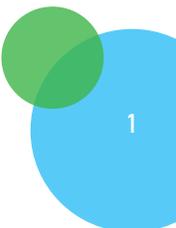




HART Community Housing Report: Tecumseh T (CSD, ON)

**Draft v1
2024-07-19**



Executive Summary

The Town of Tecumseh had 270 households in core housing need (CHN), representing 3% of all households examined for CHN (Table 14). This measure of housing need does not capture housing need among students, farm workers, and people experiencing homelessness. The rate of CHN is slightly lower than it was in 2016, when it was 4%, but this drop was seen evenly across Canada and likely reflects the temporary income boost to lower income households due to CERB payments in 2020.

94% of households in CHN were unable to afford their shelter cost – the other 6% were living in an overcrowded dwelling (too few bedrooms) or in a dwelling needing major repairs. Virtually all households in CHN were earning less than 50% of median income, in both 2016 and 2021. These households were earning no more than \$54,500/year in 2021, and could therefore afford a maximum shelter cost of \$1,363/month (Table 55, pg. 58 and Table 57, pg. 59). In 2021, the median shelter cost for owner households was \$1,110/month in 2021, and for renter households is was slightly higher, \$1,130/month (Table 10, pg. 22).

Renter households were far more likely to be in CHN: 13% of renters compared to 2% of owner households were in CHN in 2021 (Table 26, pg. 35), although only 11% of households in Tecumseh rented their dwelling (Table 7, pg. 20). This discrepancy is best explained by the fact that the median renter household in the Windsor CMA has half of the income of the median owner household (Table 12, pg. 25).

Single-person households were also far more likely to experience CHN in 2021 than larger households, with 9% of 1-person households in CHN – the next highest rate of CHN was among 2-person households at 2% (Table 20, pg. 31).

When we apply the trend from the last 15 years of data on households by income, household size, and census family type to the household projections performed by Watson and Co. in their Oct 5, 2022 Growth Analysis Report¹ we find that most future housing need will be for 1-bedroom units (53%; Table 39, pg. 48). This is especially true among lower income households: all housing need for Very Low income households, and 84% of future need among Low income households, is for 1-bedroom units.

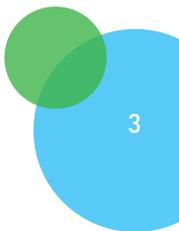
¹ Watson & Associates Economists Ltd.: Growth Analysis Report, Essex County. October 5, 2022. <https://www.countyofessex.ca/en/doing-business/resources/Documents/Essex-County-Phase-1-CR---Growth-Analysis-Background-Report---Final-FINAL-ua.pdf>; accessed July 19, 2024.

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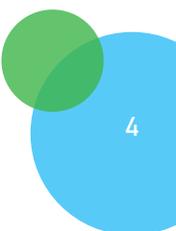
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Glossary of Terms

- **Core Housing Need (CHN):** Defined by the Canada Mortgage and Housing Corp. (CMHC) as: “Core housing need is a 2-stage indicator. It helps to identify households living in dwellings considered unsuitable, inadequate, or unaffordable. It also considers if income levels are such that they could not afford alternative suitable and adequate housing in their community.”²
- **Households examined for Core Housing Need:** A subset of Total Households that excludes households that were not assessed for CHN for one reason or another (see disclaimer section below for more detail).
- **Total Households or Total Private Households:** This refers to the universe of households included in HART’s data order. The full definition is: “Owner and tenant private households with household total income greater than zero in non-farm, non-reserve occupied private dwellings.”
- **Vulnerable/Priority Populations:** Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing.
- **Households (HHs):** Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad.
- **Dwellings:** In general terms a dwelling is defined as a set of living quarters. Dwelling may be unoccupied, seasonal, or under construction, but for the purposes this report a dwelling will refer to a private dwelling occupied by usual residents. ([Full Census definition](#))
- **Headship rate:** A statistic used to describe the proportion of the population that maintains a household. Furthermore, someone maintains a household when they are responsible for paying the majority of shelter costs associated with the dwelling
- **Census subdivision (CSD):** A geographic area generally corresponding to a municipality.
- **Census division (CD):** An intermediate geographic area between the province/territory level and the municipality (census subdivision).
- **Subsidized housing:** In census data, this refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.
- **Primary Household Maintainer (PHM):** The person in the household who pays the shelter costs. ([Full Census definition](#))
- **Area Median Household Income (AMHI):** HART’s custom data order grouped households into categories relative to the community’s median household income:
 - o **Very low income:** 20% or less of AMHI, generally equivalent to shelter allowance for welfare recipients.
 - o **Low income:** 21-50% AMHI, roughly equivalent to one full-time minimum wage job.
 - o **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
 - o **Average income:** 81-120% AMHI, representing about 20% of total Canadian households.
 - o **High income:** More than 120% AMHI, approximately 40% of Canadian households.
- **Affordable shelter cost:** HART determines whether housing is affordable or not based on CMHC’s benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs.

² <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need>

Disclaimers

1. Core Housing Need and its Limitations

HART relies on the Canadian Census, which is collected every five years by Statistics Canada. While the Census is the most consistent, reliable, nationwide source of disaggregated data, there are gaps and flaws in its data capture. These carry over to our model.

For one, only private, non-farm, non-reserve, owner- or renter-HHs with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'Core Housing Need.' This means there are critical gaps especially within indigenous communities living on reserve and the homeless.

Other groups that are excluded from measurement include:

- Non-family HH with at least one HH maintainer aged 15 to 29 attending school.³
- HH within Single Resident Occupancy (SRO) homes, long-term housing, and other forms of congregate housing (including long-term care or rooming houses).⁴
- Unsheltered households (in encampments or sleeping rough)
- Those in emergency homelessness or domestic violence shelters
- People in any form of congregate housing (long term care homes, rooming houses)
- Those in illegal apartments

Census data also (beyond data on overcrowding according to National Occupancy Standards), does not adequately capture the housing need experienced by individuals or households who would prefer to be living in other circumstances: adults still living with their parents or roommates who would prefer to have their own homes, or people living in violent relationships. Similarly, this does is not well suited to capture migration pressure and household

³ These HH are considered not to be in Core Housing Need, regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition: [Statistics Canada](#).

⁴ For census purposes, households are classified into three groups: private households, collective households and households outside Canada. These examples are forms of collective households, and only private households are assessed for CHN.

displacement/replacement in communities outside of major centers due to affordability concerns. As a result, our data likely estimates the floor, not the ceiling, of housing need.

2. Random rounding, suppression and totals

When showing count data, Statistics Canada employs random rounding in order to reduce the possibility of identifying individuals within the tabulations. Random rounding transforms all raw counts to random rounded counts. Reducing the possibility of identifying individuals within the tabulations becomes pertinent for very small (sub)populations. All counts are rounded to a base of 5, meaning they will end in either 0 or 5. The random rounding algorithm controls the results and rounds the unit value of the count according to a predetermined frequency. Counts ending in 0 or 5 are not changed. In cases where count values are very low, to avoid disclosure of individuals, statistic suppression methods are employed. This results in aggregate count data varying slightly from the sum of disaggregated count data.

3. Effect of CERB

Core Housing Need dropped across the country from 2016 to 2021 in contrast to the rising cost of housing over that period. A likely explanation for this discrepancy was the introduction of the [Canada Emergency Response Benefit \(CERB\)](#), which provided financial support to employed and self-employed Canadians during the pandemic. In Figure 1 we can see that median incomes rose dramatically for the lowest 10% of earners in Canada between 2019 and 2020, when CERB was most active – increasing over 500%. This unusual increase was also apparent in the second decile of earners with an increase of 66%, but quickly drops off, with only a 2% increase for the highest 50% of earners (i.e. the top half of income distribution).

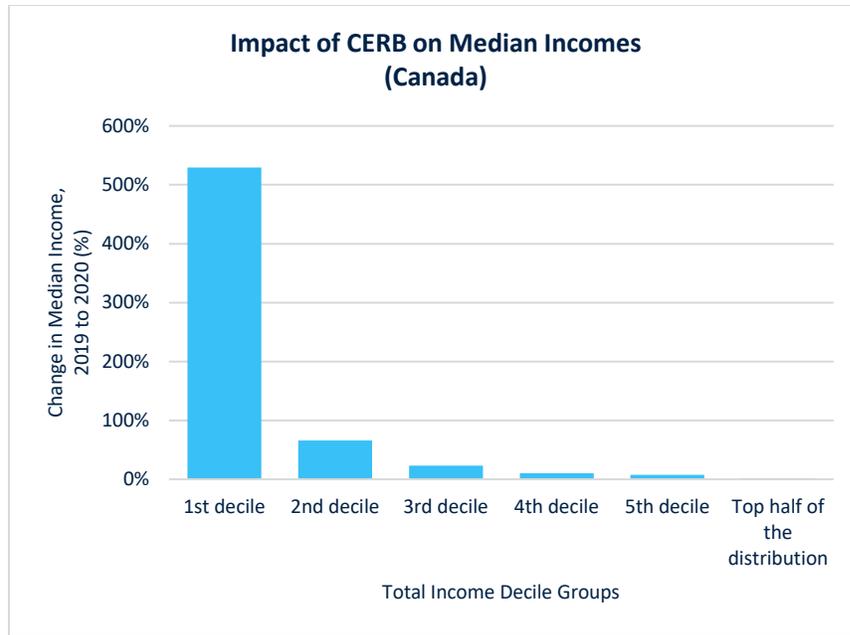


Figure 1: Statistics Canada. Table 98-10-0089-01.

This result can be seen in HART's census data too. The total number of households in Canada grew by 6%, but the number of households in the Very Low income category – capturing households earning equal to or less than 20% of household median income – dropped by 19%. There is also a significant rise in households in the Low income category (13% compared to 6% for all households), and above average increases in the Moderate and Median categories.

Combined, these results support the notion that CERB skewed the low end of the income distribution towards higher incomes, and, since Core Housing Need measures affordability relative to a household's income, likely lifted many households out of Core Housing Need temporarily.

HART Income Categories	2016 – Canada HHs	2021 – Canada HHs	% Change
Very Low	627,130	510,595	-19%
Low	2,304,285	2,603,455	13%
Moderate	2,461,610	2,695,275	9%
Median	2,847,825	3,036,295	7%
High	5,557,455	5,841,730	5%
Total	13,800,321	14,689,371	6%

Table 1: Change in households by income category from 2016 to 2021 - HART.

Introduction

The Housing Assessment Resource Tools (HART) project has been engaged to prepare a report of Housing Need for The Town of Tecumseh.

HART is funded by the Canada Mortgage and Housing Corporation (CMHC) to research data-based solutions to Canada's housing crisis. This funding allows us to leverage our expertise to generate reports for communities and organizations that will form the foundation of a Housing Needs Assessment (HNA). There are numerous approaches to preparing an HNA. This report will focus on quantitative data on Core Housing Need (CHN) collected by Statistics Canada as part of the Census of Population.

This report will focus on housing need within the census subdivision (CSD) of the Tecumseh T (CSD, ON). Data on neighboring CSDs - Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON) - have also been included, alongside the province of Ontario (PR), for comparison.

Before examining housing need, this report will look at the historical demographic trends in the broader region as encapsulated by Essex (CD, ON). This leads into a snapshot of the current state of housing as we review the type and age of dwellings in the housing stock. We study the characteristics of the households occupying those dwellings, paying close attention to renters - particularly those in subsidized housing - and vulnerable populations - particularly single-parents, indigenous households, and senior-led households.

Name of Census Geography	Census Geocode	Level of Geography
Ontario (PR)	35	PR
Essex (CD, ON)	3537	CD
Leamington MU (CSD, ON)	3537003	CSD
Kingsville T (CSD, ON)	3537013	CSD
Essex T (CSD, ON)	3537016	CSD
Amherstburg T (CSD, ON)	3537028	CSD
LaSalle T (CSD, ON)	3537034	CSD
Windsor CY (CSD, ON)	3537039	CSD
Tecumseh T (CSD, ON)	3537048	CSD
Lakeshore T (CSD, ON)	3537064	CSD

Table 2: List of geographic regions reviewed.

