



**United Way**  
Perth-Huron



Social Research &  
Planning Council

# Our Stories of the Housing Crisis

Findings from the  
Cost of Housing Survey





**United Way**  
Perth-Huron



**Social Research &  
Planning Council**

# 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](http://perthhuron.unitedway.ca/SpeakUpforHousing) for more information.



# Introduction

In 2023-2024, the Social Research and Planning Council (SRPC) started a new project focused on the housing crisis. Among our staff and volunteers, everyone had a story to tell about how their community was affected — something they had experienced or something they had heard. We created the *Cost of Housing* survey to understand and document such stories. We wanted to understand local experiences of the housing crisis, as described by area residents in their own words.

## Real Local Stories

From January to April 2024, SRPC received responses from hundreds of people across Perth-Huron who reported being affected by rising housing costs. This collection of local stories is a valuable resource, with responses ranging from emotional and heartbreaking to wise and inspiring.

This report is designed to showcase real stories from across Perth-Huron. The sections of the report represent major themes across all stories, and each section is built around real quotes from every corner of our region. These stories highlight the many widespread and profound consequences of the housing crisis.

## A Call to Do Better

Ultimately, these responses called on our community to do better. “These are needs, not wants, and they are out of reach for a lot of people. It’s just insane,” said a South Huron resident. “It shouldn’t be this terrifying just to have a roof over our heads,” said a West Perth resident. “People are suffering and barely able to get by,” said a Stratford resident. “This can’t go on.”



Share your feedback  
about this report:  
[perthhuron.unitedway.ca/  
report-feedback](https://perthhuron.unitedway.ca/report-feedback)



# About the Cost of Housing Survey

The survey contained 13 questions: five open-ended questions inviting free-form answers of any length and eight questions collecting demographic data to classify responses.

Of the five open-ended questions, two were mandatory. Those mandatory answers form the core of the resulting dataset:

1. How have you been affected by rising housing costs?
2. Please describe any lifestyle changes you have made because of rising housing costs.

Other questions asked what we should know to understand respondents' situations and what respondents wanted to share with decision makers. Open-ended questions were chosen to allow residents to share what they thought was most relevant. The drawback is that many categories likely underrepresent reality. For instance, one in four respondents mentioned psychological impacts, but this number might have been higher if all respondents were asked about this explicitly.

## Identifying Themes

Answers to the five free-form questions were assigned thematic codes to categorize the points being made. The codes were designed to retain the original voice of the respondents and let the answers speak for themselves. Responses varied significantly in their length and complexity, from a few words to almost a thousand. If multiple points were made, multiple codes were assigned to that answer. In the end, 716 completed surveys were categorized using 131 thematic codes.

These categories allowed related answers to be grouped together, to identify frequently made points. This report is structured around the most common themes across the dataset. It aims to provide an accurate picture of the results overall. Quotes have been chosen to represent all Perth-Huron municipalities, and they have been edited for anonymity, clarity, and length.

**We created the Cost of Housing survey to understand local experiences of the housing crisis.**

**Open-ended questions were chosen to allow residents to share what they thought was most relevant.**

**716**  
completed  
surveys

**131**  
thematic  
codes

**This report is structured around the most common themes across the dataset.**

# Who Responded to the Cost of Housing Survey?

All 716 respondents were required to share their municipality. All 15 municipalities in Perth-Huron were represented, and in most cases, the proportion of surveys received from a municipality was broadly in line with its share of the region's households.<sup>1</sup> Stratford was notably overrepresented, making up 43% of respondents while only representing 25% of regional households. North Perth, Perth East, Huron East, Bluewater, Howick, Ashfield-Colborne-Wawanosh and Morris-Turnberry were notably underrepresented.

## Household Type

Other demographic questions were optional. 627 respondents chose to share their household composition. 74% were couples with children or single-parents, which only make up 33% of Perth-Huron households. One-person households and couples without children were underrepresented. This may be because the survey was distributed through school boards, increasing representation of parents. 76% of households in our sample included children.

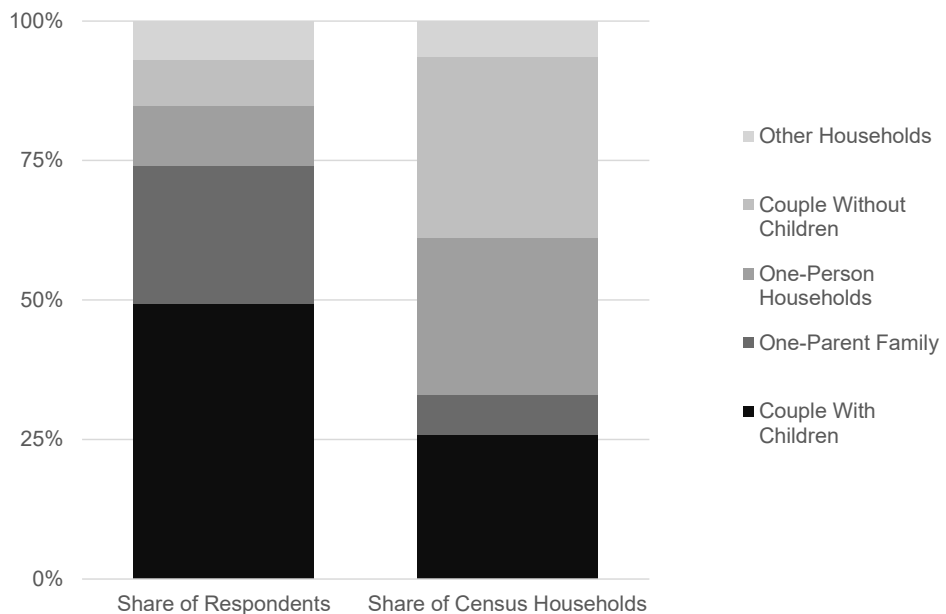


Figure 1. Household Type Distribution

## Tenure Type

627 respondents shared their housing situation. Homeowners were underrepresented in our sample, while renters were overrepresented. This aligns with expectations that homeowners may have more capacity to handle increased housing costs, especially if they have already paid their mortgage.

All 15 municipalities in Perth-Huron were represented.

76% of households in our sample included children.

Tenure Type	Share of Respondents	Share of Census Households
Owner	51%	75%
Renter (long-term / short-term)	41%	25%
Living with family and friends	7%	N/A
Temporary shelter (couch surfing, living in a car, emergency shelter)	1%	N/A

Figure 2. Tenure Type Distribution

## Household Income

604 respondents shared their household income. Incomes reported in our sample were lower than incomes reported in the census. However, significant numbers of respondents at all income levels took part in the survey.

