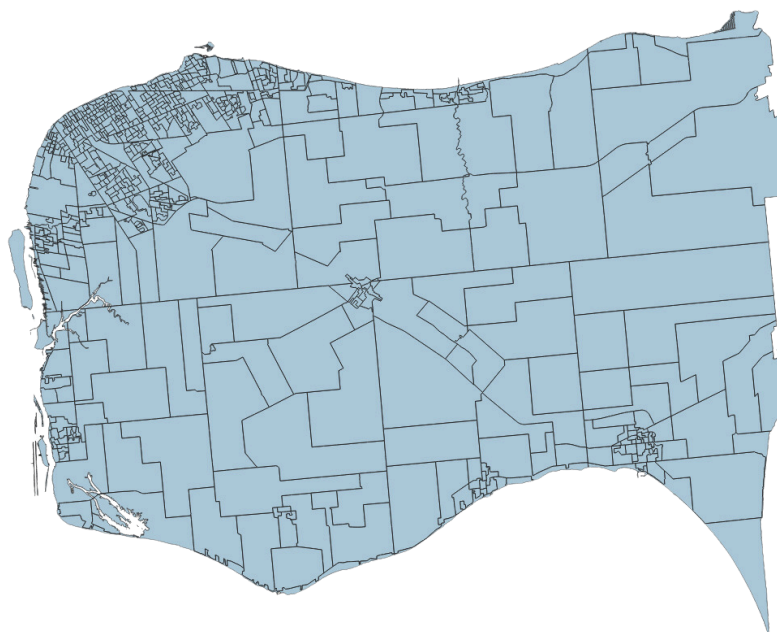


INCOME INEQUALITY AND THE HOUSING CRISIS IN WINDSOR-ESSEX COUNTY



A Collaboration Between Five Organizations



Developed by:



About the Partners:

Assisted Living Southwestern Ontario

Assisted Living Southwestern Ontario (ALSO) provides services and support for individuals with disabilities, helping them live independently in their communities. The organization offers a range of programs including attendant services, outreach, housing, and day programs. ALSO's mission is to promote autonomy and self-determination for its clients, enabling them to achieve personal goals and full participation in society.

Family Service Windsor-Essex

Family Services Windsor-Essex (FSWE) is a non-profit organization offering a wide range of counseling, support, and community programs in Windsor-Essex. FSWE focuses on fostering self-determination and resilience in individuals facing trauma, poverty, and social exclusion. The organization also works to address homelessness, support financial stability through tax filing, and provide programs aimed at building healthier communities.

Habitat for Humanity Windsor-Essex

Habitat for Humanity Windsor-Essex is a non-profit organization dedicated to providing affordable homeownership opportunities for families. Through partnerships with donors, volunteers, and sponsors, they help build homes that foster stability, independence, and stronger communities. Their ReStore social enterprise sells donated home goods to support building projects, while also promoting sustainability.

South Essex Community Council

The South Essex Community Council (SECC) is a non-profit organization that has served the communities of South Essex since 1973. SECC provides a wide range of services aimed at improving lives, including support for seniors, persons with disabilities, newcomers, job seekers, and children. SECC focuses on fostering a caring, inclusive community through collaboration with various partners and stakeholders.

Welcome Centre Shelter for Women

The Welcome Centre Shelter for Women and Families provides emergency shelter and support services to self-identified women+, families, and children experiencing homelessness. Their programs include housing support, harm reduction, peer engagement, and medical and food services. The organization operates under a Housing First philosophy, focusing on evidence-based practices to address chronic homelessness, and is dedicated to addressing the root causes of homelessness, such as lack of affordable housing and systemic inequalities.

Introduction

Windsor-Essex has been grappling with income challenges for some time. In the 1980s and 1990s, it was one of the most affluent communities in Canada, boasting a comparatively low cost of living. However, by the late 1990s, as the auto sector struggled, the rest of Canada began to catch up. Since the early 2000s, much has been written about Windsor-Essex's income challenges. The 2016 Census revealed that the Windsor Census Metropolitan Area (CMA) had the highest rate of child poverty in Canada. Although poverty declined in the 2020 Census, this was partially due to the temporary COVID-19 financial supports that were in place at the time.[1]

For years, Windsor-Essex's saving grace amid slow income growth was its low cost of living, particularly in housing. However, that advantage has come to an end. While the housing market in Windsor-Essex remains relatively inexpensive compared to other regions in Ontario and Canada, the region is now experiencing growing inequality.

