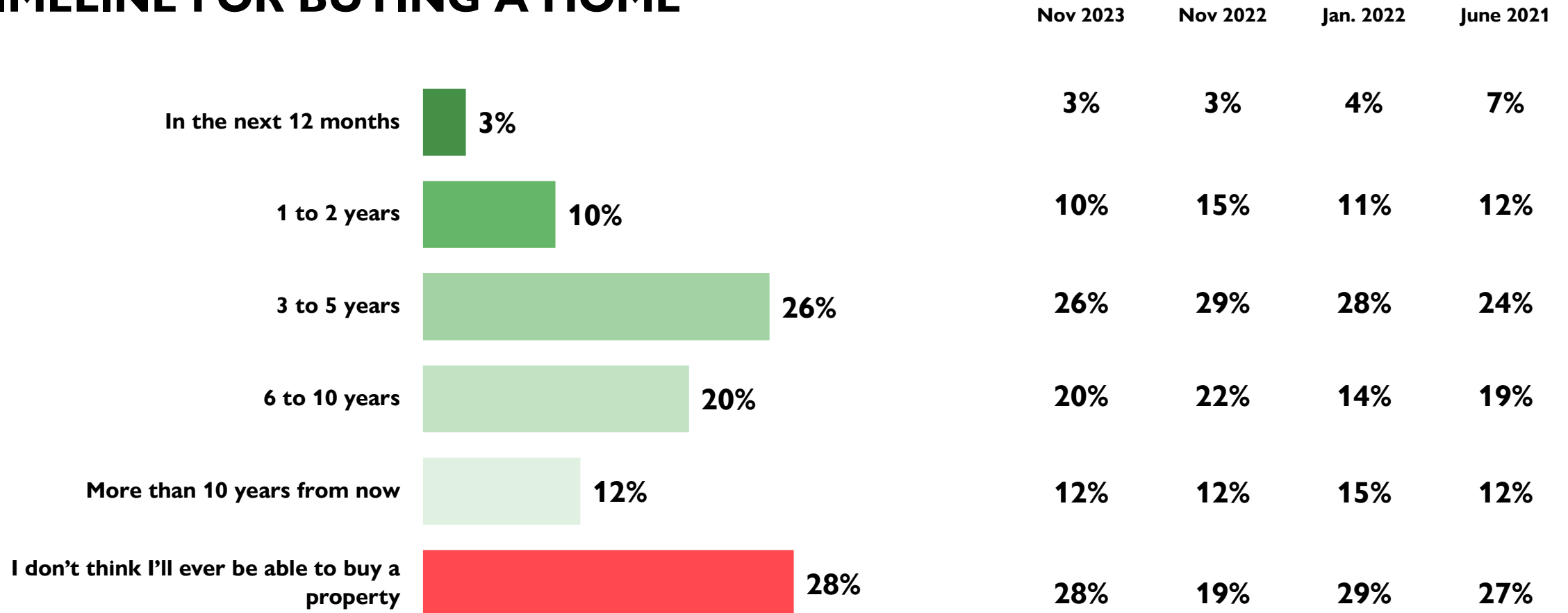


[THOSE WHO DON'T OWN RESIDENTIAL PROPERTY N=945]



When do you think you will buy a residential property?

TIMELINE FOR BUYING A HOME

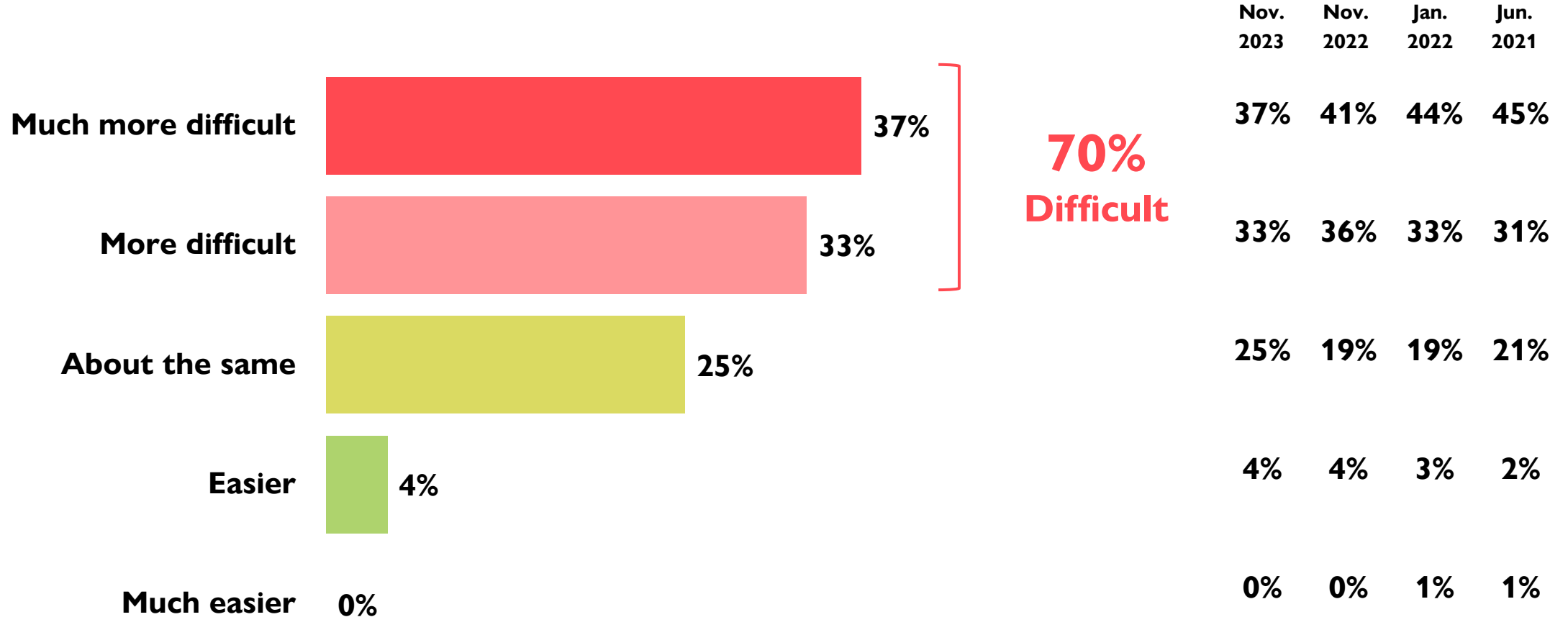


[THOSE WHO WANT TO PURCHASE A HOME, N=669]



Over the past year, has it become easier or more difficult to buy a residential property in your community, or have things stayed about the same as they were?

OVER THE PAST YEAR, BUYING A RESIDENTIAL PROPERTY HAS BECOME...

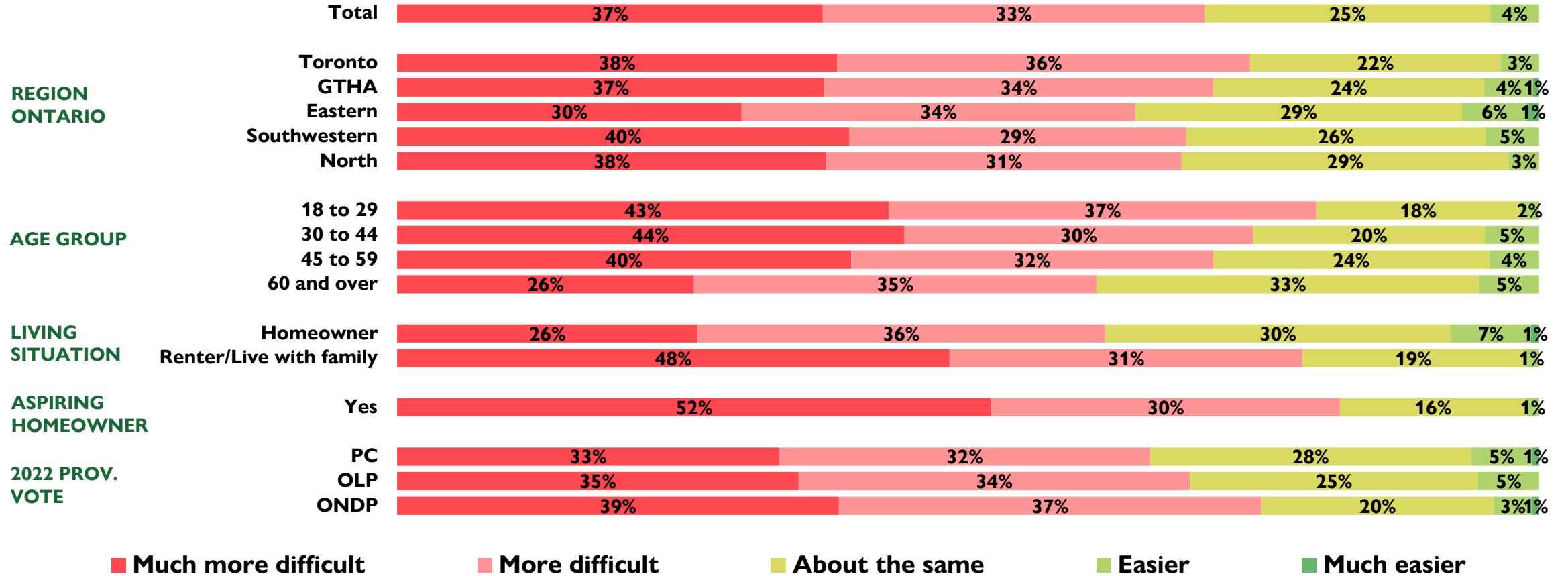


Base [all] = 2000



Over the past year, has it become easier or more difficult to buy a residential property in your community, or have things stayed about the same as they were?

OVER THE PAST YEAR, BUYING A RESIDENTIAL PROPERTY HAS BECOME...

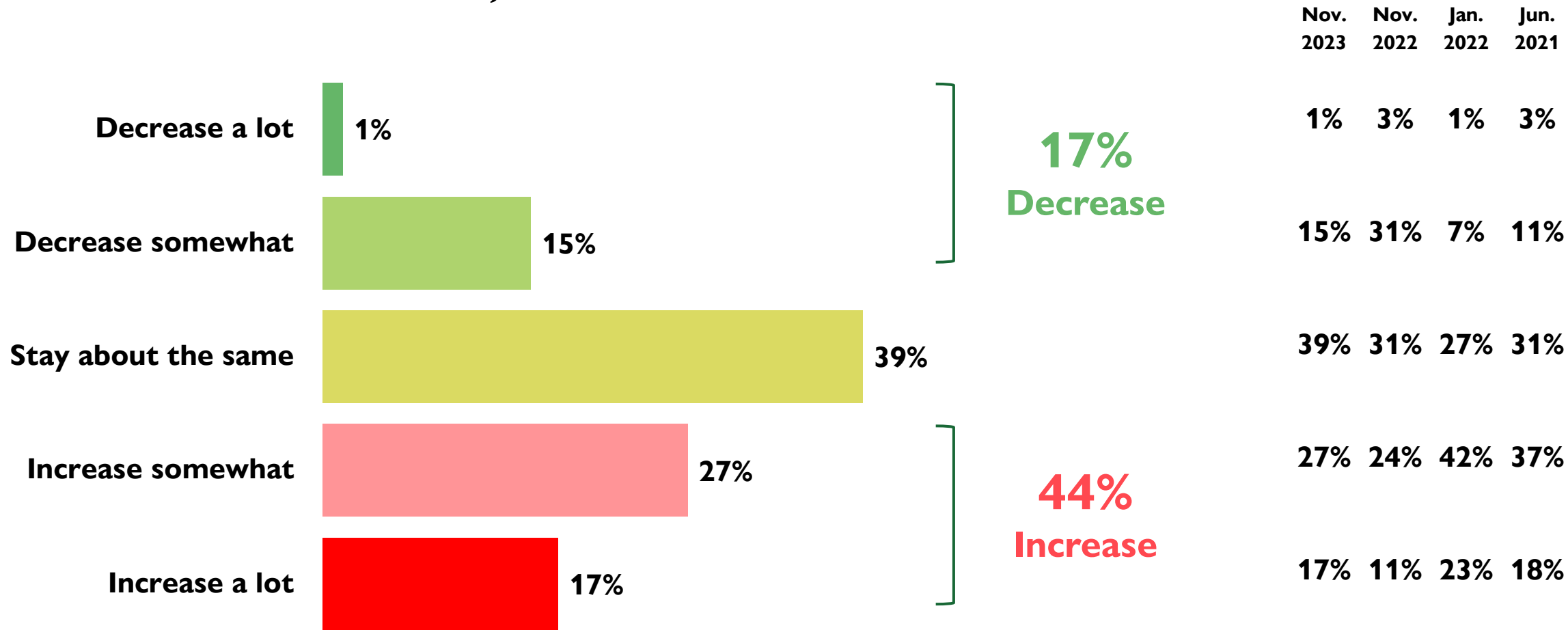


Base [all] = 2000



Over the next year, do you think housing prices in your area will decrease a lot, decrease somewhat, stay about the same, increase somewhat, or increase a lot?

OVER THE NEXT YEAR, HOUSING PRICES WILL...

