

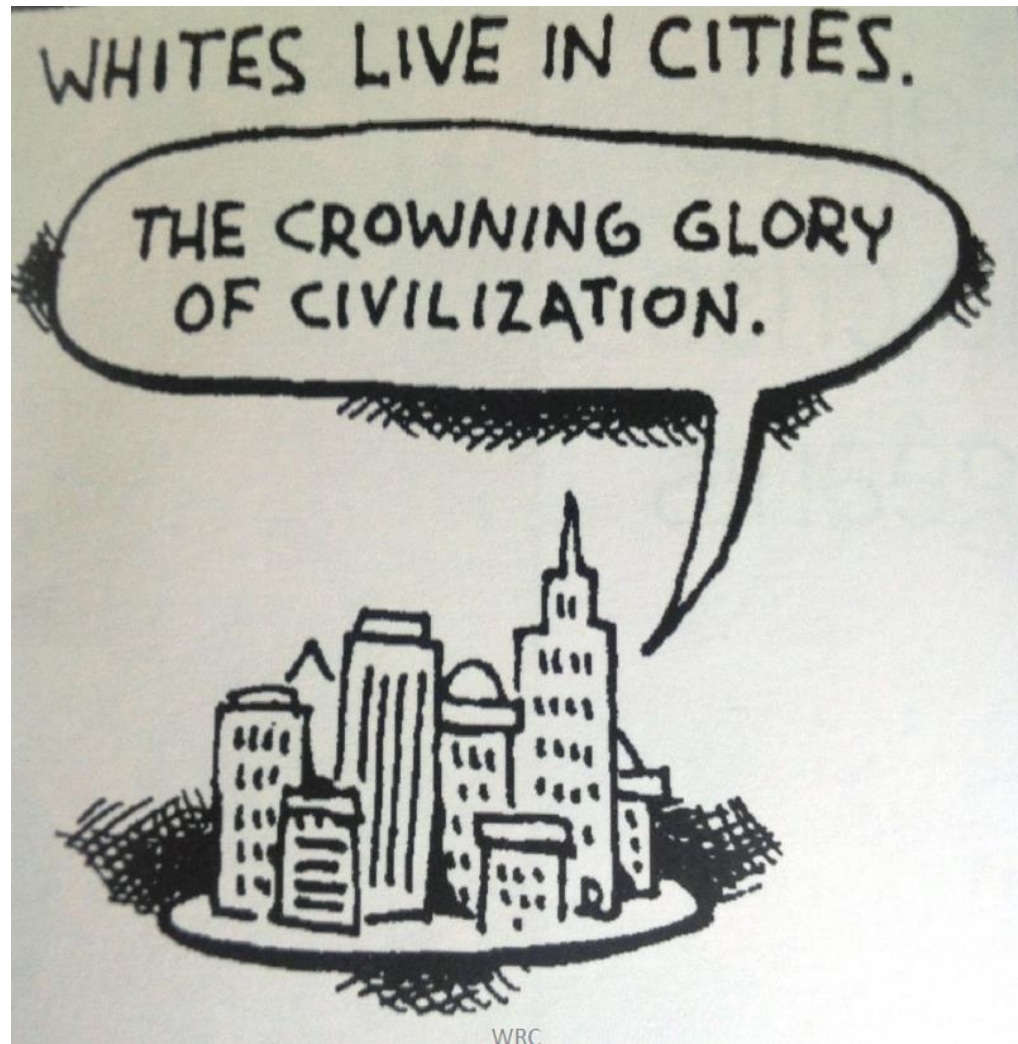
The Poor & Working Poor in The Toronto CMA and Scarborough:

**John Stapleton
Metcalf Foundation
Neighbourhood Change CURA
November 1, 2017**

The Vast White Ring Conspiracy

Cartoon from Toles

Universal Press Syndicate copyright
1998 for US News and World Reports



The Plan

MINORITIES MOVE
INTO CITIES.

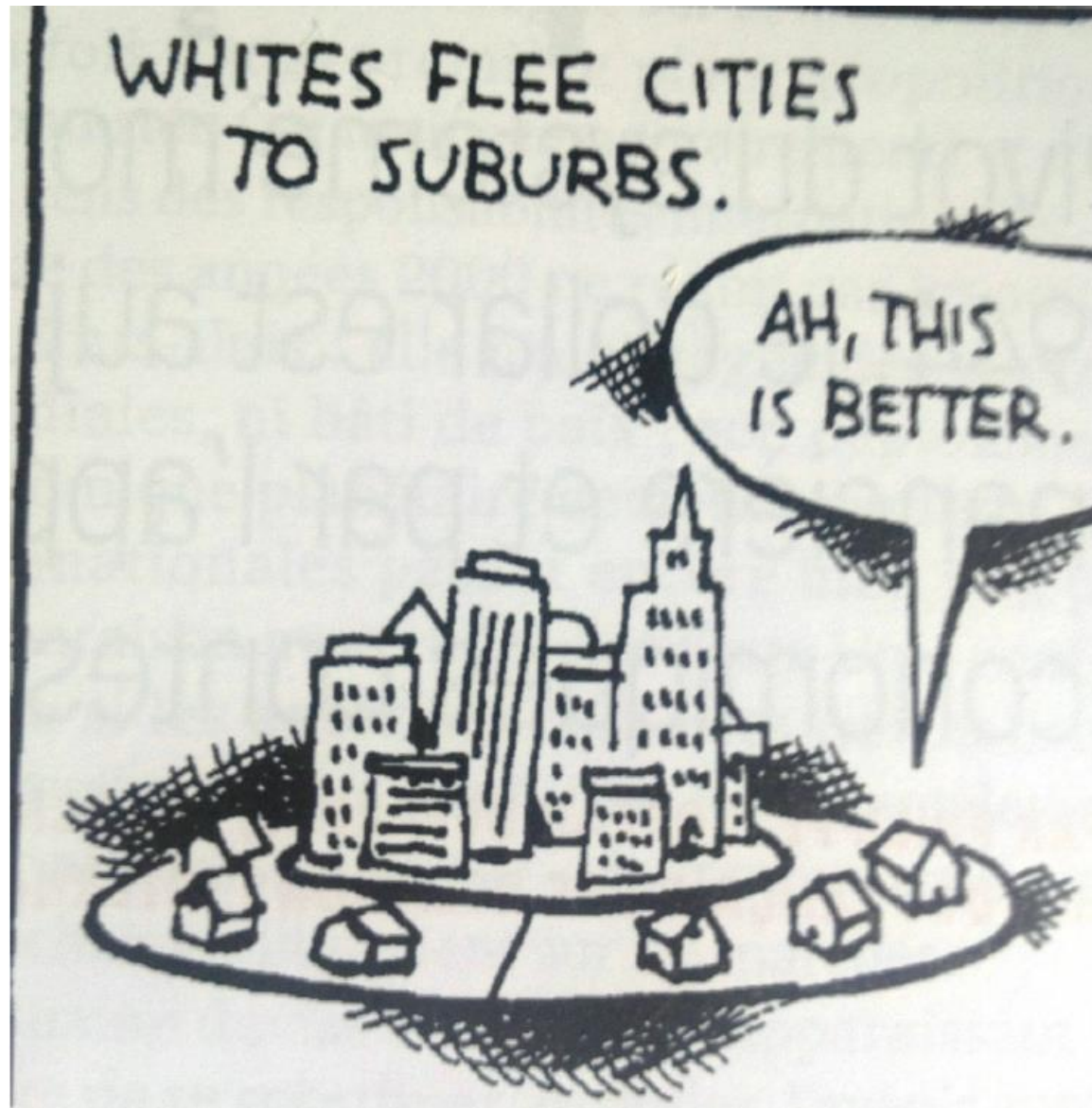
HELLO

GOODBYE



November 1, 2017

#WorkingPoor





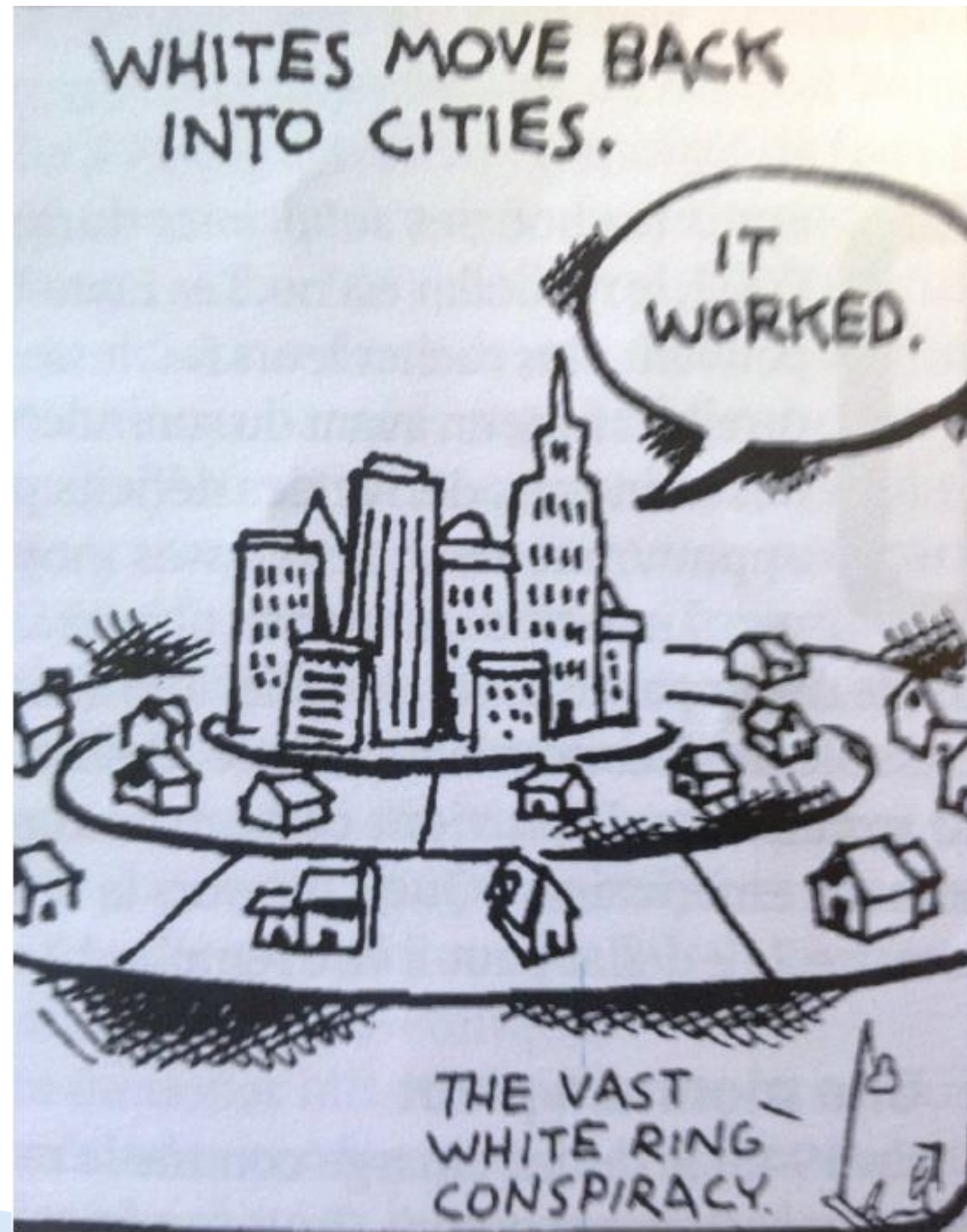
WHITES MOVE INTO
SECOND-RING SUBURBS.

CITIES ARE
DEAD. THIS
IS BETTER
STILL.