Part 1: Existing Demographics and Housing

Community Demographic Profile

	Tecumseh T (CSD, ON)			
Census Year	2006	2011	2016	2021
Median Age	39.9	44.2	46.2	48.0
Population	24,225	23,610	23,229	23,300
% of population aged 15+	81%	84%	84%	84%
% of population aged 65+	10%	15%	19%	23%

Table 3: Demographic profile – Tecumseh T (CSD, ON).

The number of people living in the Town of Tecumseh shrunk by 4% between 2006 and 2021, but has been trending towards growth. The decline in population was highest between 2006 and 2011, contracting by 2.5%, slowing between 2011 and 2016 to 1.5%, and growing slightly between 2016 and 2021.

The median age in Tecumseh has increased significantly over that time, rising from 39.9 years-old in 2006 to 48 years-old in 2021. Many places in Canada have seen an increase in median age, although it's worth noting that Tecumseh and Canada had a similar median age in 2006 (39.9 and 39.5 years-old respectively) but have been growing apart since then (48.0 and 41.6 years-old respectively in 2021). Indeed, the share of the population age 65 or older has increased remarkably, growing from 10% in 2006 to 23% in 2021, while the share of children under age 15 has also decreased from 19% to 16%.

Figure 2 and Table 45 show the change in demographics by age group across the last four censuses. There is a very clear pattern across the last four censuses: in almost every case, there has been fewer people under the age of 44, and more people over the age of 55 from one census to the next. Certainly the age 55+ population is defined by the Baby Boomer cohort, and Figure 2 readily visualizes the ageing of this generation as a peak in population has shifted from the 45-55 age group in 2006 to the 55-64 age group in 2021 – surely we will see the peak move to the 65-74 year-old age group by the 2026 census.

One exception is the 25-34 age group. There were not many people of this age in 2006, and the population did not change much over the following 15 years, but there was growth between 2016 and 2021, adding around 35 people in this age range. There were also an additional 30 children (under the

age of 15) in 2021 compared to 2016, suggesting that some young families have formed in, or moved to, Tecumseh.

Population by Age, 2006-2021 - [Tecumseh T (CSD, ON)]

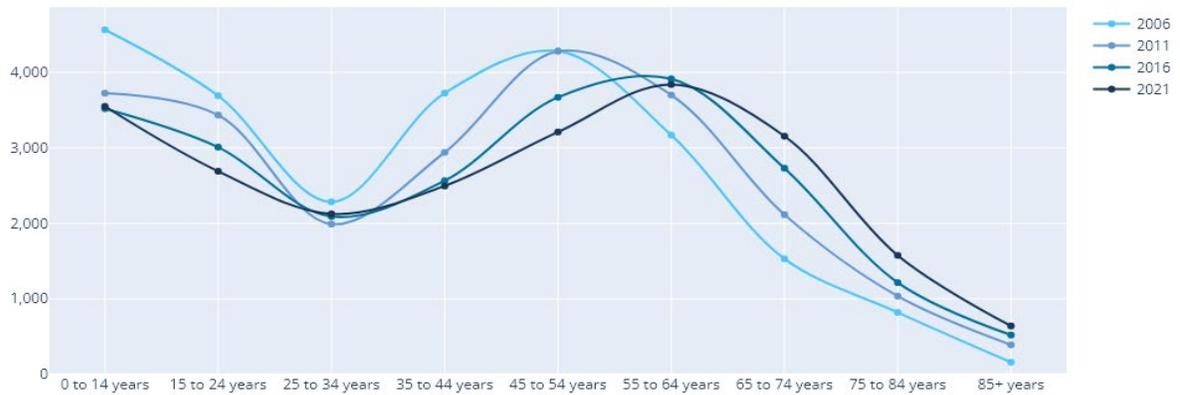


Figure 2: Population by age from 2006 to 2021 in Tecumseh T (CSD, ON)

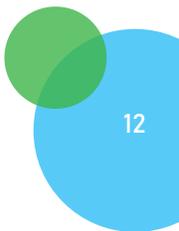
The headship rate in Figure 3 and Table 46 can be an interesting metric for connecting demographic changes with a community's housing needs as it represents the fraction of individuals who lead a household, named "Primary Household Maintainers" by Statistics Canada. The actual headship rate as a value is not necessarily important since it captures cultural differences in what a household looks like – for example, the cultural attitudes towards children moving out, or senior family members moving in with their children – but it does allow for a comparison across age groups and across time. Generally, one would expect a trend of headship starting low in youth and plateauing in middle age as individuals have higher incomes and more savings to pay for their own home.

We see that the headship rate in the region of Essex County decreased in every age group under 44 years-old between 2006 and 2021. The largest drop was in the 25-34 year-old category, declining from 0.439 to 0.371, meaning that people in that age range are around 15% less likely to lead their own household in 2021 than they were in 2006. If we apply the headship rate from 2006 (0.439) to the population of Essex County in 2021 for this age group (52,985), there would be an additional 3,600-or-so households than what actually existed in 2021.

The Government of British Columbia uses this method across all age groups to identify how many homes are needed to account for "suppressed household formation" that is assumed to be driven by

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lack of affordable housing.⁵ And indeed, research has shown a relationship between headship rates and housing affordability with lower headship rates linked to worsening housing affordability.⁶ This is especially true of younger people since headship changes among older people is more likely to be related to health considerations – either moving to a long-term care facility or living with relatives.

The headship rate in Essex did decrease among the 75 and older population between 2006 and 2021, especially among those over the age of 85 (0.671 in 2006 to 0.583 in 2021), though it is still relatively high in 2021.

Table 46 also contains the headship rate for Tecumseh. Compared to the region, the biggest difference is that the headship rate among people under the age of 34 is much lower in Tecumseh (2% vs 6.5% for ages 15-24, and 28% vs 37.1% for ages 25-34 in 2021), although the 2% headship rate in 2021 for ages 15-24 is actually an increase from the 0.8% headship rate in 2006.

Headship rate by age group, 2006 vs. 2021

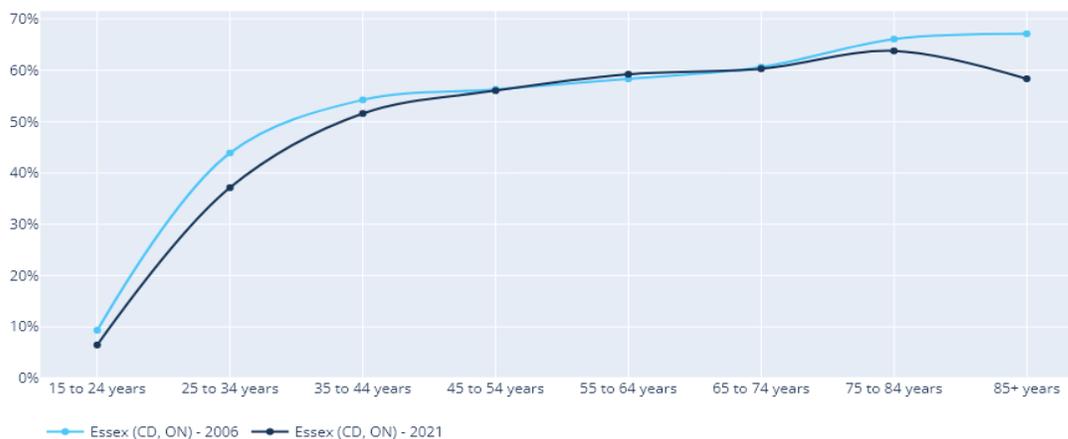


Figure 3: Headship rate by age groups - 2006 vs. 2021.

⁵ Government of British Columbia, Housing Needs Reports: The HNR Method.

<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

⁶ Smith, L. B., Rosen, K. T., Markandya, A., & Ullmo, P.-A. (1984). The Demand for Housing, Household Headship Rates, and Household Formation: An International Analysis. *Urban Studies*, 21(4), 407-414. <https://doi.org/10.1080/00420988420080791>

Profile of Existing Housing Stock – Tecumseh T (CSD, ON)

Housing stock in 2021 by Period of Construction - [Tecumseh T (CSD, ON)]

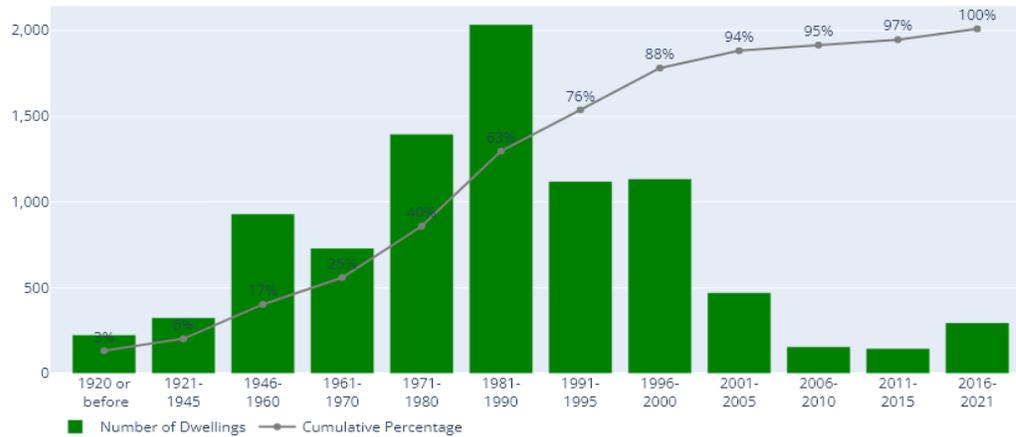


Figure 4: 2021 Housing stock by Period of Construction – Tecumseh T (CSD, ON).

When looking at the stock of existing housing reported in the census, and visualized in Figure 4 above, please note the uneven time intervals along the horizontal axis can be misleading.

The Town of Tecumseh had an impressive construction boom in the 1980's and 90's which produced almost half (48%) of the town's existing housing stock as of 2021 (Figure 4 & Table 47, pg. 53). Construction has since slowed, and only 12% of existing homes were built after the year 2000, though as many new homes were built in the last 5 years (2016 to 2021) as there were in the 10 years before that (2006 to 2015).

To get a sense of how many homes will be reaching their end of useful life, we may assume that an average house can safely last 70 years without needing structural repairs. Certainly, many homes can last well over 100 years depending on a variety of factors, so 70 years is merely a convenient point of reference to help our understanding. 17% of homes were built before 1960 which will make them all over 70 years old by 2030. These 1,480-or-so homes represent a significant portion of the housing stock as of 2021 and it would be worth investigating how many are nearing their end of useful life so that future housing targets can account for their loss.

2021 Housing stock by Dwelling Type, Period of Construction - [Tecumseh T (CSD, ON)]

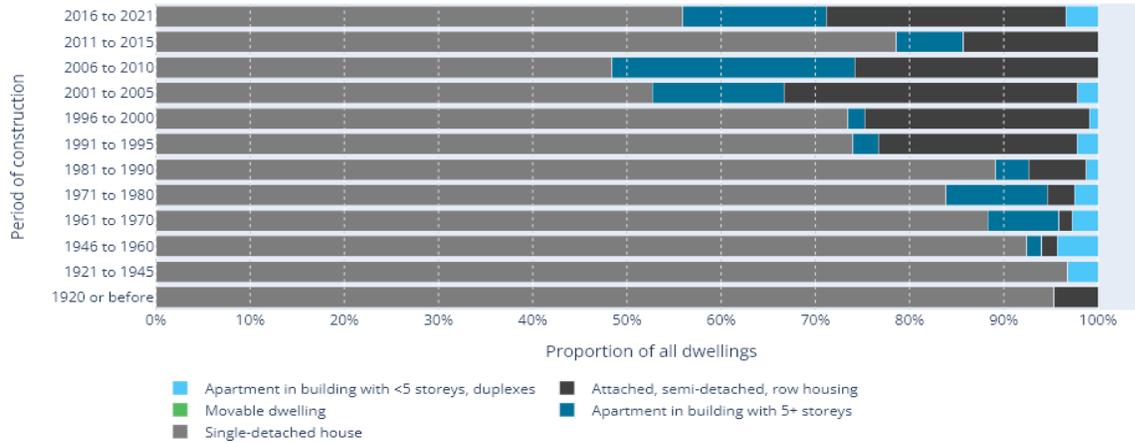


Figure 5: 2021 Housing stock by Dwelling Type, Period of Construction – Tecumseh T (CSD, ON).