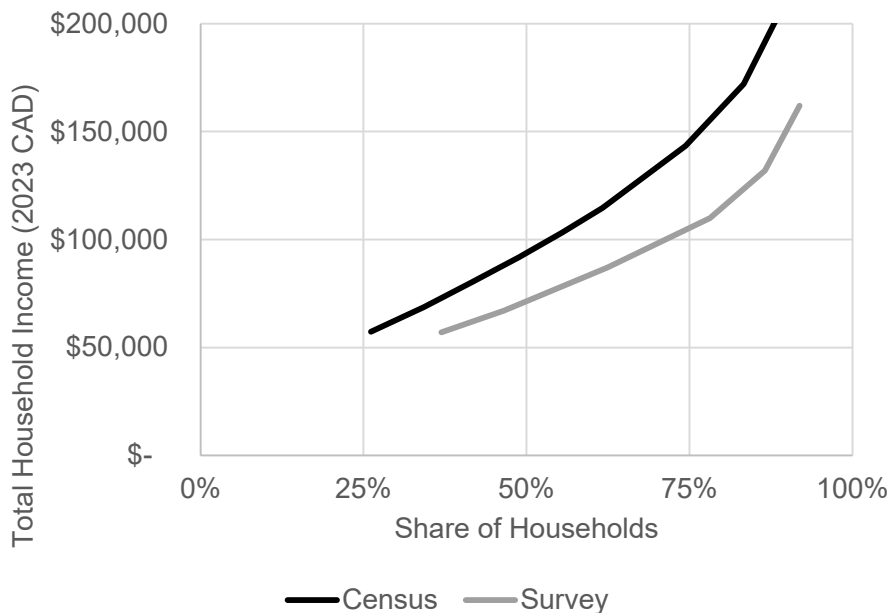


Figure 3. Household Type Distribution

The income categories used in our survey were chosen based on estimates of what income would be required to afford 2023 market rates for housing.<sup>2</sup> Strikingly, 37% of respondents reported income of \$57,000 or less. These households would likely be unable to afford an available one-bedroom unit in the region. 78% of respondents reported income of \$110,000 or less, meaning they would have been unlikely to qualify to buy the benchmark single-family home in 2023.<sup>3</sup>

<sup>1</sup> Statistics Canada. (2023). Census Profile. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>. Most community stats in this section come from the census.

<sup>2</sup> For more information, see United Way Perth-Huron. (2024, September 6). Housing Unaffordability Fact Sheet. <https://perthhuron.unitedway.ca/wp-content/uploads/2024/09/2024-09-06-Housing-Unaffordability-Fact-Sheet.pdf>

<sup>3</sup> The benchmark home price is calculated based on the most typical features of local homes and the estimated value of those features.

**Homeowners were underrepresented in our sample, while renters were overrepresented.**

**37%** of respondents reported income of \$57,000 or less. These households would likely be unable to afford an available one-bedroom unit in the region.

# 70%

of respondents who shared their employment status said they were working full-time or more than full-time.

Workers in health care, professional services, and education are overrepresented in our sample.

## Income Source & Employment

613 respondents shared their primary income source, with 82% indicating employment, 11% indicating government transfers or social assistance, and 4% indicating pension.

Around 70% of respondents who shared their employment status said they were working full-time or more than full-time. 83% of respondents who answered this question indicated they were in the labour force, much more than the participation rate for our economic region, which hovers around 60%.<sup>4</sup>

498 respondents shared their field of work, with strong representation from major local sectors like health care, professional services, education, and manufacturing. Health care, professional services, and education are overrepresented in our sample compared to their share of the census labour force, while manufacturing, retail, construction, and agriculture are underrepresented. The sectors represented in our sample make up over 95% of employment in our region.

## Summary

Our sample provides a balanced picture of the region, with a focus on families with children; middle-to-low-income homeowners and renters; and full-time workers in health care, professional services, and education. Note that this is not a “scientific” sample and does not provide statistically significant observations about the Perth-Huron population.

---

<sup>4</sup> Four County Labour Market Planning Board. (2024, February 9). January unemployment rate increases to 4.8%. <https://www.planningboard.ca/news/djanuary-unemployment-rate-increases-to-4-8/>





# Homeowners Hurt by High Prices & Rates

Most Perth-Huron households own their homes, and homeowners make up around half of our sample. While homeowners are typically wealthier than renters, this has not shielded them from rapid increases in house prices and interest rates.

## **“Insane” Prices & Increases**

31% of respondents said they were affected by increasing or unaffordable mortgage payments. This included some who bought into the market at higher rates and prices, like the Perth South respondent who wrote, “The price I bought my house at is insane. My mortgage is easily double what it would have been not that long ago.” Most of these respondents (25% of the total sample) reported mortgage payments on their current house shooting up with interest rate hikes. These increases were often dramatic—in some cases four figures:



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

~ Stratford

### Payments Went Up

Increases like this can easily stretch a household budget to the breaking point, as described by this Perth East respondent: “It’s harder to afford ANYTHING in life when rates go from 2.5% to over 7% in just a few years. That means a \$1,200 increase in our monthly payments. While we make significantly more than average, even we are struggling.” Mortgage regulations are meant to ensure households aren’t overwhelmed by debt, but rate hikes work against that, as in the case of the Huron East resident who wrote, “Stupid floating mortgage. Payments went up, just to cover the interest. Last year, we only paid \$85 off the principle and over \$20,000 in interest.”

Impacts on homeowners aren’t limited to mortgage payments, as this North Huron quote shows: “Between mortgage and property tax, our monthly housing cost is over \$2,500. We live in a very modest old home ... nothing fancy at all.” 10% of respondents highlighted high or increasing taxes as a financial challenge, questioning annual increases and the fairness of local rates compared to other areas.

### We Had to Sell Our Home

For some respondents, payment increases were enough to make them reconsider homeownership altogether, although few good alternatives exist. “My mortgage is due for renewal. With interest rates so high, I may not be able to afford it,” wrote a Goderich resident. “I looked to rent an apartment, but that’s more than my mortgage.” Sometimes, rate hikes led to displacement, as in this comment from South Huron: “We had to sell our home of over a decade because we would not be able to renew our mortgage at the new interest rates. We moved to a new town and are short-term renting.”

### How Will They Ever Save for the Future?

Unaffordable mortgages and a lack of options left residents uncertain about their future and worried about their kids. “When my mortgage comes due in the next year or so, my income will be at its lowest point in a very long time,” said one North Perth resident. “My children could contribute, but how will they ever save for their own future?”

**25%**  
of respondents reported mortgage payments on their current house shooting up with interest rate hikes.

**10%**  
of respondents highlighted high or increasing taxes as a financial challenge.



**“My mortgage is due for renewal. With interest rates so high, I may not be able to afford it. I looked to rent an apartment, but that’s more than my mortgage.”**

- Goderich

# Renters Struggle with High Rents & Bad Options

**21%**  
of respondents highlighted the sheer unaffordability of the rental market.

**14%**  
of respondents indicated their current rent was unaffordable.



**"My partner, our child and I live in a small one-bedroom apartment, and we can't afford to move. We couldn't even afford the same apartment at market value."**

- North Perth

Since more households are unable to afford ownership, demand for rentals has increased. This is one factor driving rental shortages and steep rent increases. 21% of all respondents highlighted the sheer unaffordability of the rental market. "About 45% of my income goes towards rent. It was difficult finding a place to rent, as there is nearly nothing available in the area," a North Huron resident reported.

## Extremely Unaffordable

14% of respondents indicated their current rent was unaffordable. Housing is considered affordable<sup>5</sup> if it amounts to 30% or less of total household income. Many respondents described paying far more. "I would love to settle here with my small family, but our rent has become extremely unaffordable," said a St. Marys resident. "We are living paycheck to paycheck and not putting a cent in savings." A Howick respondent wrote, "The cost of housing is pretty much a whole paycheck. I have to really be careful with spending."

