TWP EC .ca EDWARDSBURGH CARDINAL

Housing Needs Assessment

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Executive Summary

Context

Following an in-depth analysis of data from 2016 to 2021, several significant findings have emerged that can directly inform the future direction of the municipality's housing needs assessment and planning.

In-depth analysis of population, housing, and household data for Edwardsburgh/Cardinal, alongside comparison to provincial and national trends, has provided significant insights that can shape our future housing needs assessment and urban planning efforts. The data used was sourced from the 2016 and 2021 Census for the CSD of Edwardsburgh/Cardinal.

Moving forward, these insights will serve as the foundation for our municipality's strategic housing needs planning. These findings will serve as inputs into efforts to shape a vibrant, inclusive, and sustainable community.

Key Findings

- **Population Growth and Density:** Despite growing at a slower pace than Ontario and Canada, Edwardsburgh/Cardinal has seen a consistent increase in population and population density, against a slightly reducing total land area. This scenario necessitates strategies to address the growing demand for space, including high-density housing and effective land utilization.

- **Housing Shifts:** A moderate rise in overall housing, significant growth in certain dwelling types, and an increase in single-person households were noted. These trends suggest a shift towards multi-story housing solutions, smaller housing units, and a rising rental market.

- **Household Diversity:** The data reveals varied family structures, from one-person households to larger families, indicating a need for a diversity of housing options. There is also a growing number of individuals not married nor living in a common-law relationship, and an increase in older adults living as couples without children.

- **Population Diversity:** There is a significant rise in both the aging and young population, with a particular increase in visible minority groups.

- **Employment & Education:** Data reflects mixed signals about the economic health of the municipality, with a high proportion of the population holding a postsecondary degree but also a decrease in employment and an increase in unemployment.

- **Income & Poverty:** The overall median and average incomes have increased, yet the number of government transfer recipients has also risen.

- **Commuting**: Commuting patterns have seen a shift towards remote work or flexible hours, a decrease in long commutes and car commuting, and an increase in alternative commuting methods.

Considerations for Housing Needs

1. **High-Density Housing**: The growing population density within a relatively small municipality suggest the need for the exploring higher-density housing solutions such as apartment buildings, condominiums, and townhouses.

2. **Diversified Housing Options**: The demographic shifts, including a rise in one-person households and larger families, underscore the need for a variety of housing options. This should range from compact, affordable units for individuals to more expansive accommodations for larger families.

3. **Affordable Housing:** The increased prevalence of renters, combined with an upward trend in two-maintainer households and a decrease in young primary household maintainers, signals potential affordability challenges. Our planning must incorporate affordable housing initiatives for these demographic segments.

4. **Housing for Older Adults**: The growth of older primary household maintainers and the rise of empty-nester couple families call for housing solutions specifically designed for seniors. Such options should prioritize accessibility features and proximity to essential services like healthcare facilities.

5. **Revised Land Use and Infrastructure Planning**: Consistent population growth mandates a re-evaluation of our land use regulations and zoning laws. Additionally, this growth puts strain on local infrastructure, such as transportation networks and utilities, necessitating careful planning and potential expansion.

6. **Environmental Considerations:** The growing population density emphasizes the need for sustainable planning principles, including the promotion of green building practices and the assurance of access to natural spaces.

7. **Population Diversity:** The diverse needs of our aging, young, and visible minority populations require varied housing options. Planning should consider senior-friendly housing with accessible services, family-oriented homes in safe neighborhoods, and culturally sensitive options for visible minority populations.

8. **Employment & Education:** The evolving employment and education trends within the municipality point to a need for a wide spectrum of housing solutions. Lower-income or unemployed individuals may need access to affordable housing, and the shifting occupational categories suggest housing options aligned with these changes.

9. **Income & Poverty:** Positive shifts in income levels and a decrease in low-income prevalence indicate an improving economic scenario. However, the rise in government transfer recipients identifies a vulnerable group that might require assistance with housing affordability.

10. **Commuting**: Changes in commuting patterns, including decreased car usage and increased utilization of alternative methods, suggest a need for flexible housing solutions. This could involve housing with home offices for remote work, proximity to coworking spaces, and mixed-use developments that allow residents to live, work, and access amenities within the same area.

Introduction

The Township of Edwardsburgh/Cardinal, a thriving community strategically located in the United Counties of Leeds and Grenville, is poised for growth and development. It offers a unique blend of rural charm and small-town feel, coupled with a robust economic base and a vibrant sense of community. However, to ensure that this growth is sustainable and beneficial for all residents, it is critical to undertake a comprehensive Housing Needs Assessment.

The Housing Needs Assessment will provide a detailed analysis of the current and future housing needs of the township, focusing not only on the quantity but also the variety of housing types required. This will be anchored on the framework provided by the Official Plan of Edwardsburgh/Cardinal, which outlines robust policies aimed at fostering a diversified and affordable housing stock.

Among the key housing strategies highlighted in the *Official Plan* are the promotion of additional residential units as a cost-effective method to increase housing supply (Section 883), the encouragement of new housing in built-up areas and brownfield sites (Section 1015), and the commitment to achieve a minimum of 25% affordable housing in new housing units (Section 1023). The Plan also designates the entire township as a *Community Improvement Area*, creating opportunities for residential intensification, mixed-use developments, and affordable housing (Section 1473).

Our Housing Needs Assessment will align closely with these policies. It will assess the current housing landscape, including the range and affordability of housing options, and the unique needs of diverse demographic groups such as seniors and those requiring special needs housing. The assessment will also consider the potential for residential intensification and the redevelopment of brownfield sites, as these present opportunities for increasing housing supply in a sustainable manner.

Furthermore, the assessment will leverage data-driven insights to project future housing needs based on anticipated population growth, economic trends, and changes in the housing market. The objective is to provide a comprehensive and forward-looking perspective that will guide the township's housing strategies.

In conducting the next phase of the *Housing Needs Assessment*, we will leverage this initial data analysis to inform a collaborative approach, engaging key stakeholders such as local residents, housing developers, non-profit organizations, and local government agencies. This approach will ensure that the assessment is not only comprehensive and evidence-based, but also responsive to the unique needs, aspirations, and challenges of the Edwardsburgh/Cardinal community.

This Housing Needs Assessment is more than just a study. It is a strategic tool that will guide the future growth and development of the Township of Edwardsburgh/Cardinal, ensuring that every resident has access to safe, affordable, and suitable housing. It is a critical step towards a more sustainable, inclusive, and vibrant community.

Community Context

Geographical Location and Access: Edwardsburgh Cardinal's location at the intersection of provincial Highways 401 and 416 and its proximity to major cities such as Kingston, Cornwall, and Ottawa, could have implications for housing demand. Its accessibility might attract people who work in these cities but prefer to live in a less urban environment. Additionally, the international bridge to the U.S. across the St. Lawrence River might also influence the demand for housing from people who commute across the border for work or other reasons.

> **Urban and Rural Mix:** The township comprises both the industrious Village of Cardinal and the historic seat of municipal government in the Village of Spencerville, as well as many rural hamlets. This mix of urban and rural settings might require a diverse range of housing options to cater to different preferences and needs. For instance, urban areas might need more multi-unit housing, while rural areas might have more demand for single-family homes.
>
> **Quality of Life:** The township's quality of life, characterized by its beautiful countryside settings, recreational facilities, schools, churches, and parks, is likely to attract residents who value these features. This could influence housing demand and the type of housing needed. For example, families with children might prefer housing close to schools and parks.
>
> **Business Opportunities:** The township's strategic location for business operations might lead to an increase in the population as people move in for job opportunities, leading to increased demand for housing. The deep sea port and grain elevator, which connect the township commercially to North American Great Lakes and worldwide countries, might also attract a workforce that requires housing.
>
> **Township History:** The rich history of the township might attract tourists and others interested in historical sites, potentially creating demand for short-term rental housing or accommodations.

These factors collectively provide a context for the housing needs in Edwardsburgh Cardinal. An understanding of these elements can help inform a housing needs assessment by highlighting the factors that might influence housing demand and the type of housing required in the township.

Policy Scan

Municipalities in Ontario, including Edwardsburgh/Cardinal, are governed by the *Municipal Act, 2001*, and the *Planning Act*. These laws provide municipalities with the authority to manage many aspects of their local communities, including land use planning and development.

Zoning: Municipalities can establish zoning bylaws that dictate how land can be used within their boundaries. This includes determining where residential, commercial, industrial, and other types of development can occur.

Development Charges: Municipalities can levy charges on developers to help pay for the infrastructure required to support new development, such as roads, water and sewage systems, and public transit.

Official Plan: Municipalities can create an Official Plan that outlines their goals and objectives for growth and development. This plan guides decisions about land use planning, infrastructure investment, and other aspects of community development.

Building Code Enforcement: Municipalities are responsible for enforcing the Ontario Building Code, which sets standards for the construction and renovation of buildings.

Affordable Housing: Municipalities can implement policies and programs to promote the development of affordable housing. This might include inclusionary zoning (requiring a certain percentage of new development to be affordable housing), offering incentives to developers to build affordable housing, or directly funding the construction of affordable housing.

However, it's important to note that while municipalities have significant powers, they are still subject to provincial laws and regulations. The province of Ontario has the authority to override municipal decisions in certain cases, particularly when it comes to matters of provincial interest, such as major infrastructure projects or policies related to the environment or affordable housing.

Official Plan Alignment

The Official Plan for the Township of Edwardsburgh/Cardinal outlines the policies for land use management and guides physical development within the township. Here are some key points:

Growth and Development: The document mentions that the township will accommodate anticipated growth within its boundaries and aims to have a mix of land uses that cater to diverse needs.

Housing Policies: The plan envisions providing a range of housing types, sizes, and affordability to meet the diverse needs of residents. There's a focus on affordable housing for low and moderate-income households. The document also outlines policies for secondary units, garden suites, and residential care facilities.

Agriculture: The Plan acknowledges the importance of agricultural lands and outlines policies to protect and promote these uses. It also mentions nutrient management plans and the Minimum Distance Separation (MDS) formulae that establish buffers between agricultural and non-agricultural uses.

Economy: The Plan aims to promote economic development and competitiveness by providing for an appropriate mix and range of employment and institutional uses to meet long-term needs.

Natural Heritage and Environmental Protection: The document outlines policies for the protection of natural heritage features and areas, water resources, and mineral aggregate resources. It emphasizes the importance of protecting the quality and quantity of water.

Infrastructure and Public Service Facilities: The Plan prioritizes infrastructure, including transportation, sewage and water services, stormwater management, and waste management.

Energy and Air Quality: The document encourages energy efficiency, energy conservation, and the use of renewable energy systems.

Community Improvement: The Plan outlines community improvement policies, including the preservation of heritage buildings and the remediation and redevelopment of brownfield sites.

Complete Applications: The document highlights the need for complete applications for development, including additional information like environmental impact assessments, traffic impact assessments, etc.

Committee of Adjustment: The document mentions the appointment of a Committee of Adjustment to consider applications for relief from any Zoning By-law implementing this Plan

Technical Report

Population

Highlights

Despite a lower population growth rate than Ontario and Canada as a whole, Edwardsburgh/Cardinal has seen a consistent increase in population from 2011 to 2021. At the same time, the area's population density per square kilometre has also increased, while its total land area has slightly reduced.

This steady population increase coupled with a decrease in available land area presents a crucial consideration for housing need assessment planning in the municipality:

High-Density Housing: With population density on the rise and available land area reducing, there is a clear implication for the need for high-density housing solutions. This could include developments such as multi-story apartment buildings, townhouses, or condos. These high-density solutions would allow for a larger number of residents to be accommodated within the same land area, thereby addressing the increasing population density.

Land Utilization: The municipality might need to revisit land use regulations and zoning laws. There may be a need to consider land repurposing or redevelopment for residential uses, particularly for higher-density housing. Existing infrastructure might need to be re-evaluated for its best use, or there might be underutilized areas that could be transformed into residential zones.

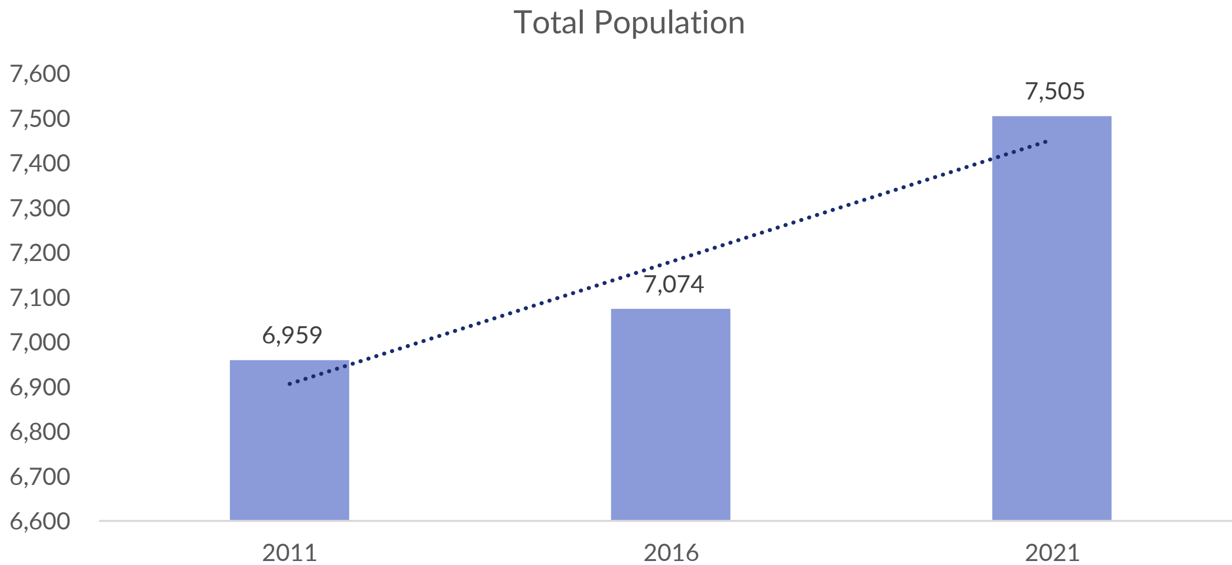
Infrastructure Planning: With an increase in population density, there will also be increased pressure on local infrastructure, including transportation, water and sewerage, and social amenities. Planning will need to accommodate these increased demands to maintain quality of life for residents.

Affordable Housing: The increasing population could potentially drive up the demand for housing and consequently, the cost. Therefore, it's essential to plan for affordable housing to ensure all segments of the population are catered to.

Environmental Considerations: Increased density can also have environmental implications, such as increased pollution and strain on local natural resources. Sustainability should be a consideration in planning, including the promotion of green building practices and ensuring access to green spaces.

Population Changes

In 2021 the population was 7,505 representing a consistent increase from 2011 and 2016.



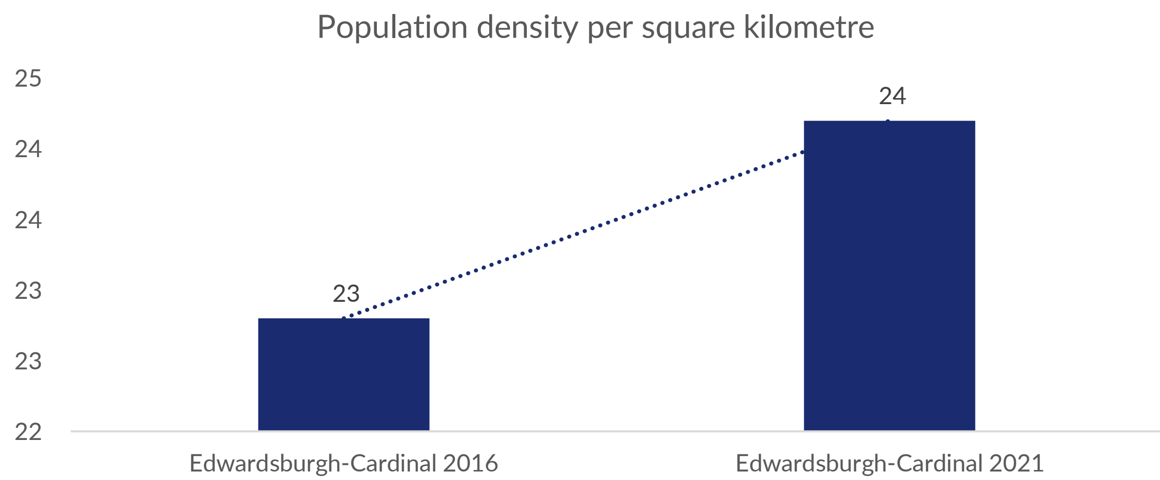
The total population growth from 2011 to 2021 in Edwardsburgh/Cardinal was 7.8%, which was lower than the population growth rates in both Ontario (10.7%) and Canada as a whole (10.5%).

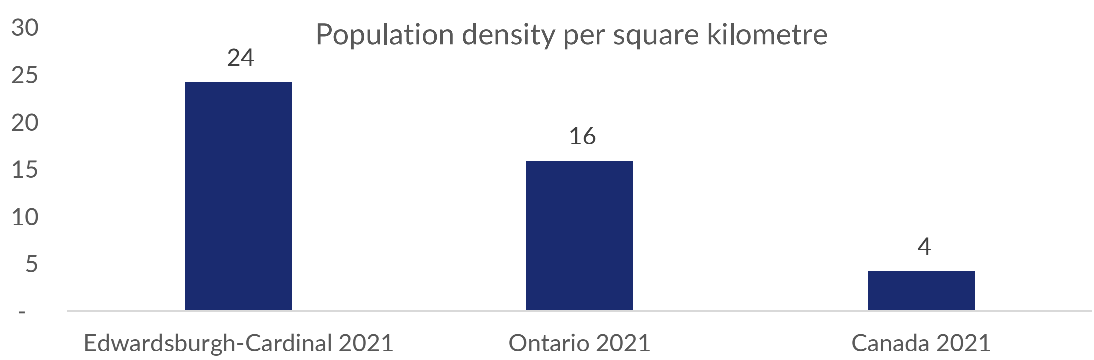
This could suggest that Edwardsburgh/Cardinal has experienced less growth compared to the broader regions, although it has still seen a substantial increase in its population over the decade.

Population Density

Population density per square kilometre in Edwardsburgh/Cardinal rose by 6.1% during this period, which is slightly lower than the growth seen across Ontario (7.4%) and Canada (7.7%). Meanwhile, the land area in square kilometres in Edwardsburgh/Cardinal reduced by 0.4% from 311.25 to 309.91.

This could be due to measurement adjustments, or some areas being repurposed or developed and could indicate that the population is growing faster than the available land, suggesting a need for high-density housing solutions.





Housing

Edwardsburgh/Cardinal saw a moderate increase in housing and population from 2016 to 2021, with significant growth in certain types of dwellings and in single-person households. However, the growth rate was generally similar or slightly lower than the provincial and national averages.

Highlights

Overall, the data seems to reflect significant changes in housing characteristics between 2016 and 2021. There is a general increase in the number of dwellings, costs associated with owning and renting, and the value of dwellings.

These increases might be indicative of a growing population, housing demand, economic growth, or changes in the housing market over this time period. The slightly larger increases in

Edwardsburgh/Cardinal in several categories might also suggest more significant local changes or growth compared to the provincial and national averages.

Notable highlights include:

Growth & Densification: Steady population growth and increased population density, with slightly reduced land area in Edwardsburgh/Cardinal, points towards the need for high-density housing solutions. The growth was most significant in the number of apartments in buildings with five or more stories, indicating a shift towards multi-story housing solutions. The average number of rooms per dwelling decreased, suggesting a shift towards smaller housing units or increased occupancy in existing rooms.

Tenure Preference: Homeownership is the dominant form of housing tenure, but the proportion of renters is growing at a faster rate, indicating shifting demographic trends. The increase in two-maintainer households could point to economic factors requiring more than one income earner, affecting housing affordability.

Improved Housing Conditions: Most households are in a stable housing situation, and core housing need has slightly declined, indicating improved housing conditions and/or affordability. Median monthly shelter costs for both owned and rented dwellings have increased, yet the percentage of owner households spending 30% or more of its income on shelter costs has decreased significantly.

High-Density Housing: The increased population density suggests the need for high-density housing solutions to cater to the population increase while effectively utilizing the slightly reduced land area.

Diversity of Housing Options: The shift towards smaller housing units, multi-story housing, and the increasing number of renters suggests a need to diversify housing options and not solely focus on traditional single-family dwellings.

Affordability: The rise in two-maintainer households and the decrease in young primary household maintainers suggest potential affordability issues. Housing strategies should consider affordable housing solutions to ensure that all population segments are catered to.

Aging Population: The increase in older primary household maintainers suggests the need to consider housing solutions that cater to older residents, including accessibility features and proximity to necessary services.

Improved Housing Conditions: The decline in core housing need and the decrease in the percentage of owner households spending 30% or more of its income on shelter costs point to improved housing conditions and/or affordability. However, ongoing efforts are needed to ensure that housing remains affordable, particularly in the face of rising shelter costs.

Renters and Subsidized Housing: The increase in the number of renters and households in subsidized housing suggests a need to maintain and possibly expand the availability of subsidized housing options, as well as tenant support services.