In Figure 5 and Table 48 (Appendix A, pg. 54) we can look at the structural type of homes built in each time period. Overall the housing stock as of 2021 is mostly single-family detached homes, representing 80% of all homes. The housing stock has certainly been diversifying over time however: since 1990, they only account for 68% of homes.

Attached, semi-detached, and row housing form the next largest category, representing 11% of the existing housing stock combined. There are also around 510 high-rise apartment units (5-or-more storeys), and 200 low-rise or duplex apartments – combined, these high/low-rise & duplex apartments represent 8% of homes.

Figure 6 and Table 49 (Appendix A, pg. 55) looks at the number of bedrooms by structural type of dwelling. It's noteworthy that single-family detached homes, which form the majority of dwellings, mostly have 3-or-more bedrooms (92%), which in this case means that the majority of all dwellings have 3-or-more bedrooms (83%). We will see below in Part 3 that our projections of future household growth (fit to align with Tecumseh's projections from Watson and Co., Oct 5, 2022) shows that the majority of net new households only need a 1-bedroom home. Although there are good reasons why a household would want to have more bedrooms than they need, based on the current members of the household, we may conclude that more smaller units are needed to align with future household growth – especially when single-person households are more likely to be in core housing need than larger households (Table 20, pg. 31).

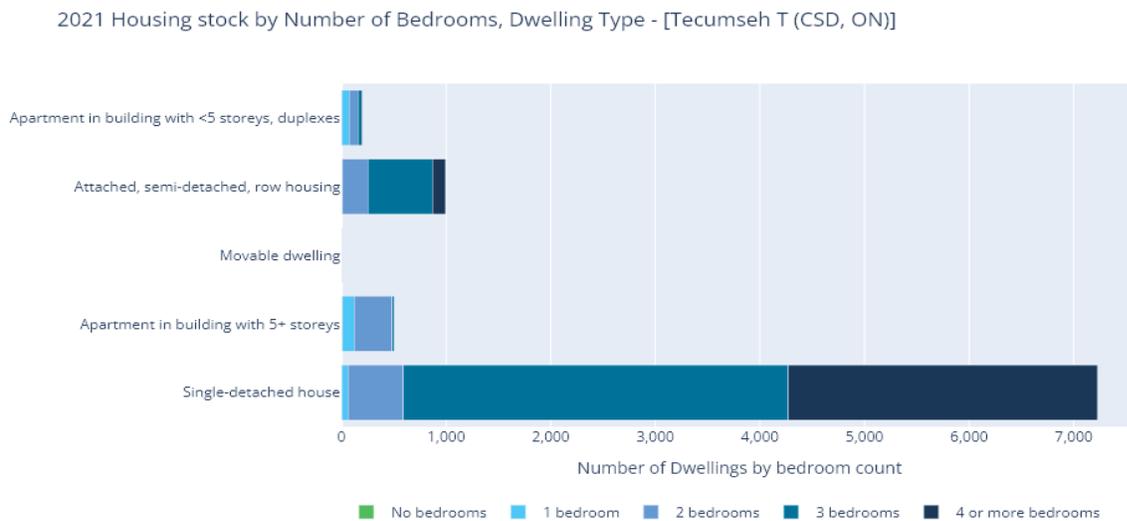


Figure 6: 2021 Housing stock by Number of Bedrooms, Dwelling Type – Tecumseh T (CSD, ON).

Profile of Households

Before further analysis of Core Housing Need, it will help to examine some characteristics of all households in the community. This section will consider how households are grouped by income, by household size (i.e. how many individuals per household), by owners and renter, and lastly by certain vulnerable populations that CMHC has identified as having the greatest need of suitable, adequate, and affordable housing.

Households by Income

HART classifies households into five variable categories in relation to Area Median Household Income (AMHI).⁷ Median household income changes from year to year and varies at different geographic levels. Therefore, a given household may be in a different income group depending on the median household income of that geography, or if their income changes more or less than the median.

Households by Income – Tecumseh T (CSD, ON)

	Census Year	2006	2016	2021	2006 to 2016 % Change	2016 to 2021 % Change
Income Categories	AMHI	\$90,000 (2005\$)	\$94,000 (2015\$)	\$109,000 (2020\$)		
Very Low	<20% of AMHI	350	275	250	-21%	-9%
Low	21-50%	1,280	1,395	1,290	9%	-8%
Moderate	51-80%	1,540	1,690	1,825	10%	8%
Median	81-120%	2,090	1,960	2,160	-6%	10%
High	>120%	3,210	3,490	3,380	9%	-3%
Total		8,460	8,810	8,900	4%	1%

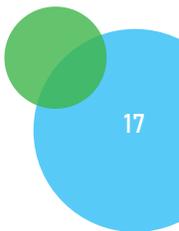
Table 4: Change in number of households by income in 2006, 2016, and 2021 – Tecumseh T (CSD, ON).

We saw in the Community Demographic Profile above that Tecumseh’s population declined between 2006 and 2021, yet the number of households grew by 5% over the same time period (Table 4).

When we look at the growth in household by what income category they fall into, we see the most change among Very Low income households which declined by 21% between 2006 and 2016, and another

⁷ Read more about our income categories in our HNA Methodology document on our website:

<https://hart.ubc.ca/housing-needs-assessment-tool/>



9% between 2016 and 2021. It's also worth noting that Tecumseh's median household income rose 15% in the last 5 years, from \$94k/year in 2016 to \$109k/year in 2021. Despite this, all of the net new households between 2016 and 2021 had a household income above 80% of median (Table 5).

The other consistent change was the growth in Moderate income households (earning between 50-80% of median household income). They grew 10% between 2006 to 2016, and another 8% between 2016 and 2021. The other three income categories each had a period of growth and a period of contraction, none too significant.

Households by Income	Tecumseh T (CSD, ON)			
	Census Year	2016	2021	% Change
Equal to & Under 80% AMHI		3,360	3,365	0%
Over 80% AMHI		5,450	5,540	2%
Total		8,810	8,900	1%

Table 5: Change in number of households by income (under/over 80% of AMHI) for 2016 and 2021 – Tecumseh T (CSD, ON)

Households by Household Size

Households by Household Size – Tecumseh T (CSD, ON)					
HH Size (# of persons)	2006	2016	2021	%Δ 2006- 2016	%Δ 2016-2021
1 person	1,420	1,810	1,880	27%	4%
2 persons	2,700	3,200	3,320	19%	4%
3 persons	1,465	1,485	1,440	1%	-3%
4 persons	1,830	1,585	1,495	-13%	-6%
5+ persons	1,050	730	770	-30%	5%
Total	8,460	8,810	8,900	4%	1%

Table 6: Change in number of households by household size between 2006, 2016, and 2021 – Tecumseh T (CSD, ON).

Table 6 looks at the changing sizes of households between 2006 and 2021. There were about 30% more 4-person households than single-person households in 2006, but, by 2021, the opposite was true. Between 2006 and 2016, single-person households grew the fastest (27%). 2-person households also grew well above the community average, growing 19% compared to 4% for the community. 2-person households also represent the largest of the five categories, representing 37% of all households in 2021. 1- and 2-person households continued to grow between 2016 and 2021 but at a slower pace (4% for both).

As for the larger-sized households, there was a significant decline in the number of 4-or-more-person households between 2006 and 2016. There were 13% fewer 4-person, and 30% fewer 5-or-more-person households in 2016 compared to 2006. 5-or-more-person households recovered a bit by 2021, but 4-person households continued to decline (-6% between 2016 and 2021). 3-person households have stayed relatively constant over the 15 years examined in this report.

Households by Tenure, Subsidized Housing

	Tecumseh T (CSD, ON)		
Census Year	2006	2016	2021
Owner HHs	7,775	7,705	7,910
Renter HHs	690	1,105	990
% Owner	92%	87%	89%
% Renter	8%	12%	11%

Table 7: Number of households by tenure (owner/renter) between 2006, 2016, and 2021 – Tecumseh T (CSD, ON)

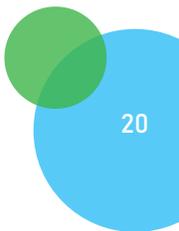
The census allows for renter households to be split by those with subsidized housing and those without. This definition of subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

In Table 7 we see that most households in Tecumseh own their dwelling, accounting for 89% of all households in 2021. Yet this is less than it was in 2006 when 92% were owners, and the number of renters – although relatively small – has grown 43% between 2006 and 2021. Still, there were around 100 more renters in 2016 than 2021 so we would be curious to know what happened to these renter households, whether these rental dwellings were lost due to demolition or fire, or if the households simply purchased homes instead, leaving the dwellings vacant.

In Table 8 we look at the number of subsidized renter households, and see that around 8-9% of renters received some form of housing subsidy in 2016 and 2021.

	Tecumseh T (CSD, ON)	
Census Year	2016	2021
Renter HHs in Subsidized Housing	100	80
Renter HHs not Subsidized	1,005	910
% Renters in Subsidized Housing	9%	8%

Table 8: Change in renter households with subsidized housing, or not, between 2016 and 2021 – Tecumseh T (CSD, ON).



Households by Actual Shelter Cost

HART's census data order included a custom arrangement of households by the actual monthly shelter cost they report. This arrangement grouped households in a similar manner to HART's income grouping above which starts with AMHI, but seeks to group households by shelter costs that would be affordable to each income category. For each income category we first multiple each value by 30%, our affordability benchmark, and then convert the *annual* income value to a *monthly* shelter cost by dividing by 12 months. This allows us to see how housing affordability has changed over time while accounting for any changes in income that may have occurred. Table 9 looks at the distribution of households by shelter costs paid, looking all private households (i.e. "Total HHs").

Total HHs by Actual Shelter Cost – Tecumseh T (CSD, ON)					
Actual monthly shelter cost			Number of Households		
Affordable to income group	2016 (AMHI = \$94,000)	2021 (AMHI = \$109,000)	2016	2021	%Δ 2016-2021
Very Low	< \$470	< \$545	1,855	2,385	29%
Low	\$471-\$1,175	\$546-\$1,363	3,485	2,985	-14%
Moderate	\$1,176-\$1,880	\$1,364-\$2,180	2,520	2,530	0%
Median	\$1,881-\$2,820	\$2,181-\$3,270	645	810	26%
High	> \$2,820	> \$3,270	300	185	-38%
Total			8,810	8,900	1%

Table 9: Total households by actual monthly shelter cost paid in 2016 vs 2021 – Tecumseh T (CSD, ON).

Looking at Table 9 we can see that there were approximately 29% more households paying a shelter cost that would be affordable to a Very Low income household in 2021 than in 2016. This shelter cost is tied to median household income, so it rose from under \$470/month in 2016 to under \$545/month in 2021. Since we also see a decrease in the number of households paying a shelter cost affordable to a Low income household that mirrors the increase in Very Low shelter costs, (-500 HHs for Low, and +530 HHs for Very Low) we might conclude that shelter costs in Tecumseh have actually changed very little, and certainly much less than the growth in median household income.