According to the 2021 Census, Windsor-Essex was identified as the fifth most unequal region in Canada in terms of income distribution. More recent updates based on tax data show that we remain near the top, closely trailing cities like Toronto, Calgary, Vancouver, and Hamilton.[2] This widening gap between rich and poor, and its connection to the housing crisis, is what brought this collective together. We sought to explore the barriers created by this high inequality, how it affects the housing crisis in Windsor-Essex, and to share each organization's unique perspectives on the issue, along with potential pathways forward.

How Do We Measure Income Inequality?

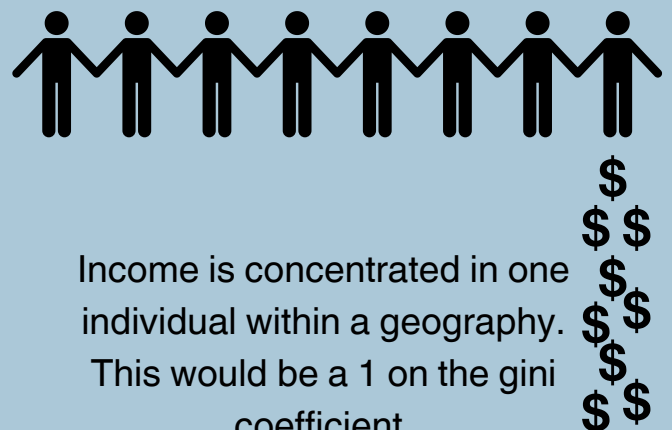
The Gini coefficient is a measure used to illustrate how wealth is distributed within a particular geographic area. A Gini coefficient of 0 represents perfect equality, where wealth is distributed equally among all individuals. Conversely, a score of 1 indicates complete inequality, where one individual holds all the wealth, and the rest of the population has none.

Perfect Income Equality



Income is equally distributed across the population within a geography. This would be a 0 on the gini coefficient.

Perfect Income Inequality



Income is concentrated in one individual within a geography. This would be a 1 on the gini coefficient.

According to World Bank data, **Table 1** shows that Canada performs relatively well compared to similar nations. Canada fares better than the United States, United Kingdom, and Australia, but falls behind countries like France, Germany, and the Nordic nations.[3] However, Canada is not homogeneous, and there are significant variations in income inequality across different regions within the country.

Why Income Inequality Matters

Over the last 20 years, Windsor-Essex County has faced significant economic headwinds. The collapse of the manufacturing sector in the early 2000s, followed by the 2008 financial crisis, led to a "lost decade" of employment recovery. Momentum began to build after the 2016 Census, with the local economy benefiting from major infrastructure and economic development projects.

These economic challenges and subsequent recoveries have not impacted everyone equally. Despite this, political challenges from south of the border and the shocks of the COVID-19 pandemic slowed progress. Unfortunately, Windsor-Essex's distinction as the region with the fifth-highest income inequality among major Canadian metro areas is a notable concern. [4]

For much of this period, Windsor-Essex has been known as one of the most affordable regions in Canada. Affordability is a balance between household income and the cost of goods and services. Perceptions of affordability can vary widely, but as income inequality rises, affordability diminishes for larger segments of the population, leading to a variety of consequences.

When it comes to housing, the relationship between inequality and market conditions is still debated. However, in an environment of low-income growth and high housing prices, the effects of inequality become evident. As housing affordability declines, lower-income residents are priced out of the market, often through processes like gentrification, which reduces homeownership opportunities. Rising construction and sales prices also drive-up rental costs, leading to potential residential displacement.

Table 1: World Bank Income Inequality Data		
Country	Year	Gini-Coefficient
United States	2021	0.398
World Bank Average	-	0.369
Italy	2020	0.352
Australia	2020	.0.343
United Kingdom	2020	0.326
Canada	2019	0.317
Germany	2019	0.317
France	2020	0.307

Table 2: Gini index on adjusted household after-tax income by Metro Region		
Geography	2020	2015
Toronto	0.33	0.377
Calgary	0.327	0.399
Vancouver	0.321	0.361
Hamilton	0.298	0.326
Windsor	0.298	0.332
Montréal	0.296	0.329
Kelowna	0.296	0.329
London	0.294	0.334

Income inequality impacts social cohesion as well. As the gap between "haves" and "have-nots" widen, neighborhoods become more economically and socially segregated. These divisions are reflected in divergent social, economic, and political interests. Vulnerable populations—including persons with disabilities, low-income residents, those on fixed incomes, newcomers, and temporary residents—are disproportionately affected. These groups have fewer resources to combat income polarization and housing challenges.