## There's Nothing Cheaper Out There

Given the unaffordability of available units, many renters chose to stay in their current unit, even if that unit didn't meet their needs. From South Huron: "I have to live in a two-bedroom apartment that is so overpriced. I need a three-bedroom but can't afford what I have. Living month to month is scary and there's nothing cheaper out there." From North Perth: "My partner, our child and I live in a small one-bedroom apartment, and we can't afford to move. We couldn't even afford the same apartment at market value." From Goderich: "The cost of rent is a huge barrier to living somewhere that meets your needs. I live in a small apartment and I can't move, let alone move to a better space, as even same-size apartments are more than double my rent."

## Forced to Move

In this context, many moves were not voluntarily. "I was forced to move," wrote one Huron East resident. "I went from paying \$675 to \$1,300 for rent in Brussels." 12% of respondents mentioned rent increases, and the rent increases from moving are some of the most shocking:

**“I need to move soon and will pay double the rent for another place of the same quality.”**

- Bluewater

### **Paying More for Less**

The rise in market rents has been so extreme that moving often leads to both a leap in rent and a drop in unit quality. “We were forced out of a bigger, cheaper rental, as the landlord was harassing us for more money. We ended up in a smaller rental at triple the cost,” said a West Perth respondent. One Central Huron respondent highlighted the unfairness of a housing market with few truly affordable options: “I had to live with my parents for five years and now I’m struggling to make ends meet in a ‘cheap’ apartment.”

### **Stressful, Humiliating, & Sad**

Whether renters are stuck or displaced, renting in such a market is difficult and distressing. This comment from a Stratford local highlighted the suffering involved: “I was faced with finding housing at double my previous rent, leaving little to live on. Life went upside down fast. I got help from friends but will have to move again. After working hard all my life, finding myself with limited options is stressful, humiliating, and very sad.”

---

<sup>5</sup> 30% has been used as the affordability benchmark in Canada since the 1980s. Co-operative Housing Federation of BC. (2021). Rents and incomes in Canada: A brief review of the 30% affordability threshold. <https://www.chf.bc.ca/wp-content/uploads/2021/07/Rents-and-Incomes-in-Canada-the-30-threshold.pdf>





# When Housing Costs Rise, People are Stuck or Displaced

Respondents said that rising housing costs prevented them from getting or keeping the housing they wanted or needed. “We are unable to move (rents are too high for our income) and we still can’t buy. So we’re stuck where we are,” said a Stratford resident . 37% of our sample described their mobility being constrained like this.

## We Can’t Afford Better Housing

11% of respondents were not only stuck but stuck in housing that was inappropriate for them in some way. When choices are few, households may settle for a unit that is too small, in poor condition, or both, as in the case of this North Perth respondent: “We can’t afford better housing. We have gone six months without a stove, there is mould in our bathroom, and my boy’s room has water damage.”



## Way Underhoused

6% reported their housing was the wrong size. For some, that meant slightly less space than is comfortable, and for some it meant dramatic overcrowding: "The rising rental amounts make me unable to find or afford a two-bedroom apartment for my daughter and me," said a Bluewater resident. "We have a one-bedroom. She has the bedroom, so she has private, personal space. I fall asleep on the couch." Some situations are extreme, as this St. Marys respondent described: "I am currently way underhoused. I have a boy and a girl sleeping in the same room as me and a teenager sleeping on the couch. A proper place is about \$1,500 out of my reach per month, if not more." On the other hand, a few respondents report being "overhoused," particularly seniors who cannot afford to downsize.

## We Just Put Up With It

A few respondents (2%) stayed in their unit despite conflicts with neighbours, landlords, or partners. "I want to move out with my kids, away from my abusive partner, but the housing cost and everything else is way too much to afford," said a South Huron resident. "So we just put up with it." In cases like this, unaffordable housing can create a barrier to separation and even compromise physical safety.

For many respondents, the unaffordable market prevented them from accessing whole categories of housing. 13% of respondents saw themselves as shut out of home ownership, and 8% reported being shut out of the rental market.

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

## I Would Rather Own, But Houses Have Doubled

Rapid increases in house prices moved the goal posts, even for those like this Central Huron respondent: "Rent's going up. As a working almost-senior, I would rather own a home. I have enough for a significant down payment, but houses have basically doubled."

## I Had to Move Away

While one in three respondents reported reduced mobility, 16% of respondents reported having to move when they didn't want to. Some respondents moved to save money, some as a result of an eviction (6%). Some have been separated from their family, community and social networks, like this Perth East resident: "I had to move two hours away from my neighborhood. I feel isolated and depressed." 6% of our sample reported being displaced or expecting to be displaced in this way.

**37%**  
of respondents  
described being  
unable to get or  
keep the right  
housing.



**We are unable to move (rents are too high for our income) and we still can't buy. So we're stuck where we are."**

- Stratford

**13%**  
of respondents  
saw themselves as  
shut out of home  
ownership.

# People Live Together to Save Housing Costs

**14%**

of respondents reported living with others to manage housing costs.

**7%**

of respondents mentioned adult children living with their parents.



**“My adult child, who has a full-time job, but still has thousands in school loans, had to move home because he cannot find any place to rent within his means. It is unfair that our adult children cannot move on with their lives.”**

- Huron East

14% of respondents reported living with others to manage housing costs. “I was unable to secure new housing after having to leave a rental and now I live with family,” said a respondent from North Huron.

## Forced to Move in with Parents

7% of respondents mentioned adult children living with their parents, while 3% of respondents reported sharing with other family members. Many respondents stressed this was not for lack of effort: “As a single mother, I was forced to move in with my dad. I couldn’t afford the cost of rent plus utilities and other bills even though I worked a full-time job making \$25 an hour,” said one Bluewater resident. Single individuals often reported needing this kind of support, along with individuals on fixed incomes due to disability or age.

There might be upsides to intergenerational living. However, while some respondents expressed thankfulness for this option, none were enthusiastic. Instead, cohabitation was described as a regrettable last resort and a sign of how bad things are:

**“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

## Afraid to Go Out & Enjoy Life

Respondents described losing their independence: “I have a steady job, I make good money for my age, but I can’t afford a house. I am still living with my parents, and I am afraid to go out and enjoy my life because I need to save,” said a Perth East resident. Parents felt this too, like this Stratford respondent: “We have kids that can’t get out on their own because of the rising costs of housing and rent. The plans we made years ago for when the kids moved out have gone into the trash.” Respondents described tolerating conflict: “I’m unable to secure my own home, so I’m living with family members I wouldn’t normally live with. People with children are staying in unhealthy living situations due to housing cost, causing unnecessary stress,” said a Howick resident.

## A Friend Heard of Our Plight

Another 3% of respondents reported sharing housing with a friend or renting out a room in their house. "We were facing homelessness as the date of our required move was looming, when a friend heard of our plight and let us move in with her," said a West Perth resident. In an unaffordable market, these lifelines may not be as temporary as they should be: "That was over a year ago, and we have still been unable to find a place that I can afford."

## It's Unfair that Our Children Can't Move On

Respondents shared a belief that independent living ought to be economically viable for adult children and single individuals. As this Huron East respondent put it, "My adult child, who has a full-time job, but still has thousands in school loans, had to move home because he cannot find any place to rent within his means. It is unfair that our adult children cannot move on with their lives."





## People Sacrifice “Extras” to Afford Housing

The housing crisis creates difficult financial challenges. How do people cope? The number one way is by spending less — 84% of our sample reported spending less on something. 65% of respondents described cutting back on general spending, discretionary items or “extras,” or recreational opportunities. 15% described becoming thriftier including by seeking discounts, changing stores, or using coupons.