We also see this same result among households with a high shelter cost. Among those households paying a shelter cost affordable to Median and High incomes, there were 165 more households paying a shelter cost affordable to a Median income, and 115 fewer households paying for shelter that would only be affordable to a High income household.

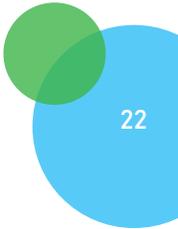
Oposing this apparent result is Table 10, which shows that the median shelter cost has risen 14% for owners between 2016 and 2021, and 13% for renters. Renters were actually paying a higher median shelter cost in Tecumseh in both 2016 and 2021.

Despite this, we can see that, for the Windsor census metropolitan area (which closely aligns with the Essex County census division) the median household income for renters is dramatically less than that for owners – around half as much across all households (Table 11). We also see this income disparity within the lowest shelter costs: the median owner household paying under \$500/month earns twice as much as the median renter households paying under \$500, and the median owner paying between \$500-\$749/month earns 2.7x the income of the median renter household who pays the same.

Owner households are also more likely to have a lower shelter cost: 35% of owners pay less than \$750/month compared to only 10% of renters.

Tecumseh T (CSD, ON)			
Census Year	2016	2021	%Δ 2016-2021
Median monthly shelter cost - Owned dwellings (\$)	\$974	\$1,110	14%
Median monthly shelter cost - Rented dwellings (\$)	\$997	\$1,130	13%

Table 10: Implied median monthly shelter cost in 2016 vs 2021 – Tecumseh T (CSD, ON)



Windsor CMA (Census Metropolitan Area, ON) – 2021				
	Owner		Renter	
Monthly Shelter Cost	# of HHs	Median Income (\$/yr)	# of HHs	Median Income (\$/yr)
All HHs	119,125	98,000	45,605	48,400
Less than \$500	15,915	62,000	5,225	30,200
\$500 to \$749	25,680	83,000	7,240	31,000
\$750 to \$999	14,345	89,000	10,965	44,400
\$1,000 to \$1,249	12,910	91,000	8,330	54,400
\$1,250 to \$1,499	12,345	99,000	4,890	61,600
\$1,500 to \$1,999	18,925	117,000	5,730	69,000
\$2,000 to \$2,499	10,010	141,000	2,315	78,000
\$2,500 to \$2,999	4,650	160,000	665	92,000
\$3,000 and over	4,345	186,000	245	71,500

Table 11: Median household income by actual shelter cost and tenure – Windsor CMA, 2021. Source: Statistics Canada

[*Table: 98-10-0253-01.*](#)

Part 2: Existing Housing Need in 2021

This section will explore Core Housing Need (CHN) at the CSD level for those communities in Table 2. CHN is a 2-stage indicator that identifies households living in dwellings considered unsuitable (too few bedrooms), inadequate (in need of major repair) or unaffordable (paying more than 30% of pre-tax household income). The second stage considers if income levels are such that they could not afford alternative suitable and adequate housing in their community. CHN will be explored from several different dimensions: affordability, size of household, tenure, and amongst vulnerable populations.

In this section, HART uses CMHC's affordability benchmark that a shelter is unaffordable if a household pays more than 30% of their pre-tax income towards shelter costs. HART's custom data order grouped households into categories relative to the community's median household income:

- **Very low income:** 20% or less of Area Median Income (AMHI), generally equivalent to shelter allowance for welfare recipients.
- **Low income:** 21-50% AMHI, equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, equivalent to starting salary for a professional job.
- **Average Income:** 81-120% AMHI, representing about 20% of total Canadian households.
- **High Income:** More than 120% AMHI, approximately 40% of Canadian households.

To calculate the affordable shelter cost for each group we apply the 30% shelter-cost-to-income benchmark to the range of household incomes captured in each income group. We also convert the annual incomes into monthly affordable shelter costs since rents, mortgages, and utilities are usually paid monthly. Appendix A has the complete tables of incomes and affordable shelter costs for each income group, by community, for census years 2016 and 2021.

Please note that the totals may not match the sum of the categories due to random rounding and suppression applied to the underlying data by Statistics Canada. The total given in the tables below is the total reported in the data and is more accurate than the sum of the categories since some categories may be suppressed due to low cell count. Likewise, random rounding may lead to the sum of groups being greater than the total if the groups were all rounded up.

Note on Private Households vs Households Examined for Core Housing Need

Nearly all of the households reported in Part 1 of this report are the “full universe” of private households included in HART’s census data order – see the Definitions section for more detail. We generally use this data variable as often as possible since it includes the most households. However, when calculating the rate of CHN, it is more accurate to compare those HHs in CHN with those HHs that were examined for CHN. The difference is trivial sometimes, but other times there may be a significant difference between the two. Looking at Table 12 below for example, Tecumseh had about 130 private households that were not examined for CHN in 2021.

	Tecumseh T (CSD, ON)	
Census Year	2016	2021
Total – Private HHs	8,810	8,900
HHs Examined for CHN	8,640	8,790
HHs in CHN	345	270
% of HHs in CHN	4%	3%

Table 12: Total Private Households, Households Examined for CHN, and HHs in CHN for 2016 and 2021 – Tecumseh T (CSD, ON)

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for CHN.

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in CHN regardless of their housing circumstances. Attending school is considered a transitional phase by CMHC and low incomes earned by student households are viewed as being a temporary condition.

Core Housing Need by Income/Affordability

Core housing need is closely associated with income since affordability, measured as shelter cost compared to income, is one of the measurements of CHN need. In Tecumseh, like most of Canada, affordability is also the primary reason why any household is in CHN. Table 13 shows the number of households in CHN and how many are paying an unaffordable shelter cost: 94% of households in CHN have an unaffordable shelter. Most of those households only experienced unaffordability (235 HHs), but some households are also living in a dwelling in need of repair (inadequate, 20 HHs). There were probably some who also had too few bedrooms for the household members (unsuitable), or all three, but suppression has zeroes out these small counts.

2021 Households by Income – Tecumseh T (CSD, ON)					
<i>Income</i>	HHs in CHN	HHs in CHN - Below 1 standard only	HHs in CHN - Affordability only	HHs in CHN - Below 2 or more standards	HHs in CHN - Affordability and Adequacy**
Very Low	105	90	90	15	15
Low	160	145	145	15	0
Moderate	0	0	0	0	0
Median	0	0	0	0	0
High	0	0	0	0	0
Total	270	235	235	30	20

Table 13: Households in core housing need by type of core housing need experienced in 2021 – Tecumseh T (CSD, ON).

**Core Housing Need defines a dwelling as Unsuitable when there are not enough bedrooms for the size and make-up of resident households according to the National Occupancy Standards.*

***Core Housing Need defines Adequacy as a dwelling in need of major repairs, like defective plumbing or wiring.*

Overall, we see in Table 14 and Table 15 that CHN decreased between 2016 and 2021 in both Tecumseh and Essex County. This decrease was seen across Canada and was likely only a temporary decrease caused by CERB payments to lower income households in 2020 that provided enough income to make their shelter costs affordable as far as CHN is concerned. With that in mind we expect that the rates of CHN in 2016 are closer to reality than those of 2021, but we will need to wait for data from the 2026 census to be confident of that.

The rate of CHN is greatest among Very Low income households – 72% of Tecumseh’s Very Low income households were in CHN in 2021, down from 77% in 2016. Yet, Very Low income households represent only a small fraction of all households (2.8% in 2021; see Table 4) so there are more Low income households in CHN despite only 12% of them having experienced CHN in 2021, representing 160 households.

There were no Moderate, Median, or High income households in CHN in either 2016 or 2021. It would be very unusual to see a Median or High income household in CHN, but it’s just as unusual to have no Moderate income households in CHN (especially in 2016). Across Essex County, 10% of Moderate income households were in CHN in 2016 and 3% in 2021.

We can see in Table 16 to Table 19 data on CHN in the province of Ontario as well as the towns and municipalities neighboring Tecumseh. CHN in the province was considerably greater in both 2016 and 2021 – 15% and 12% respectively. A lot of this comes from the larger cities, and we see that nearby Windsor also has higher rates of CHN, similar to Ontario. The other small municipalities in Essex County are similar to Tecumseh though, with CHN a bit higher in Leamington and Kingsville.

Core Housing Need by Income/Affordability – Tecumseh T (CSD, ON)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	115	77%	105	72%
Low	230	17%	160	12%
Moderate	0	0%	0	0%
Median	0	0%	0	0%
High	0	0%	0	0%
Total	345	4%	270	3%

Table 14: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Essex (CD, ON).

Core Housing Need by Income/Affordability - Essex (CD, ON)				
	2016		2021	
<i>Income</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	2,335	69%	2,565	71%
Low	12,125	48%	9,295	36%
Moderate	2,745	10%	1,105	3%
Median	125	0%	0	0%
High	0	0%	0	0%
Total	17,320	11%	12,965	8%

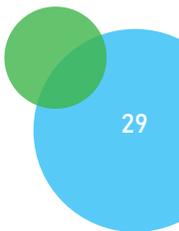
Table 15: Households in core housing need, and the rate of core housing need, by income in 2016 and 2021 – Essex (CD, ON).

2016 Core Housing Need by Income/Affordability – Other areas (table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	85,795	69%	140	72%	135	69%	130	65%
Low	483,565	59%	850	57%	365	31%	475	37%
Moderate	160,955	18%	165	9%	0	0%	0	0%
Median	17,745	2%	0	0%	0	0%	0	0%
High	255	0%	0	0%	0	0%	0	0%
Total	748,310	15%	1,170	12%	520	7%	620	8%

Table 16: Households in core housing need, and the rate of core housing need, by income in 2016 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2016 Core Housing Need by Income/Affordability – Other areas (table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	200	77%	185	84%	1,380	64%	315	79%
Low	350	27%	160	9%	9,425	61%	180	9%
Moderate	0	0%	0	0%	2,380	15%	0	0%
Median	0	0%	0	0%	70	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
Total	550	7%	345	3%	13,260	15%	490	4%

Table 17: Households in core housing need, and the rate of core housing need, by income in 2016 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).



2021 Core Housing Need by Income/Affordability – Other areas (table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	71,580	66%	70	64%	95	76%	100	59%
Low	424,660	49%	735	45%	325	26%	230	17%
Moderate	135,510	14%	145	7%	15	1%	0	0%
Median	7,920	1%	0	0%	0	0%	0	0%
High	130	0%	0	0%	0	0%	0	0%
Total	639,810	12%	955	9%	435	5%	335	4%

Table 18: Households in core housing need, and the rate of core housing need, by income in 2021 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2021 Core Housing Need by Income/Affordability – Other areas (table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Very Low	100	71%	165	69%	975	60%	195	71%
Low	335	22%	140	8%	7,100	47%	245	11%
Moderate	0	0%	0	0%	1,625	9%	0	0%
Median	0	0%	0	0%	60	0%	0	0%
High	0	0%	0	0%	0	0%	0	0%
Total	450	5%	305	3%	9,765	11%	440	3%

Table 19: Households in core housing need, and the rate of core housing need, by income in 2021 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).

Core Housing Need by Household Size

In Tecumseh, 1 person-sized households were more likely to be in CHN than larger households in 2021: 9% of single-person households were in CHN, while the next highest rate of CHN was 2% among 2-person households. Single-person households were also highest in CHN in 2016 (8%). There was some CHN among all household sizes in 2016 though, ranging from 2-4%.

CHN in Essex County resembles the trend in Tecumseh but with higher rates – 17% of single-person households were in CHN in 2021, down from 21% in 2016. Across Ontario, single-person households were still very likely to be in CHN: 24% were in CHN in 2021, down slightly from 26% in 2016, representing 43% of all households CHN. In Windsor, 56% of households in CHN were singles in 2021. Generally, CHN seems to decrease as the household size increases, but in each geography examined below there is a large gap between CHN among 1-person households and CHN among any other-sized household.