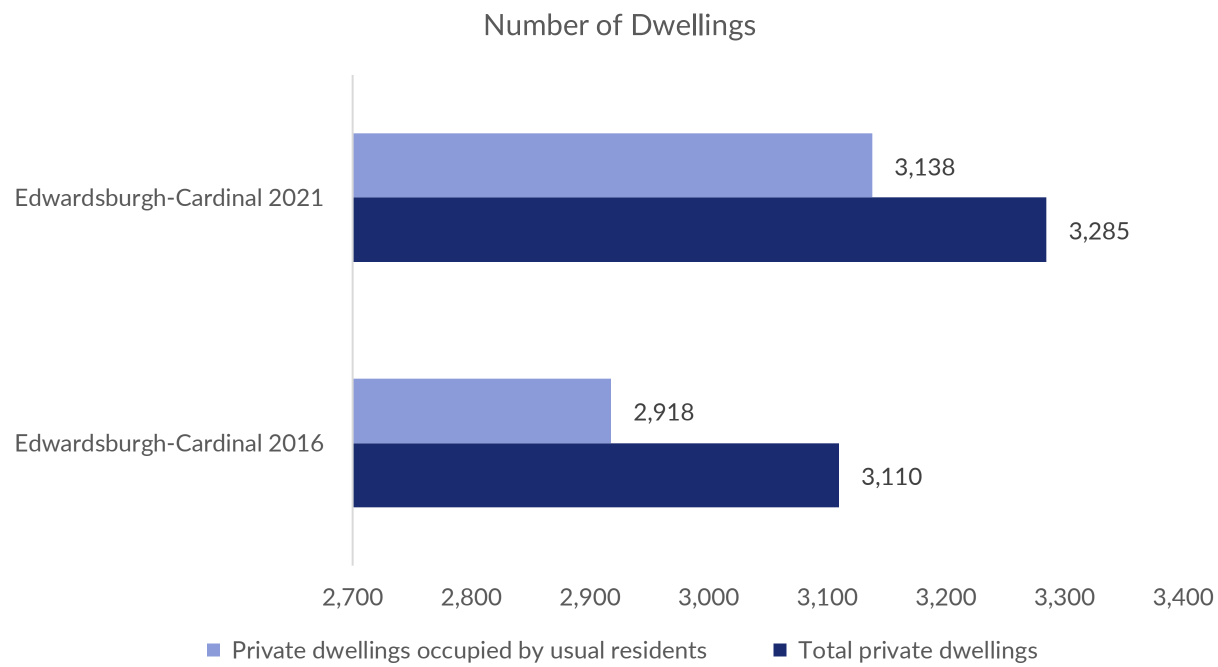
Maintenance and Repairs: The municipality needs to focus on the slightly increased number of dwellings needing 'major repairs' and ensure that repair and maintenance services are accessible and affordable.

Infrastructure Planning: With an increasing population and housing density, there will be a growing need for corresponding infrastructural developments, including transportation, water, and sewage services. The planning should consider the changing demographic makeup of the municipality.

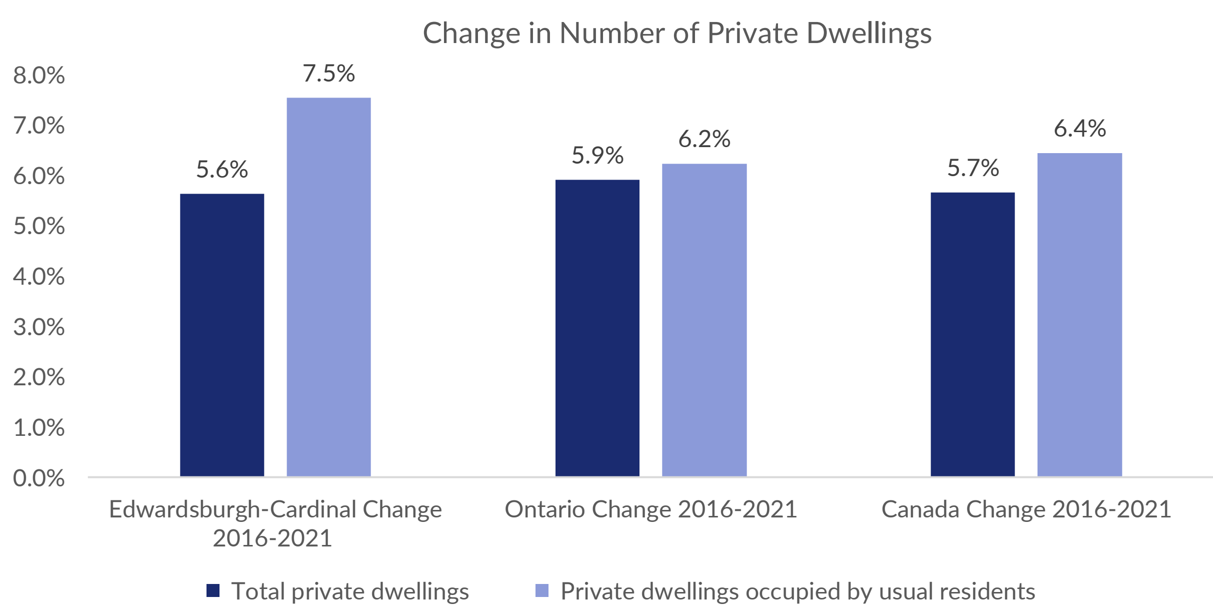
Private Dwellings

The total number of private dwellings in Edwardsburgh/Cardinal increased by 5.6% over the five years from 2016 to 2021. This is slightly lower than the Ontario-wide increase of 5.9% and roughly on par with the 5.7% increase seen across Canada.

This number increased from 2,918 to 3,138, nearly keeping pace with the increase in total private dwellings. The difference between total private dwellings and those occupied by usual residents might be due to seasonal homes, vacancies, or transient population, which is important to consider for planning purposes.



The number of private dwellings occupied by usual residents in Edwardsburgh/Cardinal grew at a slightly faster rate, up by 7.5% compared to 6.2% in Ontario and 6.4% in Canada overall.



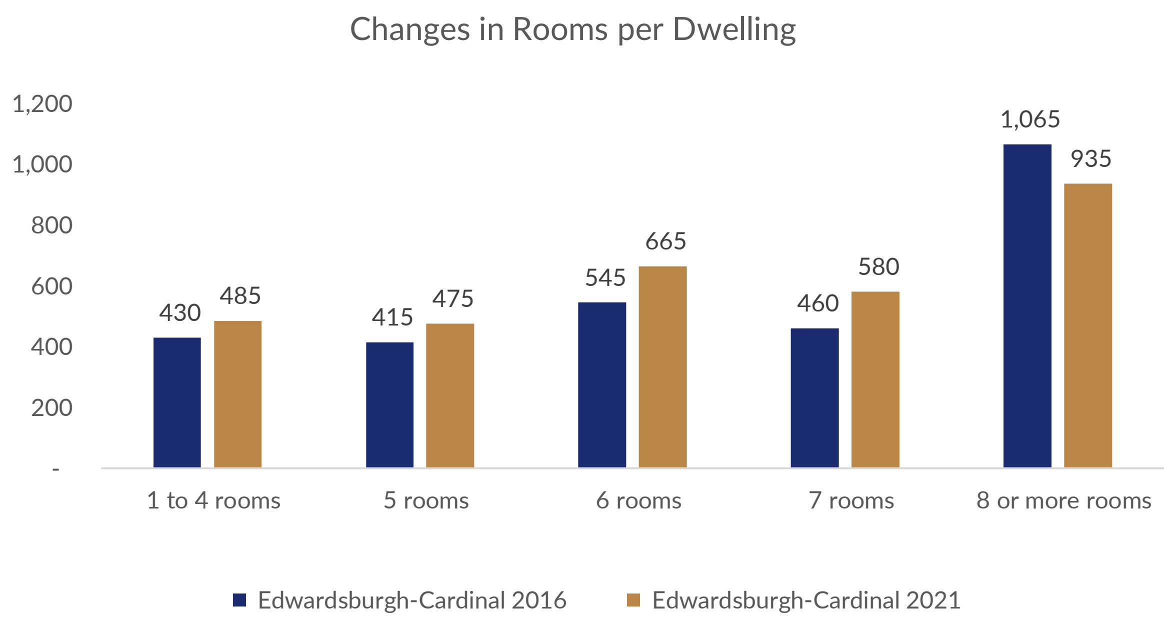
Dwelling Types

Regarding types of dwellings, the most significant growth was seen in the number of apartments in buildings that have five or more storeys, with a staggering increase of 333.3%. However, the total number remains relatively small compared to other types of dwellings. The number of single-detached houses, the most common dwelling type, grew by just 2.0%.

Private Dwelling Type	2016	2021	Change
Single-detached house	2,555	2,605	2.0%
Apartment in a building that has five or more storeys	15	65	333.3%
Semi-detached house	105	115	9.5%
Row house	40	50	25.0%
Apartment or flat in a duplex	35	35	0.0%
Apartment in a building that has fewer than five storeys	155	260	67.7%
Other single-attached house	5	5	0.0%
Movable dwelling	5	5	0.0%

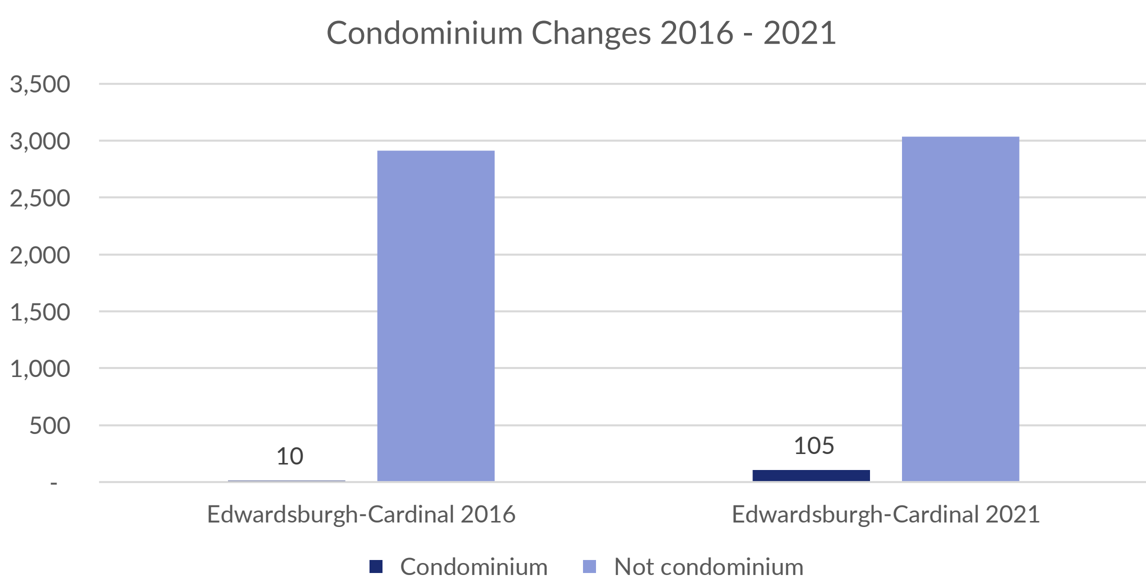
Rooms per Dwelling

The average number of rooms per dwelling decreased slightly in all three areas. This could suggest a shift towards smaller housing units or increased occupancy in existing rooms. This decreased from 6.9 to 6.3 in Edwardsburgh/Cardinal between 2016 and 2021.



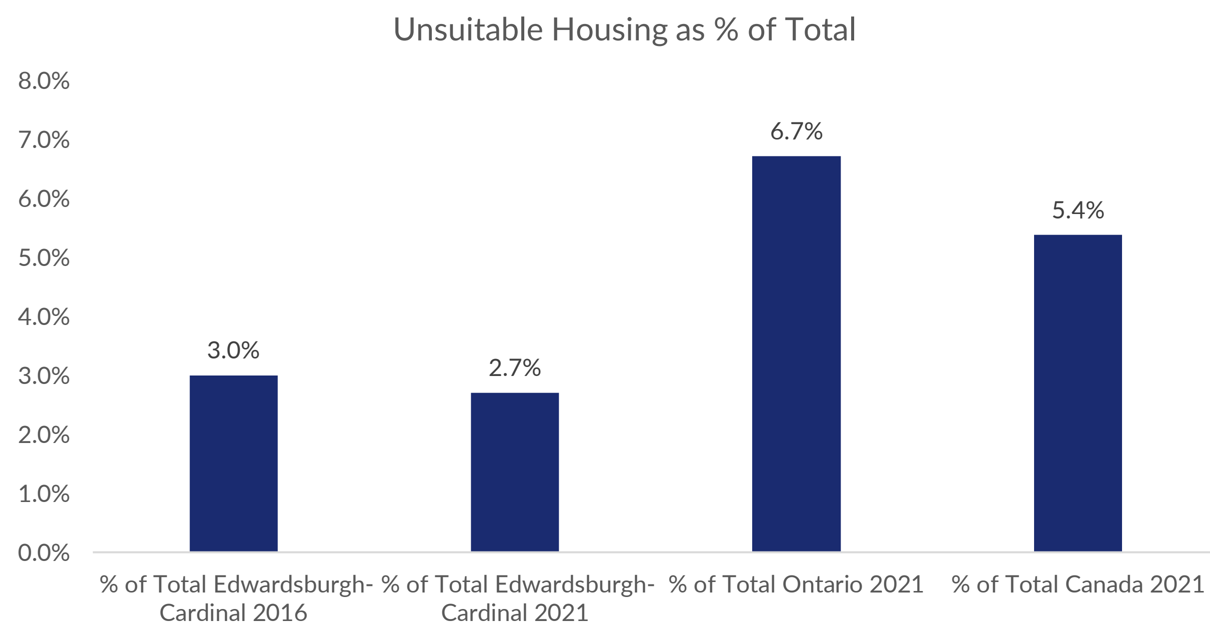
Condominiums

Condominium dwellings increased from 10 to 105, a significant increase of 950.0%, signifying a rising preference or affordability for condo living.



Housing Suitability

The number of households deemed 'not suitable' remained constant at 85. This was a decrease from 3.0% to 2.7% from 2016 to 2021 in the community, and notably about half the national and Ontario rates.

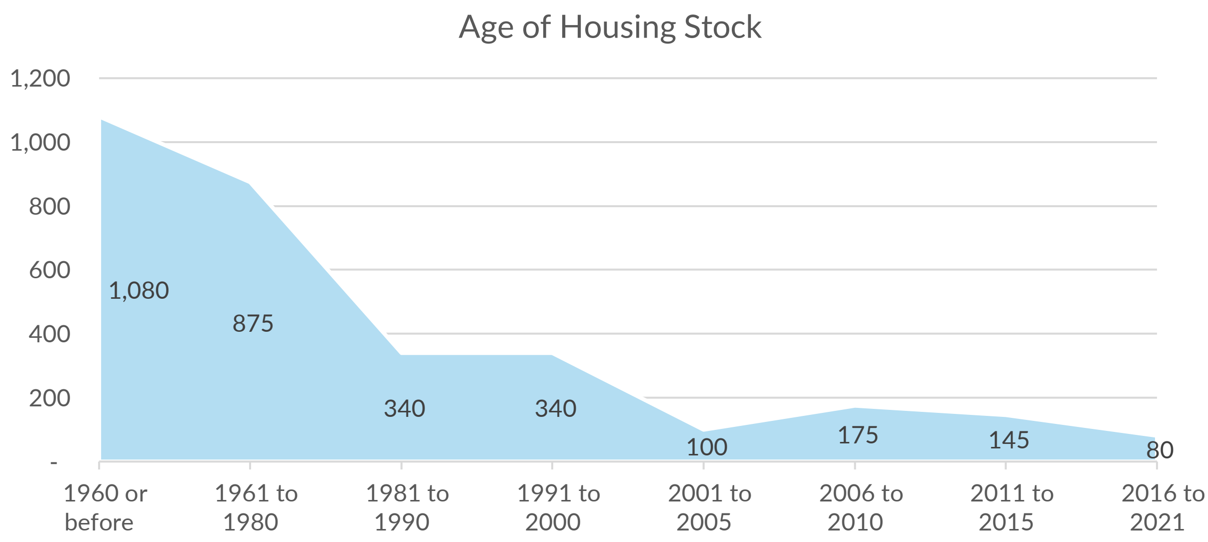


The decrease of households with more than one person per room from 30 to 25, a drop of 16.7%, could signify improved living standards or affordability.

Housing Age

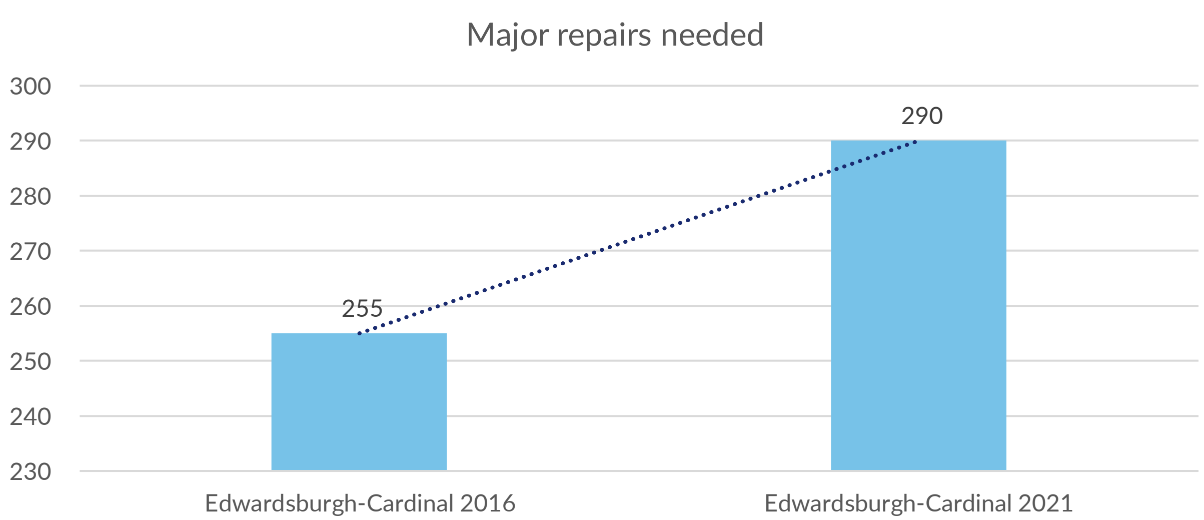
In the period of construction category, we see a decrease in the number of dwellings built '1960 or before' (from 1,095 to 1,080), and an increase in the '1961 to 1980' period (from 690 to 875). All other periods either saw a slight decrease or remained relatively stable. Importantly, 80 new dwellings were constructed in the period '2016 to 2021'.

An increase in dwellings built between 1961 and 1980 of 26.8%, might imply an increasing demand for vintage or retro-style homes, or houses in established neighborhoods.



Repairs

Dwellings needing 'only regular maintenance and minor repairs' saw a slight increase (from 2,660 to 2,845), indicating better upkeep or improvement in housing conditions. The number of dwellings needing 'major repairs' also increased marginally, from 255 to 290.



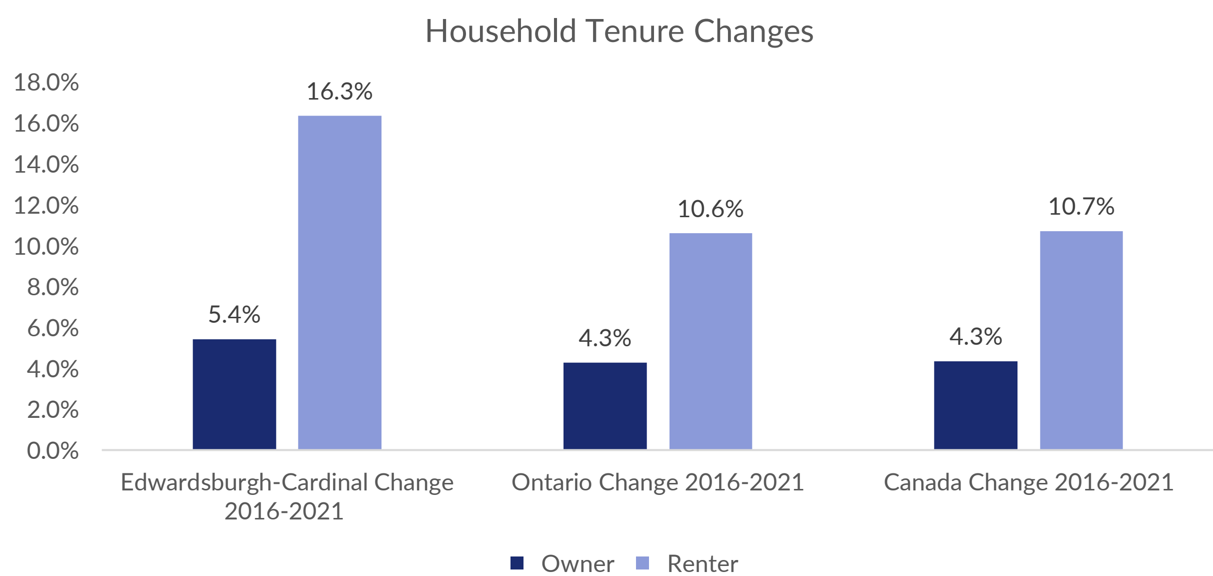
Overall, an increase in acceptable housing was observed from 2,430 to 2,675, a rise of 9.5%, suggesting improving housing conditions.

Tenure

Homeownership continues to be the dominant form of housing tenure in Edwardsburgh/Cardinal, the proportion of renters is growing at a faster rate. This could be reflective of broader demographic trends, such as younger individuals or families who are more likely to rent, moving into the area.

Edwardsburgh/Cardinal, Ontario, and Canada all saw a similar increase in the total number of private households, with a growth rate of approximately 6-7%.

> **Homeownership:** The number of homeowners in Edwardsburgh/Cardinal increased by 5.4% over the five-year period, which is slightly higher than the growth rate in Ontario (4.3%) and Canada (4.3%). As of 2021, there were 2,530 homeowners in Edwardsburgh/Cardinal, accounting for a significant majority of private households.
>
> **Renting:** The number of renting households in Edwardsburgh/Cardinal grew at a faster rate (16.3%) than homeownership, which is consistent with the trends in Ontario (10.6% growth in renters) and Canada (10.7%). By 2021, the number of renters in Edwardsburgh/Cardinal had reached 605 households.

