

# RBC-Pembina Home Location Study

Understanding where Greater Toronto Area residents prefer to live



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*RBC-Pembina Home Location Study: Understanding where  
Greater Toronto Area residents prefer to live*

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# Executive Summary

The objective of this study is to examine preferences for home location attributes in the Greater Toronto Area (GTA). The study asked adult residents in the GTA a series of questions regarding their preferences for location-associated attributes – such as proximity to rapid transit, walkability, commute times, house and yard size, and privacy. Questions also explored how relative home prices influence these preferences.

The results find that while a detached home remains important for many homebuyers, preference is higher overall for other attributes regarding where to live, not just what to live in. A large house and spacious lot are not as important as living in a “location-efficient” neighbourhood – one that gives residents the ability to walk or take rapid transit to most destinations, with shorter commute times to work. In fact, GTA homebuyers would choose a modest-sized home to enjoy these location-efficient attributes.

However, affordability plays an interesting role in location choices. If home price were not an issue, homebuyers would overwhelmingly prefer to live in location-efficient neighbourhoods, but the majority of respondents stated that affordability influenced where they bought their home. The discrepancy between where respondents currently live and where they would prefer to live suggests that what may be driving some homebuyers to car-dependent neighbourhoods is cost rather than preference.

The results of the survey may point to a desire for affordable location-efficient home options, particularly in urban and suburban centres, meaning there may be demand for the “in-between” housing – more compact but family-friendly homes that are close to where people go every day.

## Key findings

1. Residents in the GTA prefer to live in a mixed-use, walkable neighbourhood, in the city or suburbs, with a shorter commute and access to frequent rapid transit
  - Taking housing costs out of the picture, 81 percent of respondents would choose a house on a modest lot, a townhouse or a condo in a city or suburb that is walkable to stores, restaurants and other amenities and has good access to frequent rapid transit.
2. A majority of GTA residents identify location-efficient attributes such as walkability and shorter commutes as the most important considerations in choosing where to live
  - When asked about the most important attribute for choosing where to live, respondents’ top five rankings were:
    1. Living in a detached single-family home (14.7 percent)
    2. Easy walking distance to shops, restaurants and other services (13.3 percent)
    3. A commute to work that is less than 30 minutes one way (13.3 percent)
    4. Easy access to frequent rapid transit (such as subway, GO Train or streetcar) (11 percent)
    5. Privacy from neighbours (10.7 percent)

### 3. Older residents would prefer to live in a location-efficient neighbourhood despite the higher price of homes

- If home prices were equal for these three choices – city, location-efficient suburb or large home in car-dependent suburb – 52 percent of residents aged 60+ would choose to live in the city in a condo, townhouse or modest-sized house on a smaller lot with easy access to stores and amenities.
- By comparison, 39 percent of the population under 60 expressed the same preference.
- When housing prices are included, 70 percent of those aged 60+ would prefer to live in a location-efficient neighbourhood (either city or suburb) despite the higher home cost, versus only 50 percent of all other respondents.

### 4. Most homebuyers choose location based on housing prices

- 79 percent chose to live where they do based on the cost of the home.
- 54 percent of residents would still choose walkability, short commutes and access to rapid transit even if it cost more to own or rent and they had to trade off size for convenience.
- 44 percent prefer a more spacious home and yard for a lower home price despite having to drive to most destinations.



# Introduction

The 2012 Home Location Study for the Greater Toronto Area (GTA) examines preferences for home location attributes in terms of which amenities, mobility choices and home attributes are most favourable to homebuyers in the GTA. The study asked adult residents in the GTA a series of questions regarding their preferences for location-associated attributes – such as proximity to rapid transit, walkability, commute times, house and yard size, and privacy. The questions also explored how home prices influence these preferences and choices.

## Examining location preferences

For the purpose of this study, we do not explore the preference to live in a particular town or city, but rather the types of neighbourhoods and housing options within any given municipality. For example, the survey explores the relative preference for large detached houses in more isolated locations compared to preference for living in a “location-efficient” neighbourhood (urban or suburban) that offers options for rapid transit, ability to walk to amenities and a shorter commute to work.

Location-efficient neighbourhoods (defined to the right), by nature of their walkability, may not provide the same expanse of housing and lot size or privacy. Our survey seeks to explore these trade-offs and where preferences land along this spectrum.

### Location Efficiency

- Convenient distance from workplaces, amenities, stores and urban hubs
- Access to rapid transit
- Short commute times
- Realistic opportunities to use transit, walk or cycle to where you go, work and play

## Location efficiency

For the purpose of this study, “location-efficient” is used as an all-encompassing term to describe attributes including walkability (ability to walk or cycle to stores, restaurants and other amenities), convenient access to frequent rapid transit, shorter commute times and realistic opportunities to travel to work and other key destinations by means other than a car, such as walking or cycling.

A neighbourhood or home that is not location-efficient generally requires a vehicle to get most places and there are no realistic options to travel to work or key destinations by any other means. If transit is available, it is infrequent buses in mixed traffic.

## Urban and suburban location-efficient choices

The survey does not compare preferences for living in an urban or a suburban location, but rather micro location preferences within either. Homebuyers may prefer to live in a suburban setting, and location-efficient neighbourhoods are not restricted to downtown Toronto. For example, Markham is becoming more walkable with mixed-use neighbourhoods, growing both residentially and commercially, allowing people to live and work in the same community; and new developments are occurring in the town’s centre in denser mid- and high-rise buildings. Other suburban neighbourhoods, such as Aurora, are accessible by rapid transit, allowing commuters options to take a GO Train to work and enjoy a walkable town at home.

# Key Findings

The 2012 Home Location Preference Study for the Greater Toronto Area (GTA) reveals that most residents would prefer to live in a city or suburb that is walkable to stores, restaurants and other amenities, has good access to frequent rapid transit and offers a shorter commute to work. The relative cost of a home remains an important factor; however, if costs are taken out of the picture, the majority of residents surveyed would choose a home on a modest-sized lot, townhouse or condo in a neighbourhood that is walkable and close to transit, trading off a more spacious home and/or yard in a non-mixed-use neighbourhood that requires a vehicle for most travel.

## 1. Residents in the GTA prefer to live in a mixed-use, walkable neighbourhood, in the city or suburbs, with a shorter commute and access to frequent rapid transit

Survey respondents were asked to imagine that they are moving to another home. They were asked to select one location out of three options provided as to where they would prefer to live – if the price of housing in each was equally affordable. The location descriptions and the results are presented in Figure 1 below.