November 1, 2017

#WorkingPoor



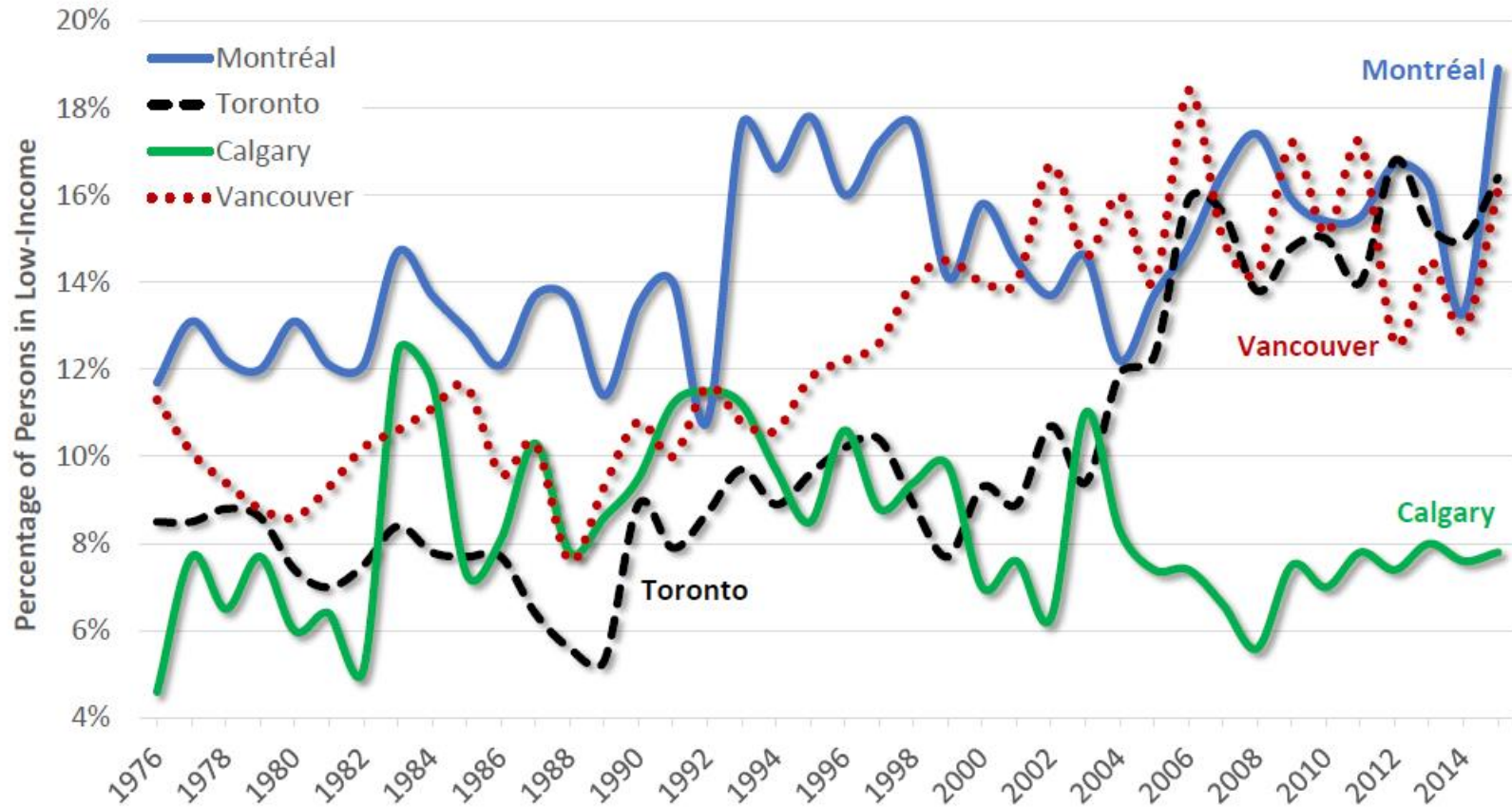
Poverty in Canadian Cities Toronto CMA and Scarborough

2015 Census data: Neighbourhood Change CURA

November 1, 2017

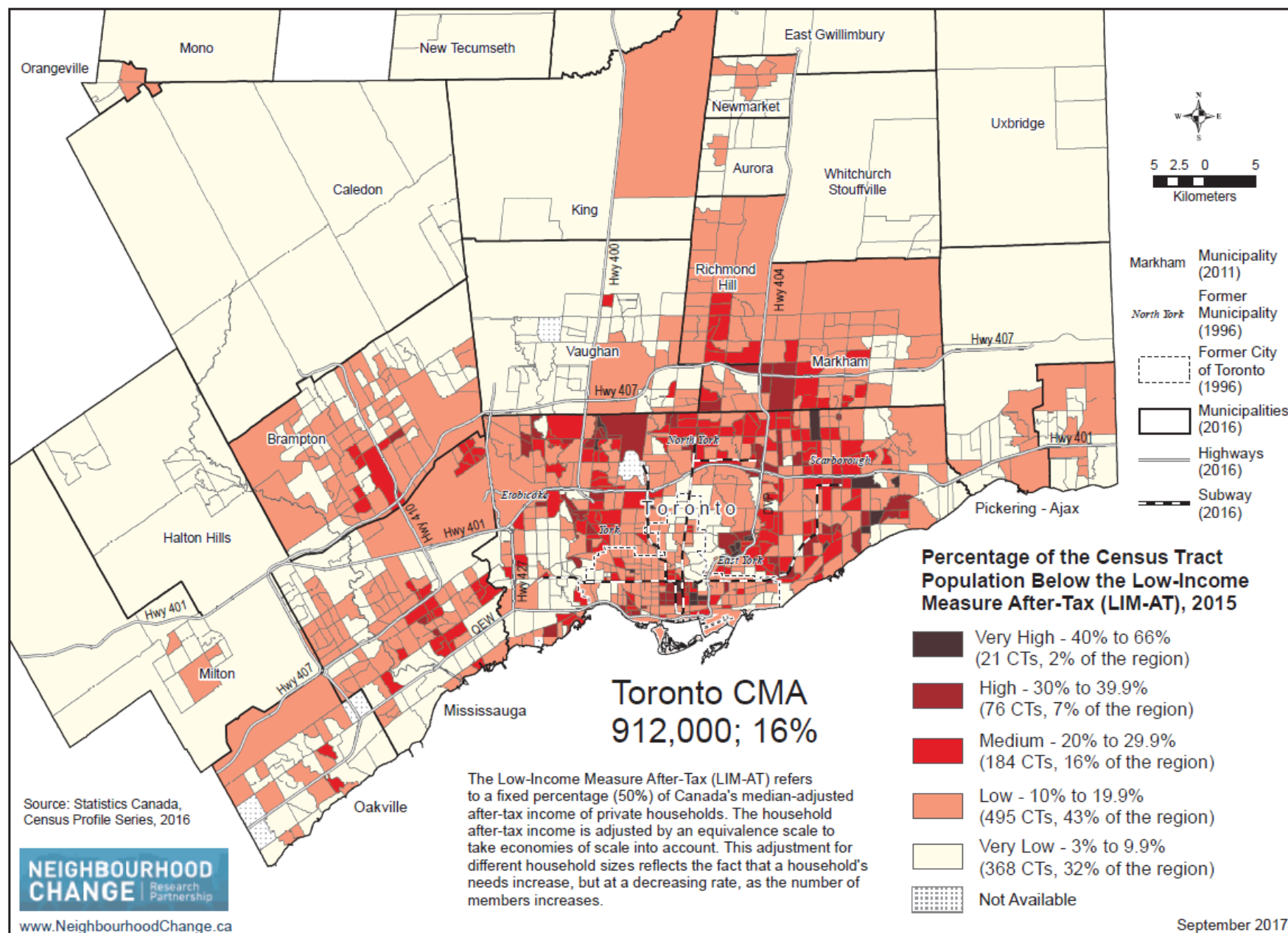
Low-Income Rates (LIM) After-Tax, 1976–2015

Montréal, Toronto, Calgary, & Vancouver CMAs

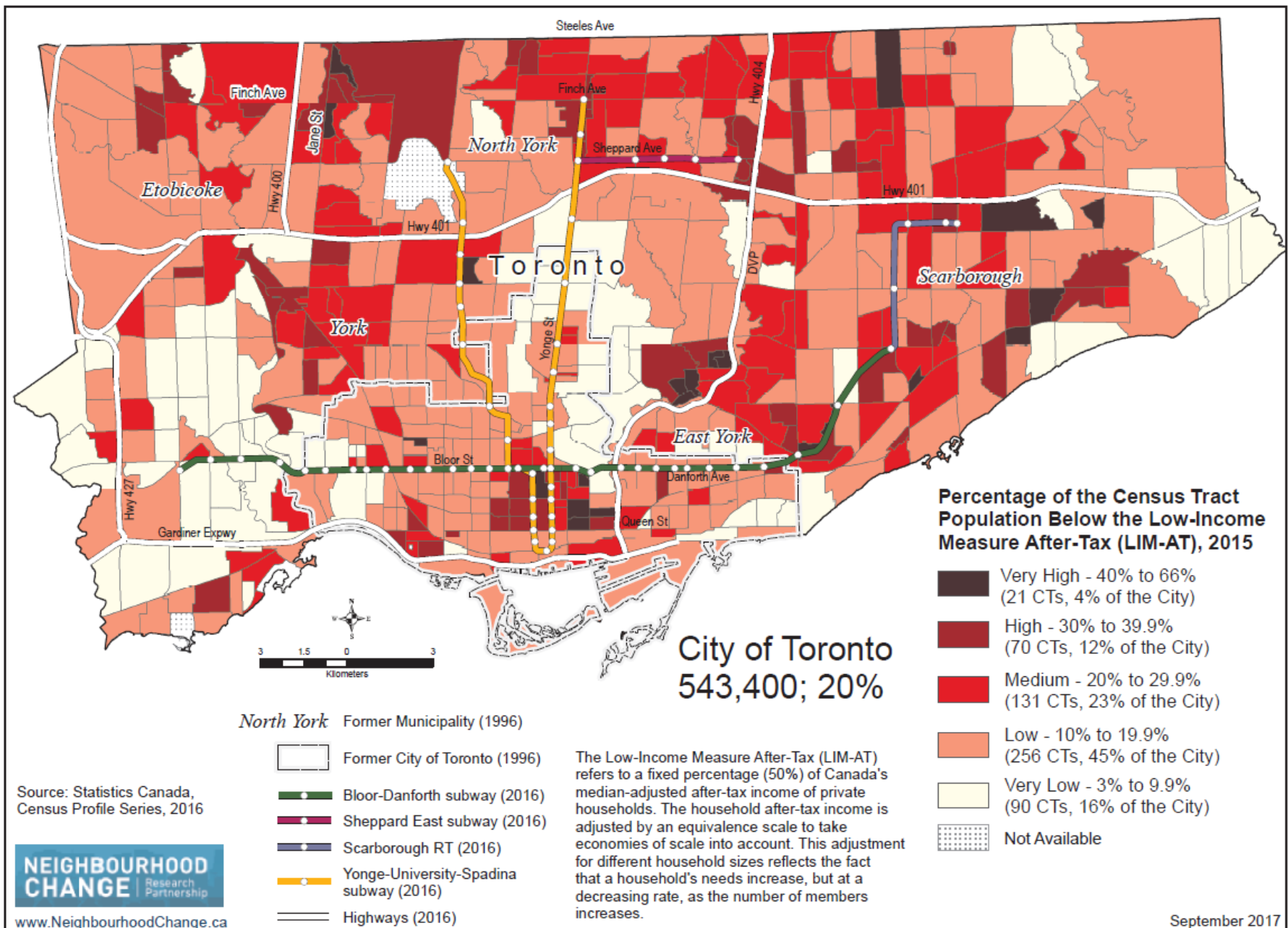


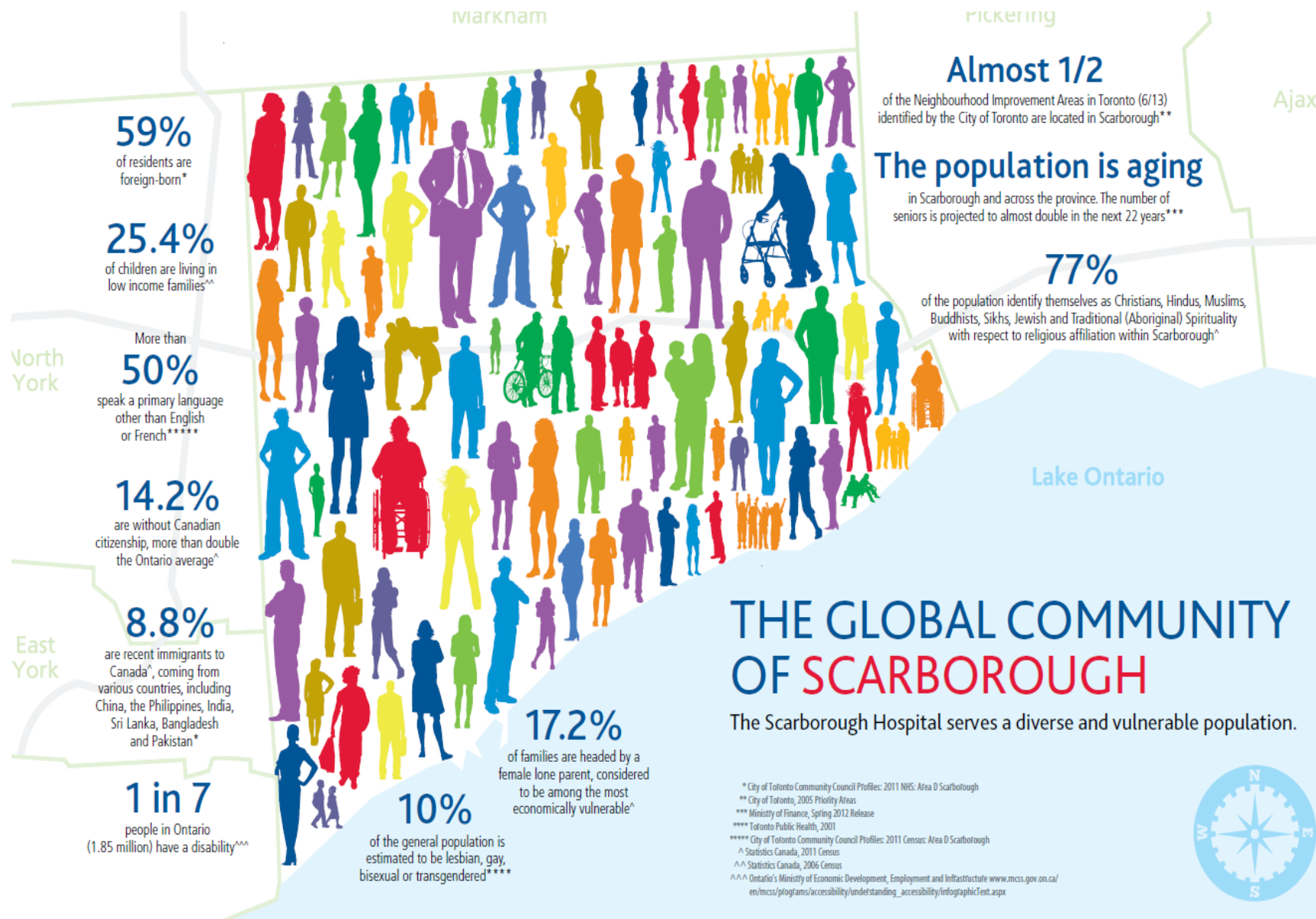
Low income measures (LIMs) are relative measures of low income, set at 50% of adjusted median household income. These measures are categorized according to the number of persons present in the household, reflecting the economies of scale inherent in household size.

