

Housing Our Workforce



Workforce Planning Board
of Waterloo Wellington Dufferin

March 2026

Our Vision: We envision the continuous development of a leading-edge workforce.

Our Mission: Engage partners to find solutions to local workforce development needs.

Thank you to the members of our 'Housing Our Workforce' project Advisory Team for their help and guidance in shaping this project. We are grateful for conversations with:

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Introduction

Waterloo Region, Guelph, Wellington County, and Dufferin County estimate high population growth between now and 2051. In particular, Cambridge, Guelph, Kitchener, and Waterloo are among 29 municipalities identified by the Province as “large and fast-growing”. (Ontario [Provincial Planning Statement, 2024](#)).

Housing is already a major challenge for our workforce:

- [Dufferin County Economic Development’s 2025-2030 Strategy and Action Plan](#):
 - “51.4% of Dufferin’s labour force with a regular place of work commutes out of the County for work.”
 - “With current mortgage rates, only 14% of Dufferin households would be able to afford homes.”
 - “Dufferin’s housing challenge presents an inescapable barrier to the long-term growth and vitality of local businesses.”

- [Waterloo Region Community Foundation’s 2023 Vital Signs Report](#):
 - “From affordable to dire: Prices are now 8x higher than income [in 2023], up from 3.3x higher in 2005.”
 - “Home prices in Waterloo Region are now some of the least affordable in the world.”

- [Wellington County Housing Taskforce](#):
 - “Recent discussions with local employers showed that approximately 80% of workers were previously recruited from the nearby community, and that this trend has almost reversed.”

As we build the housing and infrastructure to accommodate further population growth, how can we ensure that the people working here can afford to live here?

Included in this report, you will find data that answers:

- What jobs are prominent in our community?
- What are workers earning?
- What housing options may typical workers need and be able to afford?

Vibrant communities and workplaces exist when workers can live in the communities where they work. We hope that Housing Developers, Builders, Planners, and others will find this information helpful for planning the healthy communities we all want to live and work in.

Housing Affordability

What percent of income should go to housing?

Using a specific percentage of pre-tax income as a standard for affordability dates back to the late 1800s. At that time, there was a common saying that one should devote “a week’s wages to a month’s rent”. This 25% of income standard was incorporated into U.S. laws for federal housing assistance programs in the 1960s and 1970s and later increased to 30% in the early 1980s.¹

Since then, American and Canadian governments, planners, and organizations have commonly used the **30% income** standard to define housing affordability. In fact, Statistics Canada uses 30% for the “Shelter-cost-to-income” data we accessed for this report.

According to reports published by the CMHC²³:

- 2003-2004 is the most recent period in which housing costs, in proportion to average incomes, were relatively low. (During this time, the economy was stable). A household with average income would have had to devote close to **40-45%** of their disposable income to buy an average house in Ontario.
- In 2021, a household on average income would have had to devote close to **60%** of their incomes to housing in Ontario.
- Different experiences across provinces suggest that imposing a single Canada-wide affordability target may not be appropriate.

There is no ideal percentage to spend on housing that reflects today's reality.

“The housing market has become detached from the labour market.”

Dr. Brian Doucet, Associate Professor
Planning Department, University of Waterloo

Consider:

When housing costs are out of reach, even for someone earning a reliable annual salary:

- How will employers retain staff if employees need to move away to find housing within their budget? How will they attract staff if the commute is too daunting for prospective hires?
- What will communities look like if they do not provide places for both work and daily life?
- Whose responsibility is it to ensure someone can find an affordable place to live?
 - Whose responsibility does it become if they can't?

¹ Christopher Herbert, Alexander Hermann and Daniel McCue, 2018, “[Measuring Housing Affordability: Assessing the 30 Percent of Income Standard](#)”, Joint Centre for Housing Studies, Harvard University.

² CMHC. [Canada’s Housing Supply Shortage: Restoring affordability by 2030](#) (2022)

³ CMHC. [Housing Market Information - Canada’s Housing Supply Shortages: Estimating what is needed to solve Canada’s housing affordability crisis by 2030](#) (2022)

Assessing Mortgage Eligibility

To assess the mortgage amount someone could qualify for, the following factors are considered:

Personal information:

- Annual salary(s)
- Amount of down payment (minimum 5% of house purchase price)
- Existing household debt (i.e. credit card, line of credit, car loans)
- Credit score

Property information:

- House price
- Property tax amount
- Heat costs
- Condo fees (if applicable)

CMHC guidelines⁴ state that:

- **No more than 39% of income** should go towards housing (principal + interest), property taxes, and heat costs. If applicable, 50% of condo fees are included in this calculation.
- The qualifying interest rate for all fixed, adjustable, and variable (standard or capped) rate mortgages is the greater of the contract interest rate plus 2 per cent, or 5.25 per cent.

For more information on qualifying for Homeowner Mortgage Loan Insurance, the [Canadian Mortgage and Housing Corporation \(CMHC\)](#) offers many resources on its website, including mortgage, affordability, and debt calculators, buying guides, and government incentives.

While incomes in Canada have risen 76 per cent since 2004, **the price of a new home at the lower end of the market has risen by 265 per cent**, the analysis said.

-Global News.

[Mortgage debt soars while starter homes get out of reach for many Canadians.](#) (Feb 24, 2026)

⁴ Source: CMHC. "[Calculating GDS / TDS](#)". Accessed March 10, 2026.

Employment Income

Minimum Wage

\$17.60/hour is the Ontario general minimum wage as of October 2025.

For a standard 40-hour work week, this results in an annual gross salary of approximately **\$36,608/year** (\$17.60 x 40 hours x 52 weeks).

According to the Ontario Living Wage Network, there is no place in Ontario where you could work full-time at minimum wage and cover all your expenses.

Ontario Disability Support Program (ODSP)

Not all members of our workforce have the physical or mental abilities to work full-time. Others face barriers to finding or accommodating the full-time work that may be within their capacity.

As of July 2025, the *maximum* monthly ODSP payment for a single person is:
\$809 for basic needs + \$599 for shelter = **\$1,408/month** (equivalent to **\$16,896/year**)

ODSP recipients can earn up to \$1,000/month from employment without any reduction in benefits. Acknowledging that most don't earn this maximum, \$16,896/year + \$12,000/year = **\$28,896/year**.

Living Wage

The Ontario Living Wage Network is a network of employers, employees, non-profits, researchers, and proponents of decent work standards for all Ontario workers. Each year, they calculate the Living Wage rate for communities across Ontario.

\$23.00/hour is the 2025 Living Wage calculated for the **Dufferin Waterloo Guelph-Wellington** area. This equates to approximately **\$47,840/year** (\$23.00 x 40 hours x 52 weeks).

This is the hourly wage a worker needs to earn to cover their basic expenses and participate in their community. The Living Wage reflects the pre-tax hourly income needed to cover shelter, food, transportation, clothing, childcare, and other essential costs.

Typical Earnings

The median incomes in our local areas as of May 2021 were:

Geography (by Census Division)	Individual Median Employment Income	Individual Median Total Income	Household Median Total Income
Waterloo	\$40,400	\$42,400	\$112,000
Wellington	\$41,200	\$44,800	\$118,000
Dufferin	\$42,000	\$45,200	\$130,000

Source: Statistics Canada, 2021 Census of Population. Custom Table. Population 15+ yrs in private households.

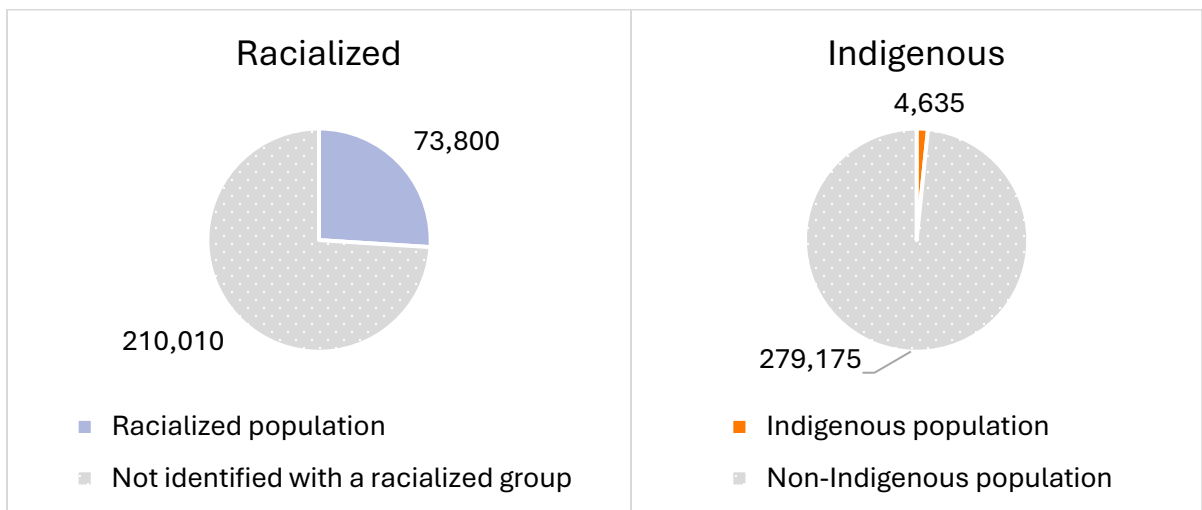
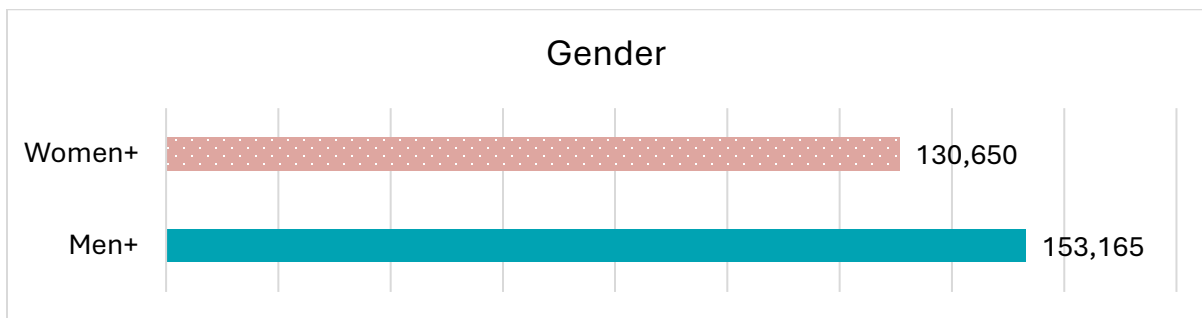
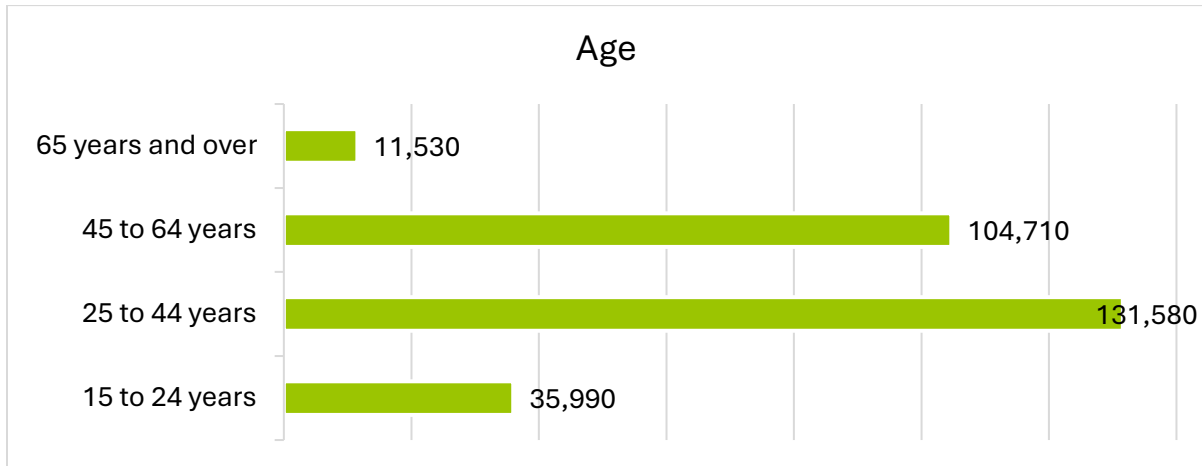
Waterloo Region



Workforce Demographics in Waterloo Region

Census data from Statistics Canada provides the strongest demographic information for Waterloo Region, giving us a picture of who lives in our community.

Below is data on the Employed labour force aged 15 years and older in the Waterloo Census Division as of the most recent Census (2021).



Source: Statistics Canada, Census of Population. Custom Table by Census Division. “Individuals in the category ‘non-binary persons’ are distributed into the other two gender categories [to protect confidentiality] and are denoted by the “+” symbol.” (Statistics Canada)

Typical Occupations in Waterloo Region

As of the 2021 Census, in the Waterloo Census Division, there were 478,140 people aged 15 or older living in private households⁵. 317,985 were participating in the labour market:

- 283,815 Employed across all occupations
 - 169,740 Full-time
 - 99,245 Part-time
- 34,175 Unemployed and actively seeking work

When reviewing the number of people employed across 516 occupation groups⁶, the top 10 occupations do not shift much over time. These jobs are prevalent in our community and are likely to continue to grow. They serve as useful references and tangible examples when considering our community's future housing needs.