From a policy perspective, two significant factors have influenced income inequality in Canada over the past decade. The first is the federal government's creation and enhancement of the Canada Child Benefit, along with increases to the Guaranteed Income Supplement and Old Age Security. These measures boosted incomes for families and seniors at the lower end of the income spectrum and, by being means-tested, helped reduce inequality.[5]

The second key factor was the suite of income supports introduced during the COVID-19 pandemic. Programs like the Canada Emergency Response Benefit (CERB) and various one-time payments to seniors and families helped maintain, and in some cases, increase incomes. These "one-time" financial injections had a measurable impact on income inequality and poverty in Canada during the pandemic, as reflected in the 2021 Census. Consequently, income inequality declined between 2015 and 2020, as seen in the lower Gini coefficients for 2020 in **Table 3**. However, tax-filer data from 2021 and 2022 shows that, with the removal of COVID supports, income inequality has begun to creep back up.[6]

Table 3: Gini index on adjusted household after-tax income		
Geography	2020	2015
Canada	0.302	0.342
Ontario	0.308	0.344
Windsor-Essex	0.298	0.332
Leamington	0.281	0.313
Kingsville	0.28	0.29
Essex	0.259	0.285
Amherstburg	0.271	0.29
LaSalle	0.289	0.302
Windsor	0.295	0.341
Tecumseh	0.271	0.304
Lakeshore	0.283	0.302

Breaking Down Incomes and Housing Affordability in Windsor Essex

The impact of rising housing prices and stagnant incomes in Windsor-Essex could not be more evident.

Using constant 2023 dollars to control for inflation, we can see the stark contrast between housing costs and income. The mean absorption price reflects the average price of a newly built home at the time of a binding sales contract, while the median after-tax income represents the middle household income in Windsor-Essex for that year.[7]

If the goal is to maintain a "middle class" that can afford new homes, then the ratio of income to new home prices should remain reasonable. **Table 4** shows the changes in both incomes and absorption prices since 2006. While it would already be troubling that purchasing power has declined by 10% since 2006, controlling for inflation, the more devastating fact is that new home sale prices have increased by 150% from 2006 to 2022. This has hit the middle class like a hammer blow, making it nearly impossible for them to afford a new home, with prices now more than 16 times the median income.

While not all homes are newly constructed, the relationship between construction costs and new home prices trickles down to the broader market. As new homes become more expensive, the overall housing market follows suit, pulling prices upward across the board. The rise in absorption prices since the 2016 Census is likely driven by improving economic conditions in Windsor-Essex, but the simultaneous decline in real incomes highlights a disconnect in the market.

Builders can only sell these expensive units due to growing income inequality. As the broader community's income declines, a shrinking proportion of the population can afford increasingly costly homes.

Table 4: Absorption Home Price and Median Incomes in Essex County (Constant 2023 Dollars)			
Year	Mean Absorption Single/Semi Detached Home Price	Median After Tax Household Income	Ratio of Absorption Price to Income
2006	\$372,248.12	\$64,054.40	5.81
2007	\$411,959.18	\$64,748.32	6.36
2008	\$445,948.36	\$63,706.50	7.00
2009	\$434,236.10	\$62,017.42	7.00
2010	\$454,597.76	\$62,918.50	7.23
2011	\$454,809.77	\$62,124.16	7.32
2012	\$439,121.16	\$62,636.04	7.01
2013	\$436,570.35	\$62,932.98	6.94
2014	\$457,732.57	\$63,509.85	7.21
2015	\$509,815.22	\$64,440.90	7.91
2016	\$510,866.93	\$65,006.37	7.86
2017	\$556,254.81	\$65,415.21	8.50
2018	\$611,074.29	\$63,977.64	9.55
2019	\$675,815.50	\$63,831.81	10.59
2020	\$712,395.97	\$68,973.43	10.33
2021	\$825,734.91	\$62,658.75	13.18
2022	\$930,714.86	\$57,471.93	16.19
2023	\$1,018,152.00	NA	NA
Percentage change 2006-2022	150%	-10%	179%

There is mounting evidence that many of these new and existing units are being purchased as investments. Data shows that 64% of condos and 12% of single-detached, semi-detached, or row homes in Windsor-Essex are owned as investment properties.[8] As these units are purchased at higher prices, investors must charge higher rents to cover costs and generate profits. This drives up rental prices and, through substitution effects, contributes to overall housing market inflation.