Core Housing Need by Household Size – Tecumseh T (CSD, ON)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	140	8%	160	9%
2 p.	100	3%	75	2%
3 p.	55	4%	20	1%
4 p.	30	2%	0	0%
5+ p.	20	3%	0	0%
Total	345	4%	270	3%

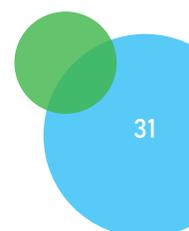
Table 20: Households in core housing need by household size in 2016 and 2021 – Tecumseh T (CSD, ON).

Core Housing Need by Household Size - Essex (CD, ON)				
	2016		2021	
HH Size	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	8,895	21%	7,360	17%
2 p.	4,025	8%	2,955	5%
3 p.	2,090	9%	1,220	5%
4 p.	1,265	6%	730	3%
5+ p.	1,045	8%	700	4%
Total	17,320	11%	12,965	8%

Table 21: Households in core housing need by household size in 2016 and 2021 – Essex (CD, ON).

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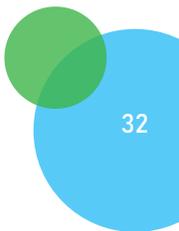


2016 Core Housing Need by Household Size – Other areas (table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	322,565	26%	550	23%	280	17%	335	17%
2 p.	181,805	11%	315	9%	125	4%	145	5%
3 p.	101,205	13%	140	10%	55	5%	85	7%
4 p.	78,540	10%	95	8%	0	0%	35	3%
5+ p.	64,190	13%	75	6%	45	7%	25	4%
Total	748,310	15%	1,170	12%	520	7%	620	8%

Table 22: Households in core housing need, and the rate of core housing need, by household size in 2016 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2016 Core Housing Need by Household Size – Other areas (table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	290	16%	140	8%	6,895	24%	260	12%
2 p.	140	5%	115	3%	2,955	11%	130	3%
3 p.	85	6%	45	2%	1,565	12%	50	2%
4 p.	35	3%	20	1%	1,015	9%	20	1%
5+ p.	0	0%	25	2%	825	12%	25	2%
Total	550	7%	345	3%	13,260	15%	490	4%

Table 23: Households in core housing need, and the rate of core housing need, by household size in 2016 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).



2021 Core Housing Need by Household Size – Other areas (table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	316,375	24%	530	21%	265	15%	245	12%
2 p.	161,565	9%	200	6%	105	3%	40	1%
3 p.	75,160	9%	75	5%	35	3%	35	3%
4 p.	50,980	6%	85	7%	20	2%	0	0%
5+ p.	35,730	7%	65	5%	10	1%	0	0%
Total	639,810	12%	955	9%	435	5%	335	4%

Table 24: Households in core housing need, and the rate of core housing need, by household size in 2021 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2021 Core Housing Need by Household Size – Other areas (table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
1 p.	260	13%	150	7%	5,510	18%	230	10%
2 p.	105	3%	90	2%	2,220	8%	110	2%
3 p.	50	4%	35	2%	940	7%	30	1%
4 p.	15	1%	0	0%	550	5%	40	1%
5+ p.	25	3%	0	0%	545	6%	35	2%
Total	450	5%	305	3%	9,765	11%	440	3%

Table 25: Households in core housing need, and the rate of core housing need, by household size in 2021 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).

Core Housing Need by Tenure

Across Canada, renter households are far more likely to be in CHN than owner households, and this is also true of Tecumseh. We saw that CHN is driven by unaffordability (Table 13), and renters tend to have a much lower median income (Table 11). In 2021, renters in Tecumseh were 6x more likely to be in CHN than owners (13% vs 2%, Table 26). So, although renters represent only 11% of all households, there are almost as many renters in CHN as owners (125 HH and 145 HH respectively).

There is no significant difference in CHN among owners with or without mortgages, but we do see that renters in subsidized housing are much more likely to be in CHN: 13% compared to 12% of renters not in subsidized housing. Subsidized housing is usually only available to lower income households so, again, income is likely the root of this discrepancy.

These trends are readily apparent in both 2016 and 2021 everywhere we look: almost two-thirds (64%) of households in CHN across Ontario were renters in 2021; 69% were renters in Essex County; and 74% were renters in Windsor.

Core Housing Need by Tenure – Tecumseh T (CSD, ON)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	185	2%	145	2%
With mortgage	135	3%	70	2%
Without mortgage	45	1%	70	2%
Renter	160	16%	125	13%
Subsidized	25	29%	25	31%
Not subsidized	135	14%	105	12%
Total	345	4%	270	3%

Table 26: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Essex (CD, ON). Note, categories may not match totals due to random rounding in data.

Core Housing Need by Tenure – Essex (CD, ON)				
	2016		2021	
<i>Tenure</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	4,885	4%	4,085	3%
With mortgage	3,185	5%	2,460	4%
Without mortgage	1,695	4%	1,620	3%
Renter	12,440	31%	8,885	20%
Subsidized	2,875	39%	1,765	24%
Not subsidized	9,560	29%	7,120	19%
Total	17,320	11%	12,965	8%

Table 27: Households in core housing need, and the rate of core housing need, by tenure in 2016 and 2021 – Essex (CD, ON). Note, categories may not match totals due to random rounding in data.

2016 Core Housing Need by Tenure – Other areas (table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	267,470	8%	310	5%	205	3%	270	4%
With mortgage	173,190	8%	195	5%	130	3%	155	4%
Without mortgage	94,280	7%	120	4%	75	3%	115	4%
Renter	480,840	33%	855	29%	310	26%	350	29%
Subsidized	106,050	47%	100	36%	55	48%	90	33%
Not subsidized	374,790	31%	755	28%	255	24%	260	28%
Total	748,310	15%	1,170	12%	520	7%	620	8%

Table 28: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2016 Core Housing Need by Tenure – Other areas (table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	235	3%	230	2%	3,110	5%	315	3%
With mortgage	140	3%	130	2%	2,120	6%	170	2%
Without mortgage	95	4%	100	2%	995	4%	140	3%
Renter	315	26%	115	17%	10,150	33%	175	16%
Subsidized	70	33%	30	43%	2,485	40%	20	36%
Not subsidized	250	25%	85	14%	7,665	31%	150	14%
Total	550	7%	345	3%	13,260	15%	490	4%

Table 29: Households in core housing need, and the rate of core housing need, by tenure in 2016 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).

2021 Core Housing Need by Tenure – Other areas (table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	232,330	6%	320	4%	195	3%	190	3%
With mortgage	141,260	7%	200	5%	150	4%	90	2%
Without mortgage	91,070	6%	125	4%	50	2%	105	4%
Renter	407,480	25%	625	20%	240	20%	140	12%
Subsidized	69,725	30%	80	26%	50	40%	25	10%
Not subsidized	337,755	24%	550	19%	195	18%	115	12%
Total	639,810	12%	955	9%	435	5%	335	4%

Table 30: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2021 Core Housing Need by Tenure – Other areas (table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
Owner	185	2%	190	2%	2,515	4%	315	2%
With mortgage	115	3%	85	1%	1,545	5%	195	3%
Without mortgage	70	2%	105	2%	970	4%	120	2%
Renter	260	20%	115	12%	7,250	21%	125	11%
Subsidized	60	24%	0	0%	1,505	25%	0	0%
Not subsidized	200	19%	100	11%	5,745	21%	120	11%
Total	450	5%	305	3%	9,765	11%	440	3%

Table 31: Households in core housing need, and the rate of core housing need, by tenure in 2021 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).

Core Housing Need by Priority Populations

Note: A given household could fall into several priority populations simultaneously. For example, a single mother-led household would also be counted in the women-led category, and additional characteristics may also apply. Separate categories should not be combined.

A description of each population is provided in Appendix D.

Note: The population with the highest rate of CHN in each municipality has been highlighted in dark green.

Core Housing Need by Priority Populations – Tecumseh T (CSD, ON)				
	2016		2021	
Priority Pop.	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	100	4%	60	2%
HH with cognitive, mental, or addictions activity limitation	45	5%	50	4%
Indigenous HH	20	8%	0	0%
Visible minority HH	80	9%	35	3%
Woman-led	215	7%	165	5%
Black-led HH	0	0%	0	0%
New migrant-led HH	0	0%	0	0%
Refugee claimant-led HH	20	10%	15	6%
Single mother-led HH	100	14%	55	8%
HH head under 24	0	0%	0	0%
HH head over 65	100	4%	115	4%
HH head over 85	25	8%	0	0%
Community (all HHs)	345	4%	270	3%

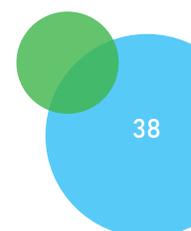
Table 32: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Tecumseh T (CSD, ON).

In Tecumseh, single-mother-led households experienced the highest rate of CHN among those population examined in Table 32: 14% in 2016 and 8% in 2021. Single-mothers experience a high rate of CHN across Canada, presumably since they most often only have one source of income but need to provide bedrooms for themselves and their children.

Still, these are very low rates compared to the province and county: in 2021, 23% of single-mother-led households in Ontario were in CHN, and 16% in Essex County. In 2016, CHN was actually highest among new migrant-led households, 30% of which were in CHN. This was halved to 15% by 2021, although the total number of new migrant-led households grew significantly from 2965 to 4180 (all private

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households, not just those examined for CHN). Note that a new migrant is defined as having moved to Canada sometime in the 5 years before the census, so between 2016 and 2021 for the 2021 census.

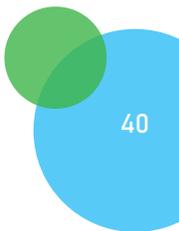
In terms of how CHN changes with the age of the primary household maintainer, CHN among households led by a senior (over age 65) was around the community average in Tecumseh in both 2016 and 2021. But in 2016, 8% of households led by someone over the age of 85 were in CHN – twice the community average. There were zero such households reported in the 2021 data – again we can assume that suppression has zeroed out what was 10 or fewer households in CHN led by someone age 85+.

Core Housing Need by Priority Populations - Essex (CD, ON)				
Priority Pop.	2016		2021	
	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	4,710	10%	3,165	7%
HH with cognitive, mental, or addictions activity limitation	2,470	14%	1,755	7%
Indigenous HH	870	16%	475	7%
Visible minority HH	4,290	18%	3,550	11%
Woman-led	9,775	17%	7,335	11%
Black-led HH	935	24%	710	14%
New migrant-led HH	745	30%	610	15%
Refugee claimant-led HH	1,590	23%	1,570	15%
Single mother-led HH	3,625	26%	2,295	16%
HH head under 24	895	25%	365	12%
HH head over 65	4,135	10%	4,060	8%
HH head over 85	505	10%	550	9%
Community (all HHs)	17,320	11%	12,965	8%

Table 33: Households in core housing need, and the rate of core housing need, by priority population in 2016 and 2021 – Essex (CD, ON).

2016 Core Housing Need by Priority Populations – Other areas (Table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
<i>Priority Pop.</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	205,615	14%	320	11%	140	6%	175	7%
HH with cognitive, mental, or addictions activity limitation	97,480	15%	140	13%	90	9%	125	12%
Indigenous HH	32,265	19%	50	19%	0	0%	35	12%
Visible minority HH	270,605	22%	200	17%	0	0%	25	8%
Woman-led	407,965	21%	695	20%	290	12%	415	15%
Black-led HH	54,760	28%	20	27%	0	0%	0	0%
New migrant-led HH	37,445	35%	0	0%	0	0%	0	0%
Refugee claimant-led HH	63,120	31%	70	19%	0	0%	0	0%
Single mother-led HH	133,045	32%	245	31%	80	20%	125	22%
HH head under 24	26,400	26%	90	34%	40	33%	20	17%
HH head over 65	217,310	17%	320	11%	165	7%	180	8%
HH head over 85	35,470	23%	75	16%	20	8%	35	14%
Community (all HHs)	748,310	15%	1,170	12%	520	7%	620	8%

Table 34: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).