Top 10 Occupations ⁷	# Employed
Retail salespersons and visual merchandisers	7,690
Retail and wholesale trade managers	6,030
Motor vehicle assemblers, inspectors and testers	6,010
Food counter attendants, kitchen helpers and related support occupations	5,945
Transport truck drivers	5,685
Elementary school and kindergarten teachers	5,475
Other customer and information services representatives	4,860
Nurse aides, orderlies and patient service associates	4,475
Material handlers	4,360
Registered nurses and registered psychiatric nurses	4,215

The following pages further illustrate the experience of local people in Waterloo Region. We chose 3 occupations from the Top 10 list above, representing a range of skill requirements and incomes:

- Transport Truck Drivers
- Other Customer and Information Services Representatives
- Registered Nurses and Registered Psychiatric Nurses

Other sections in this report (Wellington and Dufferin geographies) provide additional examples.

⁵ Statistics Canada, 2021 Census of Population. Waterloo Census Division.

⁶ National Occupation Classifications (NOCs), used frequently in job-related data at Statistics Canada.

⁷ Statistics Canada, 2021 Census. Custom Table. Waterloo Census Division. Employed labour force aged 15+ in private households.

Waterloo

Transport Truck Drivers (NOC 73300)

Across all of Ontario, 73% of people in this occupation were homeowners. As shown in the chart below, fewer people in the Waterloo Census Division are homeowners (69%).

Out of the 6,510 people in the Waterloo Census Division who claimed this occupation on the Census, 5,685 were employed in this job as of May 2021⁸:

- 3,280 were full-time employed
- 2,090 were part-time employed

Census Data (2021) Waterloo Census Division	All	Owner (69%)	Renter (31%)
Number who claimed this occupation	6,510	4,480	2,030
Number spending 30% or more of average total household income on shelter costs	1,475	1,000	470
Individual median employment income (2021)	\$42,400	\$44,000	\$40,000
Individual median total income (2021)	\$51,200	\$52,800	\$48,400
Household median total income (2021)	\$107,000	\$121,000	\$84,000

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$49,407/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025) ⁹	\$20.00	\$28.00	\$34.75
Estimated Full-time Gross Annual Salary ¹⁰	\$41,600	\$58,240	\$72,280

⁸ Statistics Canada, 2021 Census. Custom Table. Waterloo Census Division. Persons aged 15+ in private households

⁹ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

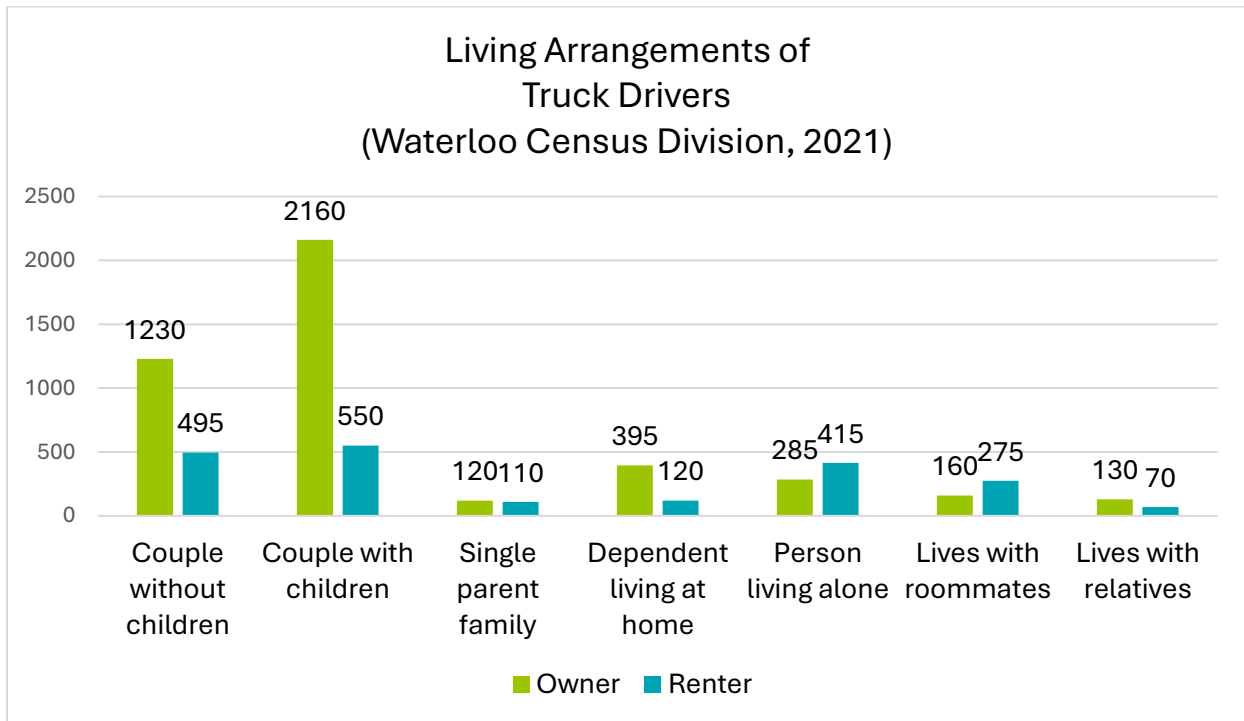
¹⁰ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, most Truck Drivers (4,435) have a spouse or common-law partner, especially among those who are homeowners.

2,940 Truck Drivers are parents and may prefer housing options with easy access to good schools and childcare.

515 Truck Drivers live with their parent(s) or guardian. Are they living at home out of choice, or having challenges finding housing of their own?



Source: Statistics Canada, 2021 Census of Population. Custom Table. Waterloo Census Division.

Other Customer and Information Services Representatives (NOC 64409)

Across all of Ontario, 64% of people in this occupation were homeowners. As shown in the chart below, fewer people in the Waterloo Census Division are homeowners (59%).

Out of the 5,750 people in the Waterloo Census Division who claimed this occupation on the Census, 4,860 were employed in this job as of May 2021¹¹:

- 2,620 were full-time employed
- 1,870 were part-time employed

Census Data (2021)	All	Owner (59%)	Renter (41%)
Waterloo Census Division			
Number who claimed this occupation	5,750	3,375	2,380
Number spending 30% or more of average total household income on shelter costs	1,000	445	560
Individual median employment income (2021)	\$35,600	\$40,000	\$28,400
Individual median total income (2021)	\$42,000	\$46,000	\$37,600
Household median total income (2021)	\$108,000	\$131,000	\$80,000

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$41,483/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025) ¹²	\$17.60	\$21.00	\$33.52
Estimated Full-time Gross Annual Salary ¹³	\$36,608	\$43,680	\$69,722

¹¹ Statistics Canada, 2021 Census. Custom Table. Waterloo Census Division. Persons aged 15+ in private households

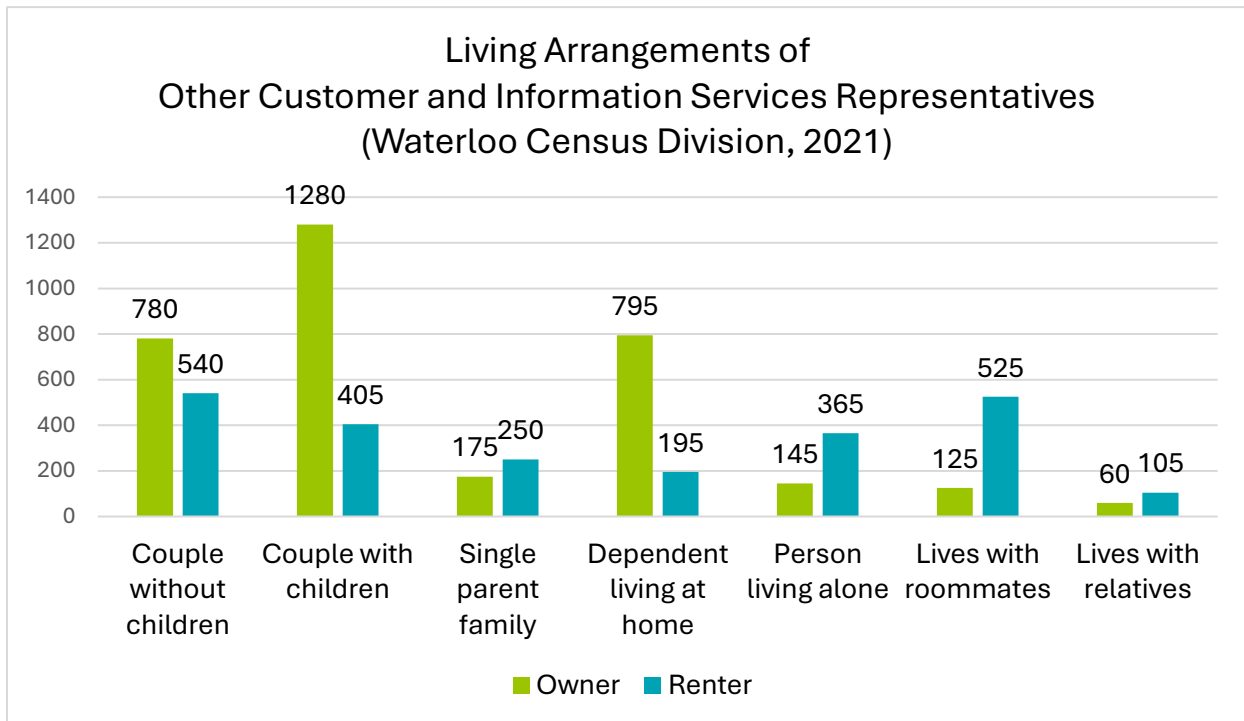
¹² Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

¹³ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

Customer Service Representative jobs are found within many industries and similarly represent a broad scope of living arrangements.

Most homeowners either have a spouse/common-law partner (2,060) or live at home with their parent(s)/guardian (795). People in other family arrangements are much more likely to rent housing. Notably, there is a high number of Customer Service Representatives sharing rent with a roommate (525).



Source: Statistics Canada, 2021 Census of Population. Custom Table. Waterloo Census Division.

Registered Nurses and Registered Psychiatric Nurses (NOC 31301)

Across all of Ontario, 82% of people in this occupation were homeowners. As shown in the chart below, fewer people in the Waterloo Census Division are homeowners (81%).

Out of the 4,565 people in the Waterloo Census Division who claimed this occupation on the Census, 4,210 were employed in this job as of May 2021¹⁴:

- 2,525 were full-time employed
- 1,565 were part-time employed

Census Data (2021)	All	Owner (81%)	Renter (18%)
Waterloo Census Division			
Number who claimed this occupation	4,565	3,720	840
Number spending 30% or more of average total household income on shelter costs	405	275	130
Individual median employment income (2021)	\$69,000	\$71,500	\$58,000
Individual median total income (2021)	\$75,500	\$79,500	\$64,500
Household median total income (2021)	\$154,000	\$164,000	\$109,000

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$80,402/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025) ¹⁵	\$29.73	\$41.00	\$55.00
Estimated Full-time Gross Annual Salary ¹⁶	\$61,838	\$85,280	\$114,400

¹⁴ Statistics Canada, 2021 Census. Custom Table. Waterloo Census Division. Persons aged 15+ in private households

¹⁵ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

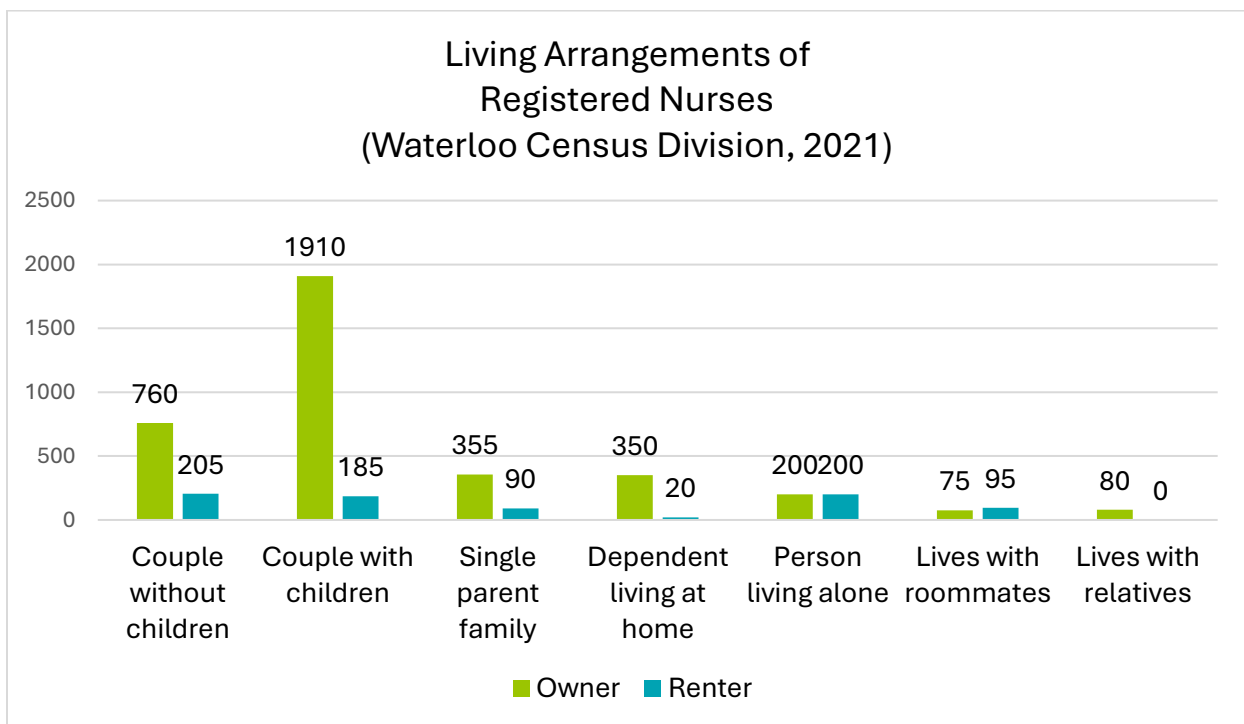
¹⁶ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, the large majority of Registered Nurses are homeowners (3,730), with only 795 Nurses renting.