### Too Many Changes to List

It is seldom enough to cut back on just one or two spending categories, as this comment from Stratford shows: “I have been trying to save money to keep afloat until (hopefully) rates go lower. I stopped eating out at restaurants, created a much leaner household budget, stopped discretionary spending, cancelled my family trip.... Almost too many changes to list.” However, with housing costs so high, even widespread cuts may not be enough. “We are limiting any recreational/personal expenses. We have cancelled a planned vacation, as well as some sports and camps for our kids. We’ll be ‘staycationing’ in 2024. We have cancelled some streaming services and continue to look for ways to save. My husband is working two full-time jobs (one daytime, one evening/weekend), and I work full-time as well. We have middle-income salaries, and yet it feels like we are just scraping by,” said a St. Marys resident.



## I Don't Go Anywhere Now

Almost half of respondents (44%) reported cutting back on downtime activities including leisure, time with family and friends, and vacations. These costs are often cut because they aren't seen as essential, but their loss is deeply felt, especially over long periods of time. "We have not been able to take a family trip for four years," said a South Huron resident. Many respondents described an almost total loss of social life:

**"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

Many comments reinforced this bleak image. "I don't go anywhere now," said a North Perth resident. A Perth East resident made the emotional cost to the whole family explicit: "I barely leave the house as I have no spending money, so my social life is suffering. My children are bored. It's depressing."

## Eliminating Non-Essential Expenses

23% of respondents spent less on "extras," including entertainment. These comments highlight that "non-essential" spending often means the "personal" spending that makes life enjoyable. From Ashfield-Colborne-Wawanosh: "I don't buy much for myself anymore. Every last dollar goes to expenses." From Central Huron: "We can't afford anything extra in our lives. It's just bills, bills, bills." Some respondents described these sacrifices in harsh terms: "We have eliminated all non-essential expenses such as family vacations and birthday parties for the kids," said a Goderich resident.

Respondents highlighted that non-essential spending often connected them to their community: "In the past, we've been able to support local businesses. However, we're having to be more careful about how we spend our money and that means more Amazon, less local businesses, unfortunately," a Perth East resident said.

## Unable to Enjoy Things in Life

Respondents were disciplined and imaginative in finding ways to save, but the trade-offs are serious. These losses were seen as more unfair consequences of unaffordable housing: "I wouldn't mind renting if it meant we had money left over to enjoy a night out with friends or go out for dinner, but all our money goes towards rent, groceries and utilities," said a West Perth resident. "There is not much money to do anything fun or truly LIVE. It feels as though we are just working to survive and are unable to enjoy things in life anymore."

**84%**  
of our sample  
reported spending  
less on something.

**44%**  
of respondents  
reported cutting  
back on downtime  
activities including  
leisure, time with  
family and friends,  
and vacations.



**"I wouldn't mind renting if it meant we had money left over to enjoy a night out with friends or go out for dinner, but all our money goes towards rent, groceries and utilities."**

- West Perth

# People Cut Back on Food & Essentials to Afford Housing

While slightly more respondents cut back on general spending and non-essentials, 58% of respondents cut back on essential categories like food and utilities. Once again, for many respondents, it wasn't enough to cut back on just one or two categories, as this comment from St. Marys shows: "We're buying all our bread, soup, canned/dry goods and toiletries at the dollar store. We're choosing less healthy food options because they're often cheaper. We're unable to get new prescription glasses for myself and my wife and delaying needed dental work. We're not fixing some major issues with an old car. Forget about getting a new one (which I need for work) — I can't even get winter tires."

## Cutting Back on Grocery Costs

44% of respondents reported spending less on food and groceries. Many items at the grocery store fall into a grey area between essential and non-essential, and this comment from Perth East shows how hard it is to draw that line:

**"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

20% said they cut back on food or groceries generally, like this West Perth resident: "Our grocery bill has been severely cut in order to afford our house." 14% described becoming thrifty with their grocery shopping: "I have started to really meal plan so I don't buy any groceries I don't need," said a South Huron resident. "I drive to a neighbouring town for groceries as the local stores are far too expensive." Some respondents note that thriftiness can involve compromising on quality. "We're buying mostly less than stellar food that's on sale or reduced for quick sale and no-name brands that are the cheapest of the cheap. We're getting really creative with meals. It's affected everyone in our household," said a North Huron respondent .

## Food Insecurity — Marginal, Moderate, & Severe

14% of respondents made comments indicating food insecurity.<sup>6</sup> This resonates with our 2023 Household Food Insecurity report, which found "The high cost of housing is the number one living

**44%**

of respondents reported spending less on food and groceries.



**"We're buying mostly less than stellar food that's on sale or reduced for quick sale and no-name brands that are the cheapest of the cheap. We're getting really creative with meals. It's affected everyone in our household."**

- North Huron

**14%**

of respondents made comments indicating food insecurity.

expense that is reducing food budgets.<sup>7</sup> A household is food insecure if financial constraints prevent them from reliably accessing the food they need. There are three types of food insecurity. Marginal food insecurity means worrying about food or only being able to afford a limited selection of food. 2% of respondents described marginal food insecurity, like this Goderich resident: “We have less ability to buy healthy food, fresh fruits and veggies, and lean meats.” Moderate food insecurity means eating somewhat less food or somewhat worse food. 6% described moderate food insecurity, like the North Perth resident who said, “We’ve cut down on food. We don’t eat as much and try to shop only what’s on sale.” Severe food insecurity means skipping meals and going hungry. 5% described severe food insecurity, like the Huron East resident who said, “I’m eating less. My family has noticed. Some have commented on my weight loss. This was unintended but is a result of hiked mortgage rates and cost of groceries.”

## Sitting in the Dark

Respondents also spent less on other essentials like transportation, utilities, and clothing. Some respondents may have been able to make these cuts without experiencing hardship, but many were not. “I have gone to bed cold many nights and sat in the dark to save on electricity and hydro,” a Stratford resident said. An Ashfield-Colborne-Wawanosh respondent highlighted a lack of choice: “Sometimes there’s no gas money left at the end of the month, so I call in sick to work.”

---

<sup>6</sup> Between 2021 and 2023, an estimated 17.8% of households in Perth-Huron experienced Food Insecurity (Public Health Ontario. (2025, August 14). Household Food Insecurity Snapshot (2019–2024). <https://www.publichealthontario.ca/en/Data-and-Analysis/Health-Equity/Household-Food-Insecurity>. See also: Huron Perth Public Health. (2025, March 17). The Real Cost of Eating: Food Insecurity in Huron and Perth. [https://www.hpph.ca/media/bmfchzbu/hpph-cost-of-eating-report\\_mar17.pdf](https://www.hpph.ca/media/bmfchzbu/hpph-cost-of-eating-report_mar17.pdf)

<sup>7</sup> United Way Perth-Huron. (2023, June 22). Household Food Insecurity. <https://perthhuron.unitedway.ca/wp-content/uploads/2023/07/2023-06-22-Food-Security-Report-UPDATE.pdf>





# People Work More to Afford Housing (If They Can)

While spending less is the top way respondents have adapted to rising housing costs, 21% of respondents also adapted by trying to earn more. Respondents reported increasing their work hours, taking on additional jobs, finding better-paying jobs, and even coming out of retirement.