If house price were not an issue, GTA residents would prefer to live in walkable, transit-connected neighbourhoods with a shorter commute. Eighty-one percent of respondents would choose a house on a modest lot, townhouse or condo in a city or suburb that is walkable to stores, restaurants and other amenities and has good access to frequent rapid transit. Only 18 percent would choose to live in a suburb that is far away, offers single detached homes on large lots, is far from work and requires a vehicle.

*Figure 1: Homebuyer preferences for home location, where home prices are assumed to be equal*

	Location-efficient	
18%	39%	42%
<b>Option A</b> Detached home on large private lot  Far from the town or city centre where you need car to get to most destinations  Commute to work of more than 30 minutes, with no access to fast transit	<b>Option B</b> Detached house on a modest lot size or townhouse or condo  Suburban location where you can walk or bike to stores and amenities in the local town centre  Commute to work of more than 30 minutes, but with access to rapid transit such as the GO Train	<b>Option C</b> Condo, townhouse or modest house on a smaller lot  In a city with easy access to stores and amenities  Commute to work of less than 30 minutes and possibility to get to work by bike, walking or transit

## 2. A majority of GTA residents identify location-efficient attributes such as walkability and shorter commutes as the most important considerations in choosing where to live

Survey respondents were provided a list of considerations when choosing where to live, and they were asked to select which were most important and least important to them.

The results (presented in Figure 2) show that just under 15% of respondents selected a detached single-family home as the most important attribute, but the preference for a spacious home or lot scored low on the list. At the same time, the next three highest preferences were regarding where to live – the ability to walk to destinations, a shorter commute to work and the availability of frequent rapid transit.

The results suggest that the ideal “dream location” for many people may be a detached house in a location-efficient neighbourhood, either urban or suburban.

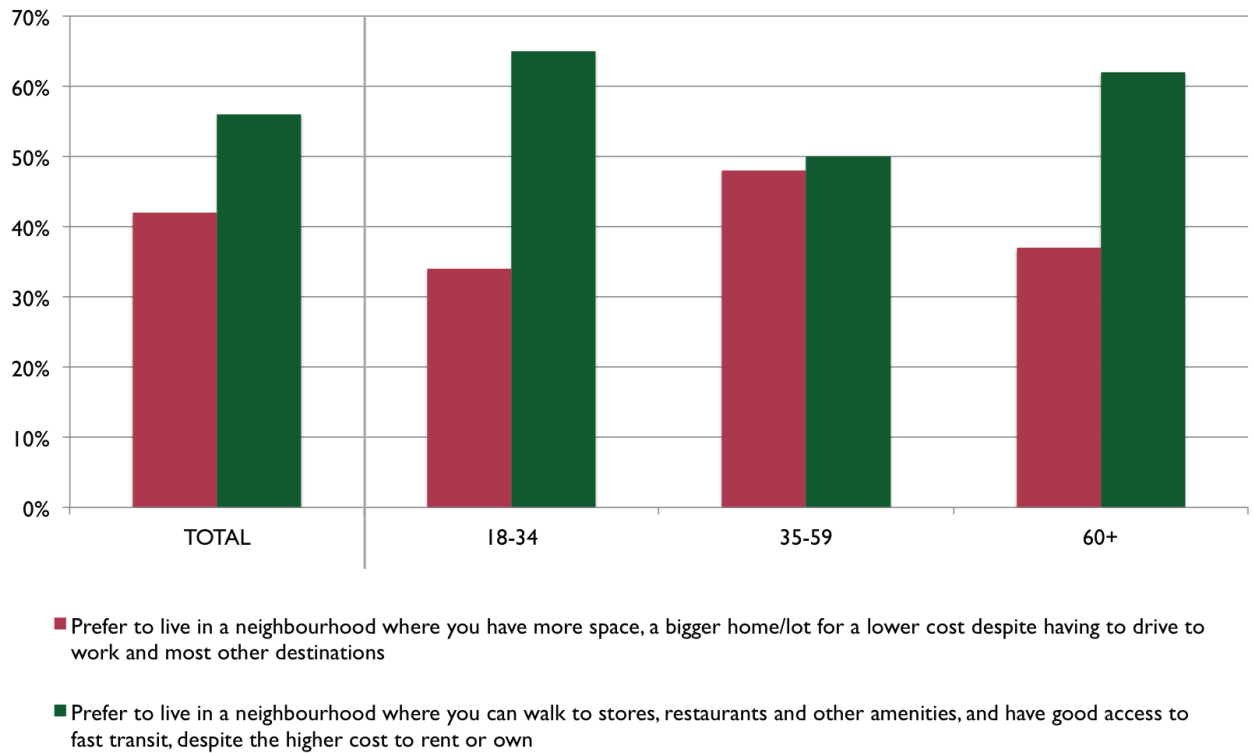
*Figure 2: Most important attribute when choosing where to live, ranked in order of highest preference*

Percentage	Most important consideration when choosing where to live	Location-efficient attribute
14.7%	Living in a detached single-family home	N
13.3%	Easy walking distance to shops, restaurants and other services	Y
13.3%	Your commute to work is less than 30 minutes one way	Y
11%	Easy access to frequent rapid transit (such as subway, GO Train or streetcar)	Y
10.7%	Privacy from neighbours	N
10.2%	You can get to work other than by driving (e.g. use transit, walk or cycle)	Y
10.2%	Spacious lot/backyard	N
9.5%	Large/spacious house	N
7.3%	Living in a place that's at the centre of it all	Y

### 3. Older residents and smaller families prefer location-efficient neighbourhoods despite the higher price of homes

The 60+ age group demonstrates the strongest preference for location-efficient homes. This demographic strongly views “easy walking distance to shops restaurants and other services” as the most important factor when choosing a home, with a “large/spacious house” being the least important factor. Ignoring housing costs, 52 percent of this age group would choose to live in a condo, townhouse or modest-sized house on a smaller lot, in a city with easy access to stores and amenities, a commute to work of less than 30 minutes and the possibility to get to work by bike, walking or transit, versus 39 percent of the other age groups combined. See Figure 11.