Nurses are at an advantage when considering home ownership. In May 2021, the median salary for Nurses was \$69,000. This is 71% higher than the \$40,400 median salary across all occupations in the Waterloo Census Division.

Nurses are also more likely than people in some other occupation groups to have a spouse or common-law partner (3,060), which increases household income potential and therefore easier access to a mortgage.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Waterloo Census Division.

Housing in Waterloo Region

Home Ownership¹⁷

These home prices from 2025 Q4 provide one reference point for gauging affordability.

Summary of Existing Home Transactions (All Home Types)

2025 Q4

Community	Sales	Ave Price	Median Price	Active Listings
Cambridge	279	\$699,014	\$670,000	415
Kitchener	427	\$704,141	\$657,446	706
North Dumfries	25	\$897,590	\$830,000	46
Waterloo	209	\$744,967	\$700,000	368
Wellesley	15	\$782,833	\$765,000	20
Wilmot	32	\$926,297	\$870,000	30
Woolwich	44	\$930,086	\$845,000	52

Median Selling Price by Home Type

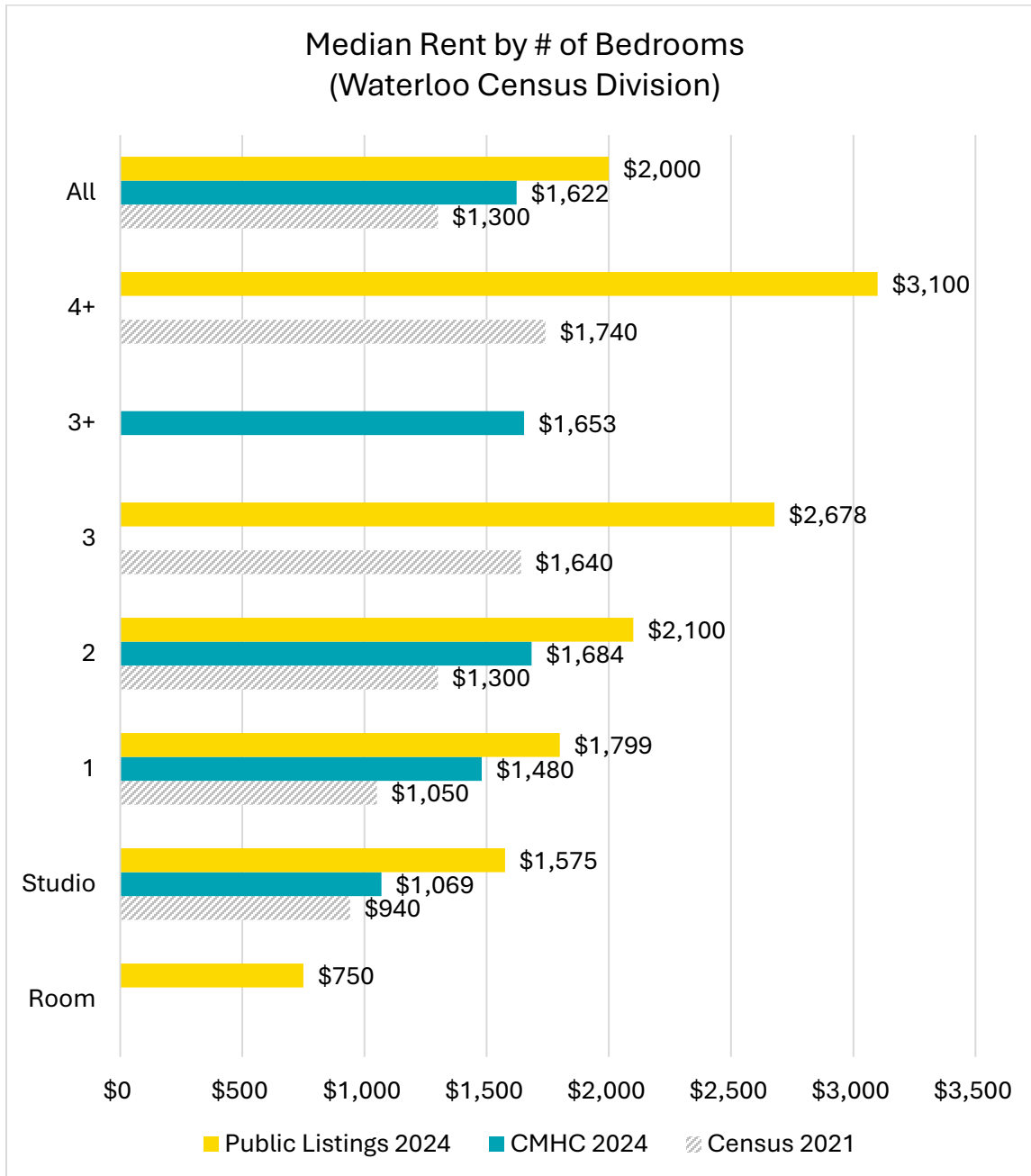
2025 Q4

Greyed-out boxes represent categories with 2 or fewer sales.

Community	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
Cambridge	744K	595K	650K	526K	355K	
Kitchener	750K	593K	650K	503K	355K	
North Dumfries	850K					
Waterloo	845K	636K	713K	505K	432K	
Wellesley	768K					
Wilmot	899K					931K
Woolwich	897K	675K				

¹⁷ All home sales data sourced from Toronto Regional Real Estate Board. [Community Reports](#). Q4 2025.

Rental Costs



Source: Community Data Program. Community Rental Housing Affordability Dashboard, Version 1.0. Waterloo Census Division. (Note: The “3+” room category only appears for CMHC. CMHC lacks “Room”, “3”, and “4+” categories.) Accessed March 12, 2026.

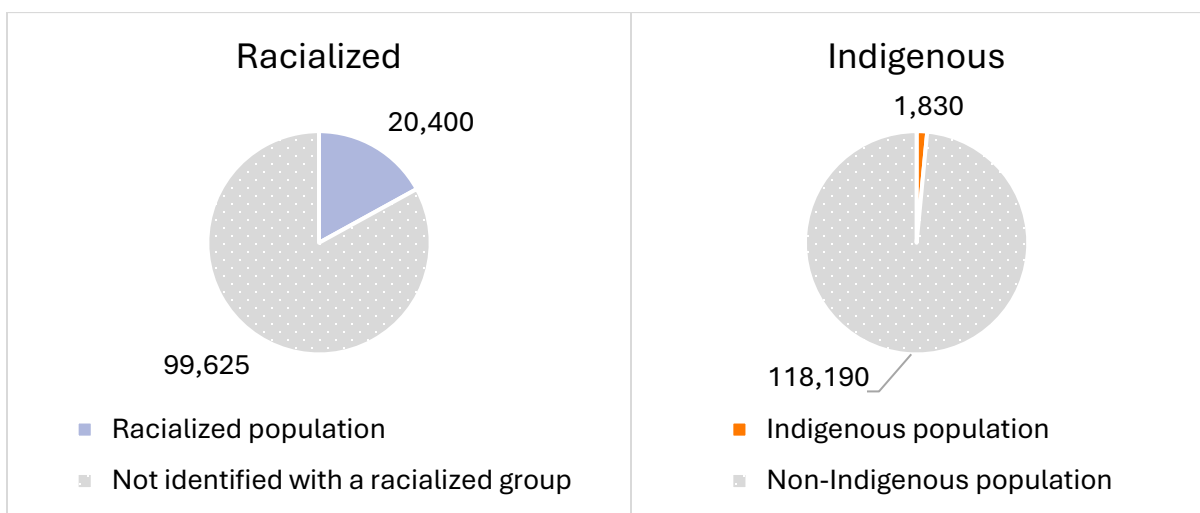
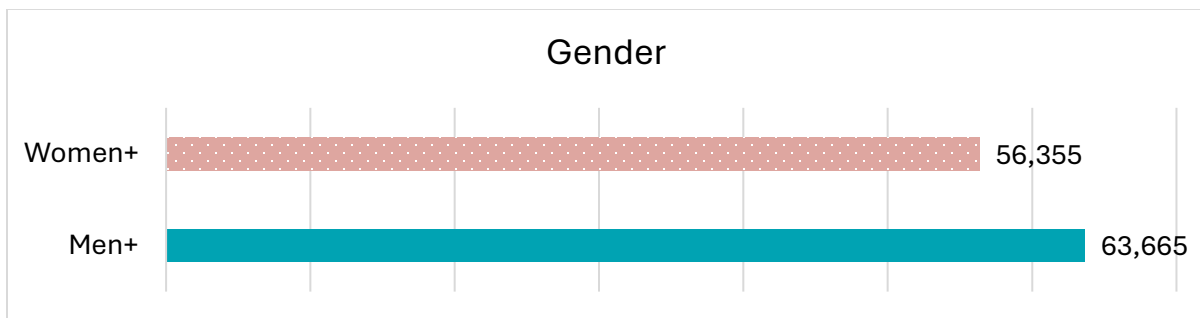
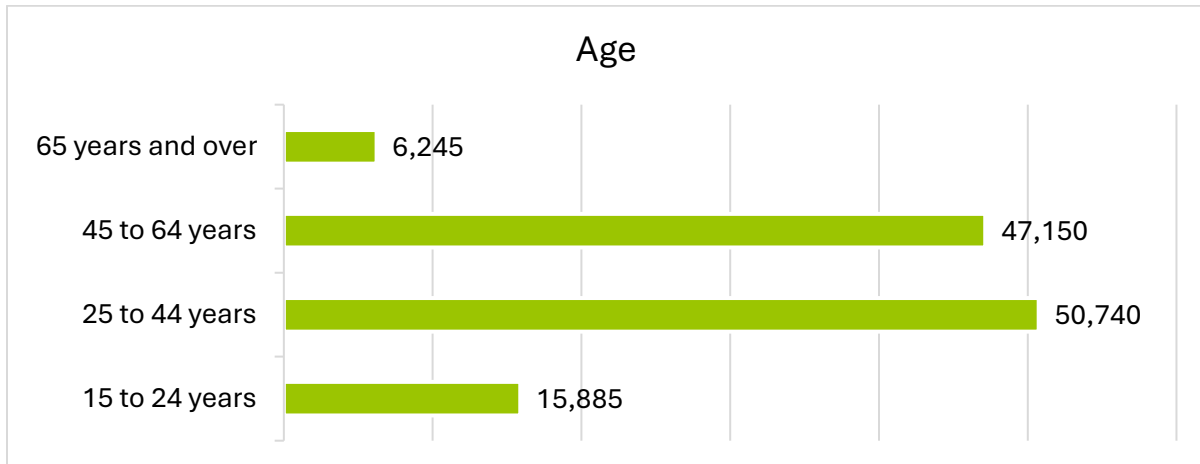
Guelph & Wellington County



Workforce Demographics in Guelph & Wellington County

Census data from Statistics Canada provides the strongest demographic information for Guelph & Wellington County, giving us a picture of who lives in our community.

Below is data on the Employed labour force aged 15 years and older in the Wellington Census Division as of the most recent Census (2021).



Source: Statistics Canada, Census of Population. Custom Table by Census Division. “Individuals in the category ‘non-binary persons’ are distributed into the other two gender categories [to protect confidentiality] and are denoted by the “+” symbol.” (Statistics Canada)

Typical Occupations in Guelph & Wellington County

As of the 2021 Census, in the Wellington Census Division, there were 196,860 people aged 15 or older living in private households¹⁸. 132,295 were participating in the labour market:

- 120,025 Employed across all occupations
 - 72,770 Full-time
 - 41,450 Part-time
- 12,270 Unemployed and actively seeking work

When reviewing the number of people employed across 516 occupation groups¹⁹, the top 10 occupations do not shift much over time. These jobs are prevalent in our community and are likely to continue to grow. They serve as useful references and tangible examples when considering our community's future housing needs.