2016 Core Housing Need by Priority Populations – Other areas (Table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
<i>Priority Pop.</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	170	6%	100	3%	3,540	13%	155	4%
HH with cognitive, mental, or addictions activity limitation	85	9%	25	2%	1,905	18%	60	4%
Indigenous HH	40	10%	15	5%	675	21%	15	3%
Visible minority HH	30	7%	55	4%	3,865	20%	20	3%
Woman-led	325	11%	225	7%	7,315	20%	280	7%
Black-led HH	0	0%	0	0%	885	27%	0	0%
New migrant-led HH	0	0%	0	0%	705	34%	0	0%
Refugee claimant-led HH	0	0%	0	0%	1,460	25%	0	0%
Single mother-led HH	130	21%	95	13%	2,760	29%	95	14%
HH head under 24	20	19%	0	0%	700	25%	0	0%
HH head over 65	145	6%	95	4%	2,990	12%	125	4%
HH head over 85	20	10%	0	0%	300	9%	25	10%
Community (all HHs)	550	7%	345	3%	13,260	15%	490	4%

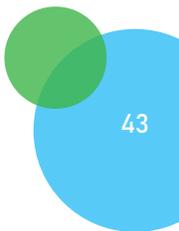
Table 35: Households in core housing need, and the rate of core housing need, by priority population in 2016 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).

2021 Core Housing Need by Priority Populations – Neighboring/comparable places (Table 1 of 2)								
	Ontario (PR)		Leamington MU (CSD, ON)		Kingsville T (CSD, ON)		Essex T (CSD, ON)	
<i>Priority Pop.</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	89,095	10%	225	8%	120	5%	75	3%
HH with cognitive, mental, or addictions activity limitation	156,710	10%	105	7%	55	4%	25	2%
Indigenous HH	23,965	12%	15	5%	0	0%	25	5%
Visible minority HH	252,415	16%	235	13%	25	5%	0	0%
Woman-led	347,670	16%	605	15%	235	8%	215	7%
Black-led HH	53,125	21%	30	17%	0	0%	0	0%
New migrant-led HH	32,685	19%	35	12%	0	0%	0	0%
Refugee claimant-led HH	56,815	22%	70	16%	0	0%	0	0%
Single mother-led HH	103,275	23%	180	22%	50	11%	25	5%
HH head under 24	17,645	17%	30	15%	0	0%	0	0%
HH head over 65	210,110	14%	345	10%	135	5%	145	5%
HH head over 85	34,090	19%	75	16%	20	7%	15	6%
Community (all HHs)	639,810	12%	955	9%	435	5%	335	4%

Table 36: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Ontario (PR), Leamington MU (CSD, ON), Kingsville T (CSD, ON), and Essex T (CSD, ON).

2021 Core Housing Need by Priority Populations – Neighboring/comparable places (Table 2 of 2)								
	Amherstburg T (CSD, ON)		LaSalle T (CSD, ON)		Windsor CY (CSD, ON)		Lakeshore T (CSD, ON)	
<i>Priority Pop.</i>	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN	HHs in CHN	% in CHN
HH with physical activity limitation	145	5%	75	2%	2,290	9%	170	4%
HH with cognitive, mental, or addictions activity limitation	50	4%	50	3%	1,375	10%	30	1%
Indigenous HH	20	4%	0	0%	405	11%	0	0%
Visible minority HH	20	3%	95	5%	3,090	12%	45	3%
Woman-led	265	8%	165	4%	5,470	14%	205	4%
Black-led HH	0	0%	0	0%	665	16%	0	0%
New migrant-led HH	0	0%	0	0%	565	17%	0	0%
Refugee claimant-led HH	0	0%	0	0%	1,460	17%	0	0%
Single mother-led HH	60	9%	50	6%	1,805	18%	65	8%
HH head under 24	0	0%	0	0%	300	12%	0	0%
HH head over 65	195	7%	120	3%	2,835	11%	145	4%
HH head over 85	20	7%	40	10%	355	10%	25	7%
Community (all HHs)	450	5%	305	3%	9,765	11%	440	3%

Table 37: Households in core housing need, and the rate of core housing need, by priority population in 2021 – Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), and Lakeshore T (CSD, ON).



Part 3: Future Housing Need in 2031

Methodology

There are numerous ways to perform projection estimates for the growth in households, all with unique advantages and drawbacks. One of HART's goals is to use methods that are nationally applicable and are easily understood for results to be comparable between communities and widely accepted by national agencies.

HART's method for projecting household growth, which is applied to each cross section of income category and household size, allows us to estimate the number of households, their size, and income, assuming 'Business as Usual' growth and policy. The estimation of growth uses a line of best fit for each income category and household size across 3 historical censuses: 2006, 2016, and 2021.

Specifically, we use the "TREND" function in MS Excel, setting the number of households in 2006 as period 0, 2016 as period 2, and 2021 as period 3. Then we use the "TREND" function to extrapolate period 5, which is equivalent to 2031. Last, we round to the nearest ten or hundred households to communicate the roughness of the estimate. We apply this method to the subtotals and the totals separately, so this method will result in different subtotals by income or household size than it will for the total number of households in the community.

These projections should be contextualized in every community based on immigration, demographic shifts, changes to housing supply (growth and demolitions), and impacts from economic development that lead to growth or declines in key industries that could impact housing demand.

Estimating Unit Mix

In addition to income and household size, HART is able to estimate the household growth by family type, which allows our projections to be used for community planning by estimating the types of units required. See Appendix C for more information on this methodology.

Calculating household growth by income or household size is possible for most communities since we are only disaggregating by one dimension (i.e., total households split by income, or total households split by household size). To estimate the units needed by number of bedrooms however, we need to disaggregate households by 3 dimensions: household income, household size, and family type. Performing this split on small communities may result in values being suppressed, and the estimate

being inaccurate. Therefore, we generally only estimate the unit mix in 2031 for communities with over 10,000 total households.

How we have modified these projections for Tecumseh

The Town of Tecumseh had engaged Watson and Co. to develop a complete projection of population, households, and employment that reflects a more plausible set of assumptions on the future. We have adapted our method to align with the number of households projected in the Watson and Co. report of October 5, 2022 for 2031. To do this, we ran our Unit Mix calculation to project the number of households by income/affordability and unit size. Then, we took the relative share of households in each category and multiplied it by the ratio of Watson and Co.'s total number of households divided by the total number of households resulting from HART's projection. Those ratios were:

1. Low scenario: 1.15
2. Medium scenario: 1.19
3. High scenario: 1.22

This way, we can apply the expected split of housing need in terms of size of unit (i.e. minimum number of bedrooms) and income/affordability (i.e. Very Low income, Low income, etc.) to the rigorous household projections already done by Watson and Co.

Results

The tables below are organized as follows:

- 1) Households in 2021 by need in terms of Unit Size & Affordability
- 2) Low-growth scenario:
 - a. Projected Household in 2031 by need in terms of Unit Size & Affordability
 - b. Projected change in Number of Households between 2021 to 2031
- 3) Medium-growth scenario:
 - a. Projected Household in 2031 by need in terms of Unit Size & Affordability
 - b. Projected change in Number of Households between 2021 to 2031
- 4) High-growth scenario:
 - a. Projected Household in 2031 by need in terms of Unit Size & Affordability
 - b. Projected change in Number of Households between 2021 to 2031

Discussion of results

Since we are applying the same relative values of unit size and affordability to different totals, the nominal values in each table will be different, but the relative need for 1-bedroom units versus 2- or 3-bedroom units will be the same, as will the relative need for homes affordable to Very Low versus Low or Moderate income households.

The key results are that most future housing need will be for 1-bedroom units (53%). This is especially true among lower income households: all housing need for Very Low income households, and 84% of future need among Low income households, is for 1-bedroom units. Housing need for larger units – with 3-or-more bedrooms – is only projected to be among households with at least a Moderate income.

1) Households in 2021 by need in terms of Unit Size & Affordability

Number of Households in 2021 – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	240	1,030	1,280	1,170	940	4,660
2	0	190	290	390	790	1,660
3	0	0	200	400	1,090	1,690
4	0	0	60	140	500	700
5+	0	0	0	60	60	120
Total	240	1,220	1,830	2,160	3,380	8,830

Table 38: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON). Note that estimating the needs of households by unit size may result in a different grand total than actual households in 2021.

2a) Households in 2031 by need in terms of Unit Size & Affordability – Low Scenario

Number of Households in 2031 (Low Scenario) – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	241	1,379	1,838	1,609	1,379	6,446
2	0	172	322	460	1,034	1,988
3	0	0	184	287	1,264	1,735
4	0	0	23	69	460	551
5+	0	0	0	23	57	80
Total	241	1,551	2,367	2,447	4,194	10,800

Table 39: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON) – Low scenario.

2b) Projected change in Number of Households between 2021 to 2031 – Low Scenario

Projected change in Number of Households 2021 to 2031 (Low Scenario) – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	1	349	558	439	439	1,786
2	0	-18	32	70	244	328
3	0	0	-16	-113	174	45
4	0	0	-37	-71	-40	-149
5+	0	0	0	-37	-3	-40
Total	1	331	537	287	814	1,970

Table 40: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON) – Low scenario.

3a) Households in 2031 by need in terms of Unit Size & Affordability – Medium Scenario

Number of Households in 2031 (Medium Scenario) – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	249	1,425	1,900	1,662	1,425	6,660
2	0	178	332	475	1,069	2,054
3	0	0	190	297	1,306	1,793
4	0	0	24	71	475	570
5+	0	0	0	24	59	83
Total	249	1,603	2,446	2,529	4,333	11,160

Table 41: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON) – Medium scenario.

3b) Projected change in Number of Households between 2021 to 2031 – Medium Scenario

Projected change in Number of Households 2021 to 2031 (Medium Scenario) – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	9	395	620	492	485	2,000
2	0	-12	42	85	279	394
3	0	0	-10	-103	216	103
4	0	0	-36	-69	-25	-130
5+	0	0	0	-36	-1	-37
Total	9	383	616	369	953	2,330

Table 42: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON) – Medium scenario.

4a) Households in 2031 by need in terms of Unit Size & Affordability – High Scenario

Number of Households in 2031 (High Scenario) – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	256	1,464	1,952	1,708	1,464	6,845
2	0	183	342	488	1,098	2,111
3	0	0	195	305	1,342	1,843
4	0	0	24	73	488	586
5+	0	0	0	24	61	85
Total	256	1,647	2,514	2,599	4,454	11,470

Table 43: Estimated number of households in 2021 by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON) – Medium scenario.

4b) Projected change in Number of Households between 2021 to 2031 – High Scenario

Projected change in Number of Households 2021 to 2031 (High Scenario) – Tecumseh T (CSD, ON)						
# of Bedrooms	Very Low Income	Low	Moderate	Median	High Income	Total
1	16	434	672	538	524	2,185
2	0	-7	52	98	308	451
3	0	0	-5	-95	252	153
4	0	0	-36	-67	-12	-114
5+	0	0	0	-36	1	-35
Total	16	427	684	439	1,074	2,640

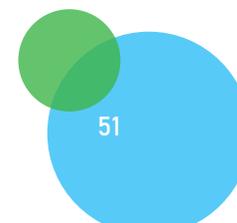
Table 44: Projected change in number of households between 2021 and 2031, by income (affordability) and unit size (number of bedrooms) – Tecumseh T (CSD, ON) – High scenario.