**Figure 3: Neighbourhood preference according to age, accounting for home price**

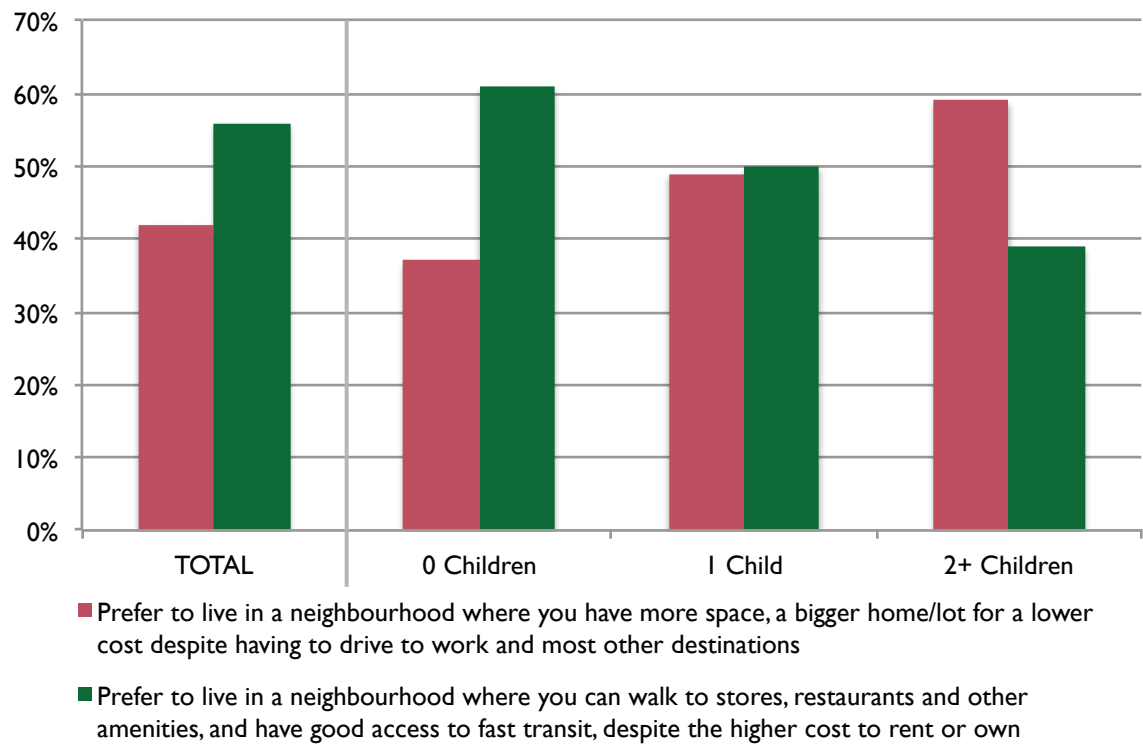


When relative home price is considered, the 60+ age group exhibits a marked difference in preferences from the survey population. Seventy percent of those aged 60+ would prefer to live in a location-efficient neighbourhood despite the higher cost, versus only 50 percent of all other respondents. See Figure 3 above.

In examining our survey results we also found that the presence and number of children was one of the strongest influencers of where families prefer to live. Families with no children prefer to live in location-efficient neighbourhoods, despite the additional cost associated with these homes, while those with two or more children would prefer more affordable homes in suburban locations without local amenities and requiring longer car commutes. Figure 4 presents neighbourhood preference according to number of children, factoring in home price.



Figure 4: Neighbourhood preference according to number of children in household, and accounting for home price



Given that seniors are a growing demographic and smaller families are also increasing proportionately to larger families, their preference for location-efficient living can help to inform development choices in the coming years as the region’s population increases.

4. Most homebuyers choose location based on housing prices

Not surprisingly, 79 percent of respondents say that they live where they do based on the price of their home: 41 percent say affordability affected their choices a lot, and 38 percent say, somewhat (see question 5a in Appendix 1). However, 54 percent of residents would still choose walkable neighbourhoods, short commutes and access to rapid transit even if it cost more to own or rent and they had to trade off size for convenience.

Figure 5: Results of survey question: Overall, which of the following best describes your preference for where you live?

Percentage	Location Preference
54%	You would prefer to live in a neighbourhood where you can walk to stores, restaurants and other amenities, and have good access to fast transit, <b>despite the higher cost to rent or own</b>
44%	You would prefer to live in a neighbourhood where you have more space/a bigger home/lot <b>for a lower cost despite having to drive to work and most other destinations</b>
1%	DK/NA

If the cost of a home were not an issue, homebuyers would prefer to live in location-efficient neighbourhoods. Currently about 13 percent of the surveyed population lives downtown, while 20 percent would prefer to live downtown. Alternatively, 22 percent of those surveyed live in suburban areas that are mainly residential and do not offer most location-efficient attributes, while only 13 percent would choose to live in these neighbourhood types if given the option. Housing affordability, rather than personal preference, may be driving homebuyers to less location-efficient areas.