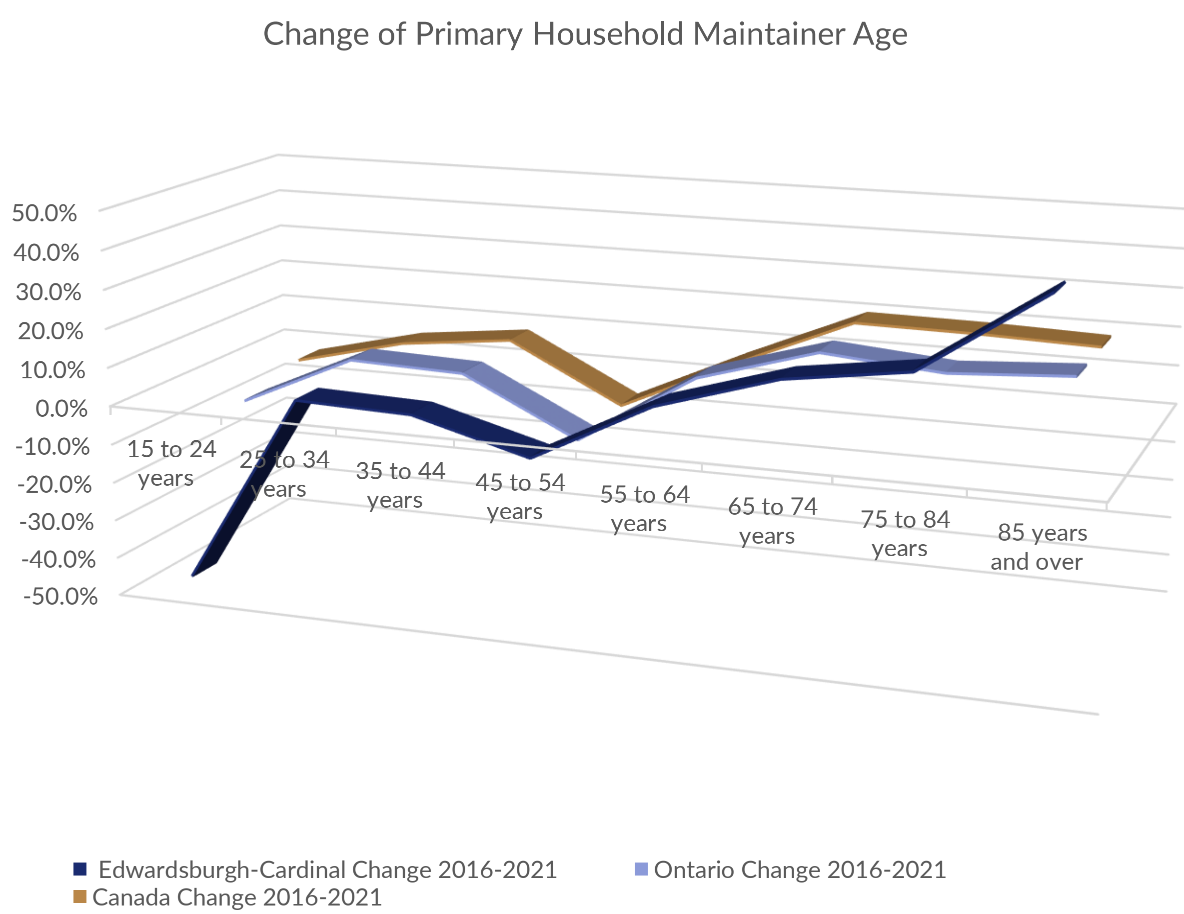


Edwardsburgh/Cardinal may be experiencing a demographic shift, with fewer young primary household maintainers and an increase in older primary household maintainers. This could have implications for services and infrastructure in the area, which may need to adapt to meet the needs of an aging population.

The increase in two-maintainer households from 1,215 to 1,510, a growth of 24.3%, could be due to economic factors requiring more than one income earner, affecting housing affordability.

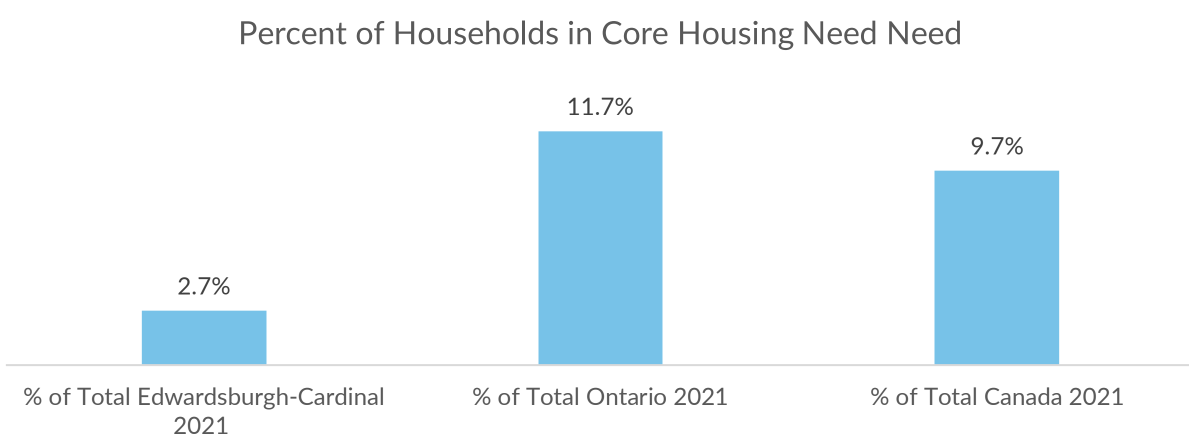
The slight decrease in the 45 to 54 years category from 615 to 580, a decrease of 5.7%, may reflect changing demographics, impacting the types of housing in demand.

> **Young Householders (15 to 24 years):** The number of primary household maintainers aged 15 to 24 years decreased by a significant 46.2% in Edwardsburgh/Cardinal. This is considerably steeper than the decrease experienced in Ontario (-7.0%) and Canada (-2.9%).
>
> **Middle Age Householders (25 to 54 years):** For the age groups 25-34, 35-44, and 45-54 years, there were varying trends. The 25-34 and 35-44 age groups saw a modest increase in the number of primary household maintainers in Edwardsburgh/Cardinal, whereas the 45-54 age group experienced a decrease (-5.7%).
>
> **Older Householders (55 years and over):** All age groups from 55 years and above saw substantial increases in Edwardsburgh/Cardinal, with the highest growth rate in the 85 years and over category (+44.4%). This trend reflects those observed in Ontario and Canada, where there was also noticeable growth in the number of older household maintainers.

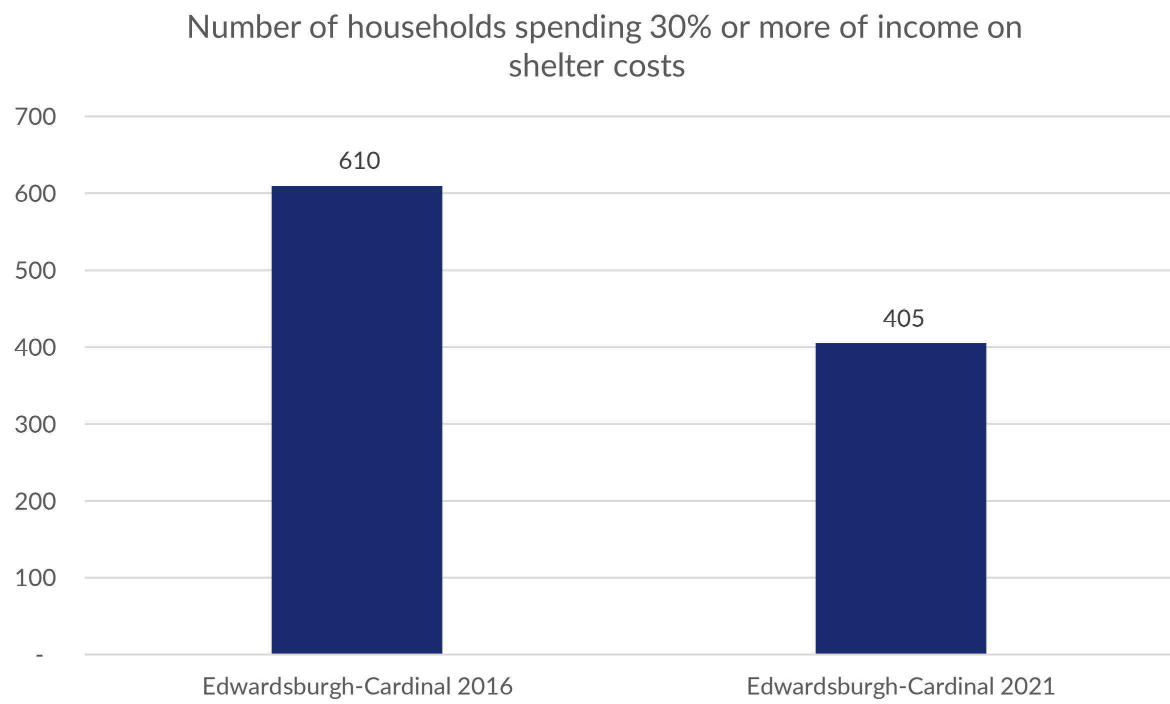


Core Housing Need

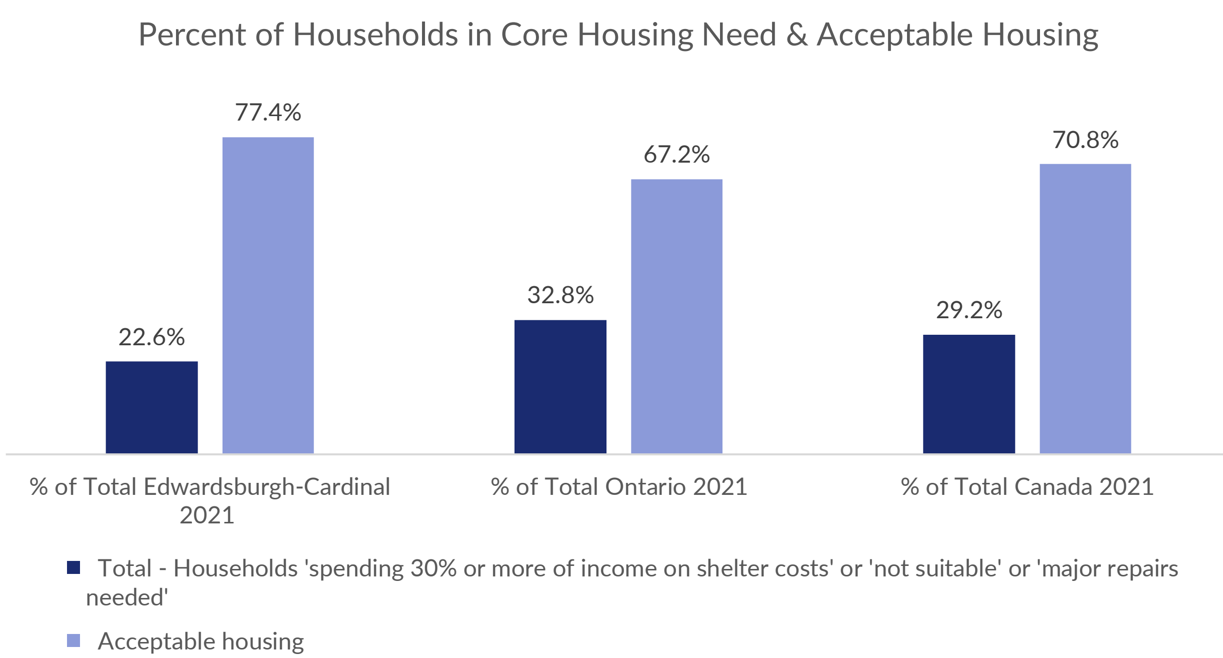
The proportion of households in core housing need need slightly declined from 85 to 80, while those not in core need increased from 2,970 to 3,115, indicating that many households are in a stable housing situation. This suggests that the CHN in the community is notably lower than the Ontario and Canada averages at 2.6% vs 11.7% and 9.7% respectively.



The increase in households spending less than 30% of income on shelter costs from 2220 to 2675, a rise of 20.5%, and the decrease in households spending 30% or more from 610 to 405, a decrease of 33.6%, suggests improving housing affordability.



Of the total dwellings in Edwardsburgh/Cardinal, 22.6% were classified as households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'. This is slightly lower than the Ontario average of 32.8% and the Canadian average of 29.2%.



When examining the specific issues, related to core housing need several observations emerge:

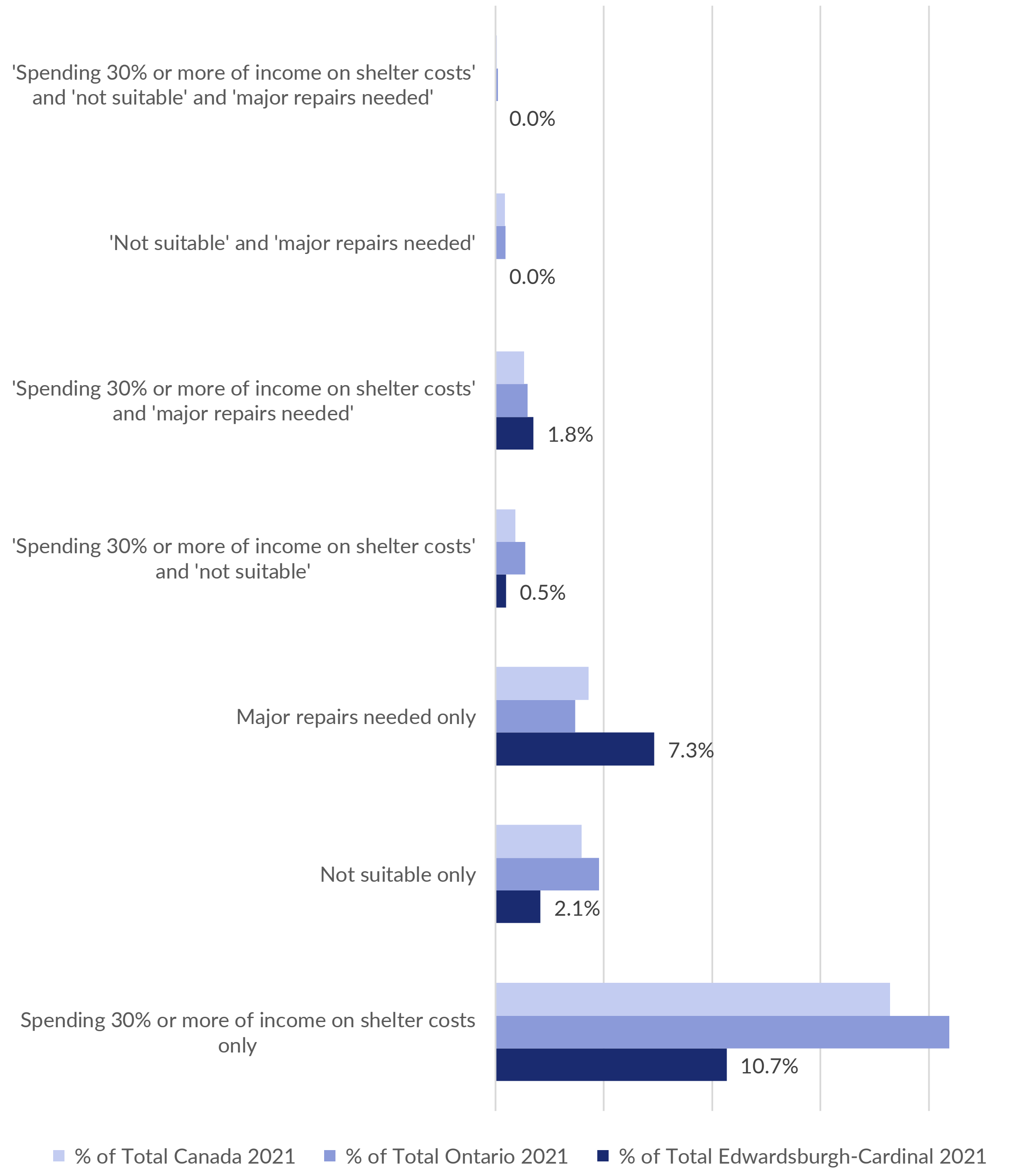
10.7% of households in Edwardsburgh/Cardinal were spending 30% or more of their income on shelter costs only, which is significantly lower than the rates in Ontario (20.9%) and Canada (18.2%).

Edwardsburgh/Cardinal had a higher percentage of dwellings in need of major repairs (7.3%) compared to both Ontario (3.7%) and Canada (4.3%).

77.4% of the dwellings in Edwardsburgh/Cardinal were classified as 'acceptable housing'. This is a considerably higher rate than in Ontario (67.2%) and Canada as a whole (70.8%).

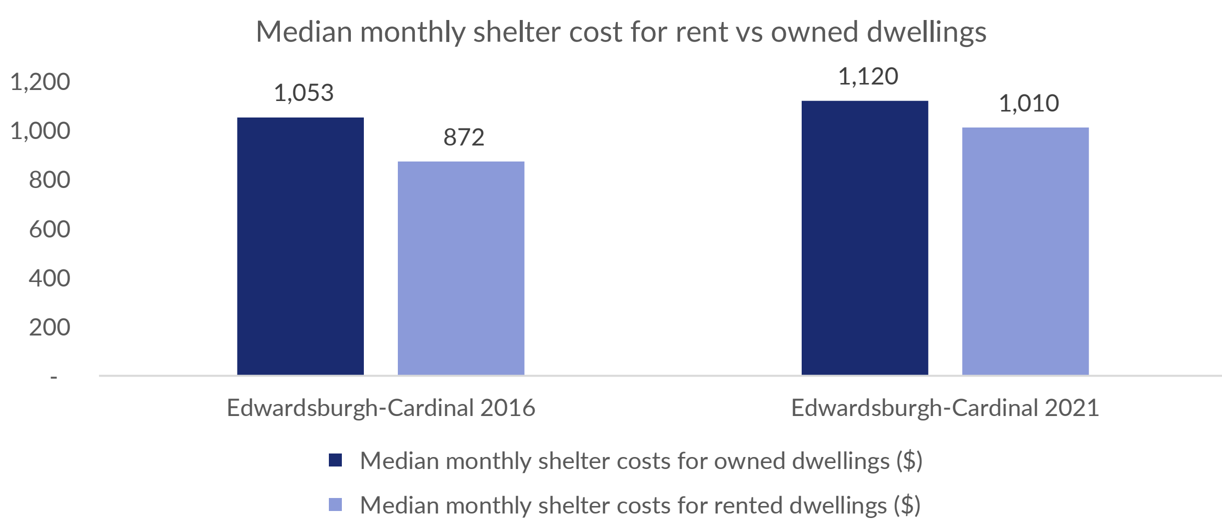
Only 2.7% of the dwellings in Edwardsburgh/Cardinal were in 'core housing need', which means they are occupied by households spending more than 30% of their income on shelter costs. This is notably lower than Ontario's rate of 11.7% and Canada's rate of 9.7%.

Core Housing Need Type as Percent of Total Households in Core Housing Need



Community Characteristic	2021
Total - Occupied private dwellings by housing indicators - 25% sample data	**3,140**
Total - Households 'spending 30% or more of income on shelter costs' or 'not suitable' or 'major repairs needed'	710
Spending 30% or more of income on shelter costs only	335
Not suitable only	65
Major repairs needed only	230
Spending 30% or more of income on shelter costs' and 'not suitable'	15
Spending 30% or more of income on shelter costs' and 'major repairs needed'	55
Not suitable' and 'major repairs needed'	-
Spending 30% or more of income on shelter costs' and 'not suitable' and 'major repairs needed'	-
Acceptable housing	2,430
Total - Owner and tenant households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings - 25% sample data	**3,050**
In core need	85
Not in core need	2,970

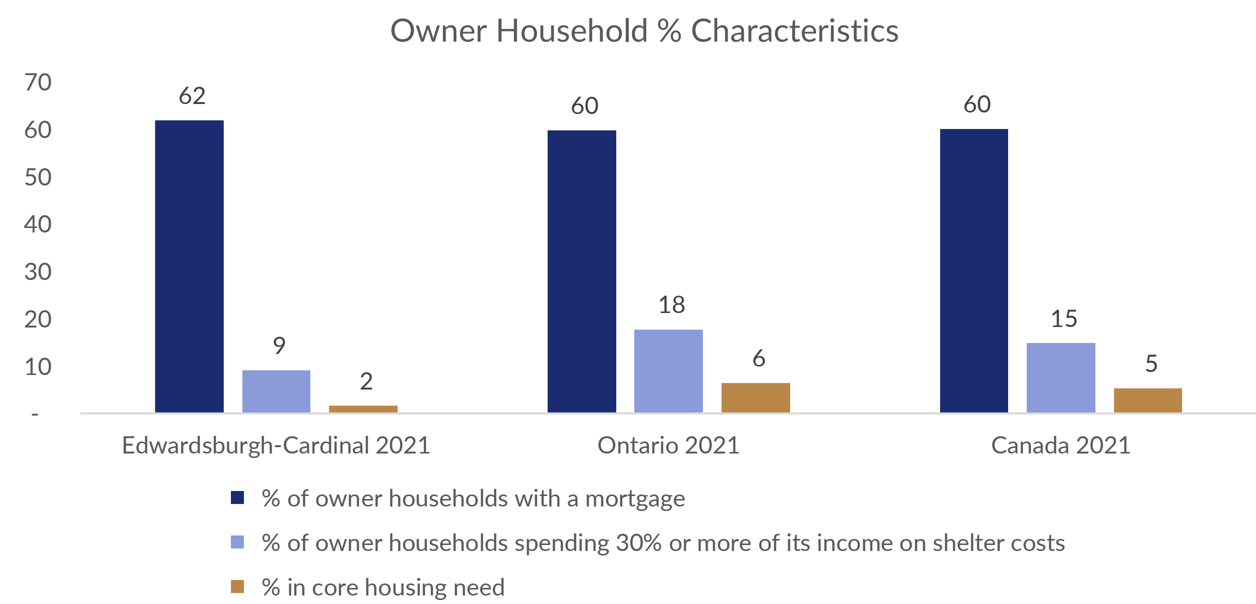
The median monthly shelter cost for owned vs rented dwellings increased from $1,053 to $1,120 and $870 to $1,010 respectively.