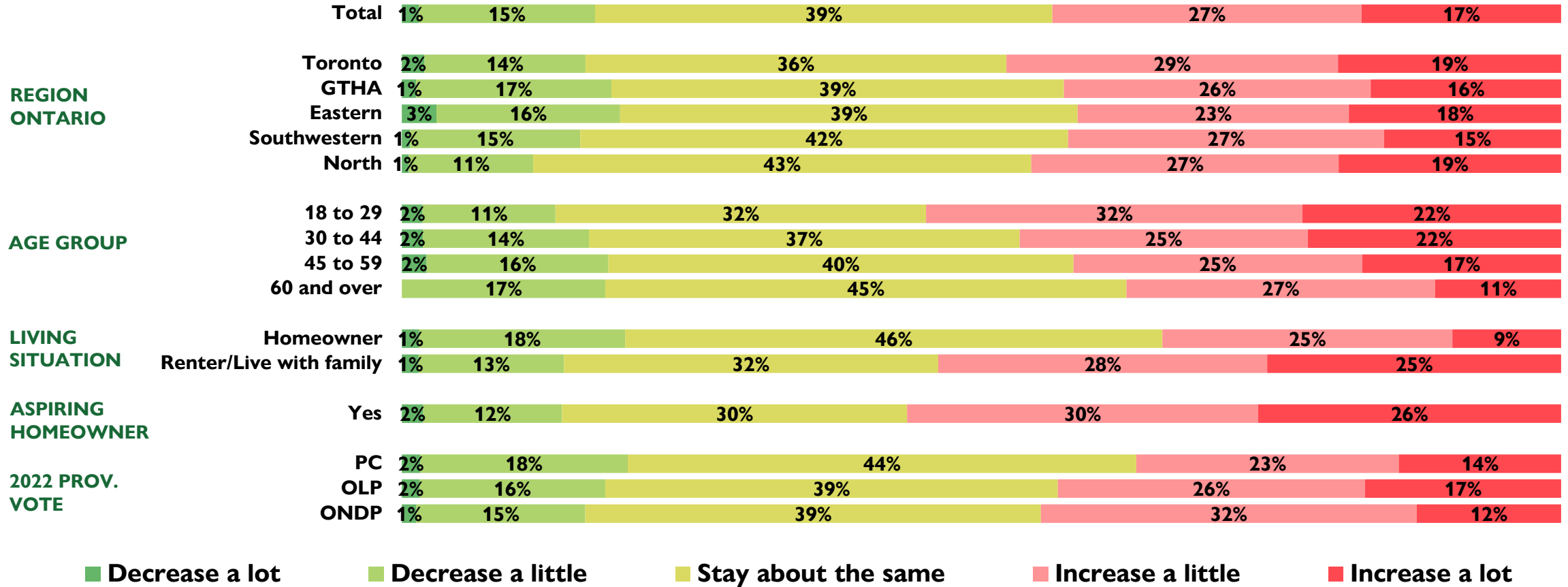


Base [all] = 2000



Over the next year, do you think housing prices in your area will decrease a lot, decrease somewhat, stay about the same, increase somewhat, or increase a lot?

OVER THE NEXT YEAR, HOUSING PRICES WOULD...

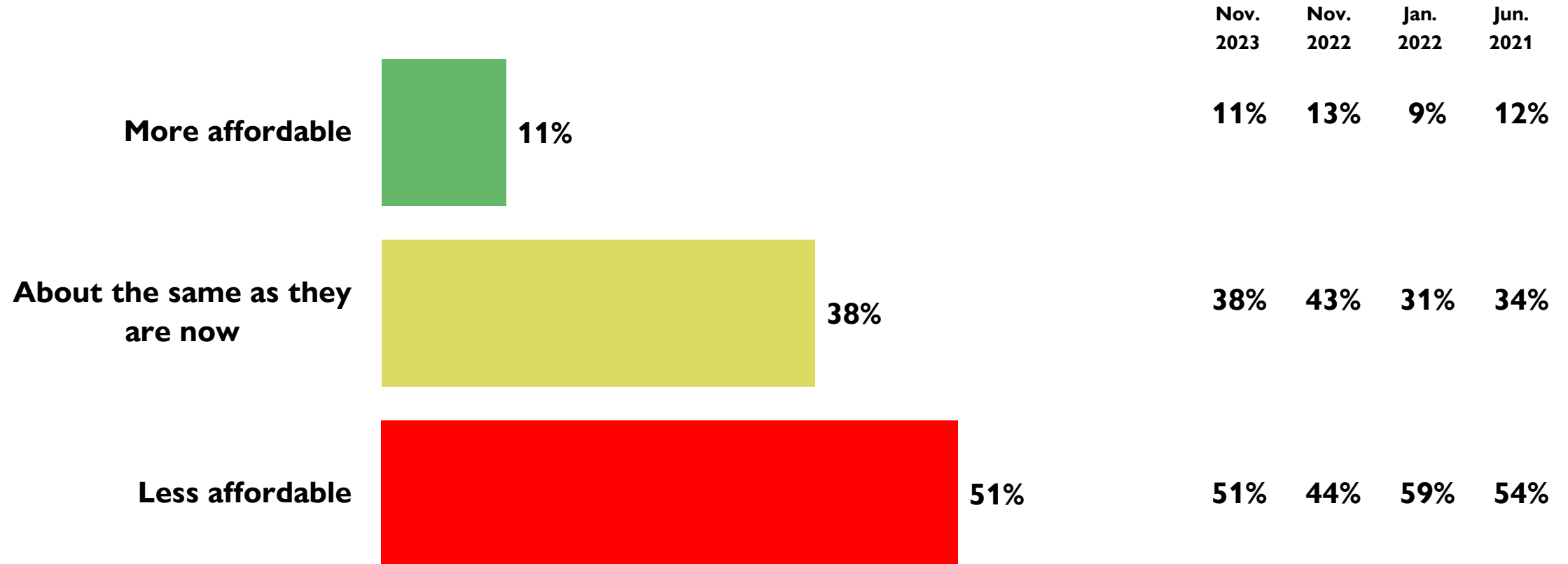


Base [all] = 2000



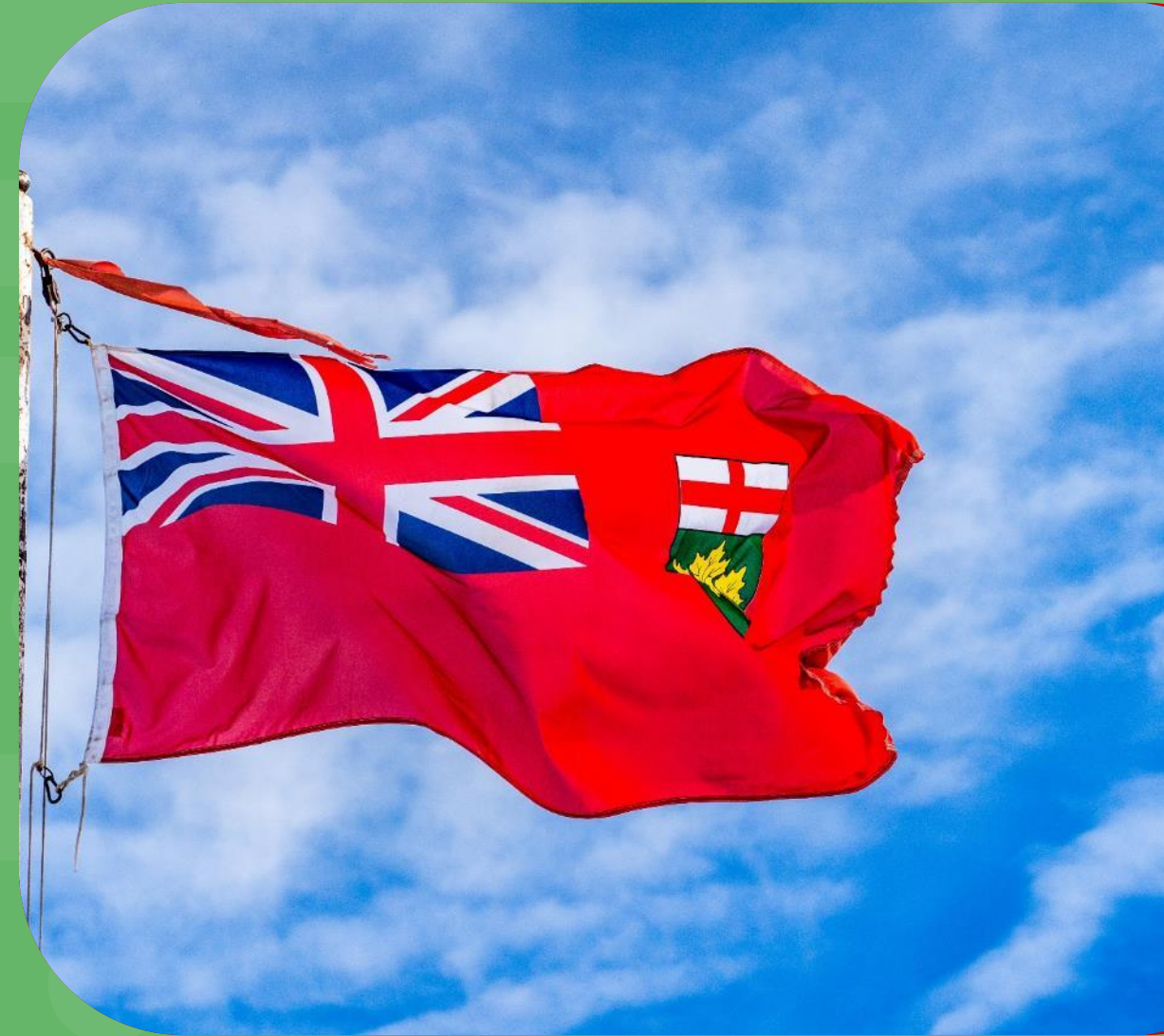
How about over the next 5 years? Do you think housing prices in your area will be more affordable, less affordable, or will they be about the same as now?

OVER THE NEXT 5 YEAR, HOUSING PRICES WILL BE...



Base [all] = 2000

ONTARIO GOVT. IMPACT ON HOUSING



Key findings

Government impact on homeownership: A majority (55%) believe that decisions made by the Ontario government in the past three years have increased the difficulty of purchasing a home. When asked what an ideal level of priority on housing affordability is, 78% (up 6% since Wave 3) of Ontarians, particularly the younger age groups and aspiring homeowners, say it should be a high or very high priority for the government. However, only 28% (down 2% since Wave 3) perceive this to be the case.

- The share of Ontarians who want housing to be a very high priority has increased from 35% to 44% since Wave 3. Ontarians also see the government putting more priority on housing.

Factors affecting affordability: The most important factors impacting housing affordability are the availability and cost of land for development (47%), foreign investors buying residential properties (42%), increased immigration to Canada (42%), and the cost of borrowing money for builders (42%). One in three think provincial policies and regulations are a top 3 factor.

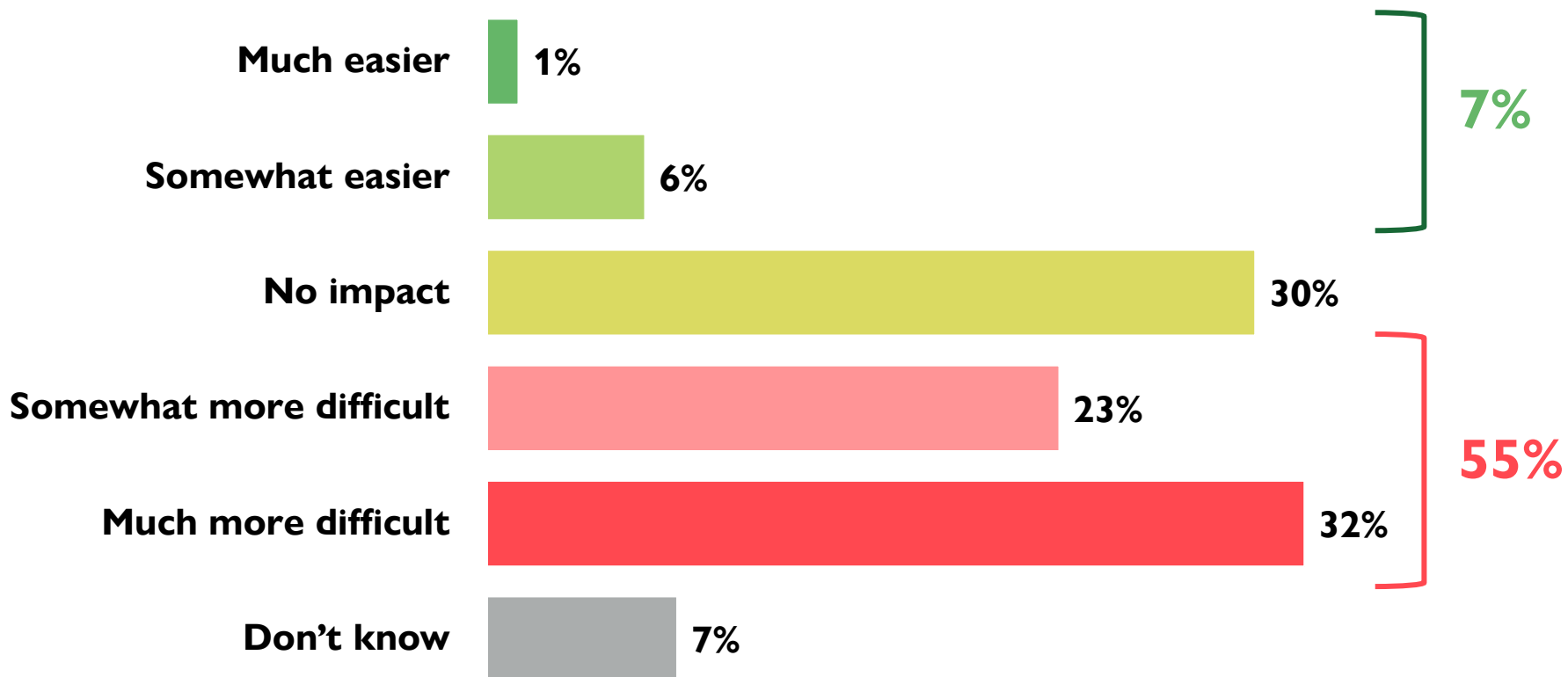
Public perception of government actions: There is strong belief (80% definitely or probably) that the Ontario government can take actions to enhance housing affordability.