The challenge becomes even more pronounced when we consider that the median income, as presented in Table 4, divides the population into two halves—50% of households earn below that value, and 50% earn above. When incomes are broken down by deciles in Essex County, as seen in **Table 5**, the disparity becomes clearer.

Table 5: 2020 Total income of household for all persons									
Geography	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9
Canada	\$38,000	\$56,000	\$72,500	\$89,000	\$106,000	124,000	\$147,000	\$176,000	\$228,000
Ontario	\$40,800	\$60,400	\$78,000	\$95,000	\$113,000	\$133,000	\$157,000	\$188,000	\$242,000
Windsor/ Essex County	\$39,200	\$56,400	\$71,000	\$86,000	\$102,000	\$120,000	\$143,000	\$172,000	\$220,000
Leamington	\$39,600	\$56,400	\$71,000	\$84,000	\$98,000	\$113,000	\$133,000	\$160,000	\$204,000
Kingsville	\$47,600	\$66,500	\$83,000	\$98,000	\$113,000	\$132,000	\$153,000	\$182,000	\$228,000
Essex	\$44,000	\$60,800	\$78,000	\$95,000	\$110,000	\$128,000	\$148,000	\$174,000	\$220,000
Amherstburg	\$47,600	\$68,000	\$86,000	\$103,000	\$120,000	\$140,000	\$162,000	\$190,000	\$234,000
LaSalle	\$58,400	\$82,000	\$103,000	\$122,000	\$143,000	\$166,000	\$192,000	\$230,000	\$288,000
Windsor	\$33,600	\$48,800	\$61,600	\$74,000	\$88,000	\$103,000	\$122,000	\$148,000	\$190,000
Tecumseh	\$54,400	\$76,000	\$95,000	\$112,000	\$131,000	\$151,000	\$174,000	\$204,000	\$258,000
Lakeshore	\$57,200	\$78,500	\$98,000	\$117,000	\$135,000	\$157,000	\$180,000	\$210,000	\$266,000

There's a lot to unpack from this table, and its interpretation can vary based on perspective. For example, a household earning \$102,000 might be considered wealthy, middle class, or even struggling, depending on the size of the household and their specific circumstances.

Take LaSalle as an example: the third decile (30th percentile) household income is over \$100,000, while in Essex and Leamington, it is just above \$70,000, and in Windsor, it drops to \$61,600. If we consider the "middle class" as households falling around the 50th percentile, their income range spans from \$88,000 to \$143,000.

Looking at income ratios across Essex County, the 9th decile (90th percentile) household income is approximately 5.1 times that of the 1st decile (10th percentile). This is an improvement from 2015, when the ratio was 6.89. However, recent tax filer data from 2021 and 2022 show that the progress made in reducing inequality during the pandemic has been reversed, with inequality measures returning to pre-pandemic levels.[9] Meanwhile, inflation has risen by nearly 30%, further squeezing household incomes.

What is Affordable?

Answering the question of affordability is more complex than it may initially appear, as there are multiple definitions of what constitutes affordable housing. The province sets affordability thresholds on a municipality-by-municipality basis for municipal incentives. Meanwhile, the Canada Mortgage and Housing Corporation (CMHC) uses a market-based measure, and Statistics Canada defines affordability as housing costs that consume less than 30% of a household's gross income (before tax).

To assess affordability, we utilized custom data from the 2015 and 2020 census years, broken down by income deciles. This data was combined with CMHC Housing Absorption Prices, Windsor Realtors Association Mean Market Sale Prices, and CMHC Mean Rental Prices for those years. [10]

A model was developed to determine the minimum household income required to secure a mortgage, assuming a 20% down payment, while accounting for insurance, property taxes, and utilities. The goal was to ensure that total housing costs did not exceed 30% of household income. A similar estimation was made for renters. This model was applied to all 668 Census Dissemination Areas in Windsor and Essex County to assess whether the incomes in each neighborhood could support "affordable housing" within that geography.