Low-Income Population After-Tax, Toronto Census Metropolitan Area, 2015

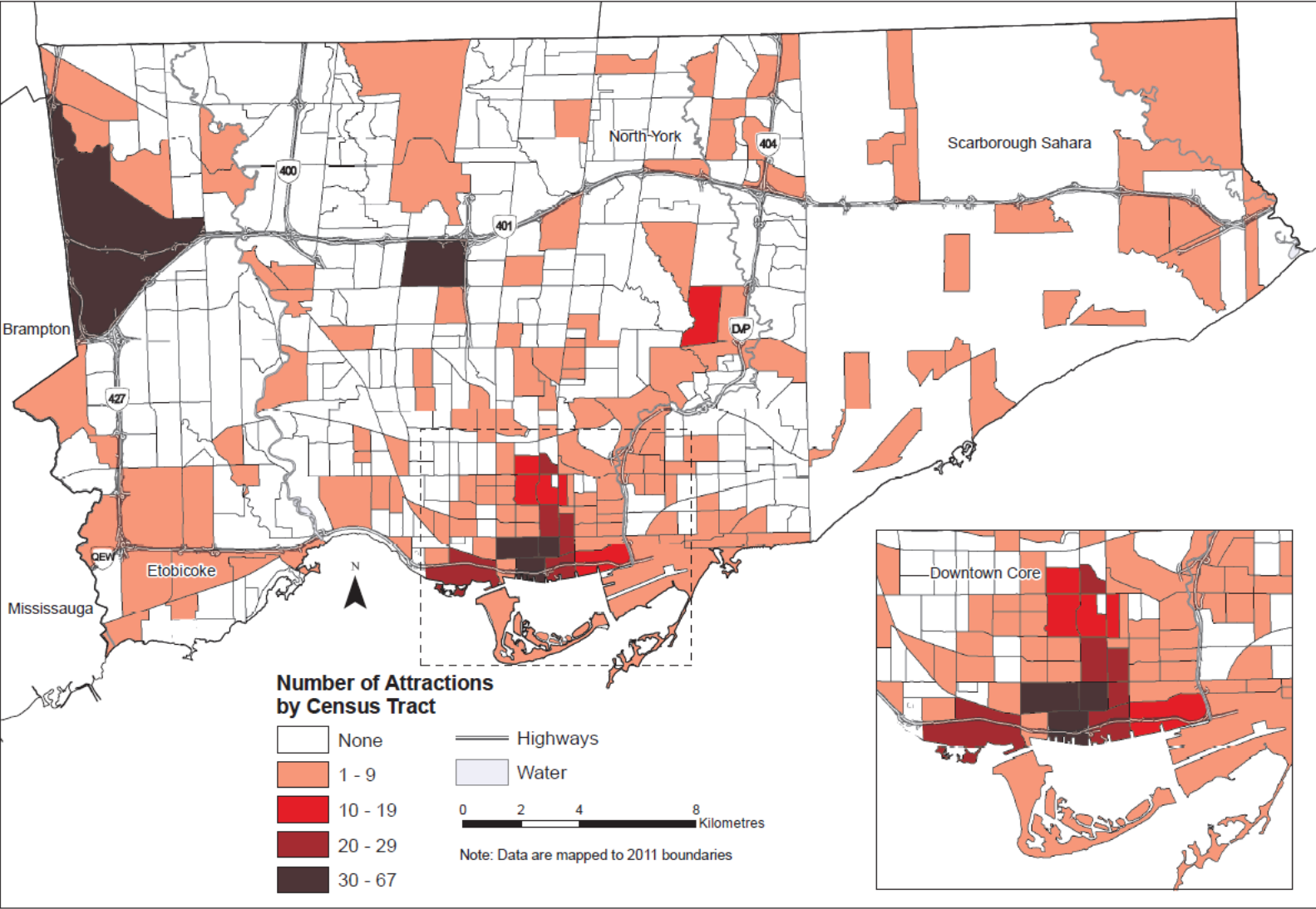


Low-Income Population After-Tax, City of Toronto, 2015

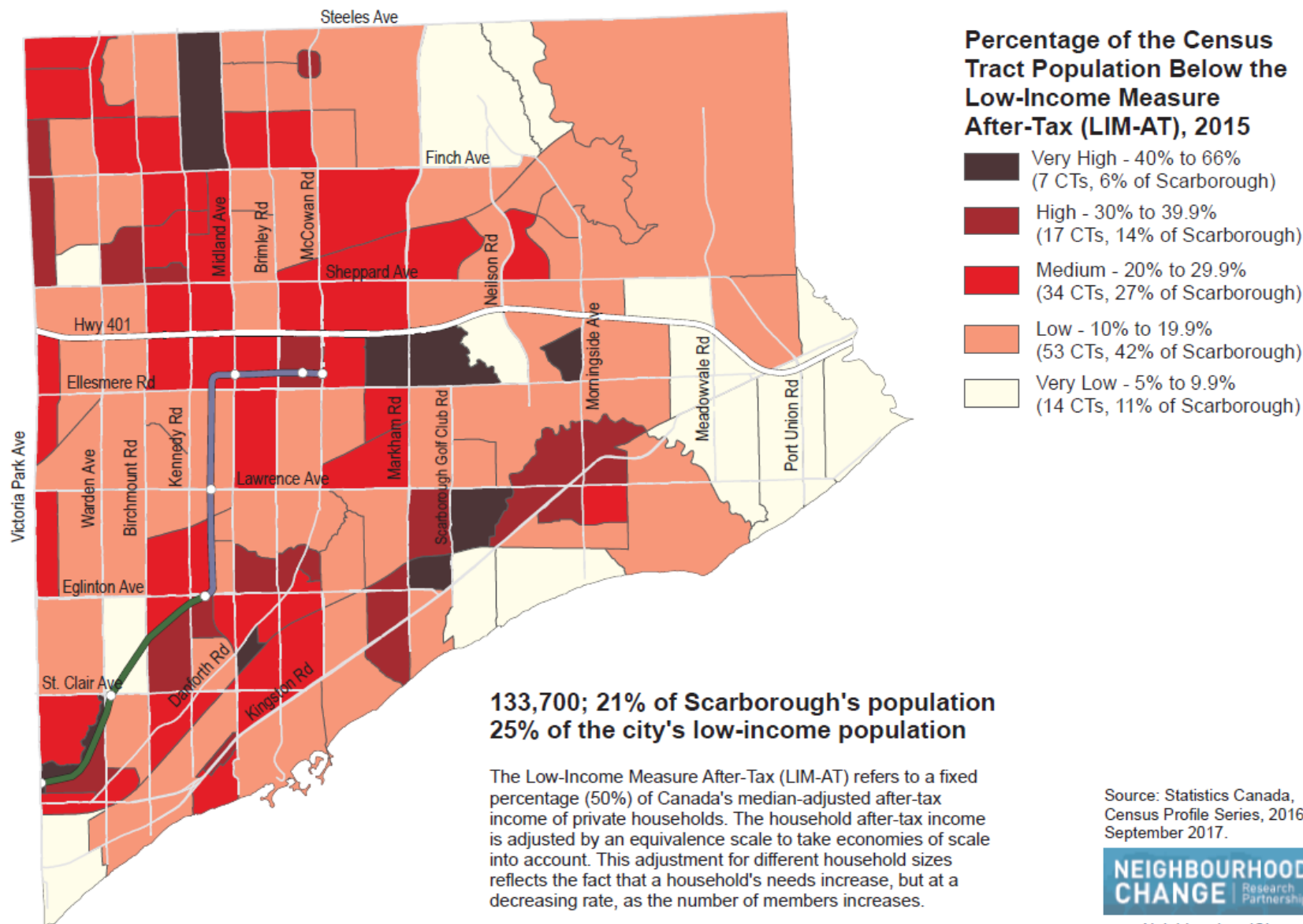




Tourism Toronto Attractions, City of Toronto, 2014



Low-Income Population, After-Tax Income, Scarborough, 2015

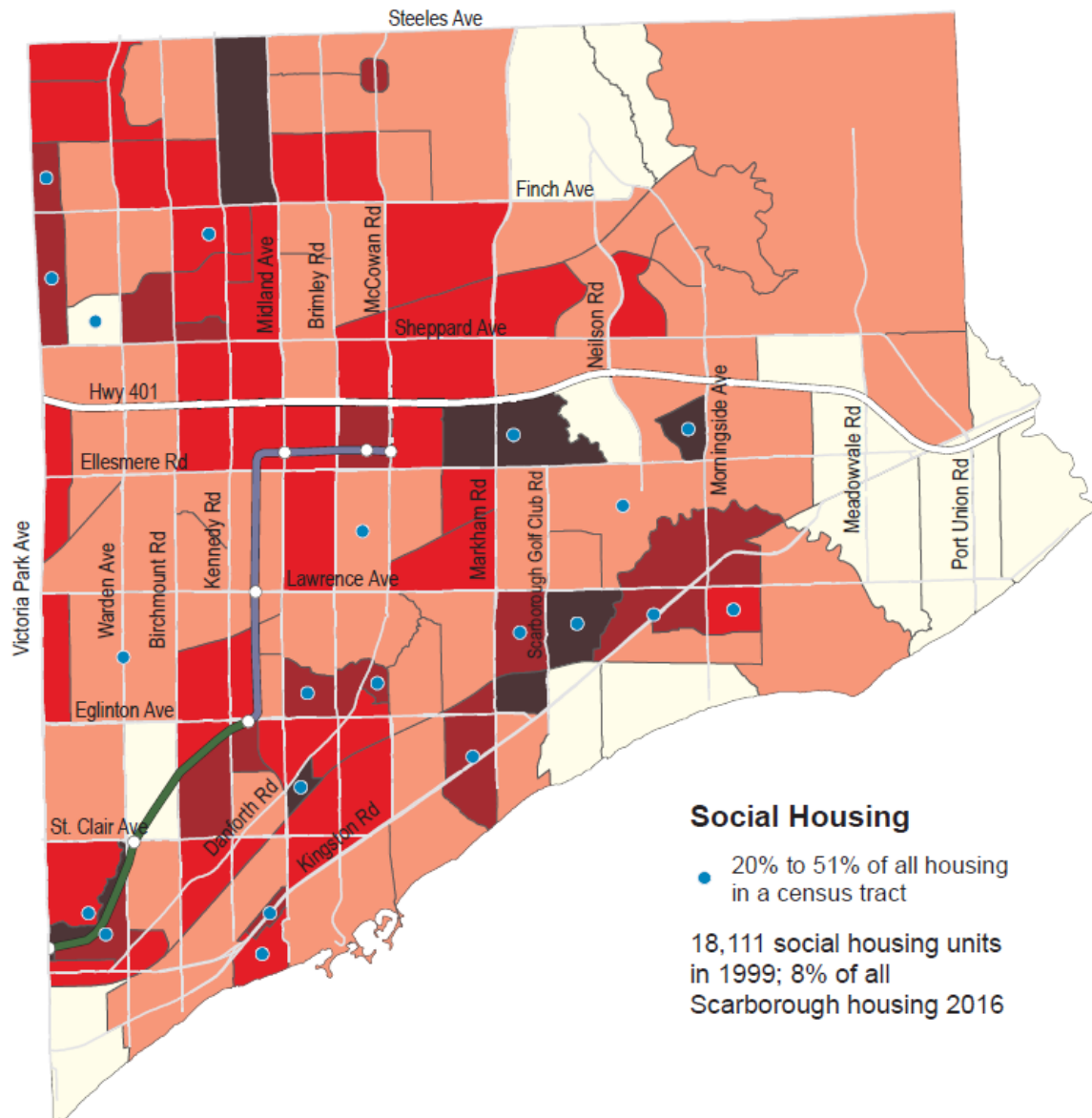


Source: Statistics Canada,
Census Profile Series, 2016.
September 2017.



www.NeighbourhoodChange.ca

Low-Income Population, After-Tax Income, Scarborough, 2015



Percentage of the Census Tract Population Below the Low-Income Measure After-Tax (LIM-AT), 2015

- Very High - 40% to 66%
(7 CTs, 6% of Scarborough)
- High - 30% to 39.9%
(17 CTs, 14% of Scarborough)
- Medium - 20% to 29.9%
(34 CTs, 27% of Scarborough)
- Low - 10% to 19.9%
(53 CTs, 42% of Scarborough)
- Very Low - 5% to 9.9%
(14 CTs, 11% of Scarborough)

Low-Income Population

133,700 persons in 2015
21% of Scarborough's population
25% of the city's low-income population

The Low-Income Measure After-Tax (LIM-AT) refers to a fixed percentage (50%) of Canada's median-adjusted after-tax income of private households.