Figure 6a: The type of neighbourhood where respondents currently live

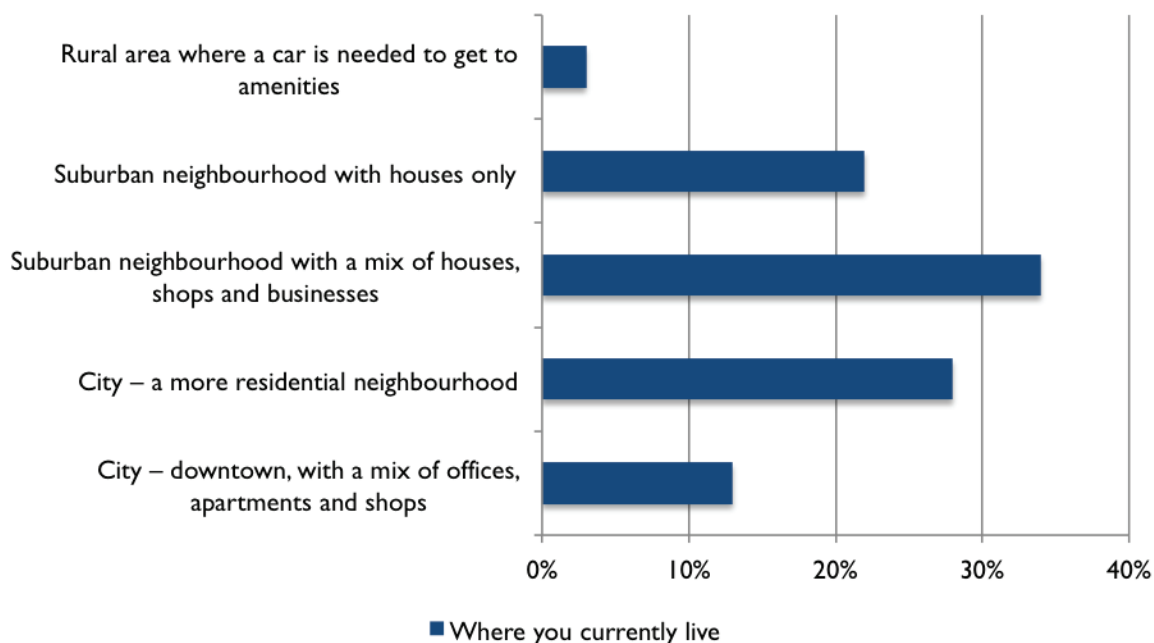
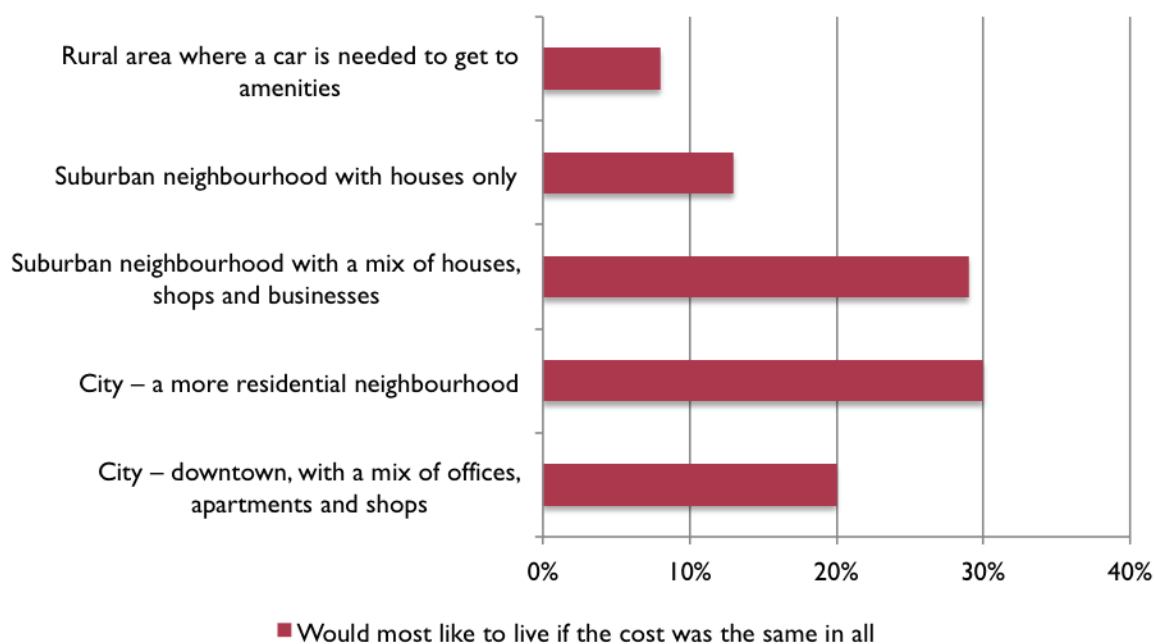


Figure 6b: The type of neighbourhoods where respondents say they would choose to live if price were not a factor



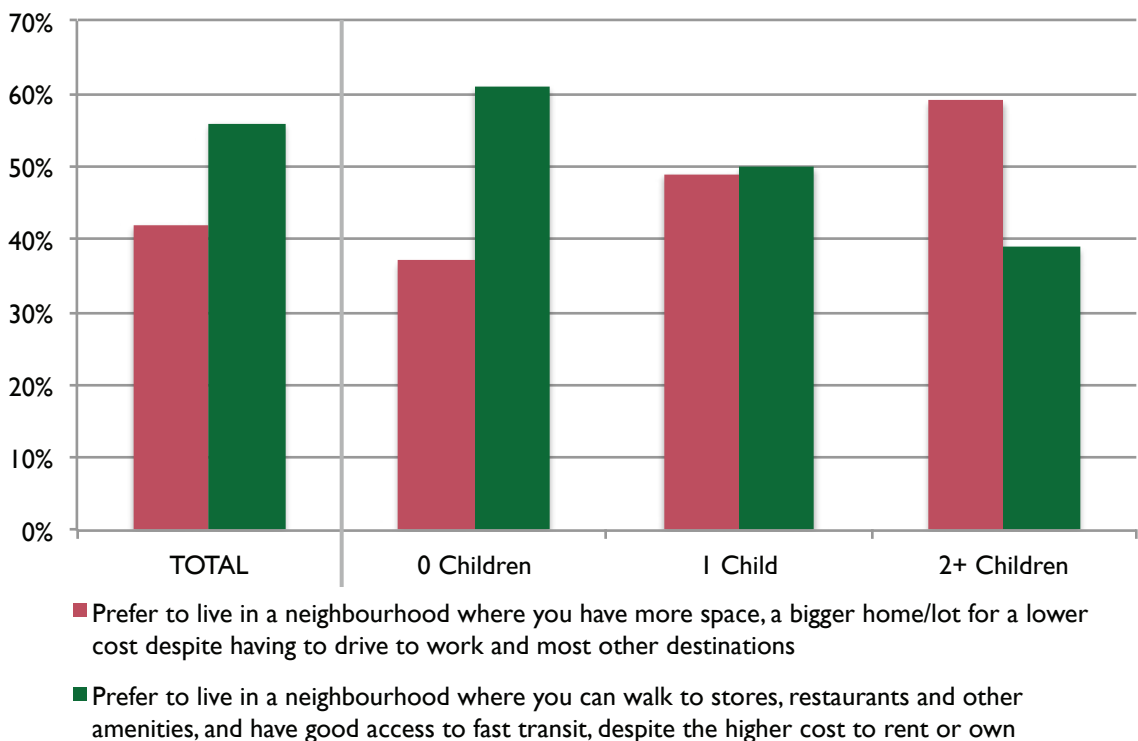
# Demographic Analysis

This section explores relationships between neighbourhood location preferences by demographic variables. According to this analysis, the demographic factors that most strongly influence preference are children and marital status. Age is not as large a factor, except with seniors, who greatly prefer to live in a walkable urban neighbourhood. This chapter also examines first-time homebuyers, and finds that their preferences are not that different from respondents as a whole.

## Number of children: Larger families prefer larger homes

In examining our survey results we found that the presence and number of children was one of the strongest influencers of where families choose to live. When home price is considered, families with no children prefer to live in location-efficient neighbourhoods, despite the additional cost associated with these homes, while those with two or more children would prefer more affordable suburban locations without local amenities and requiring longer car commutes. Figure 7 below presents neighbourhood preference according to number of children, factoring in home price.

