



Our Stories of the Housing Crisis

Executive Summary

From January to April 2024, the Social Research and Planning Council's Cost of Housing survey heard from 716 Perth-Huron residents who reported being affected by rising housing costs. Respondents were asked open-ended questions about how they were affected, how they adapted and what they wanted to share with leaders. Responses represented parents and workers especially, including workers from all major regional sectors. The themes below show what respondents chose to highlight. Quotes are edited for anonymity, clarity, and length.

Both Homeowners & Renters Hurt by High Housing Costs

Homeowners reported dramatic increases in mortgage payments from higher interest rates, while swiftly rising rents created an "extremely unaffordable" rental market.

"Our mortgage payments will increase \$1,000 a month! How do I just magically come up with a spare \$1,000 each month?" - Stratford

"I need to move soon and will pay double the rent for another place of the same quality." - Bluewater

People Get Stuck or Displaced as Housing Costs Rise

Many residents reported being stuck in unsuitable housing because available housing is so unaffordable, while others had to leave their homes. Many shared housing to save money, which often meant adult children living with parents.

"Any money previously saved for a down payment is no longer sufficient, and we are priced out of even a starter home." - Goderich

"I'm living with my parents when that is that last thing any of us wishes for. I won't ever be able to buy a house in this economy unless someone dies and gives me the money."

- St. Marys

People Cut Both Extras & Essentials to Afford Housing

Most respondents indicated they coped with housing costs by spending less. Firstly, this means less recreation and entertainment, but it also means fewer groceries. Many locals faced reduced quality of life, and some were deprived of basic necessities.

"We have little to no money for anything else. We don't eat out; we don't do fun activities unless they are free. We also stay home a lot." - North Huron

"I tried to cut back on unnecessary grocery costs, but this just means that I eat less so my child can eat what they need." - Perth East

To Afford Housing, People Work More, But Many Still Fall Behind

Many respondents also tried to earn more, sometimes seeking multiple jobs and overtime. Nevertheless, many respondents reported saving less, living paycheque to paycheque, and going into debt.

"Instead of working 45 to 50 hours a week, I'm trying to get 70 hours a week. I have less time with my son because of working more."

- Central Huron

"Our mortgage has gone up by \$1,000 per month. Mixed with grocery costs and gas prices, there is no money for savings. We have had to use savings and put more things on credit." - North Perth

High Housing Costs Affect Mental Health & Children

For many respondents, high housing costs worsened their mental well-being. Children lost out on enriching activities and had less personal space in smaller units.

"At one point, I had a second job. My mental health couldn't handle it after working all day. I live off credit and stress daily." - Huron East

"The kids sometimes stay home from school because we don't have lunch stuff for them. We're going without any kind of entertainment, sports, or activities for the kids." - West Perth

People See Both the Public & Private Sectors as Responsible for an Unfair Crisis

Many respondents saw the housing crisis as enabled by both public officials and businesspeople. This situation was seen as unfair — unaffordable even for the hardworking.

"The economy and government are horrible."

- Ashfield-Colborne-Wawanosh

"I am an educated person who works full-time at a good job and 'should' be able to make ends meet. I'm considered middle class, so I don't qualify for subsidies or assistance. I'm living paycheque to paycheque."

- Perth South

Perth-Huron Residents Want Action & Affordable Housing

Respondents were clear that something must change, or things will get worse. They called for action, effective leadership, and more affordable housing.

"The current situation is not viable. There cannot be any decision makers thinking, 'Oh well. People will have to adapt.' Please use your power to support the people you are paid to represent! This is why your job exists!"

- Stratford

"Affordable housing, affordable housing, affordable housing." - South Huron

Recommendation:

Build the New Community Housing Perth-Huron Needs

The support for affordable housing expressed by survey respondents reinforces a growing consensus that the community housing stock should be expanded. We call on individuals, organizations, and especially governments to set ambitious regional targets for new community housing and make serious investments to achieve them.

Visit perthhuron.unitedway.ca/SpeakUpforHousing for more information.