Social Housing

- 20% to 51% of all housing in a census tract

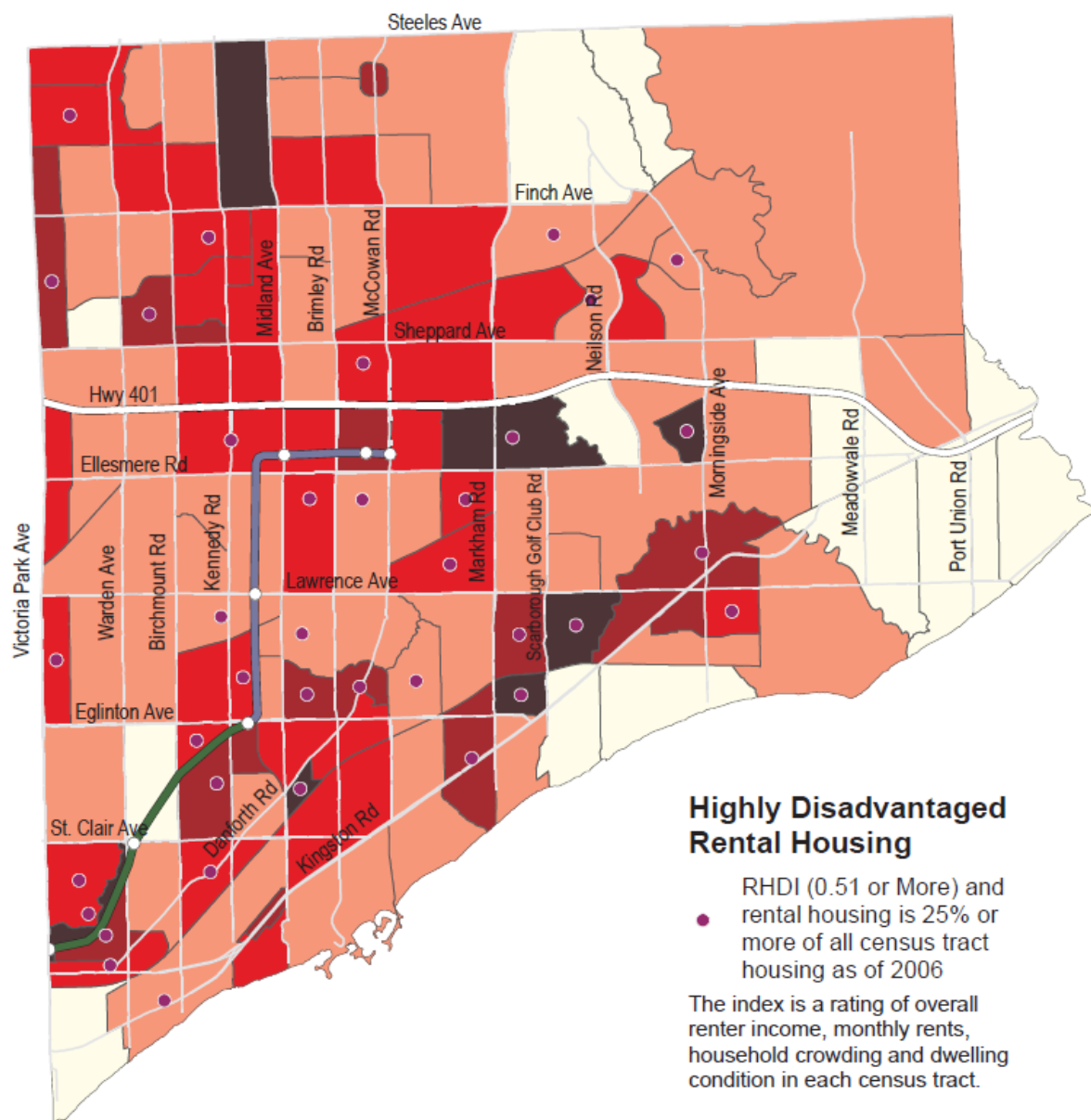
18,111 social housing units in 1999; 8% of all Scarborough housing 2016

Source: City of Toronto, Social Policy Analysis & Research, and Statistics Canada, Census 2016 September 2017.

NEIGHBOURHOOD CHANGE Research Partnership

www.NeighbourhoodChange.ca

Low-Income Population, After-Tax Income, Scarborough, 2015



Percentage of the Census Tract Population Below the Low-Income Measure After-Tax (LIM-AT), 2015

- Very High - 40% to 66%
(7 CTs, 6% of Scarborough)
- High - 30% to 39.9%
(17 CTs, 14% of Scarborough)
- Medium - 20% to 29.9%
(34 CTs, 27% of Scarborough)
- Low - 10% to 19.9%
(53 CTs, 42% of Scarborough)
- Very Low - 5% to 9.9%
(14 CTs, 11% of Scarborough)

Low-Income Population

133,700 persons in 2015
21% of Scarborough's population
25% of the city's low-income population

The Low-Income Measure After-Tax (LIM-AT) refers to a fixed percentage (50%) of Canada's median-adjusted after-tax income of private households.

Highly Disadvantaged Rental Housing

- RHDHI (0.51 or More) and rental housing is 25% or more of all census tract housing as of 2006

The index is a rating of overall renter income, monthly rents, household crowding and dwelling condition in each census tract.

Source: Statistics Canada, Census Custom Tabulation EO1790 for 2006 and Census Profile Series 2016 September 2017.



www.NeighbourhoodChange.ca

Working Poverty in the Toronto Region, the City of Toronto and Scarborough

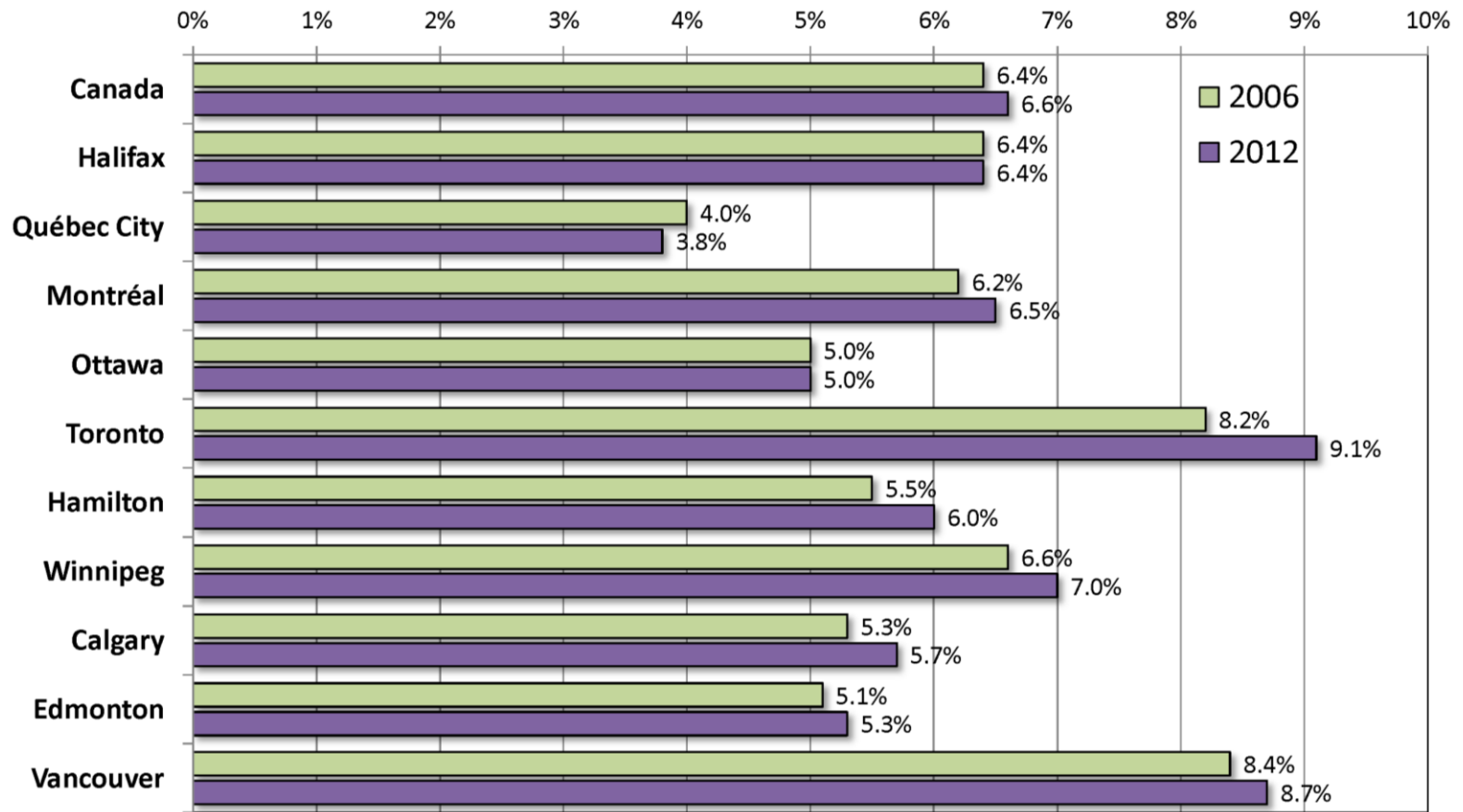
The Toronto Census Metropolitan Area (CMA)

Working Poor Definition

- ▶ A person is a member of the working poor if he or she:
 - has an after-tax income below the Low Income Measure (LIM),
 - has earnings of at least \$3,000 a year,
 - is between the ages of 18 and 64,
 - is not a student, and
 - lives independently.

Vancouver & Toronto are the two richest and poorest cities in Canada

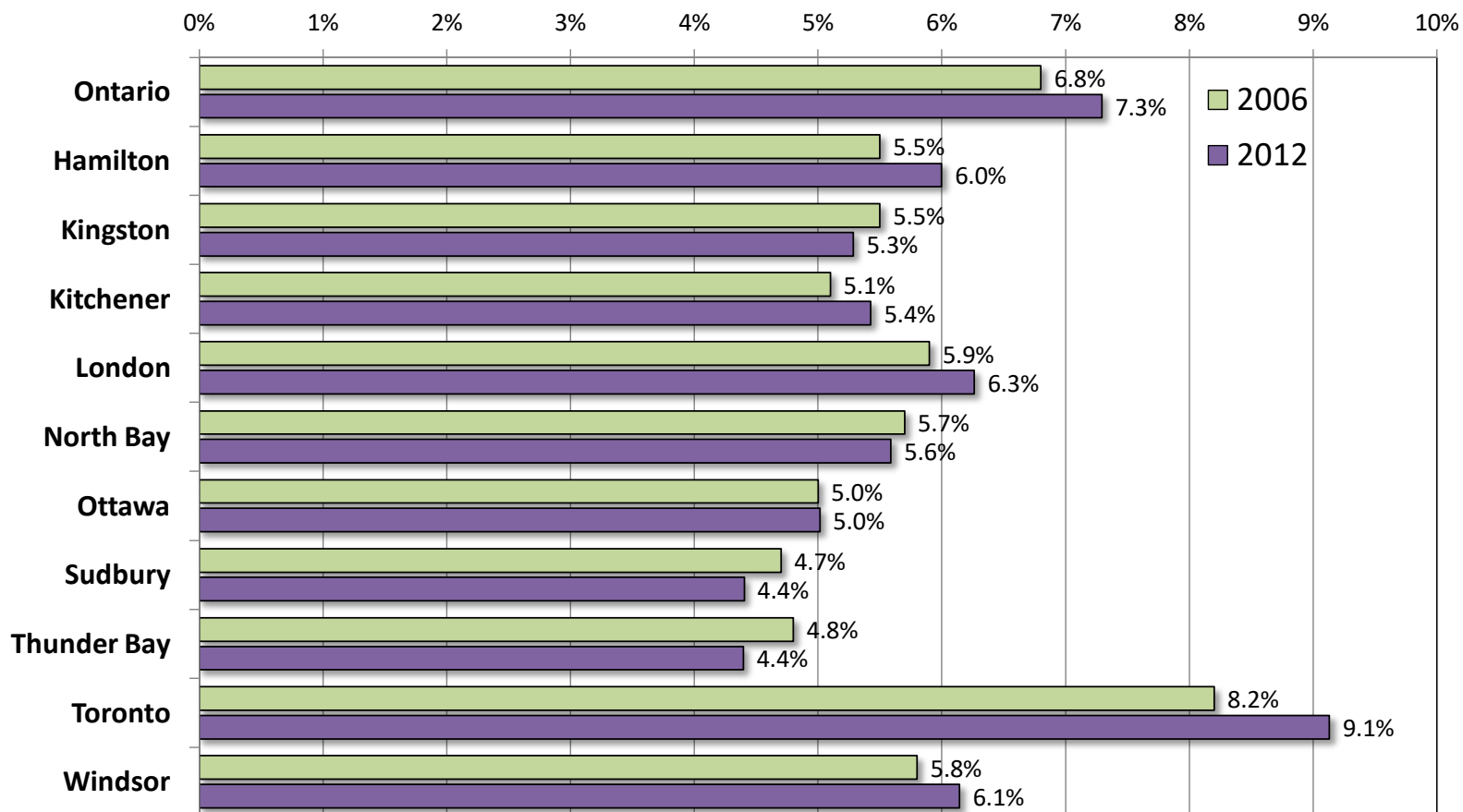
Percentage of Working Poor Individuals Among the Working-Age Population, Canada and Ten CMAs, 2006 and 2012



Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

City of Toronto has most working poor in Ontario

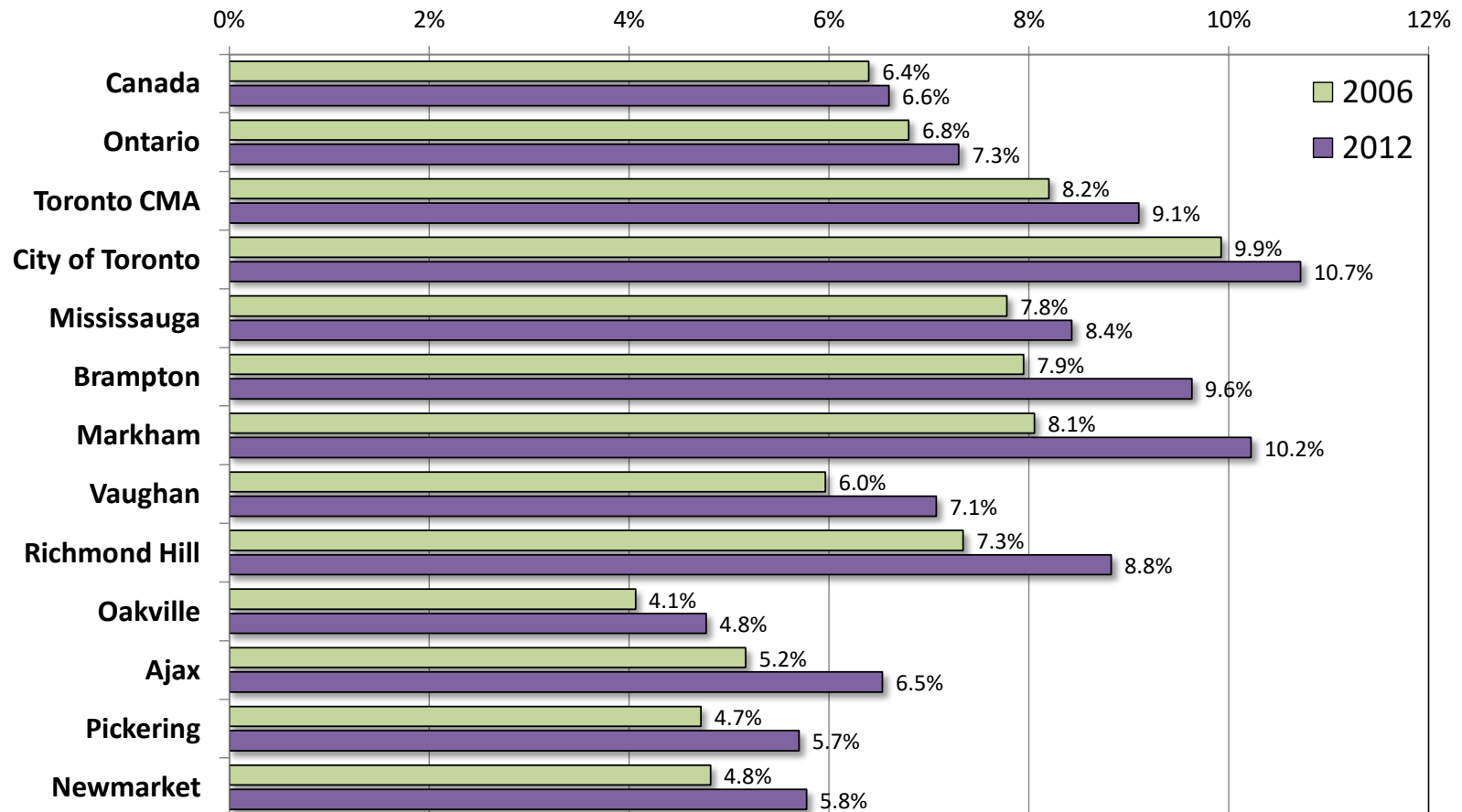
Percentage of Working Poor Individuals Among the Working-Age Population, Ten Ontario CMAs, 2006 and 2012



Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

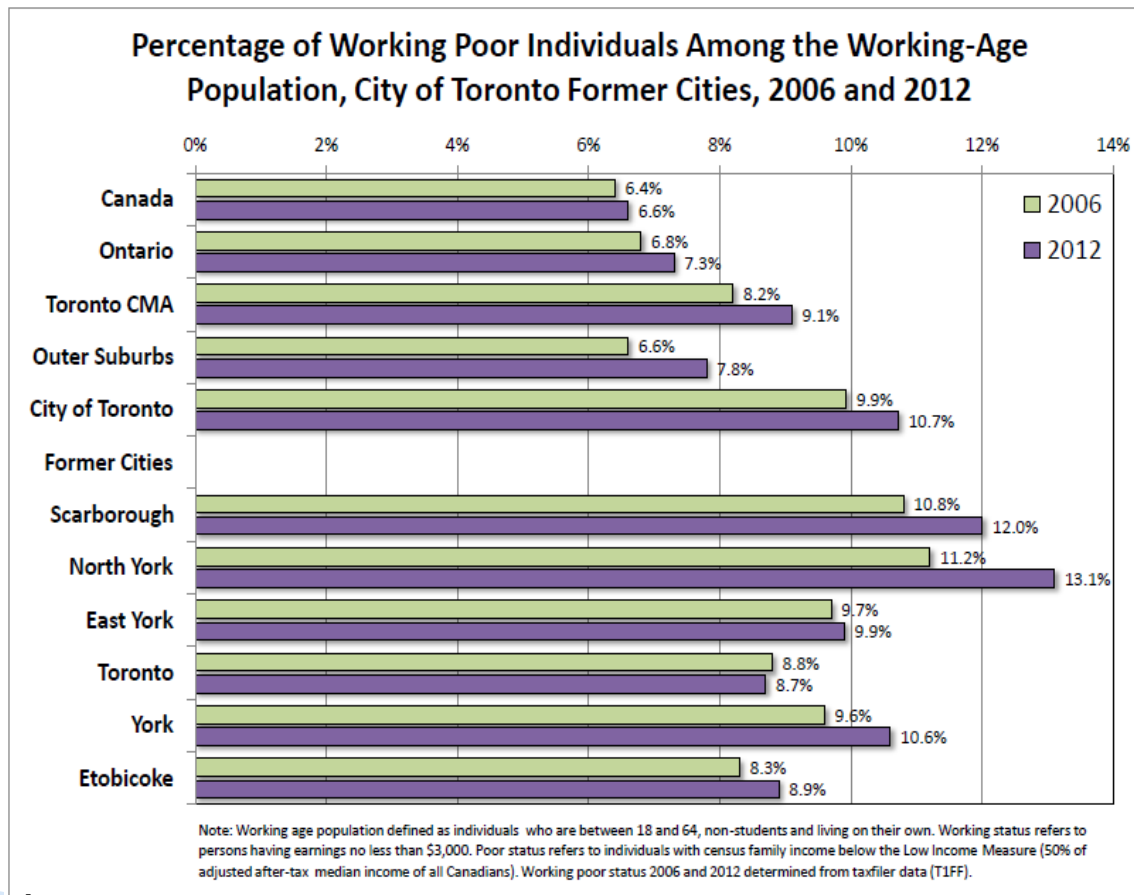
City of Toronto has most working poor in Toronto Region

Percentage of Working Poor Individuals Among the Working-Age Population, Ten Largest Cities in Toronto CMA, 2006 and 2012



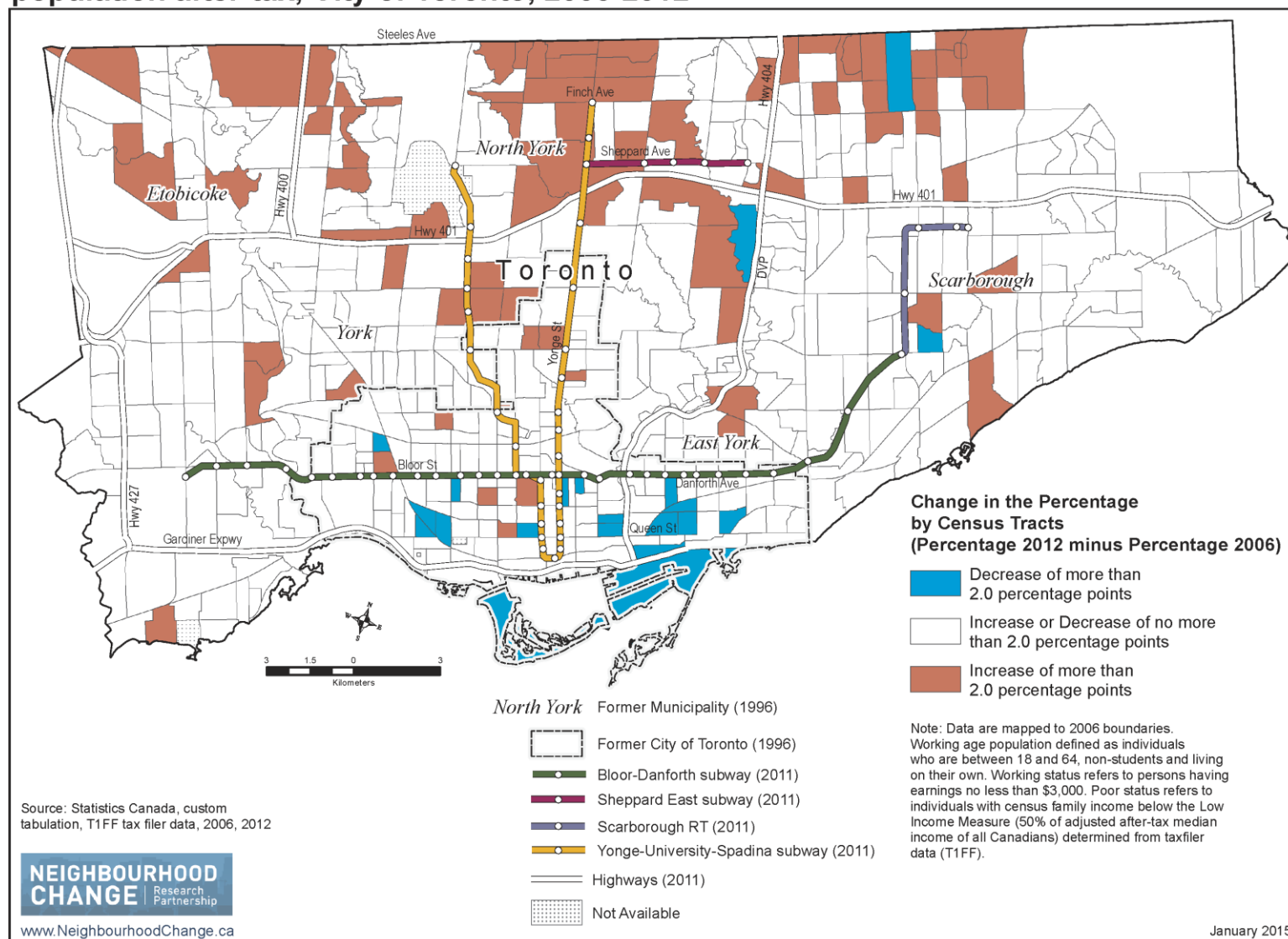
Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