Figure 7: Neighbourhood preference accounting for home price according to number of children in household



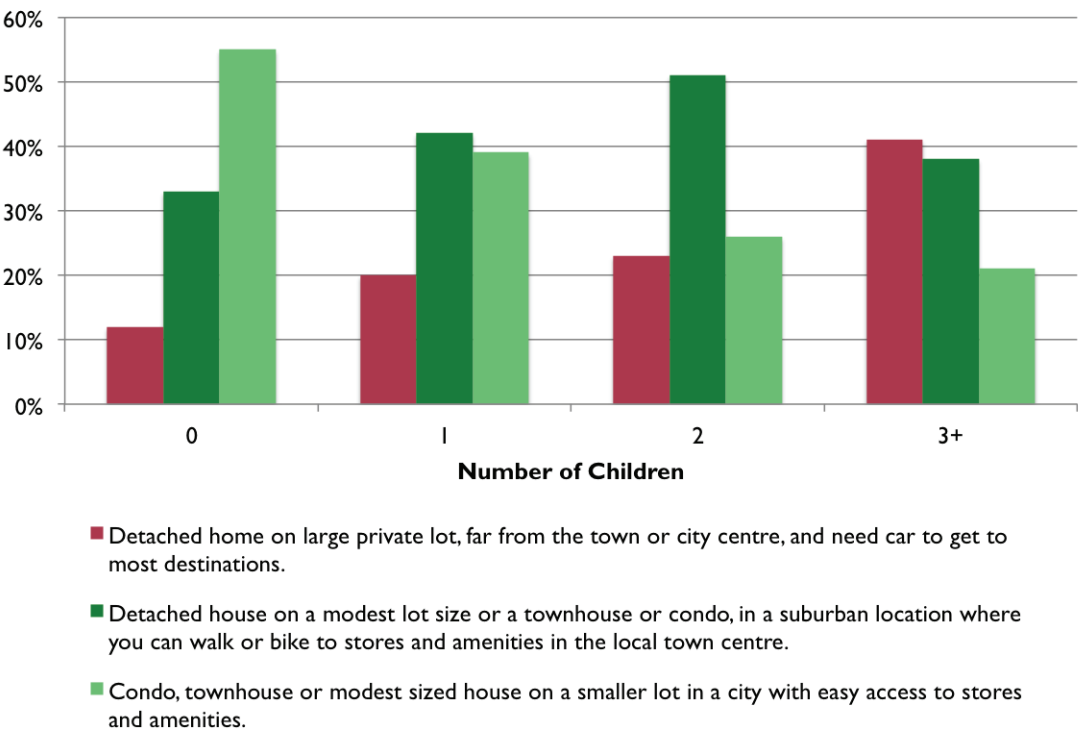


The preference for more affordable suburban locations is likely driven by a few factors:

- Families with three or more children are more sensitive to housing costs than other families: 95 percent state that neighbourhood affordability was a very or somewhat important factor in making a decision about where they live versus only 77 percent of the rest of the population.
- Families with two or more children ranked a “large spacious house” and a “spacious lot/backyard” as the second and third most important considerations when selecting a home. These factors were much less important for families with one or no children.

When cost is not a factor, the majority of families without children would choose to live in the city and sacrifice lot size for location efficiency. Families with one or two children have a preference for location-efficient homes in the suburbs. Families with three or more children were the only group to prefer to live in large, detached homes in the suburbs far from the city centre, even if home price is equal. These families also represent the smallest demographic in the GTA (12 percent) and are proportionately shrinking as a population compared to families with fewer children<sup>1</sup>.

**Figure 8: Neighbourhood preference ignoring home price according to number of children in household**

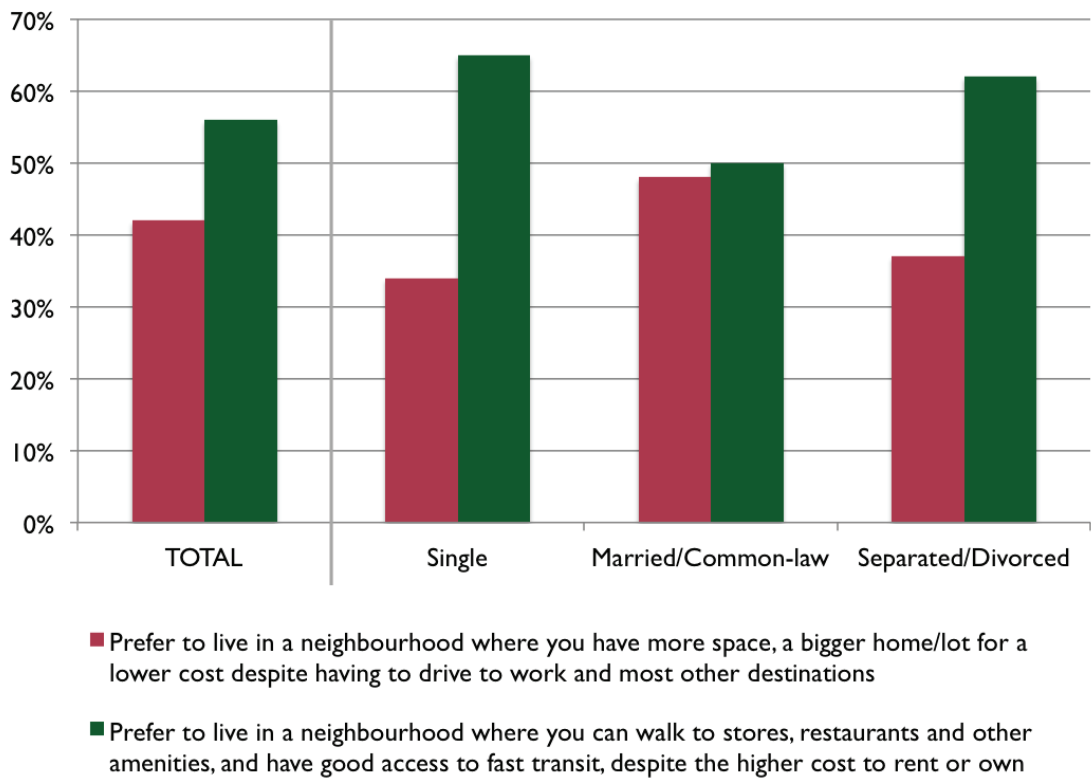


<sup>1</sup> The 2006 Census saw a 6% proportionate drop in ratio of families with three or more children in the GTA (Toronto and Oshawa CMAs) as compared to the 2001 Census.