Appendix A: Full data tables

Population rates (2006, 2011, 2016, 2021)

Age group	2006	2011	2016	2021
0 to 14 years	4,565	3,725	3,520	3,550
15 to 24 years	3,690	3,435	3,010	2,690
25 to 34 years	2,285	1,990	2,090	2,125
35 to 44 years	3,725	2,940	2,565	2,495
45 to 54 years	4,285	4,280	3,670	3,210
55 to 64 years	3,170	3,700	3,915	3,840
65 to 74 years	1,530	2,115	2,730	3,155
75 to 84 years	820	1,035	1,215	1,575
85+ years	160	390	520	640
Total	24,225	23,610	23,230	23,300

Table 45: Population by age group for census years 2006, 2011, 2016, and 2021. Tecumseh T (CSD, ON).



Headship rate by region (2006, 2021)

Year	2006						2021					
	Essex (CD, ON)			Tecumseh T (CSD, ON)			Essex (CD, ON)			Tecumseh T (CSD, ON)		
Count Type	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate	Households	Population	Headship Rate
15 to 24 years	5,000	53,470	9.40%	30	3,690	0.80%	3,465	53,405	6.50%	55	2,690	2.00%
25 to 34 years	22,500	51,255	43.90%	740	2,285	32.40%	19,680	52,985	37.10%	595	2,125	28.00%
35 to 44 years	33,190	61,195	54.20%	1,975	3,725	53.00%	25,500	49,435	51.60%	1,340	2,495	53.70%
45 to 54 years	32,320	57,420	56.30%	2,315	4,285	54.00%	31,055	55,425	56.00%	1,640	3,210	51.10%
55 to 64 years	24,885	42,665	58.30%	1,815	3,170	57.30%	36,235	61,175	59.20%	2,170	3,840	56.50%
65 to 74 years	16,480	27,185	60.60%	905	1,530	59.20%	28,370	47,050	60.30%	1,800	3,155	57.10%
75 to 84 years	12,750	19,295	66.10%	530	820	64.60%	15,530	24,350	63.80%	1,030	1,575	65.40%
85+ years	3,715	5,535	67.10%	175*	150*	116.70%*	5,960	10,215	58.30%	325	640	50.80%
Total	150,845	393,405	38.30%	8,495	24,225	35.10%	165,785	422,860	39.20%	8,945	23,300	38.40%

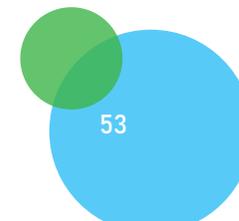
Table 46: Households, population, and headship rate, by age groups, for Essex (CD, ON) and Tecumseh T (CSD, ON) – 2006 and 2021.

*The data on households and population in Tecumseh for the 85-and-older population gives an impossible result (more households led by someone over age 85 than there are people). The population comes from the [2006 Census Community Profile](#) while the number of households led by someone over age 85 comes from [HART's custom census order](#).

Number of dwellings by period of construction as of 2021

Tecumseh T (CSD, ON)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021
Number of Dwellings	225	325	930	730	1,395	2,035	1,120	1,135	470	155	145	295
Cumulative Percentage	3%	6%	17%	25%	40%	63%	76%	88%	94%	95%	97%	100%

Table 47: Number of dwellings by period of construction, Tecumseh T (CSD, ON) – 2021.



Dwellings by structural type and year of construction as of 2021

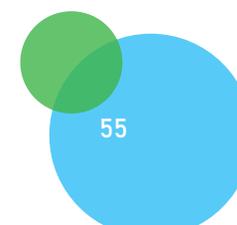
Tecumseh T (CSD, ON)	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1990	1991 to 1995	1996 to 2000	2001 to 2005	2006 to 2010	2011 to 2015	2016 to 2021	Total by Construc- tion Period
Apartment in building with 5+ storeys	0	0	15	55	150	70	30	20	65	40	10	45	510
Movable dwelling	0	0	0	0	0	0	0	0	0	0	0	0	0
Single-detached house	205	305	855	640	1,170	1,810	825	830	245	75	110	165	7,240
Attached, semi- detached, row housing	10	0	15	10	40	125	235	270	145	40	20	75	995
Apartment in building with <5 storeys, duplexes	0	10	40	20	35	25	25	10	10	0	0	10	200
Total by Structural Type	225	325	930	730	1,395	2,035	1,120	1,135	470	155	145	295	8,945

Table 48: Number of dwellings by period of construction and structural type, Tecumseh T (CSD, ON) – 2021.

Dwellings by structural type and number of bedrooms

Tecumseh T (CSD, ON)	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	Total
Single-detached house	0	65	525	3,680	2,960	7,230
Apartment in building with 5+ storeys	10	110	365	25	0	510
Movable dwelling	0	0	0	0	0	0
Attached, semi-detached, row housing	0	10	245	615	125	995
Apartment in building with <5 storeys, duplexes	0	75	80	35	10	200

Table 49: Number of dwellings by structural type and number of bedrooms, 2021. (1) Category "Apartment in building with <5 storeys, duplexes" represents the sum of the original Statistics Canada categories "Apartment or flat in a duplex" and "Apartment in a building that has fewer than five storeys". (2) Category "Attached, semi-detached, row housing" represents the sum of original Statistics Canada categories "Other single-attached house", "Row house", and "Semi-detached house".



Income categories and affordable monthly shelter costs (2016, 2021)

2016 – Income (table 1 of 2)	
Community	Essex (CD, ON)
AMHI	\$66,500
Very Low	< \$13,300
Low	\$13,301-\$33,250
Moderate	\$33,251-\$53,200
Median	\$53,201-\$79,800
High	> \$79,800

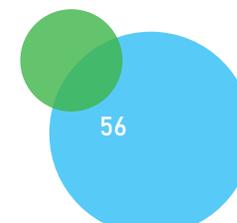
Table 50: Annual household income ranges for HART income categories, 2016 – Essex (CD, ON).

2016 – Income (table 2 of 2)								
Community	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
AMHI	\$94,000	\$62,000	\$78,000	\$71,000	\$84,000	\$102,000	\$55,600	\$97,000
Very Low	< \$18,800	< \$12,400	< \$15,600	< \$14,200	< \$16,800	< \$20,400	< \$11,120	< \$19,400
Low	\$18,801- \$47,000	\$12,401- \$31,000	\$15,601- \$39,000	\$14,201- \$35,500	\$16,801- \$42,000	\$20,401- \$51,000	\$11,121- \$27,800	\$19,401- \$48,500
Moderate	\$47,001- \$75,200	\$31,001- \$49,600	\$39,001- \$62,400	\$35,501- \$56,800	\$42,001- \$67,200	\$51,001- \$81,600	\$27,801- \$44,480	\$48,501- \$77,600
Median	\$75,201- \$112,800	\$49,601- \$74,400	\$62,401- \$93,600	\$56,801- \$85,200	\$67,201- \$100,800	\$81,601- \$122,400	\$44,481- \$66,720	\$77,601- \$116,400
High	> \$112,800	> \$74,400	> \$93,600	> \$85,200	> \$100,800	> \$122,400	> \$66,720	> \$116,400

Table 51: Annual household income ranges for HART income categories, 2016 – Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

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2016 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Essex (CD, ON)
AMHI	\$66,500
Very Low	< \$333
Low	\$334-\$831
Moderate	\$832-\$1,330
Median	\$1,331-\$1,995
High	> \$1,995

Table 52: Implied affordable monthly shelter costs for each HART income category, 2016 – Essex (CD, ON).

2016 – Affordable monthly shelter cost by income (table 2 of 2)								
Community	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
AMHI	\$94,000	\$62,000	\$78,000	\$71,000	\$84,000	\$102,000	\$55,600	\$97,000
Very Low	< \$470	< \$310	< \$390	< \$355	< \$420	< \$510	< \$278	< \$485
Low	\$471-\$1,175	\$311-\$775	\$391-\$975	\$356-\$888	\$421-\$1,050	\$511-\$1,275	\$279-\$695	\$486-\$1,213
Moderate	\$1,176- \$1,880	\$776-\$1,240	\$976-\$1,560	\$889-\$1,420	\$1,051- \$1,680	\$1,276- \$2,040	\$696-\$1,112	\$1,214- \$1,940
Median	\$1,881- \$2,820	\$1,241- \$1,860	\$1,561- \$2,340	\$1,421- \$2,130	\$1,681- \$2,520	\$2,041- \$3,060	\$1,113- \$1,668	\$1,941- \$2,910
High	> \$2,820	> \$1,860	> \$2,340	> \$2,130	> \$2,520	> \$3,060	> \$1,668	> \$2,910

Table 53: Implied affordable monthly shelter costs for each HART income category, 2016 – Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

2021 – Income (table 1 of 2)	
Community	Essex (CD, ON)
AMHI	\$82,000
Very Low	< \$16,400
Low	\$16,401-\$41,000
Moderate	\$41,001-\$65,600
Median	\$65,601-\$98,400
High	> \$98,400

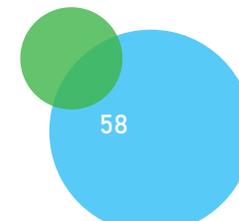
Table 54: Annual household income ranges for HART income categories, 2021 – Essex (CD, ON).

2021 – Income (table 2 of 2)								
Community	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
AMHI	\$109,000	\$78,500	\$93,000	\$87,000	\$100,000	\$118,000	\$70,500	\$114,000
Very Low	< \$21,800	< \$15,700	< \$18,600	< \$17,400	< \$20,000	< \$23,600	< \$14,100	< \$22,800
Low	\$21,801-\$54,500	\$15,701-\$39,250	\$18,601-\$46,500	\$17,401-\$43,500	\$20,001-\$50,000	\$23,601-\$59,000	\$14,101-\$35,250	\$22,801-\$57,000
Moderate	\$54,501-\$87,200	\$39,251-\$62,800	\$46,501-\$74,400	\$43,501-\$69,600	\$50,001-\$80,000	\$59,001-\$94,400	\$35,251-\$56,400	\$57,001-\$91,200
Median	\$87,201-\$130,800	\$62,801-\$94,200	\$74,401-\$111,600	\$69,601-\$104,400	\$80,001-\$120,000	\$94,401-\$141,600	\$56,401-\$84,600	\$91,201-\$136,800
High	> \$130,800	> \$94,200	> \$111,600	> \$104,400	> \$120,000	> \$141,600	> \$84,600	> \$136,800

Table 55: Annual household income ranges for HART income categories, 2021 – Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

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2021 – Affordable monthly shelter cost by income (table 1 of 2)	
Community	Essex (CD, ON)
AMHI	\$82,000
Very Low	< \$410
Low	\$411-\$1,025
Moderate	\$1,026-\$1,640
Median	\$1,641-\$2,460
High	> \$2,460

Table 56: Implied affordable monthly shelter costs for each HART income category, 2021 – Essex (CD, ON).