Top 10 Occupations ²⁰	# Employed
Motor vehicle assemblers, inspectors and testers	3,220
Retail salespersons and visual merchandisers	2,945
Retail and wholesale trade managers	2,595
Elementary school and kindergarten teachers	2,505
Managers in agriculture	2,450
Food counter attendants, kitchen helpers and related support occupations	2,255
Transport truck drivers	2,190
Administrative officers	1,825
Nurse aides, orderlies and patient service associates	1,815
Material handlers	1,755

The following pages further illustrate the experience of local people in Guelph & Wellington County. We chose 3 occupations from the Top 10 list above, representing a range of skill requirements and incomes:

- Motor vehicle assemblers, inspectors and testers
- Food Counter Attendants, Kitchen Helpers and Related Support Occupations
- Administrative officers

Other sections in this report (Waterloo and Dufferin geographies) provide additional examples.

¹⁸ Statistics Canada, 2021 Census of Population. Wellington Census Division.

¹⁹ National Occupation Classifications (NOCs), used frequently in job-related data at Statistics Canada.

²⁰ Statistics Canada, 2021 Census. Custom Table. Wellington Census Division. Employed labour force aged 15+ in private households.

Wellington Census Division

Motor vehicle assemblers, inspectors and testers (NOC 94200)

Across all of Ontario, 72% of people in this occupation were homeowners. As shown in the chart below, fewer people in the Wellington Census Division are homeowners (66%).

Out of the 3,910 people in the Wellington Census Division who claimed this occupation on the Census, 3,220 were employed in this job as of May 2021²¹:

- 1,675 were full-time employed
- 1,375 were part-time employed

Census Data (2021)	All	Owner (66%)	Renter (34%)
Wellington Census Division			
Number who claimed this occupation	3,910	2,570	1,335
Number spending 30% or more of average total household income on shelter costs	455	245	210
Individual median employment income (2021)	\$42,400	\$44,000	\$38,800
Individual median total income (2021)	\$50,000	\$51,600	\$47,200
Household median total income (2021)	\$119,000	\$136,000	\$87,000

Source: Statistics Canada, 2021 Census of Population. Custom Table. Wellington Census Division.

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$49,407/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025) ²²	\$20.69	\$28.24	\$42.43
Estimated Full-time Gross Annual Salary ²³	\$43,035	\$58,739	\$88,254

²¹ Statistics Canada, 2021 Census. Custom Table. Wellington Census Division. Persons aged 15+ in private households

²² Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

²³ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

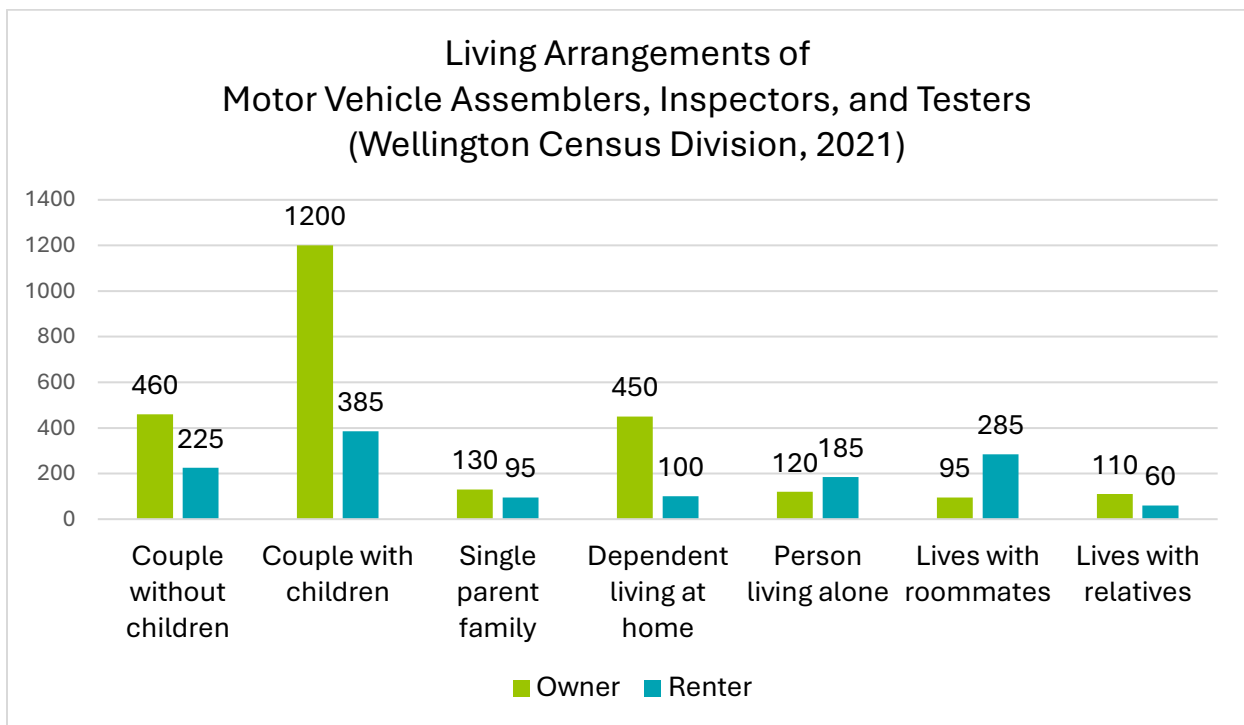
We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, most Vehicle Assemblers (2,270) have a spouse or common-law partner.

1,810 Vehicle Assemblers have children, with 480 of these families renting their homes.

550 workers in this occupation group live at home with their parent(s)/guardian. Their employment could be disrupted if their parents needed to move out of the area.

Another 550 are sharing housing with roommates or relatives.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Wellington Census Division.

Food Counter Attendants, Kitchen Helpers and Related Support Occupations (NOC 65201)

Across all of Ontario, 65% of people in this occupation were homeowners. As shown in the chart below, more people in the Wellington Census Division are homeowners (72%).

Out of the 3,395 people in the Wellington Census Division who claimed this occupation on the Census, 2,260 were employed in this job as of May 2021²⁴:

- 510 were full-time employed
- 1,500 were part-time employed

Census Data (2021) Wellington Census Division	All	Owner (72%)	Renter (28%)
Number who claimed this occupation	3,395	2,445	955
Number spending 30% or more of average total household income on shelter costs	490	230	255
Individual median employment income (2021)	\$8,500	\$7,650	\$11,600
Individual median total income (2021)	\$20,200	\$17,400	\$24,800
Household median total income (2021)	\$123,000	\$152,000	\$77,500

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$9,905/year**.

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

This low annual salary in the Census and Adjusted estimate reflects the fact that most workers in this occupation are part-time.

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025)²⁵	\$17.60	\$17.60	\$20.00
Estimated Full-time Gross Annual Salary²⁶	\$36,608	\$36,608	\$41,600

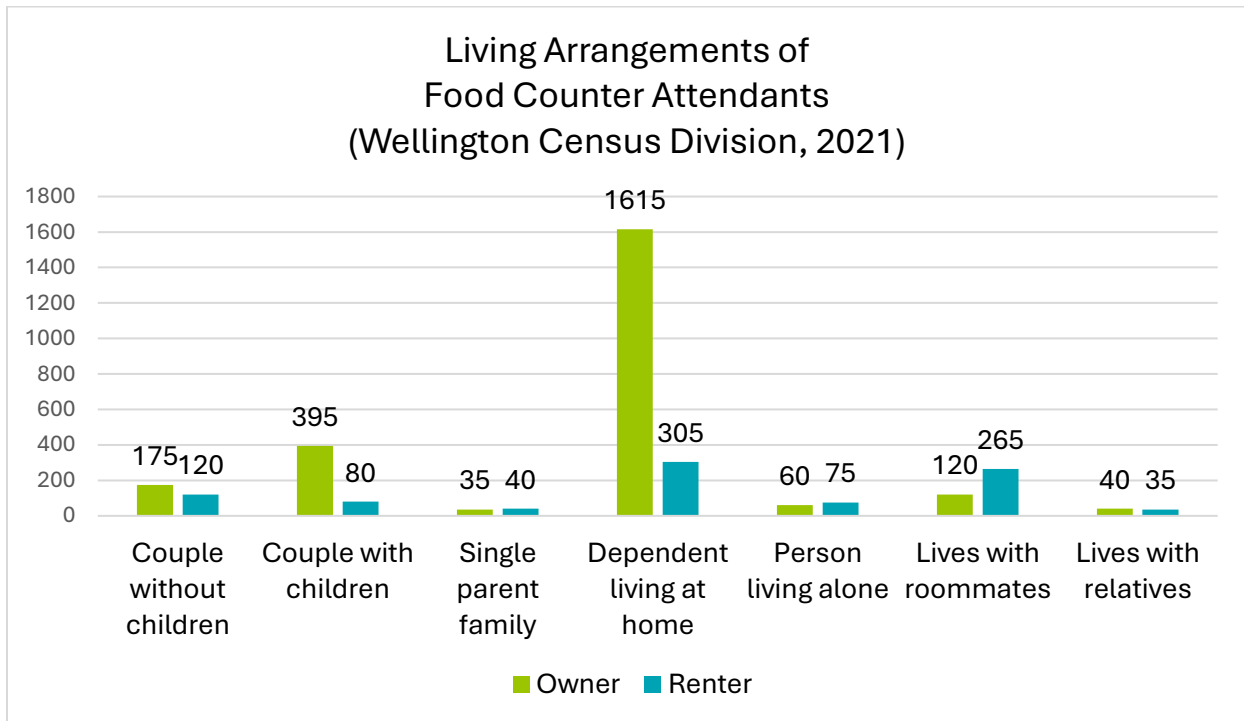
²⁴ Statistics Canada, 2021 Census. Custom Table. Wellington Census Division. Persons aged 15+ in private households

²⁵ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

²⁶ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, a large majority of Food Counter Attendants are Dependents living at home (1,920), with most working part-time. It is unlikely that owning a car is affordable on this income. Employers in fast food and other restaurants rely heavily on the ability of their employees' parents to maintain housing nearby to the workplace or reliable public transit.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Wellington Census Division.

Administrative Officers (NOC 13100)

Across all of Ontario, 79% of people in this occupation were homeowners. As shown in the chart below, more people in the Wellington Census Division are homeowners (85%).

Out of the 1,995 people in the Wellington Census Division who claimed this occupation on the Census, 1,825 were employed in this job as of May 2021²⁷:

- 1,110 were full-time employed
- 670 were part-time employed

Census Data (2021) Wellington Census Division	All	Owner (85%)	Renter (15%)
Number who claimed this occupation	1,995	1,695	295
Number spending 30% or more of average total household income on shelter costs	290	200	90
Individual median employment income (2021)	\$46,000	\$49,200	\$33,600
Individual median total income (2021)	\$54,800	\$55,600	\$41,600
Household median total income (2021)	\$136,000	\$145,000	\$78,500

Source: Statistics Canada, 2021 Census of Population. Custom Table. Wellington Census Division.

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$53,601/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025)²⁸	\$19.78	\$28.57	\$39.56
Estimated Full-time Gross Annual Salary²⁹	\$41,142	\$59,426	\$82,285

²⁷ Statistics Canada, 2021 Census. Custom Table. Wellington Census Division. Persons aged 15+ in private households

²⁸ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

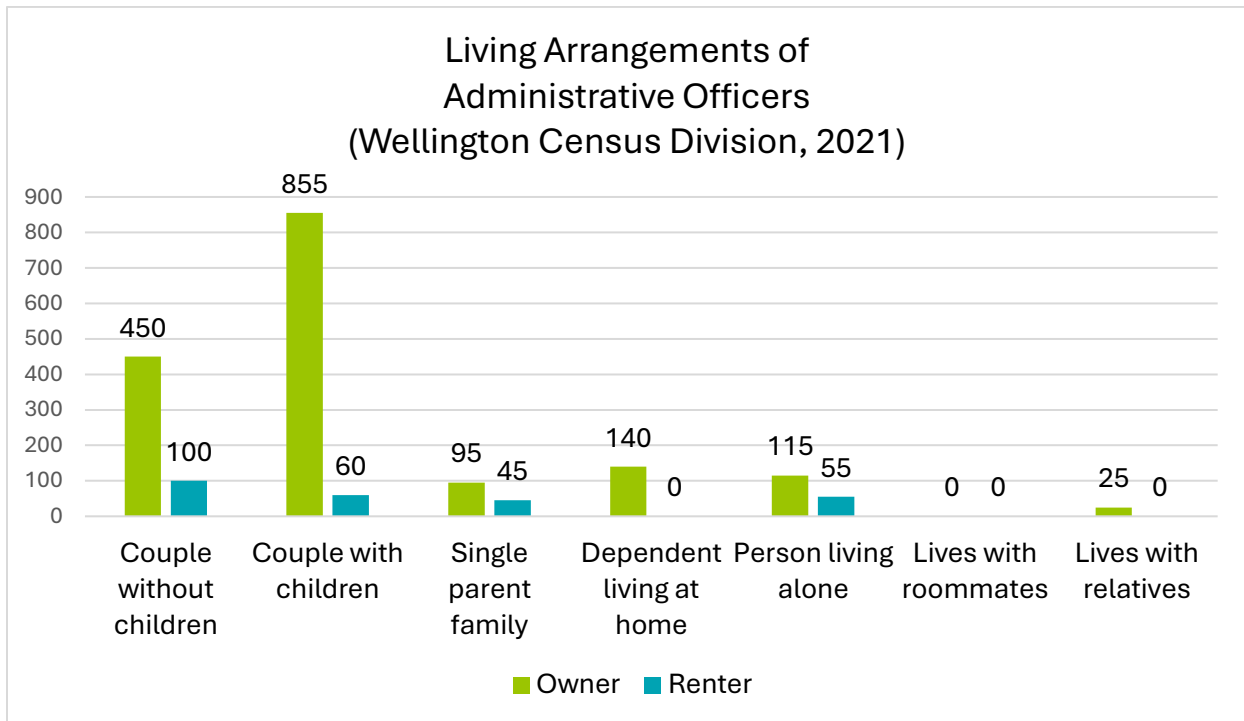
²⁹ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, most Administrative Officers (1,680) are homeowners. Only 260 of workers in this occupation group rent.