Table 6: Model of Census Dissemination Areas where Different Household Income can afford to own or rent (2023 Constant Dollars)

	Sale Price or Monthly Rent	First decile was sufficient	Second decile was sufficient	Third decile was sufficient	Fourth decile was sufficient	Fifth decile was sufficient	Sixth decile was sufficient	Seventh decile was sufficient	Eight decile was sufficient	Ninth decile was sufficient	Modeled Minimum Household Income
2020 CHMC Market Mean Absorption Price	\$712,396	0	0	7	49	127	233	343	446	580	\$158,500
2020 Mean Sale Market Price	\$540,450	0	12	93	216	336	414	504	591	645	\$122,357
2020 Mean CMHC Rental Price	\$1,249	335	506	597	639	652	655	656	659	660	\$52,912
2015 CHMC Market Mean Absorption Price	\$509,815	0	15	72	165	276	368	445	532	610	\$116,676
2015 Mean Sale Market Price	\$294,807	44	239	370	445	511	575	612	639	654	\$71,481
2015 Mean CMHC Rental Price	\$971	353	486	557	600	632	649	651	655	656	\$42,042
Change in the Mean Price, Income and Number of Dissemination Areas that are no Longer Affordable between 2015 and 2020											
New Builds	\$202,581	0	-15	-65	-116	-149	-135	-102	-86	-30	\$41,824
Resale	\$245,643	-44	-227	-277	-229	-175	-161	-108	-48	-9	\$50,875
Rental	\$278	-18	20	40	39	20	6	5	4	4	\$10,869

Table 6 illustrates a significant geographic decline in affordability across the region—whether for building, buying, or renting a home. Notably, many Dissemination Areas that experienced a decline in affordability were in the middle-income deciles (4th, 5th, and 6th). This means that hundreds of neighbourhoods are less affordable now for middle income people to afford a new or resale home. This reflects the growing issue of income inequality, as the middle-income portion of the spectrum is being pressured and hollowed out.



For renters, with the exception of those in the bottom decile, there has been marginal improvements rental affordability. This is somewhat misleading as since the 2020 Census, incomes have continued to stagnate while COVID-19 supports have been withdrawn and rental prices have surged. It is highly likely that the 2026 Census will illustrate a massive drop in affordability for rental units.