Owner Households

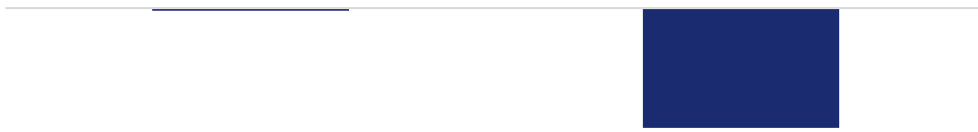
The total number of owner households increased from 2,310 to 2,490. The median and average monthly shelter costs, as well as the median and average value of dwellings, all rose.

Interestingly, the percentage of owner households spending 30% or more of its income on shelter costs decreased significantly from 15.6% to 9.1% from 2016 to 2021. This is notably half the Ontario average at 18% and much lower than the 15% national average.



The median and average monthly shelter costs for owned dwellings increased in all regions, with the highest increase in Ontario (median: 10.9%, average: 16.2%). However, the percentage of owner households spending 30% or more of their income on shelter costs decreased dramatically in Edwardsburgh/Cardinal (-41.7%).

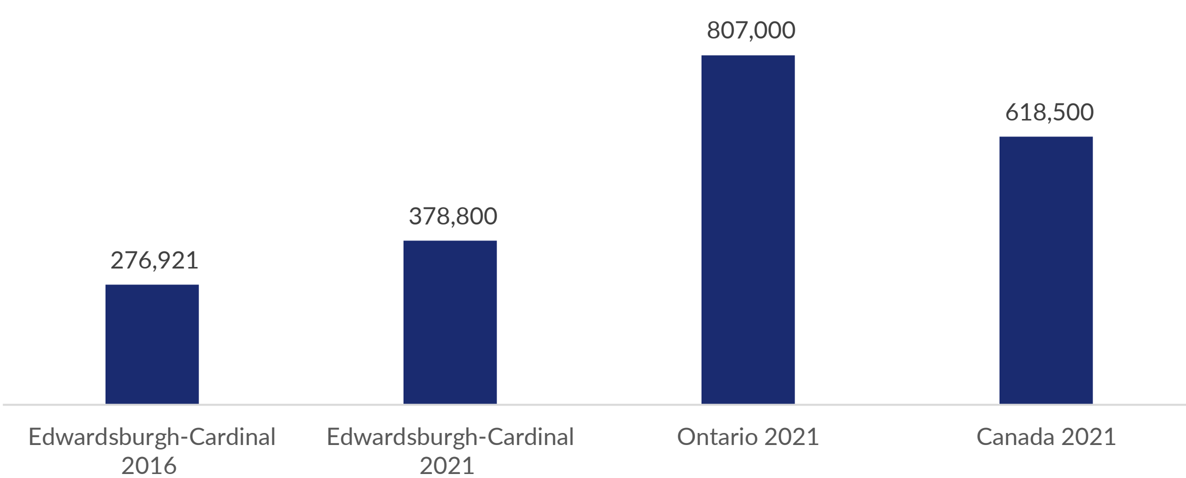
2016 - 2021 Change in Owner Households



	% of owner households with a mortgage	% of owner households spending 30% or more of its income on shelter costs
Series1	-0.8%	-41.7%

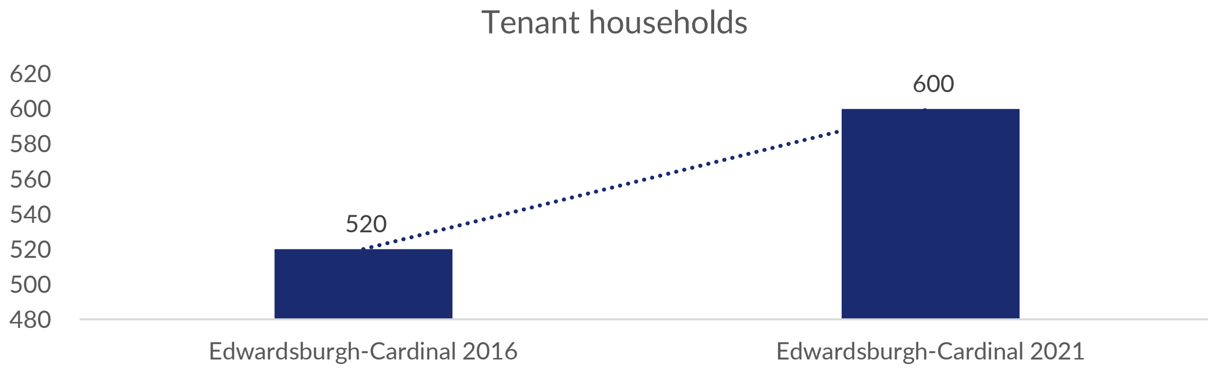
There has been a significant rise in the median and average dwelling value in all regions, especially in Ontario, which has seen an increase of 74.8% in median value and 59.4% in the average value of dwellings. This was notable in Edwardsburgh/Cardinal which saw the average value of dwellings increase from $276,921 to $378,800 – though well below the national and provincial averages.

Average value of dwellings ($)

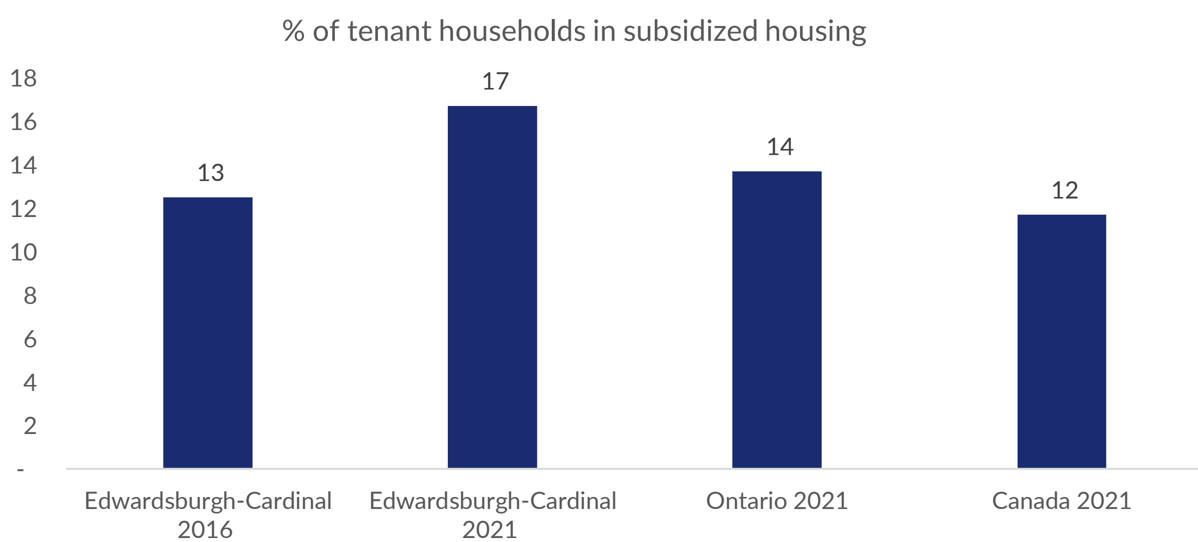


Tenant Households

The number of tenant households also grew, from 520 to 600. There was an increase in the proportion of tenant households in subsidized housing (from 12.5% to 16.7%), but a large decrease in those spending 30% or more of their income on shelter costs (from 48.1% to 30.3%).

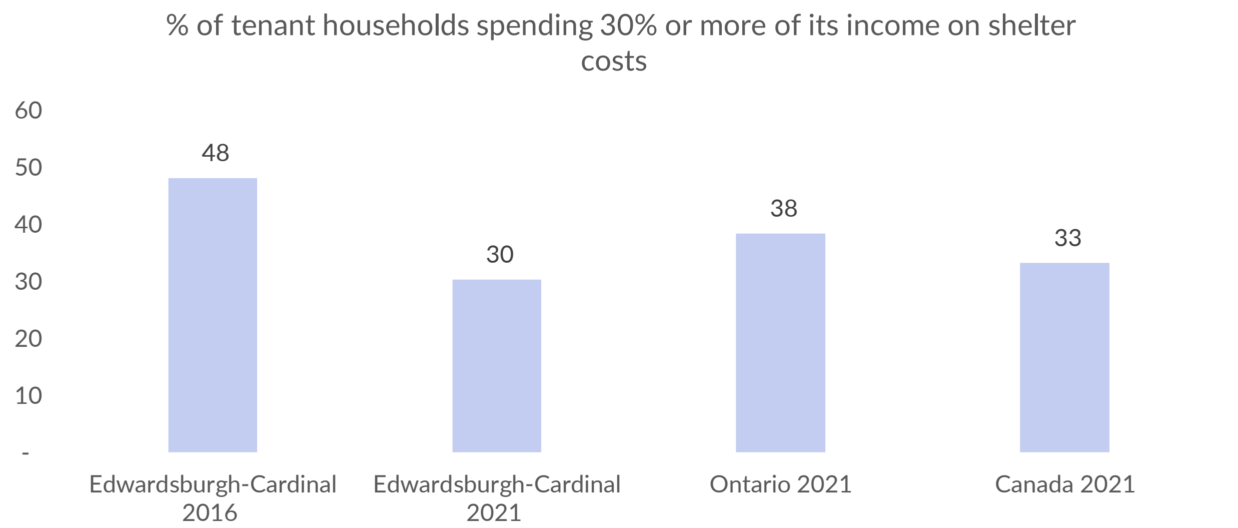


In Edwardsburgh/Cardinal, there was an increase in the percentage of tenant households living in subsidized housing from 2016 to 2021, a rise of 33.6%. In contrast, Ontario and Canada saw a decrease of 8.7% and 10% respectively.

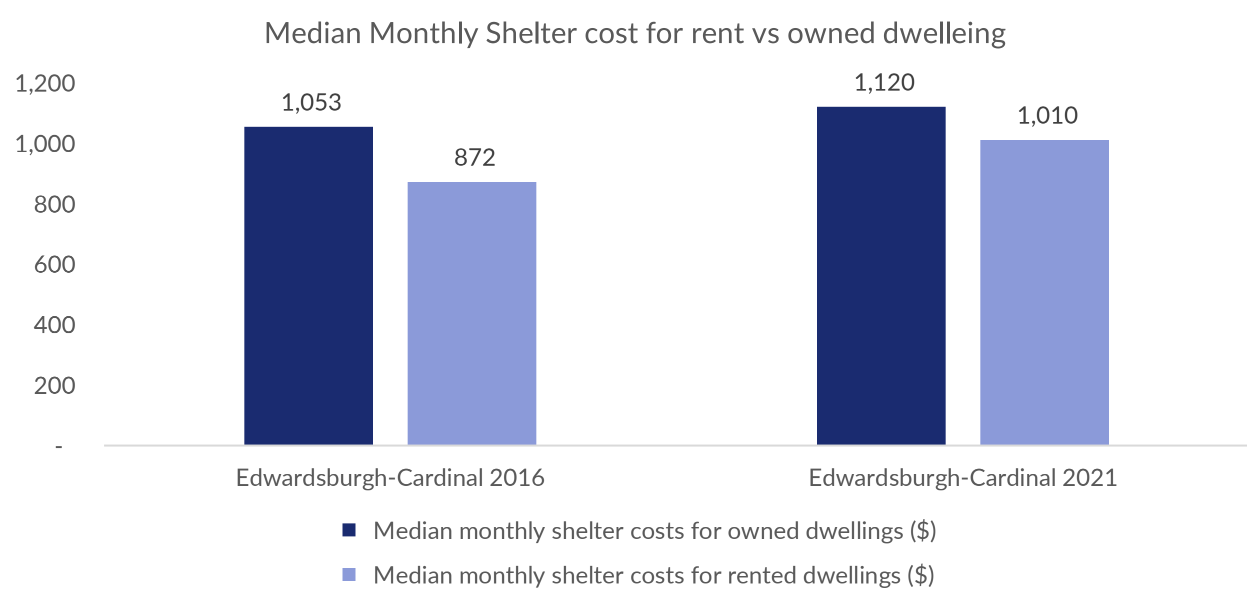


Interestingly, despite the rise in the number of tenant households in subsidized housing in Edwardsburgh/Cardinal, the percentage of households spending 30% or more of their income on shelter costs significantly reduced by 37% from 2016 to 2021.

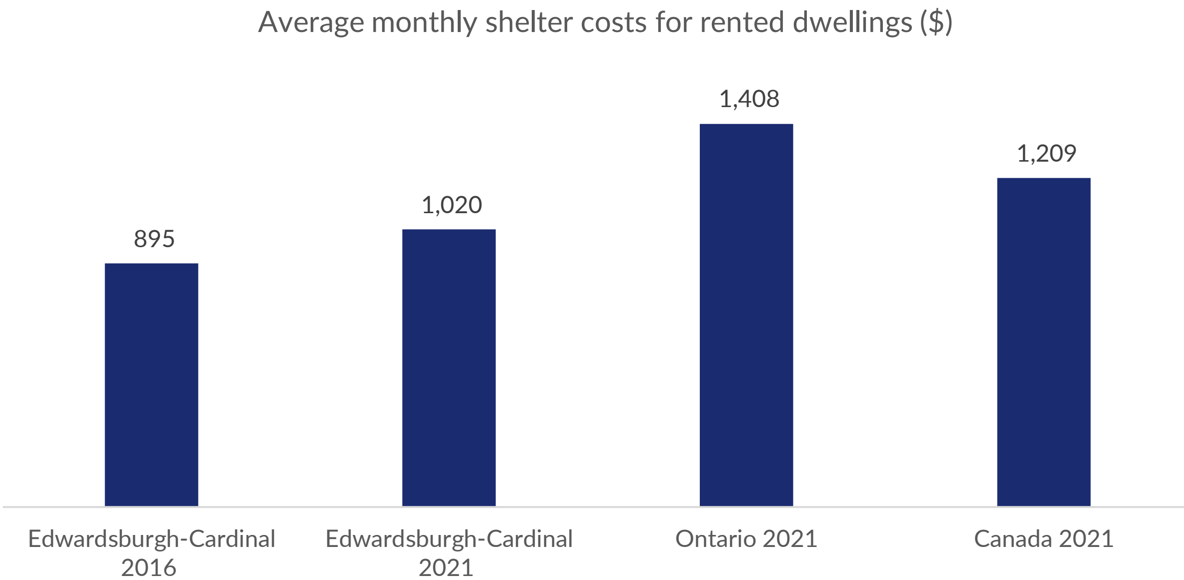
This might be indicative of improvement in income levels or effectiveness of the subsidies in Edwardsburgh/Cardinal. In contrast, Ontario and Canada also experienced a decline in this metric, by 16% and 17% respectively, despite having fewer tenant households in subsidized housing in 2021.



The median and average monthly shelter costs for rented dwellings also rose in all regions, with the highest increase again in Ontario (median: 24.4%, average: 27.0%). However, the percentage of tenant households spending 30% or more of their income on shelter costs fell in all regions, notably by 37% in Edwardsburgh/Cardinal as aforementioned.



This highlights that while the number of tenants in subsidized housing increased in Edwardsburgh/Cardinal, they are seemingly less burdened by shelter costs as a proportion of their income, a trend also observed at the province and national level. These trends may be a sign of the efficacy of housing subsidy programs, improved economic conditions, or both.



Households & Families

Planning housing needs of the community should consider the types and sizes of units that will be needed, the affordability of those units, and their proximity to essential services and amenities. Understanding these demographics and how they are changing can help the municipality make informed decisions about housing policies and programs.

Highlights

Several important considerations for housing needs assessment planning in Edwardsburgh/Cardinal municipality arise:

Increased Demand for Smaller Units: The significant growth in one-person households at double the provincial and national rates suggests a need for more smaller, affordable housing units. This demographic could comprise younger individuals who are starting their careers, seniors living alone, or individuals who prefer to live alone.

Family Housing: The rise in the number of one-parent families indicates a potential demand for affordable, family-friendly housing options that cater to the needs of single parents. These households may have unique needs in terms of accessibility to schools, healthcare facilities, and childcare centers.

Housing for Larger Families: Although the number of four-person families decreased, households with three persons and those with five or more persons saw a rise. This suggests that there might be a growing need for housing options that can accommodate larger families.

Demand for Varied Housing Options: The data suggests a trend of diverse family structures, from one-person households to larger families. This underscores the need for a mix of housing options that cater to different household sizes and needs.

Changes in Marital Status: The growing number of individuals who are not married and not living in a common-law relationship, along with the increase in divorced and widowed individuals, could suggest a change in societal norms and family structures. This shift could affect housing demand, possibly leading to a need for more single-person dwellings or shared housing options.

Housing for Older Adults: The increase in couple-family households without children could indicate a growing population of empty nesters. This could result in an increased demand for housing suitable for older adults, perhaps smaller units or those designed for accessibility and aging in place.

Household Changes

The total number of households increased from 2,920 to 3,140, an increase of about 7.5%. The number of 1 person households increased from 655 to 790 (about 20.6% growth) while households with 2 persons saw a smaller increase from 1,240 to 1,255 (about 1.2%).

The number of one-person households and one-census-family households without additional persons increased, again suggesting a growing need for smaller, affordable housing units. Couple-family households without children also increased, indicating a potential trend of empty nesters in the community.

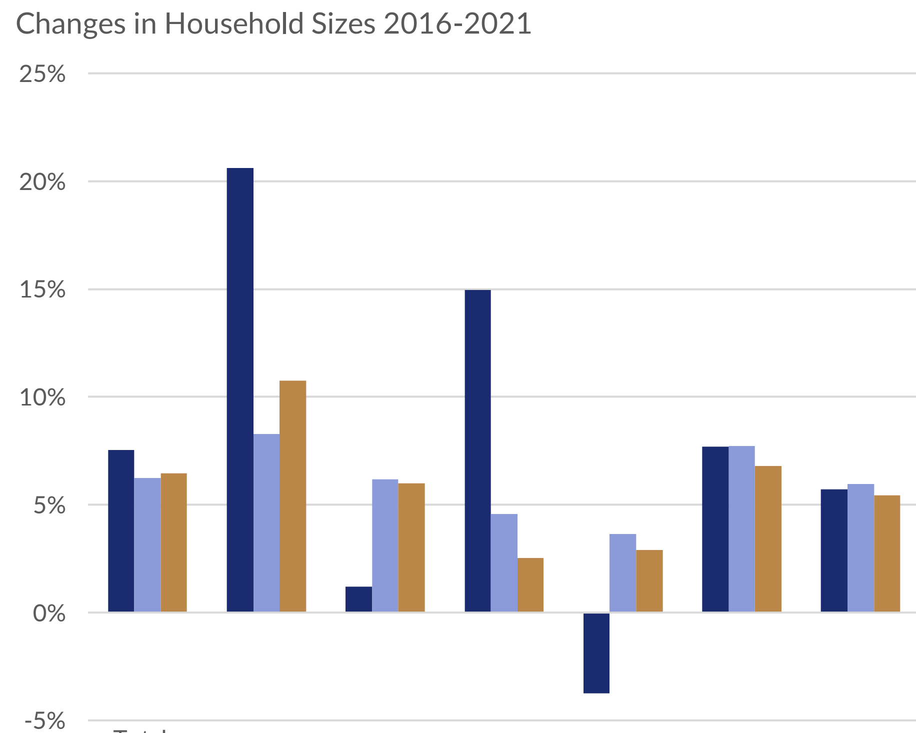
Of note, the pace of growing in 1 person households at 20.6% was about double the provincial (+8.3%) and national (+10.7%) rates.

Households with 3 persons and 5 or more persons increased by around 14.94% and 7.69% respectively, while those with 4 persons slightly decreased (-3.75%). Despite changes in individual categories, the average household size remained the same at 2.4.

Although number of persons in private households has grown with the overall population, but the average household size remained stable at 2.4, reflecting a steady household composition.

Census Families

Much of the population is in census families, but the number of persons not in census families has grown substantially (from 915 to 1,165), further supporting the need for varied housing options.



	Total - Private households by household size - 100% data	1 person	2 persons	3 persons	4 persons	5 or more persons	Number of persons in private households
Edwardsburgh-Cardinal Change 2016-2021	7.5%	20.6%	1.2%	14.9%	-3.8%	7.7%	5.7%
Ontario Change 2016-2021	6.2%	8.3%	6.2%	4.6%	3.7%	7.7%	6.0%
Canada Change 2016-2021	6.4%	10.7%	6.0%	2.5%	2.9%	6.8%	5.4%

There was a slight increase in the number of couple families from 1980 to 1990 (0.5%), with a small increase for both married and common-law couples. The number of one-parent families grew from 270 to 325, a significant increase of about 20.37%, with an increase in both female-led and male-led single-parent families.

The data shows a slight increase in the number of couple families, but a more significant increase in one-parent families (from 270 to 325), which could indicate a need for affordable, family-friendly housing options for single parents.

The total number of census families grew from 2,245 to 2,315 (about 3.1% growth). Two-person families increased from 1,290 to 1,350 (about 4.65%), three-person families from 435 to 460 (about 5.75%), and five or more persons from 145 to 160 (about 10.34%), while four-person families saw a decrease from 375 to 345 (-8%). Despite these shifts, the average size of census families remained the same at 2.7.