As their median employment income is higher than that of others in the area (\$46,000 versus \$41,200 for all occupations in the Wellington Census Division in 2021), they are at an advantage when looking to purchase a home.

1,055 Administrative Officers have children and will need housing that accommodates their family. They will be interested in family-friendly neighbourhoods with nearby schools and childcare.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Wellington Census Division.

Housing in Guelph & Wellington County

Home Ownership³⁰

These home prices from 2025 Q4 provide one reference point for gauging affordability.

(This data from the Wellington Community Report from the Toronto Regional Real Estate Board is more detailed than the sections for Waterloo and Dufferin. The data did not include a total at the Town/Township level. Calculating Township totals may not be accurate due to data suppression and rounding.)

Summary of Existing Home Transactions (All Home Types)

2025 Q4

Guelph	Sales	Ave Price	Median Price	Active Listings
<i>Central West</i>	0			0
<i>Clairfields/Hanlon Business Park</i>	11	\$779,273	\$800,000	20
<i>Dovercliffe Park/Old University</i>	20	\$784,475	\$717,500	34
<i>Downtown</i>	20	\$731,164	\$690,000	24
<i>Exhibition Park</i>	11	\$819,536	\$758,000	7
<i>General Hospital</i>	7	\$711,929	\$715,000	7
<i>Grange Hill East</i>	0			0
<i>Grange Road</i>	63	\$736,463	\$715,000	73
<i>Junction/Onward Willow</i>	15	\$528,840	\$555,000	23
<i>Kortright East</i>	16	\$1,061,363	\$1,197,500	31
<i>Kortright Hills</i>	7	\$1,172,643	\$1,112,500	7
<i>Kortright West</i>	30	\$777,865	\$776,550	51
<i>Onward Willow</i>	1			0
<i>Pine Ridge</i>	0			0
<i>Pineridge/Westminster Woods</i>	40	\$797,976	\$779,500	102
<i>Riverside Park</i>	9	\$665,667	\$639,500	22
<i>St. George's</i>	12	\$814,458	\$733,250	13
<i>St. Patrick's Ward</i>	21	\$584,757	\$540,000	38
<i>Victoria North</i>	20	\$676,200	\$667,500	28
<i>Village By The Arboretum</i>	5	\$774,260	\$799,900	9
<i>Willow West/Sugarbush/West Acres</i>	41	\$744,936	\$770,000	54
<i>York/Watson Industrial Park</i>	1			2

Centre Wellington	Sales	Ave Price	Median Price	Active Listings
<i>Belwood</i>	2			3
<i>Elora/Salem</i>	21	\$1,002,157	\$899,990	63
<i>Fergus</i>	52	\$764,787	\$717,500	96
<i>Rural Centre Wellington East</i>	2			9
<i>Rural Centre Wellington West</i>	2			5

³⁰ All home sales data sourced from Toronto Regional Real Estate Board. [Community Reports](#). Q4 2025.

Erin	Sales	Ave Price	Median Price	Active Listings
<i>Erin</i>	9	\$1,132,556	\$943,000	46
<i>Rural Erin</i>	9	\$1,565,389	\$1,455,000	78

Guelph Eramosa	Sales	Ave Price	Median Price	Active Listings
<i>Eden Mills</i>	1			2
<i>Rockwood</i>	16	\$969,219	\$1,062,500	43
<i>Rural Guelph/Eramosa East</i>	7	\$1,564,286	\$1,270,000	17
<i>Rural Guelph/Eramosa West</i>	7	\$1,120,714	\$1,175,000	11

Mapleton	Sales	Ave Price	Median Price	Active Listings
<i>Drayton</i>	0			1
<i>Rural Mapleton</i>	8	\$849,375	\$710,000	24

Minto	Sales	Ave Price	Median Price	Active Listings
<i>Harriston</i>	0			1
<i>Minto</i>	12	\$572,542	\$507,500	69
<i>Palmerston</i>	0			0

Puslinch	Sales	Ave Price	Median Price	Active Listings
<i>Aberfoyle</i>	3	\$1,048,333	\$1,250,000	7
<i>Crieff/Aikensville/Killean</i>	5	\$1,250,537	\$1,207,684	7
<i>Morrison</i>	1			6
<i>Puslinch Lake Settlement Areas</i>	1			6
<i>Rural Puslinch</i>	0			0
<i>Rural Puslinch East</i>	4	\$1,267,475	\$1,324,950	29
<i>Rural Puslinch West</i>	0			2

Wellington North	Sales	Ave Price	Median Price	Active Listings
<i>Arthur</i>	12	\$625,708	\$611,250	24
<i>Mount Forest</i>	11	\$577,000	\$600,000	46
<i>Rural Wellington North</i>	5	\$704,000	\$700,000	11

Median Selling Price by Home Type

2025 Q4

Greyed-out boxes represent categories with 2 or fewer sales.

Guelph	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Central West</i>						
<i>Clairfields/Hanton Business Park</i>	\$830K					
<i>Dovercliffe Park/Old University</i>	\$837K			\$559K		
<i>Downtown</i>	\$712K			\$830K		
<i>Exhibition Park</i>	\$769K					
<i>General Hospital</i>	\$715K					
<i>Grange Hill East</i>						
<i>Grange Road</i>	\$789K	\$738K	\$700K	\$512K	\$495K	
<i>Junction/Onward Willow</i>	\$653K			\$490K	\$362K	
<i>Kortright East</i>	\$1,370K				\$484K	
<i>Kortright Hills</i>	\$1,113K				\$490K	
<i>Kortright West</i>	\$800K					
<i>Onward Willow</i>						
<i>Pine Ridge</i>						
<i>Pineridge/Westminster Woods</i>	\$1,060K			\$705K	\$441K	
<i>Riverside Park</i>	\$748K					
<i>St. George's</i>	\$752K					
<i>St. Patrick's Ward</i>	\$605K			\$754K	\$450K	
<i>Victoria North</i>	\$735K		\$681K	\$454K		
<i>Village By The Arboretum</i>						
<i>Willow West/Sugarbush/West Acres</i>	\$800K	\$645K		\$485K		
<i>York/Watson Industrial Park</i>						

Centre Wellington	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Elora/Salem</i>	\$915K				\$675K	
<i>Fergus</i>	\$820K	\$667K	\$620K			

Erin	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Erin</i>	\$1,087K					
<i>Rural Erin</i>	\$1,455K					

Guelph Eramosa	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Eden Mills</i>						
<i>Rockwood</i>	\$1,095K					
<i>Rural Guelph/Eramosa East</i>	\$1,270K					
<i>Rural Guelph/Eramosa West</i>	\$1,175K					

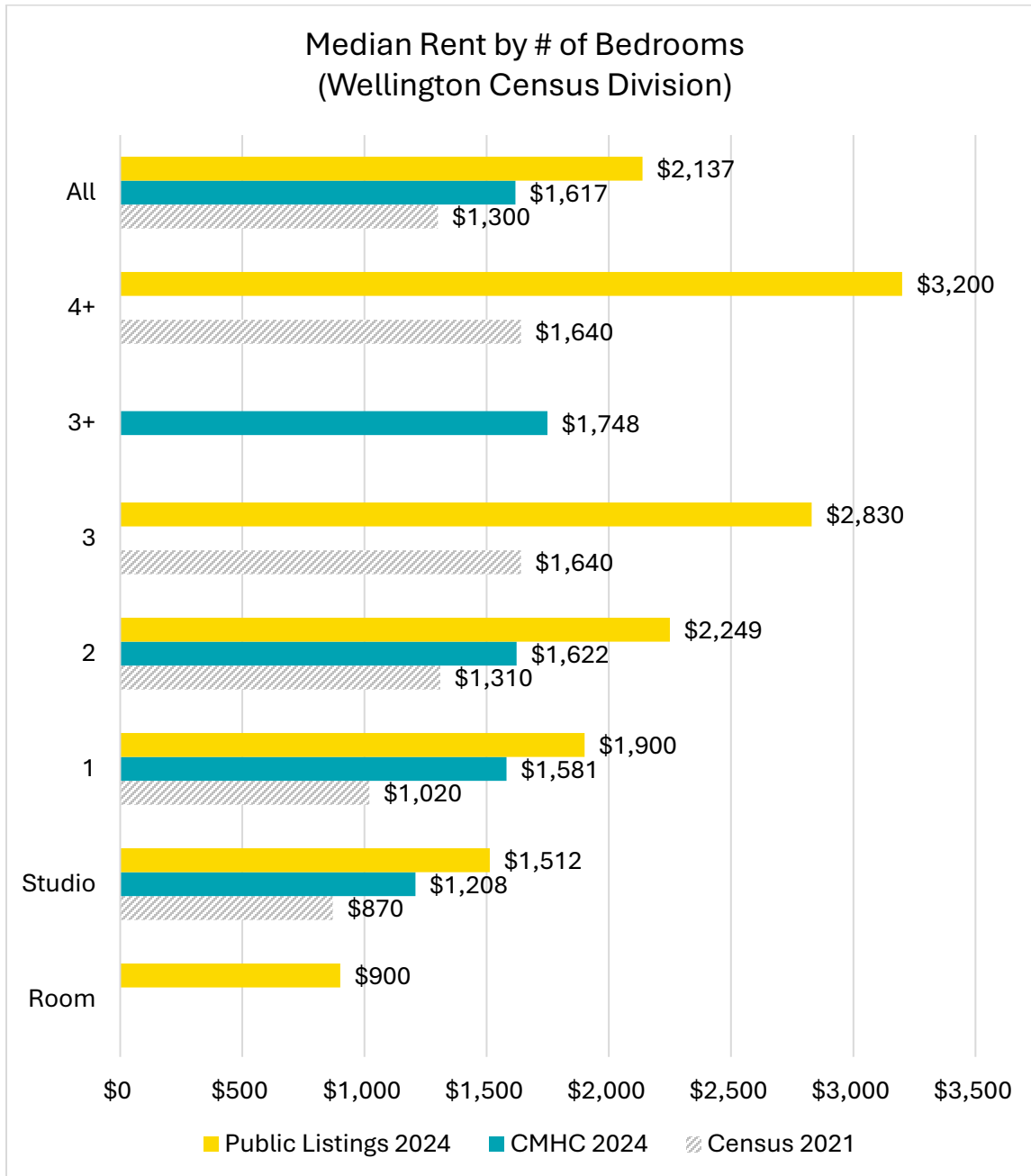
Mapleton	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Drayton</i>						
<i>Rural Mapleton</i>	\$795K					

Minto	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Harriston</i>						
<i>Minto</i>	\$525K					
<i>Palmerston</i>						

Puslinch	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Aberfoyle</i>	\$1,250K					
<i>Crieff/Aikensville/Killeen</i>	\$1,208K					
<i>Morrison</i>						
<i>Puslinch Lake Settlement Areas</i>						
<i>Rural Puslinch</i>						
<i>Rural Puslinch East</i>	\$1,325K					
<i>Rural Puslinch West</i>						

Wellington North	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
<i>Arthur</i>	\$611K					
<i>Mount Forest</i>	\$600K					
<i>Rural Wellington North</i>	\$700K					

Rental Costs



Source: Community Data Program. Community Rental Housing Affordability Dashboard, Version 1.0. Wellington Census Division. (Note: The “3+” room category only appears for CMHC. CMHC lacks “Room”, “3”, and “4+” categories.) Accessed March 12, 2026.