Inner Toronto suburbs have most working poor: North York & Scarborough lead

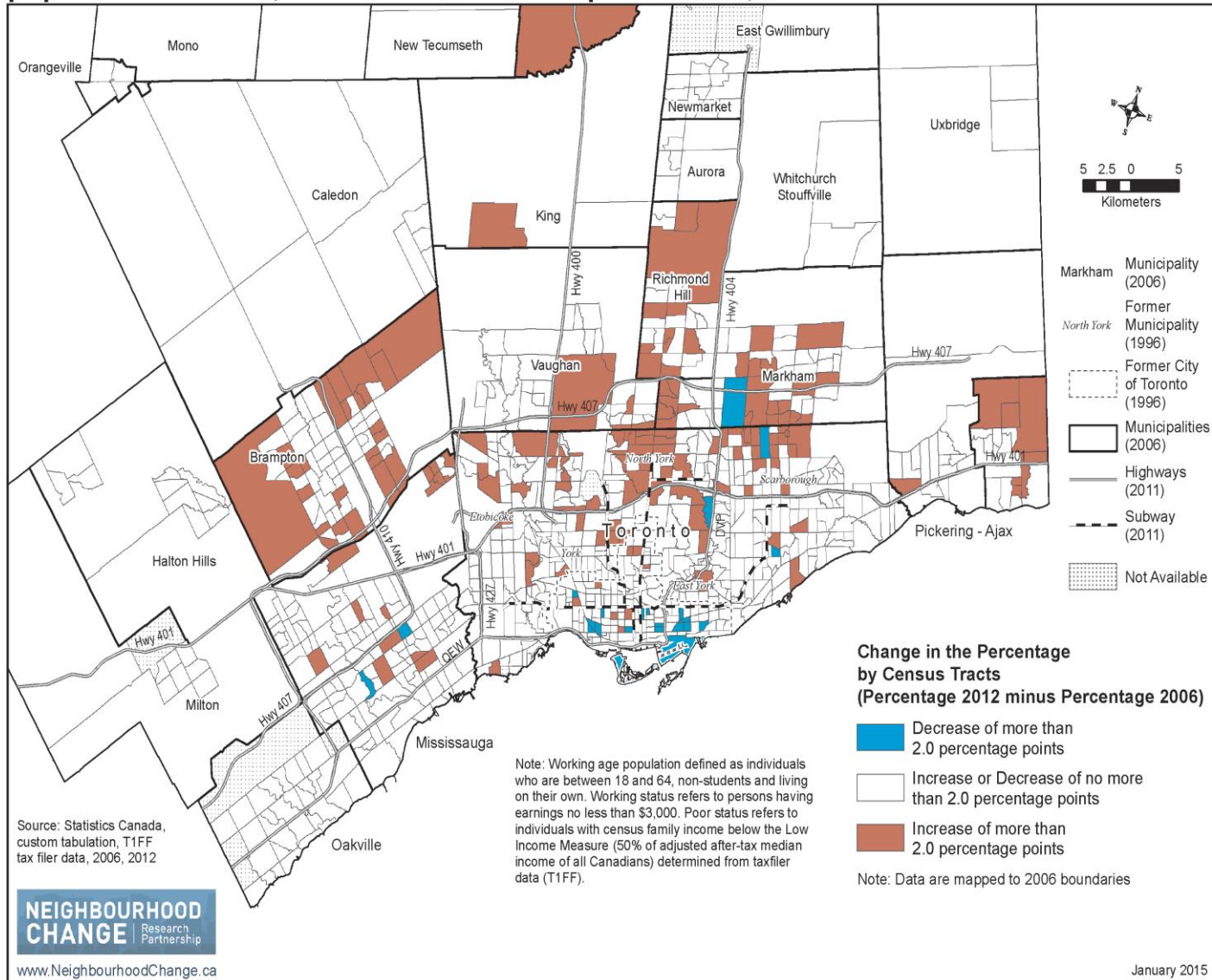


November 1, 2017

Change in the Percentage of working poor individuals among the working-age population after-tax, City of Toronto, 2006-2012

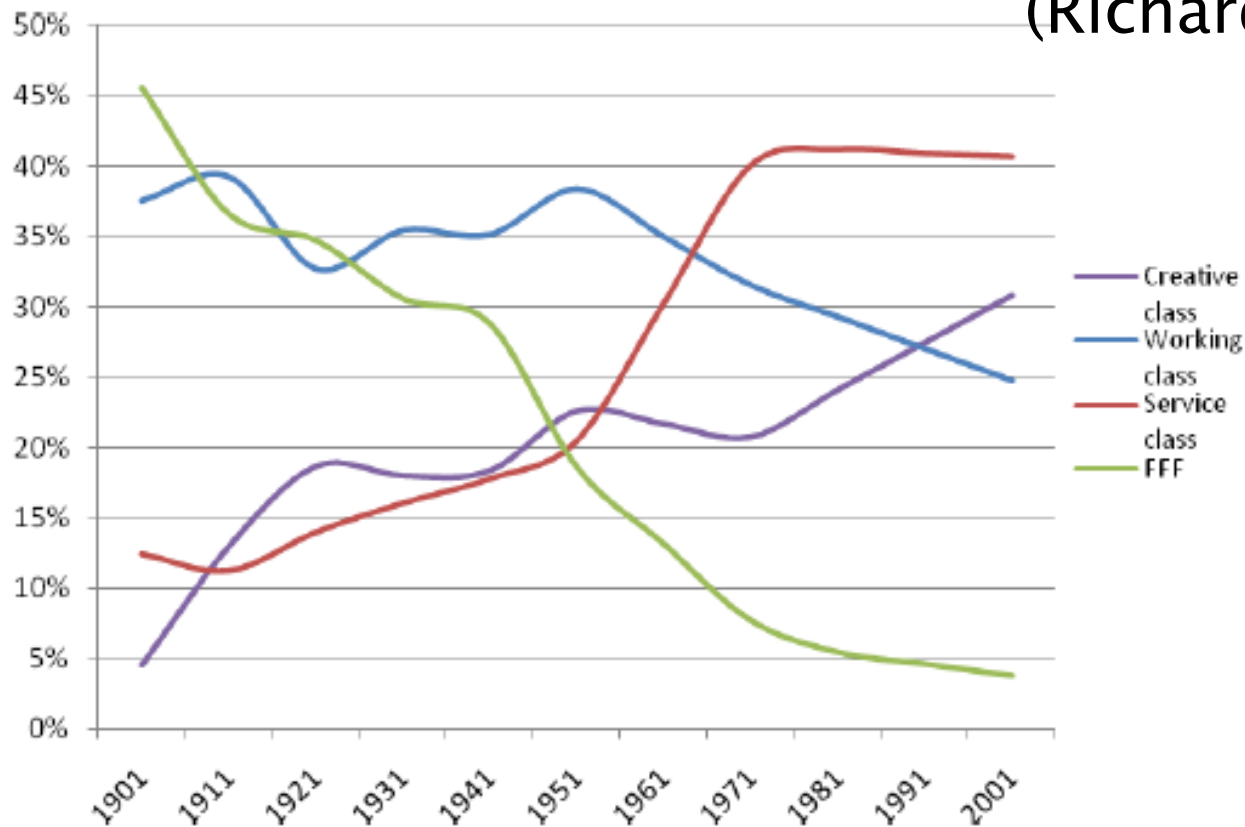


Change in the Percentage of working poor individuals among the working-age population after-tax, Toronto census metropolitan area, 2006-2012



Change in Share of Employment, Canada

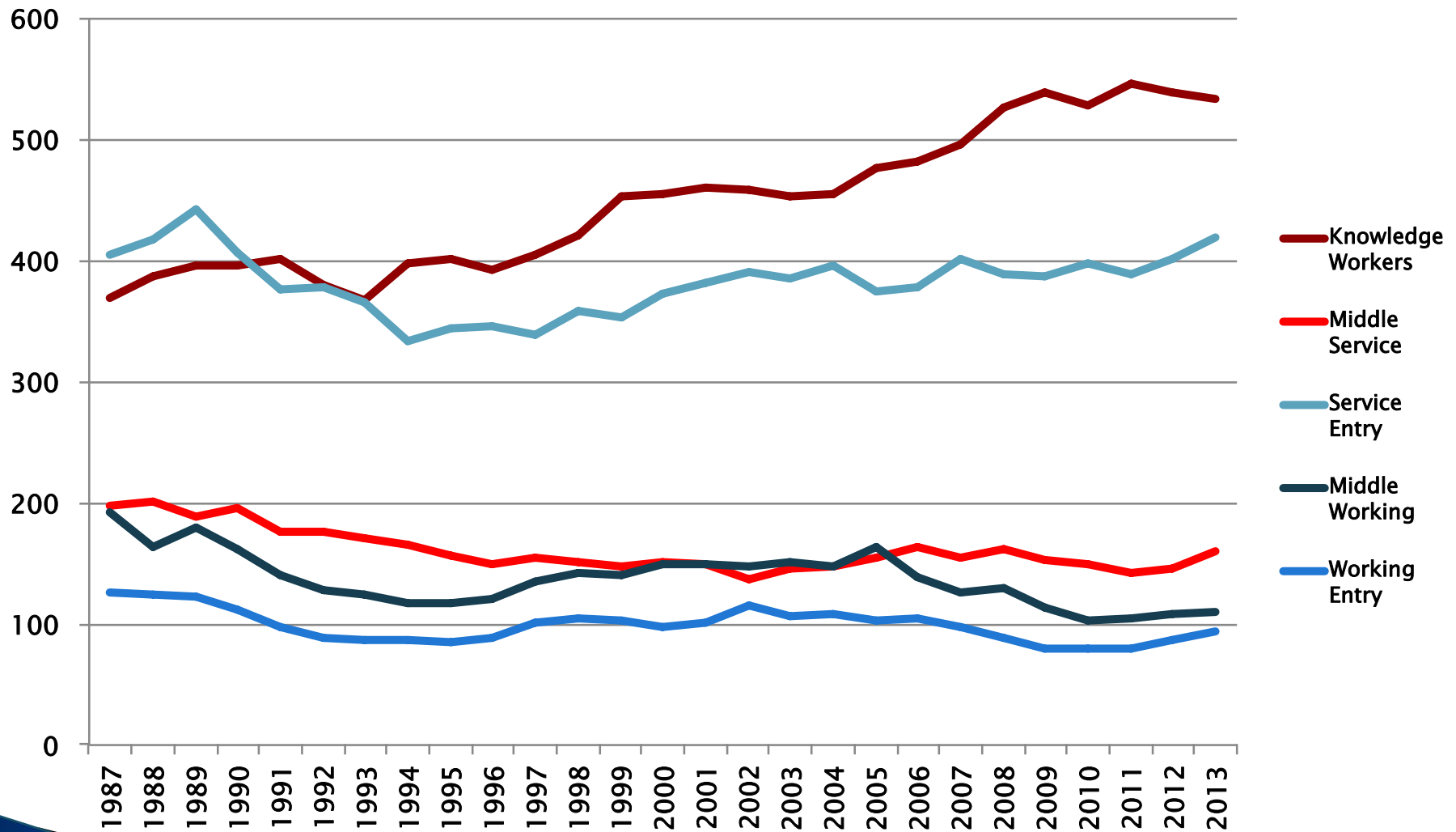
(Richard Florida)



City of Toronto

- ▶ ‘Manhattanizing’ – working poor finding Toronto less affordable place to live
- ▶ Turning into a giant ‘Downton Abbey’ – High paid Creative/knowledge class of doctors, lawyers, bankers, professors, engineers, other professionals require a cadre of working poor to:
 - Pour coffee
 - Serve food
 - Care for children
 - Clean offices
 - Do the gardening
 - Relay documents etc.

Labour Market in Toronto over past 25 years



Thank You

The Metcalf Foundation & The Neighbourhood Change Community University Research Alliance

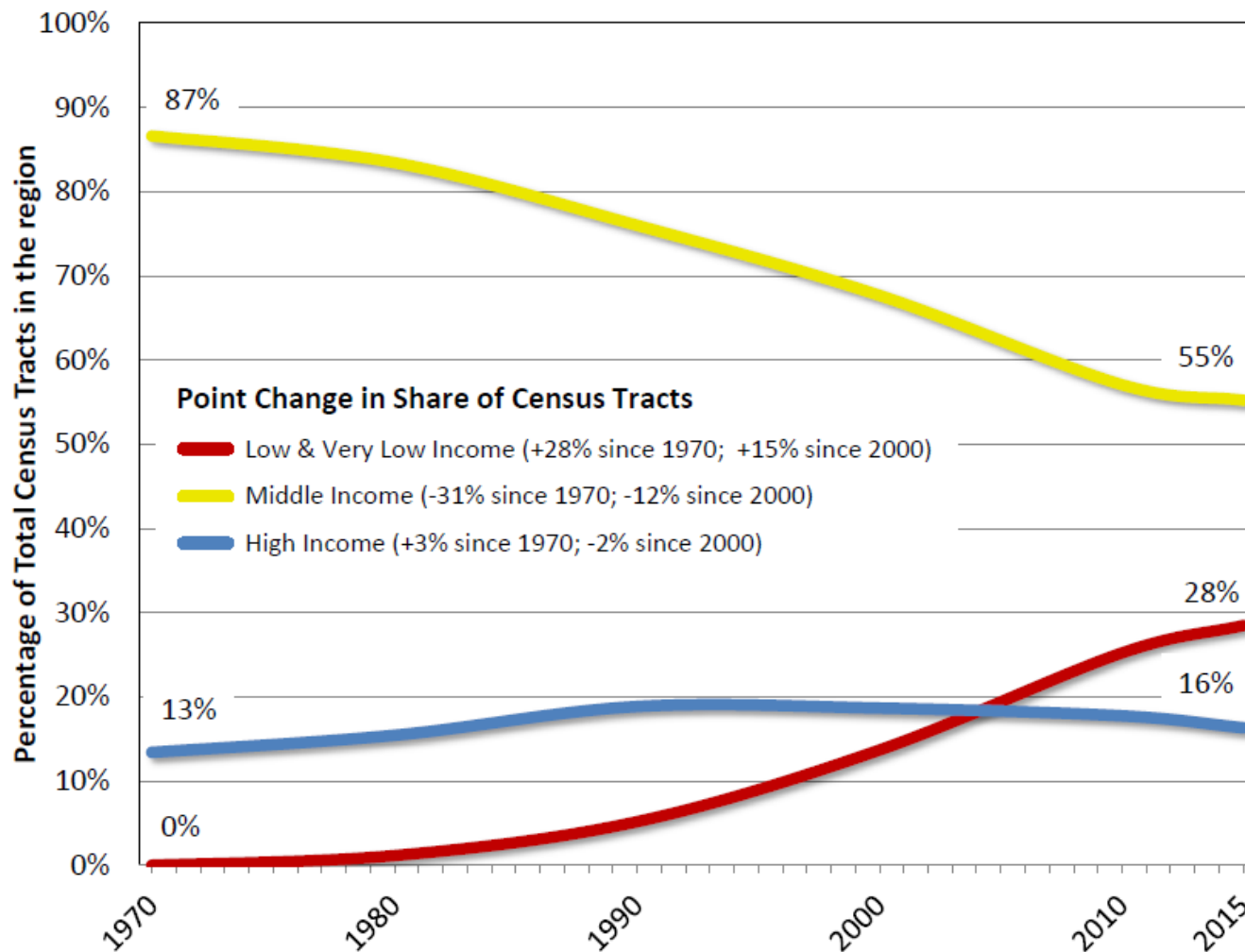
John Stapleton
openpolicyontario.com
jsbb@rogers.com