Census Families	2016	2021
2 persons	1,290	1,350
3 persons	435	460
4 persons	375	345
5 or more persons	145	160

The number of census families in private households has grown modestly in all regions. Edwardsburgh/Cardinal saw an increase of 3.1%, while Ontario and Canada experienced a slightly higher growth of 4.9% and 4.3% respectively.

> 2 Persons: Families consisting of two persons increased by 4.7% in Edwardsburgh/Cardinal, 6.7% in Ontario, and 6.0% in Canada.
>
> 3 Persons: Three-person families increased by 5.7% in Edwardsburgh/Cardinal, 3.9% in Ontario, and 1.9% in Canada.
>
> 4 Persons: Interestingly, Edwardsburgh/Cardinal saw a decrease of 8.0% in four-person families, whereas Ontario and Canada experienced an increase of 2.4% and 2.3% respectively.
>
> 5 or More Persons: Families with five or more members grew by 10.3% in Edwardsburgh/Cardinal, and slightly less in Ontario (4.1%) and Canada (5.0%).

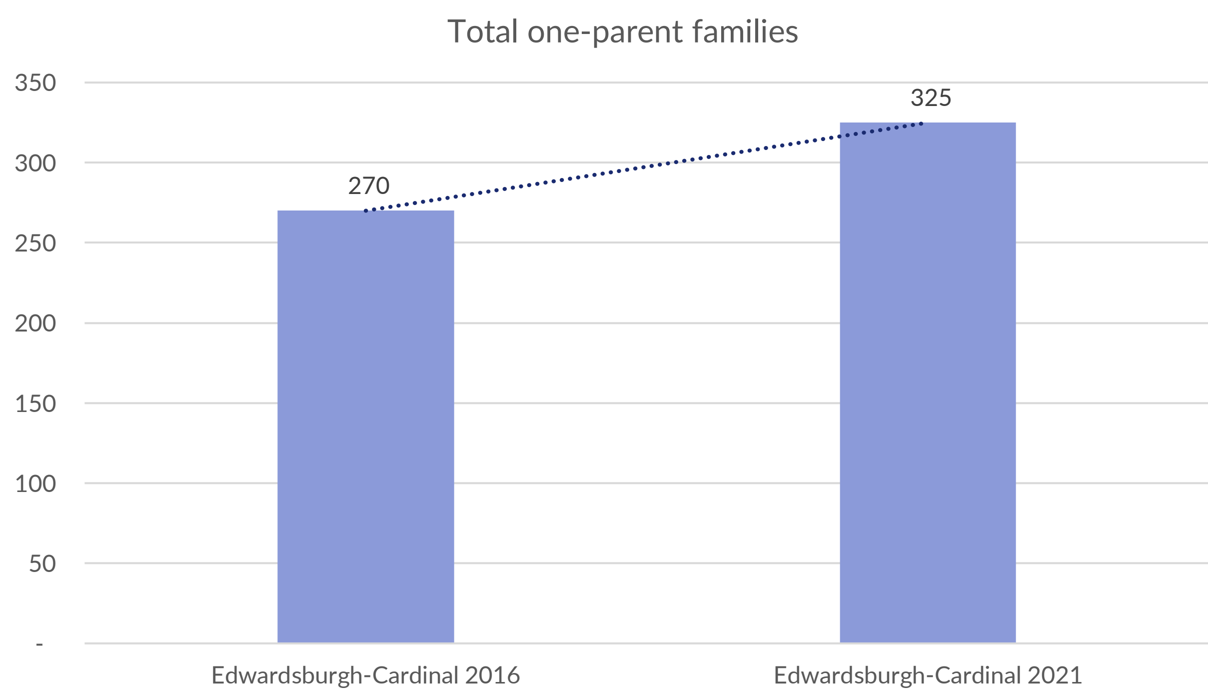
The average size of census families remained the same, but the number of 2-person families increased. This could reflect an aging population as children leave home, suggesting a potential demand for downsizing options. These categories appear to have remained stable in all regions.

Census Families	2016	2021
Total - Census families in private households by family size - 100% data	2,245	2,315
2 persons	1,290	1,350
3 persons	435	460
4 persons	375	345

5 or more persons	145	160

Lone Parent Households

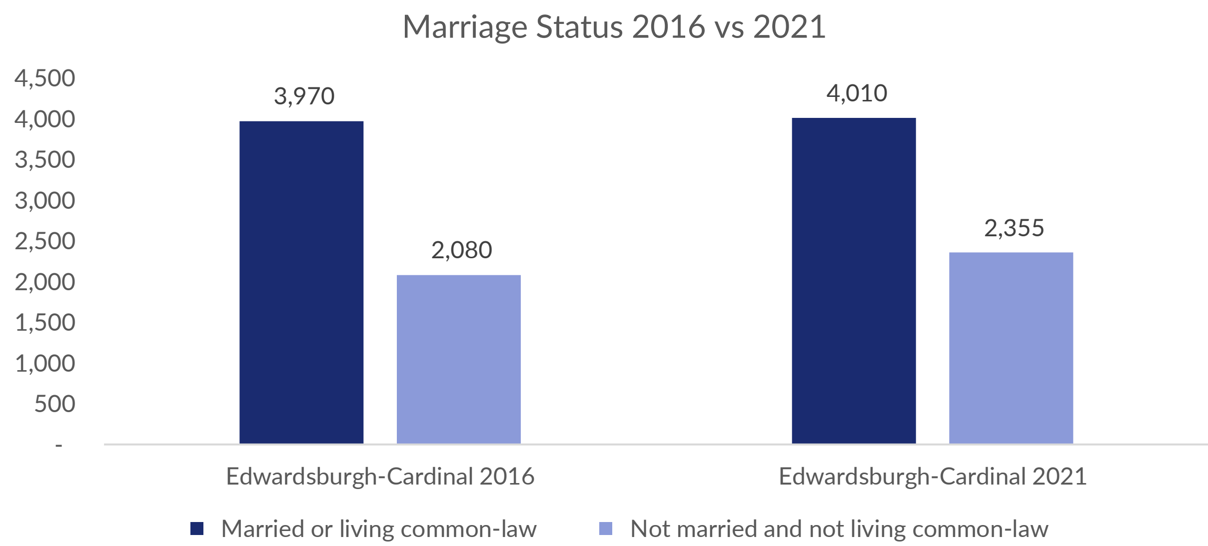
The number of one-parent-family households increased by 20.3% from 270 in 2016 to 325 in 2021. This shift could affect the demand for affordable, family-friendly housing options and could indicate changes in family structures within Edwardsburgh/Cardinal.



Marital Status

There's a marginal increase in the number of individuals who are married or living common-law from 3,970 to 4,010 (around 1% growth) while Ontario and Canada saw a slightly larger increase of 5.2% and 4.3% respectively.

There was a notable increase in the number of people not married and not living common-law from 2,080 to 2,355 (about 13.2% growth).



More specifically:

Married: The number of married individuals in Edwardsburgh/Cardinal and Ontario saw a modest growth of 0.9% and 3.7% respectively, whereas Canada saw a growth of 2.6%.

Living Common-law: The increase in the number of individuals living in a common-law relationship was a bit higher, with Edwardsburgh/Cardinal showing a 1.2% increase, while Ontario and Canada witnessed a significant increase of 13.8% and 11.1% respectively.

Not Married and Not Living Common-law: There has been an overall increase in the population of individuals who are not married and not living in a common-law relationship. In Edwardsburgh/Cardinal this increase was 13.2%, while in Ontario and Canada the increase was 8.3% and 7.5% respectively.

Never Married: The never-married category also saw an increase across the board, with Edwardsburgh/Cardinal, Ontario, and Canada recording a rise of 10.1%, 10.4%, and 9.3% respectively.

Separated: Separated individuals increased slightly in all regions, with Edwardsburgh/Cardinal showing a 14.3% increase, Ontario 1.6%, and Canada 3.2%.

Divorced: The divorced category grew by 20.9% in Edwardsburgh/Cardinal, and slightly less in Ontario (6.4%) and Canada (5.8%).

Widowed: The widowed category increased by 20.3% in Edwardsburgh/Cardinal, and less in Ontario (3.2%) and Canada (2.1%).

Census Families in Private Households by Family Size: The number of census families in private households has grown modestly in all regions. Edwardsburgh/Cardinal saw an increase of 3.1%, while Ontario and Canada experienced a slightly higher growth of 4.9% and 4.3% respectively.

Population Diversity

Key demographic and cultural diversity changes in the community have implications for the housing needs of its residents, with a special focus on the aging population and the growing young and visible minority populations. Different population groups may have unique housing requirements, and the municipality should ensure that future housing and community development plans cater to these needs to foster a supportive, inclusive, and diverse community.

Highlights

Notable highlights of relevance include:

Aging Population: With the significant increase in the '65 years and over' category and a rise in the average and median age, the municipality must prioritize senior-friendly housing options. This might include assisted living facilities, affordable healthcare services, and public transportation access.

Young Population: An increase in the '0 to 14 years' category suggests a need for family-friendly housing. This can include larger homes with multiple bedrooms, proximity to schools and parks, and safe, child-friendly neighborhoods.

Gender Age Group Trends: Variations in population growth across different age and gender categories can impact the types of housing required. For instance, the significant growth in the '10 to 14 years' for males and '90 to 94 years' for females necessitates planning for a diverse range of housing needs.

Mobility: The non-mover and mover trends suggest a relatively stable population with a small percentage of new arrivals. Understanding the needs of these incoming residents (are they retirees, young professionals, families?) can help in planning for housing diversity.

Language: A predominantly English-speaking community might influence community planning and social service provisions.

Indigenous Population: The decrease in the Indigenous population may lead to a reduced demand for culturally appropriate housing in the area. However, the municipality should work to understand the reasons behind this decrease and ensure that the housing needs of Indigenous residents are met.

Immigration: Although the immigrant population is relatively small compared to Ontario and Canada, it's important to meet the needs of these community members, considering their country of origin, reasons for immigration, and socio-economic conditions.

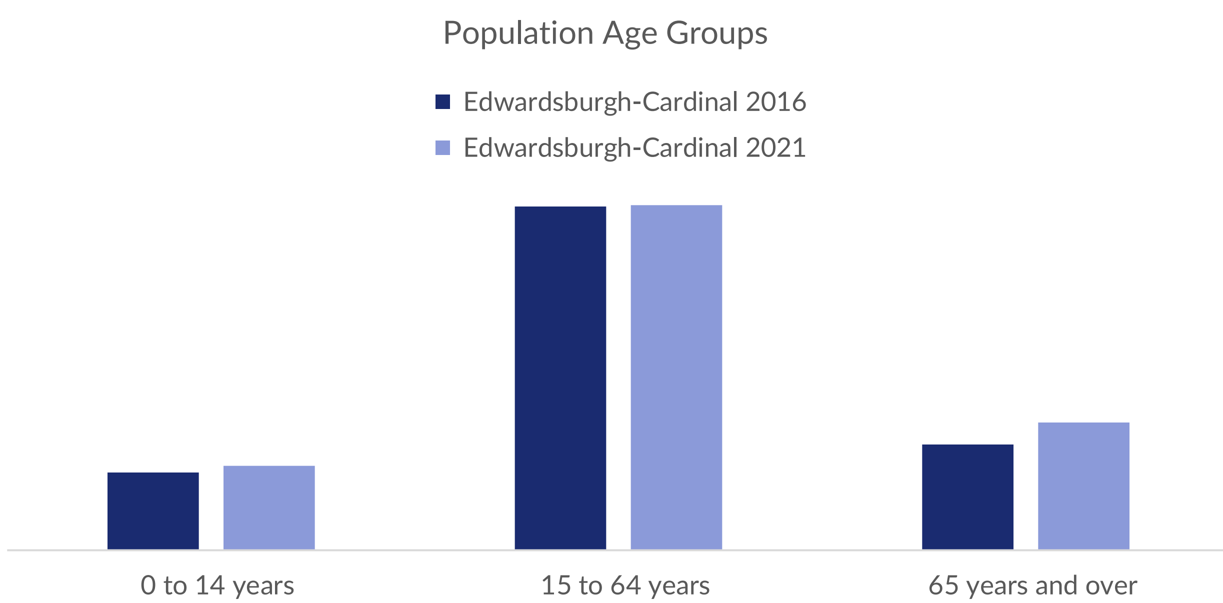
Visible Minorities: The increasing visible minority population, particularly Black, Chinese, Latin American, and West Asian communities, may have unique housing needs and cultural preferences that should be considered in housing and urban planning.

Religious Affiliations: Understanding religious affiliations can help inform planning for places of worship, community centers, and other religious facilities.

Age Groups

All age groups have seen growth, with the largest increase seen in the '65 years and over' category, growing from 1,420 to 1,720 (around 21.1%). This points to an aging population, which may require more age-in-place accommodations and senior housing.

The proportion of individuals in the '0 to 14 years' category increased slightly from 14.7% to 15.2%, the '15 to 64 years' category decreased from 65.2% to 61.9%, and the '65 years and over' category increased from 20% to 22.9%. This suggests a slight shift towards a more aged population.



Both the average and median age of the population have increased, from 43.4 to 44.9 (3.46% increase) and 46.7 to 48.4 (3.64% increase) respectively, further illustrating the trend towards an older population.

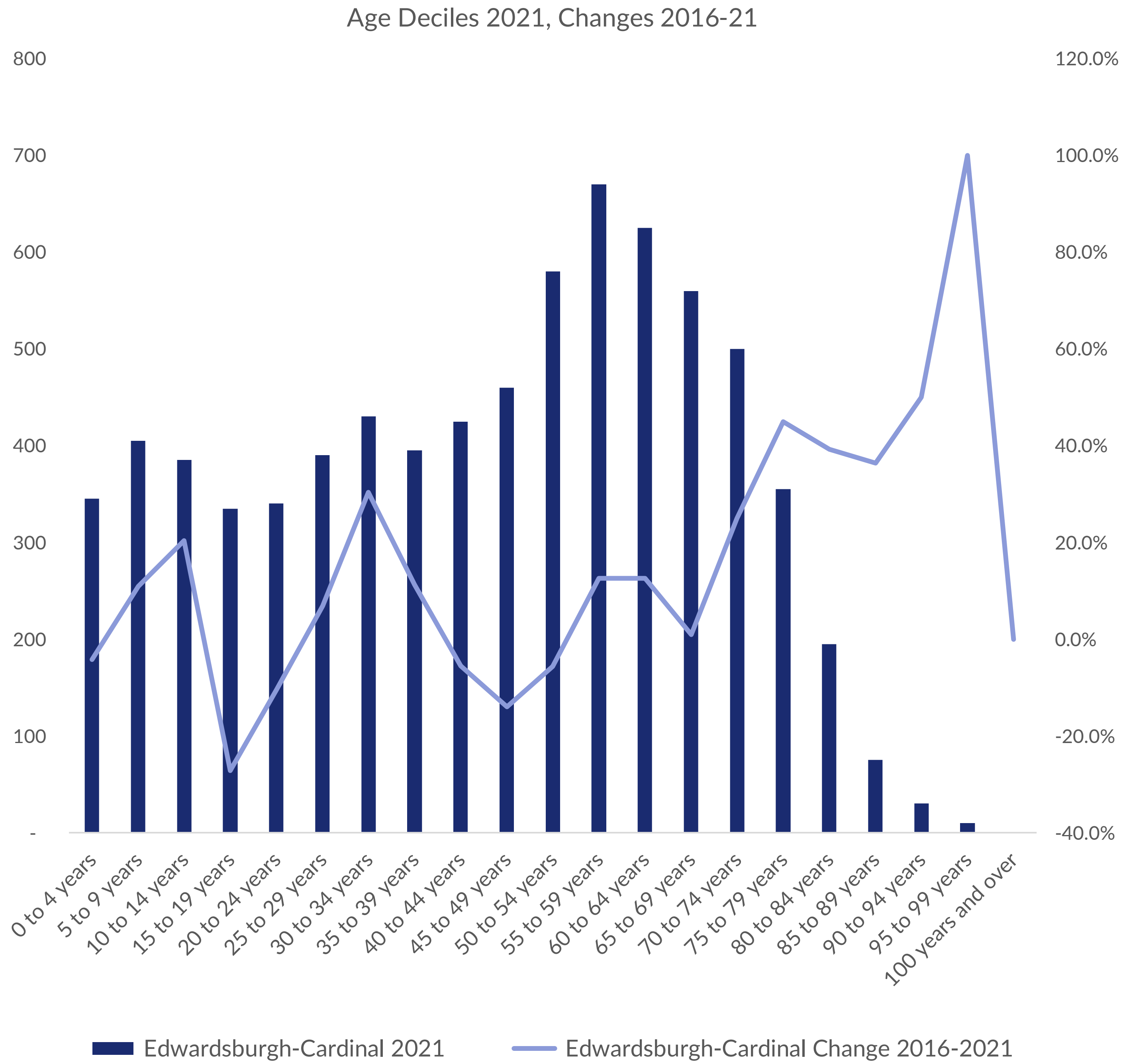
Age Distribution:

0 to 14 years: This group saw an increase from 1045 to 1140, indicating a growing young population, which will increase demand for family housing and services such as schools and parks.

15 to 64 years: This age group saw a slight increase from 4625 to 4645, suggesting stability in the working-age population. Housing demands for this group can be quite diverse, from single-person households to families.

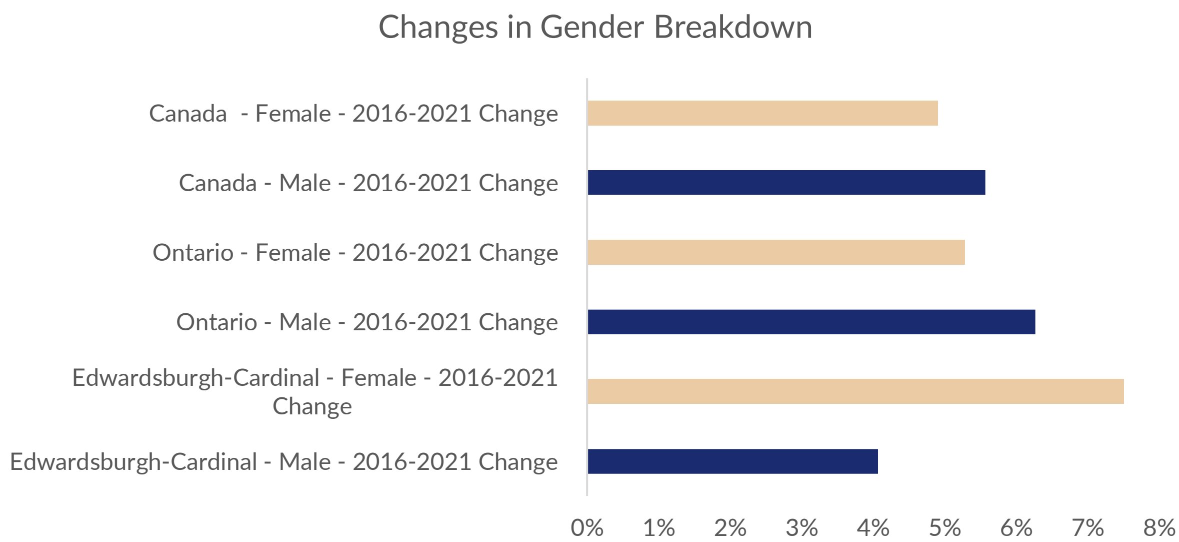
65 years and over: This group experienced a significant increase from 1420 to 1720. It's crucial to provide adequate senior-friendly and accessible housing options for this growing demographic.

Detailed Age Distribution: The detailed breakdowns by age group further underscore the trends mentioned above. Notably, there's a decrease in the number of people in the age brackets of 15-19 and 20-24 years, while the population aged 30-34 has significantly increased. This could suggest that young adults are moving away, possibly for education or work, and returning as they establish families.