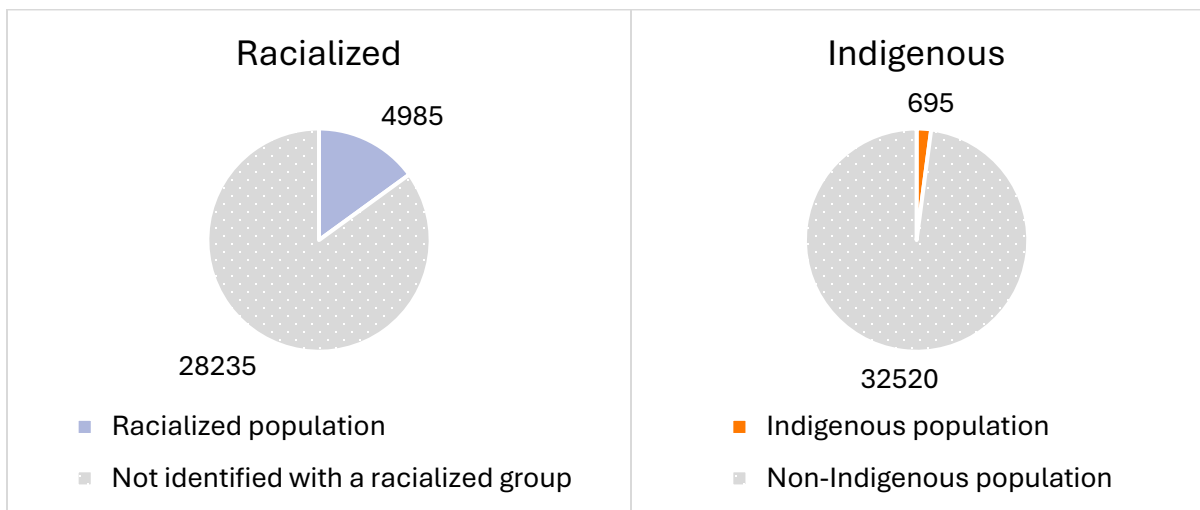
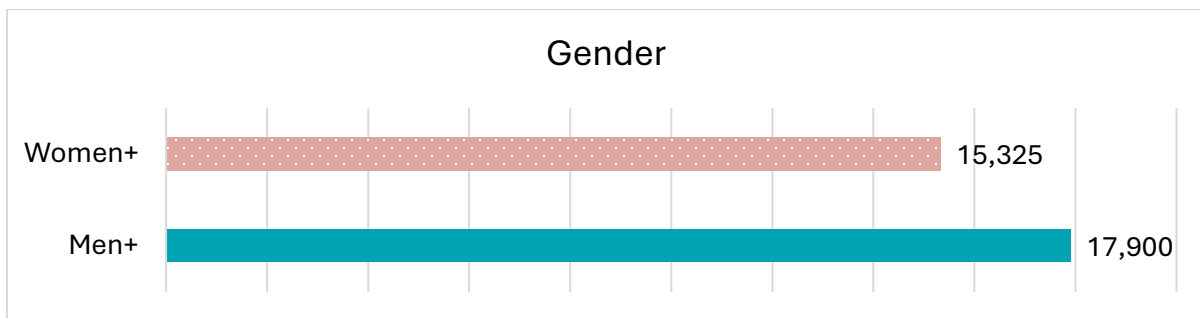
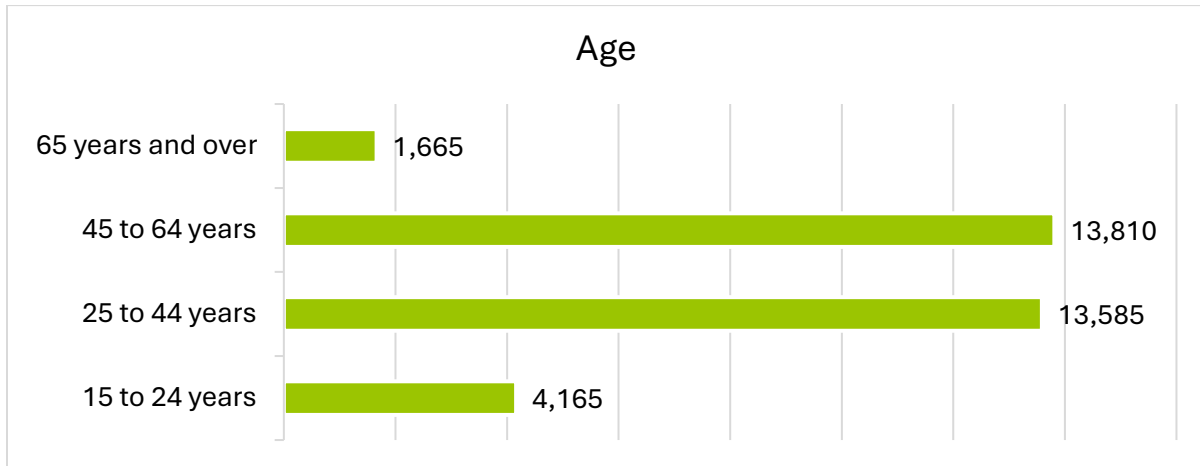
Dufferin County



Workforce Demographics in Dufferin County

Census data from Statistics Canada provides the strongest demographic information for Dufferin County, giving us a picture of who lives in our community.

Below is data on the Employed labour force aged 15 years and older in the Dufferin Census Division as of the most recent Census (2021).



Source: Statistics Canada, Census of Population. Custom Table by Census Division.

“Individuals in the category ‘non-binary persons’ are distributed into the other two gender categories [to protect confidentiality] and are denoted by the “+” symbol.” (Statistics Canada)

Typical Occupations in Dufferin County

As of the 2021 Census, in the Dufferin Census Division, there were 53,245 people aged 15 or older living in private households³¹. 36,910 were participating in the labour market:

- 33,220 Employed across all occupations
 - 19,845 Full-time
 - 11,760 Part-time
- 3,695 Unemployed and actively seeking work

When reviewing the number of people employed across 516 occupation groups³², the top 10 occupations do not shift much over time. These jobs are prevalent in our community and are likely to continue to grow. They serve as useful references and tangible examples when considering our community's future housing needs.

Top 10 Occupations ³³	# Employed
Retail salespersons and visual merchandisers	1,005
Elementary school and kindergarten teachers	875
Retail and wholesale trade managers	850
Food counter attendants, kitchen helpers and related support occupations	745
Transport truck drivers	730
Motor vehicle assemblers, inspectors and testers	605
Automotive service technicians, truck and bus mechanics and mechanical repairers	575
Administrative officers	565
Material handlers	550
Store shelf stockers, clerks and order fillers	540

The following pages further illustrate the experience of local people in Dufferin County. We chose 3 occupations from the Top 10 list above, representing a range of skill requirements and incomes:

- Retail salespersons and visual merchandisers
- Automotive service technicians, truck and bus mechanics and mechanical repairers
- Elementary school and kindergarten teachers

Other sections in this report (Waterloo and Wellington geographies) provide additional examples.

³¹ Statistics Canada, 2021 Census of Population. Dufferin Census Division.

³² National Occupation Classifications (NOCs), used frequently in job-related data at Statistics Canada.

³³ Statistics Canada, 2021 Census of Population. Custom Table. Dufferin Census Division. Employed labour force aged 15+ in private households.

Dufferin Census Division

Retail salespersons and visual merchandisers (NOC 64100)

Across all of Ontario, 70% of people in this occupation were homeowners. As shown in the chart below, more people in the Dufferin Census Division are homeowners (86%).

Out of the 1,395 people in the Dufferin Census Division who claimed this occupation on the Census, 1,005 were employed in this job as of May 2021³⁴:

- 400 were full-time employed
- 515 were part-time employed

Census Data (2021) Dufferin Census Division	All	Owner (86%)	Renter (14%)
Number who claimed this occupation	1,395	1,205	190
Number spending 30% or more of average total household income on shelter costs	215	150	65
Individual median employment income (2021)	\$18,800	\$20,200	\$13,500
Individual median total income (2021)	\$30,600	\$30,800	\$30,400
Household median total income (2021)	\$143,000	\$151,000	\$87,000

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$21,907/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025) ³⁵	\$17.60	\$17.60	\$30.00
Estimated Full-time Gross Annual Salary ³⁶	\$36,608	\$36,608	\$62,400

³⁴ Statistics Canada, 2021 Census. Custom Table. Dufferin Census Division. Persons aged 15+ in private households

³⁵ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

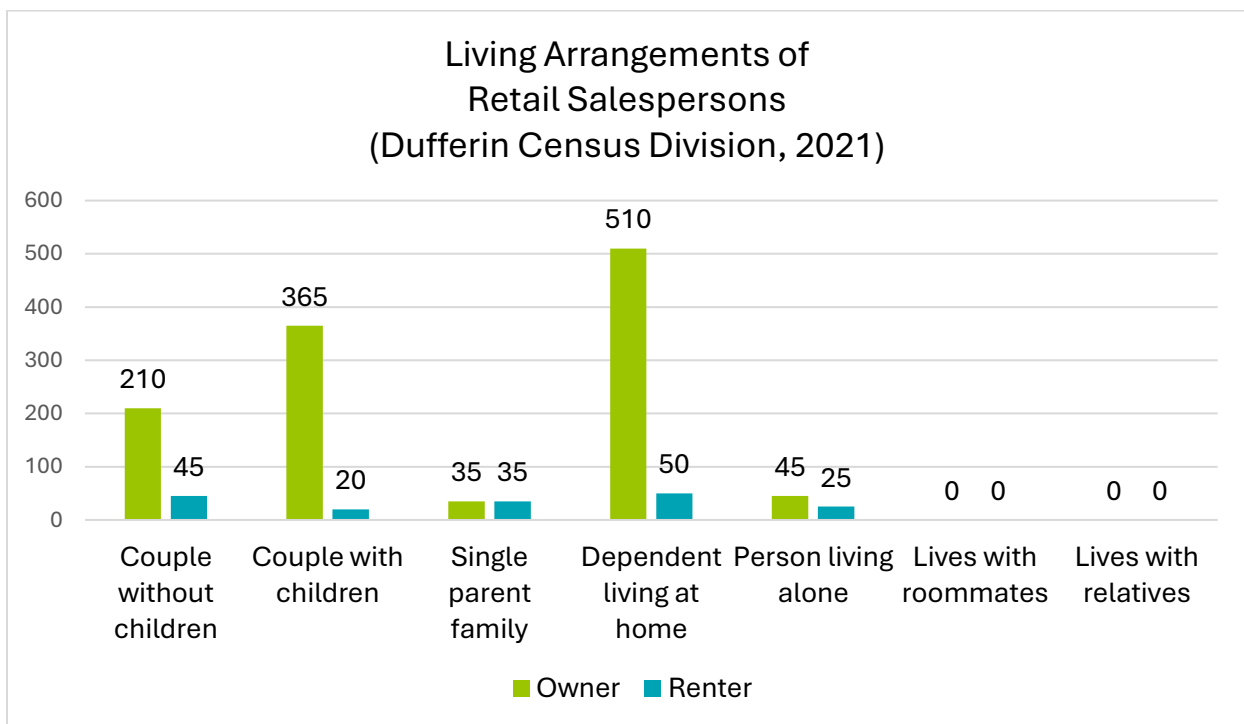
³⁶ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, 640 Retail Salespersons live as a couple and can split housing costs.

Over half of all Retail Salespersons work part-time. Many of these part-time workers are likely to be the Dependents living at home with their parent(s) (560).

Only 140 are the sole income-earner in the household. Most Retail Salespersons are earning minimum wage – both the Low and Median actual wage was \$17.60 in 2025, according to the Service Canada Job Bank. Housing for someone in this occupation is largely dependent on their parents or their significant other for stability.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Dufferin Census Division.

Housing affordability remains at crisis levels, particularly for renters. Since 2017, median rents have risen faster than median incomes across Canada. In 2017, it took 0.87 weeks of pre-tax median earnings for a full-time worker to pay for the rent on a 2-bedroom apartment. By 2024, it took a full week of earnings, a 15% increase.”

- Moffatt, Mike, 2025. [Report Card on More and Better Housing](#). Missing Middle Initiative

Automotive service technicians, truck and bus mechanics and mechanical repairers (NOC 72410)

Across all of Ontario, 80% of people in this occupation were homeowners. As shown in the chart below, more people in the Dufferin Census Division are homeowners (91%).