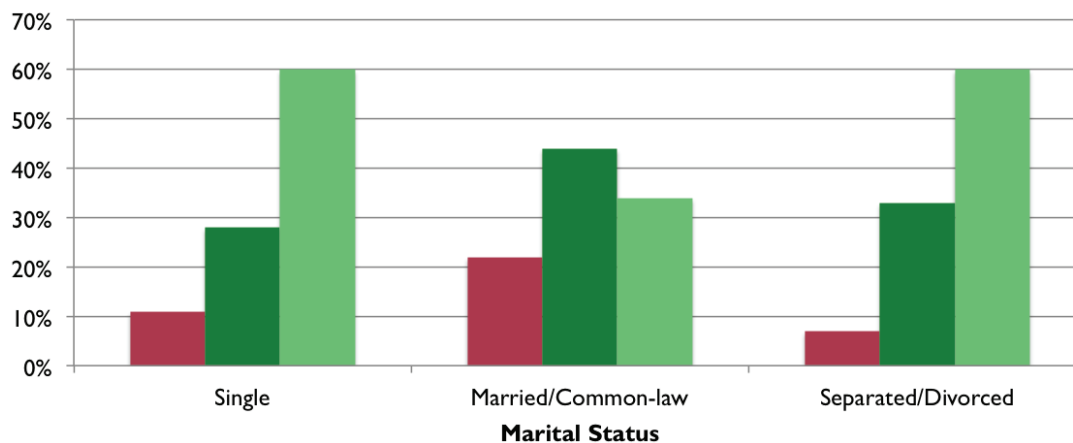
**Marital status: All prefer location efficiency**

Figure 9 presents neighbourhood preference according to marital status, accounting for the relative cost of house price. Single, separated and divorced residents prefer convenience to size of home. Married and common-law couples make up 60 percent of the total survey respondents and are split between the two options for neighbourhood preference; the majority of married couples have fewer than two children, which may account for the large percentage of this demographic that prefers location-efficient neighbourhoods. However, married and common-law couples prefer a suburban neighbourhood that is location-efficient. Figure 10 presents neighbourhood preferences according to marital status if price of home is not a factor. All marital types prefer to live in either an urban or suburban setting that is location-efficient.

*Figure 9: Neighbourhood preference according to marital status and accounting for home price*



**Figure 10: Neighbourhood preference ignoring home price according to marital status**



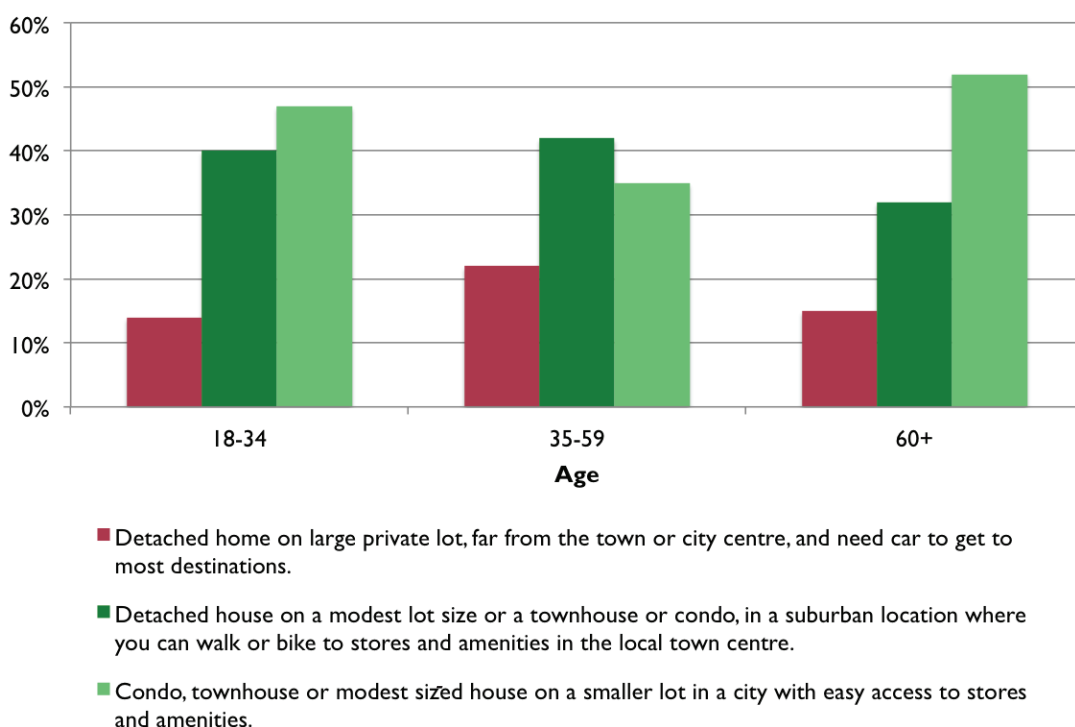
- Detached home on large private lot, far from the town or city centre, and need car to get to most destinations.
- Detached house on a modest lot size or a townhouse or condo, in a suburban location where you can walk or bike to stores and amenities in the local town centre.
- Condo, townhouse or modest sized house on a smaller lot in a city with easy access to stores and amenities.



## Age: All stages in life prefer location-efficient living

As discussed in the previous section, the over 60 age group demonstrates the strongest preference for location efficiency. However all age groups prefer location-efficient attributes. When relative housing prices are removed from the picture, there is a strong preference for location-efficient neighbourhoods for all age groups; over 80 percent would prefer walkable locations (either urban or suburban) to a suburban location without access to transit. When price is factored into choice, the 35-59 age group demonstrates the lowest preference for location-efficient homes if they cost more.