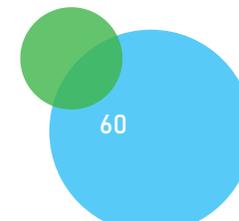
2021 – Affordable monthly shelter cost by income (table 2 of 2)								
Community	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
AMHI	\$109,000	\$78,500	\$93,000	\$87,000	\$100,000	\$118,000	\$70,500	\$114,000
Very Low	< \$545	< \$393	< \$465	< \$435	< \$500	< \$590	< \$353	< \$570
Low	\$546-\$1,363	\$394-\$981	\$466-\$1,163	\$436-\$1,088	\$501-\$1,250	\$591-\$1,475	\$354-\$881	\$571-\$1,425
Moderate	\$1,364-\$2,180	\$982-\$1,570	\$1,164-\$1,860	\$1,089-\$1,740	\$1,251-\$2,000	\$1,476-\$2,360	\$882-\$1,410	\$1,426-\$2,280
Median	\$2,181-\$3,270	\$1,571-\$2,355	\$1,861-\$2,790	\$1,741-\$2,610	\$2,001-\$3,000	\$2,361-\$3,540	\$1,411-\$2,115	\$2,281-\$3,420
High	> \$3,270	> \$2,355	> \$2,790	> \$2,610	> \$3,000	> \$3,540	> \$2,115	> \$3,420

Table 57: Implied affordable monthly shelter costs for each HART income category, 2021 – Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

Total households by household size (2006, 2016, 2021)

2006									
HH Size (persons)	Essex (CD, ON)	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
1 p.	39,120	1,420	2,170	1,475	1,795	1,575	1,385	27,365	1,905
2 p.	47,705	2,700	3,135	2,645	2,645	2,585	2,780	27,410	3,755
3 p.	23,800	1,465	1,400	1,115	1,135	1,300	1,730	13,705	1,950
4 p.	24,315	1,830	1,625	1,275	1,225	1,545	2,185	12,190	2,425
5+ p.	14,790	1,050	1,285	770	750	850	1,235	7,450	1,400
Total	149,730	8,460	9,610	7,280	7,555	7,855	9,310	88,130	11,435

Table 58: Total households by household size, 2006 - Essex (CD, ON), Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

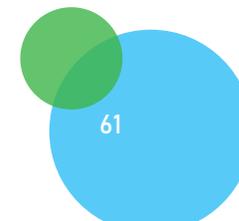


2016									
HH Size (persons)	Essex (CD, ON)	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
1 p.	45,320	1,810	2,535	1,730	2,080	1,875	1,885	31,100	2,270
2 p.	52,525	3,200	3,370	3,070	2,945	3,070	3,475	28,835	4,520
3 p.	23,925	1,485	1,415	1,105	1,240	1,415	1,845	13,315	2,095
4 p.	22,205	1,585	1,270	1,175	1,035	1,380	2,270	10,945	2,545
5+ p.	13,915	730	1,195	685	610	685	1,195	7,395	1,410
Total	157,885	8,810	9,785	7,770	7,910	8,425	10,665	91,590	12,845

Table 59: Total households by household size, 2016 - Essex (CD, ON), Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

2021									
HH Size (persons)	Essex (CD, ON)	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstburg T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
1 p.	46,050	1,880	2,660	1,850	2,140	2,045	2,075	30,930	2,430
2 p.	54,625	3,320	3,595	3,140	3,055	3,410	3,860	29,345	4,850
3 p.	24,500	1,440	1,485	1,190	1,200	1,415	2,050	13,475	2,250
4 p.	22,935	1,495	1,285	1,145	1,190	1,460	2,310	11,190	2,870
5+ p.	16,210	770	1,395	765	665	740	1,310	8,915	1,645
Total	164,320	8,900	10,420	8,090	8,245	9,075	11,600	93,855	14,035

Table 60: Total households by household size, 2021 - Essex (CD, ON), Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).



Total households by income/affordability (2006, 2016, 2021)

2006									
Income	Essex (CD, ON)	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstbur g T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
Very Low	8,075	350	325	225	325	455	385	5,430	570
Low	24,940	1,280	1,630	1,105	1,125	1,290	1,350	15,385	1,760
Moderate	25,685	1,540	1,710	1,420	1,475	1,305	1,640	14,445	2,095
Median	30,700	2,090	2,130	1,640	1,530	1,745	2,455	16,470	2,600
High	60,325	3,210	3,815	2,880	3,095	3,065	3,485	36,405	4,410
Total	149,730	8,460	9,610	7,280	7,555	7,855	9,310	88,130	11,435

Table 61: Total households by income group, 2006 - Essex (CD, ON), Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

2016									
Income	Essex (CD, ON)	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstbur g T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
Very Low	7,090	275	350	280	305	375	330	5,095	585
Low	25,870	1,395	1,515	1,165	1,310	1,325	1,745	15,970	1,925
Moderate	28,520	1,690	1,855	1,480	1,480	1,600	2,005	15,820	2,480
Median	32,290	1,960	2,315	1,870	1,665	1,875	2,495	17,135	2,820
High	64,115	3,490	3,755	2,985	3,145	3,255	4,090	37,570	5,030
Total	157,885	8,810	9,785	7,770	7,910	8,425	10,665	91,590	12,845

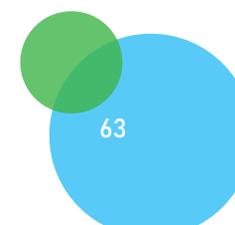
Table 62: Total households by income group, 2016 - Essex (CD, ON), Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

2021									
Income	Essex (CD, ON)	Tecumseh T (CSD, ON)	Leamington MU (CSD, ON)	Kingsville T (CSD, ON)	Essex T (CSD, ON)	Amherstbur g T (CSD, ON)	LaSalle T (CSD, ON)	Windsor CY (CSD, ON)	Lakeshore T (CSD, ON)
Very Low	5,655	250	215	185	240	195	335	3,005	360
Low	26,465	1,290	1,665	1,265	1,325	1,530	1,795	15,360	2,220
Moderate	32,145	1,825	2,185	1,505	1,610	1,755	2,260	18,200	2,765
Median	35,270	2,160	2,330	2,050	1,780	2,145	2,690	20,175	3,350
High	64,785	3,380	4,020	3,090	3,285	3,445	4,520	37,110	5,340
Total	164,320	8,900	10,420	8,090	8,245	9,075	11,600	93,855	14,035

Table 63: Total households by income group, 2021 - Essex (CD, ON), Leamington MU (CSD, ON), Kingsville T (CSD, ON), Essex T (CSD, ON), Amherstburg T (CSD, ON), LaSalle T (CSD, ON), Windsor CY (CSD, ON), Tecumseh T (CSD, ON), Lakeshore T (CSD, ON).

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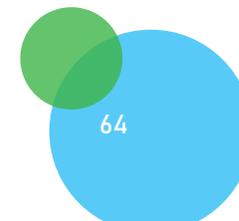


Appendix B: Data Sources

1. Population, number of households
 - a. 2006 Census Profile <https://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/>
 - b. 2011 Census Profile <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>
 - c. 2016 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
 - d. 2021 Census Profile: <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
2. Number of households by age of primary household maintainer (note that HART data was used for the 85+ age group in 2006, 2016, and 2021)
 - a. 2006 Census: Statistics Canada. Data table 97-554-XCB2006034
 - b. 2011 National Household Survey: Statistics Canada. Data table 99-014-X2011045
 - c. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016227
 - d. 2021 Census: Statistics Canada. Table 98-10-0232-01 Age of primary household maintainer by tenure: Canada, provinces and territories, census divisions and census subdivisions
3. Dwellings by structural type and period of construction
 - a. 2016 Census: Statistics Canada Catalogue no. 98-400-X2016222
 - b. 2021 Census: Statistics Canada. Table 98-10-0233-01 Dwelling condition by tenure: Canada, provinces and territories, census divisions and census subdivisions
4. Households by tenure, presence of mortgage, subsidized housing
 - a. 2016 Census: Statistics Canada, 2023, "HART - 2016 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/QMNEON>, Borealis, V1
 - b. 2021 Census: Statistics Canada, 2023, "HART - 2021 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/8PUZQA>, Borealis, V8

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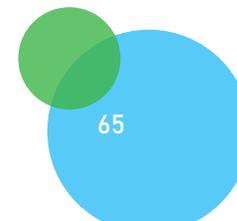


5. Households by vulnerable population

- a. 2016 Census: HART (see source 4 above)
- b. 2021 Census: HART (see source 4 above)

6. Households by income category and household size

- a. 2006 Census: Statistics Canada, 2023, "HART - 2006 Census of Canada - Selected Characteristics of Census Households for Housing Need - Canada, all provinces and territories at the Census Division (CD) and Census Subdivision (CSD) level [custom tabulation]", <https://doi.org/10.5683/SP3/KW09ZA>, Borealis, V1
- b. 2016 Census: HART (see source 4 above)
- c. 2021 Census: HART (see source 4 above)



Appendix C: Family type bedroom requirements

We use the National Occupancy Standards⁸ (NOS) as our basic set of assumptions. However, the NOS allows for children to share a bedroom if they are the same sex which introduces some complication. For simplicity, we assume that each child needs their own bedroom.

For the purpose of translating household sizes to bedroom requirements, HART uses only the specific categories **bolded** in the list below:

- Census family households
- One-census-family households without additional persons
 - One couple census family without other persons in the household
 - **Without children**
 - **With children**
 - **One lone-parent census family without other persons in the household**
- **One-census-family households with additional persons**
 - One lone-parent census family with other persons in the household
- **Multiple-family households**
- **Non-census-family households**
- Non-family households: One person only
- Two-or-more person non-census-family household

HART elected to use these groups because they account for all categories that would affect the type of unit needed to house them. For example, the aggregate category “non-census-family households” was chosen as both (i) one person households and (ii) two or more-person non-census-family households would have the same type of bedroom requirement, i.e., one bedroom per individual in the non-census-family household. Appendix C: Family type bedroom requirements describes how to convert household size and family type into number of bedrooms.

⁸ <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/provincial-territorial-agreements/investment-in-affordable-housing/national-occupancy-standard>

Family Type	Description	Bedroom requirements
One couple census family without other persons in the household - Without children	Married or common-law couple. These will always be two-person households.	Couples may share a bedroom. This family type requires a minimum of 1 bedroom. Beds = 1
One couple census family without other persons in the household - With children	Married or common-law couple with child(ren).	Couples may share a bedroom. This family type requires a unit with bedrooms equal to the household size - 1. For instance, a couple with 2 children (household size = 4) requires a unit with $(4 - 1=3)$ 3 bedrooms. Beds = HH size - 1
One lone-parent census family without other persons in the household	Single parent with child(ren).	As parent and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
One census-family households with additional persons	One census family (couple with child[ren]) with other persons in the household, such as grandparent, roommate.	The couple can share a bedroom but we assume each child needs their own bedroom. Beds = HH size - 1
One lone-parent census-family household with additional persons	One lone-parent census family (single parent with child[ren]) with other persons in the household, such as grandparent, roommate.	Since adults and child(ren) each require their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size
Multiple-family households	A household in which two or more census families live. An example of this could be two single mothers sharing a home with their respective children, or a married couple living with one partner's parents. Household size will be four or more in nearly all cases. In most communities, this family type is rare.	We cannot infer how many members are adults or children so we assume all are adults with at least two couples who can each share a bedroom. Beds = HH size - 2
Non-census-family households	A non-couple or parent household. This classification includes one-person households and two or more-person non-census-family household.	Since each adult requires their own bedroom, the required number of bedrooms is equal to the size of the household. Beds = HH size

Appendix D: Priority Populations

Priority population	Census Variable	Definition
Women-led HH	PHM is female	A female-led HH.
Single mother-led HH	PHM is a female lone-parent	A female-led sole parent HH with children, defined as a priority population by the CMHC.
Indigenous HH	Indigenous HH status	Indigenous HH status is defined as 50% or more of HH members self-identifying as indigenous in the census.
Racialized HH	Visible minority HHs	Racialized HH status is defined as 50% or more of HH member self-identifying as a visible minority in the census.
Black-led HH	PHM is black	A HH where the PHM self-identifies as black.
New migrant-led HH	PHM is a recent immigrant (immigrated 2016 - 2021)	A HH led by an individual who immigrated within 5 years of the census.
Refugee claimant-led HH	PHM immigrated with a refugee status	A HH led by an individual who immigrated with refugee status.
HH head under 25	PHM is 24 years or under	A HH led by an individual who is 24 years old or younger.
HH head over 65	PHM is between 65 years and over	This census measure (PHM is 24 years or under) is under-represented in the survey for CHN because non-family HHs with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances.
HH head over 85	PHM is between 85 years and over	A HH where a senior, 65 years of age or older, is the PHM.
HH with physical activity limitation	HH has at least one person with activity limitations reported for (q11a, q11b, q11c or q11f or combined)	A HH where a senior, 85 years of age or older, is the PHM. This category is a subset of HH head over 65.
HH with mental activity limitation	HH has at least one person with activity limitations reported for q11d and q11e or combined q11d and q11e health issues	A HH with one or more persons with an activity limitation.