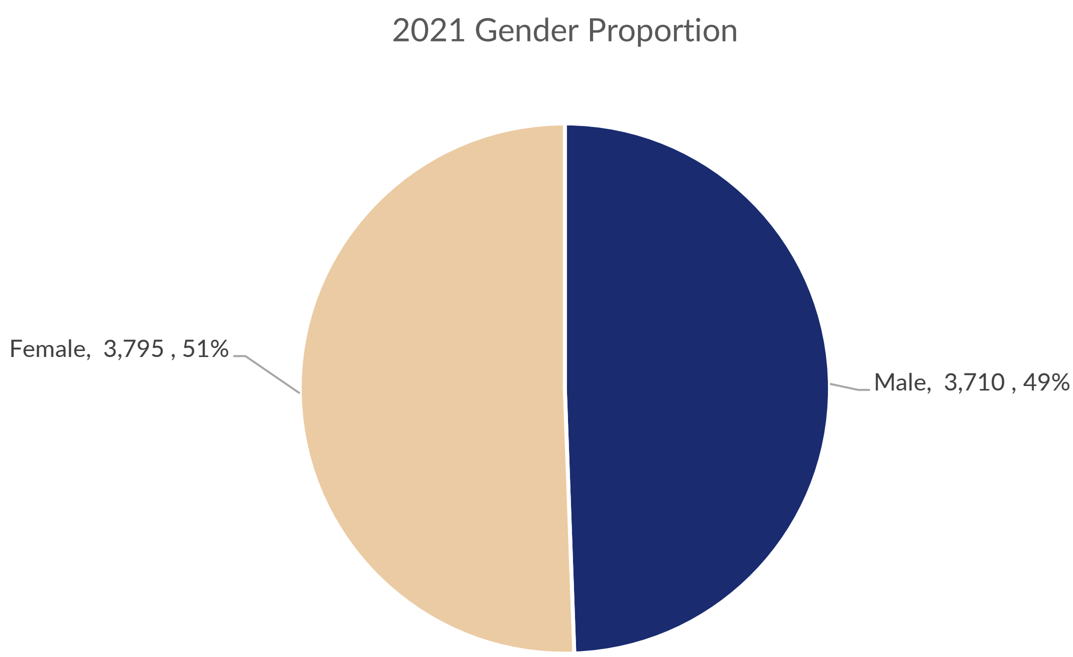


Gender

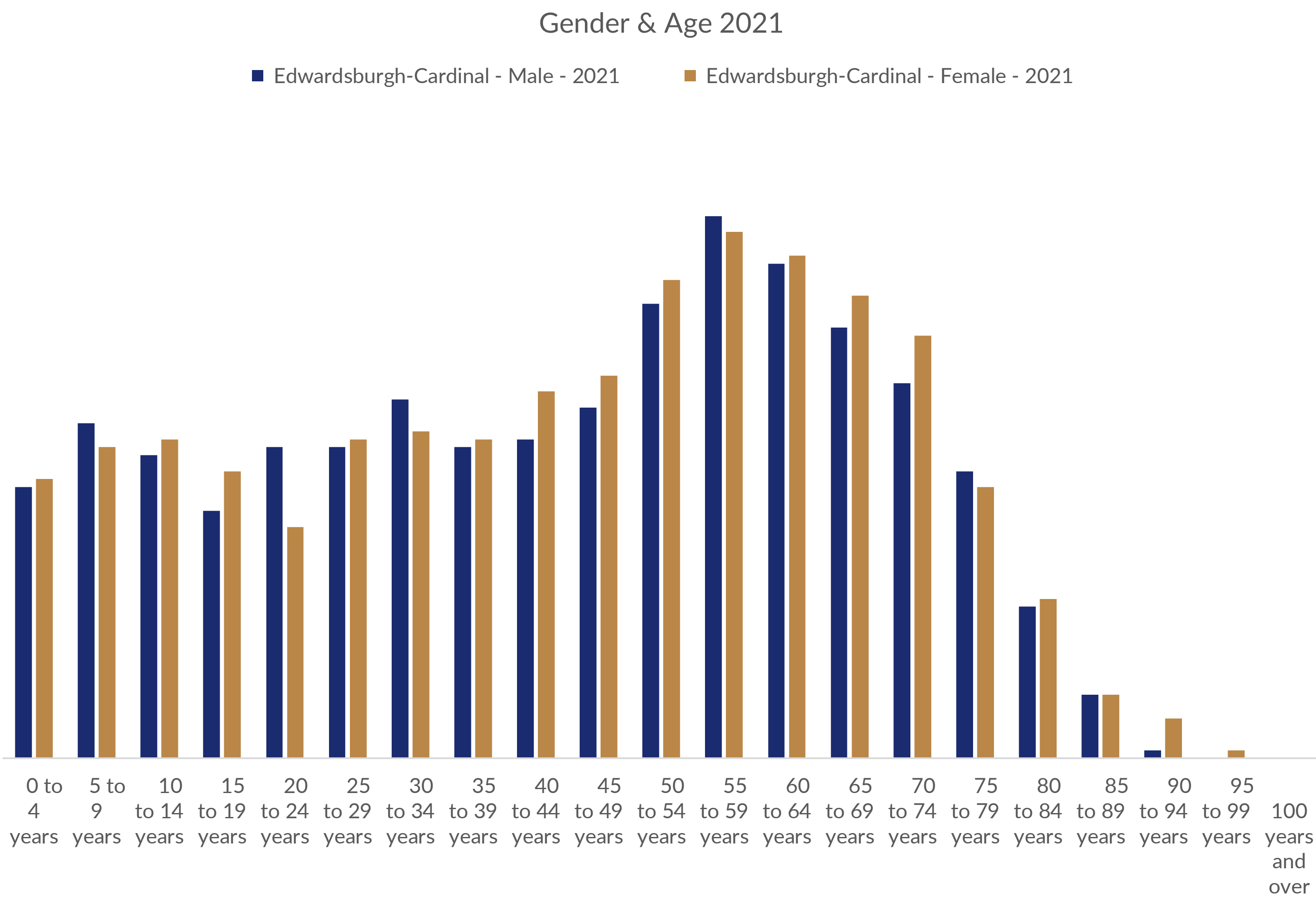
From 2016 to 2021, the total population in Edwardsburgh/Cardinal increased by 4.1% for males and 7.5% for females, outpacing the growth in Ontario (6.3% for males and 5.3% for females) and Canada as a whole (5.6% for males and 4.9% for females).



The breakdown was 51% (3,795) and 49% (3,710) for female and male populations.



The gender age group trends of note are as follows:



The age group with the most significant growth in Edwardsburgh/Cardinal from 2016 to 2021 was the '10 to 14 years' for males, with a 31.0% increase, and the '90 to 94 years' for females, with a 150.0% increase. However, it's important to note that absolute numbers for the latter are likely small, making percentages seem larger.

In contrast, the '15 to 19 years' age group for males in Edwardsburgh/Cardinal saw a significant decrease of 39.2% between 2016 and 2021, while the '20 to 24 years' age group for females decreased by 9.4%.

The age group '65 years and over' in Edwardsburgh/Cardinal experienced growth above the state and national averages, with an increase of 17.9% for males and 22.8% for females.

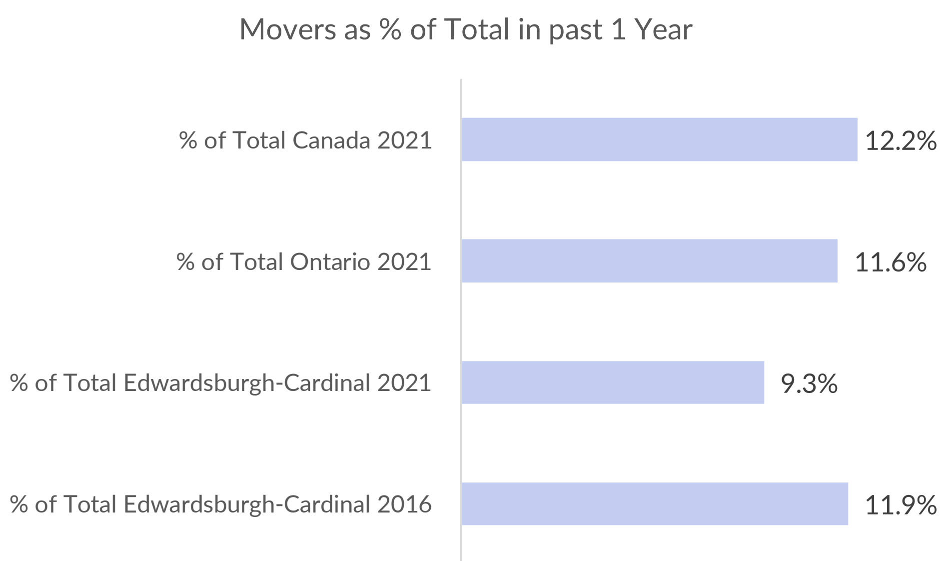
The '30 to 34 years' age group for males in Edwardsburgh/Cardinal had a significant increase of 40.6% between 2016 and 2021, the highest among the '15 to 64 years' age category. For females, the '35 to 39 years' group showed a substantial increase of 11.1%.

The '95 to 99 years' age group saw a large increase in Ontario and Canada overall. Ontario saw an increase of 40.5% for males and 29.3% for females, whereas Canada saw an increase of 33.5% for males and 17.2% for females.

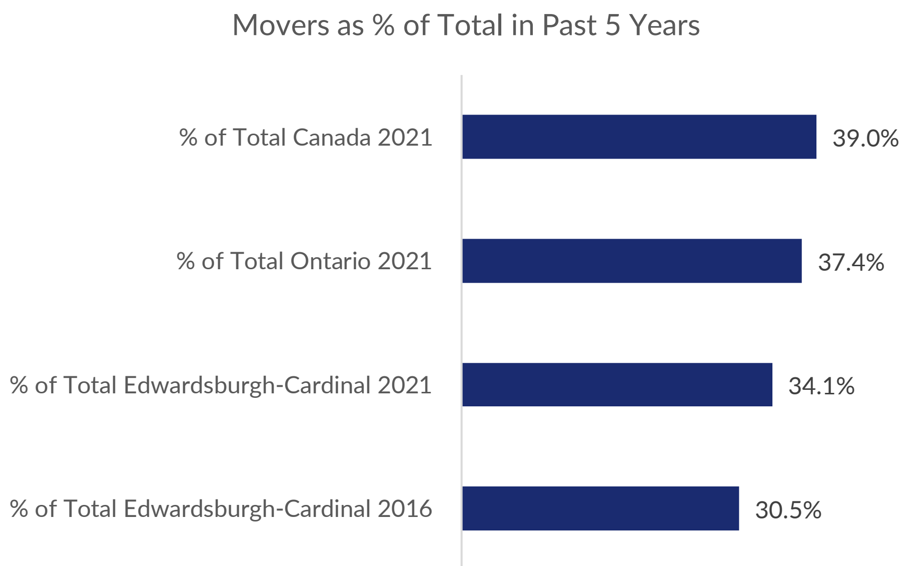
Notably, there has been no change in the population of individuals aged 100 years and over in Edwardsburgh/Cardinal from 2016 to 2021. However, both Ontario and Canada saw a substantial increase in this population.

Mobility

The total population in the "Mobility status 1 year ago" category increased from 7,010 in 2016 to 7,405 in 2021, representing a growth of approximately 5.63%. In 2021, non-movers accounted for approximately 8,720 individuals, which is about 90.67% of the total population, while movers represented approximately 685 individuals, comprising about 9.32%.



The total population in the "Mobility status 5 years ago" category increased from 6,745 in 2016 to 7,080 in 2021, indicating a growth of approximately 5.0%. In 2021, non-movers comprised approximately 4,670 individuals, which is about 65.9% of the total population, while movers constituted approximately 2,410 individuals, comprising about 34.1%.



Language

In 2021, 91.8% of the population reported English as their mother tongue, a slight increase from 92.7% in 2016. French speakers saw a slight increase from 4.1% to 3.9%. Those with a non-official language as their mother tongue saw an increase from 2.5% to 2.7%.

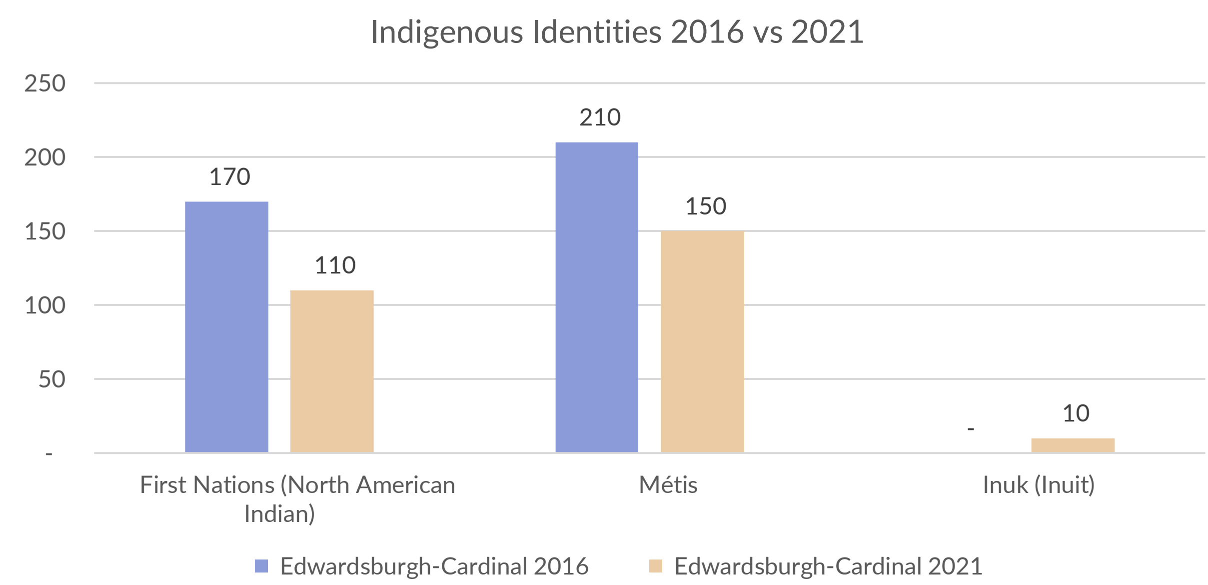
The vast majority (97.1% in 2021, down from 95.4% in 2016) reported speaking only English at home. The number of people regularly speaking French at home decreased from 2.5% to 1.5%, while those speaking a non-official language decreased slightly from 0.9% to 0.7%.

Nearly all residents (99.9% in 2021, up from 99.8% in 2016) reported knowledge of English. The number of residents with knowledge of French decreased slightly from 12% to 11.1%. Knowledge of non-official languages saw a slight increase, from 3.2% to 3.2%.

Indigeneity

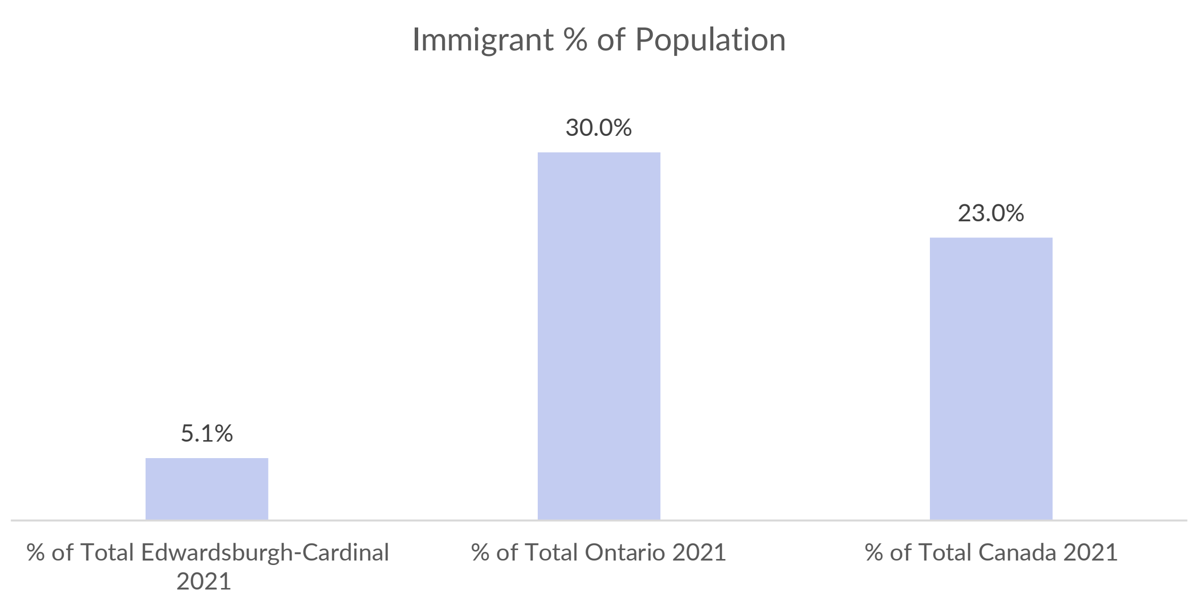
The population identifying as Indigenous decreased from 410 to 295, a decline of 28.0%. This decrease could suggest a possible relocation of the Indigenous community from this area, impacting housing demand.

The decrease from 85 to 75 in Registered or Treaty Indian status represents a decline of 11.8%, which could indicate a declining trend in housing demand from this community.



Immigration

Edwardsburgh/Cardinal had 380 immigrants out of a total population of 7,495 in 2021. This represents about 5.1% of the population. Comparatively, Ontario's rate was 30.0, while Canada's was 23.0% of the population.



More specifically in 2021 the community saw several trends:

Place of Birth - Immigrant Population: There was a slight shift in the distribution of immigrants' birthplaces. There was an increase in immigrants from Americas (from 70 to 90) and a decrease from Europe (from 265 to 245) and Africa (from 30 to 15).

UK Immigrants: There was a notable increase in immigrants from the United Kingdom, going from 0 to 120.

Immigrants from Netherlands and Russian Federation: There were new immigrants from Netherlands and Russian Federation, their numbers being 30 and 10, respectively.

Population Generation Status: There were minor increases in both first (from 410 to 440) and second (from 750 to 840) generation immigrants, and a significant rise in third generation or more from 5930 to 6215.

Immigration Admission Category: The number of immigrants admitted between 1980 and 2021 increased from 85 to 140. Notably, the number of refugees grew from 0 to 40.

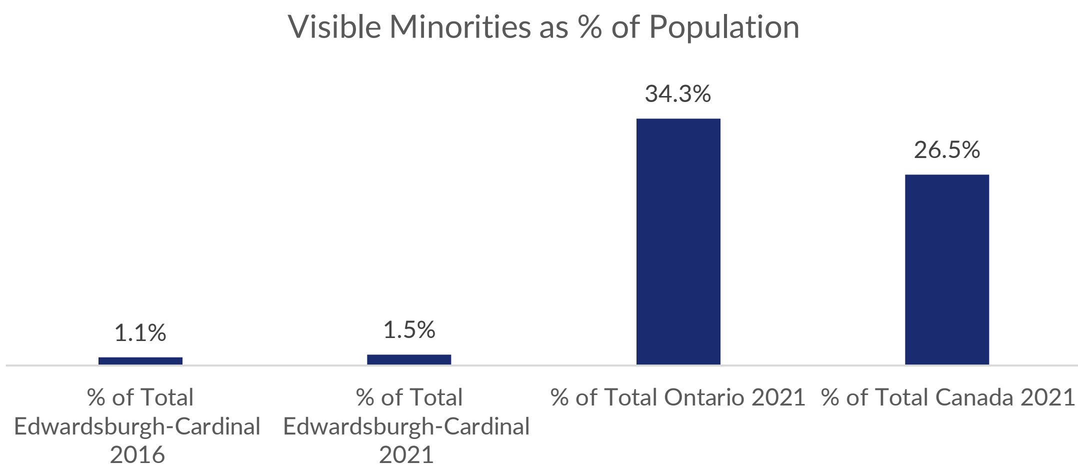
Decrease in Family-Sponsored Immigrants: Despite an overall increase in immigrants, the number of immigrants sponsored by family decreased from 70 to 60.

Increase in Economic Immigrants: The number of economic immigrants increased from 20 to 35, with both principal and secondary applicants seeing a rise.

Recent Immigrant Population: There were slightly more recent immigrants, with the total number increasing from 10 to 15. There was a notable presence of recent immigrants from the United States, which wasn't the case before.

Visible Minorities

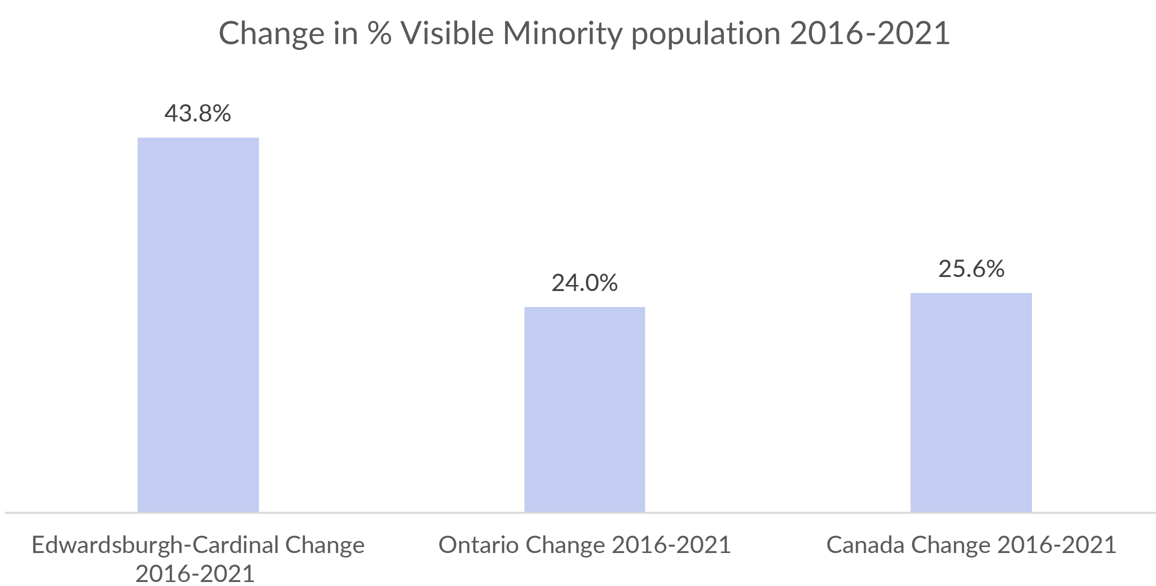
The visible minority population is considerably smaller compared to Ontario and Canada. Among the visible minorities, the Black population is the largest group, followed by Chinese, Latin American, and West Asian. There are no individuals from South Asian, Filipino, Arab, Southeast Asian, Korean, Japanese, Visible minority and Multiple visible minorities groups reported.



Comparatively, South Asian, Chinese, and Black are the three largest visible minority groups in both Ontario and Canada. In Ontario, the gender distribution in these communities is balanced. At the national level, there's a slightly higher count of females in the total visible minority population.

In Edwardsburgh/Cardinal, there are slightly more male than female individuals in the total visible minority population. Interestingly, all Chinese, Latin American, and West Asian individuals are female, while most Black individuals are male.

Of note, the pace of growth is much fast in the community compared to Ontario and Canada at 43.8% vs 24% and 26% respectively.



Religion

Christian Dominance: The Christian faith is the most represented religious group in this population, with 4,890 individuals identifying as Christians. This reflects the predominant Christian tradition in many Western societies.

Catholic and United Church Affiliations: Within the Christian faith, the Catholic Church (1,795 members) and the United Church (1,110 members) have the most adherents.