## Trying to Get 70 Hours a Week

15% of respondents were working more, most commonly by taking on more than one job (7%). 4% of respondents reported working more than full-time: "My wife and I both work full-time jobs, but we also both pick up other part-time shifts on the side," said one North Perth resident. "This area is not affordable in the slightest." Working more leaves less time for family and personal well-being:

**"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

## Spreading So Thin

Many respondents reported reaching their limits. "Getting a third or fourth job is not an option," said a Perth South resident. This comment from a Perth East respondent captured the experience of working



as much as possible: “Work ... come home ... sleep ... then work ... repeat.” Some respondents recognized their efforts were not sustainable: “I’m not eating so there’s food for my children, I’m working more hours, and I got a second job just to keep afloat,” said a South Huron respondent. “I’m literally spreading so thin. I can’t keep doing it.”

### **I Had Four Jobs & Could Barely Save**

Unfortunately, many respondents noted their attempts to earn more were not enough to make up for increased housing costs. “I’m raising my daughter by myself in a one-bedroom apartment, trying to work any overtime I can,” said a St. Marys resident. “Paying off debt is impossible, saving is impossible. I’m only able to afford the bare necessities.” Working more was not enough for this Goderich resident either: “At one point, I had four jobs and could barely save.”

### **Even With Two Full-Time Incomes**

It’s not only single-income households that struggle. “I had to stop being a stay-at-home mom and was forced to go to work. I’m working long hours,” said a West Perth resident. “We have two people working full-time hours plus overtime, and there’s still nothing left at the end of the month.” These comments challenge our expectations of who ought to be able to get by. “I have taken more hours at work to try and get more income coming in. My partner and I both work full-time,” said a respondent from Huron East. “Now we struggle to make ends meet — even with two full-time incomes coming in. Our income hardly covers the mortgage, bills, gas for the car, groceries and childcare — and that’s without unexpected costs. We are probably considered middle class, but with the cost of everything going up we live paycheque to paycheque.”

### **Supports Have Not Kept Up**

As unlucky as these dual-income households may be, some members of the community face much greater economic risks. We heard from households with much less ability to increase their income or reduce their costs, like seniors and individuals with short-term or long-term disabilities. “I have had to pick up extra shifts at work despite being physically disabled and in extreme pain due to it,” said a Stratford respondent. “I have had to give up on having company over due to shame for my living conditions, because having to work more means I can’t keep on top of cleaning or organizing as much as I would like.” There are also respondents who simply cannot work. For these respondents, income is truly fixed in the face of increasing costs. The supports available have not kept up — it may be an option to seek a better-paying job, but it is rarely an option to seek a better-paying benefit.

**21%**  
of respondents  
adapted by trying  
to earn more.



**“Work...come  
home...sleep...then  
work... repeat.”**

- Perth East

**15%**  
of respondents  
were working  
more, most  
commonly by  
taking on more  
than one job (7%).

# People Fall Behind Due to Unaffordable Housing

Many respondents reported that whatever changes they made were not enough to maintain their finances. One in three respondents (34%) reported an unstable or declining financial position. 11% of respondents reported saving less for emergencies, down payments, or retirement. "I have a single income and can hardly manage to pay my bills renting, let alone ever being able to save for a house," said one resident of Perth East. Some had to use their savings to make ends meet:

**"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

## Almost Impossible to Save

"The massive increase in rent in our area makes it extremely difficult/almost impossible to save and not incur debt," said a resident of North Huron. "Even though my husband has what once was considered a well-paying job, we live paycheque to paycheque and it shouldn't be that way."

## If Either One of Us Gets Sick, We're Screwed

Living precariously from paycheque to paycheque is a reality described by one in four respondents (26%). These respondents were acutely aware of their shaky situations. "Thank the gods we are working full-time," said a Stratford resident. "Both of us have had precarious employment in the past. If either one of us gets sick and cannot work, we're screwed. I'm in my sixties and don't even dream of retiring." Some respondents could feel themselves losing ground, as in this comment from Central Huron: "Every month it gets harder and harder to keep up. I'm always having to catch up on bills and rent. In the event that I get so far behind that we lose our place, we will be homeless."

**1 in 3**  
respondents  
(34%) reported  
an unstable or  
declining financial  
position.

**26%**  
of respondents  
reported living  
precariously from  
paycheque to  
paycheque.



**"We're deciding  
which bills to pay  
and which to defer  
in order to have a  
roof over our heads."**

- Morris-Turnberry

## Deciding Which Bills to Pay

12% of respondents took on debt (not including the debt associated with increased mortgage rates). "We are relying on our bank overdraft more and more to make ends meet," said a respondent from St. Marys. Sometimes this was simply a matter of being unable to pay bills, as in this comment from Morris-Turnberry: "We're deciding which bills to pay and which to defer in order to have a roof over our heads." Sometimes this involved accessing risky financial products: "I had to take out payday loans and now can't pay them back," said a West Perth respondent. These risks can become realities as debts pile up. "My credit rating has dropped from 720 to 530 due to the fact I have to choose whether I pay rent or bills," said a South Huron local. "I cannot pay back my credit cards and now have to get loans which bounce."

## A Never-Ending Cycle

Many of these respondents described their household finances as severely damaged. Few of them saw relief on the horizon. "I've had to borrow from one thing to pay rent, then borrow from another to pay another bill. It's a never-ending cycle," said one person from Goderich. For other respondents, it was less of a cycle, more of a gradual decline. "The credit card bill goes up but never down," said a Huron East resident, "as there's never enough money to pay it back."





## Unaffordable Housing Drives Distress & Discouragement

Beyond financial effects and lifestyle changes, respondents also reported that high housing costs have impacted their mental health and well-being. One in four respondents indicated some kind of psychological impact, such as stress, fear, worry, frustration, a sense of struggling, exhaustion, or anxiety. These feelings were connected to other themes, such as reduced downtime, recreational spending, and savings. “Our household income is approximately \$4,000, my rent is \$3,000. I have no money for anything extra. I feel pretty hopeless and helpless at this point,” said a Goderich resident. From North Perth: “We’re saving next to nothing and a few times we had hardly enough in the account for our mortgage. All in all, it has been a hard time.”

### An Awful Struggle

Working more takes a psychological toll: “At least one day a week I work days at one job and nights at my second job,” said a North Huron resident. “I’m deprived of sleep, not knowing what day it actually is. I don’t socialize much anymore, I don’t go out anymore, I’m always exhausted. It’s just an awful struggle.” Some respondents described reaching a breaking point:

**“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.



## This Market is Terrifying

Respondents stretched to their financial limits described a sense of dread, as in this comment from Central Huron: "If I lose my housing situation right now, I won't be able to afford any of the rent out there and be able to put food on the table, or clothes on my back. I'm already stretched. There's stress on my mind all the time because I never know when I'm gonna lose where I live." When a current housing arrangement is at risk, the unaffordable market inspires fear: "This summer, my landlord told me that if we didn't keep up the property, he would evict us, live in the house for a year and then triple the rent," said a Stratford resident. "I'm a single parent and the idea of trying to find another house in this market is terrifying."

## Feeling Defeated

An inability to plan for rapid cost increases shook the confidence of this Perth South resident: "We had planned for me to have a year off with our baby. I'm seven months in, stressed about paying our bills and returning to work. We thought we had planned for the worst. Our mortgage and bills have all increased by so much we can't keep up. The two of us have good jobs and feel defeated." Many respondents described their self-perception shifting. "Rent is insane. I was once 'middle class,' but I feel like I'm now just barely escaping the poverty line. I'm budget shopping, running a credit card balance and a line of credit and potentially needing medication for stress," said a Bluewater resident.