Additional slides

Neighbourhood Change

Prepared by the Neighbourhood Change CURA

Neighbourhood Income Distribution Toronto's "905 Region" 1970–2015



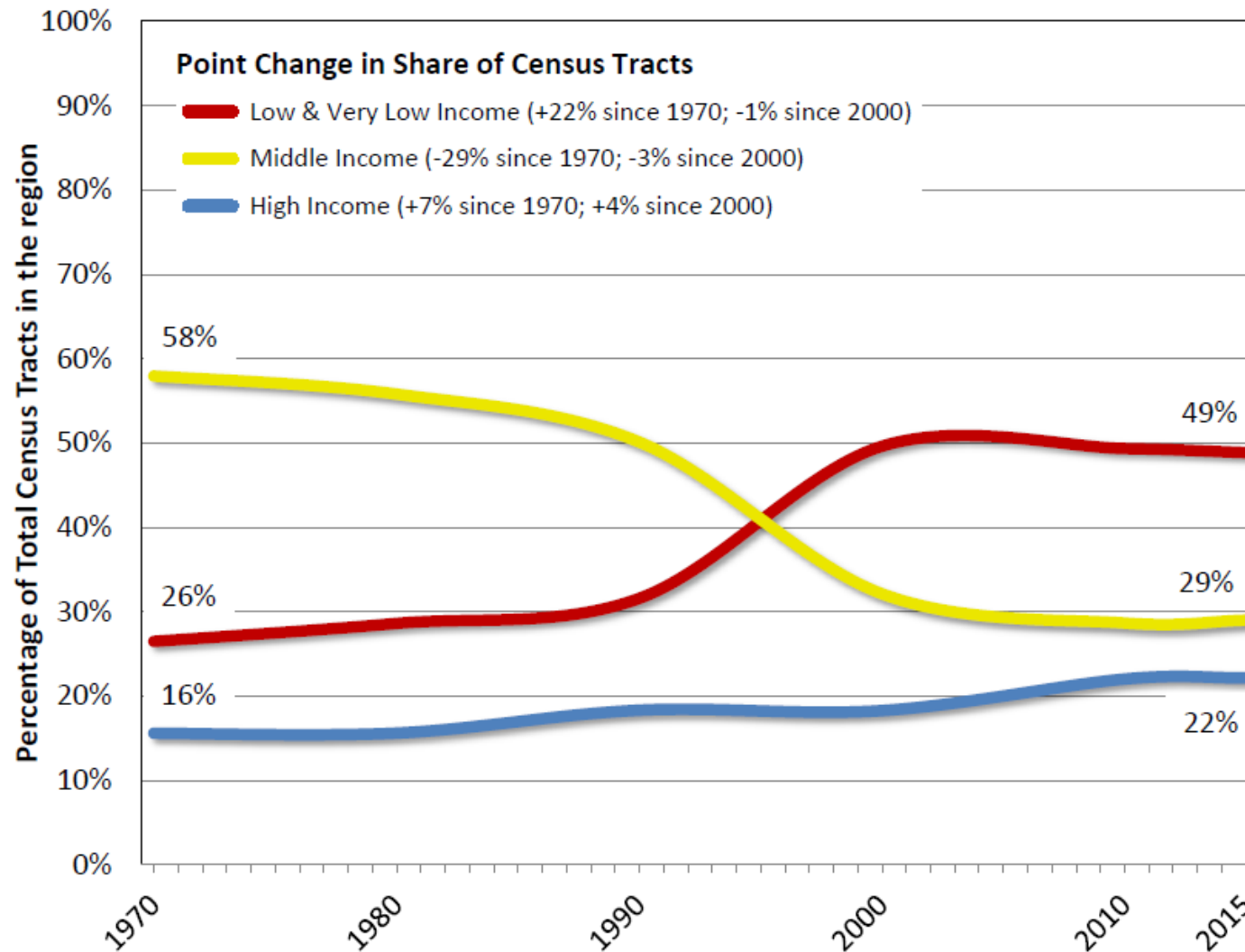
Low & very low income neighbourhoods are those census tracts which had an average individual income more than 20% below the Toronto CMA average income. **Middle income** status is within 20% above or below the CMA average. **High & very high income** status is more than 20% above the CMA average.

Notes: The "905 region" is the Toronto metropolitan area outside the City of Toronto. Calculated from census tract average individual income from all sources, before-tax. Income 1970–2000 and 2015 is from the Census. Income for 2010 is Canada Revenue Agency T1FF taxfiler data.

Neighbourhood Change
Research Partnership
University of Toronto
October 2017

**NEIGHBOURHOOD
CHANGE** | Research Partnership

Neighbourhood Income Distribution City of Toronto, 1970–2015



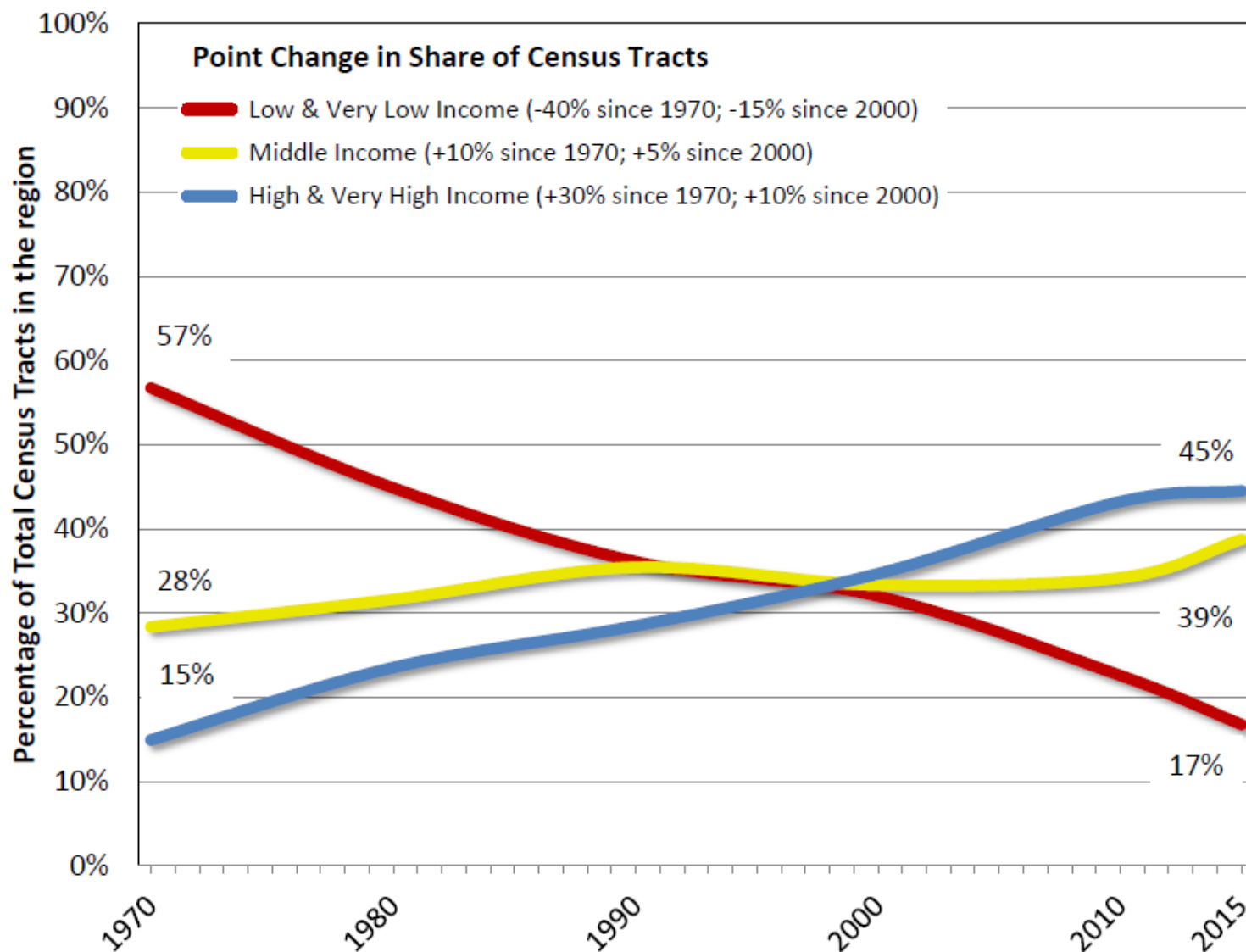
Low & very low income neighbourhoods are those census tracts which had an average individual income more than 20% below the Toronto CMA average income. **Middle income** status is within 20% above or below the CMA average. **High & very high income** status is more than 20% above the CMA average.

Notes: Calculated from census tract average individual income from all sources, before-tax. Income 1970–2000 and 2015 is from the Census. Income for 2010 is Canada Revenue Agency T1FF taxfiler data.

Neighbourhood Change
Research Partnership
University of Toronto
October 2017

Neighbourhood Income Distribution

Former City of Toronto, 1970–2015



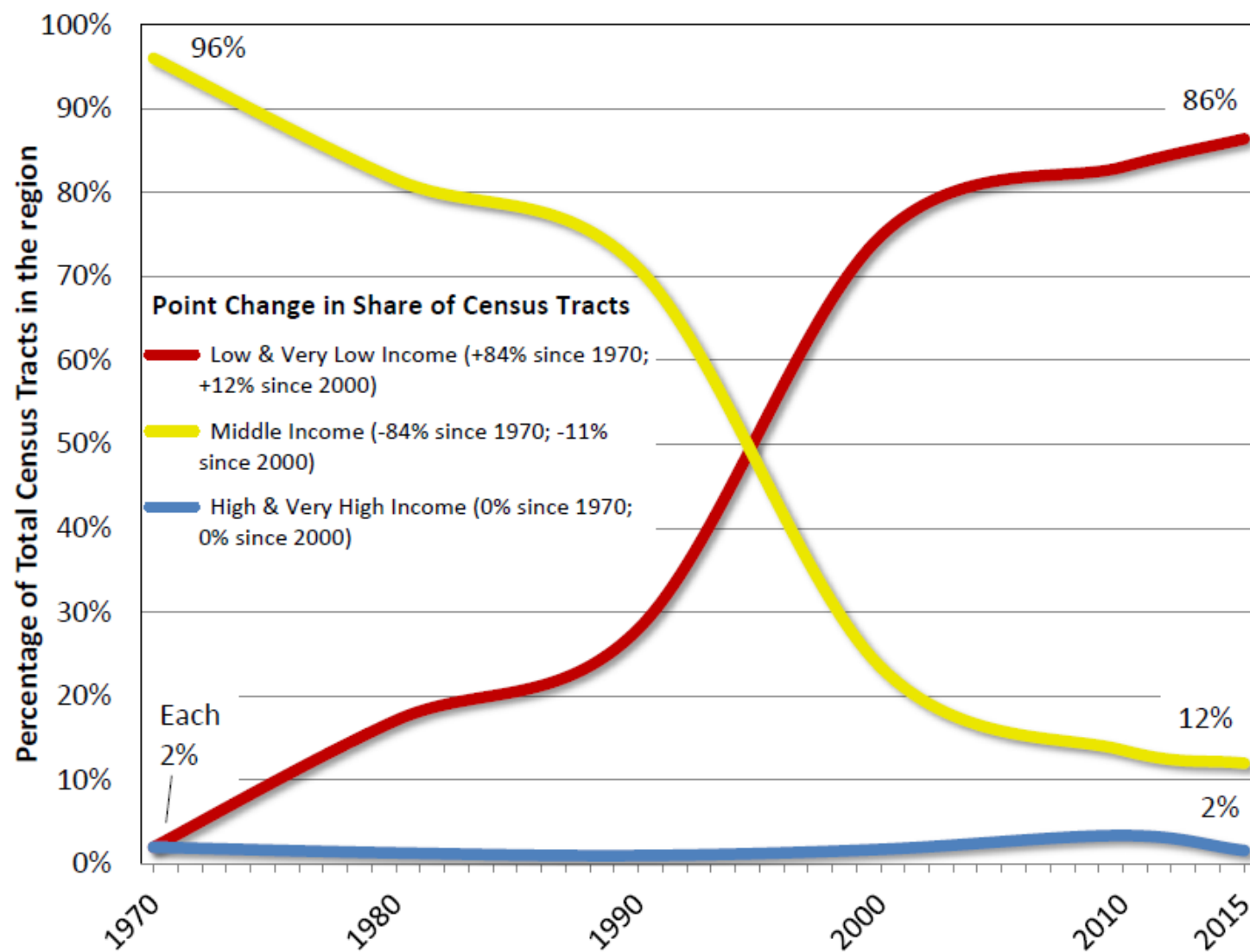
Low & very low income neighbourhoods are those census tracts which had an average individual income more than 20% below the Toronto CMA average income. **Middle income** status is within 20% above or below the CMA average. **High & very high income** status is more than 20% above the CMA average.