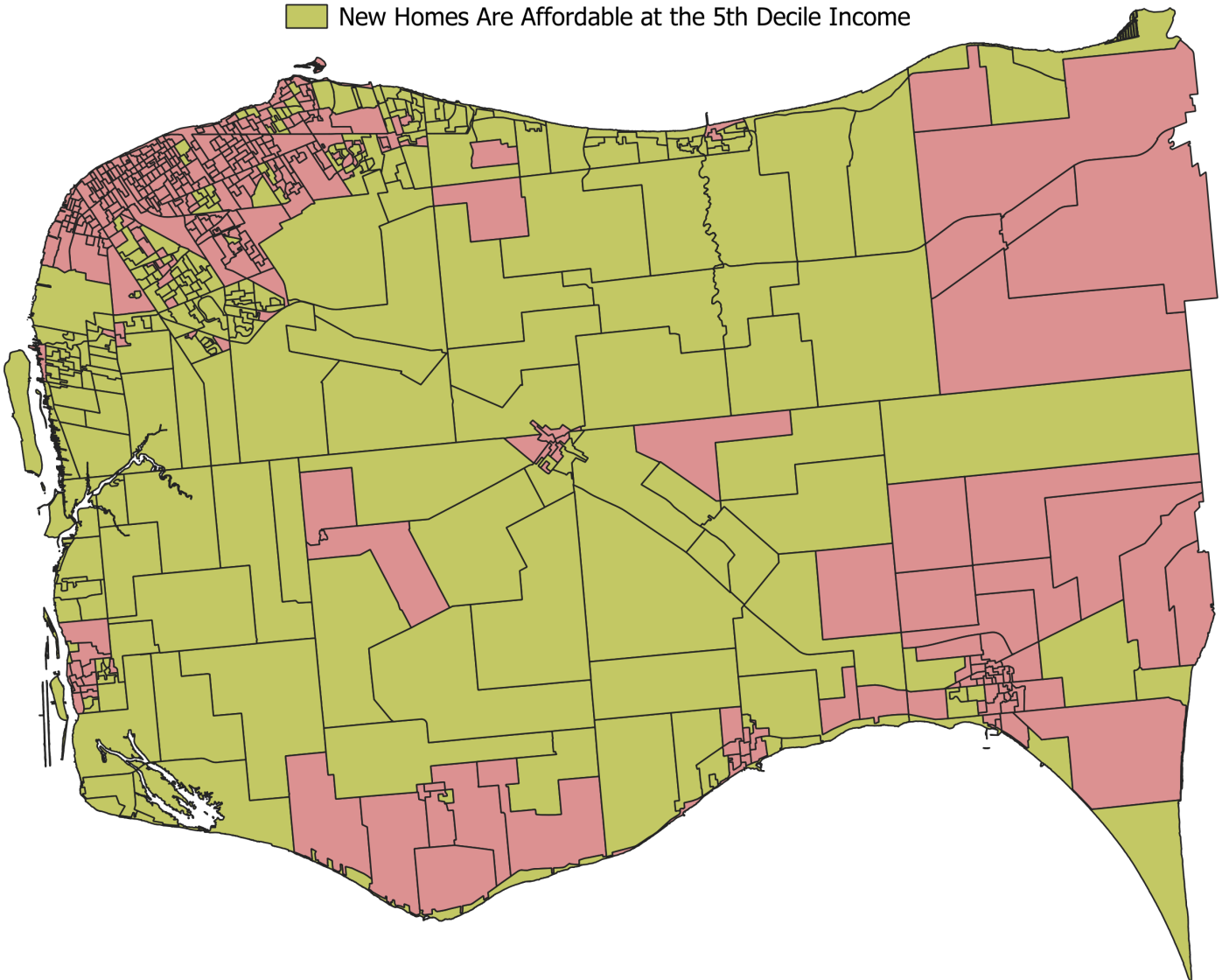
Mapping this Change

On the following pages we have mapped the middle income (5th Decile) based on the local Dissemination Area income levels. What this illustrates is based on the median income in that geography, could someone live there affordably in a home based on the median absorption price for a new home outlined by CMHC at the time of the 2015 and 2020 Censuses. This unaffordability accounts for households not spending more than 30% of their income on housing.

Areas that are mapped in red were deemed not affordable; where as green dissemination areas remain affordable. Between 2015 and 2020 - 149 disseminations areas became unaffordable, despite the data not yet fully being impacted by the housing crisis and COVID income supports being available during the 2020 Census.