- However, only 14% believe Doug Ford and the PC party care a lot, and 29% think they care a little about making the housing market more affordable. More than one in four (43%) think don't care at all. Despite these perceptions, Doug Ford and the PC party are still seen as the leaders most suitable (35%) for addressing housing affordability, but they are closely followed by Marit Stiles (32%) of the NDP.
- A majority (53%) disapprove of the current government's efforts regarding housing affordability.
- There is, however, support for specific solutions, including increased funding for colleges, trade schools, and apprenticeships, as well as providing provincial loan guarantees for affordable housing projects and purpose-built rentals.



Over the past three years, do you think decisions the Ontario government has made have made it easier, more difficult, or had no impact on being able to afford a house?

MAJORITY (55%) BELIEVE DECISIONS MADE BY ON GOVT. OVER THE PAST THREE YEARS HAVE MADE IT MORE DIFFICULT TO BUY A HOME

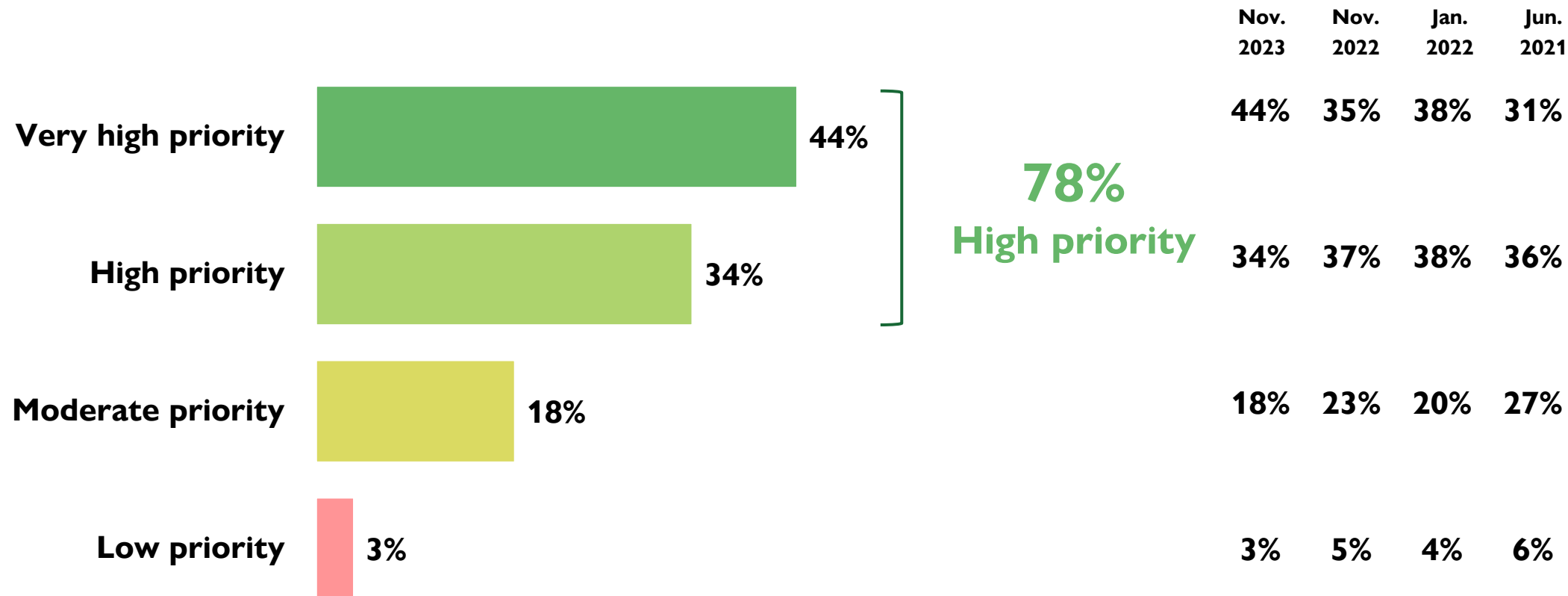


Base [all] = 2000



All things considered, how much of a priority should make housing more affordable be for the Ontario government?

IDEAL LEVEL OF PRIORITY ON HOUSING AFFORDABILITY

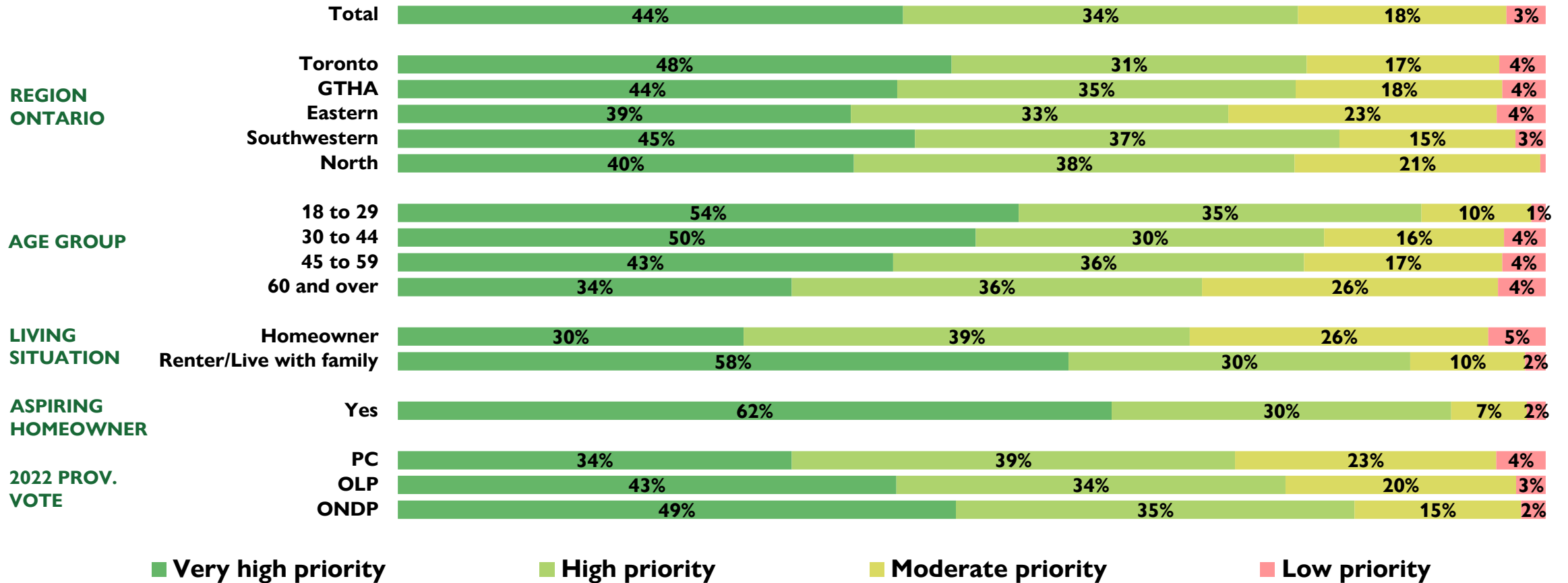


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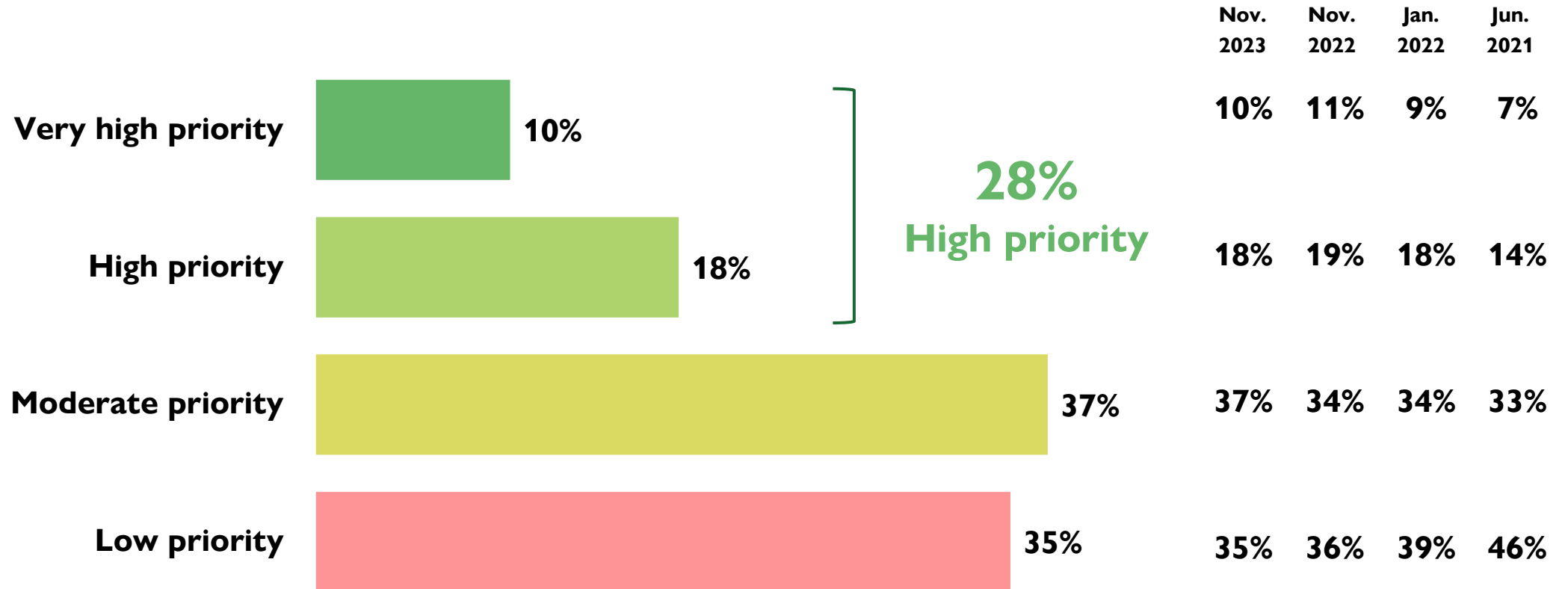


Base [all] = 2000



And how much of a priority do you think the Ontario government is currently putting on making housing more affordable?