*Figure 11: Neighbourhood preference according to age, ignoring home price*

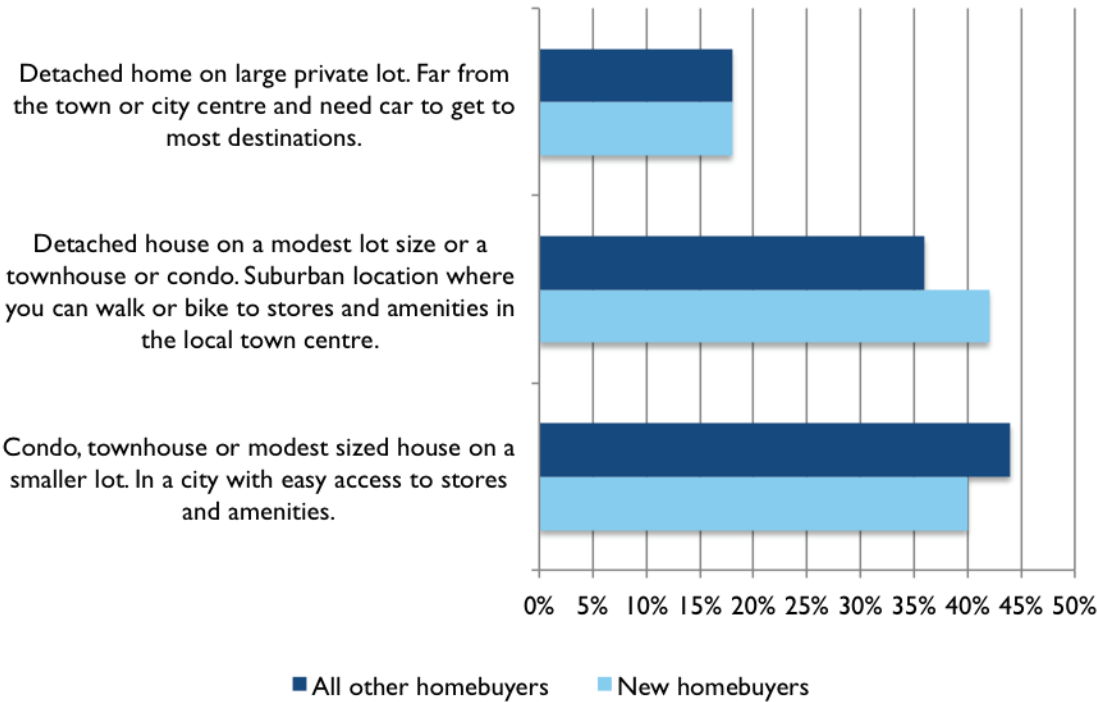




### First-time homebuyers: Similar preferences, different reasons

Overall, first-time homebuyers demonstrate similar preferences to those of all homebuyers in the GTA. When accounting for cost, 53 percent of first-time homebuyers prefer smaller, more expensive location-efficient homes, comparable to 55 percent of all other homebuyers who share this preference. Likewise when costs are equalized, first-time homebuyer preferences are quite comparable to those of other homebuyers, as shown below in Figure 12.

Figure 12: Neighbourhood preference, ignoring home price – first-time buyers compared to all homebuyers in the GTA.



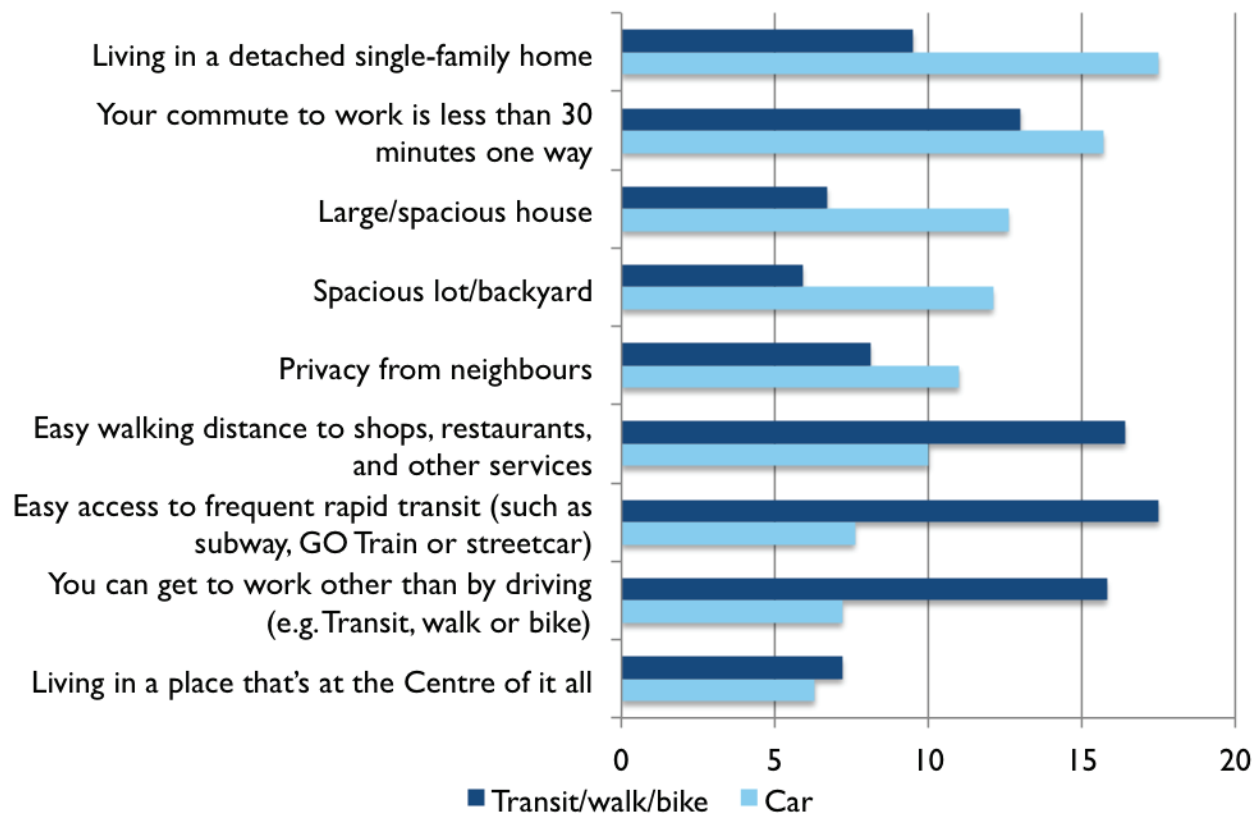
While the preference in neighbourhood types is similar between first-time buyers and other homebuyers, there are some differences:

- First-time buyers are more sensitive to housing costs, with 49 percent stating neighbourhood affordability is very important (versus 34 percent of all other respondents).
- When choosing where to live, first-time homebuyers rank a commute under 30 minutes to be nearly as important as living in a detached single-family home. They are also slightly less concerned with lot and house size than other homebuyers.

# Drivers vs. other commuters

Commuters who get to work by transit, bike and foot place a much higher importance on location efficiency than drivers. Drivers on the other hand are more concerned with owning a more spacious, detached, single-family home with a large lot. While there are differences between these groups, they both want shorter commute times – both rank having a commute under 30 minutes as important (Figure 13: #2 for drivers, #4 for other commuters).

Figure 13: Relative importance of factors when choosing a home by commute mode



These results are reflected in neighbourhood preference. Drivers have a slight preference to living in a more affordable less accessible neighbourhood with larger homes (56 percent) versus a location-efficient neighbourhood (43 percent) while all other commuters have a very strong preference towards location-efficient neighbourhoods (76 percent compared with 22 percent).

# Conclusions

## **Where we live is as important as what we live in**

Not accounting for cost, GTA residents prefer walkable, transit-friendly neighbourhoods to large houses and yards in distant suburbs that require a car to get to most destinations. While many GTA residents still prefer to live in a detached home, the attributes of where they live are as important as what they live in.