## I'm Afraid I'll Never Own

In addition to present-day stress, many respondents mourned their hopes for the future. "I am stuck in an apartment despite an abusive landlord because rents have doubled or tripled. I'm going further and further into debt, horribly affecting my mental health. I'll be stuck paying rent my entire life. Knowing I will never own a home is very disheartening," said a Perth East local.

In many comments, the sense that homeownership was impossible was particularly discouraging. "My goal is to own my own house one day, but I am afraid I never will. I am afraid for not only myself but my children. As they grow up, dreams of owning a house or even finding a place to live will be unachievable no matter how much you earn," said a St. Marys respondent. 10% of respondents expressed a sense of defeat, disappointment, hopelessness, or a bitter pessimism captured by a response from South Huron: "Best of luck figuring out a solution to this problem, buddy."

**1 in 4**  
respondents  
indicated some kind  
of psychological  
impact, such as  
stress, fear, worry,  
frustration, a sense  
of struggling,  
exhaustion, or  
anxiety.



**"At least one day a week I work days at one job and nights at my second job, I'm deprived of sleep, not knowing what day it actually is. I don't socialize much anymore, I don't go out anymore, I'm always exhausted. It's just an awful struggle."**

- North Huron

**10%**  
of respondents  
expressed a  
sense of defeat,  
disappointment,  
hopelessness, or  
pessimism.

# Children are Affected by High Housing Costs

**27%**  
of respondents with children commented on ways their children were affected by unaffordable housing.

**14%**  
of respondents with children reported reduced spending on extracurricular activities.

  
“We are losing our lifestyle, our joy and the gift of giving our kids experiences — the things we have worked so hard for.”

- Perth East

76% of respondents reported having children in their household, and 27% of these respondents commented on ways their children were affected by unaffordable housing, with fewer family, social and school activities and fewer opportunities for the future. This North Perth comment highlighted the range of losses children may feel when their families struggle to afford housing: “We are now paying \$1,300 a month more in mortgage payments. This radical jump has taken away from my children being able to play sports because we can no longer afford registration and equipment. We’ve also had to cancel our family vacation because all of our savings have been used to keep up with bills. Our kids will be heading to college in four years, and we aren’t sure how we will be able to afford it.”

## Stricter Birthday Budgets & No More Chocolate Milk at School

The most common way children were affected by high housing costs was through reduced spending on extracurricular activities. 14% of respondents with children reported this. “If things continue as they are, I will no longer be able to have my kids in sports,” said a Huron East respondent. When even necessities like food are hard to afford, kids’ activities are beyond consideration, as this Central Huron comment shows: “I’m cutting back on groceries and on getting the kids healthy food. The kids just started to do activities like gymnastics and that’s now out.” Simple pleasures are sacrificed: “We have stricter budgets for kids’ friends’ birthdays and no more chocolate milk at school,” said a St. Marys parent.

## A Very Tiny Room

Another way children are directly affected is through lack of space at home. 6% of respondents with children indicated their unit was too small for their family. “My teenage son suffers the most. I don’t have enough money for a bigger place and my son’s in a very tiny room,” a Stratford resident wrote.

## The Kids Sometimes Stay Home from School

Some respondents reported children facing food insecurity, although parents emphasized their efforts to protect their kids by eating less themselves. Food insecurity has consequences for children beyond nutrition:

**“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

In some responses in our sample, children were deprived of necessities. A North Huron parent wrote, “I can't afford food, I can barely pay my bills. I can't afford my children's medication. My kids are wearing a size smaller in clothes because I can't afford proper fitting clothes.”

### **It's Hard to Explain to Them**

Parents reported feeling further stress as they experienced their children's disappointment. “My significant other and I both work full-time jobs. It's hard to keep up with everything while raising two kids and having to explain to them that they don't get to do everything their friends do because we simply can't afford it,” said a South Huron respondent. A Goderich parent shared this feeling: “My rent has doubled. I eat less, I don't spend on any extras, and my kids hear ‘no’ to most of their requests. I am extremely stressed by this situation.” A Perth East comment captured the sadness of parents giving their children less than they wish they could: “We are losing our lifestyle, our joy and the gift of giving our kids experiences — the things we have worked so hard for.”





## Both the Public & Private Sector are Seen as Contributing to the Housing Crisis

Many respondents made comments suggesting explanations for the housing crisis. Similar numbers of respondents pointed the finger at the public sector (22%) and the private sector (17%). Some respondents called out both:

**“The economy and government are horrible.”**

- Ashfield-Colborne-Wawanosh

### Decision Makers “Don’t Seem to Notice or Care”

A frequent comment about the public sector was that politicians and public servants do not understand the concerns of affected local residents. “I would like the decision makers to be given the money that the government gives a person on disability, or that a person earns working a full-time job at minimum wage,” said a Goderich resident. “Let them live that way for a year and see how they fare. They need to live it to know how bad it really is.”

As well as being unaware, the public sector is often described as uncaring, prioritizing other interests above the established local population. “Is there a point...? They don’t seem to notice or care if people struggle,” said one respondent from North Perth. “We help refugees come into our country to live a better life but can’t help our own people survive and feel financially secure without burning



themselves out." Some respondents criticized immigration/asylum policies they perceived as irresponsibly raising housing demand without ensuring long-time residents could afford it — none of these comments were directed at newcomers themselves.

Decision makers were also seen as neglecting rural residents in favour of tourists, foreign investors, new residents from big cities, and urban communities themselves. "The federal government is only recognizing the housing needs of large urban communities in their funding decisions. Small urban and rural communities are being ignored," said a respondent from Huron East.

Respondents had varying opinions as to what exactly the government is doing wrong. Some saw the government as spending too little, while others thought the opposite, like this Perth East respondent: "All of the free money handed out by the government is helping to increase inflation, making everything worse." Some respondents described public officials as preventing change, as in this comment from Stratford: "When developing my units, the city put up a ton of barriers. I don't think they really want units."

### Distrust of Developers & Landlords

While some respondents saw government as blocking development, 4% of respondents criticized developers for what they choose to build. "There are too many high-end builders in St. Marys, making it impossible for average-income people to buy," said a St. Marys resident. Some respondents saw businesspeople as having little interest in serving them: "My landlord has decided to sell my home instead of allowing us to stay because he can't charge 'going rate.' The cost of housing is based solely on greed," said a Morris-Turnberry respondent. 6% of respondents commented on landlord misbehaviour, including renovations. This Central Huron respondent was more even-handed, while still criticizing the private sector for profiting from a crisis: "Landlords have to cover rising costs too, but many are over-pricing units by significant amounts because there is a shortage in availability and they know people are desperate."

### I Realize There's Nothing You Can Do

Some commenters saw both the public and private sectors as benefiting from unaffordable housing: "Local governments like big investors to come from cities, scoop up a few acres and sell a postage stamp for city prices, because they can collect tax and waste it on a statue of a white squirrel or a crosswalk," said a respondent from South Huron. Other comments viewed the government as being ineffective or powerless to create affordability, as in this note from Perth South: "I realize there's absolutely NOTHING you can do about the housing situation since it's all run by BIG BIZ."