Notes: Calculated from census tract average individual income from all sources, before-tax. Income 1970–2000 and 2015 is from the Census. Income for 2010 is Canada Revenue Agency T1FF taxfiler data.

Neighbourhood Change Research Partnership
University of Toronto
October 2017

NEIGHBOURHOOD CHANGE | Research Partnership

Neighbourhood Income Distribution Scarborough, 1970–2015



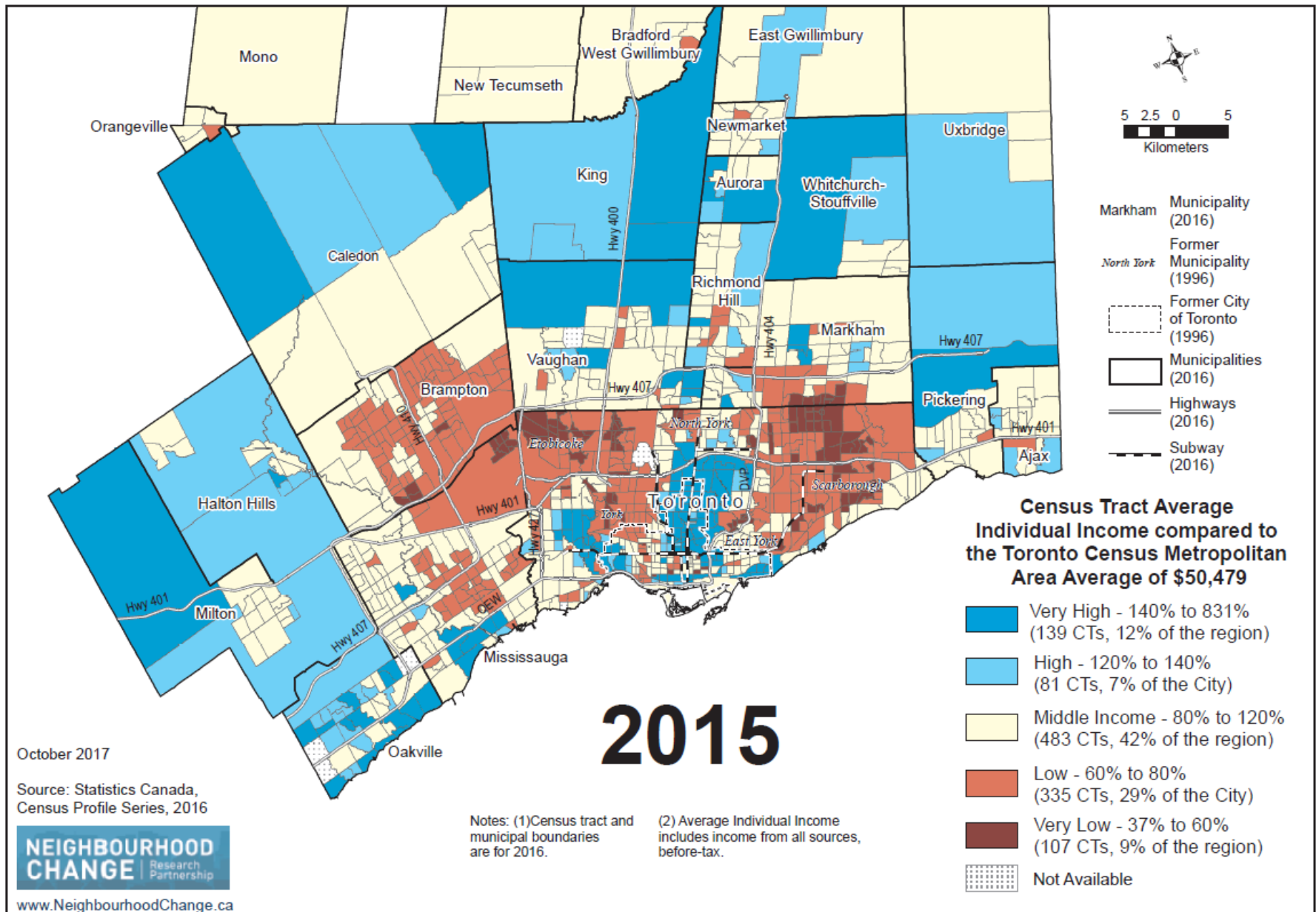
Low & very low income neighbourhoods are those census tracts which had an average individual income more than 20% below the Toronto CMA average income. **Middle income** status is within 20% above or below the CMA average. **High & very high income** status is more than 20% above the CMA average.

Notes: Calculated from census tract average individual income from all sources, before-tax. Income 1970–2000 and 2015 is from the Census. Income for 2010 is Canada Revenue Agency T1FF taxfiler data.

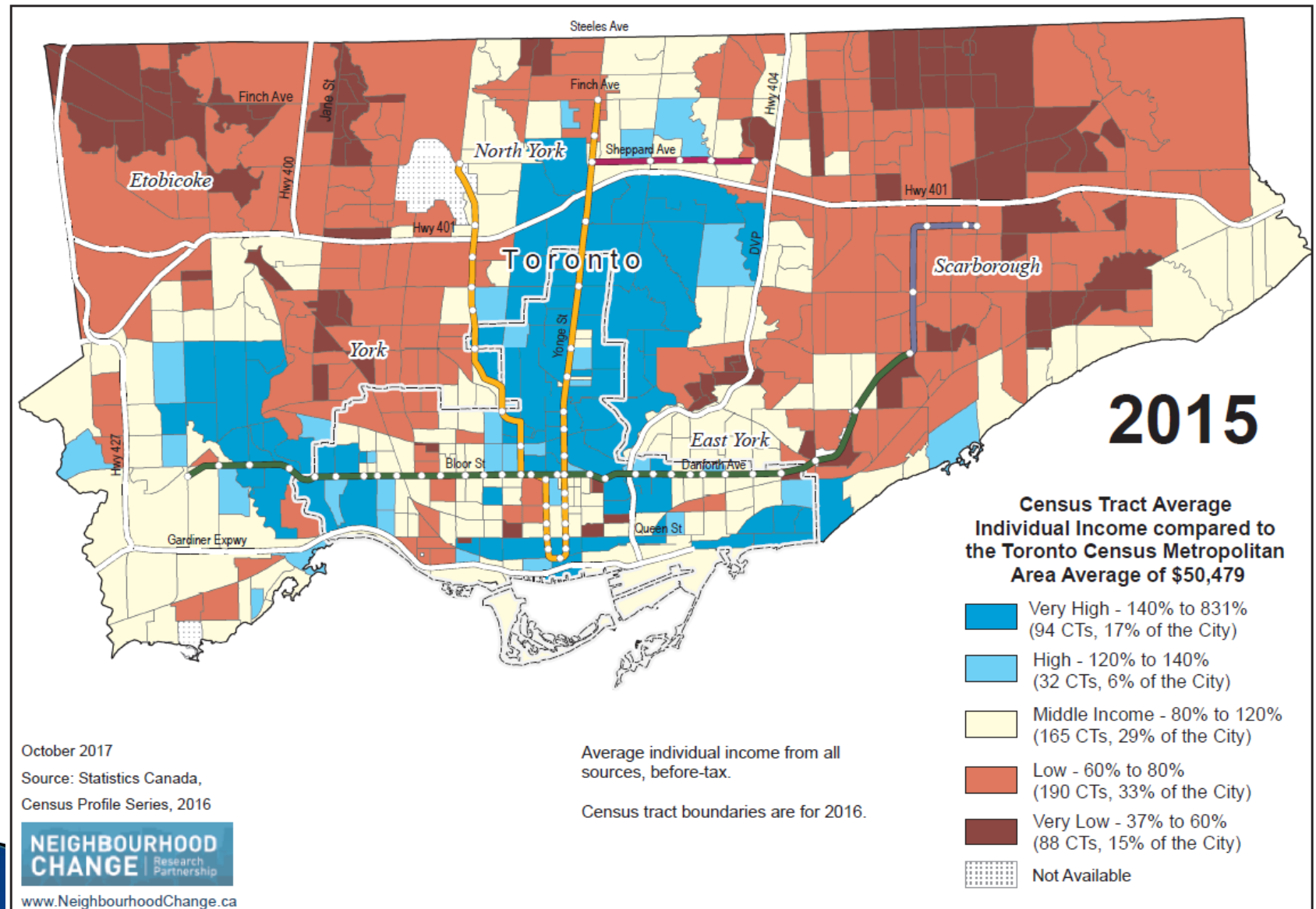
Neighbourhood Change
Research Partnership
University of Toronto
October 2017

**NEIGHBOURHOOD
CHANGE** | Research
Partnership

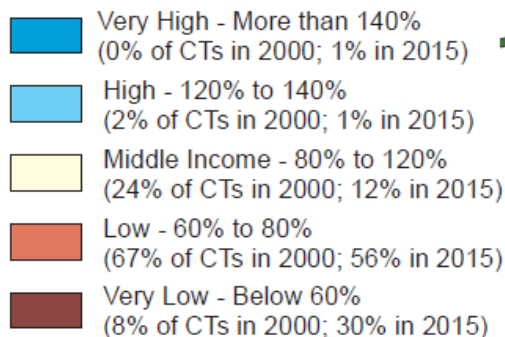
Average Individual Income, Toronto Census Metropolitan Area, 2015




Average Individual Income, City of Toronto, 2015

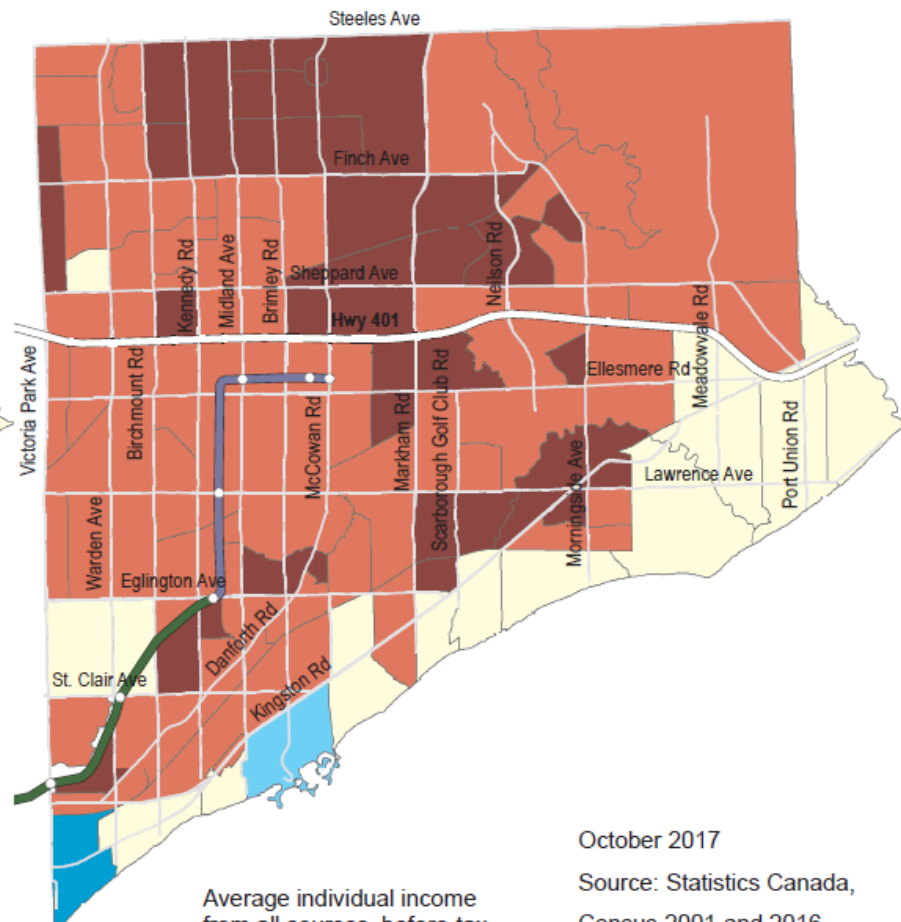


2000



 Not Available

2015



Census tract boundaries are for Census 2001 and 2016.

Source: Statistics Canada,
Census 2001 and 2016

**NEIGHBOURHOOD
CHANGE** | Research
Partnership

www.NeighbourhoodChange.ca