No Religion and Secular Perspectives: A significant portion of the population, totaling 2,540 individuals, identifies with no religion or secular perspectives. This could reflect a growing trend towards secularism and non-religiousness observed in several contemporary societies.

Absence of Certain Religious Affiliations: There are no recorded adherents of Buddhism, Anabaptism, Latter Day Saints, Hinduism, Judaism, Sikhism, and Islam within this population. This could indicate a lack of religious diversity within the area.

Other Christian and Christian-related Traditions: Several other Christian traditions, such as Anglicanism, Baptism, Methodism, Presbyterianism, and others, also have followers, though their numbers are relatively small compared to the Catholic and United Church memberships.

Traditional (North American Indigenous) Spirituality and Other Religions: A small number of individuals (25 each) adhere to Traditional North American Indigenous Spirituality and other unspecified religious or spiritual traditions. This suggests a small but present level of religious diversity beyond the Christian tradition.

It's important to remember that these statistics reflect only the population in private households and is based on a 25% sample, which might not perfectly represent the entire population.

Religious Affiliation	2021 Total	2021 %
Total - Religion for the population in private households - 25% sample data	7,495	
Buddhist	-	-
Christian	4,890	65.2%
Christian, n.o.s.	545	7.3%
Anabaptist	-	-
Anglican	535	7.1%
Baptist	45	0.6%
Catholic	1,795	23.9%
Christian Orthodox	35	0.5%
Jehovah's Witness	55	0.7%
Latter Day Saints	-	-
Lutheran	70	0.9%
Methodist and Wesleyan (Holiness)	65	0.9%
Pentecostal and other Charismatic	50	0.7%

Presbyterian	255	3.4%
Reformed	75	1.0%
United Church	1,110	14.8%
Other Christian and Christian-related traditions	240	3.2%
Hindu	-	-
Jewish	-	-
Muslim	-	-
Sikh	-	-
Traditional (North American Indigenous) spirituality	25	0.3%
Other religions and spiritual traditions	25	0.3%
No religion and secular perspectives	2,540	33.9%

Employment & Education

Understanding the educational attainment of the population is essential in housing need assessment planning for a municipality. This is because the educational level is often linked with income levels, which directly influence housing affordability.

Highlights

Education and employment trends provide critical insights into the municipality's income distribution, economic stability, and future growth. They can help planners identify areas of housing need, such as affordable housing for low-income or unemployed individuals, housing suited to specific occupational categories, or housing for an aging population. The data can also inform initiatives to attract or retain certain demographics or occupational categories, as part of a broader economic development strategy.

Education and Income Levels: The data shows that a significant proportion of the population (around 53%) holds a postsecondary certificate, diploma, or degree, which suggests that a large portion of the population may have a stable income. However, 14.6% of the population aged 15 years and over do not hold any certificate, diploma, or degree. This could potentially indicate a lower income bracket within the population, which might struggle with housing affordability.

Employment Trends: The decrease in the number of employed people and the increase in unemployment could indicate that a segment of the population is struggling with income stability, which may impact their ability to afford housing. Additionally, a higher number of people not participating in the labor force may suggest a rise in the number of retirees, students, or individuals unable to find employment, which could also influence housing needs and affordability.

Occupational Shifts: The changes in occupational categories indicate evolving economic conditions in the municipality. The significant decline in 'Legislative and senior management occupations' might suggest a decrease in high-income households. Conversely, the growth in 'Natural and applied sciences and related occupations' and other categories may indicate the creation of jobs in these sectors, potentially leading to an influx of workers in these fields. This could affect the types and locations of housing that are in demand.

Education

In terms of secondary education, the total population aged 15 years and over in private households was 6,315 in 2021. Among them, approximately 1,095 individuals (about 17.3% of the total) did not possess a high school diploma or equivalency certificate, while approximately 5,215 individuals (about 82.7% of the total) had obtained one.

Among the population aged 25 to 64 years in private households, the total number was 3,945 in 2021. Out of this total, approximately 450 individuals (about 11.4%) did not have a high school diploma or equivalency certificate, while approximately 3,495 individuals (about 88.60%) had acquired one.

Concerning the highest certificate, diploma, or degree, the total population aged 15 years and over in private households was 6,040 in 2016 and 6,315 in 2021. In 2021, approximately 920 individuals (about 14.57% of the total) did not hold any certificate, diploma, or degree. In the same year, approximately 2,045 individuals (about 32.38% of the total) had a high school diploma, and approximately 3,350 individuals (about 53.05% of the total) possessed a postsecondary certificate, diploma, or degree.

Analyzing the major field of study for the population aged 15 years and over in private households, the total number was 6,040 in 2016 and 6,310 in 2021. In 2021, approximately 2,965 individuals (about 49.13% of the total) did not possess a postsecondary certificate, diploma, or degree. Approximately 145 individuals (about 2.30% of the total) pursued education as their field of study, and approximately 615 individuals (about 9.75% of the total) were engaged in business, management, and public administration fields.

Labour Force

The total population aged 15 years and over increased by 4.6% during this period. However, the increase in those participating in the labour force was smaller, at 1.9%.

There was a slight decrease in the number of employed people (-0.6%), while the number of unemployed people increased significantly by 37.3%. This indicates a shift in the employment situation in the community, leading to a higher unemployment rate, which increased by 34.8%.

There was also an 8.2% increase in the number of people not participating in the labor force, suggesting a rise in the number of retirees, students, or individuals who have stopped seeking employment.

The participation rate (the percentage of the total population that is in the labour force) and employment rate (the percentage of the total population that is employed) both decreased over the period.

Labour Force Status	2016	2021	Change
Total - Population aged 15 years and over by labour force status - 25% sample data	6,040	6,315	4.6%
In the labour force	3,675	3,745	1.9%
Employed	3,420	3,400	-0.6%
Unemployed	255	350	37.3%
Not in the labour force	2,370	2,565	8.2%
Participation rate	61	59	-2.5%
Employment rate	57	54	-4.9%
Unemployment rate	7	9	34.8%

Work Activity

While the total population increased, the number of people who worked decreased by 1.3%. Moreover, there was a significant increase of 14.5% in people who did not work at all during the reference year.

The data suggests a slight increase in full-time full-year work, but a noticeable decrease in part-year and/or part-time work.

Work Activity	2016	2021	Change
Total - Population aged 15 years and over by work activity during the reference year - 25% sample data	6,040	6,310	4.5%
Did not work	2,210	2,530	14.5%
Worked	3,830	3,780	-1.3%
Worked full year full time	2,160	2,235	3.5%
Worked part year and/or part time	1,675	1,545	-7.8%
Average weeks worked in reference year	43	43	0.7%

Occupations

There were changes across various occupation categories. The most significant change was in 'Legislative and senior management occupations,' which saw an 87.3% decline. On the other hand, 'Natural and applied sciences and related occupations' saw the most growth, with an increase of 30.8%.

Other occupation categories that saw growth include 'Health occupations,' 'Occupations in art, culture, recreation, and sport,' 'Sales and service occupations,' 'Trades, transport and equipment operators and related occupations,' 'Natural resources, agriculture and related production occupations,' and 'Occupations in manufacturing and utilities.' However, 'Business, finance and administration occupations' saw a slight decrease.

National Occupational Classification in Labour Force	2016	2021	Change
Total - Labour force aged 15 years and over by occupation - Broad category - National Occupational Classification (NOC) 2021 - 25% sample data	3,670	3,745	2.0%
Occupation - not applicable	55	45	-18.2%
All occupations	3,615	3,705	2.5%
0 Legislative and senior management occupations	395	50	-87.3%
1 Business, finance and administration occupations	555	525	-5.4%
2 Natural and applied sciences and related occupations	195	255	30.8%
3 Health occupations	200	225	12.5%
4 Occupations in education, law and social, community and government services	310	335	8.1%
5 Occupations in art, culture, recreation and sport	80	95	18.8%
6 Sales and service occupations	720	860	19.4%
7 Trades, transport and equipment operators and related occupations	825	980	18.8%
8 Natural resources, agriculture and related production occupations	110	130	18.2%
9 Occupations in manufacturing and utilities	220	240	9.1%

These shifts in labor force participation, employment rates, and occupations could be attributed to a variety of factors, including changes in the economic situation, the effects of an aging population, or the impact of structural changes in the labor market.

Income Trends

The data suggests overall economic improvement, with increased income across the board, reduced low-income prevalence, and growth in employment income. However, the rising number of government transfer recipients and certain shifts within the income distribution warrant further analysis to fully understand these dynamics.

Highlights

Highlights of notable relevance to housing needs include:

> Income Increase: There is an overall increase in median and average incomes across all sectors, indicating economic growth and increased prosperity within the given period.

This increase in earnings applies to various household types, whether single-person households or economic families. The increase is substantial in many categories, notably in the employment income and total income.

Employment Trends: Employment income forms a significant part of the total income (68.6%), and the number of employment income recipients has slightly increased by 0.8%. However, given the general trend towards increased earnings, it's apparent that those employed are earning more than before. Additionally, full-year, full-time workers have seen a significant increase in their median and average employment incomes.

Government Transfers: The number of recipients of government transfers saw a considerable increase of 34%. This could suggest either a larger population needing financial assistance or policy changes that extended benefits to more people. This was notably impacted by COVID benefits.

Income Distribution Shift: The data suggests a shift towards a more prosperous income distribution, with a significant decrease in the lowest income group (under $10,000) and a dramatic increase in the highest income group ($100,000 and over). However, the decrease in the $80,000 to $89,999 income bracket may suggest some instability or job market transition within this income range.

Low Income Prevalence: The decrease in the prevalence of low income based on LIM-AT and LICO-AT suggests improved economic conditions and likely contributes to the reduction in poverty.

Income Trends

Number of employment income recipients: Increased by 0.8% to 4,215 recipients.

Median employment income among recipients: Increased by 25.3% to $39,600

Total income statistics for private households

- Number of total income recipients: Increased by 7.0% to 6,180 recipients.
- Median total income of households: Increased by 18.4% to $84,000

After-tax income statistics for private households

- Number of after-tax income recipients: Increased by 6.9% to 6,180 recipients.
- Median after-tax income of households: Increased by 19.4% to $74,500

Market income statistics for private households

- Number of market income recipients: Increased by 5.3% to 5355 recipients.

- Median market income of households: Increased by 17.9% to $36,800

Government transfers statistics for private households

- Number of government transfers recipients: Increased by 34% to 5555 recipients.
- Median government transfers of households: Increased by 21.9% to $10,200

Household Income

One-person private households' income statistics

- Number of one-person private households: Increased by 20.6% to 790 households.
- Median total income of one-person households: Increased by 12.9% to $38,000
- Median after-tax income of one-person households: Increased by 14.5% to $34,800

Two-or-more-persons private households income statistics

- Number of two-or-more-persons private households: Increased by 3.8% to 2350 households.

- Median total income of two-or-more-person households: Increased by 26.5% to $103,000

- Median after-tax income of two-or-more-person households: Increased by 24.5% to $90,000

Based on this, here is the 2021 overview of income for the population aged 15 years and over in private households:

- Total income recipients: 6,040, with an average income of $48,280
- After-tax income recipients: 6,045, with an average after-tax income of $40,960
- Market income recipients: 5,320, with an average market income of $46,080
- Employment income recipients: 4,260, with an average employment income of $46,920
- Government transfers recipients: 5,305, with an average of $8,790 in government transfers
- Employment insurance benefits recipients: 575, with an average of $6,960 in employment insurance benefits

Employment Income

For full-year, full-time workers:

- Employment income recipients: 2,160, with a median employment income of $57,200 and an average employment income of $64,600

For those who worked part-year or part-time:

- Employment income recipients: 1,365, with a median employment income of $26,000 and an average employment income of $33,400

In terms of composition of total income:

- Market income composed 84% of the total income.
- Employment income composed 68.6% of the total income.
- Government transfers composed 16% of the total income.
- Employment insurance benefits composed 1.4% of the total income.

Family Income

Economic families in private households:

- Median total income has increased by 26.8%, from $81,152 in 2016 to $103,000 in 2021.
- Median after-tax income has also increased by 25.1%, from $71,956 in 2016 to $90,000 in 2021.
- Average total income has increased by 25.1%, from $92,762 in 2016 to $116,100 in 2021.
- Average after-tax income has increased by 23.4%, from $79,233 in 2016 to $97,800 in 2021.

Couple-only economic families in private households:

- Median total income has increased by 19.3%, from $74,581 in 2016 to $89,000 in 2021.
- Median after-tax income has increased by 18.9%, from $66,048 in 2016 to $78,500 in 2021.
- Average total income has increased by 16.8%, from $84,070 in 2016 to $98,200 in 2021.
- Average after-tax income has increased by 14.5%, from $71,425 in 2016 to $81,800 in 2021.

Couple-with-children economic families in private households:

- Median total income has increased by 23.7%, from $106,667 in 2016 to $132,000 in 2021.

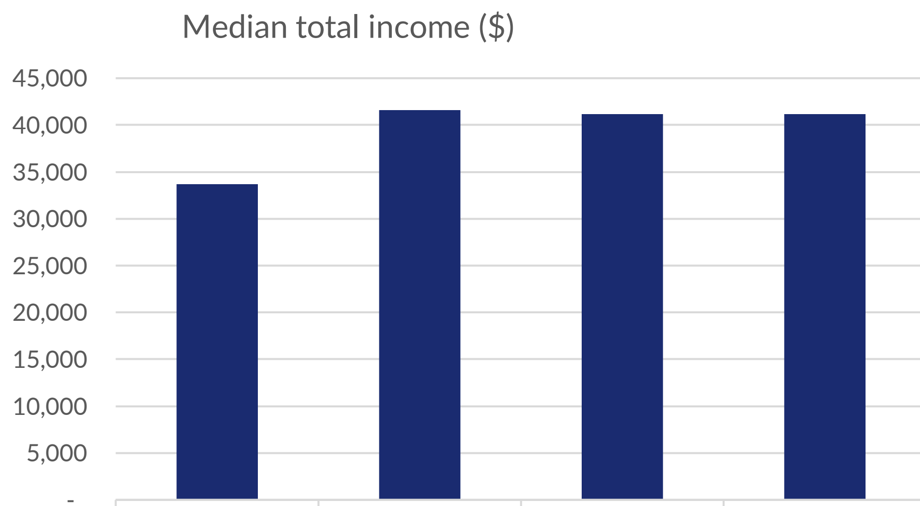
- Median after-tax income has increased by 22.8%, from $91,989 in 2016 to $113,000 in 2021.
- Average total income has increased by 30.5%, from $113,118 in 2016 to $147,600 in 2021.
- Average after-tax income has increased by 28.8%, from $96,109 in 2016 to $123,800 in 2021.

One-parent economic families in private households:

- Median total income has increased by 35.7%, from $51,200 in 2016 to $69,500 in 2021.
- Median after-tax income has increased by 32.3%, from $48,384 in 2016 to $64,000 in 2021.
- Average total income has increased by 43.7%, from $57,770 in 2016 to $83,000 in 2021.
- Average after-tax income has increased by 41.0%, from $52,144 in 2016 to $73,500 in 2021.

Persons aged 15 years and over not in economic families in private households:

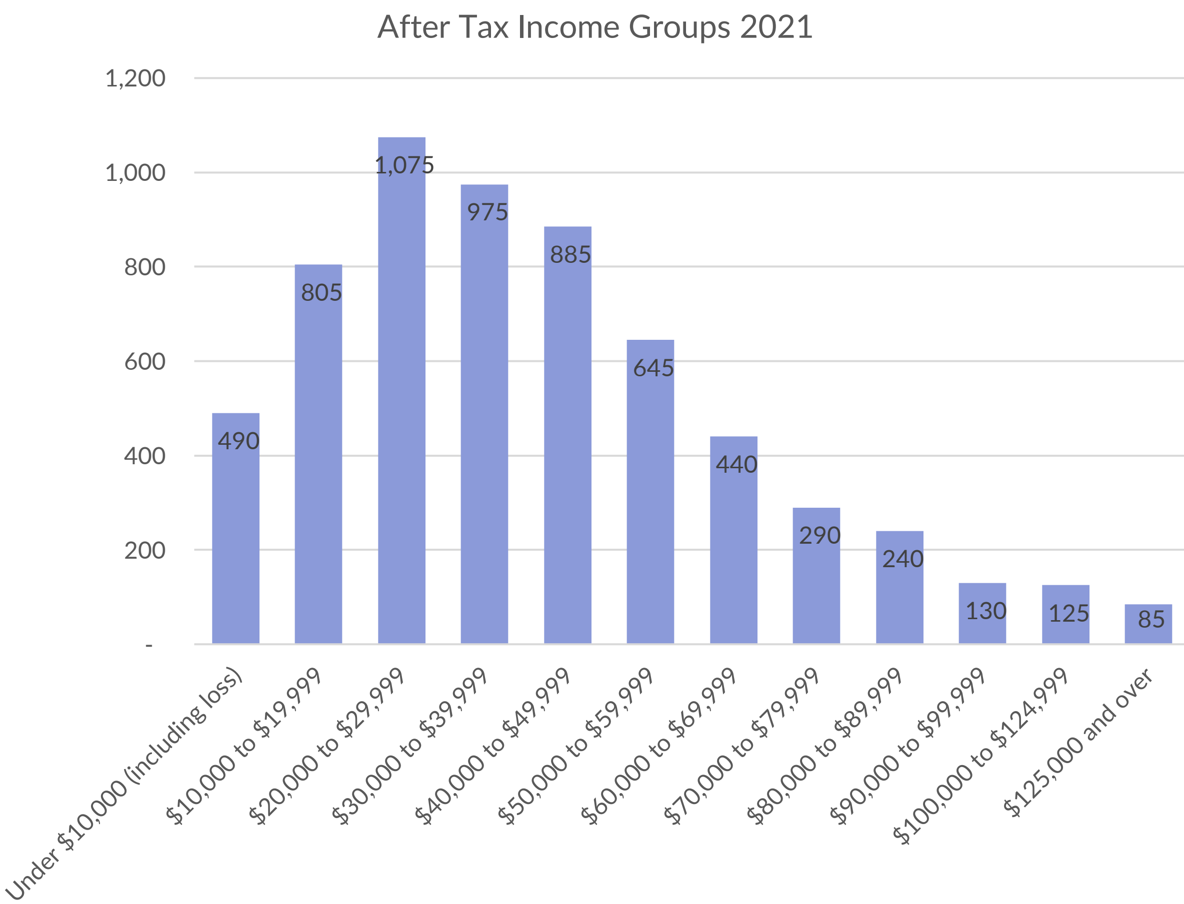
- Median total income has increased by 13.8%, from $32,000 in 2016 to $36,400 in 2021.
- Median after-tax income has increased by 15.8%, from $29,030 in 2016 to $33,600 in 2021.
- Average total income has increased by 16.2%, from $37,442 in 2016 to $43,500 in 2021.
- Average after-tax income has increased by 16.6%, from $32,662 in 2016 to $38,100 in 2021.



	Edwardsburgh-Cardinal 2016	Edwardsburgh-Cardinal 2021	Ontario 2021	Canada 2021
Median total income in 2020 among recipients ($)	33,707	41,600	41,200	41,200

Income Groups

Overall, the data shows a general trend towards increased earnings in all three locations from 2016 to 2021. There's a significant decrease in the lowest income group (under $10,000) and a dramatic increase in the highest income group ($100,000 and over), suggesting potential economic growth and increased prosperity over the five years. However, the decrease in the $80,000 to $89,999 income bracket might suggest some instability or transition in the job market within this income range.



The overall population aged 15 years and over in private households increased from 2016 to 2021 in all the locations considered - Edwardsburgh/Cardinal (+5.2%), Ontario (+6.7%), and Canada (+5.9%).

The number of people without any after-tax income decreased in Edwardsburgh/Cardinal by 32.7%, while it remained almost the same in Ontario (+0.7%) and decreased in Canada by 5.6%.

The number of people with after-tax income increased in all locations - Edwardsburgh/Cardinal (+6.9%), Ontario (+7.0%), and Canada (+6.4%). However, the specific income bracket distribution within these groups varied quite significantly:

The number of people earning under $10,000 (including loss) and between $10,000 to $19,999 decreased in all three locations, with decreases being steeper in the former group.

The middle-income groups, specifically those earning from $20,000 to $69,999, generally saw an increase across the board. Edwardsburgh/Cardinal, Ontario, and Canada all experienced significant increases in these brackets, with particularly substantial growth in the $60,000 to $69,999 bracket.

Interestingly, there was a notable decrease in the number of people earning between $80,000 and $89,999 in all locations, with Ontario and Canada experiencing declines of almost 50%. The $90,000 to $99,999 range also saw a small decrease in all locations.

The most striking change is observed in the "$100,000 and over" category, with all locations witnessing a dramatic increase. Edwardsburgh/Cardinal had an increase of 200%, while Ontario and Canada saw a rise of 301.1% and 279.3%, respectively. This could indicate a growth in high-income jobs or successful businesses in these locations over the period.

Notably, the "$125,000 and over" category only has data for 2021, making it impossible to evaluate the change over time. Nevertheless, the number of individuals in this income bracket in 2021 is substantial in all three locations.

Low Income

These changes might indicate a positive shift in income distribution and economic status in Edwardsburgh/Cardinal between 2016 and 2021. However, the interpretation of these statistics would ideally involve more context and a more comprehensive analysis, as there could be many factors contributing to these changes.

The prevalence of low income based on the Low-income measure, after tax (LIM-AT) decreased by 18.7% in Edwardsburgh/Cardinal from 2016 to 2021, indicating that fewer people in this area are now considered low income.

The prevalence of low income based on the Low-income cut-offs, after tax (LICO-AT) also decreased in Edwardsburgh/Cardinal from 4% in 2016 to 2% in 2021, a drop of 45.5%.