GOVT'S CURRENT LEVEL OF PRIORITY ON HOUSING AFFORDABILITY

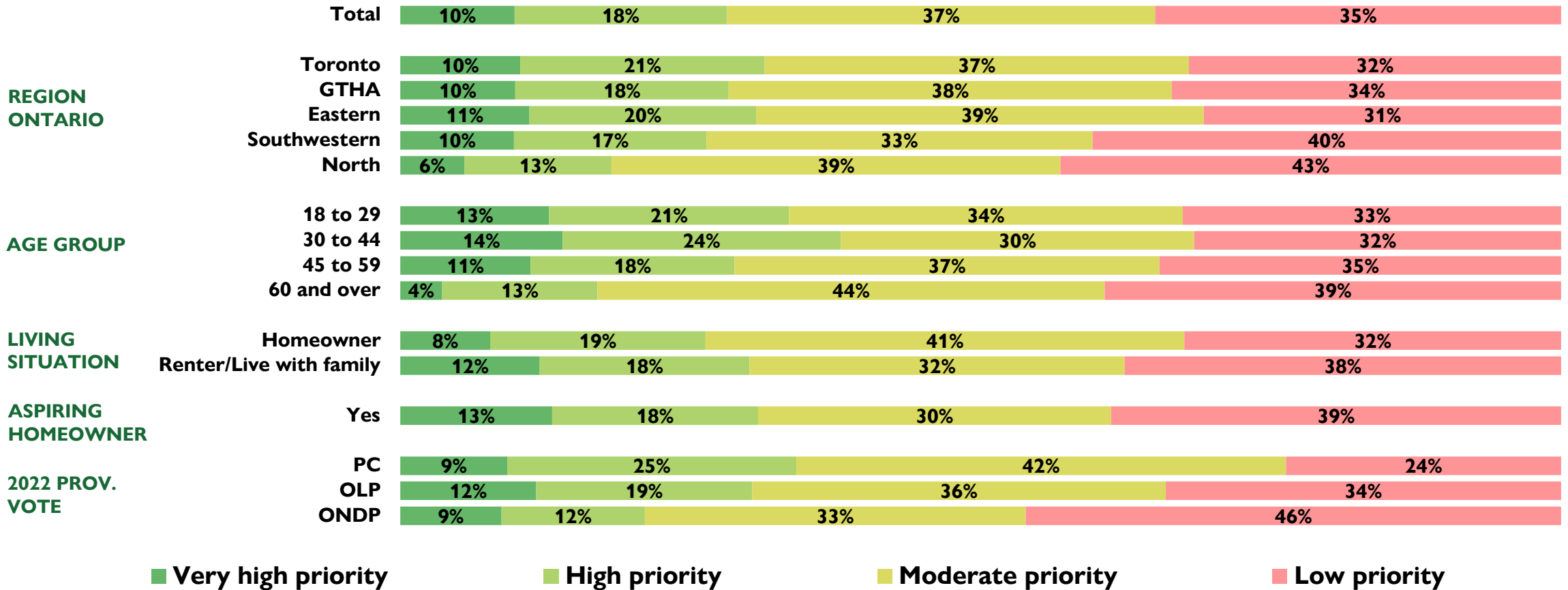


Base [all] = 2000



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GOVT'S CURRENT LEVEL OF PRIORITY ON HOUSING AFFORDABILITY

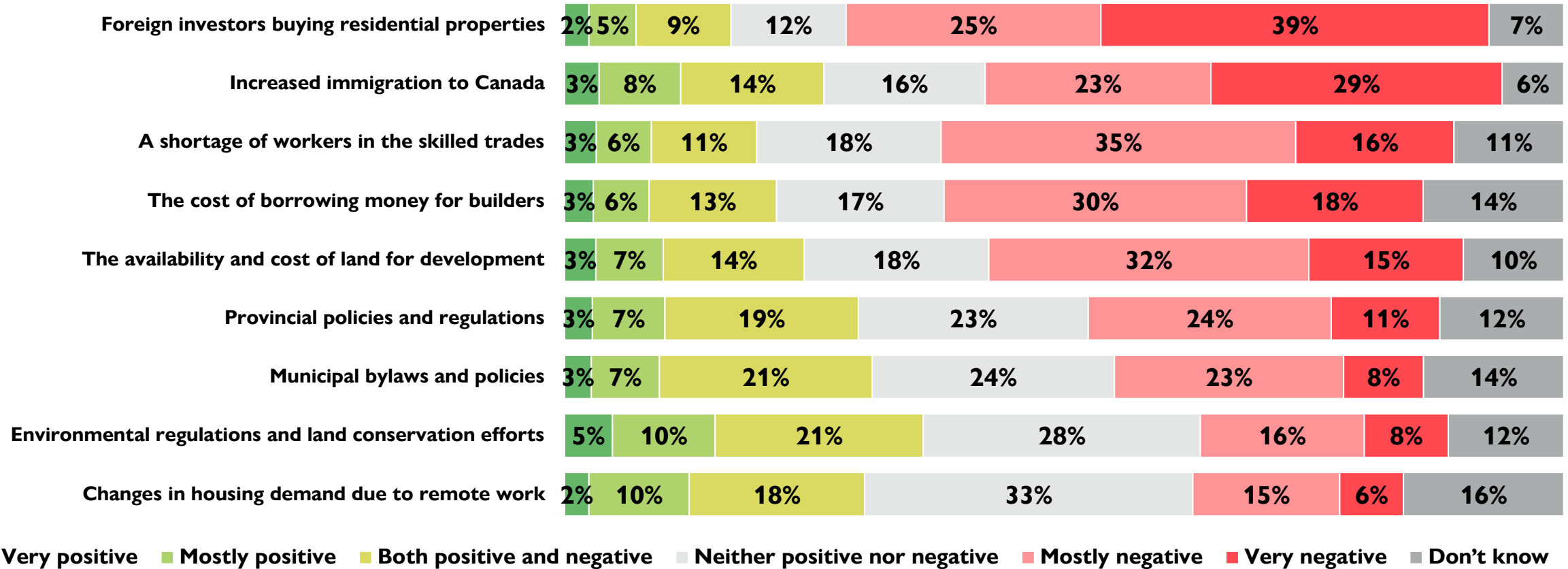


Base [all] = 2000



Do you think the following are having a positive, negative, or neutral impact on housing affordability in Ontario

IMPACT ON HOUSING AFFORDABILITY

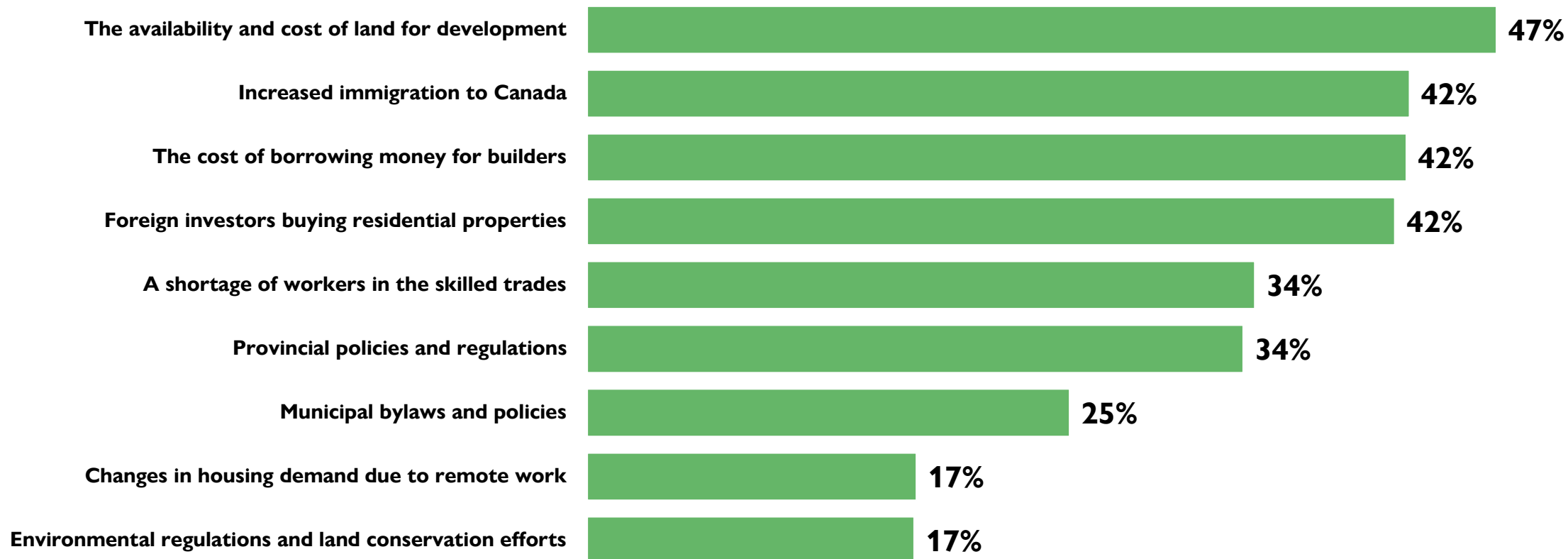


Base [all] = 2000



Which three of these possible factors do you think are MOST IMPORTANT to housing affordability in Ontario?

THREE FACTORS MOST IMPORTANT TO HOUSING AFFORDABILITY

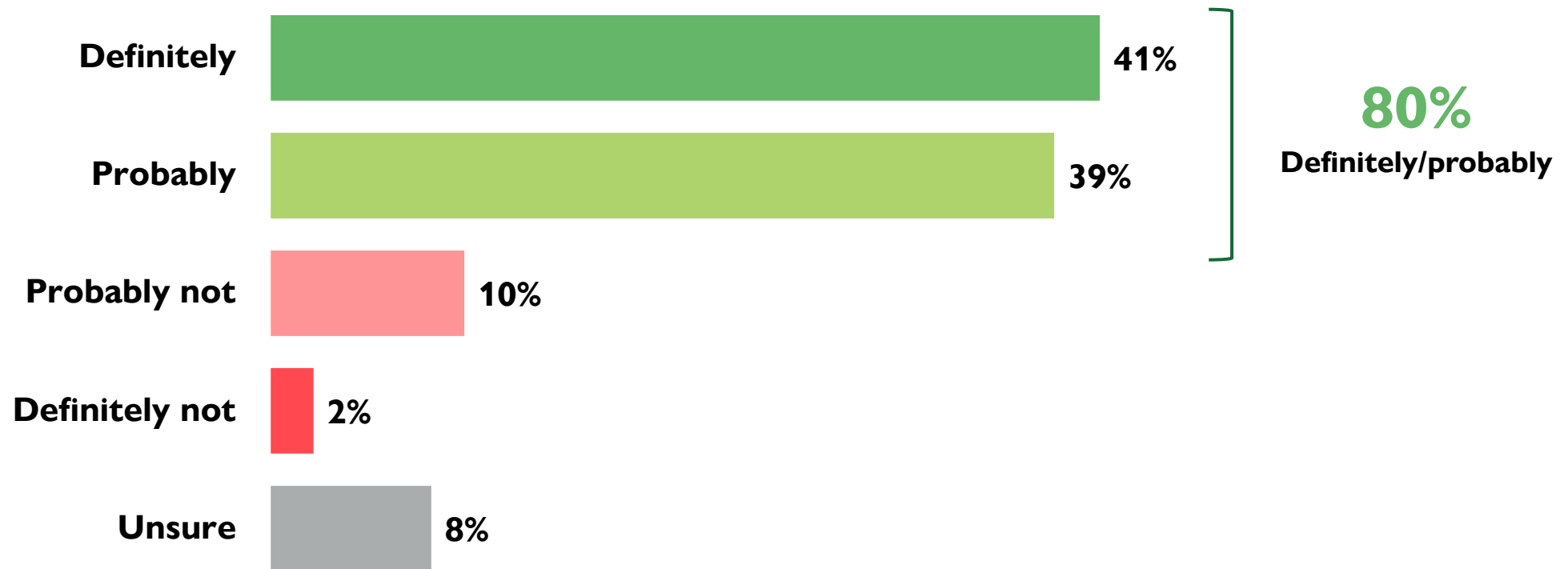


Base [all] = 2000



Do you think there are things the Ontario government could do to help make the housing market more affordable?

80% BELIEVE THE ONTARIO GOVT. CAN TAKE ACTIONS TO MAKE HOUSING MORE AFFORDABLE

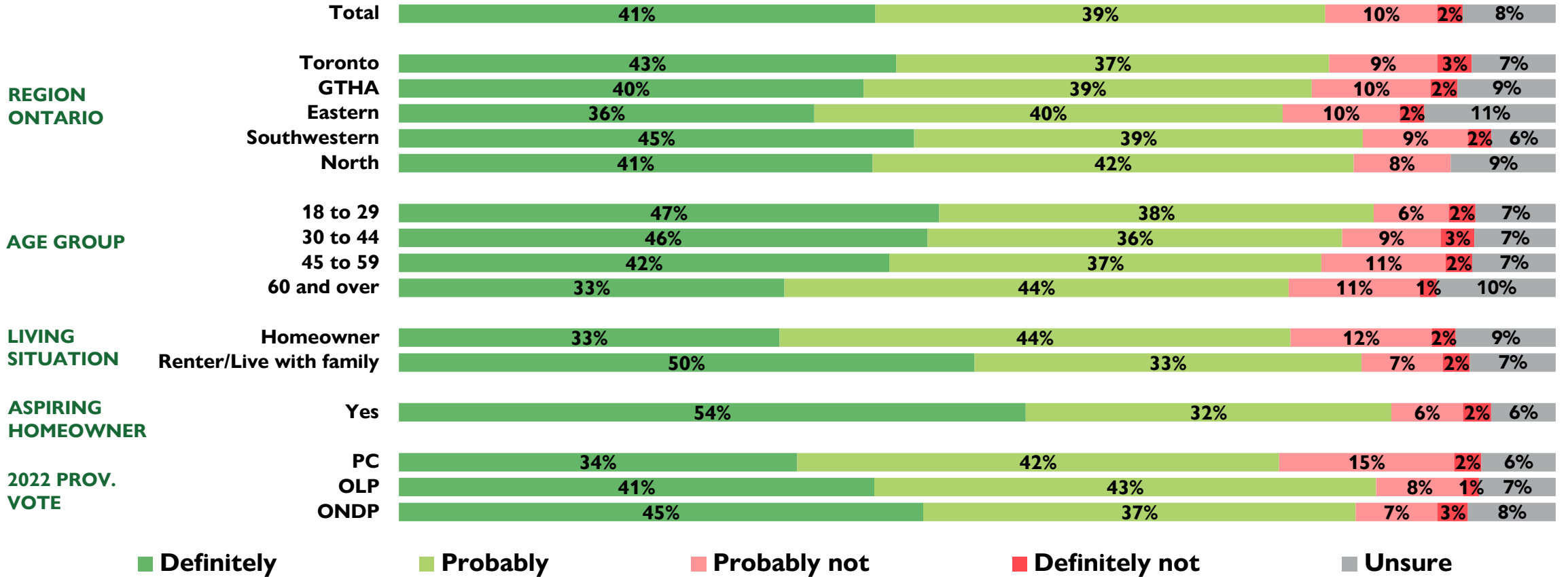


Base [all] = 2000



Do you think there are things the Ontario government could do to help make the housing market more affordable?