## **Less time behind the wheel is preferred**

The survey results show that commute time is important. Residents identified a shorter commute to work as one of the top three most important considerations when choosing a home. Most respondents prefer a location with a commute of less than 30 minutes, even if it means living in a modest-sized home. Almost as many would choose a more suburban location with a commute longer than 30 minutes, but only if the community was mixed-use and walkable, and rapid transit to work such as a GO Train was available. These respondents would live in a house on a modest-sized lot, condo or townhouse to enjoy these attributes.

## **We want our suburbs to be more like cities**

Results of the survey also indicate that preferences are not between urban or suburban locations but within them, as respondents overwhelmingly prefer walkable, mixed-used neighbourhoods with access to frequent rapid transit, whether it be in a suburb, an urban residential area or the downtown core.

In a sense, GTA residents would have it all if they could – a detached house with the attributes of urban living, such as mixed-use, walkable neighbourhoods and being able to get around by transit or bike. However, residents are willing to compromise on house size and type to live in a location-efficient neighbourhood in either an urban or suburban location.

## **Cost drives homebuyers to car-dependent neighbourhoods**

If cost were not an issue, respondents would prefer to live close to where they go everyday. Currently, about 13 percent of the surveyed population lives downtown, while 20 percent would prefer to live downtown. Alternatively, 22 percent of those surveyed live in car-dependent neighbourhoods, yet only 13 percent would choose to live in these neighbourhood types if given the option. However, the survey found that 79 percent of those surveyed choose where they live based on affordability.

## **Limited affordable options for evolving GTA**

The results of the survey may point to a desire for affordable location-efficient home options, particularly in urban and suburban centres, as an alternative to a house in the car-dependent suburbs or a downtown high-rise condo, meaning there may be demand for the “in-between” housing – more compact but family-friendly homes that are close to where people go every day.

The survey also shows that seniors – a growing demographic – have the strongest preference for location-efficient living. Families with fewer children prefer location-efficient options in either the city or the suburbs, a demographic that is also increasing proportionately to larger families. When combined with their preference for location-efficient living, these changing demographics can inform development choices in the coming years as the region’s population increases.

# Appendix I

## Survey Results

### Survey methodology

This report presents the findings of an online survey conducted by Environics Research Group with a sample of 1,014 adults 18 years of age and older living in the Greater Toronto Area (GTA), between May 1 and 8, 2012. Respondents were selected from among those who have registered to participate in Environics' online surveys. The data have been weighted by age and gender within GTA regions and by household composition (with or without children) to reflect the demographic composition of the adult GTA population. Because the sample is based on those who initially self-selected for participation in the online panel rather than a probability sample, no estimates of sampling error can be calculated. However, a probability sample of this size would yield a margin of error of plus or minus 3.1 percentage points, 19 times in 20.

Questions 1 through 4 were screening and demographic questions.

#### 5. Which of the following best describes the location where you currently live?

%	
13	City – downtown, with a mix of offices, apartments and shops
28	City – a more residential neighbourhood
34	Suburban neighbourhood with a mix of houses, shops and businesses
22	Suburban neighbourhood with houses only
3	Rural area where a car is needed to get to amenities

#### 5a. How much did affordability of the neighbourhood influence your decision about where to live?

(951)	
%	
41	A lot
38	Somewhat
15	A little
6	Not at all

#### 6. Do you have access to adequate public transportation within an easy walk from home?

%	
91	Yes
9	No



**7. In which of the following locations would you most like to live, if the cost of housing was the same in all of them?**

%	
<b>20</b>	City – downtown, with a mix of offices, apartments and shops
<b>30</b>	City – a more residential neighbourhood
<b>29</b>	Suburban neighbourhood with a mix of houses, shops and businesses
<b>13</b>	Suburban neighbourhood with houses only
<b>8</b>	Rural area where a car is needed to get to amenities

**8. What is the main reason why you would prefer to live in this type of location?  
That is, what is most appealing about it for you?**

%	
<b>27</b>	Close to amenities (shops, restaurants, entertainment, etc.)
<b>16</b>	Quiet/peaceful/relaxing
<b>11</b>	Residential but close to big city amenities
<b>9</b>	Everything within walking distance
<b>8</b>	Like the excitement of downtown
<b>6</b>	Good public transportation available
<b>6</b>	Less traffic/road congestion
<b>6</b>	Short/easy commute/close to work
<b>6</b>	Like the community/neighbourliness
<b>6</b>	Safe/low crime rate
<b>6</b>	Bigger backyard/more space
<b>5</b>	Good place to raise children
<b>20</b>	Other mentions (<4% each)
<b>3</b>	DK/NA

**9. Different people choose their home for different reasons. Below is a list of considerations when choosing where you live. Please select which is “Most Important” and which is “Least Important” to you when choosing a home.**

%	Most Important
<b>14.7</b>	Living in a detached single-family home
<b>13.3</b>	Your commute to work is less than 30 minutes one way
<b>13.0</b>	Easy walking distance to shops, restaurants and other services
<b>11.0</b>	Easy access to frequent rapid transit (such as subway, GO Train or streetcar)
<b>10.7</b>	Privacy from neighbours
<b>10.2</b>	Spacious lot/backyard
<b>10.2</b>	Large/spacious house
<b>9.5</b>	You can get to work other than by driving (e.g. use transit, walk or cycle)
<b>7.3</b>	Living in a place that’s at the centre of it all

**10. Imagine for a moment that you are moving to another home. Of the following three options, please select the location where you would prefer to live, if the cost of housing in each was equally affordable to you.**

<b>18%</b>	<b>39%</b>	<b>42%</b>
<b>Option A</b>  Detached home on large private lot  Far from the town or city centre where you need car to get to most destinations  Commute to work of more than 30 minutes, with no access to fast transit	<b>Option B</b>  Detached house on a modest lot size or townhouse or condo  Suburban location where you can walk or bike to stores and amenities in the local town centre  Commute to work of more than 30 minutes, but with access to rapid transit such as the GO Train	<b>Option C</b>  Condo, townhouse or modest house on a smaller lot  In a city with easy access to stores and amenities  Commute to work of less than 30 minutes and possibility to get to work by bike, walking or transit

**11. Overall, which of the following best describes your preference for where you live?**

<b>%</b>	
<b>54</b>	You would prefer to live in a neighbourhood where you can walk to stores, restaurants and other amenities, and have good access to fast transit, despite the higher cost to rent or own
<b>44</b>	You would prefer to live in a neighbourhood where you have more space/a bigger home/lot for a lower cost despite having to drive to work and most other destinations
<b>1</b>	DK/NA