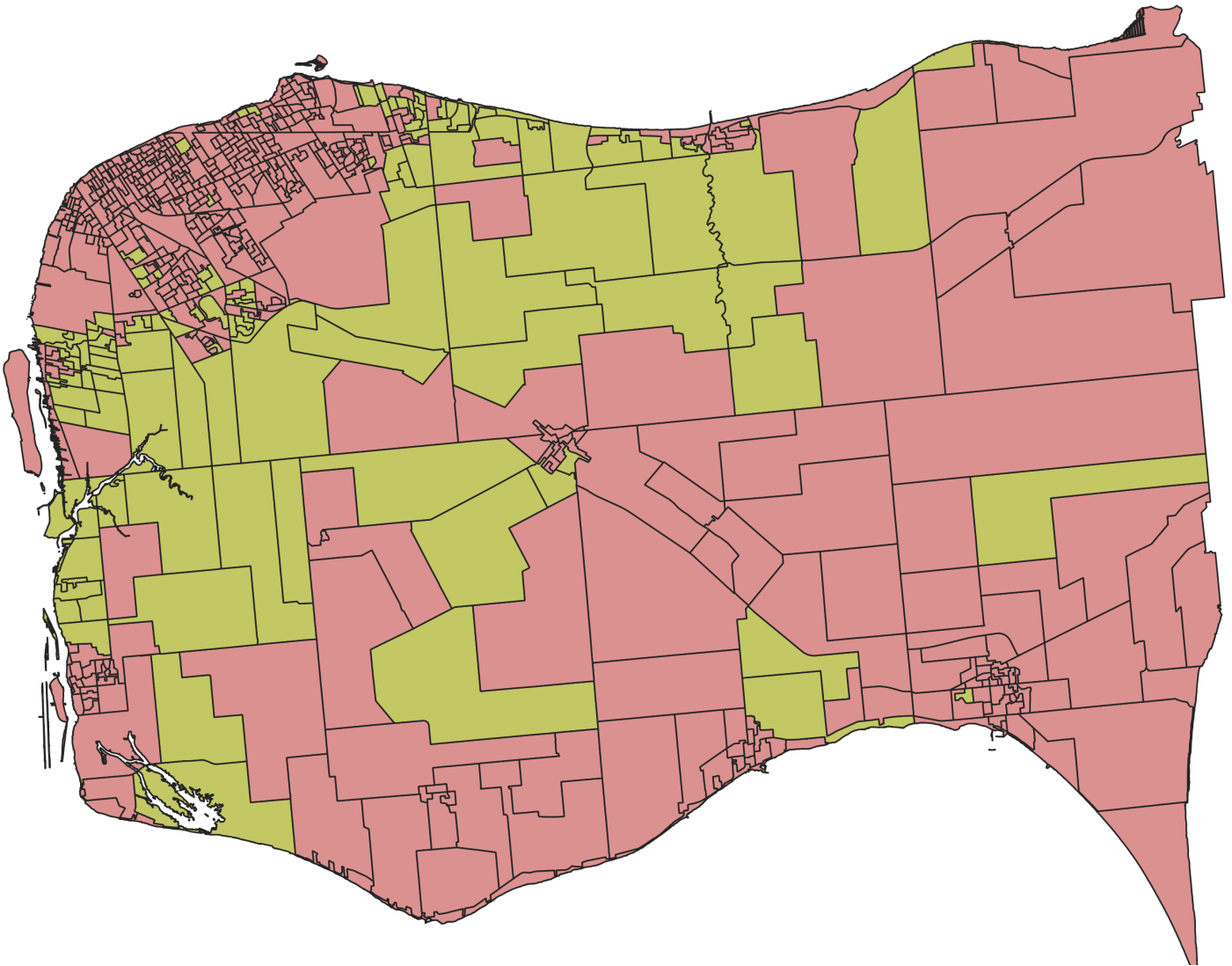
2015 Affordability Map

-  New Homes Are Not Affordable at the 5th Decile Income
-  New Homes Are Affordable at the 5th Decile Income



2020 Affordability Map

- New Homes Are Not Affordable at the 5th Decile Income
- New Homes Are Affordable at the 5th Decile Income



The Partner's Perspectives

Considering the housing and income inequality challenges facing Windsor-Essex, each partner offers their unique perspective on these issues.

Assisted Living Southwestern Ontario

As an organization focused on supporting persons with disabilities, accessibility in housing and living spaces is a top priority for ALSO. People living with disabilities often fall below the poverty line due to inadequate Ontario Disability Support Program (ODSP) payment levels, which have not kept up with rising incomes or housing costs. Tax data reveals that median incomes for people with disabilities are 28% lower than for those without, pushing many further down the income ladder.[11]

According to the Housing Needs Assessment Tool from UBC, approximately 6.5% of households in Essex County facing core housing need have a physical activity limitation, and 7% have a cognitive or mental activity limitation. Of these individuals, about 15% fall into the very low-income category, where the maximum shelter cost is \$410 per month.[12]

The need to build affordable and accessible housing is critical, but unfortunately, it isn't cheap. Research by the CMHC shows that building accessible units can increase unit size by up to 7%, with costs rising between 6% and 12%.[13] These higher costs and larger units often dissuade developers from constructing accessible housing, as it reduces profit margins and limits the number of units in a building.

Family Service Windsor-Essex

FSWE, a service provider in the City of Windsor and Essex County, assists individuals experiencing homelessness in securing housing. FSWE understands the complex and multifaceted issues surrounding housing.

Although not a major housing provider, FSWE has experimented with innovative housing solutions, such as using shipping containers, gaining valuable insights into the challenges associated with such construction. Beyond zoning concerns, site requirements like parking minimums, stormwater retention, and design standards present additional obstacles to building affordable housing quickly.

As an incubator for innovative projects like ADUSearch.ca, FSWE recognizes the importance of embracing new technologies, approaches, and ideas to meet community needs. They have shown the flexibility to discontinue outdated practices and pivot towards areas with the greatest impact.