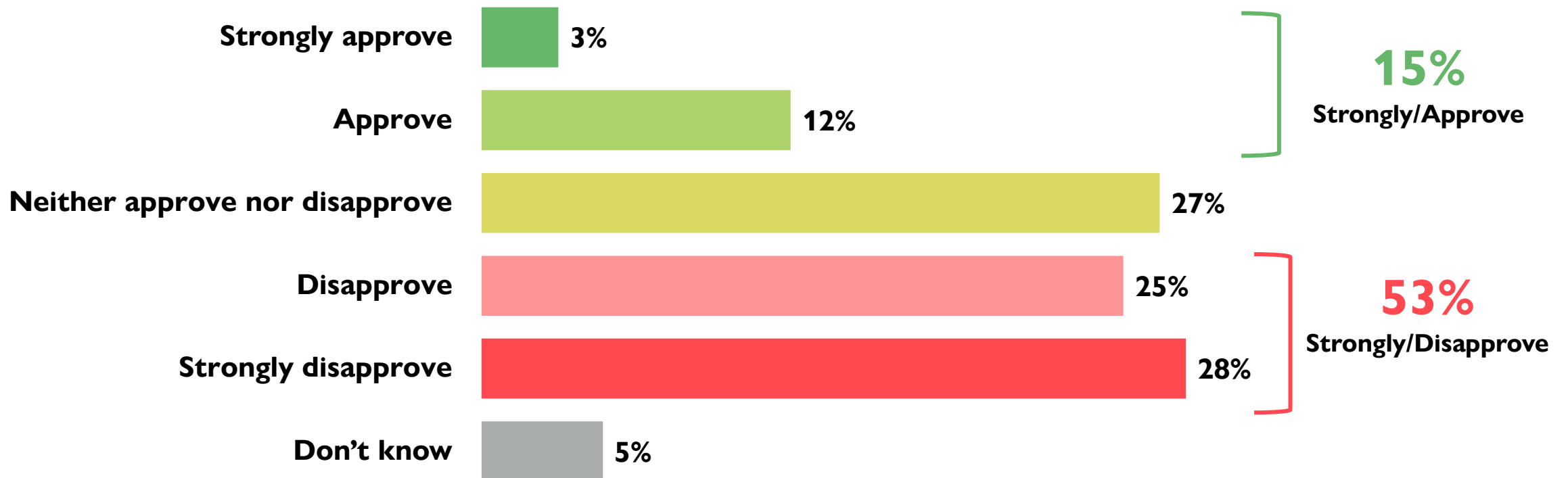
BELIEF THE ONTARIO GOVT. CAN TAKE ACTIONS TO MAKE HOUSING MORE AFFORDABLE



Base [all] = 2000

Overall, do you approve or disapprove of the job the Ontario Government is doing when it comes to housing affordability?

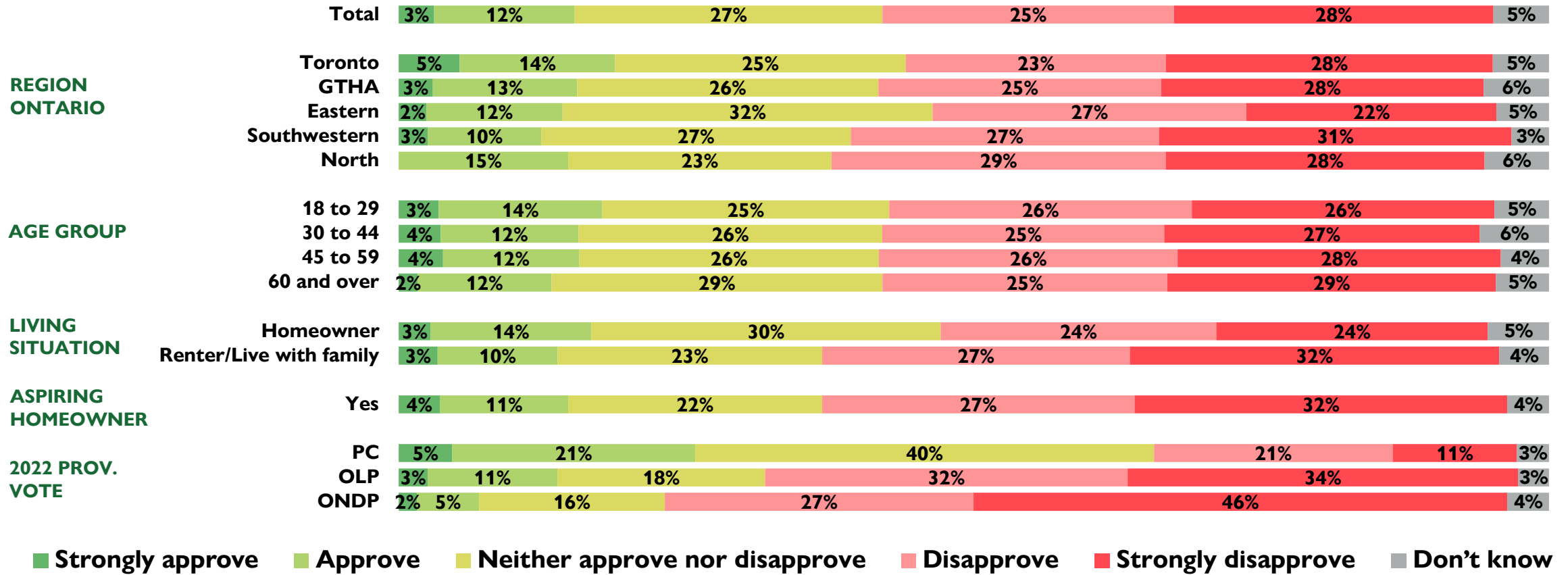
APPROVAL OF ONTARIO GOVT. EFFORTS ON HOUSING AFFORDABILITY



Base [all] = 2000

Overall, do you approve or disapprove of the job the Ontario Government is doing when it comes to housing affordability?

APPROVAL OF ONTARIO GOVT. EFFORTS ON HOUSING AFFORDABILITY

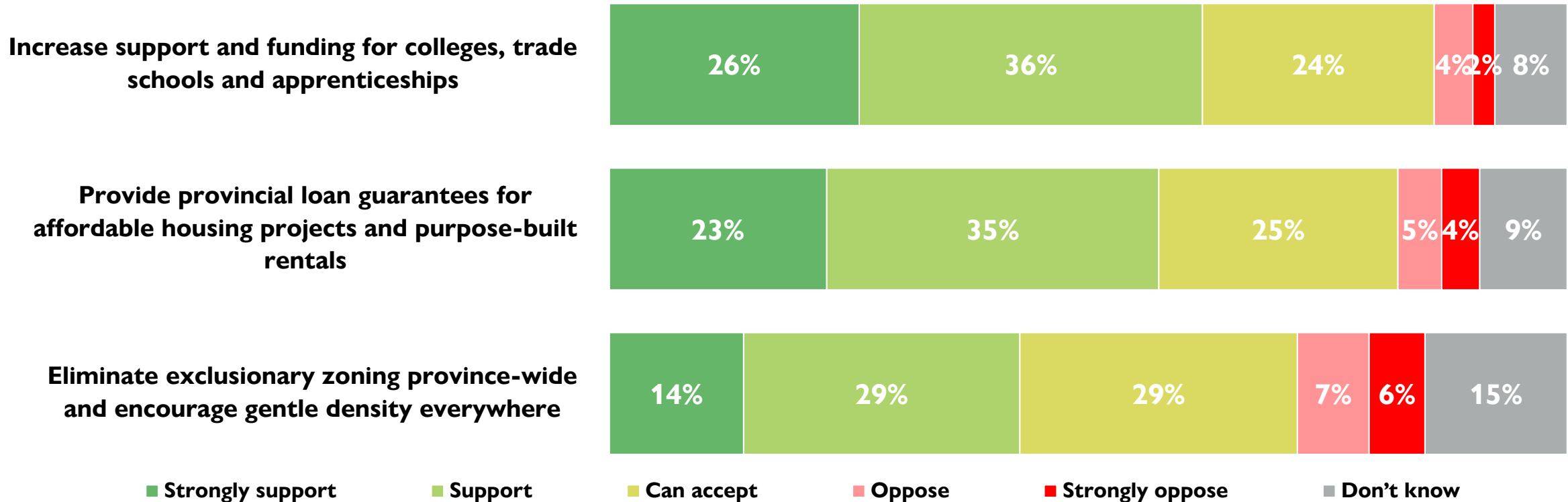


Base [all] = 2000



Please tell us whether you would support or oppose the Ontario government doing the following.

SUPPORT FOR THE FOLLOWING GOVT. ACTIONS TO ADDRESS HOUSING AFFORDABILITY...

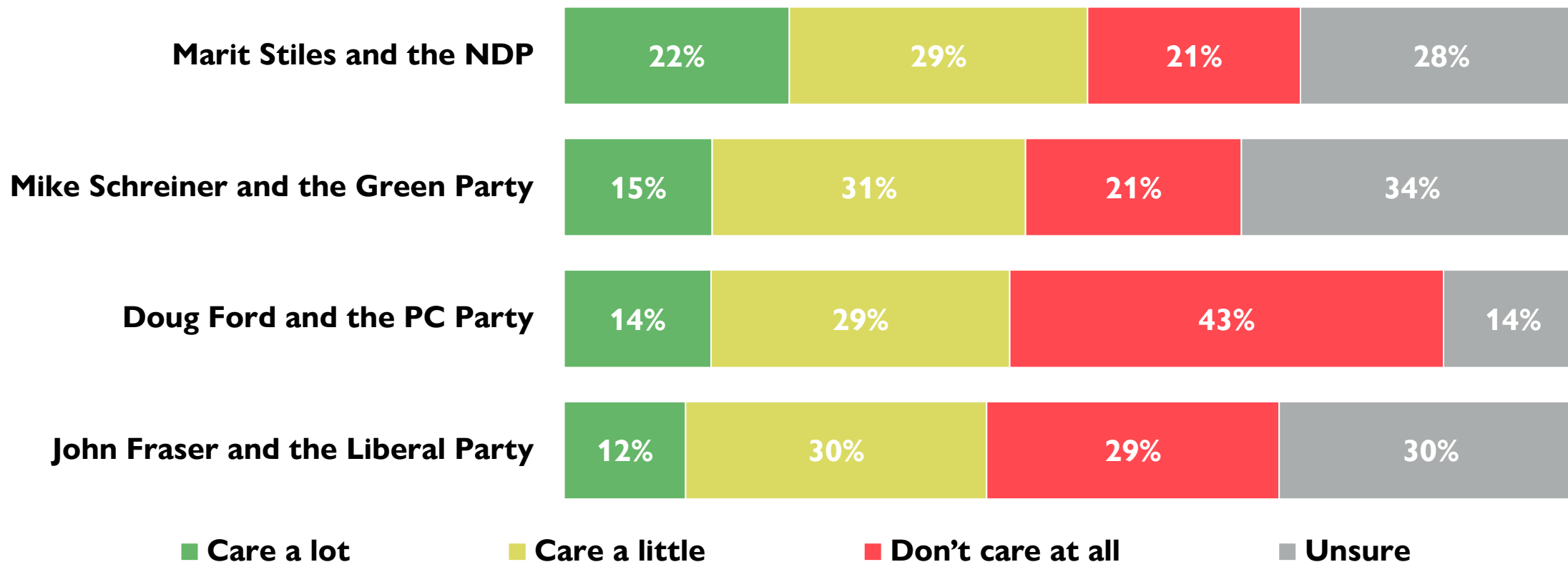


Base [all] = 2000



For each of the following political parties and leaders in Ontario, to what extent do you believe they care about making the housing market more affordable in Ontario

POLITICAL COMMITMENT TO HOUSING AFFORDABILITY



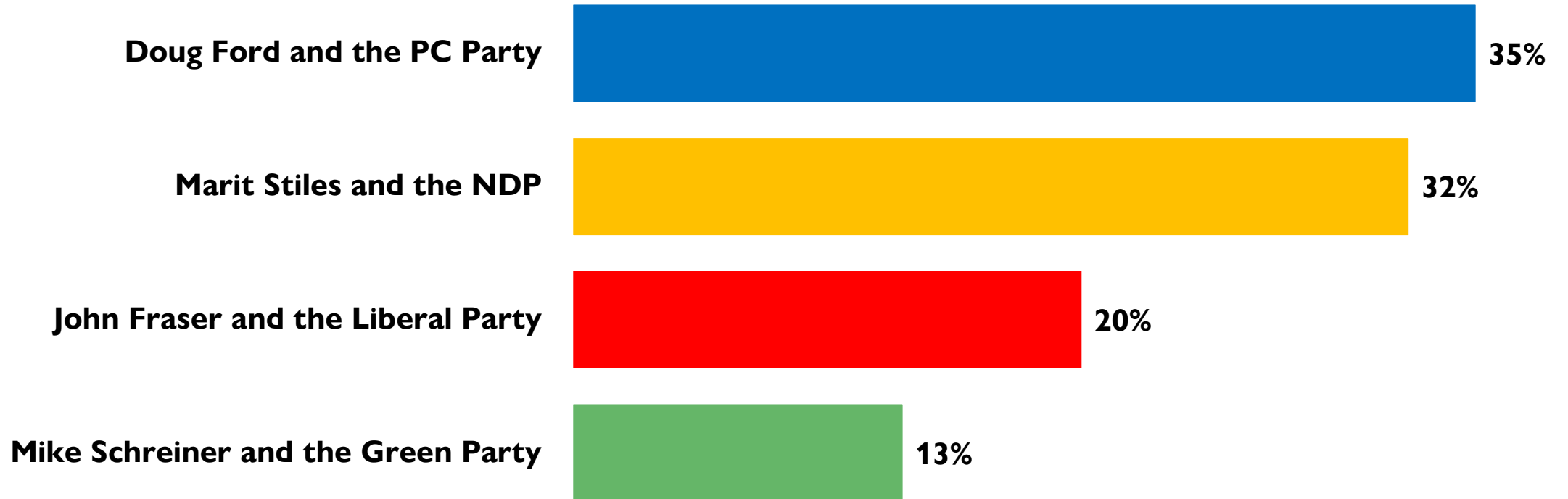
Base [all] = 2000

Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader



Which party and leader do you think would be BEST at making housing more affordable in Ontario?