Out of the 590 people in the Dufferin Census Division who claimed this occupation on the Census, 575 were employed in this job as of May 2021³⁷:

- 440 were full-time employed
- 130 were part-time employed

Census Data (2021) Dufferin Census Division	All	Owner (91%)	Renter (8%)
Number who claimed this occupation	590	535	50
Number spending 30% or more of average total household income on shelter costs	70	65	0
Individual median employment income (2021)	\$62,000	\$62,400	\$42,400
Individual median total income (2021)	\$62,800	\$63,600	\$43,600
Household median total income (2021)	\$122,000	\$129,000	\$88,000

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$72,245/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025) ³⁸	\$18.75	\$30.00	\$43.27
Estimated Full-time Gross Annual Salary ³⁹	\$39,000	\$62,400	\$90,002

³⁷ Statistics Canada, 2021 Census. Custom Table. Dufferin Census Division. Persons aged 15+ in private households

³⁸ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

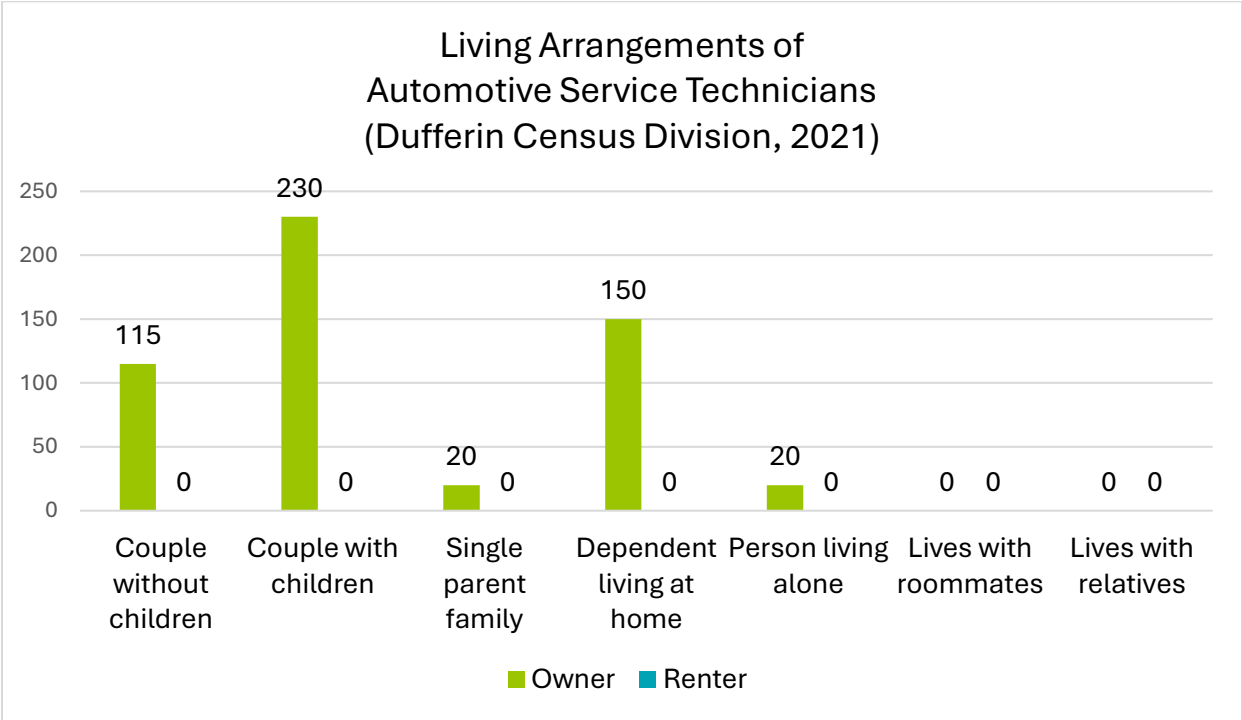
³⁹ WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, almost all Automotive Service Technicians own their own home, or live with parent(s)/guardian(s) who do. The 50 people in the chart on the previous page who rent and claimed their occupation as Automotive Service Technician may be retired or not employed at the time of the Census.

The individual median employment income across all occupations in Dufferin Census Division was \$42,000 in 2021. Contrast this with the \$62,000 median employment income of Automotive Service Technicians. People in this occupation have a clear advantage towards home ownership than others in their community.

Still, the actual wage of \$18.75/hour on the Low part of the range may mean home ownership is out of reach until reaching a higher income bracket. These are likely the Apprentices, relying on free housing with their parents before they can afford housing of their own. Rental options in the Dufferin area are harder to come by.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Dufferin Census Division.

Elementary school and kindergarten teachers (NOC 41221)

Across all of Ontario, 88% of people in this occupation were homeowners. As shown in the chart below, more people in the Dufferin Census Division are homeowners (96%).

Out of the 990 people in the Dufferin Census Division who claimed this occupation on the Census, 870 were employed in this job as of May 2021⁴⁰:

- 755 were full-time employed
- 65 were part-time employed

Census Data (2021) Dufferin Census Division	All	Owner (96%)	Renter (4%)
Number who claimed this occupation	990	955	35
Number spending 30% or more of average total household income on shelter costs	110	100	0
Individual median employment income (2021)	\$82,000	\$84,000	\$22,600
Individual median total income (2021)	\$87,000	\$88,000	\$34,400
Household median total income (2021)	\$176,000	\$176,000	\$101,000

Using the Bank of Canada's Inflation Calculator, we estimated how much the individual median income listed above would rise between May 2021-May 2025. This adjustment uses the monthly Consumer Price Index (CPI).

Adjusted individual median employment income for May 2025 = **\$95,550/year**

This estimate helps compare the older but more geographically precise data in the orange chart above with Actual Wage data in the green chart below, which is more up to date but for the larger geography of Kitchener-Waterloo-Barrie (Economic Region).

Current Income (Economic Region)	Low	Median	High
Actual Wage per hour (2025)⁴¹	\$28.22	\$46.15	\$58.67
Estimated Full-time Gross Annual Salary⁴²	\$58,698	\$95,992	\$122,034

⁴⁰ Statistics Canada, 2021 Census. Custom Table. Dufferin Census Division. Persons aged 15+ in private households

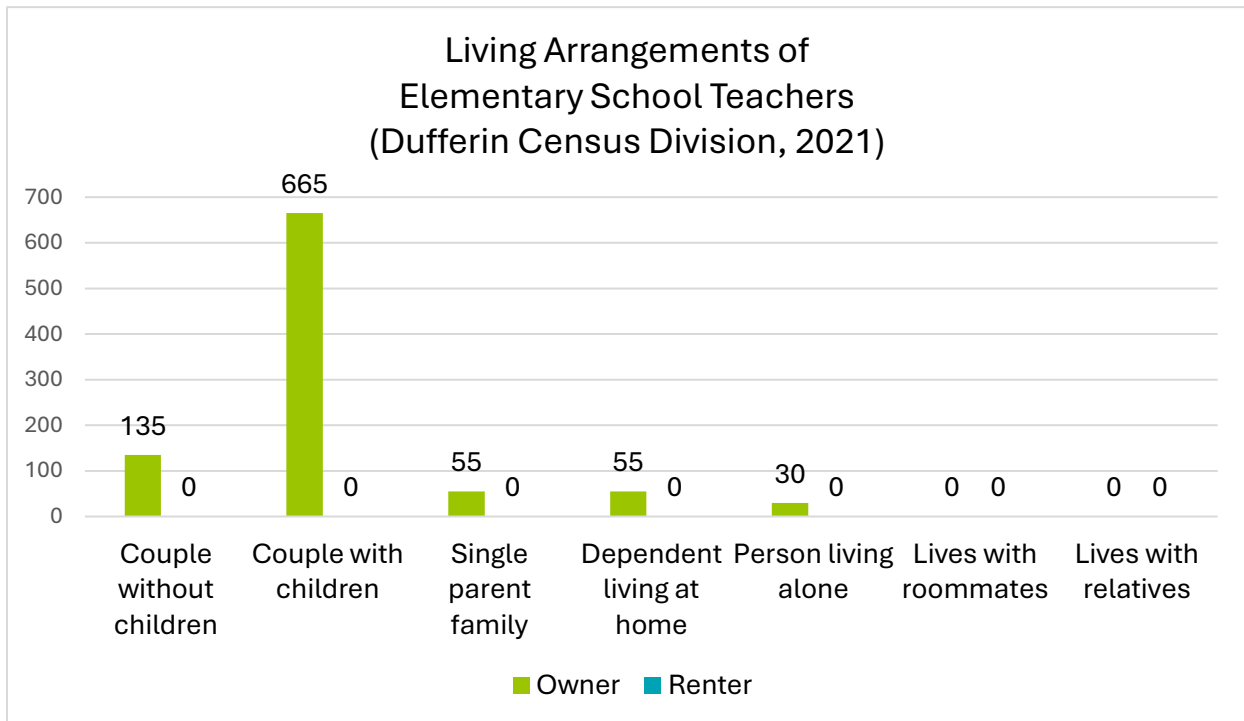
⁴¹ Service Canada Job Bank. K-W-B Economic Region. Accessed March 5, 2026.

⁴² WPBWWD staff calculation: Actual Wage per hour x 40 hrs x 52 weeks.

We looked at the living arrangements of people working in this occupation. This gives an idea of potential housing needs or stressors on their income.

As seen in the Living Arrangements chart below, all currently employed Elementary School Teachers own their own home. The 35 people in the chart on the previous page who rent and claimed their occupation as Elementary School Teacher may be retired or unemployed at the time of the Census.

720 Elementary School Teachers are parents. Because of their job and their children, they will need to live close to schools and/or childcare.



Source: Statistics Canada, 2021 Census of Population. Custom Table. Dufferin Census Division.

Housing in Dufferin County

Home Ownership⁴³

These home prices from 2025 Q4 provide one reference point for gauging affordability.

Summary of Existing Home Transactions (All Home Types)

2025 Q4

Community	Sales	Ave Price	Median Price	Active Listings
Rural Amaranth	8	\$1,253,738	\$1,215,000	31
Rural East Garafraxa	1			24
Grand Valley	6	\$667,500	\$654,250	15
Rural East Luther Grand Valley	5	\$1,039,400	\$850,000	19
Rural Melancthon	8	\$1,162,313	\$1,106,250	32
Rural Mono	10	\$1,459,400	\$1,527,500	65
Mulmur	9	\$1,630,278	\$990,000	43
Orangeville	69	\$753,319	\$740,000	138
Shelburne	29	\$667,945	\$660,000	82

Median Selling Price by Home Type

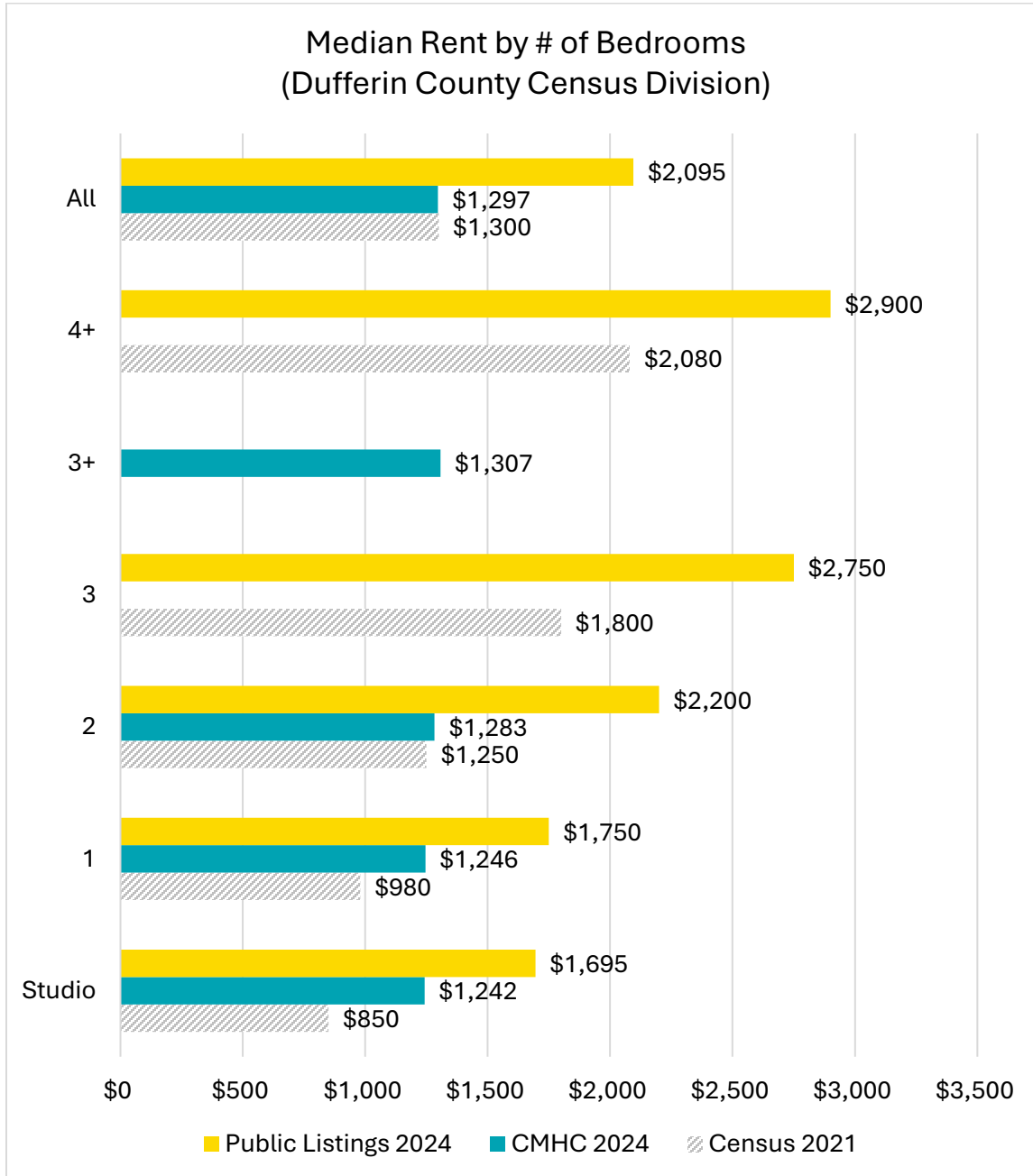
2025 Q4

Greyed-out boxes represent categories with 2 or fewer sales.