Habitat for Humanity Windsor-Essex

As a non-profit builder of affordable housing for homeownership, Habitat for Humanity Windsor-Essex has firsthand experience with the impacts of price inflation and income inequality in the community. Despite partnerships with municipalities and developers, building homes at affordable levels remains incredibly challenging.

Land and construction costs are major hurdles. Additionally, the administrative Request for Proposal (RFP) process used by municipalities often results in land being sold to the highest bidder, which may generate profit for the municipality but can result in lost control over the land, delays in construction, and affordability concerns. To ensure affordable housing is built on these lands, it is essential to transfer property to non-profit housing providers like Habitat, establish community land trusts, and implement strategic property disposal models.

South Essex Community Council

Operating in smaller communities of Essex County, SECC's perspective differs from those based in the City of Windsor. As Essex County finalizes its new official plan, setting a target of 20% of all units to be affordable, the question arises: how will lower-tier municipalities achieve this goal?[14]

The rise in migrant workers and their precarious housing situations is a growing concern across the region, exacerbated during the COVID-19 pandemic and persisting today. Research shows that the use of foreign workers can suppress local wages by enabling businesses to hire foreign workers instead of ensuring living wages to attract local talent.[15]

One advantage of smaller communities is the close-knit relationships that foster creative partnerships. However, these communities often lack the capital needed to rapidly execute innovative projects. Small towns across Ontario are experimenting with housing solutions that can scale to meet their needs, and we believe our community can do the same.

Welcome Centre Shelter for Women

As the only shelter in Windsor-Essex dedicated to women and families, the Welcome Centre approaches housing and income inequality through an intersectional gender lens. In Windsor-Essex, women earn approximately 24% less than men.[16]

Single-mother households represent the largest group in core housing need in Essex County, at 15%, while women-led households in general stand at 11.5%. Of these, 76% of single mothers and 90% of women-led households fall into low or very low-income categories, with housing costs not exceeding \$1,025 per month. Transgender or non-binary households face a slightly lower rate of core housing need at 7.2%, but nearly 80% of them are in low or very low-income brackets. [17]

Although gender-specific decile data is not available, the income disparities in our region suggest significant barriers for women, mothers, families, and transgender individuals to secure and maintain housing. Greater awareness, support, and action are urgently needed to address these inequities.

How can we move forward?

Growing income inequality and the housing crisis are defining challenges of our time. These challenges require changes at all levels of government and time for impact to take place. The old ways of doing things are not working anymore and growing polarization brings an urgency to trying new things and innovative solutions.

Leveraging new economic models that build community wealth with inclusive principles can provide a comprehensive strategy to reduce income inequality and improve housing affordability in Windsor-Essex County.[18] By fostering local economic growth, creating inclusive engagement and ownership models, and removing barriers to housing development, the region can ensure that income and opportunities remain within the community.

To address income inequality, anchor institutions such as the University of Windsor, St. Clair College, and local hospitals can play a crucial role. These large employers can prioritize local hiring and procurement, ensuring that more residents have access to well-paying jobs. This creates a cycle where local spending boosts the economy and provides opportunities for underrepresented or low-income groups.

A critical component of improving housing affordability is reducing barriers to housing development, such as restrictive municipal zoning regulations. Reforming zoning laws to allow for denser, more diverse housing types—like duplexes, triplexes, and affordable multi-family housing—can significantly increase housing supply and reduce costs. Although steps have been taken across our region, the need to go beyond zoning and look at site specific regulations as an imperative to speed up construction and build more housing.[19]

Community land trusts (CLTs) is a conversation completely missing from our community and offers another solution by ensuring that land is used for the public good, such as affordable housing.[20] CLTs remove land from the speculative real estate market, protecting it from rising prices and ensuring long-term affordability. Municipalities are too quick to sell surplus land rather than just giving it to non-profits or other organizations who will keep units built on that land affordable forever.

Finally, we have seen the success of the community benefit agreement related to the Gordie Howe Bridge, and the missed opportunity for an agreement on the Nexstar Battery Plant. We know there are conversations related to the Ambassador Bridge that are on-going. We need to consider municipal frameworks to ensure that there is engagement and genuine opportunities for input and benefit when the land swaps occur to ensure development of all types -public, private and non-profit are possible.

Our hope is that these best practices spur a conversation about what more can be done in our region. We are all open for conversations moving forward around next steps and tangible actions to tackling this crisis in our region!

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Report Developed, Drafted and Designed by



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