PARTY AND LEADER MOST SUITABLE FOR MAKING HOUSING MORE AFFORDABLE



Base [all] = 2000

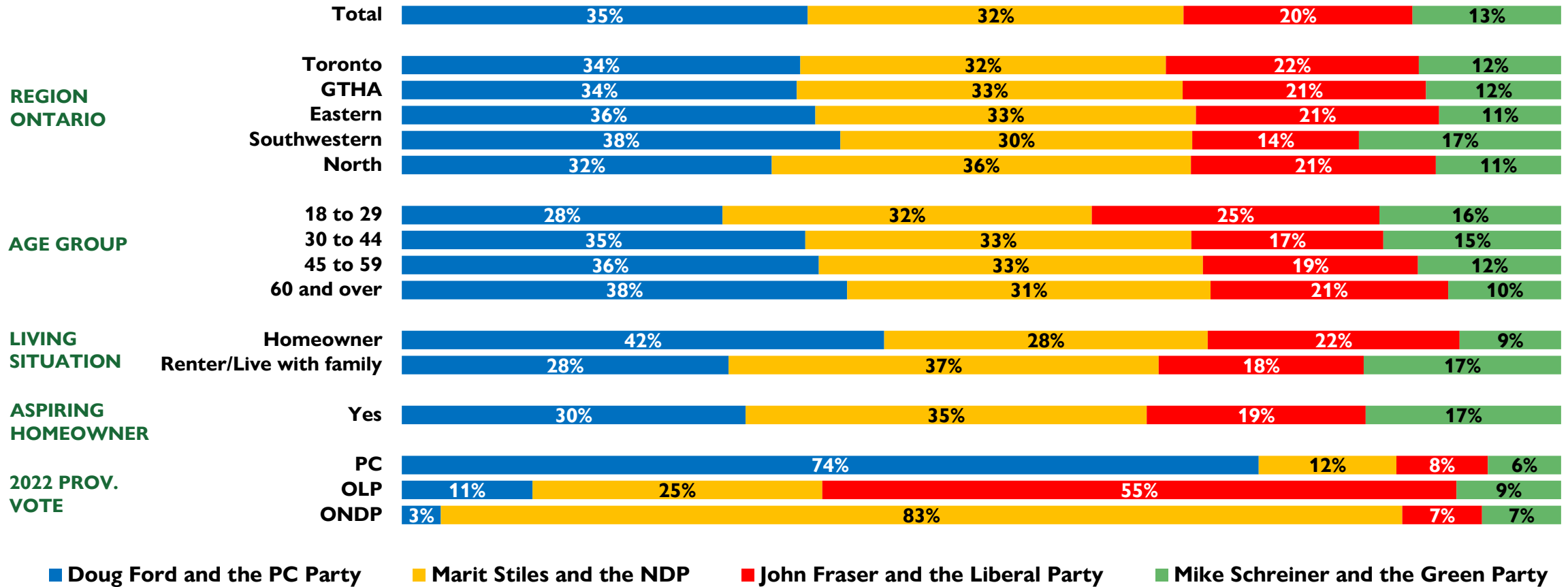
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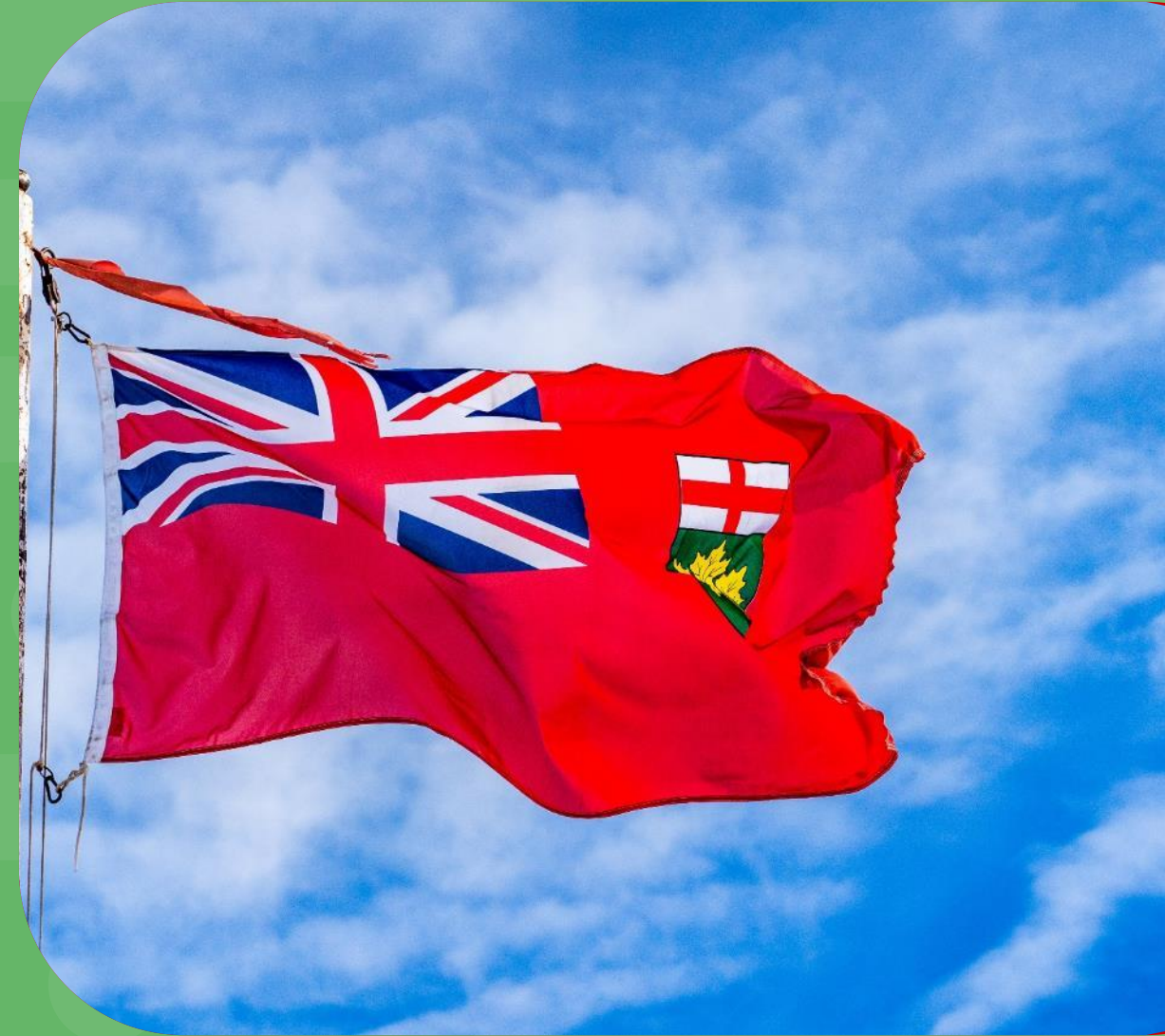
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PARTY AND LEADER MOST SUITABLE FOR MAKING HOUSING MORE AFFORDABLE



Base [all] = 2000
 Note: Survey was conducted prior to Bonnie Crombie becoming new Ontario Liberal leader

ONTARIO HOUSEHOLD FINANCIAL LANDSCAPE



Key findings

Household finances: 30% consider their current household finances as at least good, 30% rate them as poor or very poor, and 39% rate them as okay.

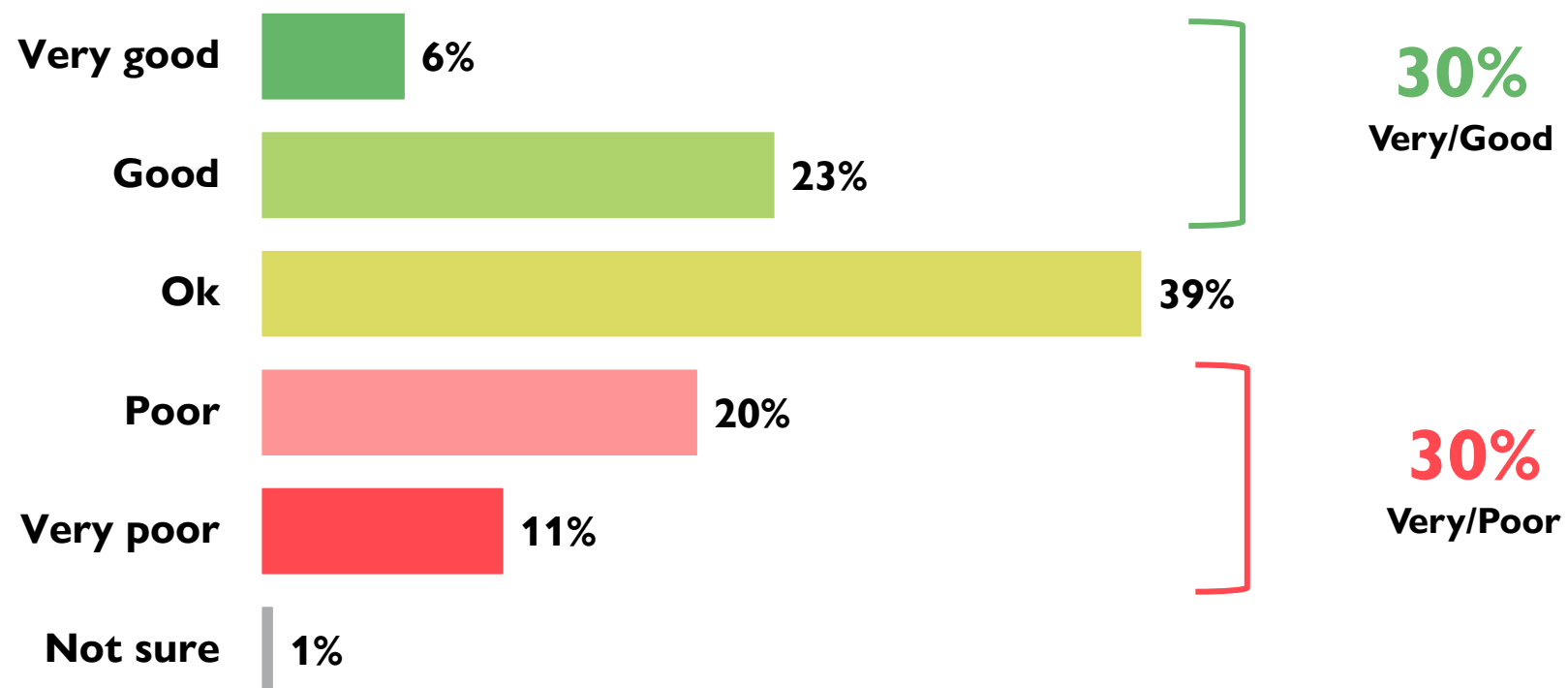
- A majority (52%) indicate that while they can cover their expenses, they are unable to save any money at the end of the month and 17% are unable to cover their normal expenses without resorting to debt or making significant spending cuts. This is especially true for aspiring homeowners in which this figure jumps to 29% which would significantly impact their ability to save for homeownership.

Financial stressors: The cost essentials such as food, utilities (such as gas, electricity, and home heating), and mortgage or rent payments are identified as the top three factors negatively affecting people's household finances.



How would you describe your household's finances today?