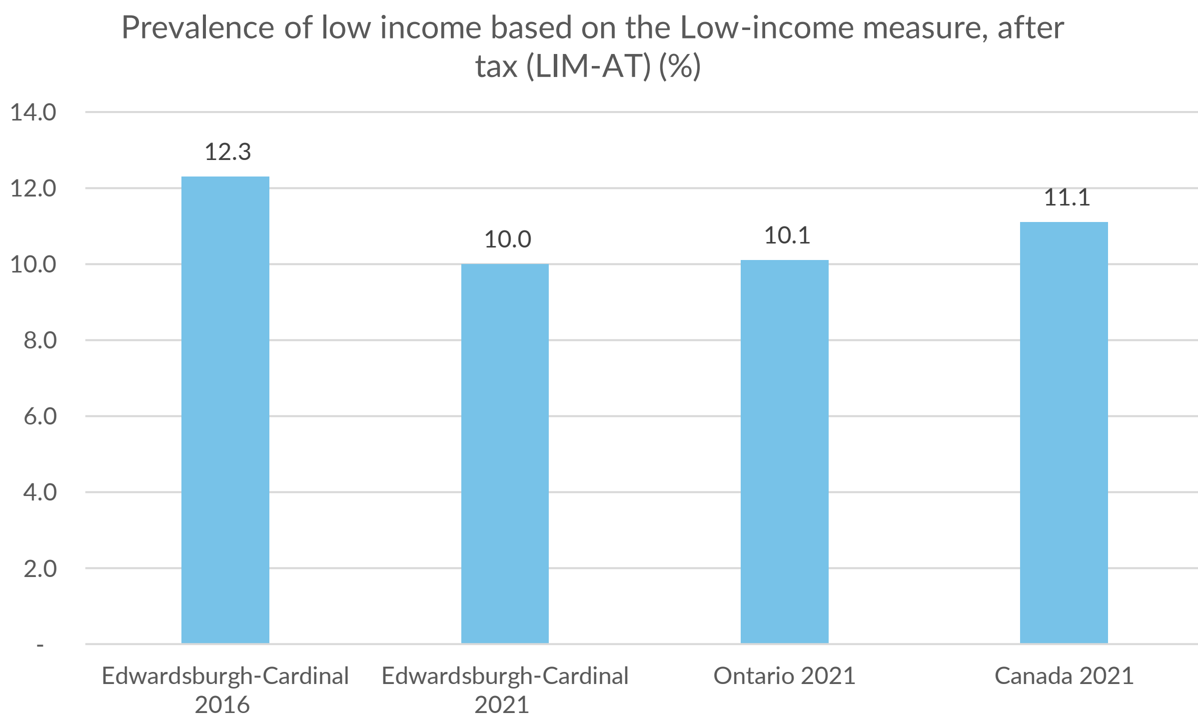
In 2021, the prevalence of low income based on LIM-AT was 12.3% in Edwardsburgh/Cardinal, 10.1% in Ontario, and 11.1% in Canada.

This represents a change from 2016, when the prevalence of low income based on LIM-AT was 14% in both Edwardsburgh/Cardinal and Ontario, and 14% in Canada.

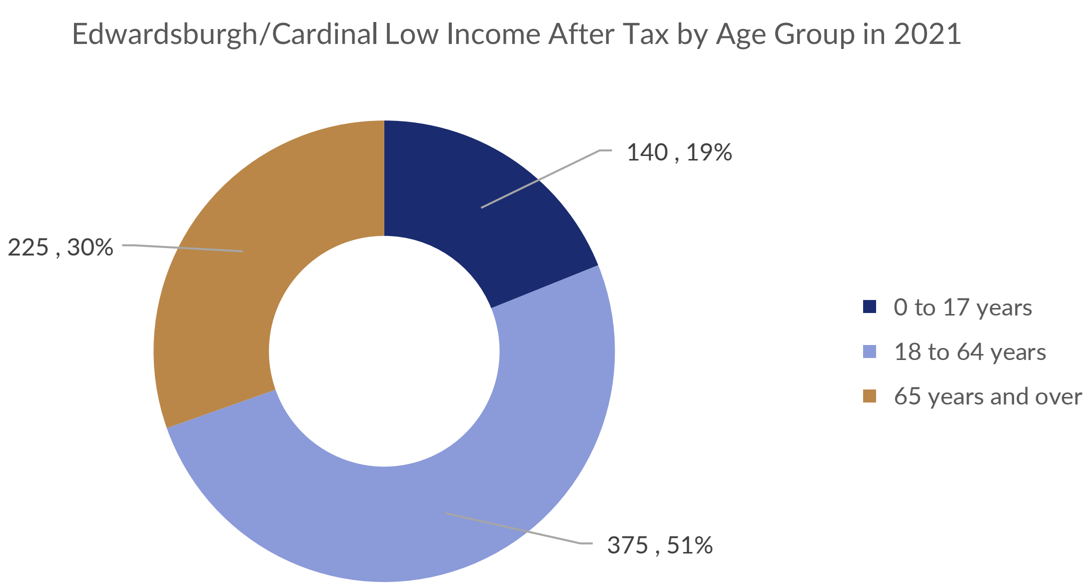
Between 2016 and 2021, the prevalence of low income based on LIM-AT decreased in all three regions. Edwardsburgh/Cardinal saw a decrease of 18.7%, Ontario had a decrease of 29.9%, and Canada experienced a decrease of 21.8%.

The region with the highest percentage decrease in the prevalence of low income from 2016 to 2021 was Ontario, with a decrease of 29.9%.

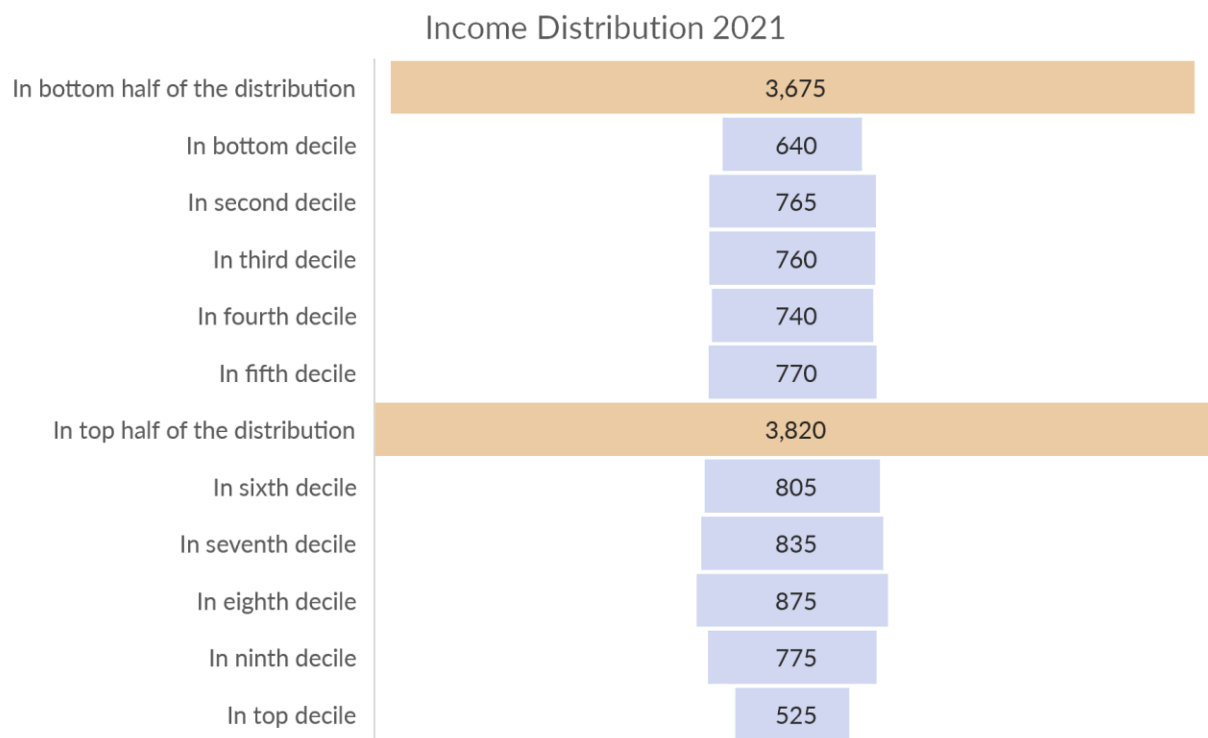
In contrast, Edwardsburgh/Cardinal, despite having the same initial prevalence of low income as Ontario and Canada in 2016 (14%), had the smallest percentage decrease of 18.7%.



The figure provided shows the number of individuals classified as "low income" based on the Low-Income Measure After Tax (LIM-AT) across different age categories.



The population has been divided into deciles (tens) based on the adjusted after-tax economic family income. Half the population falls into the bottom half of the distribution and the other half into the top distribution.



Commuting

The analysis of commuting patterns and trends can provide valuable insights into how housing needs may be evolving within a municipality. By understanding these trends, housing planners can anticipate future needs and plan developments accordingly.

Highlights

Notable changes highlight considerations for housing needs planning:

> **Shift in commuting patterns:** The data suggests a shift from traditional commuting (early morning, vehicle-based) to more flexible or remote work situations. This change could influence housing demand in different ways. For example, if more people are working remotely or working flexible hours, they may have different housing needs, such as a home office or proximity to coworking spaces.

Decrease in long commutes: The increase in commuting times between 45 to 59 minutes in Edwardsburgh/Cardinal and the decrease in total commuting suggest that people may be choosing to live closer to their workplaces. This can influence the need for housing in different areas of the municipality, increasing the demand for housing in areas closer to workplaces.

Decrease in car commuting: The decrease in commuting by car, truck, or van may indicate a shift towards more sustainable or active transportation modes, such as walking or biking. However, it's worth noting that the use of bicycles and walking as a mode of commuting has also decreased in Edwardsburgh/Cardinal. Housing planning should consider access to public transportation, bike lanes, and pedestrian-friendly infrastructure to accommodate this potential shift.

Increase in "Other method" commuting: The increase in "Other method" commuting could suggest a rise in alternative commuting methods, such as carpooling or using electric scooters. The municipality might need to support these methods through infrastructure, such as carpool parking areas or charging stations for electric vehicles.

Potential for mixed-use development: The shift in commuting times and methods may indicate a need for mixed-use development, with residential, commercial, and office spaces within proximity. This would allow residents to live, work, and access amenities within the same area, reducing the need for long commutes.

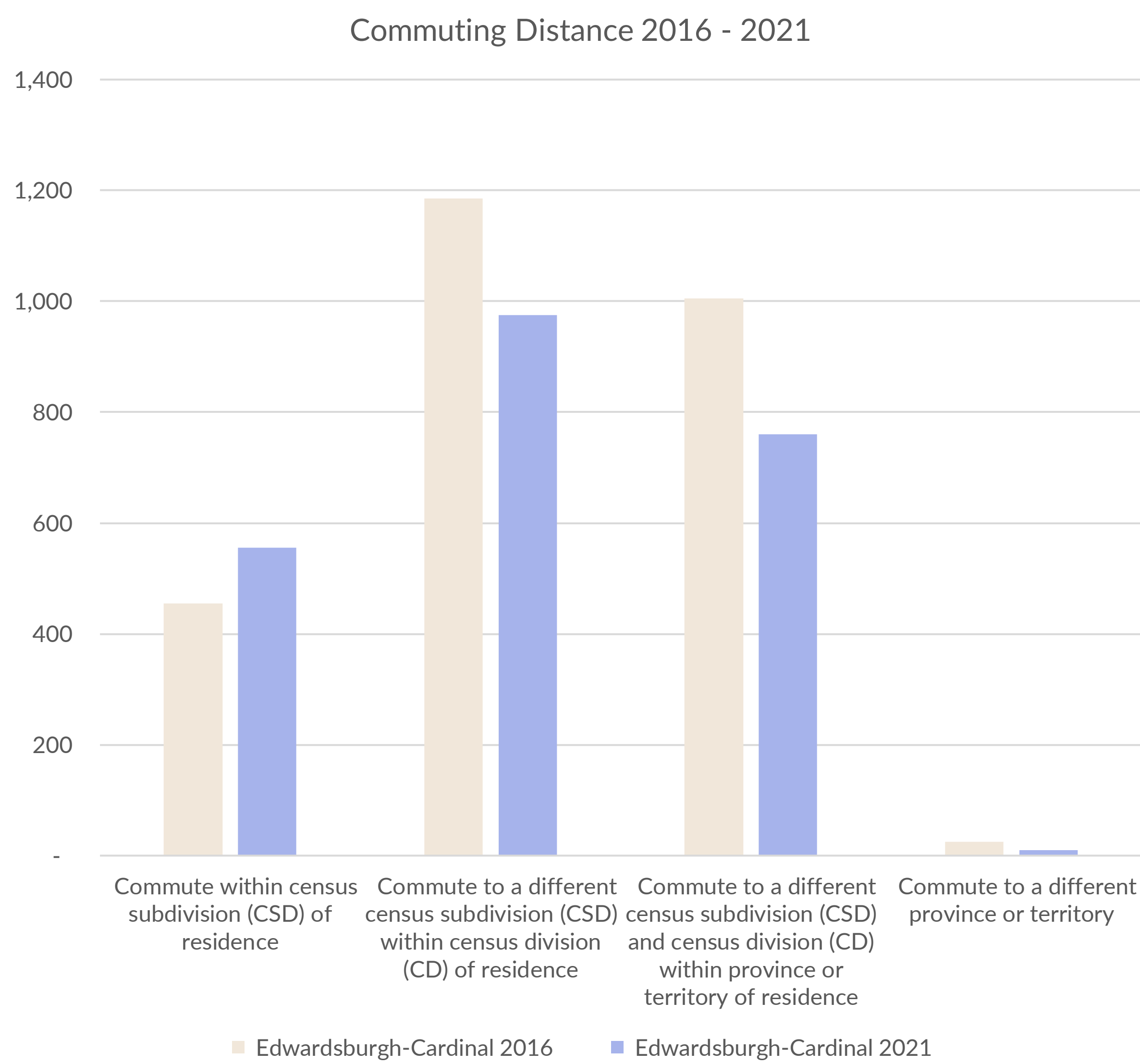
Understanding local job market changes: The changes in commuting may also reflect shifts in the types of jobs available within the municipality. Housing planning should consider these shifts to ensure that housing development is aligned with job opportunities. For example, if there's a growth in tech or remote work, housing with home office space or high-speed internet access may be in higher demand.

Commuting Destinations

From 2016 to 2021, the number of people commuting for work in all areas has decreased. In Edwardsburgh/Cardinal, the decrease is 13.9%, in Ontario, it's 29.6%, and in Canada, the decrease is 21.9%.

Interestingly, the number of people in Edwardsburgh/Cardinal who commute within their census subdivision (CSD) of residence has increased by 22.0% between 2016 and 2021. This contrasts with Ontario and Canada, where there's a decrease of 28.8% and 21.0% respectively.

Commuting Distance



Commuting Duration

Commuting durations under 45 minutes have generally decreased across all areas, whereas durations between 45 to 59 minutes have increased by 13.1% in Edwardsburgh/Cardinal, and significantly decreased in Ontario and Canada.

Commuting Mode

Regarding main mode of commuting, there's a decrease in total commuting from 2016 to 2021 for Edwardsburgh/Cardinal, Ontario, and Canada by 10.5%, 25.6%, and 17.8%, respectively.

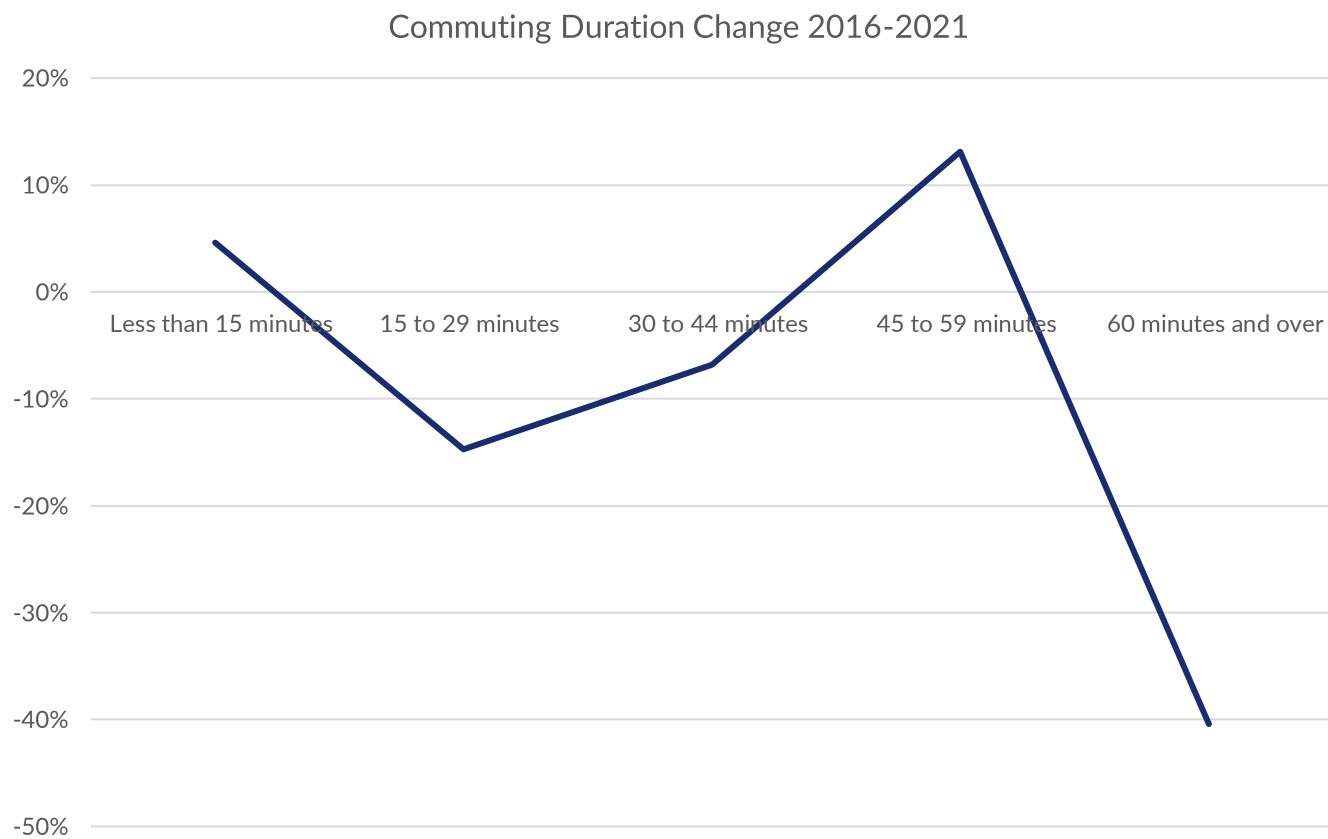
The number of people commuting by car, truck, or van as a driver saw a decrease across all regions from 2016 to 2021. Edwardsburgh/Cardinal saw a decline of 10.7%, Ontario 21.1%, and Canada 14.0%.

The use of public transit in Edwardsburgh/Cardinal dropped to zero by 2021, a 100% decrease, while Ontario and Canada saw reductions of 56.1% and 49.2% respectively.

Walking as a mode of commuting decreased by 45.5% in Edwardsburgh/Cardinal but decreased even more in Ontario and Canada by 34.9% and 23.4% respectively.

Bicycle commuting in Edwardsburgh/Cardinal ceased entirely by 2021, reflecting a 100% decrease, and Ontario and Canada saw decreases of 50.1% and 37.6% respectively.

There was a notable increase of 133.3% in the 'Other method' category for Edwardsburgh/Cardinal, which contrasts with the 75.9% increase in Ontario and a 47.6% increase in Canada.



Commuting Periods

Overall, the data suggests a general shift in Edwardsburgh/Cardinal away from early morning commutes (5 a.m. to 8:59 a.m.) towards later morning or varied hours (9 a.m. onwards). This could potentially be driven by a variety of factors, including changes in work patterns (such as increased work-from-home or flexible hours due to changing trends or the impact of the COVID-19 pandemic), changes in the types of jobs available, or changes in transportation availability and convenience.

Commutes beginning between 5 a.m. and 5:59 a.m. saw a decrease of 16.9% in Edwardsburgh/Cardinal, indicating fewer individuals started their commutes in the early morning hours in 2021 compared to the earlier period.

The time slot of 6 a.m. to 6:59 a.m. also saw a decrease in Edwardsburgh/Cardinal, with 13.0% fewer people commencing their commute within this hour.

The trend continues for commutes beginning between 7 a.m. and 7:59 a.m., which decreased by 18.2% in Edwardsburgh/Cardinal. This pattern suggests an overall reduction in the number of people starting their commutes during the early morning hours.

The number of people starting their commute between 8 a.m. and 8:59 a.m. dropped by 12.0%, adding to the pattern of decreased early morning commuting.

Interestingly, commutes beginning between 9 a.m. and 11:59 a.m. increased substantially by 33.3% in Edwardsburgh/Cardinal. This may suggest a shift towards more flexible work hours or an increase in non-traditional work schedules.

Lastly, for commutes starting between 12 p.m. and 4:59 a.m., there was a slight increase of 2.7% in Edwardsburgh/Cardinal. Given that this time range includes the afternoon, late night, and early morning hours, the implications are less clear without additional context.

Time Period	2016	2021	Change
Between 5 a.m. and 5:59 a.m.	415	345	-16.9%
Between 6 a.m. and 6:59 a.m.	845	735	-13.0%
Between 7 a.m. and 7:59 a.m.	850	695	-18.2%
Between 8 a.m. and 8:59 a.m.	460	405	-12.0%
Between 9 a.m. and 11:59 a.m.	165	220	33.3%
Between 12 p.m. and 4:59 a.m.	365	375	2.7%