Community	Detached	Semi-Detached	Att/Row /Townhouse	Condo Townhouse	Condo Apt	Other
Rural Amaranth	\$1,215K					
Rural East Garafraxa						
Grand Valley	\$654K					
Rural East Luther Grand Valley	\$850K					
Rural Melancthon	\$1,106K					
Rural Mono	\$1,527K					
Mulmur	\$990K					
Orangeville	\$790K	\$643K	\$680K	\$505K		
Shelburne	\$690K		\$601K			

⁴³ All home sales data sourced from Toronto Regional Real Estate Board. Community Reports. Q4 2025.

Rental Costs



Source: Community Data Program. Community Rental Housing Affordability Dashboard, Version 1.0. Dufferin Census Division. (Note: The “3+” room category only appears for CMHC. CMHC lacks “3” and “4+” categories.) Accessed March 12, 2026.

Data sources used in this report

2021 Census Data

Census data was most recently collected in May 2021. The next census will begin gathering data in May 2026. Despite this data being 5 years old, it is more detailed and has bigger sample sizes than other sources. It provides accurate insight that other datasets cannot, such as the living situations of people in specific occupations or geographies. People do not tend to radically change their housing, but inflation may have made situations more challenging.

It should be noted that 2021 Census data has additional limitations due to the pandemic era:

- Rents were frozen
- The Canada Emergency Response Benefit (CERB) was provided to eligible workers affected by COVID-19. Workers received up to 28 weeks of income support, at \$2,000 for a 4-week period (\$500 per week)⁴⁴
- Interest rates were very low

Because of these limitations, any interpretations using this data are very conservative.

Some data may not necessarily add up to the totals because of rounding.

National Occupational Classification (NOC) 2021

The National Occupational Classification (NOC) 2021 is Canada's national system for describing and categorizing occupations. It allows organizations (such as Statistics Canada) to sort data on occupations at different hierarchical levels.

Because Statistics Canada will suppress data when respondent numbers are low (for confidentiality), job data is typically available at either:

- Broad occupational category, but precise geography
- Precise occupational unit groups, but broad geography

Our report uses example occupations that are representative of a large portion of the local workforce, allowing us to provide data at the most detailed occupation level (5-digit NOC code) at a County/Region-level geography.

Service Canada Job Bank

The Service Canada Job Bank is a reputable source for accurate and up-to-date information on wages at a 5-digit NOC level of detail. Most occupations have their wage data updated annually using data from Statistics Canada's Labour Force Survey. Wage data is available at an Economic Region level ([Kitchener-Waterloo-Barrie](#)). Wage varies across this wider geography, which includes the census divisions of Waterloo, Wellington, and Dufferin.

⁴⁴ Government of Canada. [Canada Emergency Response Benefit \(CERB\)](#). Accessed March 11, 2026.

Community Data Program (CDP) – Community Rental Housing Affordability Dashboard

Available to members of the Community Data Program, the *Community Rental Housing Affordability Dashboard* provides insight into rental housing affordability across Canada by analyzing recent online rental listings. It compares data from public online rental listings with data from the Census and from CMHC rental market data. The public rental listings were scraped from:

- Kijiji (Sep-Nov 2024);
- Zumper (Nov 2024); and
- Rentboard (Nov 2024).

This dataset is not a comprehensive count of the rental universe. It only contains rental listings that appear on a select few public listing websites, and the lower sample sizes mean that the data may be less accurate than the Census and CMHC surveys. We included this data to offset the limitations of traditional data sources: long reporting delays, limited data for smaller communities, and limited coverage of secondary rental markets.

The CDP is collecting data now for an update in mid-2026 and anticipates incorporating data from additional sources such as Facebook Marketplace.

The Community Data Program has published a Community Rental Housing Affordability Guide, which includes detailed information on the methodology they used to maximize the accuracy of public listings, as well as the limitations of this data. If interested, please email: information@communitydata.ca.

Canada Mortgage and Housing Corporation (CMHC)

The CMHC is a Canadian Crown Corporation that provides mortgage loan insurance, promotes housing market stability, provides research and data, and facilitates affordable housing projects for the federal government.

Limitations

It would be a full-time job to stay on top of all the moving parts related to housing affordability. As we mentioned earlier in this report, even mortgage eligibility depends on so many factors.

These are just a few of the reasons that Affordable Housing is a complex topic:

- household need (the number of homes needed)
- household demand (economic willingness and ability to pay)
- housing supply (availability)
- housing distribution (housing going to the people that need it, at the right home type, size, or geography for the household's needs)
- seasonality of the housing market
- changing interest rates (impacts mortgage loans & building costs)
- government policies
- other unpredictable market fluctuations
- Data limitations:
 - Most data is supplied at 'median' or 'average'; harder to access data at the edges
 - Census data undercounts what people are paying, as "average market rent" includes people who got into the market at different times and does not take housing availability into account
 - Different time periods of data
 - Individual income (employment) vs. household income (housing)
 - Different sample sizes and accuracy
 - Different definitions of terms (i.e. CMHC defines a 'housing start' as when 100% of the footing concrete has been poured)
 - Everyone has unique debts, savings, and other resources

Within these limitations, we have done our best to illustrate the housing experience of our local workforce.

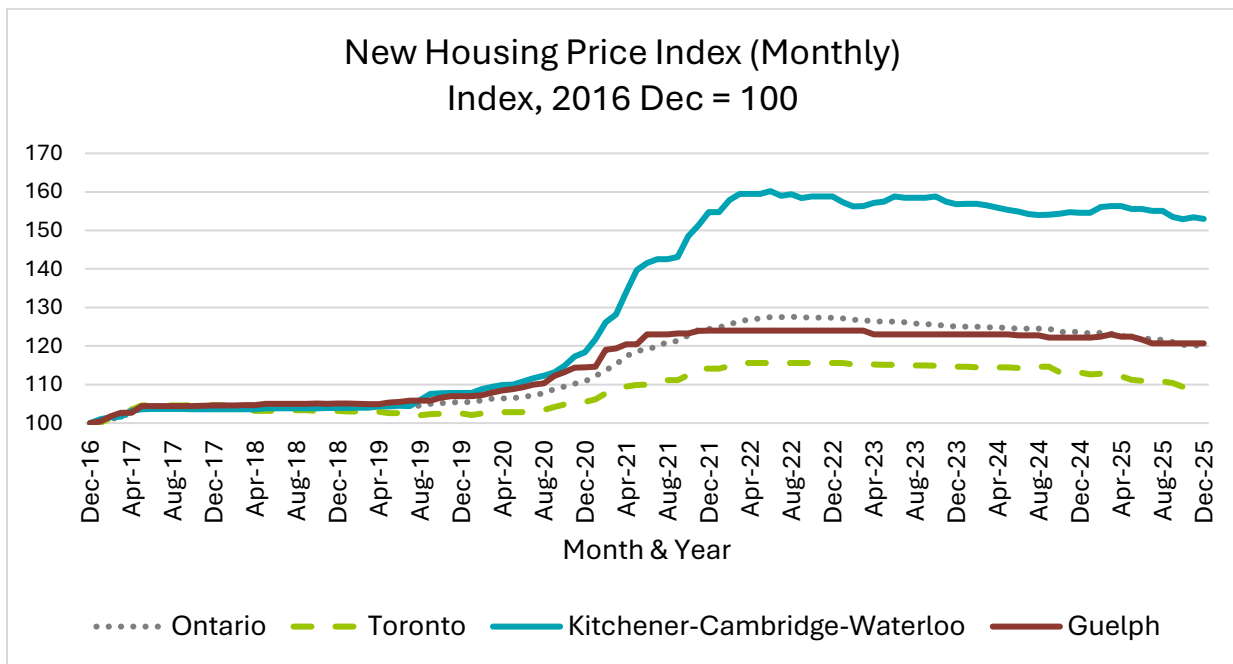
Here at the Workforce Planning Board, we do not claim to be experts on Housing. What we *can* do is share the workforce aspect of the discussion, provide data that can support the work of experts, and emphasize how current and critical the lack of affordable housing is for our communities.

Summary

Varied rates of local home ownership vs. Ontario

Among the occupations we profiled in this report, we noticed a trend of **lower percentage of home ownership in Waterloo** compared to Ontario as a whole. This is partly explained by the higher availability of rental options in urban areas compared to rural areas which are much more reliant on home ownership. Most profiled **Wellington and Dufferin workers had higher rates of home ownership than across Ontario.**

There has been a substantial rise in cost of new homes in Kitchener-Cambridge-Waterloo. The index chart below shows how the cost of new homes compares over time to a reference point of December 2016. Kitchener-Cambridge-Waterloo prices have seen a much sharper and sustained increase in price than other areas, particularly during the COVID-19 pandemic. Across the ten Ontario Census Metropolitan Areas measured by Statistics Canada, **only Ottawa had a higher price index rate than Kitchener-Cambridge-Waterloo.** Local wages (and therefore, purchasing power) have not grown at the same rate, making homeownership out of reach for many.



Source: Statistics Canada. [Table 18-10-0205-01 New housing price index, monthly](#). Total (house and land).

“Ontario’s cost-to-income housing ratio has now surpassed 9:1, a level that makes **affordability structurally impossible for most families.**”

- Storeys. “[With Residential Construction ‘Collapsing’ in Ontario, Structural Reform is the Fix](#)” (Feb 4, 2026)

Talent pipeline challenges

Did you notice how many members of our workforce are **Dependents living at home**, just among the **nine occupations** we profiled?

- **1,875 in Waterloo** (Truck Drivers, Customer Service Representatives, & Registered Nurses)
- **2,610 in Wellington** (Vehicle assemblers, Food Counter Attendants, & Admin officers)
- **765 in Dufferin** (Retail sales, Auto Service Techs, & Elementary school teachers)

When these Dependents are ready to leave their parents' home and find their own housing, will they be able to? The rural areas in Wellington and Dufferin are more affordable but have fewer rental options available while young people try to save for the downpayment needed for a home purchase.

Will we see more parents feel pressured to keep their home in the area where their child has work, perhaps sacrificing their own career moves or preferences? Or, if parents do need to make a move, will this jeopardize their child's career? Will local employers lose the talent pool they rely on?

For occupations with a lower starting wage, such as Apprentices, will only the people with access to free housing (i.e. dependents) be able to afford pursuing that career? Our areas are experiencing a decrease in the share of the youth population – will there be enough people willing and able to fill vacant roles?

“Cities can’t function when the workers who power them can’t afford to stay,” says CivicAction CEO Leslie Woo. “It means strained public services, fewer people entering key professions, reduced wellness, and a growing sense that our neighbourhoods are becoming less livable for everyone.”

- Civic Action.
“[Toronto’s housing crisis is ‘squeezing out’ the workers who power the region](#)” (2025)

Next Steps

We know that available and affordable housing is a necessity for thriving communities. Read our ‘Recommendations from Experts’ section on the next page for actionable steps and ideas for improving housing affordability, and in turn securing a stable workforce.

Recommendations from Experts

Four pathways to family-friendly, middle-class affordability:

1. Make home ownership and rents more affordable by lowering homebuilding costs
2. Slow property tax increases and shrink transportation costs by legalizing building in convenient places
3. Slash utility bills through enhanced efficiency
4. Lower insurance and maintenance bills by building better homes in the right places

- Moffatt, M.P. (2024). [Four Pathways to Housing Affordability](#). PLACE Centre. Smart Prosperity Institute

Detailing the Necessary Initiatives (p. 13-23):

- Increasing People's Capacity to Pay
- Pursue Opportunities to Acquire and Re-deploy Existing Properties as Permanent Supportive Housing
- Rapidly Expand the Stock of Permanent Supportive Housing Using Modular Units
- Expand Funding to Construct Permanent Supportive Housing
- Strengthen Homeless Prevention
- Expand the Supply of New Affordable Housing
- Expand Supply of Non-market Housing Owned and Managed by Indigenous Peoples for Indigenous Peoples
- Create Funding Mechanism to Enable Non-profit Purchase of Existing Market Rental Assets
- Restricting Sale of NOAH Properties

-Canadian Alliance to End Homelessness. "[Recovery for All: Proposals to Strengthen the National Housing Strategy and End Homelessness](#)" by Steve Pomeroy (July 2020). From Table of Contents.

Documentary:

[Thinking Beyond the Market: a film about genuinely affordable housing](#) by Dr. Brian Doucet (2025)

Employee Housing Programs modeled by the *Whistler Housing Authority* in British Columbia:
www.whistlerhousing.ca



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