CURRENT STATUS OF HOUSEHOLD FINANCES

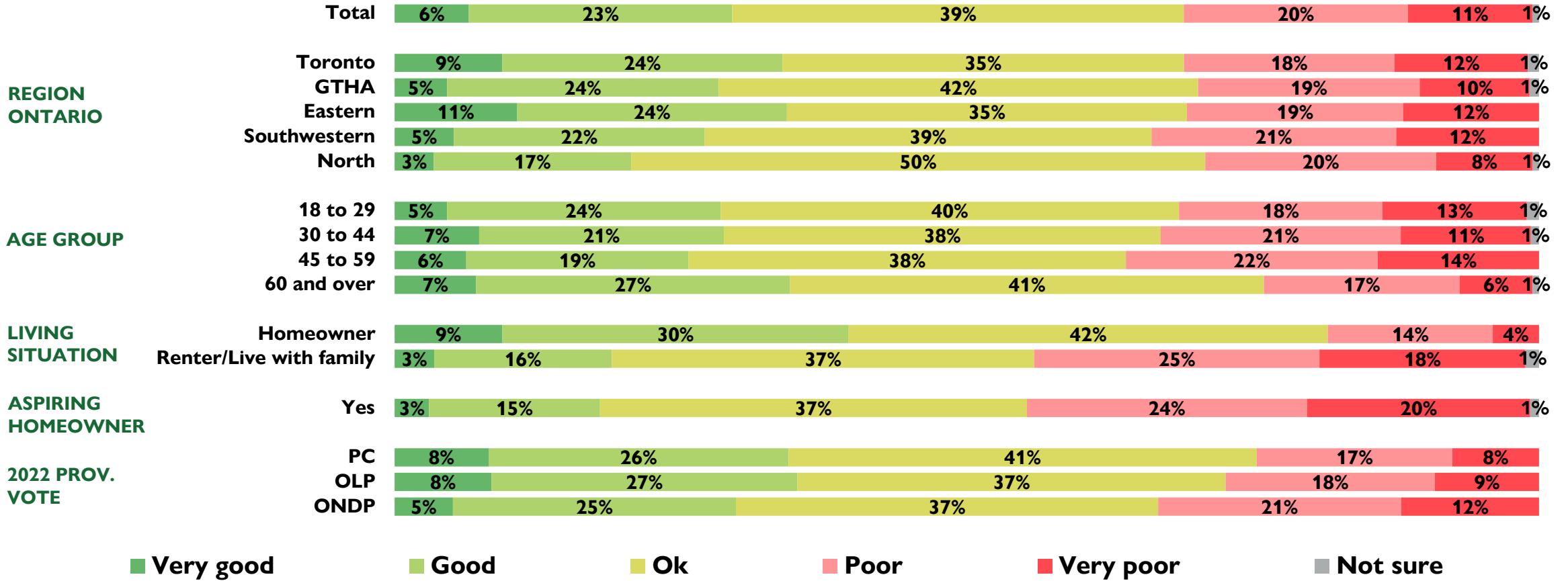


Base [all] = 2000



How would you describe your household's finances today?

CURRENT STATUS OF HOUSEHOLD FINANCES



Base [all] = 2000



Which of the following best describes your current financial situation?

CURRENT FINANCIAL SITUATION

I'm getting ahead, able to save money after all expenses are paid for



I'm able to pay my expenses, but can't save anything at the end of the month



I'm unable to pay my normal expenses without taking on debt or cutting spending in other areas

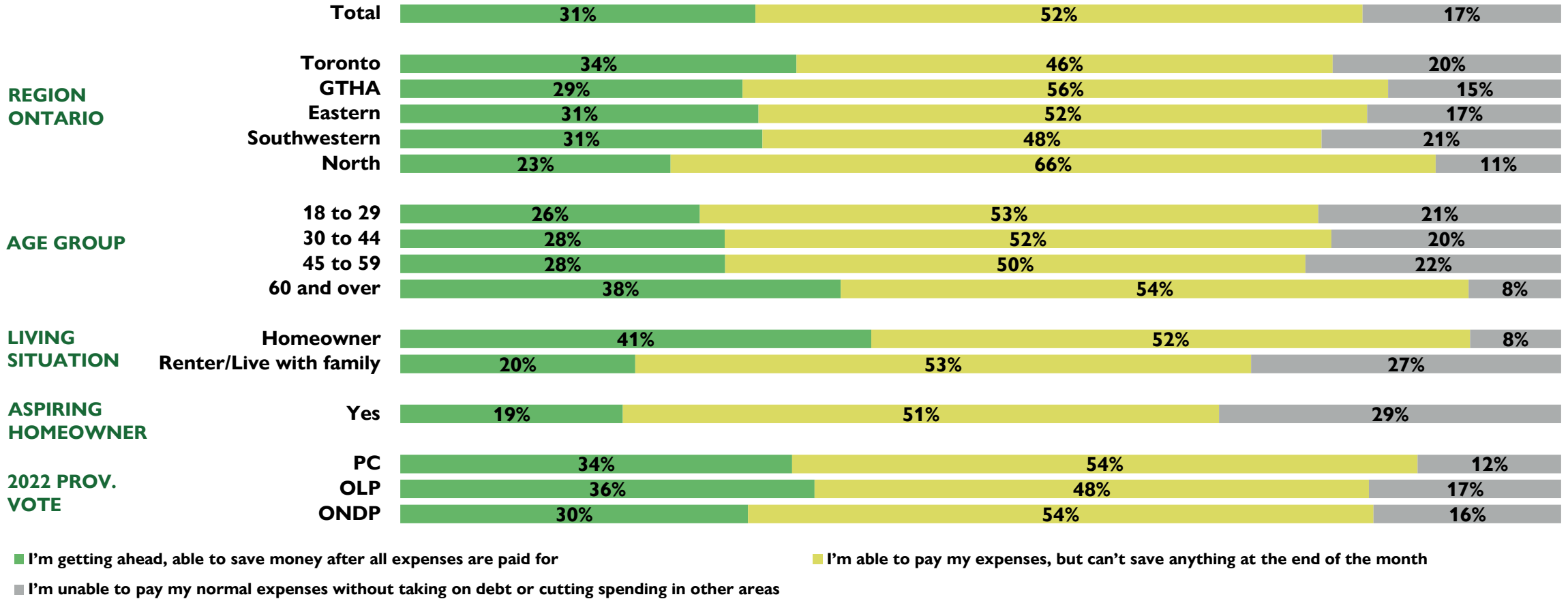


Base [all] = 2000



Which of the following best describes your current financial situation?

CURRENT FINANCIAL SITUATION

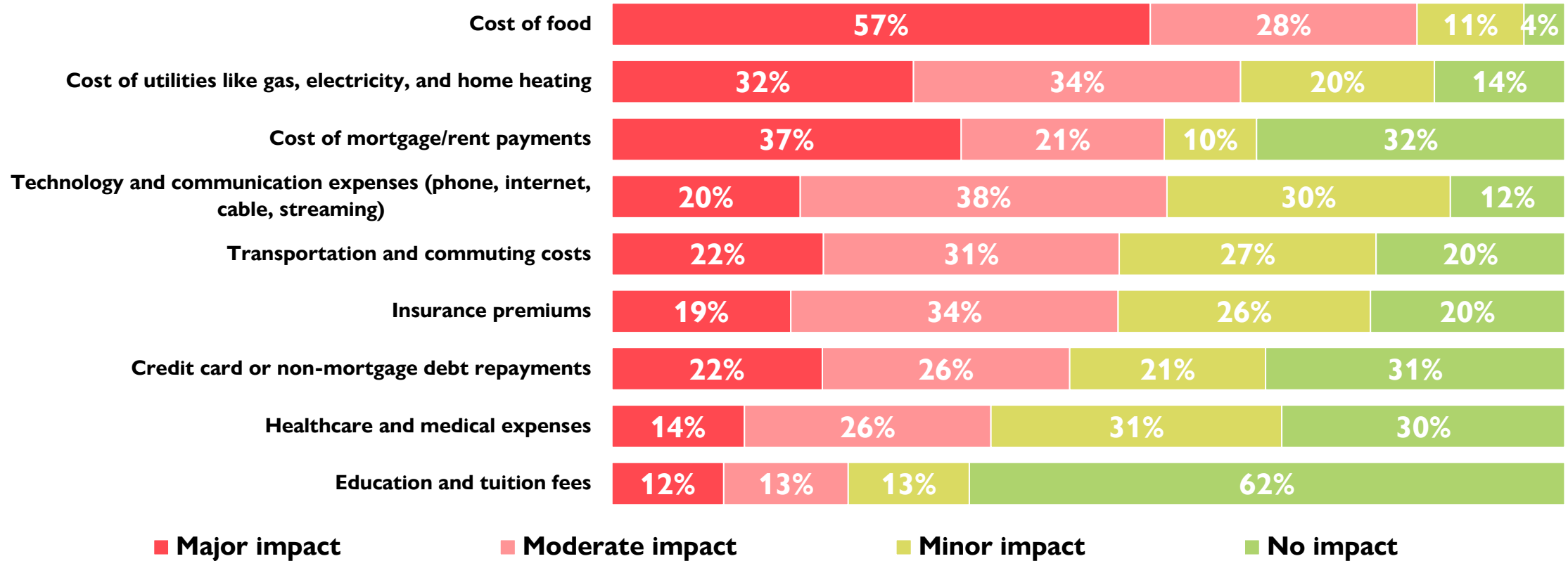


Base [all] = 2000



How much of an impact are the following having on your household finances?

IMPACT ON HOUSEHOLD FINANCES

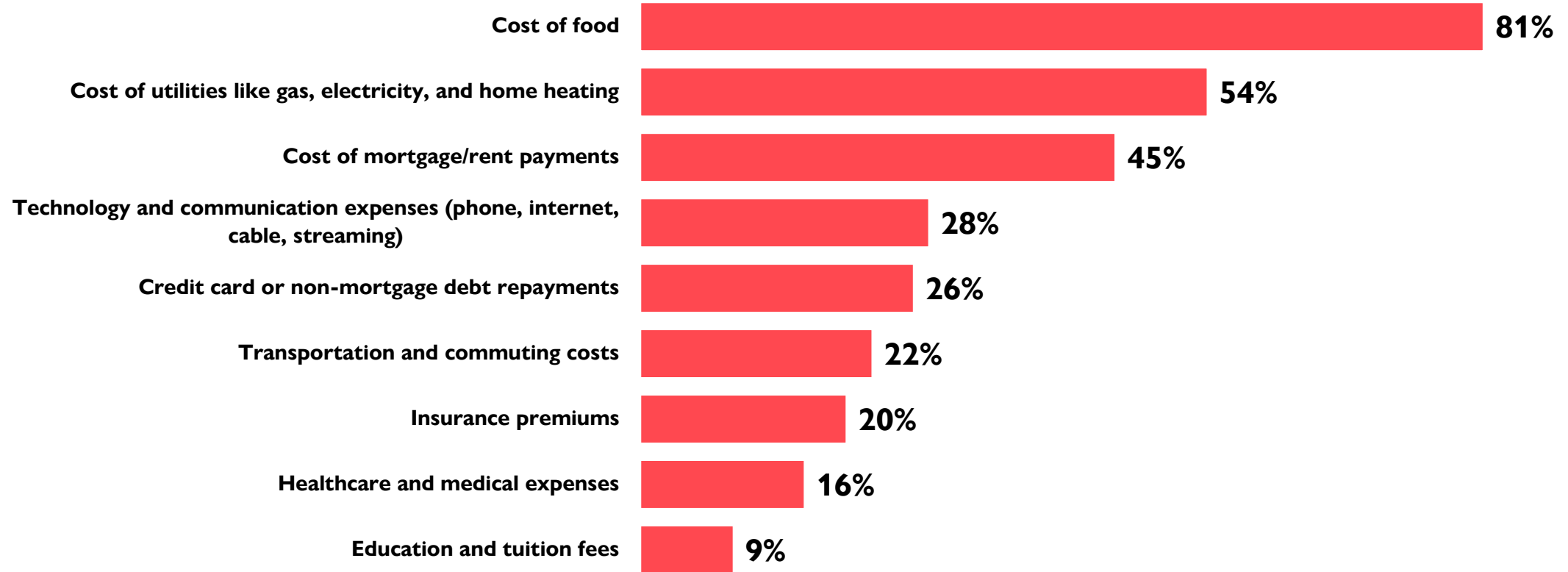


Base [all] = 2000



Which three would you say have had the BIGGEST NEGATIVE impact on your household budget? Please select three responses