**Similar numbers of respondents saw the public sector (22%) and the private sector (17%) as contributing to the housing crisis.**



**"I realize there's absolutely NOTHING you can do about the housing situation since it's all run by BIG BIZ."**

- Perth South

# High Housing Costs are Considered Unfair

**1/3**

**of respondents highlighted the many ways in which current housing costs seem unfair.**



**“We work hard, but it’s impossible to get ahead. Eventually only the wealthy will be able to eat and maintain their homes, which is so sad.”**

- Huron East



**“If I’m going to have to pay over \$2,000 per month for rent, why wouldn’t I move to somewhere like Toronto?”** - Blewater

While respondents offered explanations for the housing crisis, they did not see it as justified. Instead, a third of respondents highlighted the many ways in which current housing costs seem unfair. “These prices are not affordable,” said one St. Marys resident. “They’re not affordable for people with well-paying jobs, they’re certainly not affordable for people without. It’s frustrating, disheartening, and discouraging.”

## **It Shouldn’t Take Three Full-Time Incomes**

Many respondents shared a belief that housing ought to be affordable for hard-working families. “The cost of housing needs to be reasonable. It shouldn’t take three full-time incomes to own the average house these days,” said a North Perth respondent. A Central Huron resident noted, “My partner and I can’t put food on the table and pay all the bills on time while both working full-time jobs that pay well above minimum wage.” From West Perth: “I’m recently separated, and I cannot afford rent for myself and my kids. I paid less for my mortgage than for a three-bedroom apartment. I work my ass off to afford to survive, but I can’t survive with how high the cost of living is. No one can.” This Perth South comment highlighted the irony that what looks like a decent income “on paper” may not be enough to afford housing, while being enough to block access to supports:

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

- Perth South

## **Our Only Hope is to Win the Lottery**

Housing costs were often described as crazy, absurd, or ridiculous. A North Huron resident summed up the feeling of many respondents: “Someone just posted a one-bedroom apartment, in Wingham, for \$2,000 a month. THIS IS WRONG!” This comment from Stratford highlighted a sense that luck is the only way to afford housing costs: “We paid \$500,000 for our semi-detached home and that was a good price! There’s no way a house of our size should be that expensive! People can’t afford to buy houses anymore and end up trapped in terrible apartments

because everywhere else is too expensive to rent or buy. How do you expect anyone to get ahead!? Our only hope is to win the lottery!" A Huron East resident echoed this observation: "We work hard, but it's impossible to get ahead. Eventually only the wealthy will be able to eat and maintain their homes, which is so sad."

### **Why Wouldn't I Move to Toronto?**

Some comments pointed to other "unreasonable" elements of the current market. From South Huron: "I am unable to qualify for a mortgage due to high interest rates and stress-test rules, yet rentals cost as much or more than a mortgage." Some respondents noted that current costs seem particularly inappropriate for a rural region. "I want to be able to stay in Huron County," said a Bluewater resident, "but if I'm going to have to pay over \$2,000 per month for rent, why wouldn't I move to somewhere like Toronto where at least \$2,000 per month means more accessible amenities and I wouldn't need a car?"

### **Sacrificing Quality of Life to Afford to Live**

Some comments also drew attention to the unfairness of the sacrifices that must be made to afford basic needs. "I often skip meals or do not eat for day(s), I have no outside the house socialization, I cannot afford to go out to events, I have given up all my hobbies, I work three jobs," said a respondent from Goderich. "In essence, to afford to live, I have had to sacrifice all things that bring quality to life."





## Perth-Huron Residents Want Action on Housing Costs

Respondents were eager for this crisis to end, with 61% commenting on the need for change and possible solutions. "Some serious changes need to be made," said a Huron East resident. "The government needs to take responsibility for the current state of our country and economy and do what is needed to correct it."

### It's Real People Behind the Cries for Help

20% emphasized the urgency and unsustainability of the situation. Some drew attention to the stakes for their household: "I want decision makers to understand it is real people behind all the cries for help. I personally am one paycheque away from homelessness and I have a child I'm solely responsible for," said a respondent from West Perth. Others pointed out the broader implications of unaffordable housing, as in this comment from St. Marys: "The



cost of housing is keeping valuable workers, especially young ones, from living and working in the community." A Howick resident highlighted another consequence: "If interest rates, property taxes and regulations/policies don't change, families will be homeless."

### Basic Housing Should Not be Out of Reach

Some respondents stressed that housing is a basic need and a human right. "To have a productive and functional society one needs to have security and safety," said a respondent from Central Huron. "This includes knowing that one's basic needs are being met, leaving one's focus and effort solely on thriving rather than surviving." Access to housing was described as a standard our society ought to meet. "Unfortunately, this is not an easy task, but basic housing should not be out of reach for so many. Something has to be done," said a Goderich resident. Given the fundamental need for housing, the housing crisis was seen as having extremely high stakes, as in the words of this Bluewater resident: "If rent continues to rise, we aren't going to be able to afford to live."

### Do Everything in Your Power

7% of respondents made clear calls for decisive action. "If you can make an impact on these ridiculously high house prices, please do," said a South Huron respondent. Comments called for efforts scaled to the size of the problem. A North Perth local wrote, "Do everything in your power to please bring down inflation, bring down rent, and bring down mortgage interest rates before more people lose their homes."

### Taking Years to Act Isn't Good Enough

Respondents expressed frustration at sluggish public responses: "I know of many people who are searching for affordable housing and are in worse situations than me. There are more of us who are not vocal about it. I would ask the decision makers to realize just how many people are affected and do something now! Repeated studies and consultants and taking years to act isn't good enough anymore," said a respondent from Perth East. A Stratford resident emphasized the duty of public officials to represent affected residents:

**"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

**61%**  
of respondents commented on the need for change and possible solutions.

**26%**  
of respondents emphasized the urgency and unsustainability of the situation.



**"If you can make an impact on these ridiculously high house prices, please do."**

- South Huron

# Perth-Huron Residents Want Affordable Housing

46% of respondents called for various measures to make housing more affordable. "Something needs to change. This is not living; it's barely surviving — and I'm one of the lucky ones. We need to do something to lower housing costs," said a Stratford resident. Suggestions broke down into several themes. The largest was summarized by a South Huron local:

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

## More Smaller Homes, More Apartments

26% of our sample called for more housing to address the housing crisis, and 19% stressed the need for affordable housing in particular. 7% suggested that developers could build a greater variety of "missing middle" market housing at more affordable prices, as in this Goderich comment: "We need more smaller homes, more apartments. So many of the developments in Goderich are huge houses or luxury condos. What a lot of young people need is just a little bungalow. Like, I barely even need a yard." This Huron East respondent highlighted opportunities for developers to pivot and the need for specialized supports: "Utilize the knowledge at the municipal level about vacant lots, properties owned by corporations with old buildings that aren't being maintained. Build up, not out. Mental health facilities are needed where individuals that cannot function on their own have a place to go to receive help and housing."

## We Need Far More Subsidized Housing

Comments supporting affordable housing often highlighted the fact that the most affected households cannot afford market-rate housing: "There needs to be more housing for people who live on a very limited budget," said a West Perth resident. Solutions beyond the market were seen as necessary for groups like seniors. "The parent in my home is extremely isolated and lonely and would love to live in a retirement setting but can't afford it. We need more affordable, not-for-profit supported living environments for seniors on fixed incomes," said a respondent from North Huron. New non-market units are also needed for some people with disabilities, as noted by a North Perth resident: "In our home, we have young people with disabilities and the waitlist for housing is ridiculously long. We need far more subsidized housing in North Perth. This is

**46%**  
of respondents  
called for various  
measures to make  
housing more  
affordable.

**26%**  
of our sample  
called for more  
housing to address  
the housing crisis,  
and 19% stressed  
the need for  
affordable housing  
in particular.