TOP THREE NEGATIVE IMPACT ON HOUSEHOLD FINANCES

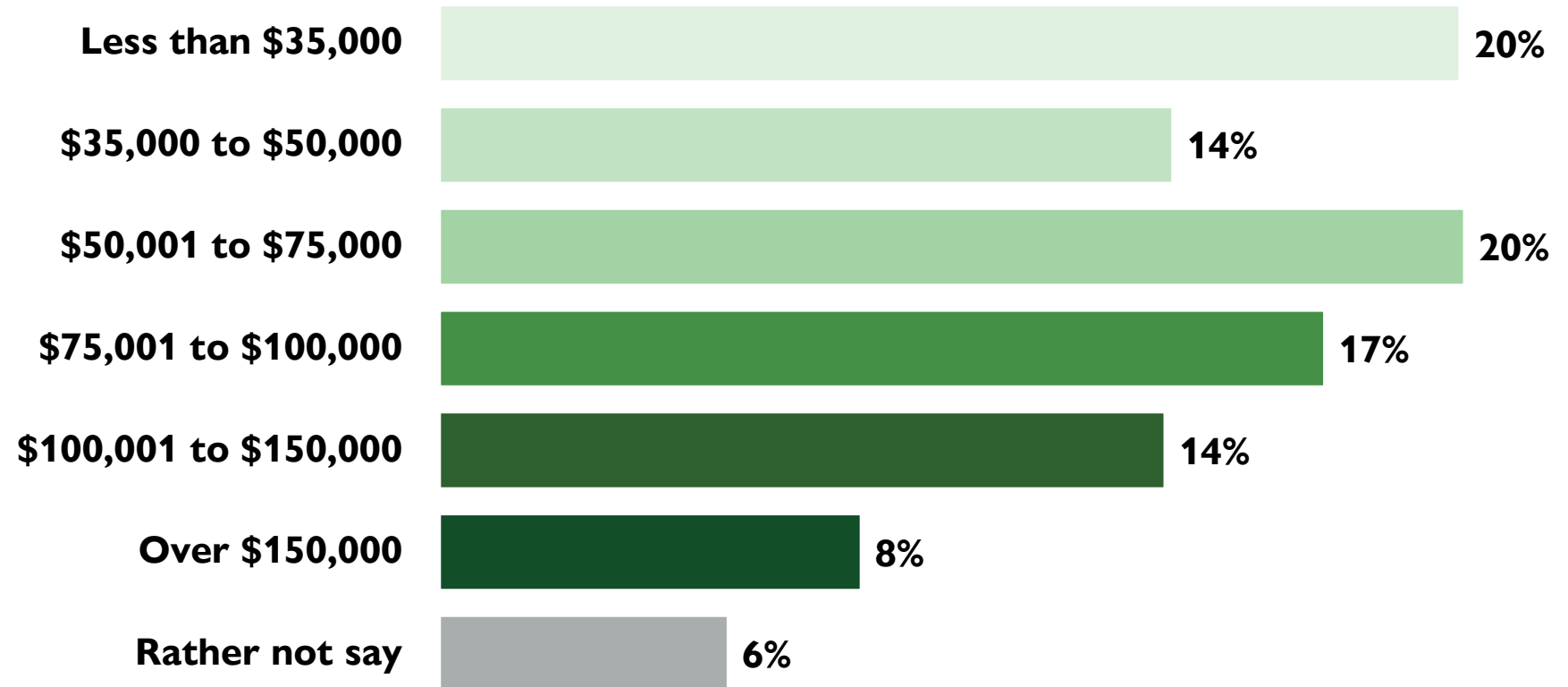


Base [all] = 2000



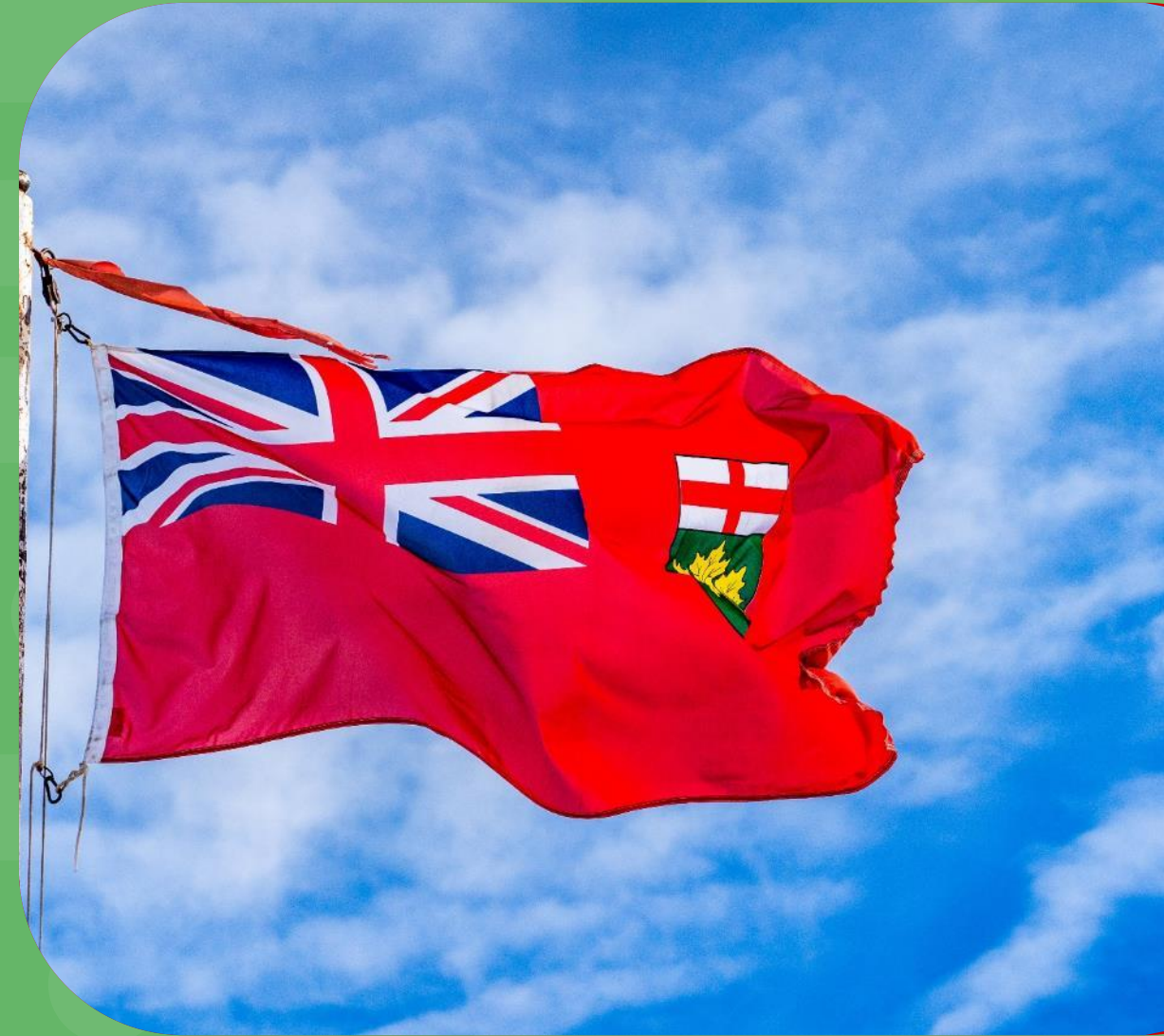
Which of the following best describes your annual household income (before taxes)?

ANNUAL HOUSEHOLD INCOME



Base [all] = 2000

WORK AND COMMUTING TRENDS



Key findings

A majority (73%) have not changed jobs or moved since 2020.

Prior to the pandemic, the average work commute involved traveling 4.1 days a week. In the post-pandemic landscape, there has been a slight reduction to 3.6 days a week – undoubtedly a result of changes to the traditional workweek structure since the pandemic.

Despite small changes in commuting frequency, the average commute time has seen minimal change, shifting from 33.3 minutes pre-pandemic to 34.9 minutes post-pandemic. Commute ratings have also remained relatively constant, with the majority of individuals expressing that their commute is at least fairly easy. This suggests that, despite adjustments in working patterns, the overall commuting experience has not changed drastically since the pandemic.

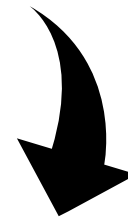


How many days a week to did you commute to a work location before the pandemic? How many days a week to do need to commute to a work location? On average, how long (in minutes) did it take for you to get home from work before the pandemic (March 2020)? On average, how long (in minutes) does it take for you to get home from work?

COMMUTE TO WORK (PRE AND POST-PANDEMIC)

How many days a week did you commute to a work location **before the pandemic?**

4.1



-0.5
days

How many days a week do you need to commute to a work location?

3.6

On average, how long (in minutes) did it take for you to get home from work **before the pandemic (March 2020)?**

33.3



+1.6
minutes

On average, how long (in minutes) does it take for you to get home from work?

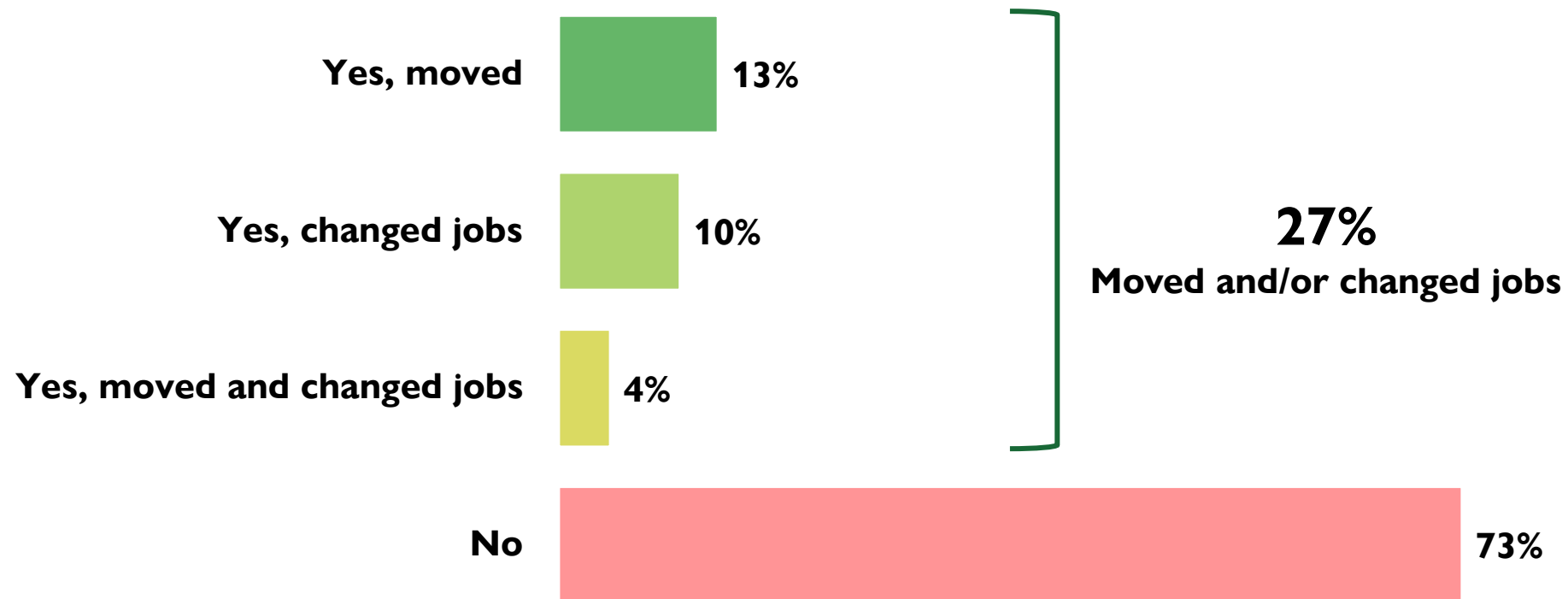
34.9

N varies



Have you moved or changed jobs since 2020?

MAJORITY (73%) HAVE NOT MOVED OR CHANGED JOBS SINCE 2020

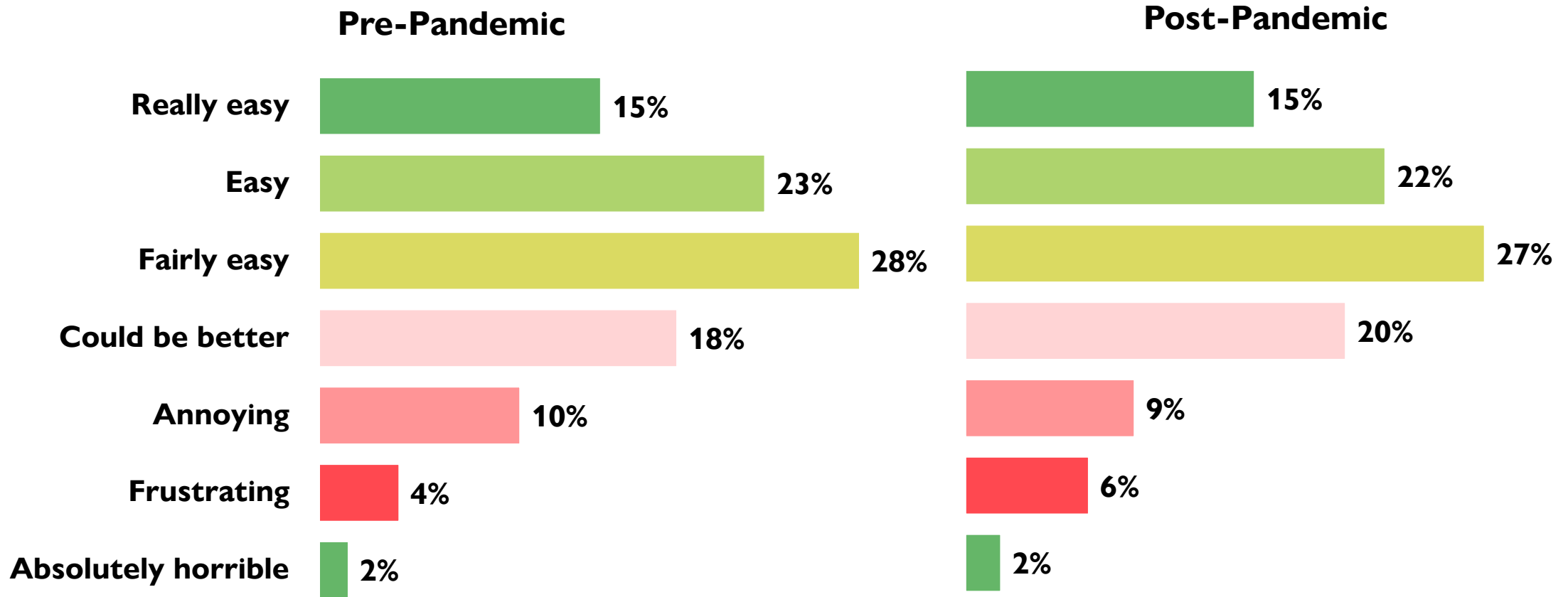


Base [all] = 2000



How would you describe your typical commute to work before the pandemic started? How would you describe your typical commute to a work now when you need to go to a work location outside your home?

DESCRIPTION OF TYPICAL COMMUTE TO WORK



[THOSE WHO COMMUTE TO WORK NOW N=992] [THOSE WHO COMMUTED TO WORK PRE-PANDEMIC N=1,038]

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Thank You