**"The reality is we  
need governments at  
local, provincial, and  
federal levels to just  
pony up and build."**

- St. Marys

an emergency. Lives are at stake. Those with disabilities are homeless. Stop stalling and get this done. Two or three units is not enough. We need dozens."

## Drastic Times Call for Drastic Measures

That comment and others highlighted the scale of the response needed to fill the gaps in the market. "Drastic times call for drastic measures," said a St. Marys respondent. "The reality is we need governments at local, provincial, and federal levels to just pony up and build. The cost of housing is pretty easily solved by creating a large wave of new units. Yes, it'll cost a whopping amount up front. Governments have to take on the financial burden, so people don't have to take it on themselves."

## Bringing Down Costs & Controlling Increases

Supply was not the only focus of these responses. 11% of respondents simply wanted housing costs to come down to better match community need. 10% recommended some kind of rent or price control, reflecting a distrust in private developers and landlords. "Housing costs need to reflect the income of the population in that area. Most landlords have just increased their rent because they can!" said a Bluewater resident. "They need to find a way to stop rent increases, or minimize them, or set them, monitor them, something, somehow. Providing rent relief will not help anyone but greedy landlords. We need to fix the root of the problem."

## Think Boldly & Creatively

While these comments often expressed doubts about the intentions and capabilities of decision makers, they also expressed a yearning for change and leaders who deliver it. A comment from Perth East got at this desire for effective leadership: "The current housing situation in Ontario is not an easy problem to solve, but it also presents great opportunity. My hope is that our decision makers will think boldly and creatively about housing solutions, work collaboratively across different sectors, and make choices that prioritize the holistic well-being of all Canadians."



# 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. Some have called for doubling community housing as a share of the housing stock or increasing the share of community housing to align with other countries. Proposed targets for Ontario range from tens of thousands to hundreds of thousands of new community housing units.

We call on individuals, organizations, and especially governments to set ambitious regional targets for new community housing and make serious investments to achieve them.

## Making Up for Lost Time

New community housing is needed both to meet the demands of ongoing population growth and to make up for decades of underinvestment. As the Ontario Ministry of Municipal Affairs and Housing notes, “Before the launch of [National Housing Strategy] programs in 2017, no new social housing had been constructed through federal or provincial social housing programs in Ontario since 1995.”<sup>8</sup> The number of respondents who reported wishing to move, but being unable to, indicates there is significant pent-up demand within our community, in addition to the demand that will come from a growing and aging population. Our targets and investments in new community housing should be scaled to this reality.

## Pulling Together

A new generation of community housing will only become reality through widespread collaboration. Everyone has a part to play. Individuals and organizations can contribute money, land, and other resources to community housing providers, while advocating to government for bigger investments. Smaller municipalities can create incentives and supportive conditions for community housing,<sup>9</sup> while larger municipalities and non-profit builders can plan new, exciting builds to attract funding.

We call on individuals, organizations, and especially governments to set ambitious regional targets for new community housing and make serious investments to achieve them.



“The system we currently have is not working and it is time to reimagine. We have nothing to lose and everything to gain.”

- Bluewater

Most importantly, a new generation of community housing will require the Governments of Canada and Ontario to invest in the long-term funding and low-cost financing needed to build new community housing at scale in rural regions like Perth and Huron.

## Maintaining Momentum

Some promising activity has already begun. The City of Stratford, County of Huron, United Way Perth-Huron, and other organizations have taken major strides to kick-start new community housing development in our region. The Government of Canada has announced a new agency to “build affordable housing at scale.”<sup>10</sup> The Government of Ontario has made ongoing investments in affordable housing, particularly to end encampments.

We can build on these foundations as we set regional targets with serious plans to achieve them. In the words of one Bluewater resident, “The system we currently have is not working and it is time to reimagine. We have nothing to lose and everything to gain.”

---

<sup>8</sup> Government of Ontario. (2025). Ontario's third action plan under the National Housing Strategy (2025–2028). Housing, Infrastructure and Communities Canada. <https://housing-infrastructure.canada.ca/housing-logement/ptch-csd/index-eng.html>

<sup>9</sup> Community Improvement Plans, streamlined planning requirements, and support navigating the planning process are all ways municipalities can support community housing.

<sup>10</sup> Government of Canada. (2025). Build Canada Homes. Housing, Infrastructure and Communities Canada. <https://housing-infrastructure.canada.ca/bch-mc/index-eng.html>



# Acknowledgments

**Robert Stanton** completed the foundational analysis of this enormous data set and early drafts of this report. Without his effort, it is highly unlikely this project would have come to fruition.

**Pam Hanington** provided valuable input into survey design.

**Avon Maitland District School Board** and **Huron-Perth Catholic District School Board** promoted our survey to their communities, helping us reach a diverse sample of local households.

**Four County Labour Market Planning Board** graciously sponsored our Workers Need Housing videos, which have helped us tell local stories in greater depth.

Many other **Community Partners** contributed along the way. For all these contributions, we are deeply grateful.

This report would not be complete without grateful recognition of the generosity and courage of the **Survey Respondents**. They have shared insights into lived experiences, many of which have been challenging, stressful and even traumatic. It is hoped that this report will prove to be a valuable asset in the efforts to address the current housing crisis. This would not have been possible without the support of those who took the trouble to answer the survey so carefully.

## Social Research & Planning Council

- **Will Wellington** | Manager Social Research and Planning
- **Kristin Crane** | Director Community Impact and Research
- **Areeba Ahmad** | Manager Data and Social Research

## Production

- **Chad Alberico** | Copy Editor
- **Sonya Heyen** | Design and Layout

## Learn More | Our Other Housing-Focused Projects

- **Speak Up for Housing** | Posters and social media graphics with quotes drawn from the Cost of Housing survey.
- **Housing Unaffordability Fact Sheet** | Original data analysis and valuable contextual information on the affordability of local housing markets.
- **Workers Need Housing** | Videos that dive deeper into the stories of Perth-Huron workers struggling with housing costs.



perthhuron.  
unitedway.ca/  
SpeakUpforHousing



**“Thank you so much  
for doing this survey.  
I truly hope there is  
something that can be  
done to help people.”**  
- South Huron

**“Thank you for doing  
this survey — hopefully  
the results help make  
a difference.”**  
- Stratford



© 2025 Social Research & Planning Council  
This work is protected by copyright. Permission is granted to reproduce this material, in whole or in part, for non-commercial educational purposes, provided that the source is clearly acknowledged. For any other use, including commercial reproduction or distribution, please contact: *Social Research & Planning Council*  
United Centre, 32 Erie St., Stratford, ON N5A 2M4  
Tel: 519-271-7730  
Email: [srpc@perthhuron.unitedway.ca](mailto:srpc@perthhuron.unitedway.ca)  
Visit: [perthhuron.unitedway.ca/social-research-planning-council](http://perthhuron.unitedway.ca/social-research-planning-council)



**United Way**  
Perth-Huron



Social Research &  
Planning Council

